

RECRUITMENT IN TRAINEE OFFICER CADRE - 2019: GUIDELINES

TJSB Sahakari Bank Ltd. a leading Multi-State Scheduled Urban Co-operative Bank in the country is hiring talented and aspiring individuals for the post of “Trainee Officer” of the Bank.

Interested candidates may apply online from 25.03.2019 till 05.04.2019 only through the Bank’s website (<https://tjsbbank.co.in/career>).

NO OTHER MEANS/MODE OF APPLICATION WILL BE ACCEPTED.

1. IMPORTANT DATES

Tentative Date of Online Examination	27.04.2019
Opening date of Online Registration Gateway	25.03.2019
Closing date of Online Registration Gateway	05.04.2019
Start date for payment of Application Fee	25.03.2019
Last date for payment of Application Fee	05.04.2019
Call letter Download	24.04.2019 to 27.04.2019

2. ELIGIBILITY CRITERIA

Educational Qualification (as on 31.03.2019)	Graduate in any stream from a Recognized University
Age Limit	Age Limit - Above 20 years - below 27 years i.e. Candidates born after 01.04.1992 but before 31.03.1999 are eligible (Inclusive of Both dates)

3. HOW TO APPLY

DETAILED GUIDELINES/PROCEDURES FOR

A. APPLICATION REGISTRATION

B. PAYMENT OF FEES

C. DOCUMENT SCAN AND UPLOAD

Candidates can apply online only from 25.03.2019 TO 05.04.2019 and no other mode of application will be accepted.

IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

Before applying online, candidates should-

i. **Scan their :**

- photograph (4.5cm × 3.5cm)
- signature (with black ink)
- left thumb impression (on white paper with black or blue ink)
- a hand written declaration (on a white paper with black ink) (text given below)

Please note that:-

- **Signature in CAPITAL LETTERS will NOT be accepted.**
- **The left thumb impression should be properly scanned and not smudged.** (If a candidate is not having left thumb, he/she may use his/ her right thumb for applying.)
- **The text for the hand written declaration should be 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 above mentioned hand written declaration has to be in the candidate's hand writing and in English only. If it is written and uploaded by anybody else or in any other language, the application will be considered as invalid.

- ii. Keep the necessary details/documents ready to make Online Payment of the requisite application fee/ intimation charges
- iii. Have a valid personal email ID and mobile no., which should be kept active till the completion of this Recruitment Process. Bank may send intimation to download call letters for the Examination etc. through the registered e-mail ID. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID and mobile no. before applying on-line and must maintain that email account and mobile number.

APPLICATION FEES/ INTIMATION CHARGES Rs. 531/- (Rs.450 + 18% GST) (NON REFUNDABLE) PAYMENT OF FEE ONLINE: 25.03.2019 TO 05.04.2019

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

A. APPLICATION REGISTRATION PROCEDURE

1. Candidates to go to the **TJSB SAHAKARI BANK LTD.** website **www.tjsbbank.co.in/career** click on the option "**APPLY ONLINE**" which will open a new screen.
2. To register application, choose the tab "**Click here for New Registration**" and enter Name, Contact details and Email-id. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration

Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.

3. In case the candidate is unable to complete the application form in one go, he / she can save the data already entered by choosing "SAVE AND NEXT" tab. Prior to submission of the online application candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the online application form and modify the same if required.
4. Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible/ entertained after clicking the FINAL SUBMIT BUTTON.
5. The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the Certificates/ Mark sheets/Identity proof. Any change/alteration found may disqualify the candidature.
6. Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
7. Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature detailed under point "C".
8. Candidates can proceed to fill other details of the Application Form.
9. Click on the Preview Tab to preview and verify the entire application form before FINAL SUBMIT.
10. Modify details, if required, and click on 'FINAL SUBMIT' ONLY after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.
11. Click on 'Payment' Tab and proceed for payment.

12. Click on 'Submit' button.

B. PAYMENT OF FEES

ONLINE MODE

1. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
2. The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets.
3. After submitting your payment information in the online application form, PLEASE WAIT FOR THE INTIMATION FROM THE SERVER. DO NOT PRESS BACK OR REFRESH BUTTON IN ORDER TO AVOID DOUBLE CHARGE
4. On successful completion of the transaction, an E-Receipt & Tax Invoice will be generated.
5. Non-generation of 'E-Receipt' indicates PAYMENT FAILURE. On failure of payment, Candidates are advised to login again using their Provisional Registration Number and Password and repeat the process of payment.
6. Candidates are required to take a **printout of the E-Receipt, Tax Invoice** and online Application Form containing fee details. **Please note that if the same cannot be generated, online transaction may not have been successful.**
7. For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert to your local currency based on prevailing exchange rates.

8. To ensure the security of your data, please close the browser window once your transaction is completed.
9. **There is facility to print application form containing fee details after payment of fees.**

C. GUIDELINES FOR SCANNING AND UPLOAD OF DOCUMENTS:-

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

Photograph Image:

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

- If the photo is not uploaded at the place of Photo Admission for Examination will be rejected / denied. Candidate him/herself will be responsible for the same.
- Candidate should also ensure that photo is uploaded at the place of photo and signature at the place of signature. If photo in place of photo and signature in place of signature is not uploaded properly, candidate will not be allowed to appear for the exam.
- Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.

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

- The applicant has to sign on white paper with Black Ink pen.
- The applicant has to put his left thumb impression on a white paper with black or blue ink.
- The applicant has to write the declaration in English clearly on a white paper with black ink
- The signature, left thumb impression and the hand written declaration should be of the applicant and not by any other person.
- The signature will be used to put on the Call Letter and wherever necessary.
- If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the examination, does not match the signature uploaded, the applicant will be disqualified.
- Signature / Hand written declaration in CAPITAL LETTERS shall NOT be accepted.

Left thumb impression:

- The applicant has to put his left thumb impression on a white paper with black or blue ink.

- ✓ 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

Hand-written declaration:

- Hand written declaration content is to be as expected.
- Hand written declaration should not be written in CAPITAL LETTERS.
- The applicant has to write the declaration in English clearly on a white paper with black or blue ink.
- The hand written declaration should be of the applicant and not by any other person.
- Hand written Declaration
 - ✓ 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

Scanning the documents:

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Colour to True Colour.
- Crop the image in the scanner to the edge of the left thumb impression / hand written declaration, then use the upload editor to crop the image to the final size (as specified above).
- The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg

- Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/MsOffice can easily obtain documents in .jpeg format by using MS Paint or MsOffice Picture Manager. Scanned documents in any format can be saved in .jpg / .jpeg format by using 'Save As' option in the File menu. Size can be adjusted by using crop and then resize option.
- **If the file size and format are not as prescribed, an error message will be displayed.**
- **While filling in the Online Application Form the candidate will be provided with a link to upload his/her photograph, signature, left thumb impression and hand written declaration.**

Procedure for uploading the documents

- While filling in the Online Application Form the candidate will be provided with separate links for uploading left thumb impression and hand written declaration
- Click on the respective link "Upload left thumb impression / hand written declaration"
- Browse and Select the location where the Scanned left thumb impression / hand written declaration file has been saved.
- Select the file by clicking on it
- Click the 'Open/Upload' button Your Online Application will not be registered unless you upload your Left thumb impression and hand written declaration as specified.
- If the file size and format are not as prescribed, an error message will be displayed.

- Preview of the uploaded image will help to see the quality of the image. In case of unclear / smudged, the same may be re-uploaded to the expected clarity / quality.

Note:

- (1) In case the left thumb impression or the hand written declaration is unclear / smudged the candidate's application may be rejected.
- (2) After uploading the left thumb impression / hand written declaration in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the left thumb impression or the hand written declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her thumb impression / hand written declaration, prior to submitting the form.
- (3) After registering online candidates are advised to take a printout of their system generated online application forms.

4. EXAMINATION CENTERS

The examination will be conducted online in venues across many centers in India. The tentative list of Examination centers is available in **Annexure I**. No request for change of center for Examination shall be entertained. TJSB, however, reserves the right to cancel any of the Examination Centers and/ or add some other Centers, at its discretion, depending upon the response, administrative feasibility, etc. TJSB also reserves the right to allot the candidate to any center other than the one he/she has opted for. Candidate will appear for the examination at an Examination Centre at his/her own risks and expenses and TJSB will not be responsible for any injury or losses etc. of any nature.

5. TEST DETAILS AND SCORES

Sr. No.	Name Of The Test	No. Of Questions	Maximum Marks	Time
1.	Reasoning	50	50	Composite Time of 120 Minutes
2.	English Language	50	50	
3.	General Awareness	50	50	
4.	Quantitative Aptitude	50	50	
	TOTAL :::::	200	200	

Tests will be made available only in English. For every wrong answer 1/4th marks will be deducted.

- The Scores of Online Examination will be obtained by adopting the following procedure:
 - (i) Number of questions answered correctly by a candidate in each objective test is considered for arriving at the Corrected Score after applying penalty for wrong answers.

- (ii) The Corrected Scores so obtained by a candidate are made equivalent to take care of the minor difference in difficulty level, if any, in each of the objective tests held in different sessions to arrive at the Equated Scores*.
- Scores obtained by candidates on any test are equated to the base form by considering the distribution of scores of all the forms, if the exam is conducted in more than one session.
- (iii) Test wise scores and scores on total is reported with decimal points up to two digits.
- (iv) Cut off will be applied on the test wise and/or Total Score, as per decision of bank.

If the examination is held in more than one session, the scores across various sessions will be equated to adjust for slight differences in difficulty level of different test batteries used across sessions. More than one session are required if the nodes capacity is less or some technical disruption takes place at any center or for any candidate.

6. IDENTITY VERIFICATION

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

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

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

Note: Candidates have to produce in original the photo identity proof and submit photocopy of the photo identity proof along with Examination call letter as well as the Interview Call Letter while attending the examination/ interview respectively, without which they will not be allowed to take up the examination/ interview. Candidates must note that the name as appearing on the call letter (provided during the process of registration) should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. If there is any mismatch between the names indicated in the Call Letter and Photo Identity Proof the candidate will not be allowed to appear for the examination. In case of candidates who have changed their name, will be allowed only if they produce original Gazette notification / their original marriage certificate / affidavit in original.

7. BIOMETRIC DATA - Capturing and Verification

It has been decided to capture the biometric data (thumb impression) and the photograph of the candidates on the day of the Examination.

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

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

- If fingers are coated (stamped ink/ mehendi /coloured...etc.), ensure to thoroughly wash them so that coating is completely removed before the exam / interview / joining day.
- If fingers are dirty or dusty, ensure to wash them and dry them before the finger print (biometric) is captured.
- Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
- If the primary finger (thumb) to be captured is injured / damaged, immediately notify the concerned authority in the test center.

8. PENALTY FOR WRONG ANSWERS

There will be penalty for wrong answers marked in the Objective Tests. For each question for which a wrong answer has been given by the candidate one fourth or 0.25 of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank, i.e. no answer is marked by the candidate; there will be no penalty for that question.

9. INTERVIEW AND DOCUMENTS VERIFICATION:

Minimum qualifying marks for the online examination shall be fixed and only those candidates qualifying in the test would be called for interview. The appearance of shortlisted successful candidates for interview is compulsory. Those who do not appear in the interview will not be considered in the final selection irrespective of their performance in the online test. The exact date, time and venue for the interview shall be intimated to the qualifying candidates. The candidates called for interview must produce all original documents in support of their education, age, wherever applicable. No further extension for production of

original certificate shall be given. Failure to produce the document will lead to disqualification of the candidate.

10. CALL LETTERS:

Candidates will have to visit TJSB Bank's website for downloading call letters for online test. Intimation for downloading call letter will also be sent through email/SMS. Once the candidate clicks the relevant link, he/she can access the window for call letter download. The candidate is required to use (i) Registration Number/Roll Number, (ii) Password/Date of Birth for downloading the call letter. Candidate needs to affix recent recognizable photograph on the call letter preferably the same as provided during registration and appear at the examination center with (i) Call Letter (ii) Photo Identity Proof as stipulated in clause 6 above and also specified in the call letter and photocopy of the same Photo Identity Proof as brought in original.

11. CANDIDATES REPORTING LATE

Candidates reporting late i.e. after the reporting time specified on the call letter for Examination will not be permitted to take the examination. The reporting time mentioned on the call letter is prior to the Start time of the test. Though the duration of the examination 2 hours, candidates may be required to be at the venue for about 4 hours including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions.

12. AT THE EXAMINATION CENTRE

Candidates are required to bring the following to the examination center:

- i. Print out of Call Letter (which has to be downloaded by the candidate using the registration number and password obtained at the time of registration of

online application). A recent passport size photograph (matching with uploaded photograph) of the candidate has to be affixed on the Call Letter.

- ii. Currently valid photo id proof in original, as stipulated in the call letter

13. DISCLAIMER

Any person dealing with unauthorized individuals / firms for seeking/offering job opportunities with TJSB Bank, will be doing so at his/her own risk. TJSB Bank will not have any obligation to honor the terms of any fake Call Letter /offer letter so issued, or provide employment to anyone who has been issued a fraudulent offer letter. Further, TJSB Sahakari Bank Ltd. is not responsible for any fraud commitment.

The selected candidates will be posted in any of the branches which are in operation or may be opened in the particular Region. If in a particular Region, the vacancies are less than the number of selected candidates, then these selected candidates may be posted in any other Region where there is a short-fall.

14. GENERAL INSTRUCTIONS

- i. Candidate will have to appear for online test to be conducted by the Bank. The successful candidates will be called for an interview, Subject to their being medically fit for employment, the selected candidates will be initially appointed on Training period. The Bank reserves the right to reject any application at any stage without assigning any reason and no correspondence in this regard will be entertained.
- ii. An application once made will not be allowed to be withdrawn and the application fee once paid will NOT BE refunded on any account nor would be held in reserve for any future examination or selection. The application

fee shall also NOT BE refunded in case the application is rejected/not considered by the Bank.

- iii. The Bank takes no responsibility for any delay in submission of online applications or communication. Candidates in their own interest are advised to ensure that payment through Master/Visa Debit or Credit cards /NET Banking has been successfully remitted as per above instructions and submit the online applications well before the last date. Mere deduction of amount from a/c does not ensure confirmation of application. The candidate should be able to download e-receipt from the web site.
- iv. Candidates are advised to ensure that they fulfill the parameters of qualifications and age as prescribed above. Candidates, who do not fulfill the prescribed eligibility criteria, may be disqualified at any stage of the recruitment process.
- v. The emoluments (consolidated pay) for the post of Trainee Officer will be Rs. 17000/- p.m. approximately.
- vi. Candidates will have to invariably produce and submit the requisite documents such as valid call letter, photocopy of photo-identity proof etc. at the time of examination. They must bring the original photo-id for verification.
- vii. Before applying for the post, the candidate should ensure that he/she fulfills the eligibility and other norms mentioned in this advertisement. Candidates are therefore advised to carefully read this advertisement and follow all the instructions given for submitting online application.
- viii. The authority reserves the discretion to reject any application, at any stage of the process, cancel the candidature of the candidate in case it is detected at any stage that a candidate does not fulfill the eligibility norms and/or that he/she has furnished any incorrect/false

information/certificate/documents or has suppressed any material fact(s). If any of these shortcomings is/are detected after appointment his/her services are liable to be summarily terminated.

- ix. Not more than one application should be submitted by any candidate. In case of multiple applications only the latest valid (completed) application will be retained and the application fee/ intimation charges paid for the other multiple registration(s) will stand forfeited. Multiple attendance/ appearances in the examination will be summarily rejected/ candidature cancelled.
- x. Online applications once registered will not be allowed to be withdrawn and/or the application fee/intimation charges once paid will not be refunded nor be held in reserve for any other examination.
- xi. Any resulting dispute arising out of this advertisement including the recruitment process shall be subject to the sole jurisdiction of the Courts situated at Mumbai.
- xii. Canvassing in any form will be a disqualification.
- xiii. Any request for change of address, details mentioned in the online application form will not be entertained.
- xiv. In case any dispute arises on account of interpretation of clauses in any version of this advertisement other than English, the English version available in abovementioned websites shall prevail.
- xv. A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her call letter, attendance sheet etc. and in all correspondences with the Bank in future should be identical and there should be no variation of any kind.
- xvi. A recent, recognizable photograph should be uploaded by the candidate in the online application form and the candidate should ensure that copies of

the same are retained for use at various stages of the process. Candidates are also advised not to change their appearance till the process is completed. Failure to produce the same photograph at various stages of the process/ doubt about identity at any stage could lead to disqualification.

- xvii. 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 movement of candidates, delay in test. Conduct of a re-exam is at the absolute discretion of test conducting body. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.
- xviii. The Authority shall not be responsible for any application made/ wrong information provided by an unauthorized person / institution. Candidates are advised not to share/mention their application details with/to anyone.
- xix. The Authority reserves the right to change (cancel/ modify/ add) any of the criteria, method of selection, etc.
- xx. Intimations will be sent by email and/ sms only to the email ID and mobile number registered in the online application form.
- xxi. 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 the Bank and candidates are advised to keep a close watch on the authorized Bank's website for latest updates.
- xxii. TJSB Bank would be analyzing the responses (answers) of individual candidates with those of other candidates to detect patterns of similarity of

right and wrong answers. If in the analytical procedure adopted by TJSB Bank in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, TJSB Bank reserves right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.

- xxiii. Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection process will lead of disqualification of the candidate from the selection process and he/she will not be allowed to appear in any TJSB Bank recruitment process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect.
- xxiv. Decision of TJSB Bank in all matters relating to recruitment will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by TJSB Bank in this behalf.
- xxv. **Use of Mobile Phones, pagers, calculator or any such devices:**
- (a) Mobile phones, pagers or any other communication devices are not allowed inside the premises where the examination is being conducted. Any infringement of these instructions shall entail cancellation of candidature and disciplinary action including ban from future examinations.
- (b) Candidates are advised in their own interest not to bring any of the banned item including mobile phones/ pagers to the venue of the examination, as arrangement for safekeeping cannot be assured.
- (c) Candidates are not permitted to use or have in possession calculators in examination premises.

xxvi. Action Against Candidates Found Guilty of Misconduct/ Use of Unfair Means :

- i. 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.
- ii. At the time of examination, interview or in a subsequent selection procedure, if a candidate is (or has been) found guilty of –
- iii. Using unfair means or
- iv. Impersonating or procuring impersonation by any person or
- v. misbehaving in the examination/ interview 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
- vi. Resorting to any irregular or improper means in connection with his/ her candidature or
- vii. Obtaining support for his/ her candidature by unfair means, or
- viii. Carrying mobile phones or similar electronic devices of communication in the examination/ interview hall such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable :
 - (a) To be disqualified from the 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.

Annexure I
Tentative List of Examination Centers

Sr. No.	Locations
1.	Mumbai / Navi Mumbai / Thane
2.	Nashik
3.	Pune
4.	Nagpur
5.	Kolhapur
6.	Bengaluru
7.	Belgaum
8.	Panjim
9.	Surat
10.	Ahmedabad
11.	Indore
12.	Aurangabad

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