

India

Highlights of Consumer Co-ops

- ✓ 8.4 million individual members
- ✓ A net-work of more than 22,000 primary consumer societies

1. Co-operative movement in India

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Background

The co-operative movement in India is very old. The first set of Co-operative Societies Act was enacted in 1904. The thrust of co-operative movement is mainly on agriculture credit and other allied activities. The Indian co-operative legislation is focused more in safeguarding the interest of farmers.

Law and Management of Co-operative Movement in India

The National Co-operative Consumers Federation of India Ltd (NCCF) is governed under the Multi-State Co-operative Societies Act, administered through the Central Registrar of Co-operative Societies appointed by the Government of India. There are individual State Co-operative Societies

Acts in each of the states in India. In each state there is a Registrar of Co-operative Societies to oversee the functioning of the societies. The management of the societies vests in elected representatives of the members (with government nominees in case where there is government share contribution) with fixed terms of 3 to 5 years. The representatives of primary retail societies are represented in the wholesale societies, which send their representatives to the State Federations. The representatives of both wholesale societies and State Federations which comprise the membership in the National Federation, constitute the board of management of the national apex body i.e., NCCF along with institutional nominees and those from the Government of India.



2. Outline of consumer co-ops

2.1 Structure of Consumer Co-ops in India

The consumer co-operatives have a four-tier structure in India.

There is a national level Federation which is the National Co-operative Consumers Federation of India Ltd (NCCF).

29 state level Federations coordinate the functions and activities in the respective states.

They are supported by wholesale/central societies at the district level.

The primary co-operative societies with membership of individuals undertake the retail trade.



General body meeting of NCCF

The following is the structure and volume of business of consumer co-operatives in India as per the available information, which requires to be updated.

No.	Particulars	Numbers
1	Primary Societies	22,241
2	Wholesale Societies	612
3	State Federations	29
4	NCCF	1
5	Membership: Individuals Institutional	8,405,000 23,000
6	Sales (Rs./billion) (estimated) - Retail (Primary & W/S Societies) : - Wholesale 1. State Federations 2. NCCF	16 13 15
7	Economic Viability - Primary Societies in profit - Wholesale Societies in profit - State Federations in profit	8051 – 36% 256 – 32% 13 – 45%

Structure

2.2 About the NCCF

NCCF was established in 1965 as the apex body of consumer co-operative societies in the country, registered under the Multi-State Co-operative Societies Act.

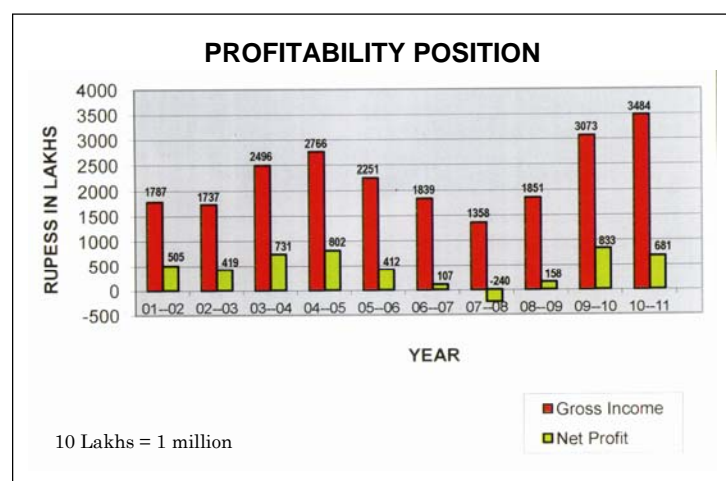
With its head office in Delhi, NCCF operates through a network of 32 Branches located in different parts of the country.

The authorized share capital of NCCF is Rs. 500 million and paid-up capital is Rs. 126.12 million (as on 31.03.2011).

141 primary or wholesale societies, State

consumers co-operative federations and National level organizations besides the Government of India are members of NCCF.

The business turnover of NCCF had been over Rs. 14 billion in different commodity groups during the year 2010-11. The present activities of NCCF include bulk institutional supply of goods, import of pulses on behalf of states for distribution under the Public Distribution System (PDS), export of onion as a government agency, apart from civil construction and infrastructure development activities, etc.

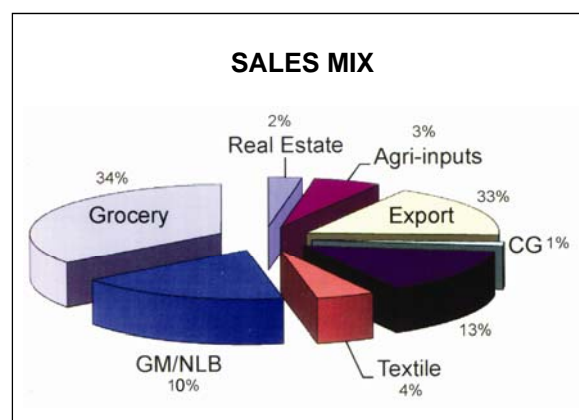


Actual & Projected working results of NCCF

(Figures in Rupees million)

	2010-11	2011-12	2012-13
	Actuals	(Projected)	
Sales	14,645	18,000	20,000
Gross Profit	348	350	416
Expenses	232	250	278
Net Profit	116	100	138

1US\$: INR 53 Approx.

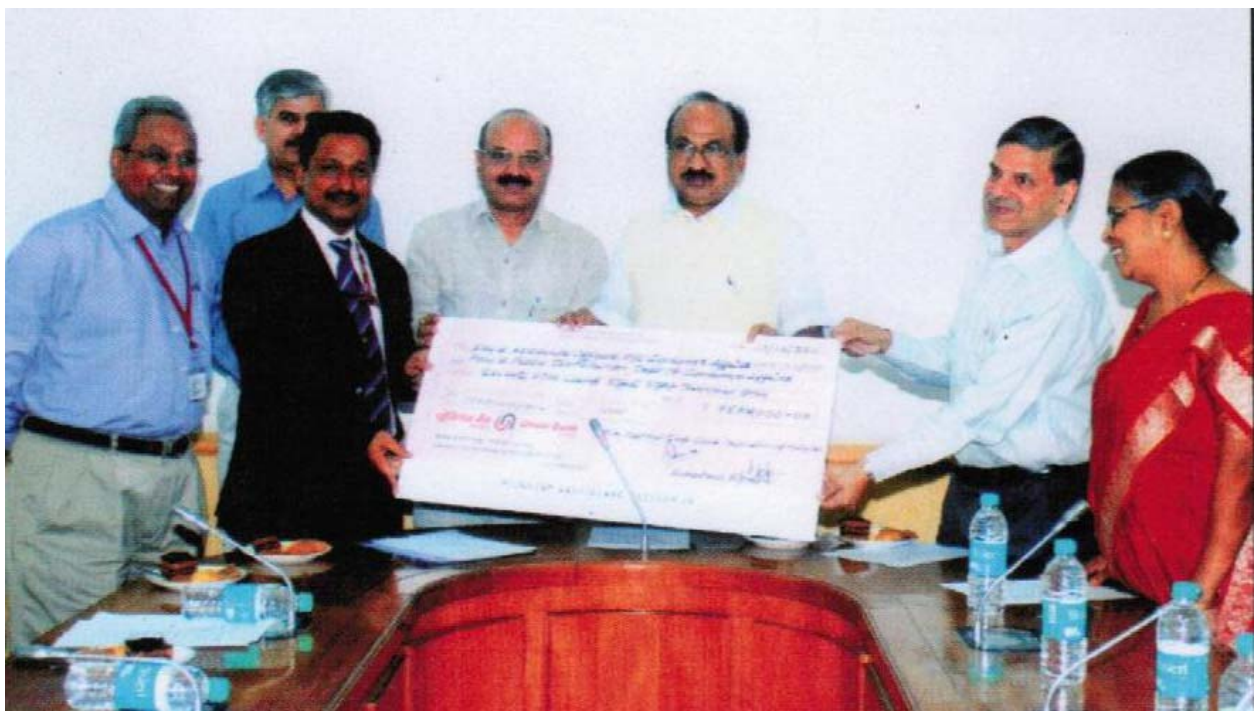


Structure

NCCF cont'd.



Officials from JCCU and ICA-AP at NCCF Hqs.



Presentation of NCCF's dividend cheque to the Hon'ble Minister for Consumer Affairs, Food and Public Distribution, Government of India

2.3 National policy on Co-operatives

The present national policy of the Government of India on co-operatives envisages the following:

- Recognizes the co-operatives as a distinct economic sector and an integral component of the socio-economic system of the country and an effective and potential instrument of socio-economic development.
- Recognizes the role of the Government in ensuring that the benefits of liberalization and globalization in the emerging economic environment are extended to the co-operatives in equal measure through suitable fiscal policies and pledges to provide support and protection to the co-operative movement through suitably designed investment programmes with a view to providing the co-operatives a level playing field vis-a-vis other competing enterprises especially in the field of agro-processing and marketing;

- Recognizes the need to provide preferential treatment, as far as, possible, to the co-operatives engaged in areas such as credit, labour, consumer, services, housing, development of underprivileged people, women and development of emerging areas as well as sectors requiring people's participation especially in rural areas.



2.4 Global Scenario vis-à-vis Consumer Cooperatives in India

Over the years, the global economic outlook particularly in the areas of international trade and industrialization has changed. The main drivers and observed areas are:

1. The rapid worldwide development of global village concept and organized food retail sector.
2. The growth, concentration and consumption promises of mega city development for bulk retail.
3. The cheaper and easier dissemination of knowledge about production and consumption pattern.
4. The change of lifestyles directed at con-

venience products, freshness, for the new generation.

5. Consumer preferences demanding traceability and high quality standards.
6. The rise of ethical food supply chains.

The liberalization of economy and Government policy of withdrawal of subsidy as well as financial assistance to the consumer co-operatives have slowed down progress of consumer co-operatives in India.

Nevertheless, the presence of consumer co-operatives all over the country is still quite substantial.

The Indian along with the Asian Societies have undergone tremendous change with a new generation coming up having new outlook in the changed economic status.

Representative Co-operative Societies

The opening up of the economy has helped a lot in bringing about the change in the living standards and purchasing habits of the people.

The consumer co-operatives in the country

over the period have also undergone changes to some extent.

Its usefulness has been felt by the consumers belonging to the lower/middle income groups, at least in some areas.

3. Representative Co-operative Societies

A sample study on the working of consumer co-ops. in some of the states revealed the following:

Maharashtra

A number of societies like Supari Baug Madhyavarti Sahakari Grahak Sangh (Super Bazar), Apna Bazar, Raigarh Bazar, Warna Bazar, Bharti Bazar, Sriram Bazar

and Sahkar Bazar are running their respective network of retail chains for sale of consumer goods.

There is a vast network of consumer co-operatives in the state. However, due to lack of vertical integration and mutual co-operation among the different tiers of co-operatives, they are not able to work satisfactorily and achieve the desired results.



Apna Bazar, Mumbai



Super Bazar, Mumbai

West Bengal

CONFED (West Bengal State Consumers Cooperative Federation Ltd) feels that necessary infrastructure should be created for the co-operative sector for bulk procurement, storage and distribution of consumer goods besides modernization of the management of retail units selling consumer goods.

Calcutta Wholesale Consumers Cooperative Society runs a chain of retail outlets named as "Samabaika". However, due to various

factors like lack of working capital, absence of any modernization programme, non-availability of trained and professionally qualified staff, their working is far from satisfactory.



Representative Co-operative Societies

Delhi

The Super Bazaar – once the largest network of consumer stores in Delhi could not function effectively because of bad management and other factors. The Central Government Employees Consumers Cooperative Society (Kendriya Bhandar) – the other existing network depends mostly on Government institutional supplies for their economic viability. They have, however, a large network of consumer stores all over Delhi.

Out of their 132 consumer stores, 87 are located in Delhi. The annual sales turnover of Kendriya Bhandar is Rs. 4.61 billion (2010-11). The Delhi Wholesale Consumers Cooperative Society run by the Government of Delhi also has a network of retail stores. They, however depend largely on liquor sales for their existence. The management of this society feels that verification of status of their member societies is a major issue, which needs to be done urgently.

The Delhi State Consumers Co-operative Federation Ltd, established a few years back handles sale of items like wheat flour, rice, pulses of different varieties and such other goods through the network of its affiliated units with tie up arrangement with NCCF. It also undertakes bulk supplies of pulses to the Defence establishment and office use items to the Government Departments as is done by such other co-operative societies.

Around 80 small and middle-sized functional primary societies are mainly engaged in running ration shops and selling imported goods for their survival. These societies are not willing to undertake collective centralized purchases and utilize the services of federal society for the purpose, resulting in competitions among themselves. Active engagement of members in running these retail stores is minimal. These are, therefore, just shops and cannot be treated as co-operative institutions in a true sense.



NCCF Retail Store, New Delhi

Democratic Control and Management



Eminent Co-operators at the General Body Meeting of Delhi State Consumers Federation, 2011

Representative Co-operative Societies

Delhi cont'd.



Delhi Wholesale Consumers Co-op Store, New Delhi



Kendriya Bhandar, New Delhi



Swastik Consumer Co-op Store, New Delhi



Sudhar Sabha Consumer Co-op Store, New Delhi

Rajasthan

Rajasthan State Consumers Cooperative Federation Ltd (CONFED) is the state level apex institution in the state functioning with the basic objective of promoting the commercial activities of its member co-operatives and retailing of consumer goods.

The total share capital of CONFED is Rs.

31.44 million with the state Government's share of Rs. 28.98 million.

Retailing of consumer goods is undertaken under the name of 'UPHAAR' Stores. There are 363 such stores in the state and around 100 more are proposed to be opened. CONFED runs 80 chemist shops for the benefit of consumers.

Representative Co-operative Societies

Rajasthan cont'd.

To promote the brand name, augment turn-over and make available good quality spices at reasonable rates, CONFED has an annual calendar for holding Spice Fairs at the

divisional headquarters in the State. Good quality wheat is also sold to consumers at attractive prices during April-June, every year.

उपहार सुपर मार्केट

- शुद्ध एगमार्क मसाले :-

हल्दी, धनियाँ, मिर्च, अमचूर, गरम मसाला आदि
- एम.एम.टी.सी. -  सोने, चाँदी के सिक्के एवं बर्तन आदि
- स्टेशनरी, ग्रासरी, कोस्मेटिक्स, क्लॉथ, फर्नीचर, कम्प्यूटर, प्रिन्टर अन्य सामग्री किफायती दरों पर उपलब्ध

मेडिकल अनुभाग

- आमजन, पेंशनर्स, राज्य कर्मचारियों के लिए एस.एम.एस, सेटेलाईट, जिला अस्पतालों एवं डिस्पेंसरियों में दवाइयाँ उपलब्ध कराई जाती है।
- मुख्यमंत्री निःशुल्क दवा योजना अन्तर्गत दवा वितरण केंद्रों से दवा उपलब्ध कराई जाती है।

Kerala

The Kerala State Co-operative Consumers Federation Ltd was established in 1965 with the primary objective of making bulk procurement of consumer goods for supply to its affiliated and other co-operative societies. Gradually, the Federation diversified its business activities. The Federation now runs 151 retail units for sale of consumer goods under the brand of “Triveni”. The Federation introduced a State Government sponsored scheme as “Neethi Scheme” for distribution of selected items of consumer goods at reasonable prices, especially in rural areas which is implemented through network of around 1000 selected primary agricultural credit societies in all districts of Kerala. The Federation also sells medi-

cines at prices much lower than the printed maximum retail prices under the “Neethi Medical Scheme” which benefits common people. The Federation also manufactures and supplies exercise note books under the brand name of Triveni for the benefit of student community.

The Federation achieved a sales turnover of Rs. 10.38 billion and earned a net profit of Rs. 152 million during the year 2009-10.



Outlook of India retail market

Kerala cont'd.

Distribution of essential consumer goods under the public distribution system in the state is handled by the Kerala State Civil Supplies Corporation – a State Government Company.

The corporation runs over 1300 retail outlets under the name of “Maveli Stores” for the sale of various types of consumer goods at reasonable/subsidized rates all over the state, which have become very popular.



A floating consumer store

Outlook of India retail market

Retail Trade of Consumer Goods in India

The volume of current retail sale of consumer goods in India is estimated at \$ 500 billion per annum. The retail consumer goods industry comprises of 7 million small stores, 4 million of which are in rural areas.

Estimated 92% of the retail trade in India is undertaken by the small stores, leaving the rest 8% of the retail trade for the organized/corporate sector.

The rural market accounts for an estimated annual sale of \$ 350 billion in respect of the consumer goods in the country.

From the organized and corporate sector, established industrial houses in India have set-up large sized retail outlets in various cities in India, whose combined present vol-

ume of retail sales is about \$ 40 billion per annum.

More than 400 large sized shopping malls having around 200 million sq. ft. of shopping area have come up in various metro cities in India. About 700 such malls are expected to come up in the next five years to take up retailing of branded consumer goods both from the established international market and domestic trade.

Various large sized industrial houses in India have made investment of around \$ 500 million in creating infrastructure for retail trade in India.

The consumer co-operative societies have to find a place for themselves in the market for their share in this.



4. Problems and Future visions

4.1 Overall Assessment and the Present Status

As per available information, out of 29 State Federations, 16 are either defunct or non-existent now.

About 68% of the Wholesale Societies and 64% of the Primary/Retail Societies are also either defunct/nonexistent or running in huge operational losses.

Existence of a large number of dormant societies would create hindrances in planning and preparing meaningful revival packages for the consumer co-operatives.

Detailed studies have to be made to ascertain the present status and working of consumer co-operatives in each state in India and prepare plan of action for the respective states.



4.2 Problems and Difficulties

Consumer co-operatives received a good deal of support from the Government in the past through various Government sponsored schemes which have been withdrawn now, as a part of Government policy on open and free economy.

The 4-tier structure of co-operatives has not been functioning satisfactorily for the following main reasons :

1. There is no centralized procurement arrangement in respect of major consumer goods to meet the expectations of the societies in the lower tier.
2. In the absence of synchronized and integrated structure, these societies in fact have been competing with each other in the same line of trading activity.
3. Most of the state level societies and wholesale stores have become ineffective.
4. The mark-up of 8-10 percent of the retail stores are not sufficient to cover the administrative and selling expenses of the societies.

All these have practically depleted organic linkages among the member organizations making the entire structure almost defunct.

Apart from weaknesses and shortcomings in-

dicated above, the major factors responsible for present state of affairs are :

1. Problems of access to finance for expansion, absence of long term planning and lack of professionalism.
2. No concerted effort to bring in newer practices for furthering growth of the consumer co-operative societies.
3. The co-operatives have not been able to meet the requirement for quality goods, efficient handling/management, clean environment and after-sales services as per the concept of modern retail management.

The whole sector is plagued with the problems of lack of :

1. Vertical linkage with other national and state federations, wholesale and other co-operative societies and members;
2. Synergy among the member societies and with other national and state level co-operative bodies;
3. Government support in promoting consumer co-operative movement including extending preferential treatment and develop it to act as an instrument in intervening the market; and capital, land/space for expansion and trained personnel in the sector.

Problems and difficulties cont'd.


Poor management is another dark side of consumer co-operatives.

Consumer Co-operatives could not attract professional managers.

It has become more difficult for the consumer co-operatives in the country to sustain their survival in the present scenario of stiff com-

petition from the private retailers entering into the distribution trade, in the absence of financial and other support of the Central/ State Governments which was being received earlier.

The consumer co-operatives in the country, therefore, have to face the challenges of the big players who have huge resources.



4.3 Observations and Recommendations by the Working Group Constituted by the Government - 2010

Main Observations

Consumer co-operatives were given an important role in the country, during the post-independence period for safeguarding the interest of consumers.

It was observed that during the time of scarcity, the private trade had frequently failed to render the required services to the consuming public by adopting straight forward business practice.

On the other hand, there have been tendencies to take undue advantage of such conditions to exploit the consumers by way of hoarding, black-marketing, adulteration and charging higher prices. Under this situation, the consumer co-operatives were found to be the only answer to protect the interests of consumers in the country at large.

Consumer co-operative societies handle distribution of a wide range of essential commodities such as food-grains, pulses, edible oil, tea, sugar, salt, textiles, toiletries and cosmetics, books and stationery, drugs and medicines, household goods and general merchandise items etc.

Some of the societies and the State level Federations are also undertaking processing/

manufacturing activities like processing of pulses and spices, manufacturing of exercise note books, edible oil etc. in a limited way to meet the requirement of the local societies/ consumers.

The consumer co-operative societies were envisaged as an instrument for implementing State policies in areas such as public distribution, market intervention and price support operations for agricultural commodities. The role of co-operatives has acquired a new dimension in the changing scenario of globalization and liberalization of the national economy.

With the current liberalized economic policy of the Government of India and modernization of the distribution/ retailing network, most of the state level societies and wholesale stores have reportedly become unviable. Apart from becoming full-fledged Government suppliers, the National and State Federations and other co-operative societies, are competing with each other today.

The organized retailers in the metros and urban centres virtually pushed the consumer co-operative sector to become totally uneconomical and noncompetitive. In this background, the consumer co-operative sector is going to face stiff competition from private trade, particularly the manufacturers of consumer goods who are in the private sector.

Revitalization Plan

The summary of recommendations given in the Revitalization Plan prepared by the NCCF on the suggestions of the Working Group include creation of a strong infrastructure by constructing warehouses, cold storages, processing units for pulses, spices etc., setting up of large sized retail outlets, procurement of selected agricultural commodities on a large scale, besides the following:

- NCCF being the apex body should establish direct linkage with the producers/manufacturers of consumer goods.
- The Government may engage NCCF and other consumer co-operatives as major conduits for procurement of reasonable quantity agricultural commodities (food-grains/pulses) under various schemes.
- Distribution of consumer goods imported by other Govt. agencies should be entrusted to NCCF for sale at reasonable prices for the benefit of consumers.
- Consumer Co-operatives guided by NCCF should maintain the supply line of essential consumer goods.
- NCCF should have adequate storage facility at strategic locations, for which warehouses and cold storages should be established.
- NCCF should open department stores at select locations in different places of the country.
- NCCF should be associated for running of various Govt. welfare schemes.
- Distribution of goods under the Public Distribution System (PDS) should be entrusted to the NCCF and consumer co-operative societies on preferential basis with reasonable margin.
- NCCF should set up agro processing units at select places.
- NCCF to have the process of knowledge dissemination and collection of market intelligence.
- NCCF should operate a scheme for distribution of selected consumer goods with Government assistance.
- Retailing of medicines in Government hospitals and other places.
- Members to be encouraged to contribute to the share capital.
- Small-sized societies should merge together to ensure sustainability.
- NCCF should established vertical linkage with member societies.
- Retail societies should establish campus co-operatives.

NCCF to:

- ✓ adopt best trading practices.
- ✓ prepare a workable business plan.
- ✓ develop own products and brand names for the consumer co-operatives.

Important Suggestions and Recommendations from the Working Group

Connecting producers to consumers without long chain of intermediaries is a challenge which could be best met by the consumer movement in co-operative sector and therefore the role of NCCF in this regard is quite important. The establishment of integrated value chains from small scale producers to the large cross section of consumers could be a significant step in this direction.

There is a need for providing financial support to the NCCF by the government to develop the infrastructure at different levels to ensure distribution of essential consumer goods at affordable prices.

The food security has been a major concern in India since independence. India achieved self-sufficiency in food-grains in the 1970's and has sustained it thereafter. But the achievement of food security at the national level did not percolate down to households and the level of chronic food insecurity is still high.

Suggestions and Recommendations cont'd.

The Government of India has been implementing a wide range of nutrition intervention programmes for achieving food security at the household and individual levels.

The Public Distribution System (PDS) supplies food items, such as food-grains and sugar, at administered prices through fair price shops.

There have been a range of food-for-work and other wage and employment programmes. Another approach adopted by the government is to target women and children directly. This includes mid-day meal programme for school going children and supplementary nutrition programme for children and women.

To strengthen the proposed food security scheme, the available infrastructure of NCCF should be entrusted with procurement, storage and distribution of consumers goods of daily use at affordable price throughout the country, besides, utilizing these for implementation of other Government sponsored schemes to the extent possible.

The NCCF should act as an aggregator in the market for procurement of pulses and other agricultural commodities, arrange for their storage, processing, grading, packaging

and distribution throughout the year in the interest of the farmers of the country.

The available infrastructure of NCCF should be utilized for procurement, storage and distribution of consumer goods of daily use at affordable prices throughout the country, besides utilizing these for implementation of other Government sponsored schemes to the extent possible.

The other steps such as internal control measures, training of staff, professional management and development of relations with member co-operatives are also useful for the NCCF in addition to:

- ✓ Making available cereals and pulses in semi-processed or processed form from farmers' fields to the consumers' houses through integrated chains.
- ✓ Creating an end-to-end value chain for procurement of oil seeds, their small or large scale processing and distribution up to the consumer end.

The Working Group felt that NCCF should develop commercial relations with its member societies of different status and assist them in working out proper business work programme directing at taking up responsibilities for distribution of consumer goods and implementation of various welfare schemes of the Government in association with the NCCF.

4.4 Future Prospects and Impact of Government Regulations

The Indian consumer co-operatives have to take urgent and important steps like adoption of modern management techniques, professionalization and capital formation etc., to keep pace with the changing economic scenario and to survive the challenges from the private sector enterprise in the retail trade.

On the brighter side, the consumer movement in India received a big boost with the enactment of Consumer Protection Act aiming at protecting the rights of the consumers and redressal of their grievances quickly through the user-friendly consumer courts.

Through other Government enactments like Weights and Measures Act etc., it has been made compulsory for the manufacturers of

Future Prospects cont'd.



Promotion of consumer awareness

products to provide full product information of the packaged goods to the consumers.

There are also various measures on quality control and against deceptive advertisements etc., in place.

However, the consumers themselves have to be self-cautious and aware to establish themselves as market force individually and through the infrastructure of consumer co-operatives, to have a meaningful existence in the competitive market in the modern economic scenario – indeed a lot of hard work and a long way to go.

In a rather difficult situation the consumer co-operatives have to accept the challenging assignment of giving a new direction to themselves for their survival and to create a place in the consumer market.

4.5 Summary of Action Plan and Suggestions

- ✓ NCCF as the national apex body has to establish direct linkage with the producers/manufacturers of consumer goods.
- ✓ Consumer co-operatives led by NCCF should maintain the supply line of essential consumer goods.
- ✓ NCCF should have adequate storage facility at strategic locations, for which warehouses and cold storages should be established to be utilized by the consumer co-operatives.
- ✓ To open large sized retail units in select locations in different places of the country to project/showcase the image of consumer co-operatives, besides making available a large selection of consumer goods.
- ✓ To establish vertical linkage with member organizations to facilitate exchange of views with the member co-operatives on various aspects of management in mutual interest and for development of a sound and sustainable infrastructure of consumer co-operatives in all states.
- ✓ NCCF should set up agro-processing units at select locations.
- ✓ NCCF to have the process of knowledge dissemination and collection of market intelligence to be shared by other consumer co-operatives.
- ✓ To prepare a workable business plan for each state after conducting detailed study of the working of the consumer co-operatives. The study in respect of the state level federations may be conducted by the NCCF and their short-term and long-term business work programme may also be prepared by the NCCF in consultation with the state authorities. The study within the state may be undertaken by the Registrar, Co-operative Societies in association with the state federations.
- ✓ NCCF should develop its own products and brand names in the consumer co-operative sector.

Summary of Action Plan cont'd.

- ✓ NCCF should organise training programmes for employees and officers of the consumer co-operatives, which should be a regular process.
- ✓ The Government may engage NCCF and other consumer co-operatives as major conduits for procurement of reasonable quantity of agricultural commodities (food grains/pulses) under various schemes.
- ✓ Distribution of consumer goods imported by other govt. agencies should be entrusted to the consumer co-operatives for sale at reasonable prices through the network of consumer co-operatives for the benefit of consumers.
- ✓ NCCF and other consumer co-operatives should be associated for providing supply support to various Government welfare schemes, like the mid-day meal scheme for school children.
- ✓ Distribution of goods under public distribution system should be entrusted to the consumer co-operatives on preferential basis with reasonable margin for them.
- ✓ Small sized societies should merge together to ensure sustainability.
- ✓ The present status of members of societies at all level (apex, wholesale and primary societies) both institutional and individuals needs be verified to eliminate the defunct and non-existent ones.
- ✓ The existing structure of the societies needs be modified to maintain only two types of societies – the apex body and the retail societies in the states to avoid multiplicity of the societies.
- ✓ Co-operatives should adopt best trade practices.



4.6 Expected Impacts of Action Plans/ Suggestions

- ✓ A strong and viable co-operative sector, capable of undertaking socio-economic activity through infrastructure development in the form of creating storage space, processing units particularly for agro based products, setting up large-sized retail outlets and procurement of items of mass consumption such as food-grains and pulses for sale at reasonable rates and to maintain the supply line.
- ✓ Disciplined approach with diversified business activities.
- ✓ Dedicated supply line for essential commodities.
- ✓ Available infrastructure for crisis management in case of need.
- ✓ Positioning the consumer co-operatives as instrument in market intervention for price stabilization.

5. Basic information on India



For illustration purpose only

Name	: Republic of India
Capital	: New Delhi
Largest city	: Mumbai
Government	: Federal Parliamentary Constitutional Republic
Area	: 3,287,260 km ²
Population	: 1,210,193,422 [2011 census]
GDP (PPP)	: US\$ 4.457 trillion [2011 estimate]
Currency	: Indian Rupee (INR)

