



Bank Aisa Dost Jaisa

Registered Office:

IDBI Bank Ltd. IDBI Tower,
WTC Complex, Cuffe Parade, Colaba,
Mumbai 400005.

CIN:L65190MH2004GOI148838



ADVERTISEMENT No. 3/2025-26
Recruitment of Junior Assistant Manager (JAM), Grade 'O' (2025-26)

IDBI Bank Ltd., invites online applications from eligible candidates for the post of **Junior Assistant Manager (JAM), Grade 'O'**. The above positions will be on pan India basis as per the selection process enumerated hereunder.

Important Instructions:

- Candidates are strictly advised to apply after ensuring their eligibility as per the criteria.
- 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.
- Bank at its discretion/liberty may decide to cancel/annul/amend/modify the number of vacancies (zone wise/pan India) at any stage of the hiring process.

A. Details of the Vacancies:-

Name of Post	Vacancies #	Reserved for								
		Unreserved (UR)	SC	ST	OBC	EWS	PwBD			
							VH	HH	OH	MD/ID
Junior Assistant Manager (JAM), Grade 'O'	676	271	140	74	124	67	08	07	08	08

Provisional and can be modified/ cancelled at the sole discretion of the Bank, without assigning any reason whatsoever. Offer Letter can also be issued in phases as per the Bank's requirement

B. Important Dates for the Recruitment Process for both the positions

S. No.	Activity	Date
1.	Cut-off date for eligibility criteria of Age & Educational Qualification	May 01, 2025
2.	Advertisement date	May 07, 2025
3.	Online Registration (only) including Edit/ Modification of Application by candidates	May 08 - 20, 2025
4.	Payment of Application Fee/ Intimation Charges – (Online mode only)	
5.	Tentative Date of Online Test*	
i)	Junior Assistant Manager (JAM), Grade 'O'	June 08, 2025 (Sunday)

*Any changes/ modification in the Date of the Online Test (if any) would be updated on the Bank's website (Career section) only. No individual mails/ communications shall be sent to the applicants or entertained by the Bank.

C. **Eligibility Criteria (as on May 01, 2025)**

Please note that the eligibility criteria specified herein, are the basic criteria for applying for the post. Candidates must necessarily produce the relevant documents pertaining to category, nationality, age, educational qualifications, work experience, physical disability, etc. in original along with a photocopy thereof in support of their identity and eligibility as indicated in the online application form at the time of selection process or as and when required by the Bank. Please note that no change of category/, any other details (e.g. email id, contact number, etc.) will be permitted at any stage after registration of the online application. The detailed qualifications pre-requisites are as under:

Parameter	Junior Assistant Manager (JAM) Grade "O"
Age *	Minimum: 20 years* Maximum: 25 years The candidate must have been born not earlier than May 2, 2000 and not later than May 1, 2005 (both dates inclusive).
Educational Qualification#	Bachelor's degree with minimum 60% for General, EWS and OBC candidates (55% for SC/ST/PwBD candidates) in any discipline from a University recognized/ approved by the Government / Govt. Bodies viz., AICTE, UGC, etc. Passing only a diploma course will not be considered as qualifying the eligibility criteria.
Computer Literacy:	Candidates are expected to have proficiency in computers.

*Relaxation in maximum age to SC/ST/OBC/PWD/Ex-Servicemen as per Government guidelines.

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, as per the University conversion rule from where passed, & indicated in the online application. The fraction of percentage will be ignored i.e. 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%.

Calculation of Percentage → Minimum qualifying marks would be reckoned and calculated taking into account the marks obtained in all semesters / years / all subject papers appeared (Major/Minor/Subsidiary/ancillary /core/elective/qualifying etc.) and irrespective of degree viz., Honours /General etc.

Despite primary verification, if at any point (post selection/post on-boarding), if it is found that the selected candidate hasn't passed the required examination/ submitted untrue facts with regards to the education/qualification/language proficiency etc., candidature of such candidates will be cancelled , ipso facto, without any communication and recourse.

D. Specific information/ instructions:

(i) Emoluments, & Career Prospects and Service Conditions

- a) On joining the Bank's services as Grade 'O', compensation on Cost to Company (CTC) basis would range between ₹ 6.14 lakh to ₹ 6.50 lakh (Class A city) at the time of joining.
- b) Annual increment shall be granted based on performance or any other parameters as decided by the Bank from time to time.
- c) **The appointee would be covered under the IDBI Bank Ltd., New Pension Scheme (IBLNPS)** rules, 2011, as amended / modified from time to time.

(ii) Career Prospects

- a) As per extant Bank's norms (subject to amendments from time to time), Grade "O" officers shall be considered for promotion to next cadre i.e. Grade 'A', on completion of 3 years of service. The same would be subject to performance, availability of vacancies, other criteria, etc. These norms shall be as per then prevalent Bank's Promotion Policy, as amended from time to time.
- b) The broad modalities of the selection process shall be decided by the Bank from time to time and would be at its sole discretion.

(iii) Terms of appointment & Posting

- a) Initial appointment for the post of Junior Assistant Manager – Grade 'O' will be on probation for a period of one year from the date of joining (which can be extended at the discretion of the Bank).
- b) Candidates will be posted at Bank's discretion, to any office of the Bank or the departments / offices / business units / the Bank's associate institutions. The candidate will also be liable to be transferred to any place in / outside India, as the Bank may decide from time to time in terms of the Bank's prevailing rules.

E. Selection process

- i. The selection process shall comprise of Online Test(OT), Document Verification (DV), Personal Interview (PI) and Pre Recruitment Medical Test (PRMT).

ii. **The structure of Online Test will be as under:**

S.No	Name of the Test	No. of Questions	Maximum Marks	Time allotted for each test (in minutes)
1	Logical Reasoning, Data Analysis & Interpretation	60	60	40
2	English Language	40	40	20
3	Quantitative Aptitude	40	40	35
4	General/Economy/Banking Awareness/ Computer/IT	60	60	25

The above tests except the tests of English Language will be available bilingually, i.e. English and Hindi.

iii) **The minimum qualifying marks (sectional/aggregate) will be as decided by the Bank based on the available vacancies. Each candidate will be required to obtain a minimum score in each section of the OT and also secure a minimum total score to be considered to be shortlisted for interview. Depending on the number of vacancies available, minimum cut-offs will be decided by the Bank and candidates shortlisted for interview. There shall be sectional timings, within the overall 120 minutes.**

iv) **The above mentioned selection process is indicative and Bank is at liberty to alter/ amend/ modify the same at any time without assigning any reason whatsoever.**

v) **Penalty for Wrong Answers** - 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/final score. If a question is left blank, i.e. no answer is marked by the candidate; there will be no penalty for that question.

vi) Candidates securing the minimum cut-off marks (overall/ each section), as declared by the Bank, in OT will form the pool of shortlisted candidates and will be eligible for further selection process. Such candidates will be called on the basis of higher order of marks/age within their respective category, subject to availability of vacancies in the respective category and /or at the discretion of the Bank.

vii) Each candidate will be required to obtain a minimum score in each test of the OT for further selection process. The minimum score may remain same or vary across each category of the applicant and would be at the sole discretion of the Bank vis-à-vis the number of vacancies.

viii) **Personal Interview (PI):**

- a. Based on the number of vacancies, cut-offs will be decided and candidates will be shortlisted for interview.
- b. Until the completion of the interview process and drawing of the final Merit List the score obtained in the OT will not be shared with any candidates, including those who are shortlisted for the personal interview.
- c. The candidates, who are successful in the OT, would be called for a PI at the discretion of the Bank. The maximum number of candidates to be called for PI, in each category, shall be decided by the Bank at its sole discretion, vis a vis the vacancies. During PI, the candidates will have the option to answer the questions in Hindi or English. Candidates qualifying the PI shall be considered for final shortlisting.
- d. The personal interviews shall be of 100 marks and candidates need to score the minimum qualifying marks in interview which shall not be less than 50% (45% for SC/ST/OBC/PWD candidates). The combined final score of candidates shall be arrived at on the basis of scores obtained by the candidates in the OT and Interview. While appearing for the Interview, candidate should produce valid prescribed documents as indicated in the relevant sections of this advertisement. In the absence of documents, candidature of the candidates shall be cancelled. IDBI Bank takes no responsibility to receive/ collect any certificate/ document sent separately. A candidate should qualify both in the OT and PI and rank sufficiently high in the combined marks merit list to be shortlisted for selection in order to be in reckoning for inclusion the final select list. The final selection would be made based on formula $\text{Final Score} = 3/4 \text{ of OT Score} + 1/4 \text{ of PI Score}$. The final offer of employment would be issued to candidates who found to be medically fit as per Bank's Medical Fitness Standards and/or by the Bank's Consultant Physician at Corporate Center, Mumbai, subject to fulfillment of all other eligibility criteria with regard to age, qualification etc. as stipulated in the advertisement.
- e. The Medical reports of the finally shortlisted candidates (post culmination of the PI process) shall be strictly confidential and will not be shared in any manner whatsoever with the prospective candidate.

F. Eligibility Criteria

1. Nationality / Citizenship

Candidates must be either (a) a citizen of India, or (b) a subject of Nepal, or (c) a subject of Bhutan, or (d) a Tibetan refugee (who came over to India before 1st January 1962) with the intention of permanently settling in India or (e) a person of Indian origin, who have migrated from Pakistan, Myanmar (formally Burma), Sri Lanka, East African Countries of Kenya, Uganda, the United Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India, provided that a candidate belonging to categories (b), (c), (d) or (e) above shall be a person in whose favor a certificate of eligibility has been issued by Government of India. The candidate, in whose case a certificate of eligibility is necessary, may be admitted to the selection process conducted by the Bank, but on final selection, the offer of appointment may be given only after the necessary eligibility certificate have been issued to him/ her by the Government of India or consequent to an explicit go ahead by GOI, if required. The final hiring/ on boarding of such candidate will be at the sole discretion of the Bank.

Relaxation of Upper age limit:-

Sr. No.	Category	Maximum Age relaxation
1	Scheduled Caste/Scheduled Tribe	5 years
2	Other Backward Classes Non-Creamy Layer (NCL)	3 years
3	Persons With Benchmark Disabilities as defined under "The Rights of Persons with Disabilities Act, 2016 "	10 years
4	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 (including those whose assignment is due to be completed within one year from the last date of receipt 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.	5 years
5	Persons affected by 1984 riots	5 years

Note -

- i. Relaxation in upper age limit to SC/ST/OBC (NCL) candidates is allowed on cumulative basis with only one of the remaining categories for which age relaxation is permitted as mentioned above table in Point No. 3 to 5.
- ii. The maximum age limit specified is applicable to General Category candidates **(given at 'C' above)**.
- iii. Candidates seeking age relaxation will be required to submit necessary valid certificate(s) in original/ along with photocopies at the time of document verification and at any subsequent stage of the recruitment process as required by the Bank. In case of Ex-servicemen who have once joined in a Govt. job on the civil side after availing the benefits given to him as Ex-servicemen for his re-employment, his Ex-servicemen status for the purpose of re-employment ceases.

2. **Educational Qualifications**

Bachelor's degree with minimum 60% for General, EWS and OBC candidates (55% for SC/ST/PwBD candidates) in any discipline from a University recognized/ approved by the Government; Govt. Bodies viz., AICTE, UGC, etc. Passing only a diploma course will not be considered as qualifying the eligibility criteria.

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, as per the University conversion rule from where passed, & indicated in the online application. The fraction of percentage will be ignored i.e. 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%. Calculation of Percentage & Minimum qualifying marks, as above, would be reckoned and calculated taking into account the marks obtained in all semesters / years / all subject papers appeared (Major/Minor/Subsidiary/ancillary /core/elective qualifying, etc.) and irrespective of degree viz., Honours /General etc.

3. **Other**

- i. Completing the Online Application will be deemed as consent from the candidate to check his/her Credit history with the relevant agencies.
- ii. Candidature of candidates against whom there is/ are adverse report regarding character, antecedents, moral turpitude etc. is also liable to be rejected at any

stage of the recruitment process or termination of services, if appointed without any recourse.

- iii. The final selection of candidates will be subject to their medical fitness and fulfilling the stipulated eligibility criteria as on the cut-off date. The medical fitness shall be as per the Bank's extant Medical Fitness Standards (MFS) and the final decision in an event of any anomaly / deviation from the current MFS shall rest with the Bank's Consultant Physician at Corporate Centre, Mumbai or any other similar officer if appointed by the Bank. Please note that the Medical reports of the finally shortlisted candidates (post culmination of the PI process) shall be strictly confidential and will not be shared in any manner whatsoever with the prospective candidate.

G. How to apply

Candidates can apply through Online mode from May 08, 2025 to May 20, 2025 both dates inclusive. Application in any other mode will not be accepted.

1. Before applying, candidates should

(i) Have a valid **personal email-id and mobile number, which should be kept active till the completion of Recruitment Process.** The Bank may send call letters for the examination and/ or other information to the registered email-id/ mobile number. In case of non-receipt of the communication/information due to technical defect, error or failure, the Bank shall not be responsible for the same. Candidates are advised not to change their email-id/ mobile number till the recruitment process is completed. Any request for change in email ID/ Contact number will not be entertained in any circumstances.

(ii) **Scan photograph, thumb impression, hand written declaration and signature as per** specifications as given under guidelines at **(Annexure I).**

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."

- The signature, left thumb impression, the hand written declaration should be of the candidate and not of any other person.
- If at a later stage of selection process or appointment, the signature/ thumb impression/ the handwriting on the handwritten declaration of the candidate is

found to be dissimilar / different as per Bank's opinion and/or expert analysis, the candidature of the candidate will be cancelled.

- **Signature / Hand written declaration in CAPITAL LETTERS shall NOT be accepted and such applications/ applicants would be summarily rejected at any time of the process, including OT.**

2. Application Procedure

(i) **Only one application should be submitted by the candidate for the above advertised position.** In case of multiple applications, only the latest valid (complete) application will be accepted and the application fee / intimation charges paid for the multiple registration(s) will stand forfeited. Multiple attendance / appearances in the OT/ PI/ DV/ PRMT will be summarily rejected and candidature shall stand summarily cancelled.

(ii) 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 advised to fill in the online application form with the utmost care, as no correspondence regarding change of details will be entertained.

(iii) Please note that change in category will not be permitted at any stage after submission 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. Candidates belonging to a particular category, if applying in another category, his/her candidature will be summarily rejected and any claim/request in this regard will not be accepted/entertained by the Bank. Therefore, candidates are advised to use caution while selecting the category.

(iv) Candidates to visit the Bank's website www.idbibank.in and click on the "CAREERS/CURRENT OPENINGS" to open the link "Recruitment of Junior Assistant Manager (JAM) Grade 'O' - 2025-26-Phase I" and then click on the option "APPLY ONLINE" which will open a new screen.

(v) To register, 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 (the same should be quoted for all future communications) and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.

(vi) 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 final submission of the online application candidates are advised to use the "SAVE AND NEXT" facility to check and /or 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.

(vii) Candidates are advised to carefully fill and verify the details filled in the online application themselves as no rectification will be possible/ entertained after clicking the COMPLETE REGISTRATION BUTTON.

(viii) The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly and should be similar in the application as it appears in the Certificates/ Mark sheets/ ID Proofs. Any change/alteration found may disqualify the candidate.

(ix) Candidates are advised to validate their details and save the application by clicking the "Validate your details" and "Save & Next" button.

(x) Candidates can proceed to upload Photo, Signature, Thumb impression and Hand-written declaration as given under guidelines at **(Annexure I)**.

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

(xii) Click on the Preview Tab to preview and verify the entire application form before COMPLETE REGISTRATION BUTTON.

(xiii) Modify details, if required, and click on "COMPLETE REGISTRATION BUTTON." ONLY after verifying and ensuring that the photograph, signature, declarations uploaded and other details filled by you are correct.

(xiv) Click on "Payment" Tab and proceed for payment.

(xv) Choose the Payment Mode ONLINE and click on "Submit" button. NO CHANGE IS PERMITTED IN PAYMENT MODE ONCE CHOSEN.

3. Online Payment Of Fees- Payable from May 08, 2025 to May 20, 2025 [both dates inclusive]

(a) Payment is to be made only in Online mode as follows –

- ₹250/- for SC/ST/PwBD candidates (Only Intimation Charges)
- ₹1050/- for all other candidates (Application Fees and Intimation Charges)

(b) Bank Transaction charges / convenience charges or any other charges applicable for Online Payment of Application fees/Intimation charges will have to be borne by the candidate.

(c) The dates for payment of fee would be the same even for candidate's applying from far-flung areas. No mode other than online mode of payment would be acceptable.

(d) Candidates are advised to go through the advertisement thoroughly and ensure that they fulfill all the eligibility criteria before making the payment, as fee once paid will not be refunded or adjusted under any circumstances.

(e) The application form is integrated with the Payment Gateway and the payment process can be completed by following the instructions given below.

(f) The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets by providing information as asked on the screen.

(g) After submitting your payment information, PLEASE WAIT FOR THE INTIMATION FROM THE SERVER. DO NOT PRESS BACK OR REFRESH BUTTON IN ORDER TO AVOID DOUBLE CHARGE/ PAYMENT FAILURES.

(h) On successful completion of the transaction, an **e-Receipt** will be generated.

(i) 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.

(j) Candidates should print online application form containing fee details. Please note that if the same cannot be generated online, transaction may not have been successful.

(k) Preserve the hard copy of the system generated online Application Form and E-Receipt for submission during further process. The hard copy is not to be sent to the Bank.

(l) For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your Bank will convert the amount to your local currency based on prevailing exchange rates.

(m) To ensure the security of your data, please close the browser window once your transaction is completed.

(n) Bank is not liable to refund the fees paid and/or any charges in event of non-selection of candidate at any stage or closure or filling of all vacancies or in any other circumstances/conditions.

H. **IMPORTANT INSTRUCTIONS**

(i) List of Documents

Document sought in respect of-	Documents
Age	10 th or Class 12 th Standard Marks sheet or School Leaving Certificate or Birth Certificate
Educational Qualifications	High School and Intermediate- Marks sheets and Passing Certificates of Class 10 th and Class 12 th Graduation - All semester/year-wise or consolidated marks sheets and Degree final and/ or Provisional Degree certificate issued by the University.
Caste or Tribe or Class/ Category Certificate for SC, ST, OBC (NCL) and EWS	If declared, the Caste/ Tribe/Class/ Category certificate must be submitted in <u>Central Government format</u> only. The certificate must – <ol style="list-style-type: none"> 1. indicate the name of the caste/tribe/ Category as it appears in the Central List 2. be completely filled (including ordinarily resident clause) 3. be stamped (round seal) and signed by issuing authority competent to issue such certificate as per the Central List 4. be issued in financial year 2025-26 (for OBC and EWS) based on income as on March 31, 2025. 5. satisfy all requirements for availing reservation benefits as per Government of India guidelines.
Work Experience	If declared, all the documents such as Experience Certificate from the past and current employers or Offer Letters, Relieving Letters, Pay or Salary Slips clearly indicating the Date of Joining and Date of Relieving for each of the previous employment(s).
Person with Disability (PWD) Certificate	If declared, Disability Certificate issued by the Competent Authority. Candidates must possess <u>a proper valid</u> disability certificate with correct details of disability, Percentage (%) of

Document sought in respect of-	Documents
	disability, validity period and sign and stamp of issuing authority <u>as on cutoff date.</u>
Photo identity (Any 2)	PAN Card/ Passport/ Driving License/ Voter's Card/ Bank Passbook with photograph/ Aadhar/ E-Aadhar card with a photograph.

- **Inability to produce any of the above mentioned document(s) (both original and attested copy) at the time of DV or whenever called for by the Bank will render the candidates ineligible for the selection.**

(ii) The competent authority to issue –

a. Caste/Category Certificate are: District Magistrate/ Additional Dist. Magistrate/ Collector/ Deputy Commissioner/Additional 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 family normally resides

b. Disability Certificate is:

If declared, Medical Certificate issued by the Competent Authority in case of PWD candidates. Authorized Certifying Authority will be a Medical Board duly constituted by the Central/ State Government having at least 3 members consisting of Chief Medical Officer, Sub-Divisional Medical Officer in the District and an Orthopedic Surgeon, Ophthalmology Surgeon, ENT Surgeon or as the case maybe. Non submission of proper valid certificate at the time of DV and/or PI may lead to disqualification of candidature.

(iii) The OT is tentatively scheduled to be held at the centers as per **Annexure II**. Candidates may select any 1 center from these centers and indicate the same in his or her application. Request for change of center will not be entertained. The Bank, however, reserves the right to add or change or cancel any of the Centers for OT depending on the response or number of applications for a particular center.

Candidates admitted to the OT will be intimated the time and full address of the venue of the OT through ON-LINE Call Letters required to be downloaded from the Bank's website www.idbibank.in. Candidates will not be admitted to the OT without the Call Letter. As the Call letter for OT will be made available online, duplicate Call Letter would not be issued to any candidate/s.

(iv) The OT is scheduled to be held in **June 08, 2025** Candidate should note that the aforesaid date are tentative and any change will be updated on the Bank's website. Candidates must regularly check the website for any important updation/notification regarding the process.

(v) The candidates are advised to regularly check the Bank's website to download their OT Call Letters by entering their Registration Number and Password, sent to the registered email-id provided at the time of registration.

(vi) The details for subsequent Selection Process will be advised and also may be made available on the Bank's website. The Bank reserves the right to decide the schedule & center of further Selection Process.

(vii) Candidates should carry the print of Call Letter, Application Form, E-receipt of payment and all supporting documents (proof in respect of age, education, experience and caste) in original along with a copy of same at the time of Selection Process. Candidates not qualifying the eligibility criteria and/or failing to produce any required document(s) on the day of the DV would not be allowed to participate in further recruitment process.

(viii) All the medical tests as mentioned on the medical authorization letter are compulsory. If any advised test is not done by the candidate, it may lead to cancellation of candidature.

(ix) After submission of the online application form, all candidates have to take a printout of system-generated hard copy of the application form and preserve the same for submission during further processes along with fee payment e-receipt and the documents required in support of the eligibility criteria.

(x) Any adverse remark from the previous employer(s) or any act of misconduct/ wrong committed by the candidate would be a disqualification to apply and render the candidature for cancellation or services would be terminated, if appointed.

I. 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. This also includes (not limited to) applying in the wrong category/ disability category without proper document/s.

At any stage of the recruitment process or after appointment in the Bank's services, if a candidate is (or has been) found guilty of –

- using unfair means or
- impersonating or procuring impersonation by any person or
- 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
- resorting to any irregular or improper means in connection with his/ her candidature or
- obtaining support for his/ her candidature by unfair means, or
- 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 :
 - a. to be disqualified from the examination for which he/ she is a candidate;
 - b. to be debarred either permanently or for a specified period from any examination conducted by the Bank;
 - c. for termination of service, if he/ she has already joined the Bank.

Important: Bank would be analyzing the responses (answers) of individual candidates with 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 without any notice or assigning any reason thereof and the result of such

candidates (disqualified) will be withheld. No claims or representation in this regard shall be entertained.

J. Pre Examination Training (PET) for SC / ST /OBC candidates

Candidates will not be called for the PET if they do not opt for the same in the application form.

- (i) In compliance with Government Guidelines, pre-recruitment training for interested eligible SC/ST/OBC applicants prior to the written test shall be arranged by the Bank.
- (ii) Bank reserves the right to conduct the PET by Online / Offline mode and needful shall be decided/communicated subsequently to the respective candidates. Mere holding/participation in the PET, will not confer any right of recruitment in the Bank for the applicants/candidates.
- (iii) Details regarding the time, date, link of the PET (if held) for the interested eligible candidates would be informed.
- (iv) Candidates are, therefore, advised to check their registered email & mobile number at regular intervals for updates.
- (v) Candidates will not be called for the PET if they do not opt for the same while applying

K. Reservation

- (i) Reservations for the SC, ST, OBC (NCL) and EWS candidates would be extended as per guidelines of the Government of India.
- (ii) Vacancies reserved for OBC category are available only to the 'Non-creamy layer' OBC candidates. 'Creamy Layer' OBC candidates should indicate their category as 'General'.
- (iii) Reservation for Economically Weaker Sections (EWS): Persons who are not covered under the scheme of reservation for SCs, STs and OBCs and whose family has gross annual income below ₹8/- Lakhs (Rupees Eight Lakhs Only) are to be identified as EWS for benefit of reservation. Income shall also include income from all sources i.e. salary, agriculture, business, profession etc. 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 EWS, irrespective of the family income :

- (a) 5 acres of agricultural land and above;
- (b) Residential flat of 1000 sq. ft and above;
- (c) Residential plot of 100 sq. yards and above in notified municipalities;
- (d) Residential plot of 200 sq. yards and above in areas other than the notified municipalities.

(iv) Reservation for Physically Handicapped (PH) candidates or Person with Disabilities (PWD) of the identified posts would also be extended. The minimum disability in case of PWD a candidates is moderate i.e. 40%. The maximum disability would be as per extant guidelines of Government of India or as decided by the Bank. The PWD candidates should possess a latest certificate to the effect with sub-category of disability [Visually Impaired (VI), Orthopedically Handicapped (OH), Hearing Impairment (HI) and Multiple Disabilities (MD)/ Intellectual Disabilities (ID) only] issued by the Board or countersigned by the Medical Superintendent or Chief Medical Officer or Head of Hospital of Government. Reservations for PWD (horizontal reservations) will be adjusted against the number of incumbent in the relevant reservation roster.

Definitions of Categories of disabilities:

(I) **Visually Impaired (VI):** Blindness refers to condition where a person suffers from any of the following conditions namely (i) Total absence of sight, (ii) Visual acuity not exceeding 6/60 or 20/200 (snellen) in the better eye with correcting lenses. (iii) Limitation of the field of vision subtending in angle of 20 degrees or worse. Low vision means a person with impairment of visual functioning even after treatment or standard refractive correction but who uses or is potentially capable of using vision for the planning of execution of a task with appropriate assistive device.

(II) **Orthopedically Handicapped (OH):** Only those Orthopedically Challenged candidates who have loco-motor disability or cerebral palsy with loco-motor impairment of minimum of 40% and only those who fall in the following categories are eligible to apply:

- (a) BL - Both legs affected but not arms
- (b) OA - One arm affected (R or L)
- (c) Impaired reach;
- (d) Weakness of grip;
- (e) Ataxia OL – One leg affected (R or L) MW – Muscular weakness and limited physical endurance
- (f) Acid attack victims- a person disfigured due to violent assaults by throwing of acid or similar corrosive substance.

(g) Leprosy cured person means a person who has been cured of leprosy but is suffering from - (i) Loss of sensation in hands/ feet or fit 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 fit 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.

(h) Infective leprosy and infective dermatitis and weeping eczema will be treated as disqualification.

(i) 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.

(j) Dwarfism- means a medical or genetic condition resulting in an adult height of 4 feet 10 inches (147 cms) or less.

(k) 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 the death of muscle cells and tissues.

(III) **Hearing Impairment (HI):** Means loss of 60 decibels or more in the better ear in the conversational range of frequencies.

(IV) **Multiple Disability (MD)/Intellectual Disability (ID):** "Multiple Disabilities" means multiple disabilities amongst VI, OH, HI, SLD, MI & ASD. Only those persons, who suffer from the following types of disabilities, are eligible to apply under this category:

1. "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.

2. "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.

3. "Autism Spectrum Disorder" (ASD) 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.

L. 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. In all such cases where a scribe is used, the following rules will apply:

- (i) The candidate will have to arrange his / her own scribe at his/her own cost.
- (ii) Candidates eligible for and who wish to use the services of scribe in the exam should carefully indicate the name of scribe and the detail of their passport/Aadhar/PAN Card/Driving License/Voter's Card in the application form.
- (iii) Both the candidate and the scribe will have to give a suitable undertaking along with one photo identity proof such as passport/ Aadhar/ PAN Card/ Driving License/ Voter's Card & Education Qualification proof of the scribe, in the prescribed format with passport size photograph of the scribe at the time of Examination.
- (iv) Any claim/request regards to change in scribe will not be accepted/entertained by the Bank. Therefore, candidates are advised to use caution while entering the scribe details & documents attachment.
- (v) The qualification of the scribe **should be above matriculation but at least one level below the qualification of the candidate.** The candidate will have to submit a declaration (performa will be given with call letter for the Online Test) confirming that the scribe fulfills all the stipulated eligibility criteria for a scribe. Further in case, it later transpires that the scribe did not fulfill the eligibility criteria or suppressed or misrepresented material facts the **candidature of the**

candidate will stand cancelled, irrespective of the result of the OT and services would be terminated, if appointed.

- (vi) The scribe may be from any academic stream.
- (vii) Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination.
- (viii) The scribe arranged by the candidate should not be a candidate under the advertised posts. If violation of the above is detected at any stage of the process, candidature for the captioned process 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.
- (ix) **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.**
- (x) 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.

M. Guidelines for candidates availing Compensatory Time

(1) Orthopedically handicapped Disability and Cerebral Palsy

A Compensatory time of 20 minutes per hour or otherwise advised shall be permitted for the candidates with Orthopedic Handicap and Cerebral Palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment).

(2) 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.

(3) Use of Scribe & Compensatory time (persons having less than 40% disability)

- In addition to instructions applicable to PwD candidates (who have disability of 40% or more), following rule will apply for persons with specified disabilities covered under the definition of Section 2(s) of the RPwD Act, 2016 but not covered under the definition of Section 2(r) of the said Act, i.e. persons having less than 40% disability and having difficulty in writing.

- The facility of scribe and/or compensatory time shall be granted solely to those having difficulty in writing subject to production of a certificate to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from the competent medical authority of a Government healthcare institution as per [Performa](#). **(For Performa Click Here)**

NOTE- These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

N. General Instructions

(Please read carefully before filling up the application form)

i. The candidate must ensure that as on the cut-off date, they fulfill all the eligibility criteria and possess all the proper documents in support with respect to age, educational qualifications, category, etc. as stated in the advertisement. If found not eligible, the candidature will be cancelled at any stage of the recruitment process and if appointed, their services would be terminated without any notice or compensation.

ii. Applications should be submitted only through the on-line mode through the Bank's website, after carefully going through all the instructions contained in General Instructions given in the advertisement and in the Application Form. No other means or mode of application form would be accepted.

- iii. On submission of the application, the candidates would receive a registration number and password, which he or she needs to retain for use in future.
- iv. Application should be filled only in English.
- v. Request for change of center for any of the Selection Processes shall not be considered / entertained. However, the Bank reserves the right to cancel or change or add any center, depending upon the response for the center.
- vi. All educational qualifications, which the candidate intends to indicate in the application form, should have been obtained before the cut-off date, from recognized Universities or Institutions in India.
- vii. The Bank reserves the right to modify or amend or reverse or cancel any or all of the provisions of the recruitment process including eligibility criteria.
- viii. The Bank may at its discretion, re-hold OT, wherever necessary in respect of a center or venue or specific candidate(s) and/or all centers or all candidates.
- ix. Candidates would not be allowed for OT without the Call Letter. Duplicate call letter will not be issued.
- x. IRIS SCAN/BIOMETRIC DATA - The Bank, at various stages, may capture thumb impression or IRIS scan of candidates in digital format for iris/biometric verification for ascertaining genuineness of the candidates. Candidate will ensure that correct thumb impression or IRIS is captured at various stages and any inconsistency will lead to rejection of the candidature. In case any candidate is found to be not genuine, apart from taking legal actions against him/her, his/her candidature will be cancelled. Candidates are advised not to apply any external matter like mehendi, ink, chemical etc. on their hands or wear contact lenses.
- xi. All candidates belonging to SC, ST OBC (NCL), EWS, Ex-Serviceman and PWD category should produce at the time of the DV attested copy of the relevant certificate in the prescribed format from the Competent Authority empowered to issue such certificate (as notified by GOI from time to time). The name of the caste should be listed in central list of SC/ST/OBC and the caste certificates should be

in Central Government format. EWS and OBC (Non-Creamy Layer) certificate should be issued in FY 2025-26. (Candidates with "Non-Creamy Layer Clause" certificate would be eligible for reservation as per Government of India guidelines). 'Creamy Layer' OBC candidates should indicate their category as 'General'.

xii. PWD candidates must possess proper and valid disability certificate valid as on the cut-off date, issued by the competent authority as per the Government of India guidelines.

xiii. Candidate's appointment will remain provisional subject to caste or tribe certificates being verified through proper channel and verification of other testimonials. If appointed, the candidate's services will be liable to be terminated forthwith without assigning any reason in case the verification reveals that his or her claim for belonging to SC, ST, OBC, PWD, EWS and Ex- Serviceman category and other testimonials is false. The Bank also reserves its right to take such further action against the candidate, as it may deem proper, for production of such false caste certificate/ testimonials.

xiv. Candidate already in service of Government or Quasi Government Organizations and Public Sector Banks or Undertakings will have to produce a 'No Objection Certificate' from their employer, at the time of DV. Before appointment in the Bank, a proper Discharge Certificate or Release Order from the employer will have to be produced. If the Application is required to be routed through the employer and in the process it reaches after the due date, it will not be considered even though submitted to the employer before the due date.

xv. The Bank shall not furnish the marks/score/mark-sheet/score card of all and/or any selection process to candidates.

xvi. The Bank shall not entertain requests from candidates seeking advice about their eligibility to apply nor from any eligible and not selected candidates.

xvii. Canvassing in any form will be a disqualification.

xviii. In all matters regarding eligibility, the selection process, the stages at which scrutiny of the documents regarding eligibility is to be undertaken, documents to be produced for the selection process, assessment, prescribing minimum qualifying standards in the selection process, number of vacancies and communication of result, etc., the Bank's decision shall be final and binding on the candidate and no correspondence shall be entertained in this regard.

xix. Applications with suppression or concealment of any information and containing incorrect or misleading information will lead to the candidates being disqualified, as and when detected, irrespective of the stage of selection process and will also lead to dismissal from employment on its detection at any time after appointment.

xx. The appointment of the candidate is liable to be terminated forthwith without any notice or compensation in lieu of notice, if any declaration or statement or information furnished by them is found to be false or untrue or if any material information is found to be suppressed, or concealed by them.

xxi. Candidates are advised not to change their signature at any point of time during and after the recruitment process.

xxii. ***The Bank reserves the right to modify / amend the eligibility criteria pertaining to educational qualification (including percentage of marks secured at Graduation) and/or work experience depending upon the requirement. The Bank reserves the right to cancel or restrict or curtail or enlarge the recruitment/selection process, if need so arises, without any notice and/or without assigning any reason thereof.***

xxiii. The possibility of occurrences 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 the conduct of another examination, if considered necessary.

xxiv. Any resultant dispute arising out of this advertisement and the selection process shall be subject to the sole jurisdiction of the Courts situated in Mumbai only.

xxv. Recruitments in the Bank are strictly on all India basis by open competition and the Bank has not hired or authorized any agency or organization or any individual to recommend or recruit any personnel on its behalf or collect any money or commission or charges for recruitment or training or coaching, etc.

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 common 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 and if appointed, the services are liable to be terminated.

Sd/-
General Manager
Human Resource Department

Place: Mumbai
Date: May 07, 2025

Annexure – I

Guidelines for Scanning and Upload of Documents

Before applying online, a candidate will be required to have a scanned (digital) image of

- his/her photograph
- signature
- left thumb impression
- handwritten declaration and

Please note that until photographs and signature are as per the specifications provided, the system will not allow the candidate to move forward to the next stage of application.

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

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

Do's:

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:

- 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
- Ensure that the size of the scanned image is not more than 20kb
- Signature (NOT IN CAPITAL LETTERS) uploaded should be of appropriate size and clearly visible.

Left thumb impression:

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
- Note: If a candidate does not have left thumb, he/ she may use his/ her right thumb. If both thumbs are missing, the impression of one of the fingers of the left hand starting from the forefinger should be taken. If there are no fingers on the left hand, the impression of one of the fingers of the right hand starting from the forefinger should be taken. If no fingers are available, the impression of left toe may be taken. In all such cases where left thumb impression is not uploaded, the candidate should specify in the uploaded document the name of finger and the specification of left/ right hand or toe.

Hand-written declaration Image:

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

- Note: The handwritten declaration has to be in the candidate's hand writing and in English only. The text should NOT BE IN CAPITAL LETTERS. If it is written by anybody else and uploaded or in any other language, the application will be considered as invalid. (In the case of candidates who cannot write, may get that text of declaration typed and put their left-hand thumb impression (if not able to sign also) below the typed declaration and upload the document as per specifications).
- The text for handwritten 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."

The signature left thumb impression, and the handwritten 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 / Handwritten declaration in CAPITAL LETTERS shall NOT be accepted.

Ensure that the photo, signature, left thumb impression and handwritten declaration are uploaded at the specified spaces only in the online application form.

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

Note: -

- In case the face in the photograph or signature or left thumb impression or the handwritten declaration, is unclear / smudged the candidate's application may be rejected.
- After uploading the Photograph / signature / left thumb impression / handwritten 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 and not smudged/ blurred.
- After registering online candidates are advised to take a printout of their system generated online application forms.
- The signature left thumb impression, and the handwritten declaration should be of the applicant and not of 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/ Handwritten declaration in CAPITAL LETTERS shall NOT be accepted.
- Ensure that the photograph, signature, left thumb impression and handwritten declaration are uploaded at the specified spaces only in the online application form.

Annexure II

State	City Name (Tentative Cities)	State	City Name (Tentative Cities)
Andaman & Nicobar Island	Port Blair	Haryana	Ambala
Andhra Pradesh	Eluru		Faridabad
	Kadapa		Gurugram
	Kakinada		Hisar
	Kurnool	Himachal Pradesh	Bilaspur
	Nellore		Hamirpur
	Ongole		Kangra
	Rajahmundry		Kullu
	Srikakulam		Mandi
	Tirupati		Shimla
	Vijaywada/ Guntur		Solan
	Vishakhapatnam		Una
	Vizianagaram	Jammu & Kashmir	Jammu
Arunachal Pradesh	Naharlagun		Samba
Assam	Dibrugarh		Srinagar
	Guwahati	Jharkhand	Bokaro steel city
	Jorhat		Dhanbad
	Silchar		Hazaribagh
	Tezpur		Jamshedpur
Bihar	Arrah	Karnataka	Ranchi
	Aurangabad (Bihar)		Bengaluru
	Bhagalpur		Belgaum
	Darbhanga		Dharwad/ Hubli
	Gaya		
	Muzaffarpur		
	Patna		Gulbarga
	Purnea		Mangalore
Chandigarh	Mohali		Mysore
	Patiala		Shimoga
Chhattisgarh	Bhilai Nagar		Udupi
	Bilaspur	Kerala	Alappuzha
	Raipur		Kannur
Delhi NCR	Delhi/NCR/New Delhi		Kochi/ Ernakulam
Goa	Panaji		Kollam
Gujarat	Ahmedabad/Gandhinagar		Kottayam
	Anand/ Vadodara		Kozhikode
	Himmatnagar		Malappuram
	Jamnagar		Palakkad
	Mehsana		Thiruvananthapuram
	Rajkot		Thrichur
	Surat	Lakshadweep	Kavaratti
		Manipur	Imphal
		Meghalaya	Shillong

State	City Name (Tentative Cities)	State	City Name (Tentative Cities)
Madhya Pradesh	Bhopal	Sikkim	Gangtok
	Gwalior	Tamilnadu	Chennai
	Indore		Coimbatore
	Jabalpur		Erode
	Sagar		Madurai
	Satna		Nagercoil/Kanyakumari
	Ujjain		Salem
Maharashtra	Amravati		Thanjavur
	Chhatrapati Sambhaji Nagar		Thiruchirapalli
	Chandrapur		Tirunelveli
	Dhule		Vellore
	Jalgaon		Virudhunagar
	Kolhapur	Telangana	Hyderabad
	Latur		Karimnagar
	Mumbai/Thane/Navi Mumbai/MMR region		Khammam
	Nagpur		Warangal
	Nanded	Tripura	Agartala
	Nashik		Agra
	Pune	Uttar Pradesh	Aligarh
	Ratnagiri		Prayagraj (Allahabad)
	Solapur		Bareilly
Nagaland	Kohima		Faizabad
Odisha	Balasore		Ghaziabad
	Berhampur(Ganjam)		Gonda
	Bhubaneswar		Gorakhpur
	Cuttack		Jhansi
	Dhenkanal		Kanpur
	Rourkela		Lucknow
	Sambalpur		Mathura
Puducherry	Puducherry		Meerut
Punjab	Amritsar		Moradabad
	Bhatinda		Muzaffarnagar
	Jalandhar		Noida / Greater Noida
	Ludhiana		Varanasi
	Mohali	Uttarakhand	Dehradun
	Pathankot		Haldwani
	Patiala		Roorkee
Rajasthan	Ajmer	West Bengal	Asansol
	Bikaner		Durgapur
	Jaipur		Kolkata
	Jodhpur		Hooghly
	Kota		Kalyani
	Sikar		Siliguri
	Udaipur		
