Government of Karnataka

Department of Horticulture

USER MANUAL

Samrakshane-Crop Insurance Software

Karnataka Raita Suraksha Pradhana Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (WBCIS)

This document is meant to serve as guide for district master trainers of Banks, Department of Horticulture and Department of Agriculture, Bank operators and Bank managers for usage of new crop insurance software developed by NIC for Government of Karnataka.

USER MANUAL FOR ONLINE REGISTRATION OF FARMERS FOR CROP INSURANCE - [Karnataka Raita Suraksha Pradhana Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (WBCIS)]

1 Introduction

Government of India has launched Pradhana Mantri Fasal Bima Yojana (PMFBY) and restructured Weather Based Crop Insurance Scheme (WBCIS) for providing financial support to farmers suffering from crop loss/damage arising out of unforeseen events and disasters. The scheme aims to mitigate the hardship against likelihood of financial loss on account of crop loss resulting from adverse weather conditions relating to rainfall, temperature, wind, humidity, etc.

While PMFBY uses yield based estimation for determining the crop loss, WBCIS uses weather parameters as proxy indicators for developing payment structures in tune with extent of losses deemed to have been suffered.

2 Coverage of farmers

All farmers availing seasonal agriculture operational loans from financial institutions (loanee farmers) for the notified crops would be covered compulsorily. It is optional for non-loanee farmers.

The scheme will operate on the "Principle of Area Approach" in the defined areas termed as Insurance Unit (IU).Government, through a Notification, will indicate the crops, areas and implementing agencies, indemnity level, average yields, threshold yield, sum insured, premium rates, seasonality discipline, coverage of risks and exclusions under the schemes.

The agenda and objective of the computerization is to effectively use information technology to cover all the farmers under the insurance scheme and provide an efficient, transparent and accountable system for speedy delivery of benefits and risk cover to the farming community.

3 Advantages of computerization

In the previous system, the farmers had to approach banks for enrolment of crop insurance and submit relevant documents manually. The huge amount of data on number of farmers, branch-wise premium amount, company wise payments made etc. was compiled and computed manually. This used to result in delay in crediting of

premium to the insurance companies, delayed payment to farmers,   lack of real time information on the progress of the scheme at any given point of time, lack of checks to avoid possible misuse of scheme by way of filling multiple insurance requests on same survey number in different banks etc. These problems can only be overcome by computerization of the entire chain of operations under crop insurance mechanism using appropriate IT tools. Government of India guidelines also emphasize mandatory use of IT tools. This would take care of problems listed above and also would bring transparency and accountability in the implementation of the scheme. The computerized system would also help to know those farmers who have not enrolled (by using Bhoomi database) and hence departments could make efforts to persuade them to cover such farmers.

Government of India has removed the cap on the premium to be quoted by the insurance companies and also has reduced the burden of premium on part of the farmers. The premium share of the farmer in PMFBY will be 1.5 to 2% for all food grains & oil seed crops and 5% in Annual commercial/Annual horticultural crops. 50% of the farmers are mandated to be covered. It is anticipated that due to low premium payable by the farmers, huge number of farmers will enroll. Data on each of the farmer needs to be monitored and managed at different stages of crop growth till final payment is made. In view of the above, the Government of Karnataka has decided to develop a software (Samrakshane) for end-to-end automation of crop insurance functions. The role of each of the stakeholders in the computerized system is explained herewith.

(1)   Farmer

• Loanee farmers will automatically be covered under these two schemes by the respective banker.

• As this is the first season of using IT system, even though farmer is allowed to make an application to the bank for crop insurance, the banker will assist the farmer in filling up the application with details.

• The loanee farmer is required to furnish a copy of Aadhaar card and need not furnish other records as he has already submitted the same to the bank at the time of availing the loan.

• The non-loanee farmer needs to approach the bank, submit the proposal and pay the premium amount. The banker will assist in filling up application online.

• He needs to submit RTC, a copy of Aadhaar card and a copy of bank pass book (saving account).

(2)   Banker

• Each branch of the bank will have a user ID. The service of data entry operators may be availed by the banker to fill up the application online on behalf of the farmer. The bank manager will approve the online application.

• In case of non-loanee farmers, a signed copy of the application (proposal) along with relevant documents listed therein and premium amount is to be collected and the details of application entered online. The manual copy of application would be kept by bankers for record purpose.

• The application will be approved for correctness and completeness by the checker authorized by the bank.

• The banker will send the proposals online to the insurance company along with the premium amount

• The banker will collect the premium amount in case of non-loanee farmers.

• In case of loanee farmers the premium amount will be sanctioned as additional loan by the Banker and deducted.

• The amount of premium received from the non-loanee farmer and deducted from the loanee farmer will have to be credited to the insurance companies account and proposals be sent immediately electronically using the software so that the risk is covered from that moment onwards.

4   Software Access

The software can be accessed through the website address: **https://www.samrakshane.karnataka.gov.in**

A computer with latest standard configuration and internet access with broad bandwidth of minimum 1 MBPS will be required to access the crop insurance software. The minimum requirements are Internet Explorer version 9 or latest version of Google Chrome., The operating system – Windows 7 & above.

5   Details of screens and fields in the software:

HOME SCREEN

1. It allows for the user to swap between English & Kannada language, once a language is selected, it can't be changed in the subsequent screens.

2. It provides links to other related web sites like india.gov.in, insurancecom.india.gov.in etc

3. It links to scheme related documents like notifications and guidelines.

4. It has a provision for premium calculation.

5. It has a list of crops that can be insured in a particular area (one has to select an Insurance Unit and then see the crop)

6. It has provision to check the status of the proposal.

7. It has the provision to see the reports.

User needs to login to proceed.

USERS

Farmers:

There will be loanee farmers and non- loanee farmers. While loanee farmers will be covered for the crop insurance directly by the bankers, the non-loanee farmer can

directly apply through the website. However, this option is not being operationalized for the current year. Therefore, non-loanee farmer has to approach the banker, as in earlier years to enroll for crop insurance.

Bank Operator:

Basically, he enters the farmer's proposal for crop insurance on behalf of the farmer. The banks may deploy required number of data entry operators for this purpose.

Role of the bank operator:

1) He will be provided with a user ID and Password by the concerned bank.

2) The bank branch will provide the printed copies of the proposal forms of insurance companies to be filled by the farmer.

3) The non-loanee farmer will submit the filled- in application with the premium amount along with the required documents (Copies of RTC, Aadhaar or other ID/ provided he certifies that he doesn't have Aadhaar), Bank a/c Pass book).

4) The proposal will be entered through crop insurance software by the bank operator.

5) The bank operator should login with his user ID and Password from Home page.

6) Upon clicking "Bank Operator ", on the left top corner, the following options will appear;

> Proposal (application) - Form entry
> Partially filled proposals
> Completely filled proposals
> Print acknowledgement
> Print Proposal / Acknowledgement
> Check status
> Returned proposals
> Delete proposals
> Rejected proposals
> Request crop change
> Change Password
> Reports

> Select Proposal (Application) - Form Entry

This option allows the data entry operator to enter data of a crop insurance request by farmer. It is important that he bank takes filled in request from farmer on printed form. Banker can also help farmer to fill application on his behalf. 'Proposal (application) form entry' screen for crop insurance will appear as below;

Part: 1

Part: 2

Part: 3

The Proposal (Application) form will have 3 parts;

1. Insurance and Proposer Data

2. Survey No. and Owner Details.

3. Survey No and Crop Details.

1. Insurance and Proposer Data:

Proposal No. will be generated automatically.

Insurance Scheme: – Select either PMFBY or WBCIS.

A. PMFBY

In PMFBY there are two types of crop type (1) Major (2) other.

Major crops are the crops that are notified at Gram Panchayat (GP) or Urban Local Body (ULB) as Insurance Unit (IU).

If Major crop is selected, only Gram Panchayat/ ULB as an "Insurance Unit" will be enabled on the screen.

Other crops are those that are notified at 'hobli' level as an Insurance Unit. There will be many crops including horticulture crops notified under this category. The list of notified crops can be seen on screen in the home page under the item "crops you can insure". If 'other crop' is selected, only 'hobli' as an IU will be enabled on the screen.

Year – Year is pre-fixed.

Season – Season is pre-fixed.

District – It refers to the District to which the IU belongs.

> select the district from the drop down menu in which insurance has to be done.

Taluk – >Select the taluk from drop down.

Note: The Software is integrated with 'Bhoomi' (land records software). There are 204 talukas as per Bhoomi as against 176 taluks as generally known. Some taluks have been divided to form additional taluks called special taluks. The list of special taluks and corresponding main taluk is given in ANNEXURE While selecting taluks, keep in mind special taluks also when IU is hobli. User can refer the RTC to know the name of the taluk or special taluk. It should be noted that when major crop is selected the IU will be Gram Panchayat or ULB and in such case the total number of taluks will be 176 (Plus one additional taluk i.e., Yelahanka) only i.e., the special taluks will not appear for the respective district in the drop down.

Selection of Insurance Unit: The IU, as explained earlier, will either be hobli in case of other crops or Gram Panchayat or ULB in case of major crops (and also for all crops under WBCIS).

Proposer type: Select loanee or non-loanee type of the proposer. If you select loanee, you need to enter loan amount and loan account number. If you select non-loanee, the loan amount and loan account number fields will get disabled.

Saving Account number: Any farmer enrolling for crop insurance in a bank needs to have an account in the same bank to enable credit of insurance amount. This field needs to be filled compulsorily.

Proposer (Farmer) name as per bank account: The proposer (farmer) name needs to be entered as per bank account (loan account in case of loanee farmer or saving account in case of non-loanee farmer). This is important as the difference in name may result in problems while claiming/ remitting insurance amount.

Aadhaar No.: Aadhaar is the unique identity of a person. Aadhaar is now mandatory for obtaining any Government benefit. It helps in identification, deduplication and in tracking a person for his historic data.

Once user enters a valid Aadhaar no based on the Aadhaar copy submitted along with the application, one can fetch the data from Aadhaar web service by clicking on to "Get Aadhaar" icon.

Note: - If a person has given consent to disclose the personal details while enrolling to Aadhaar, the information will be fetched from Aadhaar data and details will be populated in subsequent fields automatically. The details are name as per Aadhaar, ID card type, ID card No, gender, address, pin code (if available in Aadhaar), etc. If the citizen has not given consent to disclose his personal details, only Identity card type and Identity card No. will be populated. Rest of the details need to be entered. If farmer doesn't own Aadhaar other IDs may be submitted like EPIC, ration card etc., and the details are to be entered accordingly. However the applicant needs to furnish declaration (already printed in the application form) that he has not enrolled for Aadhaar and will enroll to obtain the Aadhaar card within one month.

Proposer Name as in Identity card: In case the proposer has not provided Aadhaar the details of other identification documents should be entered in the respective fields, *viz.* name as per ID card, type of ID card, ID card No., Gender etc.,

Relation, name – > Select Relation like S/o, D/o, W/o, C/o from the drop down. Then enter the name. For example if you select S/o, wright father's name.

Identity Card Type -> If Aadhaar is not submitted, other Identity cards may be accepted and the same may be selected from drop down or entered by selecting "Others".

Identity Card No. - > Enter Identity Card No.

Gender – >Select Gender from drop down.

Farmer type ─>Select small farmer, marginal farmer or others from the drop down whichever is applicable, based on information given by the Proposer.

Caste - >Select SC, ST or others from the drop down based on the information given by the proposer.

Date of Birth and Age - >Select/ enter date of birth or enter age in years.

Mobile No. – >Mobile No. of proposer (farmer) should be entered compulsorily (If the proposer does not have his own mobile No. he may furnish alternate No. for further communication) [It is not required to enter '0' or +91 before mobile number. Only 10 digits to be entered]

Email – Optional >Email ID of proposer to be entered.

Bank type, Bank Name & Branch Name-These fields will be automatically populated based on the user.

District – > District in which the bank branch is located should be selected from the drop down.

Note: The fields which are labelled in red colour are compulsory

Once user enters all the fields in the Insurance and Proposer Data section, save the data by clicking on to 'Save Data' icon. This will save the data and Proposal No. is generated. The saved proposals can be reopened through "partially filled proposals" option. The entry of proposal can be continued or can be completed later by opening from "partially filled proposal" option.

2. Survey No and owner details:

>Select [+] from "[+] [-] Survey No. and owner fields". This will open a grid with various fields.

Hobli:-

>Select hobli from the drop down [only those hoblis which belong to IU already selected (in the previous section of data entry) will appear in the drop down].

Village:-

>Select the Village, from the drop down, to which sy.no of the land of the proposer belongs to.

Note: The names of the hoblis and villages will be in Kannada language only as the Bhoomi data is in Kannada.

Survey No. >Enter the Sy.no**.**

>Click on "Get Surnoc" – this will fetch the SURNOC No. from the Bhoomi data base (Surnoc is a special character entered in the RTC along with Sy.no in some of the taluks, particularly in Northern Karnataka).

>If surnoc is not there in that Sy. No., it will display *(star), >then click on "Get Hissa". This will fetch all the hissa numbers of the entered Sy.no. Select relavant hissa no. from drop down. If hissa number is not there it will display *(star),

>Then click on 'Get Owners' – All the owners of the entered sy.no. and hissa no. will be fetched and displayed in the grid.

>Out of the displayed owners, select the proposer.

You may delete the names of others, other than the proposer by selecting 'delete' option.

Note: It should be noted that there are 3 types of RTC with respect to owners.

(a) Single owner RTC – In this type of RTC, only one owner with extent of area held will be mentioned. In these types of RTCs, the name of the proposer will be selected from the displayed owner.

(b) Multiple owners RTC – In this type of RTC, there will be names of more than one owner with the extent of area held, mentioned in front of the respective owners, exclusively. In such cases, select the proposer name from the displayed group of owners as per the proposal form.

(c) Joint owner RTC – In this type of RTCs, there will be multiple owners with the extent of land held entered as Joint. The exact extent of land held by each of the mentioned owners will not be known. In such cases, the crop may be insured only if the proposer submits no objection certificate from all the other owners (joint owners) or he submits a certificate from the Village Accountant stating the extent of land owned by him.

>Once owner is selected, save owner by clicking "save owners" icon. One can select more survey numbers of the same proposer in the same way provided the crop to be insured is notified under same insurance scheme in the same IU.

Note: If the names of selected proposer is different from that of the name of already selected owner a caution message will pop up saying "the owner is different from already selected list". However, the software will allow to continue as the names in the "Bhoomi" of the same person may have been different in different RTCs. There is every chance that the name may be little different although the person is same. In such cases, before proceeding, banker (Bank operator) should satisfy that proposer is same.

3. Survey No. and Crop details:

>Click on 'select' in the land details grid. This will open crop grid.

>Select the crop - Only crops which are notified in the already selected 'IU' will be displayed in the drop down. Select the 'crop' as per the proposal form.

> enter the area to be insured in Acres, Guntas and Fraction of guntas.

The area will be automatically calculated into hectares and will be displayed for information.

> Click on 'Premium?'

The sum insured and premium amount (farmer share) will be automatically calculated and populated in the respective fields.

> Select the sowing date from the popup calendar (optional for loanee farmer).

> Click on 'Save Crop' – The insured crop details will be saved and displayed.

You can select more number of crops in the same way by clicking 'select' in land details grid, provided the scheme and 'IU' are same and the crop is notified in the 'IU'.

Note: There shall be separate proposal for different crops even for same sy.no. If;

(1) One crop is notified under PMFBY and the other under WBCIS (as the scheme is already selected and frozen in the raise request entries.

(2) If one crop is a 'major crop' and the other is notified as 'other crop' as type of crop is already entered and frozen.

Note: Sowing certificate is not required to be submitted by a proposer for crop Insurance. The sowing date can be actual or anticipated based the information given by the proposer. The sowing date can be only between the beginning and end of the season notified.

Note: No farmer can insure crops on an extent of area exceeding the extent in his ownership on any given sy.no. However more than one crop of similar type in a notified IU can be insured on the same sy.no., provided total area of all crops put together is within the total extent owned by the proposer.

Note: If crops are already insured in a particular Sy.number and if the same Sy.number is selected for crop insurance, the software will not allow user to proceed. Instead a message will pop up indicating that the crops have been already insured in the Sy number in the same season.

In case of non-loanee proposer, you need to enter premium amount paid, premium paid date, more of payment (select for drop down) and payment reference no. Then click on "Save final proposal".

Before saving please ensure that the information entered in all fields is correct.

Once all the crops and insured area of the insurance unit as per the proposal form are selected, the proposal may be saved by clicking on to 'save final proposal'. A message saying proposal saved successfully, generate acknowledgement.

Once the final save is successful, acknowledgement will be generated.

Once the proposal is successfully saved (final save), application will now move to Bank Manager Login for approval.

B. Proposal under WBCIS

If the proposer has submitted an application for insuring crop(s) notified under WBCIS, then select WBCIS in "Insurance Scheme". In such a case the Insurance unit will appear as Insurance Unit (Gram Panchayat/ ULB)".

(The type of crops i.e., Major and other will be disabled)

>Select district as in case of PMFBY.

>select taluk as in case of PMFBY [in this case only 176 (Plus one additional taluk i.e., Yelahanka) taluks will appear district wise in the drop down].

Select the Insurance Unit i.e. the respective Gram Panchayat / ULB, where the crop is being insured. All other fields have to be entered as explained in case of PMFBY.

Completely filled proposals:

The completely filled proposals can be viewed and printed using this option.

By clicking on to 'Completely filled proposal' the list of all the completely filled proposal will appear Insurance scheme wise (By default, the list will be of PMFBY, select either of the schemes as required).

By selecting proposal no. from the list, the individual completely filled proposal can be viewed and printed.

The printed proposal may be got signed by the proposer.

Print Acknowledgement:-

By clicking on to 'Print Acknowledgement' the list of all the acknowledgements will appear Insurance scheme wise (By default, the list will be of PMFBY, select either of the schemes as required).

By selecting acknowledgement from the list the acknowledgement can be viewed and printed.

Print Proposal/ Acknowledgement:-

By clicking on to this, one can print the proposal/ acknowledgement by using proposal no.

Check Status: -

One can check status of a proposal by using this option.

Returned proposals: -

The list of all the proposals returned by the Bank Manager can be viewed by using this option (it will be insurance scheme wise) individual proposal can be viewed and personal details modified.

Delete proposal:-

In case, Bank operator feels that a proposal has to be deleted (before final save) this option may be used.

Rejected proposals: -

The list of proposals rejected by the Bank Manager can be seen scheme wise.

Request crop change:-

A farmer can change insured crop and should intimate the change to Insurance Company, at least 30 days before the cutoff date. Any proposal for crop change can be opened using this option and entering proposal no.

Screen of Crop change request appears as follows.
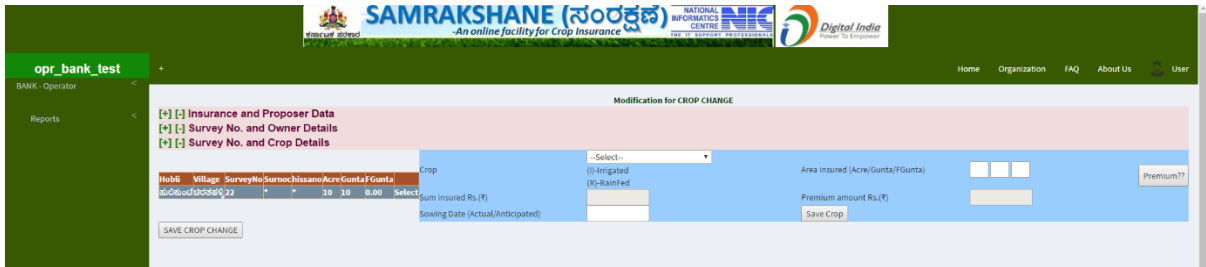
The insurance and proposer data can be opened or closed by clicking on [+] or [-] respectively. Similarly survey no. and owner data can be opened or closed by clicking on [+] or [-] respectively.

The existing insured crop details will be displayed. This is not editable. For changing the crop to be insured, click on 'change crop'. This enables editing.
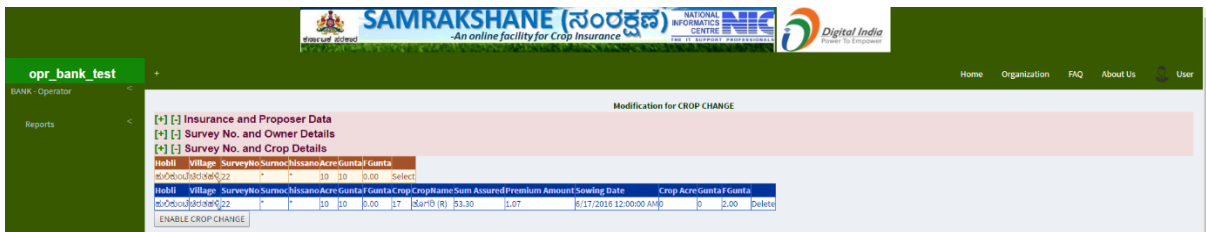
By clicking on 'Delete' in the last column, the crop details gets deleted and disappear.

Now click on 'select' in the last column and enter the changed crop details and click on 'save crop'. The changed crop details will be displayed. Click on 'save crop change'.

A popup will appear as "Application saved successfully, generate acknowledgement from menu ".

> **Note:** - To change a crop 'crop sown certificate' is compulsory. Actual date of sowing needs to be entered.

Reports:-

By clicking on 'Reports' you can see the available reports. On selecting the report required, the details will appear where in the name of the Bank and Branch fields are frozen.

Select the desired report by clicking on drop down menu.

Fill up 'from date' and 'to date' from the popup calendar.

Select 'generate report' for pdf format of the report and select 'expert to excel' for report in excel format. There may be more than one report in a single sheet in different tabs.

BANK MANAGER LOGIN

While Banks, as agents of Insurance Company, can get the services of data entry operators for entering proposal form for raising request. An authorized person (say bank manager) should approve the proposal form.

Each Bank head office will be provided with Bank Administrator Login. The Bank administrator will create user ID for each of the branch of their bank. The Bank Manager (approver) shall login using his/her User ID and password. Once logged in, Bank Manager Screen will appear. On the top left, "Bank Manager" icon will appear. Upon clicking the icon, the following menu will appear.

Proposal for approval
Proposal for forwarded to Insurance company
Check Status
Approve crop change
Proposal for forwardal (Crop change)
Change password.
Reports

Proposal for approval

Upon clicking the icon 'proposal for approval', the list of all the proposals which have been saved (final save) will appear insurance scheme-wise (PMFBY-WBCIS). Select the scheme to see the list. Select each proposal one at a time and click

on the proposal number. The proposal will open with all filled in data. The proposal ready for approval will appear as follows.

> Check all the entries and make sure they are correct. The Manager (approver) should verify and tick ( ) all the check boxes. Pass an order by 'Entering Remarks' (such as proposal approved or reasons for return or reasons for rejection).

>If a proposer has submitted Identity card other than Aadhaar, an additional checkbox will appear saying "The proposer has declared that he/she has not registered with Aadhaar and will enroll within one month ". Tick ( ) the check book.

>If all the entries are correct and the proposal is valid, approve the application by clicking on "approve" icon. All the approved proposal will be available in ' proposals for forwardal to insurance company' option in the menu.

>If the entries in the proposal form have any discrepancies and need correction, the proposal may be returned back with suitable remarks to bank operator by clicking on the icon 'Return'.

>The same will be available in bank operator login in the option 'Returned proposal' for modification. Comments can be written in remark box but manager can't make correction himself on the proposal form. Modification would be made by the data entry operator only.

> In case the proposal is not valid and is not eligible for crop insurance the same may be rejected after passing an order/entering remarks in the remark box and selecting the icon "Reject". These application will not be available for modification by the data entry operator.

NOTE: A proposer whose application has been rejected may apply afresh with valid documents and a new proposal. If the proposal is not rejected the survey no. and the extent will continue to be blocked and will not be available for further crop insurance.

CHECK STATUS

The status of any proposal can be checked using this option and by entering proposal no. (generated through software while "saving" the proposal) and mobile number.

PROPOSAL FOR FORWARDAL TO COMPANY

> By selecting "Proposal for forwardal to company", the list of all the proposal which have been approved by the Bank Manager (approver) will appear scheme-wise (PMFBY/WBCIS). >Select the proposal(s) to be forwarded to the insurance companies of the respective districts scheme-wise (PMFBY/WBCIS). Upon selecting the proposal(s), the total premium amount will get summed up and will be displayed at the bottom of the list. You can select one or more applications out of the list. Select the mode of the payment made to the Insurance company (RTGS, NEFT, etc.) with respect to these applications, enter payment date, total payment amount, [automatically gets populated (editable)] payment remarks and remarks.

> Forward all these selected applications to the insurance company by clicking on to "Forward to company" icon. If the total amount and that entered in total amount paid is different, (as the field is editable) a message saying "total amount and amount paid is different" will pop up. In such cases correct the entries and then forward. Once the applications are forwarded a "transaction no." is generated and displayed. The same may be preserved for future reference.

<u>APPROVE CROP CHANGE :-</u>

> By selecting this option a list of proposals for 'crop change approval' will appear Insurance scheme wise. Individual proposal can be opened by selecting Proposal no.

Screen shot: Crop change approval:

Both old crop details and changed crop details will appear. Verify the details & enter Remarks. You may either approve crop change or reject. When crop change is rejected, old proposal will be valid.

The approved crop change proposal will be available in "Proposal for Forwardal (Crop change) " Menu.

Proposal for Forwardal (Crop change) :-

The list of all proposals pertaining to crop change that are ready for farwardal to Insurance company will appear insurance scheme wise on selecting of this menu.

The manager may view the details of premium paid for old crop, changed crop and also the difference of premium. On clicking the premium amount of each proposal the details may be viewed.

Each proposal can be forwarded to the company by selecting 'Proposal No' and 'Forward to company'.

Reports

By clicking on 'Reports' you can see the available reports. On selecting the report required, the details will appear where in the name of the Bank and Branch fields are frozen.

Select the desired report by clicking on drop down menu.

Fill up 'from date' and 'to date' from the popup calendar.

Select 'generate report' for pdf format of the report and select 'expert to excel' for report in excel format. There may be more than one report in a single sheet in different tabs.

ANNEXURE

List of Special Taluks

Sl. No	District	Main Taluk	Special Taluk
1	Bagalkot	Badami	Gulledgudda
2	Bagalkot	Hungund	Ilkal
3	Belgaum	Chikkodi	Nipani
4	Belgaum	Bylahongala	Kittur
5	Bellary	Bellary	Kurugodu
6	Bidar	Humnabad	Chitguppa
7	Bijapur	Bagewadi	Nidagudni
8	Bijapur	Bijapur	Babaleshwar
9	Bijapur	Indi	Chadachan
10	Bijapur	Muddebihal	Talikoti
11	Bijaput	Bijapur	Thikota
12	Chamarajanagar	Kollegal	Hanur
13	Dakshina Kannada	Mangalore	Mudabidre
14	Dakshina Kannada	Puttur	Kadaba
15	Gadag	Rona	Gajendragad
16	Gadag	Shirahatti	Laxmeshwar
17	Gulbarga	Chittapur	Kalligi
18	Gulbarga	Gulbarga	Gulbarga North
19	Gulbarga	Jevargi	Yedrami
20	Gulbarga	Shahpur	Vadagera
21	Gulbarga	Shorapur	Hunasagi
22	Gulbarga	Yadgir	Gurmitkal
23	Kolar	Bangarpete	K.G.F
24	Koppal	Gangavathi	Karatagi
25	Raichur	Lingasagur	Maski
26	Udupi	Kundapura	Byndoor
27	Udupi	Udupi	Bramhavara