



ENGAGEMENT OF RETIRED BANK OFFICERS OF SBI & ERSTWHILE ASSOCIATES BANKS (e-ABs) ON CONTRACT BASIS

ADVERTISEMENT NO: CRPD/RS/2024-25/33

ONLINE REGISTRATION OF APPLICATION FROM 18.02.2025 TO 15.03.2025

State Bank of India invites Online application from Indian citizen for engagement of retired officers of SBI & erstwhile Associates (e-ABs) to the following post on **contractual basis**. Candidates are requested to apply Online through the link given on Bank's website <https://bank.sbi/careers> or <https://www.sbi.co.in/careers>

- Before applying, candidates are requested to ensure that they fulfil the eligibility criteria for the post as on the date of eligibility.
- Candidates must upload all required documents (Assignment details, ID proof, age proof etc.) failing which their application/ candidature will not be considered for shortlisting/ interview.
- Candidature/ Short listing of a candidate will be provisional and will be subject to satisfactory verification of all details/ documents with the originals when a candidate reports for interview (if called).
- In case a candidate is called for interview and is found not satisfying the eligibility criteria he/ she will not be allowed to appear for the interview.
- Candidates called for interview, shall attend on their own expenses.
- Candidates are advised to check Bank's website <https://bank.sbi/careers> or <https://www.sbi.co.in/careers> regularly for details and updates (including the list of shortlisted/ selected candidates). The Call Letter (letter/ advice), where required, will be sent by e-mail only (no hard copy will be sent).
- ALL REVISIONS/ CORRIGENDUM (IF ANY) WILL BE HOSTED ON THE BANK'S CAREERS WEBSITE ONLY.**
- In case more than one candidate scores same marks as cut-off marks in the final merit list (common marks at cut-off point), such candidates will be ranked in the merit according to their age in descending order.
- Hard copy of application & other documents is not required to be sent to this office.
- The existing wait list of Retired Officers empaneled as Concurrent Auditors will get cancelled with this publication. Existing waitlisted officers can apply if they are otherwise eligible.

A. DETAILS OF POSTS/VACANCY/ ELIGIBILITY/ PLACE OF POSTING/ REMUNERATION ETC.:

Sr. No.	Parameter	Particulars
1.	Name of the Position	Concurrent Auditor
2.	Department	IAD, CC, Hyderabad
3.	No. of vacancy	1194 (Detailed as per Annexure-I)
4.	Place of posting	Under CAO of applied Circle
5.	Educational Qualification / Experience Required -	Educational Qualification/ Experience Required - Education: NA Experience (Preferred): The retired personnel should preferably have work experience in the area of credit/audit/Forex background.
6.	Eligibility Criteria for fresh engagement (As on 18.02.2025)	<ol style="list-style-type: none"> The officer should have retired from the Bank's service only on attaining superannuation at the age of 60 years. The officers voluntarily retired/ resigned/ suspended or left the Bank otherwise before superannuation are not eligible for consideration for engagement. However, any officer, who has completed 58 years of age and 30 years of service/pensionable service (both the conditions need to be satisfied) as on the date of applying for voluntary retirement as per e-Circular No. CDO/P&HRD-PM/20/2022-23 dated 21.06.2022 will be eligible for engagement in the Bank on attaining the age of 60 years. The engagement shall be for minimum 1 year and maximum 3 years or up to attainment of 65 years age whichever is earlier. As such, maximum age as on date of advertisement i.e., on 18.02.2025 should be 63 years for fresh engagement. Officers should have good track record of performance and thorough knowledge of Bank's systems and procedures. The integrity of the officer/employee should not have been doubtful during his service. No punishment/ penalty (Censure or higher) should have been inflicted on the official during the five years of his service preceding to his/her retirement. Cases of CBI or other law enforcement agencies should not be pending against the official. The Retired Officer should maintain good health and not be suffering from any major ailments. Officers of SBI and its e-Associate banks who retired as MMGS-III, SMGS-IV/V & TEGS-VI on superannuation shall be considered for engagement. The retired officers will not exercise any administrative/financial power during the period of engagement. They shall not be eligible for re-imburement of medical or any other benefits during the engagement period. However, they will continue to avail the facilities to them as a pensioner of the Bank. The retired officers will not accept any assignment with any other organization during the period of their contractual service in the Bank. The number of vacancies including reserved vacancies mentioned above are provisional and may vary according to the actual requirement of the Bank. Candidate belonging to OBC category but coming in the 'creamy layer' are not entitled to OBC reservation. They should indicate their category as 'GENERAL' as applicable. Caste certificate issued by Competent Authority on format prescribed by the Government of India will have to be submitted by the SC/ST/OBC candidates. A declaration will have to be submitted in the prescribed format by candidates seeking reservation under OBC category stating that he/she does not belong to the creamy layer as on last date of online registration of application. OBC certificate containing the 'Non-creamy layer' clause, issued during the period 01.04.2024 to the date of interview, should be submitted by such candidates, if called for interview. Maximum age indicated is for General category candidates. No Relaxation in upper age limit will be available to reserved category candidates. The retired personnel should preferably have work experience in the area of audit. The applicant should have been retired as on the date of submitting of the application. The applicant, if already working on any other contractual agreement with the Bank has to submit resignation for that, if offered the post of Concurrent Auditor and upon his/her acceptance. Retired Officers with good credit/audit/Forex background and track record retired in the scales of TEGS-VI, SMGS-V, SMGS-IV and MMGS-III should preferably be a resident of the area where the branch/ outfit is located. In case any retired official is applying for post at his residential place or at a place other than his current residential center, the cost of stay, transport etc. had to be borne by him. Only one application will be accepted from the Retired Officer for applying at one Circle and multiple applications if received only first application will be accepted and other application will be rejected.
7.	Service Rule	The Engaged Retired Official will not be covered under SBI Officers' Service Rules or any other service condition but will be bound by the terms of offer of the engagement.
8.	PF/Bonus/Pension/Arrears	The engagement of retired officers in the Bank shall be on contract basis and shall not be treated as extension in service for the purpose of PF/Pension/Bonus and other superannuation benefits.
9.	Termination of Contract	<ol style="list-style-type: none"> There will be an option to terminate the contract with 30 days' notice from either side or emoluments of one month in lieu thereof. Further, the Bank reserves its rights to terminate the contract by giving a notice with immediate effect along with recovery of emoluments of 30 days, if such ex-officer remains absent for more than 7 days from duty without any prior approval from the competent authority.
10.	Execution of agreement for contractual engagement	The retired personnel will execute a stamped Service Level Agreement (SLA) before taking up the assignment. During the period of their engagement with the Bank. It is likely that they may come across certain information of critical or secret nature. They will not divulge any information gathered by them during the period of their assignment to anyone who is not authorized to know/have the same. The User Department will ensure to protect the confidentiality of the information in respect of customers, documents, records and assets of the Bank by putting in place a system at their end.
11.	Income Tax/TDS	Income tax shall be deducted u/s 192 of IT Act. Any other liabilities on remuneration would be deducted at source as per prevailing rates(s) mentioned in the Income Tax Rules or any other rules from time to time.
12.	Selection Process for Fresh Engagement	<p>The selection will be based on shortlisting & interview.</p> <p>Shortlisting: -Mere fulfilling minimum qualification and experience will not vest any right in candidate for being called for interview. The Shortlisting Committee constituted by the Bank will decide the shortlisting parameters and thereafter, adequate number of candidates, as decided by the Bank will be shortlisted and called for interview. The decision of the Bank to call the candidates for the interview shall be final. No correspondence will be entertained in this regard.</p> <p>Interview: - Interview will carry 100 marks. The qualifying marks in interview will be decided by the Bank. No correspondence will be entertained in this regard.</p> <p>Merit list: - Merit list for final selection will be prepared in descending order of scores obtained in interview only, subject to candidate scoring minimum qualifying marks. In case more than one candidate score common cut-off marks, such candidates will be ranked in the merit in descending order of their age.</p> <p>For Fresh engagement:</p> <ol style="list-style-type: none"> The shortlist candidates shall be interviewed by the interview committee and decision of the committee will be final and binding in this regard. No TA/DA will be paid to the candidates appearing in the Interview process. The selected candidates will be advised to report for duty after submission of stamped undertaking letter and SLA. If not reported within stipulated period, his candidature will be treated as cancelled and no further correspondence will be entertained.

13.	Leave	The retired officers shall be entitled to leave of 30 days during the engagement period of one year which they may avail during the period of engagement with the approval of the Bank/authority to whom they report. For the purpose of computation of leave, intervening Sunday/ holidays shall not be included. The Bank shall have absolute right in its discretion to either grant or reject the application for leave taking into consideration the administrative exigencies. The leaves not availed during the engagement period will normally lapse. However, if the leave is declined on administrative grounds and not availed during the contract period, it may be encashed at the time of termination of contract period at the rate of monetary compensation package component. For any period less than or over one year, eligibility of leave would be determined on prorata basis. Leave is to be properly applied in writing/ e-mail and availed after obtaining prior sanction by the competent authority. In case the Retired officer is absent for more than the eligible leave, the following penalty clauses will be imposed: <ul style="list-style-type: none"> • Will be treated as loss of pay and recover remuneration for the period of absence. • In case the period of loss of pay exceeds 15 days or number of occasions loss of pay permitted/ availed exceeds 2 times, the Bank may terminate the services of the Retired officers with 30 days termination notice as per Engagement Agreement. 										
14.	Period of Engagement	The engagement shall be for minimum 1 year and maximum 3 years or up to attainment of 65 years of age whichever is earlier, subject to satisfactory performance. During the period of contract of service with the Bank, the retired officer will not take up any other assignment with any other organization as the engagement is for full time works. The Bank may terminate the services of the ex-officers who are not up to the satisfaction of the Competent Authority and such decision will be final without any reason.										
15.	Remuneration	Monthly lumpsum compensation (For Full Time Work) as detailed below without any perquisites and without prejudice to the pension. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Retired Grade</th> <th style="text-align: center;">Max. Permissible Monthly Compensation (Fixed) (Rs.)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">MMGS-III</td> <td style="text-align: center;">45,000</td> </tr> <tr> <td style="text-align: center;">SMGS-IV</td> <td style="text-align: center;">50,000</td> </tr> <tr> <td style="text-align: center;">SMGS-V</td> <td style="text-align: center;">65,000</td> </tr> <tr> <td style="text-align: center;">TEGS-VI</td> <td style="text-align: center;">80,000</td> </tr> </tbody> </table> <p>For Cluster Audit (2 or more branches for weekly audit): Weekly Audit of Currency Chest Verification/ Forex Transactions/ FSLOs etc., the remuneration will be Rs.2000/- per visit/ per branch. Retired personnel who are engaged with the Bank will be provided with a unique ID in HRMS.</p> <p>a) The above compensation amount is without prejudice to their pension. b) There will be no provision for house / furniture by the bank nor other benefits / perquisites / a membership in Provident fund / pension fund and gratuity during the contract period and no other claim will be entertained. c) Income tax will be deducted at source as per the rates mentioned in the extant IT rules as applicable.</p>	Retired Grade	Max. Permissible Monthly Compensation (Fixed) (Rs.)	MMGS-III	45,000	SMGS-IV	50,000	SMGS-V	65,000	TEGS-VI	80,000
Retired Grade	Max. Permissible Monthly Compensation (Fixed) (Rs.)											
MMGS-III	45,000											
SMGS-IV	50,000											
SMGS-V	65,000											
TEGS-VI	80,000											
16.	Roles & Responsibilities	The service of retired officers shall be used for following purposes: <p>a) Verifying all loan documents and ensuring compliance of all the processes of sanction and follow up as per the guidelines issued by the Bank from time to time. b) Verifying deposit accounts and ensuring compliance of all instructions related to deposit accounts issued by the Bank from time to time. c) Verifying other areas like remittances, bill transactions, foreign exchange, cash transactions and all other day-to-day activities in the Bank including external compliance. Along with above Internal Audit department will decide the scope of audit time to time as per extant provisions of the Bank.</p>										
17.	Discipline conduct / Punctuality	Retired Officer is expected to be disciplined and punctual as per norms applicable to IAD along with following appropriate conduct during their working at department.										
18.	Appointing/ Terminating Authority	Respective GM (CAOs)										
19.	Reporting	The engagement Concurrent Auditor will work at the branches/Outfits under the supervision on the GM(IA) of the respective CAO.										
20.	Deployment	a) The retired officers will be selected and kept in a pool. The services of retired officers will be utilized as and when vacancies get created for full time works. The pool shall be valid for a period of 1 year from the date of declaration of results or till the time of issuance of fresh advertisement, whichever is earlier. b) The Retired Officers will be deployed only against the vacancies available. In case of non-acceptance of the offer from preferred choice in terms of centre opted by the Retired officers, they will be moved to bottom of the merit list. In case of non-preferred choice in terms of centre, they will be continued in the same merit order.										
21.	Working Hours	The retired officers will follow the normal working hours applicable to the serving officials or as required.										
22.	Headquarter	Respective CAOs.										

B. CALL LETTER FOR INTERVIEW: Intimation/ call letter for interview will be sent by email or will be uploaded on Bank's website. NO HARD COPY WILL BE SENT.

C. HOW TO APPLY: Candidates should have valid email ID which should be kept active till the declaration of result. It will help him/her in getting call letter/Interview advice etc. by email.

GUIDELINES FOR FILLING ONLINE APPLICATION:

- i. Candidates will be required to register themselves online through the link available on SBI website <https://bank.sbi/careers> OR <https://www.sbi.co.in/careers>.
- ii. After registering online, the candidates are advised to take a printout of the system generated online application forms
- iii. Candidates should first scan their latest photograph and signature. Online application will not be completed unless candidate uploads his/ her photo and signature as per the guidelines specified under 'How to Upload Document'. Candidates should fill the 'application form' carefully and submit the same after filling it completely. In case a candidate is not able to fill the application in one go, he/ she can save the partly filled 'Form'. On doing this, a provisional registration number & password is generated by the system and displayed on the screen. **Candidate should carefully note down the registration number & password.** The partly filled & saved application form can be re-opened using registration number & password where-after the particulars can be edited, if needed. This facility of editing the saved information will be available for three times only. Once the application is filled completely, candidate should submit the application form.

D. HOW TO UPLOAD DOCUMENTS:

<p>a. Details of Document to be uploaded:</p> <ol style="list-style-type: none"> i. Brief particular of the experience of last 10 years (assignment-wise Details) (PDF) ii. ID Proof (PDF) iii. Proof of Date of Birth (PDF) iv. Copy of PPO v. Recent Photograph vi. Signature vii. EWS/ Caste Certificate (if applicable) viii. Any other document (If Available) <p>b. Photograph file type/ size:</p> <ol style="list-style-type: none"> i. Photograph must be a recent passport style colour picture. <p>c. Signature file type/ size:</p> <ol style="list-style-type: none"> i. The applicant has to sign on white paper with Black Ink pen. ii. The signature must be signed only by the applicant and not by any other person. iii. The signature will be used to put on the Call Letter and wherever necessary. iv. Size of file should be between 10 - 20 kb & Dimensions 140 x 60 pixels (preferably). v. Ensure that the size of the scanned image is not more than 20 kb. vi. Signature in CAPITAL LETTERS shall NOT be accepted. <p>d. Document file type/ size:</p> <ol style="list-style-type: none"> i. All documents must be in PDF ii. Page size of the document should be A4. iii. Size of the file should not exceed 500 kb. iv. In case a Document is being scanned, please saved it as PDF with size not more than 500 kb. If the size of the file is more than 500 kb, then adjust the setting of the scanner such as the DPI resolution, no. of colors etc., before rescanning the file. <u>Please ensure that Documents uploaded are clear and readable.</u> <p>e. Guidelines for scanning of photograph/ signature/ documents:</p> <ol style="list-style-type: none"> i. Set the scanner resolution to a minimum of 200 dpi (dots per inch) ii. Set Color to True Color iii. Crop the image in the scanner to the edge of the photograph/ signature, then use the upload editor to crop the image to the final size (as specified above). iv. The photo/ signature file should be of JPG or JPEG format (i.e. file name should appear as: image01.jpg or image01.jpeg). 	<p>. Photograph file type/ size:</p> <ol style="list-style-type: none"> ii. File size should be between 20 - 50 kb and Dimensions 200 x 230 pixels (preferably) iii. Make sure that the picture is coloured and is taken against a light-coloured (preferably white) background. iv. Look straight at the camera with a relaxed face. v. If the picture is taken on a sunny day, please make sure that the sun is behind you, or you are in a shaded area, so that you are not squinting or there are no harsh shadows. vi. In case flash is used, ensure there's no "red-eye" vii. If you wear glasses make sure that there are no reflections and your eyes can be seen clearly. viii. Caps, hats, dark glasses are not acceptable. Religious headwear is allowed but must not cover your face. ix. Ensure that the size of the scanned image is not more than 50 kb. In case the file size is more than 50 kb, adjust the scanner settings such as the DPI resolution, number of colour etc., before scanning the photo. <p>e. Guidelines for scanning of photograph/ signature/ documents:</p> <ol style="list-style-type: none"> v. Image dimensions can be checked by listing the folder/ files or moving mouse over the file image icon. vi. Candidates using MS Windows/ MSOffice can easily obtain photo and signature in .jpeg format not exceeding 50 kb & 20 kb respectively by using MS Paint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu. The file size can be reduced below 50 kb (photograph) & 20 kb (signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu. Similar options are available in another photo editor also. vii. While filling in the Online Application Form the candidate will be provided with a link to upload his/ her photograph and signature. <p>f. Procedure for Uploading Document:</p> <ol style="list-style-type: none"> i. There will be separate links for uploading each document. Click on the respective link "Upload" ii. Browse & select the location where the JPG or JPEG, PDF file has been saved. iii. Select the file by clicking on it and Click the 'Upload' button. iv. Click Preview to confirm that the document is uploaded and accessible properly before submitting the application. If the file size and format are not as prescribed, an error message will be displayed v. Once uploaded/ submitted, the Documents uploaded cannot be edited/ changed. vi. After uploading the photograph/ signature in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature, prior to submitting the form. If the face in the photograph or signature is unclear the candidate's application may be rejected.
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GENERAL GUIDELINES: -

E. GENERAL INFORMATION:

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| <p>i. Before applying for a post, the applicant should ensure that he/ she fulfils the eligibility and other norms mentioned above for that post as on the specified date and that the particulars furnished by him/ her are correct in all respects.</p> <p>ii. Candidates are advised in their own interest to apply online well before the closing date and not to wait till the last date to avoid the possibility of disconnection / inability/ failure to log on to the website on account of heavy load on internet or website jam. SBI does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of aforesaid reasons or for any other reason beyond the control of SBI.</p> <p>iii. Candidates belonging to reserved category, for whom no reservation has been mentioned, are free to apply for vacancies announced for unreserved category provided they must fulfil all the eligibility conditions applicable to unreserved category.</p> <p>iv. IN CASE IT IS DETECTED AT ANY STAGE OF ENGAGEMENT THAT AN APPLICANT DOES NOT FULFIL THE ELIGIBILITY NORMS AND/ OR THAT HE/ SHE HAS FURNISHED ANY INCORRECT/ FALSE INFORMATION OR HAS SUPPRESSED ANY MATERIAL FACT(S), HIS/ HER CANDIDATURE WILL STAND CANCELLED. IF ANY OF THESE SHORTCOMINGS IS/ ARE DETECTED EVEN AFTER ENGAGEMENT, HIS/ HER CONTRACTS ARE LIABLE TO BE TERMINATED.</p> <p>v. The applicant should ensure that the application is strictly in accordance with the prescribed format and is properly and completely filled.</p> <p>vi. Engagement of selected candidate is subject to his/ her being declared medically fit as per the requirement of the Bank.</p> <p>vii. Candidates are advised to keep their e-mail ID active for receiving communication viz. call letters/ Interview date/ advices etc.</p> <p>viii. The Bank takes no responsibility for any delay in receipt or loss of any communication.</p> | <p>ix. In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up the engagement. (If Applicable)</p> <p>x. DECISIONS OF BANK IN ALL MATTERS REGARDING ELIGIBILITY, CONDUCT OF INTERVIEW, OTHER TESTS AND SELECTION WOULD BE FINAL AND BINDING ON ALL CANDIDATES. NO REPRESENTATION OR CORRESPONDENCE WILL BE ENTERTAINED BY THE BANK IN THIS REGARD.</p> <p>xi. The applicant shall be liable for civil/ criminal consequences in case the information submitted in his/ her application are found to be false at a later stage.</p> <p>xii. Merely satisfying the eligibility norms does not entitle a candidate to be called for interview. Bank reserves the right to call only the requisite number of candidates for the interview after preliminary screening/ short-listing with reference to candidate's qualification, suitability, experience etc.</p> <p>xiii. In case of multiple application, only the last valid (completed) application will be retained. Multiple appearance by a candidate for this post in interview will be summarily rejected/ candidature cancelled.</p> <p>xiv. Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/ or an application in response thereto can be instituted only in Mumbai and Courts/ Tribunals/ Forums at Mumbai only shall have sole and exclusive jurisdiction to try any cause/ dispute.</p> <p>xv. BANK RESERVES THE RIGHT TO CANCEL THE ENGAGEMENT PROCESS ENTIRELY AT ANY STAGE.</p> <p>xvi. At the time of interview, the candidate will be required to provide details regarding criminal case(s) pending against him /her, if any. The Bank may also conduct independent verification, inter alia including verification of police records etc. The Bank reserves right to deny the engagement depending upon such disclosures and/or independent verification.</p> |
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For any query, please write to us through link "CONTACT US" which is available on Bank's website (URL - <https://bank.sbi/careers/psq.htm?action=pquery> OR <https://sbi.co.in/careers/psq.htm?action=pquery>)

Mumbai,
Date: 18.02.2025

The Bank is not responsible for printing errors, if any

GENERAL MANAGER

Annexure-I

Circle wise Vacancies of retired officers as Concurrent Auditors are as under:																			
Vacancies	Current year						Backlog			Circle wise Total	Total (Current year+ Backlog)					PwBD (Horizontal)			
	Total	SC	ST	OBC	EWS	UR	SC	ST	OBC		SC	ST	OBC	EWS	UR	VI	HI	LD	d&e
Ahmedabad	122	20	9	31	12	50	0	0	2	124	20	9	33	12	50	0	2	2	1
Amravati	69	11	5	17	6	30	0	2	6	77	11	7	23	6	30	0	1	1	1
Bengaluru	42	6	3	10	4	19	0	0	7	49	6	3	17	4	19	0	1	1	0
Bhopal	68	11	5	17	6	29	0	0	2	70	11	5	19	6	29	0	1	1	1
Bhubaneswar	44	7	3	11	4	19	0	0	6	50	7	3	17	4	19	0	1	1	0
Chandigarh	89	14	6	22	8	39	0	1	6	96	14	7	28	8	39	0	2	1	1
Chennai	80	13	6	20	8	33	0	1	7	88	13	7	27	8	33	0	2	1	1
Guwahati	61	10	4	15	6	26	0	0	5	66	10	4	20	6	26	0	1	1	1
Hyderabad	67	11	5	17	6	28	2	2	8	79	13	7	25	6	28	0	1	1	1
Jaipur	53	8	3	13	5	24	0	0	3	56	8	3	16	5	24	0	1	1	1
Kolkata	60	9	4	15	6	26	0	0	3	63	9	4	18	6	26	0	1	1	1
Lucknow	94	15	7	24	9	39	0	2	3	99	15	9	27	9	39	0	2	1	1
Maharashtra	85	14	6	21	8	36	0	1	5	91	14	7	26	8	36	0	2	1	1
Mumbai Metro	16	2	1	4	1	8	0	0	0	16	2	1	4	1	8	0	1	0	0
New Delhi	63	10	4	16	6	27	1	1	3	68	11	5	19	6	27	0	1	1	1
Patna	48	7	3	12	4	22	1	0	1	50	8	3	13	4	22	0	1	1	0
Thiruvananthapuram	39	6	2	10	3	18	4	2	7	52	10	4	17	3	18	0	1	1	0
Total-	1100	174	76	275	102	473	8	12	74	1194	182	88	349	102	473	0	22	17	12