

Door Step Banking Policy

Division : Operations Division: Customer Care Centre
Version : 2022_CCC_1.0



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1. Policy Overview

Senior citizens, including pensioners and differently abled persons require singular, focussed and prioritized services. The policy aims to provide customer service to admire their contribution through following ways:

- i. To continually improve upon the standards of service;
- ii. avoid hardships to the senior citizens of the age more than 70 years and differently abled persons from availing banking facilities in branches,

Notwithstanding the need to push the digital transactions and use of ATMs, it is imperative to be sensitive to the requirement of senior citizens and differently abled persons.

Primarily, the policy focuses on senior citizens of more than 70 years of age and differently abled or infirm persons (having medically certified chronic illness or disability) including those who are visually impaired through our branches.

The policy also lays framework for offering Doorstep Banking Services to other customers also (without any age/ physical disability criteria), through outsourced agencies.

The policy is aligned with the ethos of guidelines issued by Department of Financial Service (DFS), RBI and IBA from time to time.

2. Policy Details

2.1 Policy Definition:

The policy of Doorstep Banking Service is aimed at providing certain basic banking services to senior citizens of more than 70 years of age and differently abled or infirm persons at the doorstep of such customers in an effective and transparent manner.

2.2 Policy Details:

RBI vide letter DOR.Leg.BC.No.59/09.07.005/2019-20 dated 31.03.2020 advised Banks to offer certain basic banking services to senior citizens of more than 70 years of age and differently abled or infirm persons at their doorstep and take into account following aspects as pivotal to the policy:

- i. The Bank to offer Doorstep Banking Services (DSB) on pan India basis. The services will be provided on a mandatory as well as best-effort basis. The list of such branches/centres offering mandatory/ best effort DSB services shall be displayed/ updated on Bank's website regularly.
- ii. The DSB facility including its charges to be adequately publicized as to its availability through public awareness program/ brochures/ website.



- iii. The progress made in this regard to be submitted to Customer Service Committee of the Board every quarter.

At present, guidelines pertaining to Doorstep Banking Services (DSBS) and facilities for Senior Citizens of more than 70 years of age & differently abled or infirm persons are in place and are as under:

- 1) **To provide dedicated counter or a counter providing priority services** to senior citizens and differently abled or infirm people including visually impaired persons.
- 2) **Ease of submitting Life Certificate:** Pensioners, in addition to Digital Life Certificate, can submit physical Life Certificate at any branch of the bank which is to be updated/ uploaded promptly in pension server portal by the receiving branch.
- 3) **Cheque Book Facility.** A cheque book is to be issued to the customer on receipt of request through requisition slip or any other mode without insisting physical presence of the senior citizen/ differently abled person.
- 4) **Automatic Conversion of Status of Accounts :** A fully KYC compliant account is auto-converted to "Senior Citizen A/C" on the basis of date of birth maintained in Bank's records.
- 5) **Additional Facilities to Visually Impaired Customers:** All facilities provided to sick/ old / incapacitated persons to be extended to visually impaired customers also.
- 6) **Ease of Filing Form 15G/H.** Branches to provide Form 15G/H to senior citizens & differently abled persons once in a year (preferably in April) to enable them to submit the same within stipulated time.
- 7) The Doorstep Banking Services to be made available to the senior citizens of more than 70 years of age and differently abled or infirm persons.

Modality of DSBS Delivery

- i. **Branch :** Bank offers DSB services (DSBS) through all general banking Branches (GBB) to senior citizens of more than 70 years of age and differently abled & infirm persons within a radius of 5 KMs of a branch (2 KMs in hilly/ difficult areas).
- ii. **Outsourced Agencies:** Doorstep Banking Services are available to all customers (without any age/ physical disability criteria) through Universal Touch Points (UTPs) i.e. Common mobile application, Common Contact Centre and web portal. The DSB Service booked through these UTPs will be delivered by an authorized agent of the outsourced agency.



2.3 Doorstep Banking Services Framework:

A. Eligibility:

- i. Senior Citizens of more than 70 years of age and differently abled or infirm persons (having medically certified chronic illness or disability) including those who are visually impaired.
- ii. Fully KYC compliant account holders.
- iii. Valid Mobile number should be registered with the account.
- iv. Single account holders and Joint account holders with E or S, F or S only.

B. Customer Registration:

A customer willing to obtain DSBS requires registering for the same as per registration form annexed (Annexure-1). Senior citizen Customers of more than 70 years of age and differently abled customers may (i) self-register at base branch/ designated branch or (ii) request the base branch/ designated branch to register them by visiting their residence or any other valid mode. The customer has to also register his mobile no. / email id to avail DSBS.

The registration process for DSBS to be a ONE-TIME activity for all customers.

C. Receipt of Request:

The request for DSBS to be received through any of the following modes from DSB registered customer:

1. Telephone / Mobile Call from DSB registered mobile no./ telephone no.
2. Email message from registered email id of DSB registered customer.
3. Post/ Courier.
4. Contact Centre- Customer to be duly authenticated through security questions and verified for his eligibility.
5. SMS/ Internet Banking Services/ Mobile Banking Services.

The Doorstep Banking Services through modes viz. email/Contact Centre/IBS/MBS/SMS will also be offered subject to customization.

D. Processing the Doorstep Banking Service (DSBS) Request:

The DSB services to be provided through dedicated staff/ authorized third party agent (Business Facilitator).

Branch official to ensure that secrecy of customer accounts be maintained and necessary precaution is to be taken while delivering DSBS as these are just an extension of the services offered through branches.



E. Service Delivery: To facilitate its customers, Bank may offer these DSBS services through different service delivery approaches on PAN India basis:

1. Branch:

The DSBS for **senior citizens of more than 70 years of age and differently abled or infirm persons** to be offered in a cluster approach within a radius of 5 KMs of branch (2 KMs for hilly/ difficult areas). Branch to maintain record of the requests serviced as per format annexed (Annexure- 2).

Cluster Approach: A branch identified by respective Circle Head as per the undermentioned criteria to provide Doorstep Banking Services to customers of nearby branches. There can be more than one branch in the cluster depending upon the customer density. A cluster branch to be identified in such a way that it caters to its nearby branches. The list of identified branches to be uploaded at the website.

In other branches not falling under cluster approach, the services to be provided as per following branch classification:

Sr. No.	Mode of Service	Type of Branch \$
1	Mandatory Basis	Large General Banking Branch
2	Best Effort Basis #	Small / Medium General Banking Branch

Best effort Basis branch means that a branch will make effort to deliver the DSBS but is not obligated.

\$ The branch classification is subject to change from time to time.

It has to be ensured by controlling offices that proper arrangement of staff has been made by assigning DSBS profile in the duty-sheet of the concerned staff members.

2. Outsourced agencies:

The Doorstep Banking Services through outsourced agencies to be offered to all customers **without any age/ physical ability criteria**. The Bank at its discretion may select suitable agencies to deliver the DSBS on PAN India basis through mandatory centres and Best Effort Centres.

Note: The guidelines and centres with respect to DSBS services through outsourced agencies to be in-line with the policy guidelines issued by DFS & RBI from time to time. An initial list is annexed (Annexure-3)

In the outsourced agency DSBS mode, a customer will register through respective Mobile App and a dedicated portal. The customer will select the branch from the list of centres (Annexure-3) and required service through the mobile app/ portal or any other valid mode of request like call centre etc. A specific service request reference no. will be generated and it will be shared with the customer as well as the branch/ agent for delivering the service.

The agent delivering the DSBS will also follow the guidelines to maintain secrecy and ensure to display his id-card while visiting customer residence.



The Standard Operating Procedure (SOP) to be advised by the concerned vendors from time to time and to be circulated for use by branches.

F. Nature of Services:

- Both financial as well as non-financial DSB services to senior citizens and differently abled customers will be delivered by GBB branches as per following:

(Table-1)

Sr. No.	DSB Service	Nature of Service	Mode of Service
1	Cheque Requisition Slip Pick Up	Non-Financial	Pick Up
2	Cheque Pick Up	Non-Financial	Pick Up
3	New Cheque Book Delivery against Requisition Slip	Non-Financial	Delivery
4	Form 15G/H /TDS/Form 16 Delivery	Non-Financial	Delivery
5	Form 15G/H/IT/GST Challan Pick up	Non-Financial	Pick Up
6	Life Certificate Pickup (Digital/ Fall Back *)	Non-Financial	Pick Up
7	Demand Draft/Pay Order Request Pickup	Non-Financial	Pick Up
8	Demand Draft/Pay Order/ Non Personalized Cheque Book Delivery	Non-Financial	Delivery
9	Term Deposit Receipt/ Acknowledgement	Non-Financial	Delivery
10	Account statement/ Pre-paid Card/ Gift Card Delivery	Non-Financial	Delivery
11	Cash Deposit up to Rs.20,000/- @	Financial	Pick Up
12	Cash Withdrawal up to Rs.20,000/- @	Financial	Delivery
13	Standing Instruction Request Pickup	Non-Financial	Pick Up
14	Registration/Updation of Nomination Request Pickup	Non-Financial	Pick Up
15	Funds Transfer Request Pickup	Non-Financial	Pick-up

*- A fall-back request of Life Certificate is undertaken in the event of failure of obtaining finger prints of the pensioner during submission of Digital Life Certificate.

@- The limits are subject to review and may change from time to time.



2. List of services to be provided to all customers without any age / physical disability criteria through outsourced agencies at 100 identifies centres:

(Table-2)

Sr. No.	DSB Service	Nature of Service	Mode of Service
1	Cheque Requisition Slip Pick Up	Non-Financial	Pick Up
2	Cheque Pick Up	Non-Financial	Pick Up
3	New Cheque Book Delivery against Requisition Slip	Non-Financial	Delivery
4	Form 15G/H /TDS/Form 16 Delivery	Non-Financial	Delivery
5	Form 15G/H/IT/GST Challan Pick up	Non-Financial	Pick Up
6	Life Certificate Pickup (Digital/ Fall Back *)	Non-Financial	Pick Up
7	Demand Draft/Pay Order Request Pickup	Non-Financial	Pick Up
8	Demand Draft/Pay Order/ Non Personalized Cheque Book Delivery	Non-Financial	Delivery
9	Term Deposit Receipt/ Acknowledgement	Non-Financial	Delivery
10	Account statement/ Pre-paid Card/ Gift Card Delivery	Non-Financial	Delivery
11	Cash Deposit up to Rs.10,000/- @	Financial	Pick Up
12	Cash Withdrawal : Minimum Rs.1000/- and maximum Rs.10,000/- @	Financial	Delivery
13	Standing Instruction Request Pickup	Non-Financial	Pick Up
14	Registration/Updation of Nomination Request Pickup	Non-Financial	Pick Up
15	Funds Transfer Request Pickup	Non-Financial	Pick-up

*- A fall-back request of Life Certificate is undertaken in the event of failure of obtaining finger prints of the pensioner during submission of Digital Life Certificate.

@- The limits are subject to review and may change from time to time.



G. Service Charges: A Senior Citizen / Differently Abled customer/other customers are required to bear the service charges circulated from time to time. These are as under :-

Nature of Service	Service Charges # (Through Branch)	Service Charges # (Through Authorized 3 rd Party Agent)
Non-Financial	Rs.100/- +GST*	Rs.75/- + GST
Financial	Rs.100/- +GST	Rs.75/- + GST

The service charges are subject to change from time to time. The charges will be displayed on the website. Any change in the charges will be notified to customers in advance at least 30 days before implementation.

* Rs.60/-+GST for Life Certificate Pick- Up from pensioner /family pensioners.

H. Turnaround Time:

- The delivery of DSBS would be completed on best effort basis but not later than T+1 working days (holidays excluded).
- All request received up to 3.00 PM to be completed within 3 hours of request generation and request generated after that should be completed by 1.00 PM next working day.

I. Risk Management

The customer obtaining the DSB Services does not entail any financial liability on Bank for failure of DSBS delivery under circumstances beyond its control. The services should be seen as a mere extension of the banking services offered at branch and the liability of the bank would be the same as if the transaction were conducted at the branch. The registration for DSBS does not provide any right to the customer to claim the services at his doorstep.

J. Grievance Redressal Mechanism:

The grievance/ complaints received under DSBS category to be resolved through internal Grievance Redressal Mechanism. The grievance related to DSBS agents to be got resolved through the outsourced agency with appropriate recovery/ compensation from the agency only.

K. Periodicity of review of the Policy

The policy will be effective for one year from the date of approval and it will continue to be in force till the reviewed policy comes into place.

L. Force Majeure:

The Bank shall not be liable to compensate customers for delayed delivery of Doorstep Banking Services to eligible person, if some unforeseen event including but not limited to civil commotion, sabotage, lockout, strike or other labour disturbances, accident, fires, natural disasters or other "Acts of God", war, damage to the bank's facilities or of its correspondent bank(s), absence of the usual means of communication or all



types of transportation, etc. beyond the control of the Bank prevents it from performing its obligations within the specified service delivery parameters.

M. Data Management:

A MIS to be maintained in the CBS System at all times to monitor the DSBS services offered.

2.4 Policy Governance

- The above policy is in conformity with the latest regulatory/ statutory guidelines.
- For any change in the Policy, Domain-ED be empowered to take a decision and the Division to place the same for information to the Board.
- For any change in list of DSBS branches / centres and charges Principal Nodal Officer (PNO) of the Bank to be empowered to take a decision and place the same before MD & CEO for information.



Appendix

A. List of Acronyms and Definitions

DSBS: Door Step Banking Service

B. List of references including related policies/forms, RBI circulars, etc.

1. RBI Circular DOR.CO.Leg.BC.No.59/09.07.005/2019-20 dt 31.03.2020.
2. HO: GBD Circular No. 05/2020 dt. 21.01.2020
3. HO: RBD(R) Circular No. 20/2019 dt. 28.06.2019
4. HO: CCC Circular No. 03/2019 dt. 18.02.2019
5. HO: GBD Circular No. 145/2017 dt. 13.11.2017
6. RBI Circular DOR.CO.Leg.BC.No.96/09.07.005/2017-18 dt. 09.11.2017
7. RBI Circular DBOD.No.BL.BC.59/22.01.010/2006-07 dt. 21.02.2007

C. Frequently Asked Questions

Sr. No.	FAQ	Reply									
1	Who is a senior citizen?	Any person above 60 years of age is referred to as a senior citizen.									
2	What is the target group of the policy?	(i) The policy aims to offer effective and transparent basic banking services to its customers at their doorstep who are senior citizens, of age more than 70 years and differently abled or infirm persons through Branch. (ii) All customers at 100 identified centres through outsourced agencies.									
3	What are the service charges?	<table border="1"> <thead> <tr> <th>Nature of Service</th><th>Service Charges # (Through Branch)</th><th>Service Charges # (Through Authorized 3rd Party Agent)</th></tr> </thead> <tbody> <tr> <td>Non-Financial</td><td>Rs. 100/- + GST*</td><td>Rs.75/- + GST</td></tr> <tr> <td>Financial</td><td>Rs. 100/- + GST</td><td>Rs.75/- + GST</td></tr> </tbody> </table> # The charges are subject to revision. *Rs.60/-+GST for Life Certificate pick-Up from pensioners/family pensioners.	Nature of Service	Service Charges # (Through Branch)	Service Charges # (Through Authorized 3 rd Party Agent)	Non-Financial	Rs. 100/- + GST*	Rs.75/- + GST	Financial	Rs. 100/- + GST	Rs.75/- + GST
Nature of Service	Service Charges # (Through Branch)	Service Charges # (Through Authorized 3 rd Party Agent)									
Non-Financial	Rs. 100/- + GST*	Rs.75/- + GST									
Financial	Rs. 100/- + GST	Rs.75/- + GST									
4	What is the turnaround time for DSBS facility	Turnaround time is T+1 working days where T is the date of request (excluding holidays). All request received upto 3.00 PM to be completed within 3 hours of request generation and request generated after that should be completed by 1.00 PM on next working day.									



Date



Terms and Conditions:

The following Terms and conditions shall be applicable for Doorstep Banking service:

1. The Doorstep Banking Services (DSBS) shall be available for the following set of customers

- (a) Senior citizens of more than 70 years of age.
- (b) Differently abled or infirm persons (having medically certified Chronic illness or disability) including those who are visually impaired.
- (c) Any other customer as decided by the Bank from time to time.
- (d) The registered address should be within 5 KMs (2KMs for hilly areas) from the

Designated branch. The service will be rendered at the registered Address which is recorded at the linked account level.

2. The customer accepts and acknowledges that the doorstep banking services ("Services") may be provided by PNB ("Bank") with the involvement of any of its officers/ Staff / any courier or other duly authorised third party service provider ("Agent"), and the customer hereby authorizes the Bank to appoint, as the Bank deems necessary, any Official/ Staff / Service Provider who will act upon the instructions of the Bank to provide the Services to the customer on behalf of the Bank. The Customer would authorize the bank to share such details with the Official/ Staff/ service provider as would be necessary to render the service.

3. The charges for the provision of the Services, including revised charges, if any, will be debited from the customer's account without prior notification to the customer. The charges may be revised from time to time by the Bank with a 30 days' notice to the customer. Such changes will be given effect only 30 days after the issue of notice through any of the medium as given below.

- Displaying on the Bank's website
- Displaying on the Notice Board at the Branches

4. Customer does not entail any legal or financial liability on the bank for failure to offer doorstep services under circumstances beyond its control.

5. The registration for Doorstep Services should be done at the Base branch/ Designated Branch/App/ Web Portal as the case may be.

6. For cash pick-up/delivery, the limit will be Rs 20,000/- per instance (subject to change by the bank from time to time) and the applicable charges to be debited for the services offered.

7. Customer needs to share ID proof / service request number (as applicable) with the Official/ Staff / service provider.

8. Customer should also verify the details of the representative of the Agent or the Official (with his ID card).

9. Calls for Doorstep services will be accepted at the Base Branch/Designated Branch during business hours. The delivery would be completed on best effort basis but not later than T+1 working day (holidays excluded).

10. The Services shall be subject to the terms, conditions and covenants of the agreement between the Bank and the customer.

11. The Customer may request for cancellation / modification of a relevant service request/ instruction 4 hours before the appointed time. In such case no charges shall be recovered.

12. Only one service request will be accepted per day up to 03.00PM. (may include multiple tasks in one request eg. Pick-up of cheque along with form 15H, Cheque requisition slip, cash pickup and cash delivery, etc). In case of one service request comprising of multiple tasks including both financial and Non-financial services, only the highest applicable service charges shall be recovered from the customer.

13. Withdrawals can be made in multiples of Rs.100/.

14. The Door-step services should be seen only as an extension to regular banking services offered by our Bank and hence liability of the Bank remains to the same extent as if the transactions were conducted at the Branch.

15. In case of transfer of account from one branch to another, a fresh registration for Doorstep Banking services is not to be made at the transferee branch as already registered in CBS.

16. In case of change in Terms and conditions, the same shall be displayed in the Branch Notice Board /or website.

Signature/thumb Impression of Account holder



A. Doorstep Banking Services Registration Register

S. No.	Request Registration No.	Date	A/c No.	Customer Name	Customer Address	Father's/ Spouse Name	Date of Birth	Mobile No.	e-mail ID (if any)

B. Doorstep Banking Services Request Register

S. No.	Date of Request	Request No.	A/c No.	Customer Name	Service Requested	Time of Request	Date & Time of Completion of Request	Charges	Charges Recovered on	Initials



C. Doorstep Banking Services Acknowledgement

Punjab National Bank

Branch _____

Date: _____

Dear Customer,

As per your Doorstep Banking Service request dated _____, the requested service has been delivered satisfactorily.

Sr. No.	DSB Service	Mark ✓ for service provided
1	Cheque Requisition Slip Pick Up	
2	Cheque Pick Up	
3	New Cheque Book Delivery against Requisition Slip	
4	Form 15G/15H / TDS/ FORM 16 Delivery	
5	Form 15G/15H/ IT/ GST Challan Pick up	
6	Life Certificate (Digital/ Fallback) Pickup	
7	Demand Draft / Pay order Request Pickup	
8	Demand Draft/Pay Order/ Non Personalized Cheque Book Delivery	
9	Term Deposit Receipt / Acknowledgement	
10	Account statement/ Prepaid Card /Gift Card Delivery	
11	Cash Deposit Up to Rs. 20,000/-	
12	Cash Withdrawal Up to Rs. 20,000/-	
13	Standing Instruction Request Pickup	
14	Registration/ Updation of Nomination request pick up	
15	Funds Transfer request pick up	

Signature / Thumb Impression of Customer

Account Number:.....

Cust_id:.....



M/s Atyati - List of locations

Sr. No.	Centre	State or UTs	District
1	Guwahati	Assam	Kamrup Metropolitan
2	Patna	Bihar	Patna
3	Chandigarh	Chandigarh	Chandigarh
4	Ahmadabad	Gujarat	Ahmedabad
5	Vadodara	Gujarat	Vadodara
6	Surat	Gujarat	Surat
7	Rajkot	Gujarat	Rajkot
8	Gandhinagar	Gujarat	Gandhinagar
9	Anand	Gujarat	Anand
10	Jamnagar	Gujarat	Jamnagar
11	Bhavnagar	Gujarat	Bhavnagar
12	Gurgaon	Haryana	Gurgaon
13	Faridabad	Haryana	Faridabad
14	Panchkula	Haryana	Panchkula
15	Rohtak	Haryana	Rohtak
16	Greater Mumbai	Maharashtra	Mumbai
17	Pune	Maharashtra	Pune
18	Nagpur	Maharashtra	Nagpur
19	Navi Mumbai	Maharashtra	Thane
20	Thane	Maharashtra	Thane
21	Nashik	Maharashtra	Nashik
22	Kalyan-Dombivli	Maharashtra	Thane
23	Pimpri Chinchwad	Maharashtra	Pune
24	Aurangabad	Maharashtra	Aurangabad
25	Vasai-Virar City	Maharashtra	Palghar
26	Mira-Bhayandar	Maharashtra	Thane



Sr. No.	Centre	State or UTs	District
27	Kolhapur	Maharashtra	Kolhapur
28	Shillong	Meghalaya	East Khasi Hills
29	DELHI	NCT of Delhi	New Delhi
30	Bhubaneswar	Odisha	Khurda
31	Sambalpur	Odisha	Sambalpur
32	Cuttack	Odisha	Cuttack
33	Puducherry	Puducherry	Puducherry
34	Chennai	Tamil Nadu	Chennai
35	Coimbatore	Tamil Nadu	Coimbatore
36	Madurai	Tamil Nadu	Madurai
37	Tiruchirappalli	Tamil Nadu	Tiruchirappalli
38	Salem	Tamil Nadu	Salem
39	Hyderabad	Telangana	Hyderabad
40	Warangal	Telangana	Warangal urban
41	Agartala	Tripura	West Tripura
42	Lucknow	Uttar Pradesh	Lucknow
43	Noida	Uttar Pradesh	Gautam Buddha Nagar
44	Kanpur	Uttar Pradesh	Kanpur Nagar
45	Ghaziabad	Uttar Pradesh	Ghaziabad
46	Allahabad	Uttar Pradesh	Allahabad
47	Varanasi	Uttar Pradesh	Varanasi
48	Agra	Uttar Pradesh	Agra
49	Meerut	Uttar Pradesh	Meerut
50	Gorakhpur	Uttar Pradesh	Gorakhpur
51	Bareilly	Uttar Pradesh	Bareilly
52	Aligarh	Uttar Pradesh	Aligarh
53	Moradabad	Uttar Pradesh	Moradabad



Sr. No.	Centre	State or UTs	District
54	Jhansi	Uttar Pradesh	Jhansi
55	Kolkata	West Bengal	Kolkata
56	Bidhannagar (M)	West Bengal	North Twenty Four Parganas
57	Haora	West Bengal	Haora
58	Asansol	West Bengal	Paschim Bardhaman
59	Durgapur	West Bengal	Paschim Bardhaman
60	Siliguri	West Bengal	Darjeeling

Integra List of locations

Sl No.	Centre	State Or UTs	District
1	GVMC	Andhra Pradesh	Visakhapatnam
2	Vijayawada	Andhra Pradesh	Krishna
3	Tirupati	Andhra Pradesh	Chittoor
4	Guntur	Andhra Pradesh	Guntur
5	Raipur	Chhattisgarh	Raipur
6	Bilaspur	Chhattisgarh	Bilaspur
7	Bhilai Nagar	Chhattisgarh	Durg
8	Panaji	Goa	North Goa
9	Margao	Goa	South Goa
10	Shimla	Himachal Pradesh	Shimla
11	Jammu	Jammu & Kashmir	Jammu
12	Srinagar	Jammu & Kashmir	Srinagar
13	Ranchi	Jharkhand	Ranchi
14	Dhanbad	Jharkhand	Dhanbad
15	Jamshedpur	Jharkhand	Purbi Singhbhum



16	Chaibasa	Jharkhand	Pashchimi Singhbhum
17	BBMP	Karnataka	Bangalore Urban
18	Mangalore	Karnataka	Dakshin Kannad
19	Mysore	Karnataka	Mysore
20	Hubli-Dharwad	Karnataka	Dharwad
21	Belgaum	Karnataka	Belgaum
22	Kochi	Kerala	Ernakulam
23	Thiruvananthapuram	Kerala	Thiruvananthapuram
24	Thrissur	Kerala	Thrissur
25	Kozhikode	Kerala	Kozhikode
26	Bhopal	Madhya Pradesh	Bhopal
27	Indore	Madhya Pradesh	Indore
28	Jabalpur	Madhya Pradesh	Jabalpur
29	Gwalior	Madhya Pradesh	Gwalior
30	Ludhiana	Punjab	Ludhiana
31	Jalandhar	Punjab	Jalandhar
32	Amritsar	Punjab	Amritsar
33	Patiala	Punjab	Patiala
34	SAS Nagar	Punjab	Sahibzada Ajit Singh Nagar
35	Jaipur	Rajasthan	Jaipur
36	Jodhpur	Rajasthan	Jodhpur
37	Udaipur	Rajasthan	Udaipur
38	Kota	Rajasthan	Kota
39	Ajmer	Rajasthan	Ajmer
40	Dehradun	Uttarakhand	Dehradun