



Delivering Financial Inclusion Services to Rural Citizens through the Common Service Centers

An Evaluation of State Implementation Models

March 2011

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Delivering Financial Inclusion Services Through the Common Service Centers

I. Introduction

- On September 28, 2010, Reserve Bank of India (RBI), as part of its Financial Inclusion mandate, announced in the Annual Policy Statement for the year 2010-11, that it has decided to permit banks to engage companies registered under the Indian Companies Act, 1956, excluding Non Banking Financial Companies (NBFCs), as Business Correspondents (BCs) in addition to the individuals/entities permitted earlier, subject to compliance with its existing guidelines for engaging BCs. Further, the RBI has allowed banks to engage with the CSC Operators/VLEs as BCs.
- Further, on February 15th 2011, Sonia Gandhi launched the Swabhiman Scheme in New Delhi. The objective the Scheme is to make banking facility available to all citizens and the initial target is to get 5 crore accounts opened by Mar 2012. The Scheme will also ensure loans and other credit facilities for farmers and villagers at subsidized rates.
- As per the RBI guidelines, the BC model is as follows:
 - While an organization can be a BC for more than one bank, at the point of customer interface, a retail outlet or a sub-agent of a BC or Customer Service Point (CSP) shall represent and provide banking services of only one bank.
 - The terms and conditions governing the contract between the bank and the BC should be carefully defined in written agreements and subjected to a thorough legal vetting.
 - While drawing up agreements, banks should strictly adhere to instructions contained in the guidelines on managing risks and code of conduct in outsourcing of financial services by banks, issued by Reserve Bank of India on November 3, 2006.
 - The banks will be fully responsible for the actions of the BCs and their retail outlets / sub agents.
- Thus, financial inclusion has become a mandate for all banks, with clear targets created as part of their Financial Inclusion Plan that have been approved by RBI. As a result, the Banks have signed BC agreements with various telecom providers (Airtel, Vodafone, etc) and technology solutions providers (Tata Consultancy Services, Oxigen, etc) and financial payment systems (A Little World-ALW, Eko, FINO, etc) to deliver financial services.
- Further, SCAs in a number of States around the Country have taken the initiative to become BCs, enabling CSCs to become customer service points that deliver various banking and financial services. Further, in some cases, the SDAs are proactively supporting these initiatives, thereby increasing the sustainability of these initiatives.
- Thus it is believed that the Common Service Centers can become an effective vehicle to deliver financial services to rural India, through the BC model, enabling banks to meet their financial inclusion mandates.

II. Financial Inclusion & CSC Scheme: Experience from States

- As of date, only 13 SCAs across 10 States have taken the initiative to become BCs, enabling CSCs to become CSPs that deliver various banking and financial services (for details see Annexure 1). Further, implementations have started only in 3 States- Madhya Pradesh, Jharkhand and Chhattisgarh.
- Initial findings from pilots in Madhya Pradesh and Jharkhand have been promising, proving that with the right strategy, delivering financial services in rural areas can be financially sustainable and a source of considerable revenue for the VLEs.
- The State Bank of India (SBI) has been most aggressive in signing BC agreements with SCAs to deliver financial services via CSCs in rural India. Other banks that have signed such agreements include Bank of India and J&K Bank.

1. Implementation Model Case Studies

Implementation Model 1: Financial Inclusion in Madhya Pradesh (MP)

SCAs (NICT & AISECT) Sign BC Agreement with SBI

AISECT and NICT, SCAs in MP, have signed Business Facilitator (BF) and Business Correspondent (BC) agreements with the State Bank of India (SBI) to offer financial services in the State. Both offer these services at rural CSCs.

As a Business Facilitator the CSCs generate business for the bank from the communities living in and around their CSCs and book the business to nearest linked SBI branch. As a Business Correspondent, the CSCs with adequate ICT infrastructure act as a Bank's Branch and offers the selected banking facilities. Services being offered include:

- Business Correspondent (BC) Services:
 - Savings Account Opening
 - Deposit / Withdrawal in Account
 - NREGS Wages Distribution & Govt. Pension Distribution (NREGS Wages Distribution is enabled by SBI Kiosk using Biometric Thumb Impression Device at CSCs.)
- Business Facilitator (BF) Services offered
 - New Saving or Current Account Opening
 - Loan Distribution (Application & Information)
 - Kisan credit card
 - Micro Finance, Loan for Agriculture and Animal
 - Loan for Tractor, Vehicle and House
 - Recurring Deposit & Fixed Deposits in Bank
 - Loan Recovery

Implementation process:

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- Both AISECT & NICT have adopted SBI's Kiosk banking model, which enables biometric based online user authentication in real-time via SBI's Portal.
- As per the agreement, the BC has to pay the bank a minimum bank guarantee and has to maintain a prepaid settlement account with SBI, against which all transaction settlement is done on a daily basis. The CSCs are added under the BC, as their CSPs. The selection of CSPs is done by the BC. The customer is recognized through a biometric authentication process.
- The equipment requirement to enable kiosk banking includes a computer, printer, internet connectivity and a low cost biometric scanner (approximately Rs.2600).
- While AISECT is in the process of enabling all its CSCs as CSPs, NICT has undertaken a rigorous VLE selection process to ensure success. This was the most important part of its implementation process. VLE selection parameters included:
 - Understanding and ability to deliver financial services
 - Financial and family background
 - Local property ownership
 - Social status
 - Police & physical verification
- To ensure success, VLEs are required to undergo training on an ongoing basis. Further, the SCAs have to take proactive steps to motivate the VLEs to go out into the community and build awareness around the benefits of kiosk banking at their CSC.
- SCAs have also taken proactive steps to ensure that various Government Scheme disbursements including NREGS wages, old age pension and scholarship payment, happen through the CSCs. This requires educating and lobbying local government officials including collectors and sarpanchs.

Current Status:

NICT:

- Presently about 73 NICT CSCs offer BC services and 250 NICT CSCs offer BF services in 13 districts of MP.
- NICT is earning a minimum of Rs. 3000 per month per CSC by offering these services, while in some cases Rs. 50,000 per month per CSC revenue has been earned, by aggressively pushing business facilitator services, including loan and credit card processing.

AISECT:

- About 105 CSCs are operational and delivering financial services successfully, while kiosk banking solution is being installed in 310 CSCs.
- In the last six months, 30,000 new bank accounts have been opened at CSCs and

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average transactions worth Rs. 2 crore are occurring through CSCs each month.

- On an average the BC is earning between Rs 8000-Rs10,000 per month per CSC from basic BC activity. Those VLEs offering BF services like loan and Kisan credit card applications are generating revenues of up to Rs. 40,000 in commissions.

Challenges:

- Reliable connectivity still remains the biggest challenge.
- Convincing local government officials to enable scheme disbursements via the CSCs is a time consuming process
- Creating awareness at the field level regarding financial inclusion is a challenge. Both the bank and government are currently not taking any steps to enable this.

Implementation Model 2: Financial Inclusion in Jharkhand

SDA Takes Proactive Steps to Ensure Rural Banking:

With just about 1500 bank branches, Jharkhand is underprivileged. Currently, Post Offices fill the banking gap offering citizens Postal Savings Schemes. In 2007, the State's Department of IT and Rural Development Department (RDD) initiated discussions with Banks to provide banking facilities to citizens across the State. Initial financial inclusion pilots undertaken by SBI and Punjab National Bank (PNB) failed due to a number of reasons relating to technology limitations, business model and implementation strategy.

After the announcement of new RBI guidelines in September 2010, that allow business organizations and for-profit companies, including SCAs and CSCs to become as BCs, the State's Nodal Agency for CSC Project, JAP-IT, and the RDD of Jharkhand made it mandatory for banks to have a presence in each Panchayat. The Government of Jharkhand and RBI met on the 3rd of Dec 2010 and banks were directed to express interest on a block basis so that all 259 blocks of the State could be assigned to banks. Banks had the alternative to bid as per the Government of Jharkhand and RBI priority of:

- Opening a bank /satellite branch
- Appoint a CSC as a BC
- Appoint another agency as BC if CSC is not found to be suitable.

As a result, the CSCs have become an integral component of the State's banking network. Further, to facilitate better accessibility, all CSCs were directed to relocate to Panchayat Bhawans. District Collectors were also directed to ensure that Banks use the CSCs for disbursement of Government benefits and wages (including NREGS wages).

SBI took the lead in the State by appointing United Telecoms Ltd (UTL), the largest SCA

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of Jharkhand, as their BC. SBI and UTL have adopted SBI's kiosk banking model, which allows online authentication of account holders on the SBI portal. The control over the transactions of BC outlets is administered by the SCA and all reconciliation is done on a daily basis between the SBI and the UTL's settlement account. Further, all UTL's CSPs (in this case the CSCs) are mapped to local SBI branches. In order to mitigate risk with defaults and fraud, all CSP accounts with the BC are based on a prepaid wallet system. Initial pilots were done in Kanke block of Ranchi district and Baghmara block of Dhanbad district, where CSCs were activated as CSPs of UTL. Opening of NREGA beneficiary accounts was also undertaken in Kanke block.

Expected revenue generation:

Based on the assumption that all 4562 CSCs of Jharkhand start functioning as BCs and deliver banking services to NREGS beneficiaries:

Total # NREGS Beneficiaries	38,00,000
# Active Beneficiaries	20,00,000
Average Monthly Individual Disbursal	Rs.1,500
Total Monthly Disbursal	Rs. 3,00,00,00,000
Commission @ 0.5%	Rs. 1,50,00,000
Average monthly earnings per CSCs per month	Rs. 3,288

Current Status:

- VLE trainings for delivery of banking services and NREGs wage dispersal have been completed.
- Bank processes in launching banking operations have been stabilized.
- The RDD has issued directives to all NREGS functionaries and district administration to make the effort successful.
- Bank account openings have started.
- Wage disbursements have been successfully piloted.
- Bank of India has appointed UTL as BC and SBI has also appointed AID as a BC.

Challenges:

- Integrated and synchronized working of all stakeholders- State, Banks and BCs
 - Connectivity in rural areas
 - Awareness generation and sensitization
- Based on the initial experiences in Madhya Pradesh and Jharkhand, it is clear that by partnering with SCAs to become BCs, banks can achieve their financial inclusion mandate and social obligation of satisfactory customer service through this process.

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- Further, CSC's existing ICT infrastructure along with internet connectivity enables Banks to deliver kiosk banking in rural areas seamlessly and with minimum incremental costs.
- Online kiosk banking is the preferred solution, with SCAs preferring to tie up with banks, instead of technology solution providers.
- The key to financial sustainability is linkages of banking with Government scheme disbursement.

2. The BC- CSC Business Model: Enabling Kiosk Banking

- The model that is emerging from financial inclusion implementations via CSCs in States is SCAs becoming SBI's BC, and delivering financial services through the CSCs via SBI's online kiosk banking solution.
- Following is a summary of the requirements to implement this model.

Description	SBI's kiosk banking solution enables real time banking through SBI's Portal, nearly similar to core banking, where customers are authenticated through biometric fingerprint authentication. It eliminates the need for smart cards and POS and is carried out online on the SBI Kiosk Banking Portal.
Bank-BC Relationship	<ul style="list-style-type: none"> • Bank- State Bank of India • Business Correspondent (BC) & Business Facilitator (BF): SCA • Customer Service Point (CSP): CSC/VLE
Equipment Requirement	<ul style="list-style-type: none"> • Computer • Printer • Biometric Fingerprint Scanner • Internet connectivity
Investment Required	<ul style="list-style-type: none"> • BC (SCA) needs to provide bank guarantee of Rs. 10 lakhs to SBI • BC (SCA) must maintain a prepaid settlement account with SBI, for daily transaction settlement. The amount is decided by the BC and will determine the number of transactions that the BC can execute. • CSP (CSC) needs to invest in a low cost biometric fingerprint scanner, approximately Rs. 2600. • BC (SCA) needs to invest in manpower for CSP (CSC) training, community awareness building and monitoring activities.
Commission Paid	<p>SBI offers the following commissions to the BC:</p> <ul style="list-style-type: none"> • Opening of new account: Rs. 25 per account (one time) • Transaction commission: 0.5% per transaction for deposits and withdrawals • Additional commissions are paid for business facilitator activities such as loan and kisan credit card processing <p>Note: SBI is in the process of revising the commission paid</p>

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Expected Revenue	<p>Based on initial implementations, BCs on an average are earning the following:</p> <ul style="list-style-type: none">Rs. 8,000- Rs. 10,000 per month per CSP from basic banking activities, with a minimum of Rs. 3000 per month per CSPUp to Rs. 50,000 per month per CSP from business facilitator activities (eg. loans and kisan credit card processing) <p>Note 1: These earnings are based on the number of Government Scheme wage and benefit disbursements that are linked with banking activities at CSCs.</p> <p>Note 2: SBI pays commission to its BC- in this case the SCA. The BC's CSPs- in this case the CSC/VLE's earning will depend on its revenue share agreement with the BC (SCA).</p>
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3. Estimated Revenue from Delivery of Financial Services

- Initial implementation in Madhya Pradesh reveals that a CSC can earn between Rs. 3000 and Rs. 50,000 a month through financial service offerings, and linkages with Government Scheme for wage and benefit disbursements.
- Experience from existing implementations indicates that when Government Scheme wage and benefit disbursements are linked to bank accounts, income increases.
- Example: Assume a Block which has 20 CSCs, and approximately 20,000 MGNREGS beneficiaries of which only 12,000 are active workers. Following is the potential earning of a BC per CSP (based on practiced remuneration structures as offered by SBI):
 - Opening of bank accounts: 20,000 @ Rs 25 each = Rs 5,00,000 (one time)
 - MGNREGS wages for all active beneficiaries per annum: 12,000 nos. @ Rs 12,000 per annum = Rs 14,40,00,000
 - Commission for BCs @ 0.5% of total transactions = Rs 7,20,000 per annum
 - Earnings per BC per annum per CSP: Rs 7,20,000 / 20 = Rs 36,000 (i.e, Rs 3000 per month per CSP)
 - Note: 20 BCs located in 20 Panchayats can comfortably open 10 accounts a day each, thus achieving a target of 20,000 accounts in 100 days.
- The above illustration clearly demonstrates that just one Government linkage can make the creation of a viable banking facility in rural areas easy. Linking other schemes such as scholarships, pensions etc. can make financial inclusion more viable and profitable. Further, as the market matures, and with the availability of more relevant financial services, earning potential for CSPs will increase.

4. Government Scheme Linkages Ensure Sustained Banking through CSCs

- While opening bank accounts for the unbanked in rural India is a first step in ensuring financial inclusion, it is important that these accounts remain active with citizens regularly accessing their accounts for:

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- Withdrawal of money
- Making deposits
- Ensuring savings
- Getting loans and credits
- Investing in other financial plans
- This requires that citizens are sensitized and educated about the benefits of banking and how they can avail of other financial services like loans and credits.
- Further, since the amount of financial transactions that citizens undertake at the CSP, directly impacts the BC and CSP's income (they are paid a commission based on each financial transaction), it is important to increase number of financial transactions that occur at a CSP to ensure sustainable income.
- The fact that needs to be accepted is that currently in rural areas, citizens do not have sufficient avenues for regular inflow and outflow of funds to make banking necessary. Thus, it is important to identify streams of earnings for rural citizens that will require them to avail of banking services.
- One way to encourage banking activity by rural citizens is to link the disbursement of various Government Schemes wages and benefits to citizens via bank accounts at CSCs. Schemes to be considered include:
 - NREGS wage disbursement
 - Government pension payment
 - Scholarship payment
 - Aadhaar incentive payment for BPL citizens
- Further, enabling such processes also has the benefit of transparent, timely and efficient disbursal of Government funds.

5. Key Success Criteria

- To ensure successful delivery of financial services via CSCs, the following criteria must be met:
 - **Internet Connectivity:** The kiosk banking model of BC-SP can only work when the CSCs have reliable internet connectivity. Thus, the government and banks should collaborate to ensure that the CSCs have reliable connectivity.
 - **VLE Training & Motivation:** It is important to ensure that the VLEs undergo training in delivering financial services to rural customers, at regular intervals. Training should include technical aspects of kiosk banking as well as for selling financial products. Further, VLEs need to be constantly motivated to proactively build awareness within their community (including local government officials) about the financial services they offer.
 - **Linkages with Government Schemes:** Government and banks need to work together to ensure regular cash flow via banks in rural areas by linking Government Scheme wage and benefit disbursement through banking services at CSCs.

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- **Awareness & Community Sensitization:** Banks and the Government need to take proactive steps to build awareness and sensitize citizens and local government leaders in rural areas regarding financial inclusion.
- **VLE Selection:** In order to mitigate risks associated with defaults and fraud, SCAs need to undertake a rigorous vetting process before making a VLE its CSP. Some suggested vetting criteria for VLEs include:
 - Understanding and ability to deliver financial services
 - Social ties with the community (indicators include family background, social status)
 - Financial Stability (indicators include financial background and local property ownership)
 - Police & physical verification

6. Roles of the Key Stakeholders

- Role of the **State Government/SDA:**
 - Linking current government scheme wage and benefit disbursement with bank accounts, to ensure regular cash flow in rural areas
 - Providing basic infrastructure to banks
 - Integrating CSC project with the banking mandates for the State
 - Ensuring connectivity in rural areas
 - Mobilizing and sensitizing Government functionaries
- Role of **Banks:**
 - Partnering with SCAs and other CSC partners for BCs and BFs agreements, to enable CSCs to deliver financial services in rural areas
 - Provide the technical solutions necessary for online kiosk banking delivery, user authentication and monitoring
 - Offering a wide variety of banking services in rural areas via their BCs
 - Synchronizing with Government machinery
 - Training the SCAs and VLEs for delivery of financial services
- Role of **SCAs:**
 - Getting appointed as BCs and BFs for banks
 - Vetting and selecting VLEs to become the customer service points
 - Ensuring adherence to banking norms as per BC guidelines
 - Ensuring power and connectivity at its customer service points
 - Ensuring timely service delivery
 - Providing an online mechanism that enables VLEs to deliver financial services via the Bank's online solution.
 - Supporting awareness building and training activities.

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- Role of **Village Level Entrepreneurs (VLE)**:
 - Getting trained to deliver financial services
 - Signing the relevant agreement with the BC to become CSPs
 - Educating the citizens and local government officials on the benefits of availing financial services at CSCs
 - Ensuring timely service delivery and adherence to the banking norms

III. Recommended Actions for CSC SPV

- While, SCAs around the country have started partnering with banks to become BCs and BFs, progress has been slow and requires proactive intervention by the CSC SPV..
- To ensure that the national network of CSCs is leveraged to deliver financial services, it is recommended that the CSC SPV takes the following proactive steps:
 - **Standardize Guidelines for Government Scheme Linkages:** The CSC SPV should partner with the relevant Line Ministries to create linkages for Government Scheme disbursements at CSCs via bank services, enabling the issuance of standardized guidelines for the implementation of the same.
 - **Enable Processes for SDAs to take Action:** Recommend and ensure that all SDAs take proactive action in making CSCs an integral component of the State's banking network.
 - **Intervene in Regions where SCAs are unwilling to become BCs:** The CSC SPV should take proactive steps to ensure that the national CSC network is leveraged to meet India's financial inclusion mandate for rural areas. One option is to become a national BC for various banks, making CSCs its customer service points in regions where SCAs and SDAs are not proactively pursuing financial inclusion objectives. A bank's kiosk banking solution can be integrated into the CSC Scheme Portal. This will not only accelerate the delivery of financial services in rural areas, it will also create a revenue stream for the company.

IV. Conclusion

- Due to their location and availability of ICT infrastructure, CSCs are best poised to deliver financial services in rural India, helping various banks meet their financial inclusion mandates.
- While, SCAs around the country have started partnering with banks to become BCs and BFs, progress has been slow and requires proactive intervention by the CSC SPV.
- SBI has been leading the process of leveraging CSCs to meet its financial inclusion mandates. MP and Jharkand are showing clear leadership in project implementation.
- Online kiosk banking is the preferred solution that requires biometric authentication for the customer. SCAs prefer to partner with banks, instead of technology solution providers, since the BC model revenue margins are small.
- Initial implementations indicate that when banking is linked with disbursement of rural Government scheme benefits and wages, a BC can earn a minimum of Rs. 3000 per month, per CSP.
- The success of financial inclusion depends on the availability of internet connectivity, VLE training and motivation, linkages with Government Schemes disbursement, community awareness and sensitization and VLE selection.
- The CSC SPV should play a proactive role in ensuring that the national network of CSCs is leveraged to meet India's financial inclusion mandate for rural areas by enabling the issuance of standardized guidelines for Government Scheme linkages, enabling processes for SDAs to take action and intervening in regions where SCAs are unwilling to enable financial inclusion.

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V. Annexure 1: Updates from States

S. No	State/ U.T	No. of CSCs	Banks tied up with	Pilots through CSCs	Total No. of CSCs offering BC services	Progress status
1.	Maharashtra	10484	State Bank of India (SBI)	0	0	Spanco is in the process of finalizing a local BC agreement with SBI for Mumbai region
2.	Madhya Pradesh	9232	SBI & Central Bank of India (CBI)	506	496	496 (260 AISECT & 236 NICT) Reliance is in discussions to make 10 CSCs the CSPs for MPOnline
3.	Rajasthan	6626		0	0	Rajasthan Gramin Bank has passed an order allowing CSCs to be BFs. However there is no subsequent follow up from SCAs
4.	Jharkhand	4562	SBI & Bank of India	250	250	UTL (150) & AID (100) are the active SCAs
5.	Assam	4375	SBI	80	0	Zoom Developers organized training for 80 VLEs through SBI
6.	Chhattisgarh	3385	SBI	59	59	AISECT providing BC Services
7.	Himachal Pradesh	3366	SBI	0	0	SBI, Chandigarh will provide training to Zoom Developers soon. GNG Group initiating 4 pilots soon
8.	Arunachal Pradesh	200	SBI	0	0	Callance Software is in discussions with SBI
	Total	42230		895	805	

VI. Annexure 2: Aisect BC & Remittance Performance Report '10-11

Account Created in 2010-11

Month	No. of A/C Created
Apr'10	808
May'10	1589
June'10	1805
July'10	2620
August'10	2556
September'10	2967
October'10	3143
November'10	3923
December'10	4689
January'11	4885
February'11	4868
G.Total	33853

Transaction Report 2010-11

Month	Deposit	Payment	Total
Up to June'10	85021	2698829	2783850
July'10	181700	3809135	3990835
August'10	220511	4149522	4370033
September'10	684444	4292893	4977337
October'10	5375536	5120886	10496422
November'10	10222798	6549393	16772191
December'10	12857784	9192833	22050617
January'11	14584363	10975533	25559896
February'11	16330088	13320352	29650440
G.Total	60542245	60109376	120651621

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BC Commission Report 2010-11

Month/2010	Total Commission	CSP Share @ 90%	HO Share@10%
Up to June'10	97959	88163	9796
July'10	63337	57003	6334
August'10	81193	73074	8119
September'10	83479	75131	8348
October'10	103290	92961	10329
November'10	173028	155725	17303
December'10	172997	155697	17300
January'11	143611	129250	14361
G.Total	918894	827004	91890

Remittance Business Report 2010-11

Month	Amount
September	230
October	3268826
November	5883156
December	8970185
January'11	9712658
Febuary'11	7819170
G.Total	35654225

Remittance Commission Report 2010-11

Month	Amount	HO Share@10%	Remittance Share@90%
September' 10	225	23	202
October' 10	11888	1189	10699
November' 10	18825	1882	16943
December' 10	27890	2789	25101
January'11	30600	3060	27540
G.Total	89428	8943	80485