VIJAYA BANK (A Govt of India Undertaking) HEAD OFFICE: BANGALORE - 560 001

RECRUITMENT NOTIFICATION NO.04/2018

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 (Online only) for recruitment for the post of 'Chief Manager-Forex Dealer', 'Chief Manager-Equity Dealer', 'Chief Manager-Credit Risk', 'Chief Manager-Operational Risk' in SMG Scale-IV, in specialist category through Bank's website www.vijayabank.com.

Subsequently, the print-out of the online registered application and relevant documents has to be sent to the address as mentioned in point no (13) under 'procedure for applying online'.

No other means/ mode of application and print out will be accepted.

SCHEDULE OF ACTIVITIES:

SN	Particulars	Date
1	Opening date for Online Registration	24.10.2018
2	Closing date for Online Registration: (For All Applicants, including those from Far Flung Areas)	09.11.2018
3	Last date for receipt of "print out of the Computer Generated Online Application" (including from Far Flung Areas)	23.11.2018

Unless the Online Registered Application Print-out is received by post along with relevant documents and photograph, the Online Registration is not valid.

1. Name of the Post/Vacancies:

Post Code	Name of the Post	Scale	Scale of Pay * (in Rupees)	No. of Vacancies
01	Chief Manager-Forex Dealer	IV	₹ 50,030 - ₹ 59,170	1
02	Chief Manager-Equity Dealer	IV	₹ 50 030 - ₹ 59,170	1
03	Chief Manager-Credit Risk	IV	₹ 50,030 - ₹ 59,170	1
04	Chief Manager-Operational Risk	IV	₹ 50,030 - ₹ 59,170	1

*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.

Reservation for Scheduled Caste, Scheduled Tribe, other Backward Classes & PWD

All posts are earmarked under the General/Unreserved Category.

Age Criteria:

Post Code	Name of the Post	Min. age as on 01.08.2018	Max. age as on 01.08.2018
01	Chief Manager-Forex Dealer	30	40
02	Chief Manager-Equity Dealer	30	40
03	Chief Manager-Credit Risk	30	40
04	Chief Manager-Operational Risk	30	40

2. Eligibility Criteria: 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 Tibetian 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, the United Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Mallawi, Zaha, Ethiopia and Vietnam, with the intention of permanently settling in India, provided that the candidates belonging to categories (ii), (iii), (iv) and (v) above, should be a person in whose favour a certificate of eligibility has been issued by Government of India. A candidate in whose case a notification of eligibility is necessary may be admitted to the interview conducted by the Bank but on final selection, the offer of appointment may be given, only after the necessary eligibility certificate has been issued to him by the Government of India.

Particulars	Chief Manager- Forex Dealer	Chief Manager- Equity Dealer	Chief Manager- Credit Risk	Chief Manager- Operational Risk
Qualification	Essential:	Essential:	Essential:	Essential:
as on 01.08.2018	1.Graduation/Post Graduation in any discipline.	1.Graduation/Post Graduation in any discipline.	1.MBA(Finance)/CA/ CFA/M.Sc(Statistics)	1.MBA(Finance)/CA/ CFA/M.Sc(Statistics)
	2.CAIIB, Diploma in Treasury and Risk Management.	2.CAIIB, Diploma in Treasury and Risk Management.	2.CAIIB/Diploma in Risk Management.	2.CAIIB/Diploma in Risk Management.
	Desirable : Professional qualifications like CA/MBA (Finance) /ICWA/CFA/Dealin g Certificate of ACA.	Desirable: Professional qualification like CA/MBA (Finance) /ICWA/CFA/Dealing Certificate of ACA.	Desirable: 1.Certification in FRM/PRM 2.Knowledge/certific ate in SaS Software Suite	Desirable: 1. Certification in FRM/PRM. 2.Knowledge/certific ate in SaS/SPSS Applications.

Experience as on 01.08.2018	7 Years of Banking Experience with minimum 3 Years of Trading Experience in Forex Market.	7 Years of Banking Experience with minimum 3 Years of Trading Experience in equity market.	1.The incumbent should be in the scale of MMG II or equivalent with minimum 7 Years of Banking Experience. 2.He/She should have minimum 2 Years of experience in Risk Management (particularly Credit Risk) and minimum 3 years experience in Processing Credit proposals.	should be in the scale of MMG II or equivalent with minimum 7 Years of Banking Experience. 2. He/She should have minimum 4 Years of experience in Risk Management
Area of Specialization	Trading in forex markets and derivatives.	Trading in equity markets and derivatives.	Credit Risk	Operational Risk.
Selection Procedure	of application re Discussion/Written based on the perfo	ne mode of selection shall be through Interview. However, depending on the number application received, the Bank may reserve the right to conduct Group iscussion/Written test before the interview in case a need is felt. The selection will be assed on the performance of the shortlisted candidates in the GD/written test, if any, and and/or personal interview.		

3. APPLICATION FEE AND INTIMATION CHARGES (Non-refundable):

- a) For SC/ST/PWD Rs.100/- (towards intimation only)
- b) For all others including OBC- Rs.600/- for application including intimation charges of Rs.100/-.

4. General Instructions:

- (a) Qualifications/Experience: The qualification/experience prescribed are the minimum. Candidates possessing higher qualifications/experience suitable for the post will be given preference, both at the time of short-listing and Interview/Group Discussion/Test. Candidates must possess the qualification as on **01.08.2018**.
- (b) Probation Period & Indemnity Bond: Probation period is one year. The selected candidates are required to serve the Bank for a minimum prescribed period of 3 years from the date of joining the bank and are also required to execute an indemnity bond of Rs.3.00 Lakh (Rupees Three Lakhs only) at the time of joining the Bank indemnifying that they will pay an amount of Rs.3.00 lakh to the Bank, if they leave the service before completion of the stipulated period of 3 years.
- (c) The Bank takes no responsibility for any delay in receipt or loss in postal transit of any application or communication.
- (d) 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 and contains no corrections/alterations/overwriting in the printout of the application sent to the Bank.
- (e) Before applying for the post, the candidate should ensure that he/she fulfils the eligibility and other norms mentioned in this advertisement. Decision of 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/Group Discussion/Test, selection and any other matter relating to recruitment will be final and binding on the candidate. The Bank in this behalf, shall entertain no correspondence or personal enquiries.

- (f) In case, it is detected at any stage of recruitment or at a later stage that a candidate does not fulfill the eligibility norms and/or that he/she has furnished incorrect/false information or has suppressed any material fact(s), his/her candidature will stand cancelled. If any of these shortcomings is/are detected, even after appointment, his/her services are liable to be terminated.
- (g) 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.
- (h) Bank may, at its discretion, hold re-examination / re-interview wherever necessary in respect of a centre / venue / specified post or candidate/s.
- (i) Appointment of selected candidates for the posts are subject to the Service and Conduct Rules of the Bank.
- (j) 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.
- (k) Candidates belonging to SC/ST/OBC should send an attested copy of their Caste/Category Certificate issued by the Competent Authority as specified below (SI.No.8). However, these candidates will have to produce original caste certificates/ relevant certificates at the time of Interview/Group Discussion/Test, failing which, his/her candidature will be cancelled.
- (I) Candidates belonging to OBCs but coming in the 'CREAMY LAYER' are not entitled to OBC reservation. They should indicate their category as 'UR'. OBC certificates in the format as prescribed by the Government of India and issued by the Competent Authority inter-alia, specifically stating that the candidate does not belong to the persons/sections(Creamy Layer) mentioned in Column 3 of the Schedule to the Government of India, Department of Personnel & Training O.M No. 36012/22/93- Estt(SCT) dated 08.09.1993(as amended from time to time) i.e., carrying CREAMY LAYER clause, based on income, issued recently (not more than one year old i.e. on or after 01.08.2017) should be submitted with the application.
- (m) A printout of application not accompanied by copies of necessary and relevant certificates/documents or requisite fee payment receipt (e-receipt) or not in prescribed format or not signed by the candidate or incomplete in any respect, will not be entertained.
- (n) A recent passport size photograph identical to the present appearance of the applicant should be firmly pasted on the printout of application and should be signed across by the candidate. Three copies of the same photograph should be retained for use at the time of Interview/Group Discussion/Test. Candidates are advised not to change their appearance till the recruitment process is complete. Failure to produce the same photograph at the time of Interview/Group Discussion/Test may lead to disqualification.
- (o) The shortlisted candidates will have to appear for Interview/Group Discussion/Test at their own expense. However, eligible outstation SC/ST/PWD candidates attending the Interview/Group Discussion will be reimbursed to and fro Second Class rail/bus fare by the shortest route or actual expenditure incurred, whichever is less on production of evidence of travel. Fare will not be reimbursed to candidates belonging to other categories appearing for Interview/Group Discussion/Test and those SC/ST/PWD candidates who are already employed with the Government of India, PSUs / PSBs/ State Governments jobs.
- (p) Candidates serving in Government/Public Sector Undertakings (including banks) should send the printout of applications through proper channel and produce a 'No Objection Certificate' from their employer at the time of Interview/Group Discussion/Test, in the absence of which their candidature may not be considered. Advance copy of the application along with the fee payment (e-receipt) may be sent to the addressee within the stipulated time.

- (q) Only candidates willing to serve anywhere in India should apply.
- (r) Any request for change of address/mobile number/email-id which are registered online at the time of applying will not be entertained during the recruitment process.
- (s) Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated in Bangalore.
- (t) The Bank takes no responsibility to collect any certificate/remittance sent separately.
- (u) 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 shall prevail.
- (v) Appointment of selected candidates is subject to his/her being declared medically fit as per the requirement of the Bank. Such appointment will also be subject to the Service and Conduct Rules of the Bank.
- (w) Banking is a versatile activity, which needs all round grooming of the selected candidates. Accordingly, the specialist officers, recruited/selected in the Bank will be required to acquire overall knowledge of various facets of banking for which the Bank will provide necessary on-the-job/theoretical training at its Branches/Offices including in Staff College, so as to enable candidates recruited for the specialist functions also to perform/undertake all type of banking activities.
- (x) The Bank reserves the right to convert the candidates selected in this process from Specialist Category to Generalist Category as per the extant guidelines/policies.
- (y) 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 or should not suppress any material information while filling up the application form or at any point of time later. At the time of Interview/Group Discussion/Test, 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/Group Discussion/Test hall or
 - (iv) resorting to any irregular or improper means in connection with his/her candidature by selection or
 - (v) obtaining support for his/her candidature by any means such a candidate, in addition to rendering himself/herself liable to criminal prosecution, shall be liable :
 - (a) to be disqualified from the Interview/Group Discussion/Test for which he/she is a candidate; (b) to be debarred, either permanently or for a specified period, from any examination or recruitment conducted by Bank.
- (z) Persons who have taken voluntary retirement under the Special Scheme introduced by public sector banks are not eligible to apply.

Please note 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.

5. THE COMPETENT AUTHORITY FOR THE ISSUE OF THE CERTIFICATE TO SC/ST/OBC IS AS UNDER:

For SC/ST/OBC: (a) District Magistrate/Additional District Magistrate/Collector/Deputy Commissioner/Taluka Magistrate/Executive Magistrate/ Extra Assistant Commissioner. (b) Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate. (c) Revenue Officer not below the rank of Tahsildar. (d) Sub-divisional Officer of the area where the candidate and/or his family normally resides.

6. HOW TO APPLY:

The candidates can apply only online from **24.10.2018** to **09.11.2018** (both days inclusive) and no other mode of application will be accepted.

a) Pre-Requisite for applying online:

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, Post qualification work experience and other personal details ready for entering in the online application.
- iii. Scan his/her photograph and signature ensuring that both conform to the required specification given in Annexure-I, which is provided with 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.

Non-refundable Application fees/Intimation Charges (payable only through online mode):

Category of Applicant	Amount Payable
For SC/ST/PWD candidates	Rs. 100.00 (Intimation charges)
For All others including OPC	Rs.600.00 (application fees & intimation
For All others including OBC	charges)

Bank Transaction charges, if any, 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 fees/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.

b) Procedure for applying online:

- (1) Candidates are required to go to the Bank's website "www.vijayabank.com" and click on the link under "Career" page to access the "Recruitment Notification No.04/2018" Link for Notification and Online Application".
- (2) Eligible candidates are then required to click on the link.
- (3) Candidates will have to enter their basic details in the online application form. Candidates are required to upload their photograph and signature as per the specifications given in the 'Guidelines for Scanning and Upload of Photograph and Signature'(Annexure I)
- (4) After the upload of photograph and signature an additional page of the application form is displayed wherein candidates may follow the instructions and fill in the requisite details.
- (5) Candidates should carefully fill the details in the Online Application at appropriate places very carefully and click on the "SUBMIT" button at the end of the Online Application format. Before pressing the "SUBMIT" button, candidates are advised to verify every field filled in the application for its correctness.
- (6) The application form is integrated with the payment gateway.
- (7) The payment can be made by using only Master/ Visa Debit or Credit Cards or Internet Banking.

- (8) If the online transaction has been successfully completed, a Registration Number & Password will be generated. Candidates should note their Registration Number and Password for future reference and should be kept confidential.
- (9) On successful completion of the transaction, an e-receipt will be generated which should also be preserved for future reference.
- (10) If the online transaction has not been successfully completed then the following message will be displayed 'Your online transaction was unsuccessful. Please register again' Candidates may then revisit the 'Apply Online' link and fill in their application details again.
- (11) Candidates are advised in their own interest to apply online much before the closing date and not to wait till the last date to deposit the fees to avoid the possibility of disconnection/ inability/ failure to log on to the Bank's website on account of internet failure/ website jam/congestion/choking.
- (12) 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.
- (13) After applying Online, candidate should obtain a Computer Generated Online Registered Application Print-Out. The Computer Generated Online Registered Application Print-out complete in all respects should be sent by ordinary post in a closed envelope super scribed "APPLICATION FOR THE POST OF CHIEF MANAGER-FOREX DEALER, CHIEF MANAGER-EQUITY DEALER, CHIEF MANAGER-CREDIT RISK & CHIEF MANAGER-OPERATIONAL RISK 2018-2019 in Vijaya Bank", to the following address:

Vijaya Bank P.O. Box No. 5136, G.P.O. BANGALORE - 560 001.

Note:

- > After submitting payment information in the online application form, DO NOT press Back or Refresh button in order to avoid double charge.
- > For Credit Card users, all prices are listed in Indian Rupee. In case of non-Indian credit card, the Bank will convert the amount based on its prevailing exchange rates.
- > To ensure the security of the data, please close the browser window once transaction is completed.
- c) An email / SMS intimation with the Registration Number and password generated on successful registration of the application in the Bank's website 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.

Note:

- a) Hard copy of the application pasted with recent photograph besides scanned photograph, signed at appropriate place, must be accompanied by Copies of under mentioned certificates (only attested true copies of certificates) should be sent by candidates along with the application through ORDINARY POST:
 - i. Birth certificate/Secondary School Certificate/School Leaving Certificate/10th standard or any other documentary proof of age.
 - ii. Marks Sheets (year-wise) showing specifically the subject studied and certificate/s in support of educational qualifications viz.,10th/ SSLC, 12th/PUC. Graduate Degree, Post-graduate Degree, Professional Research, etc if any
 - iii. Experience certificate/s specifying designation, Grade/Scale, job profile, period of service (with specific dates, emoluments, activity profile of previous and present employers, etc.), if any

- iv. SC/ST/OBC/PWD/Ex-Servicemen certificate/s wherever applicable.
- b) In order to ensure that the applications enclosing relevant documents reach well before the closing date, the candidates serving in Government Offices as mentioned earlier are advised to submit their computer generated application printout along with fee payment (e-receipt) in advance.
- c) Unless the hard copy of the 'Online Registered Computer Generated Application Print-Out duly signed' is received by Ordinary Post along with the relevant certificates the Online registration is not valid.

7. LAST DATE FOR RECEIPT OF APPLICATIONS:

ALL applications should reach at the given address and Post Box number ON OR BEFORE **23.11.2018** INCLUDING of those candidates staying abroad and for those posting application from Andaman & Nicobar Islands, Lakshadweep, Minicoy islands, Assam, Meghalaya, Arunachal Pradesh, Mizoram, Manipur, Nagaland, Tripura, Sikkim, Ladakh division of J&K State, Lahaul and Spiti District and Pangi sub-division of Chamba District of Himachal Pradesh. An application received after the last date will not be entertained by Bank, under any circumstances.

The Bank will not be responsible for loss of application in transit or for rejection of application because of non-receipt of application on or before the stipulated date.

8. CALL LETTERS FOR INTERVIEW AND/OR GROUP DISCUSSION AND/OR TEST:

Short listed candidates will be able to download the call letters from the Bank website/ will receive call letters by ordinary post at the correspondence address given by the candidate in their online application. Requests for sending letters to a different address subsequently will not be entertained.

9. ANNOUNCEMENTS:

All further announcements/details pertaining to this Recruitment Project will be published / provided in our Bank's website www.vijayabank.com from time to time. Applicants are advised to visit the Bank's website at regular intervals, for all further announcements / details.

CANVASSING IN ANY FORM WILL BE A DISQUALIFICATION.

Date: 24.10.2018 Place: Bangalore.

NIRMALA SRIDHAR GENERAL MANAGER (PERSONNEL)

Bank's website: www.vijayabank.com

ANNEXURE I

GUIDELINES FOR SCANNING AND UPLOAD OF PHOTOGRAPH & SIGNATURE Guidelines for scanning and Upload of Photograph (4.5cm × 3.5cm) & Signature

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

Photograph Image:

- Photograph must be a recent passport style colour picture.
- Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
- Look straight at the camera with a relaxed face
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
- If you have to use flash, ensure there's no "red-eye"
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred)
- Size of file should be between 20kb-50 kb
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 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.
- The signature will be used to put on the Call Letter and wherever necessary.
- If the Applicant's signature on the answer script, at the time of the examination, does not match the signature on the Call Letter, the applicant will be disqualified.
- Dimensions 140 x 60 pixels (preferred)
- Size of file should be between 10kb 20kb
- Ensure that the size of the scanned image is not more than 20kb
- Signature in CAPITAL LETTERS shall NOT be accepted.

Scanning the photograph & signature:

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Color to True Color
- 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/MSOffice can easily obtain photo and signature in .jpeg format not exceeding 50kb & 20kb respectively by using MS Paint or MSOffice 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 50 kb (photograph) & 20 kb(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/her 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 and Select the location where the Scanned Photograph / Signature file has been saved.
- Select the file by clicking on it
- Click the 'Open/Upload' button

Your Online Application will not be registered unless you upload your photograph and signature as specified.

Note:

(1)In case the face in the photograph or signature is unclear the candidate's application may be rejected. After uploading the photograph/ signature in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature, prior to submitting the form.

(2)After registering online candidates are advised to take a printout of their system generated online application forms.