

## MUMBAI GRAHAK PANCHAYAT- INDIAN SUCCESS STORY IN FOOD AND GROCERY ORGANIZED RETAIL

PRADEEP PAI<sup>1</sup>, BILAL MUSTAFA KHAN<sup>2</sup> & PN MUKHERJEE<sup>3</sup>

<sup>1</sup> Research Scholar, N L Dalmia Institute of Management Studies and Research, Mumbai, India

<sup>2</sup> Professor, Department of Business, Administration, Aligarh Muslim University, Aligarh, India

<sup>3</sup> Director, NMIMS – Navi Mumbai Campus, NMIMS University, Mumbai, India

### ABSTRACT

The Food & Grocery Retail in India is a unique blend of available choices, traditional customs, purchaser biases, societal influences, demographic influences, travel distance involved in purchase, weekly hots / markets, etc. The vast geographical territory of distribution and lack of infrastructure for deliveries and long turnaround time further complicates the delivery mechanism. As a result of these complex yet prevalent customs large multinational retail chains specializing in food and grocery retail globally are finding the Ganges in India very tough. Almost every major player, like Flipkart, Amazon Now, the Big-Basket, and Nature Fresh have been haemorrhaging and losing money on every transaction. Many startups in this area have long closed shop or curtailed their operations. Sangam Direct, ZopNow, Localbuniya, TinyOwl, Food Panda is numerous such examples. However strange it might seem, there is an Indian, Mumbai based organization essentially operating in this food and grocery home delivery business, very successfully for the past 42 years, with a loyal customer base of over 32,000 families. These families benefit from the collective buying of essential grocery items and source quality products at over 20% discount over the market prices. Further, this being a voluntary organization, ownership of the organization and success of the organization is the responsibility of every single member, which has made this model overcome the disadvantages of changing lifestyles, technological advantages of app based mobile applications, competition from modern retail formats like large departmental stores, home delivery e-commerce businesses, proliferation of the mom & pop outlets namely the Kirana stores etc. What are the strengths of this organization, what is the distribution model, what is the purchasing model and what are the innovative supply chain issues from the text of this paper. This paper also explores the additional changes required in the existing model of Mumbai Grahak Panchayat to make it a very large and powerful conglomerate somewhat on the lines of the biggest Indian cooperative conglomerate, Anand Milk Union Limited (AMUL).

**KEYWORDS:** Customer Preferences, Distribution, Supply Chain, E-Commerce, Food& Grocery, Retail, Mobile Apps, Online Payments

### MUMBAI GRAHAK PANCHAYAT

Advocate Shirish Deshpande, Honorary Chairman, Mumbai GrahakPanchayat ([www.mumbaigrahaakpanchayat.org](http://www.mumbaigrahaakpanchayat.org)) (MGP) aged around 60 years, is sitting in his small 15 feet x 15 feet office on a mezzanine floor, with height less than 10 feet with an old window air conditioner humming in an above normal sound in a non-decrepit building in a tony Mumbai suburb of Vile-Parle (West), a stone's throw away from the most popular Indian actor Amitabh Bachchan's bungalow, pondering on some interesting questions. Mumbai Grahak Panchayat established in the year 1975 has over 36,000 families as their members who purchase food and grocery items on a monthly basis. This is

a no profit no loss consumer run organisation with a yearly turnover of ` 86 crores (\$ 13 Million). MGP has been facing some challenges of late. Hitherto the monthly orders were placed by the lady of the house who was at comfort with minimal technology and more human touché in transactions. She has now passed on the baton to the next younger generation daughter-in-law who is more tech savvy and comfortable with the smart phone ‘app’ based transactions, electronic payment and quick response time. The Mumbai GrahakPanchayat model has a monthly periodicity of replenishment, whereas the modern generation of consumers prefers more replenishment frequency. Amazon Now’s 2 hours express delivery promise besides regular next day delivery service seems to be attracting the modern generation. The first question in Shirish’s mind is how to evolve the present model to retain both the technology averse mother-in-law & tech savvy daughter-in-law as members. The second question in Shirish’s mind is how to pass on the benefits of this non-profit no-loss business to the lower strata of the society. As per Shirish, the lower strata of the society should be the primary beneficiary of the collective purchase and distribution process. A distant third question in his mind is how to expand the consumer base within the city of Mumbai and whether similar model can be expanded to other cities. It was past 7:00 p.m. And the view outside the small office was dark as if also reflecting the bleak thoughts in Shirish’s mind.

## HISTORY

In the early 1970’s, the third decade of independence, Indians faced shortages of essential commodities, food grains, and in general all household items including groceries. Added to the shortages was the scourge of hoarding, black marketing, cheating on prices, adulteration as well as fraudulent weight measurement practices. Quality of the items purchased were never commensurate with the prices paid and most traders out to make a quick buck could manipulate the same.

मुंबई ग्राहक पंचायत	
<b>अध्यक्ष :</b>	
• श्री. सुधीर फडके	१९७७ - १९८०
• श्री. इरमंधर गुन्ते	१९८० - १९८३
• श्री. विद्याधर गोखले	१९८३ - १९८४
• प्रा. मंगाराम जाधवजी	१९८४ - २००७
• डॉ. प्रभाकर जोशी	२००७ - २००९
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• डॉ. कालिंदी सुनुनदार	१९८५ - १९९८
• डॉ. रामदास गुजराधी	२००१ - २००६
• डॉ. प्रभाकर जोशी	२००६ - २००८
• श्री. विजय पव्हे	२००८ - २०१४
• डॉ. बाळ फोडके	२०१४ - पसून
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<b>कार्यवाह :</b>	
• श्री. संयुक्तराव भंडी	१९८४ - ८५
• श्री. डॉ. के. ओ. गोखले	१९८५ - ८६
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• श्री. ललिता कुलकर्णी	१९९७ - ९८
• डॉ. मनोहर पणजकर	१९९८ - ९९
• श्री. वसंत बापट	१९९९ - ००
• श्री. सुनीता अग्रवाल	२००० - ०१
• श्री. अश्विनी सोपकार	२००१ - ०२
• श्री. नील वैद्यनाथन	२००२ - ०३
• श्री. ललिता से	२००३ - ०४
• श्री. प्रतिभा शैलनाथकर	२००४ - ०५
• श्री. बापू रामन	२००५ - ०६
• श्री. प्रकाश भागले	२००६ - ०७
• श्री. अश्विनी काटे	२००७ - ०८
• श्री. सुनिल अग्रवाल	२००८ - ०९
• श्री. अश्विनी वरसाळी	२००९ - १०
• श्री. निरंजित जुरी	२०१० - ११
• श्री. ललिता दीप	२०११ - १२

Figure 1: List of Present & Past Office Bearers of MGP

In general the consumers were being ruthlessly exploited and the society at large was upset. To overcome the crisis situation and to give a ‘voice’ to the consumers a few intellectuals from Mumbai & Pune like Shri. BinduMadhav Joshi, Late Sudhir Phadke, P W Gadgil, Madhukar Mantri, Rambhau Barve, Vidyadhar Gokhale, and others came together to mobilize consumer movement and possibility for establishing a consumer organization. Due to their sustained efforts Mumbai Grahak Panchayat was established in the year 1975 as Janata Grahak Mahasangh and was later registered in 1981 under the Charity Commission Act 1950 (Reg. No. F7000). The basic idea was distribution of goods of essential household needs, to the organization members with collective buying on “No Profit No Loss basis”. The goods distribution system established by Mumbai Grahak Panchayat is one of its kind and functional with for the last 38 years without any

distribution related failure. Initially started with just 25 families, MGP has now grown to over 32000 member families in Mumbai-Thane-Raigad areas (Mumbai Metropolitan Region), besides Pune and Ratnagiri districts of Maharashtra.

**Consumers International** (CI) is the world federation of **consumer** groups that, working together with its Members, serves as the only independent and authoritative global voice for **consumers**. MGP has received laurels from Consumer International for its unique distribution system and as a model for other developing countries to follow. MGP was considered as a role model for promoting sustainable consumption at the 18th World Congress held in Sydney, Australia in 2007. The successful working of the MGP distribution system to date establishes the distribution model as useful in the current retail scenario where competing multinational chains like Amazon Now, Flipkart, Big Basket have badly floundered. Although the MGP founding members would not have envisaged the extent of consumerism they have been successful in creating a huge consumer base and providing these consumers with a platform to voice their grievances.

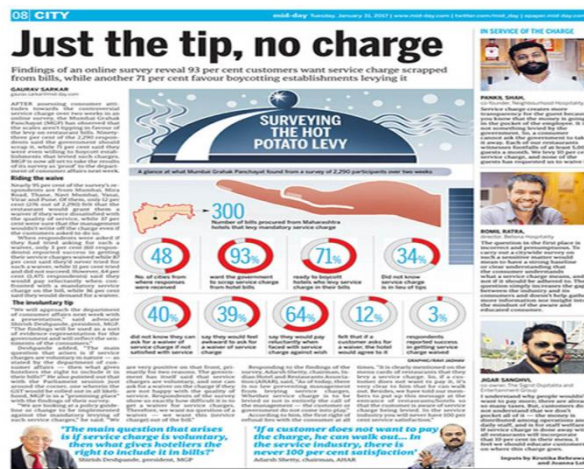


Figure 2: Chairman, MGP, Shirish Deshpande in Mumbai Mirror dated 31<sup>st</sup> January 2017

Prominent amongst the consumer protection initiatives by MGP are their fights against Lohia Machines Ltd., (**MGP Vs. M/s Lohia Machines Ltd.**) Against Reliance Energy (**MGP Vs. Reliance Energy**) against Enron Ltd., (**MGP Vs Enron**), against Aarey Dairy (**MGP Vs. Aarey Milk Dairy**), to name a few. Their recent agitation against levy of service charges by the hospitality sector has also received much support and mention in the newspapers. Additional details on these cases can be read from website [www.mumbaipanchayat.org](http://www.mumbaipanchayat.org)

MGP's another uniqueness is the large number of voluntary activists, including top management, and also the largest participation of women volunteers. MGP's consistent growth is not the result of any aggressive marketing or publicity, but solely based on mouth to mouth publicity by the members & well-wishers. For the Indian consumers, there is a need to speak with someone and to have a debate on views before concluding on a course of action. This peer review and discussion is much facilitated by the MGP model where every group of 7 to 12 members has a group leader, who generally doubles up as the de-facto agony aunt. This sole factor is at times the reason for consumers not preferring the e-commerce food and grocery retail option as there is no one to speak to or the modern retail store option, where you have to converse with the unfamiliar store attendant who will generally be curt and to the point.

### MGP Distribution Model

MGP presently has 5 distribution centers (Figure 3, marked with \* on the map) in the Mumbai Metropolitan region, one

each being located in Vile Parle (W), Thane, Vasai, Palghar, and in Pen. Each of these centre cater to the consumers residing in the geographical areas closest to service. The process of distribution and collection of requisition and payments remains the same. Every month on an average around 94 grocery items are offered to the member consumers. About 20% of the high consumption items like wheat, wheat flour are repeated every month but less consumed items like pulses, toiletries, personal care products are repeated after two or three months. Members fill in their requisitions and make the computations of their monthly item wise bills, as the approximate prices for each item is clearly mentioned in the requisition.



**Figure 3: MGP Distribution Centres in Mumbai Metropolitan Region**

This is then collected by the group leader and passed on to MGP, where the requisition is checked and the calculated bill amount is verified or modified, if required. Once the requisition is verified by MGP a computer generated invoice and intimation for payment is sent to the members. Only after the payment is made the order is booked at MGP. The dates of distribution are predetermined and the ordered products are group delivered to the location of the group leader. Individual members then collect their indented items from the group leaders location preferably on the same day. Before collecting the items they are cross verified by the group leader. As the quality control is strictly maintained at the MGP level there are very few instances of any quality related issues. The month wise list of grocery items for the first six months of calendar year 2017 is as given in **Annexure 1**.

The requisition slip for the succeeding month is given well in advance for proper planning. The requisition slip for March 2017 is shown in **Annexure 2**.

It is pertinent to note that these purchase decisions are always made by the lady of the house as she is the custodian and the end user of the dry grocery items, toiletries, consumables, soaps & detergents, house cleaning accessories, etc. The same lady is also the only decision maker while filling in the MGP monthly indent and perhaps this is one major factor for the success of the MGP distribution model. Although the variety available in each product category is very limited, at times this could be an advantage as well. Offering too many choices to the consumers in all product categories will confuse the consumer and product promises if not kept could have a negative effect on the buying sentiment. Amazon Now offers over 1000 food grocery and household consumable items under various categories with multiple options and choices. Not only is it troublesome to scout from the available options, it is also cumbersome to recollect the past purchase in each category and relate it with the experience. The Figure 4 lists down some of the product categories and choices available to the



consumers.



Figure 4: Cross-section of Products being offered by Amazon Now on their App

Likewise Big basket also offers over 18000 items on its website under various product categories, exclusively falling under the household grocery items list and offering many choices in each category. The major difference between the MGP model and those followed by Amazon Now, FlipKart, Big basket is

- **Product offerings**, namely branded products, variety, choice, range, product categories, etc.
- **Flexibility of** delivery times, ease of communication, indenting and online payment of purchases.
- **Smartphone App based** solutions, reducing the human element of transaction besides speeding up the process with smart technology usage.

All of these differences can be viewed as an advantage by the younger generation, conversant with latest app

based technologies, but can be considered an absolutely unnecessary complication by the senior generation, especially those who have matured along with MGP over the past 42 years. For the past 4 years MGP has introduced online indent (Maganipatrak) but less than 20% of the members use this route to make their monthly bookings of grocery and household items. Most members prefer the traditional route of filing the indents manually. This demonstrates the reluctance to change to newer technology from established norms.

## MGP DISTRIBUTION PROCESS

MGP distribution process operates with 5 distribution centres and 6 depots / warehouses. The centre of Vile Parle has two warehouses one each in Vile Parle (West) and in Vile Parle (East), whereas the centres of Vasai, Thane, Pen & Palghar have one warehouse each. The distribution system is handled by staff strength of 35 supervisors and around 100 delivery workers. The supervisor is responsible for the loading of trucks and also accompanies the trucks whilst the deliveries are made at designated delivery points. The spread of members and member groups in the distribution zones for FY 2015 / 16 are as listed in table 1,

**Table 1: Warehouse Servicing Details**

Depot / Warehouse	Member Groups Serviced	Member Families	Value of Goods
Vile Parle (E) & (W)	1,611	18,822	`499.2 million
Thane	297	4,479	`106.1 million
Vasai	223	2,810	`86.2million
Pen, Raigad	259	4,088	`84.7million
Palghar	243	3,553	`71.7million
Total	2,633	33,752	`839.9 million

The distribution is on a weekly basis with the first week deliveries being termed Cycle 1, second week deliveries being termed Cycle 2, third week deliveries being termed Cycle 3 and the fourth week deliveries being termed Cycle 4. The member groups are served in fixed cycles, but occasionally considering the truck load optimization factor, cycle 1 members could be served in cycle 2 and likewise. The delivery cycle is also tied up with the indenting or purchasing cycle and hence deliveries for members in the earlier cycle are not possible. Cost minimization objectives limits the purchases to receipt of indents and this method is judiciously followed to ensure that at the end of all the distribution cycles there is no unsold stock. The jurisdiction covered by each depot is as given in table 2,

**Table 2: Detailed Areas Covered by Each Warehouse**

Depot / Warehouse	Area 1	Area 2	Area 3	Area 4
Vile Parle (E) & (W)	Colaba to Dahisar	Fort to Mulund	Fort to Mankhurd	Pune
Thane	Dombivili	Kalyan	Badlapur, Titwala	Navi Mumbai
Vasai	Mira-road / Bhaindar	Virar	Nalasopara	Naigaon
Pen	Raigad	Chiplun	Dapoli	Ratnagiri, Anjarle
Palghar	Vaitarna	Saphale, Kelwe	Boisar	Dahanu, Bordi

## MGP INDENTING AND PURCHASING PROCESS

Members place their monthly orders for products by just going through the indent without seeing the product or

knowing what the actual price would be. Although the indicative price is always mentioned, the final price could deviate from the price mentioned on the indent, but this is due to exigencies and is acceptable to the consumers. The collective right to choose is the trust that is placed by the members in MGP and the quality aspect is also on the basis of trust. MGP's distribution system covers wide ranging items such as food grains, pulses, spices, dry fruits, cosmetics, stationery items, soaps and detergents, hosiery and garments. The selection and purchasing of these wide varieties of items is managed by a purchasing committee of 13 women, supported by a purchase manager. The women, essentially housewives work purely on voluntary basis. The purchasing committee has developed unique user tests like tongue tasting or raw grains / pulses, kitchen testing by boiling and cooking to find out the time required for cooking and fuel consumption!! When necessary, lab tests and expert advice is sought for good quality testing of products. Orders are only place after the purchase committee is satisfied with the test results. The committee has also travelled very long distances to procure products from source, like wheat from Madhya Pradesh, Chilies from Karnataka and Andhra Pradesh, turmeric from Sangli to name a few. Atleast two or three middlemen are eliminated in the purchase process, thus reducing the cost of purchase. Nutritional aspects are also considered while listing the products available over the months. In summer Rose jam (Gulkand) is offered wherese in winter Amla jam is offered. Fruit concentrates are provided to members to dissuade them from COKE & Pepsi type liquid drinks, which are not considered to be very heathy. Likewise herbal products are offered in place of chemical based products.

### **MGP Advantages**

- Consumerism is the main driving force for the organisation and this is also its main strength. As the objective of the entire movement was to provide a voice to the consumer and make available most of the household products in reasonable price, excellent quality and accurate weight every member and member society worked for the success of MGP. This was ably aided by the committee members in identifying the right source, ensuring the right quality and right price for each purchased item. Over the years this collective wisdom increased the benefits to individual members. Even to this date (after 42 years of existence) MGP continues to learn, and is willing to experiment with new ideas and alternatives. A drive was conducted to increase the membership of lower strata of society about four years ago and though the initial response was very encouraging, these new membership could not be sustained over a period of time. Nevertheless this process of extending services to the lower strata of the society continues to date, and learning from the last time experiments are incorporated.
- The support of the "Women" in the entire purchase to administration in MGP is the biggest plus point for the success of this business model. The Indian women prides in taking the responsibility for the healthy upkeep of the family, which is generally a joint family. The food related purchases and products required to maintain the house are invariably made by the women of the house. If she gets an added support of a large base and bulk buying as in the case of MGP she is able to get the best out of the process. Innumerable examples of successful and best quality purchase of products like Jaggery, now known as organic jiggery, or extra-long groundnuts which reduce the acidic content of groundnut or introduction of soyabeen or Toordal abound in MGP. This was possible because it is the women of the house who would be using these products for cooking and is responsible for maintaining the family's health. To my mind some of the standards are better than FSSAI standard, though these are not mentioned. The element of trust amongst the members drives the quality assurance rather than any

certificates.

- MGP is like a big extended family, bound together with a common goal of protecting consumer rights and consumer interests, so much so that in the United Nations, MGP was the prominent organizations to suggest changes to the international consumer protection laws. This spirit of MGP along with the involvement of the women has made MGP a very unique and formidable example of successful cooperative movements for others to emulate. AMUL (Anand Milk Union Ltd., Khaira District, Anand, and Gujarat, India) is another such cooperative movement, which is hugely successful and a role model for many dairy businesses globally. The major difference between AMUL & MGP is the level of professionalism and sophistication of operations. If MGP is able to corporatize its operations on the lines of AMUL, it could be a role model for the likes of Big Basket, Amazon Now, Flipkart, Grofers and others.
- As the supplies and purchases are made by the same consumers the cotton bags used for supply & distribution are recycled back by returning during the next cycle. If the cotton carry bags were not recycled there would have been a requirement of large quantity of environment unfriendly plastic carry bags. Likewise packaging only for protection (secondary packaging) is practiced so that the costs are reduced besides conserving the environment. Standard packing bottles for liquid products like shampoo are used to minimize the cost at every stage. Every effort is made by MGP to be environmental friendly, consumer friendly, reduce waste of any kind and hence this model by default practices all the best practices espoused by globally acclaimed ethical organizations. This instills a pride amongst members which is another unique advantage of MGP.

### **MGP Limitations**

- The members of MGP are majorly from the Maharashtrian community including the office bearers, which results in the non-Maharashtrian community members finding themselves isolated. Although the monthly indent, called Maganipatra, is in Marathi it also has the items spelled in English. The need for computerization necessitates the entries in English for figures; else every other publication like monthly periodical “Grahak Tituka Melawa” is generally in Marathi. All this leads to less participation from non-Marathi speaking consumers in MGP. Although Mumbai did have a predominant Maharashtrian population in the earlier years, at present it is very cosmopolitan.
- The members of MGP are long term members from the period when E-commerce or organized retail options were not available. Newer members do not find the MGP model attractive because of many manual processes that are time-consuming and not exactly suitable for the fast paced modern requirements.
- An incentive of 20% lower cost on all the products is not incentive enough for new members to purchase groceries and other available items from MGP. The success of businesses like MGP is when all the necessities offered by MGP are purchased by the members ONLY from MGP. The incremental volumes of products are not a strain to the MGP distribution model, but a big plus for revenues for MGP.
- Many newer retail outlets like Big Bazaar offer discount schemes and “SabseSasta Din” type offers, where the consumers get a good bargain for all their daily consumables besides a host of other items. Besides these mega saving day schemes (Exhibit 5), modern outlets have weekly discount days.





**Figure 5: Big Bazaar Sale Offer**

Similarly all Ecommerce websites like Amazon Now, Flipkart, Big Basket offer various schemes to attract consumers. Whether these schemes make economic sense or not, the schemes can be quite disruptive for low cost models like MGP distribution model. There are other household items that require periodic purchases like clothes, bed sheets, pillow covers, disinfectants, soaps and toiletries, fresh produce, fruits and vegetables, wet groceries, etc., which is not available at MGP as a result of which the consumer has to use other available options. At these times, the consumers also end up buying the products offered by MGP elsewhere.

- The objective of MGP was to provide consumers a platform to voice their concerns & the maxim “Grahak Hitay, Grahak Sukhay” which translates into consumer benefits and consumer satisfaction, amply highlights the objectives. MGP was launched during the time when the consumers did not have many alternatives and this lack of alternatives and lack of competing options was short-changing the consumers. Further the economy was kept in shackles with socialistic objectives thus skewing the markets in favour of sellers and not buyers. In the current economic scenario where there are no obstacles for competing agencies or business models, the “Consumer is King” is sufficiently serving the purpose which hitherto (before 1991) was the sole reason for consumerism promoting organizations like MGP. With the passage of time the need to satisfy the household requirements through a cumbersome process as is currently used by MGP minimizes the benefits of the organisation. This could also be the reason why the members with over 20 years of association with MGP are more than members with less than 20 years of association. “Swadeshi” or domestic market nationalism was the popular mood during the formative years of MGP and hence they have shunned household items manufactured by MNC’s. However, today the share of MNC products or branded products in the household consumption is substantially higher, which is just not available with MGP. It would be difficult to imagine life without Maggi Noodles, or Colgate toothpaste or premium toiletries and shampoos from multi-national or pre-cooked ready to eat foods for many modern households. MGP does not offer any products in this category.
- The consumer requires an increase in delivery frequency but due to the manual process at MGP increasing the frequency from once every month to even twice every month is not possible. In case this results in drop in purchases additional burden will have to be borne by remaining products and members. Further voluntary services do not result in professional services and thus MGP must make efforts to employ professionals.
- Quality control for processed items does not follow laid down standards by FSSAI. The branded items like



**Figure 6: Branded and Unbranded Wheat Flour**

Pillsbury wheat Chakki fresh atta or ITC's Ashirvaad Multigrain atta have to comply with FSSAI rules and regulations. However, "loose" items, an euphemism for locally processed items escape these stringent quality control. Processed items available at MGP like Lokwan Wheat Flour, Sihor Wheat Flour, Besan etc., are without any such certificates. Although every attempt is made by MGP to have proper quality control the systems are more experiential than scientific, more traditional than rational and generally based on consumer feedback. The local kirana stores also offer these "loose" items, which come without FSSAI certificate but have the seller's "guarantee" of good quality!! The current middle class, upper middle class and the millennial are very brand, health and quality conscious and this category of consumers may not be keen on MGP product offerings due to perceived quality issues.

- Consumers who are comfortable with "loose" items purchased from Kirana stores are more likely to be content with the product offerings of MGP as the supplier to the Kirana stores and MGP is generally the same. The only difference is that as the quantity being sourced by MGP is huge, it can get some bulk discounts and some other conveniences. But essentially the product is the same. Consumers not comfortable with such "loose" products at Kirana stores will not be comfortable with similar items at MGP.
- According to a retail survey conducted by PricewaterhouseCoopers titled Building Retail Businesses for Tomorrow Today, the value conscious Indian shopper believes that price is just a part of the larger value story. Convenience offered by the retailer also plays a major role in determining value. The survey data shows that Indians buy online primarily because of convenience (65%), followed by price (31%). MGP will be found wanting in this aspect, because convenience of receiving the products is least on the list of priorities. The modern consumer would find delivery scheduled the most important aspect for purchasing the consumables. Mobile apps based distribution models using Omnibus channels would be most suited for frequent deliveries and at some point MGP must consider these alternatives.

## **MGP CUSTOMER VIEWS**

On the basis of a sample survey of group leaders on what are the short-comings of the present MGP model and how would they like to make MGP more useful, few suggestions were received and they are listed below,

- 67% of the respondents find the discount aspect as the reason for continuing with MGP whereas around 33% respondents felt that the quality aspect is the primary reason for continuing with MGP.

- 33% of the respondents felt that there is a shift towards buying from retail malls, as all the shopping is done in one go, 33% of the respondents felt that the Kirana stores were the real competitors for MGP as they offered convenience of purchasing and inspection of products before purchase and a further 33% of the respondents felt that mobile apps based food and grocery retailers are better because of ease of payments, and ease of purchase besides being able to see the options offered by the mobile apps.
- The younger generation found the process of indenting and receiving products much time consuming, whereas the senior members found the process satisfactory due to abundant time available. The online indent comfort is with the younger generation, but the manual indent filing comfort is with the elder generation. However both the generations were very happy with the products being offered by MGP, except for the mode of indenting, payment & good receiving process.
- Most members interviewed were members of MGP for over 7 years.

**Table 3: (Annexure 1) Monthly Items available to the MGP Customer**

January	February	March	April	May	June
Lokwan Wheat Fluor 2 kg	Lokwan Wheat Fluor 2 kg	Lokwan Wheat Fluor 2 kg	Lokwan Wheat Fluor 2 kg	Lokwan Wheat Fluor 2 kg	Lokwan Wheat Fluor 2 kg
Sihor Wheat Fluor 2 kg	Sihor Wheat Fluor 2 kg	Sihor Wheat Fluor 2 kg	Sihor Wheat Fluor 2 kg	Sihor Wheat Fluor 2 kg	Sihor Wheat Fluor 2 kg
	Modak Fluor 1 kg	Rice Fluor 1 kg		Rice Fluor 1 kg	
Besan 1 kg	Besan 1 kg		Besan 1 kg	Besan 1 kg	Besan 1 kg
	Bhakri Flour 1 kg		Bhakri Flour 1 kg		Bhakri Flour 1 kg
Jowar Flour 1 kg		Jowar Flour 1 kg		Jowar Flour 1 kg	
Amboli Flour 1 kg	Amboli Flour 1 kg	Amboli Flour 1 kg	Amboli Flour 1 kg	Amboli Flour 1 kg	Amboli Flour 1 kg
PaushtikLadooPeeth	UpwasBhajni 500 gm	ThalipithBhajni 1 kg	Wheat Ladoo 1kg		ThalipithBhajni 1 kg
	MoongdalLadoo 500 gm	BesanLadoo 1 kg			Wheat Ladoo 1 kg
		Powderd Sugar1kg			
	Maida 1 kg	Shigada Flour 500 gms			Kulith Flour 400 gms
Rajgira flake flour 200gms			Rajgira flake flour 200gms	Jowar flakes flour 200gms	
	Ragi Malt 400 gms	Soyabeen Flour 500 gms	Ragi Malt 400 gms		Ragi Malt 400 gms
Sugar 5 kg	Sugar 5 kg	Sugar 5 kg	Sugar 5 kg	Sugar 5 kg	Sugar 5 kg
Lokwan Wheat 5 kg	Lokwan Wheat 5 kg	Lokwan Wheat 5 kg	Lokwan Wheat 5 kg	Lokwan Wheat 5 kg	Lokwan Wheat 5 kg
Sihor Wheat 5 kg	Sihor Wheat 5 kg	Sihor Wheat 5 kg	Sihor Wheat 5 kg	Sihor Wheat 5 kg	Sihor Wheat 5 kg
Kolam Rice 5 kg	Kolam Rice 5 kg	Kolam Rice 5 kg	Kolam Rice 5 kg	Kolam Rice 5 kg	Kolam Rice 5 kg
Kolam Rice No.2, 5 kg	Kolam Rice No.2, 5 kg	Kolam Rice No.2, 5 kg	Kolam Rice No.2, 5 kg	Kolam Rice No.2, 5 kg	Kolam Rice No.2, 5 kg

Lachkari Rice 5 kg	Lachkari Rice 5 kg	Lachkari Rice 5 kg	Lachkari Rice 5 kg	Lachkari Rice 5 kg	Lachkari Rice 5 kg
Singlepolish Rice 5 kg	Indrayani Rice 5 kg	Singlepolish Rice 5 kg	Basmati kani Rice 5 kg	Singlepolish Rice 5 kg	Indrayani Rice 5 kg
	Vari Rice 500 gms	Biryani Rice 1 kg	Boiled Rice 1 kg	Biryani Rice 1 kg	Vari Rice 500 gms
Bajari 1 kg	Bajari 1 kg	Jwari 1 kg	Jwari 1 kg	Jwari 1 kg	Jwari 1 kg
	Black Udid 500 gms	Nachani 1 kg		Ambemohar rice 5 kg	
Toordal 1 kg	Toordal 1 kg	Toordal 1 kg	Toordal 1 kg	Toordal 1 kg	Toordal 1 kg
Toordal 500gm		Toordal 500gm		Toordal 500gm	
Gramdal 1 kg	Gramdal 1 kg	Gramdal 1 kg	Gramdal 1 kg	Gramdal 1 kg	Gramdal 1 kg
MoongDal 1 kg	Udid Dal 1 kg	MoongDal 1 kg	Udid Dal 1 kg	MoongDal 1 kg	Udid Dal 1 kg
	Masurdal 1 kg	ChiltiMoongdal 500 gms		Masurdal 1 kg	ChiltiMoongdal 500 gms
Moong 500 gms	Moong 500 gms	Moong 500 gms	Moong 500 gms	Moong 500 gms	Moong 500 gms
MatkiGavran 500 gm		Matki 500 gms		MatkiGavran 500 gm	
Kabuli Gram 500gms	White Chawali 500gms	Red Chawli 500 gms		Kabuli Gran 500 gm	White Chawali 500 gms
Masur 500 gm	Harbhara 500 gms		Green gram 500 gms	Masur 500 gm	Harbhara 500 gms
	Rajma 500 gms				Rajma 500 gms
			White Pawta 500 gms		
Rawa Medium 1 kg	Rawa Medium 1 kg	Rawa Medium 1 kg	Rawa Medium 1 kg	Rawa Medium 1 kg	Rawa Medium 1 kg
			Rawa Fine 1 kg		
Medium Poha 1 kg	Medium Poha 1 kg	Medium Poha 1 kg	Medium Poha 1 kg	Medium Poha 1 kg	Medium Poha 1 kg
Thin Poha 1 kg			Thin Poha 1 kg	Roasted Poha 1 kg	
Groundnut 500 gm	Groundnut 500 gm	Groundnut 500 gm	Groundnut 500 gm	Groundnut 500 gm	Groundnut 500 gm
Dry Copra 500 gm		Dry Copra 500 gm		Dry Copra 500 gm	
Sago 1 kg	Soyabean 1 kg	Sago 1 kg	Sago Small 1 kg	Sago 1 kg	Soyabean 1 kg
	IdliRawa 500 gms	LapsiRawa 500 gms	Jawas 250 gms		IdliRawa 500 gms
Roasted Gram 500 gms		Roasted Gram 500 gms	Roasted Dale 250 gms	Roasted Gram 500 gms	
Superior wet Dates 500 gms		Wet Dates 500 gm		Superior wet Dates 500 gm	
Almond 100 gms	Dry Figs 100 gms	Almond 100 gms		Almond 100 gms	Dry Figs 100 gms
	Cashew Broken 100 gms			Cashew Broken 100 gms	
Black Kismis 250 gms	Kismis 250 gms	Black Kismis 250 gms		Kismis 250 gms	Black Kismis 250 gms

	Green Cardamom 20 gms				
			AkrodMagaj 250 gms		
Ajwain 250 gms		Clove 50 gms			
		Black Pepper 100 gms			
		Dalchini 100 gms			
		Masala Velchi 50 gms			
Hing Powder LN 100 gms	Hing Powder LG 100 gms	Hing Powder Kilawar 100 gms	LN Hinglump200 gms	Hing Powder LG 100 gms	Hing Powder Kilawar 100 gms
PapadKalimiri 200 gms	MoongUdidPapa d 200 gms	PapadKalimiri 200 gms	MoongUdidPap ad 200 gms	PapadKalimi ri 200 gms	MoongUdidPapad 200 gms
Oats Biscuits 200 gms				PohaMirgund a 200 gms	
	RajgiraChikki Biscuits 200 gms		RajgiraChikki Biscuits 200 gms		RajgiraChikki Biscuits 200 gms
Soji Toast 200 gms		KajuShrewsberry Biscuit 200 gms	Soji Toast 200 gms	Atta Toast 200 gms	KajuShrewsberry Biscuit 200 gms
	TilMakhroom 200 gms	Wheat Biscuits 300 gms	TilMakhroom 200 gms	Oats Biscuits 300 gms	Wheat Biscuits 300 gms
Bambino Vermicelli 400 gms	Multi Grain Cookie Biscuits 300 gms	Keshar 1 gm	Bambino Vermicelli 400 gms		
CalproKheer 200 gms			CalproKheer 200 gms		
Jaggery 1 kg	Jaggery 1 kg	Jaggery 1 kg	Simple JaggeryKani 1 kg		Simple JaggeryKani 1 kg
		Sweet Lime Pickle 500 gms			Sweet Lime Pickle 500 gms
Tomato Ketchup 500 gms		Tomato Ketchup 500 gms		Tomato Ketchup 500 gms	
Lime Sauce 450 gms	Chinese Sauce 4 bottle pack	KairiMirchiChat ka 200 gms	Coconut Milk Powder 100 gms	Bitter Gourd Pickle 500 gms	KairiMirchiChatk a 200 gms
	Coconut Milk Powder 100 gms	Lime sauce 450 gms	AwlaMawa 400 gms		Lime sauce 450 gms
	Iodised Salt 1 kg		Black Rock Salt 250 gms	Iodised Salt 1 kg	
Soyabeen Oil 1 Ltr	Soyabeen Oil 1 Ltr	Soyabeen Oil 1 Ltr	Soyabeen Oil 1 Ltr	Soyabeen Oil 1 Ltr	Soyabeen Oil 1 Ltr
Rice Bran oil 2 Ltr	Rice Bran oil 2 Ltr	Rice Bran oil 2 Ltr	Rice Bran oil 2 Ltr	Rice Bran oil 2 Ltr	Rice Bran oil 2 Ltr
Fil G/N Oil 1 Ltr	Fil G/N Oil 1 Ltr	Fil G/N Oil 1 Ltr	Fil G/N Oil 1 Ltr	Fil G/N Oil 1 Ltr	Fil G/N Oil 1 Ltr
Fil G/N Oil 5 Lit	Fil G/N Oil 5 Lit	Fil G/N Oil 5 Lit	Fil G/N Oil 5 Lit	Fil G/N Oil 5 Lit	Fil G/N Oil 5 Lit



Ref G/N Oil 5 Lit	Ref G/N Oil 5 Lit	Ref G/N Oil 5 Lit	Ref G/N Oil 5 Lit	Ref G/N Oil 5 Lit	Ref G/N Oil 5 Lit
Ref S/F Oil 5 Lit	Ref S/F Oil 5 Lit	Ref S/F Oil 5 Lit	Ref S/F Oil 5 Lit	Ref S/F Oil 5 Lit	Ref S/F Oil 5 Lit
Coconut Oil 500 ml	Coconut Oil 500 ml	Coconut Oil 500 ml	Coconut Oil 500 ml	Coconut Oil 500 ml	Coconut Oil 500 ml
Coconut Oil 175 ml		Coconut Oil 175 ml		Coconut Oil 175 ml	
Teel Oil 1 Ltr		Teel Oil 1 Ltr		Teel Oil 1 Ltr	
Pure Ghee 1 Ltr (Warna)	Pure Ghee 1 Ltr (Gagan)	Pure Ghee 1 Ltr (Warna)	Pure Ghee 1 Ltr (Gagan)	Pure Ghee 1 Ltr (Warna)	Pure Ghee 1 Ltr (Gagan)
RajkeshJaswandi Hair Oil			Bajaj Almond Oil 200 ml		
Girnar Tea 500 gms	Girnar Tea 500 gms	Girnar Tea 500 gms	Girnar Tea 500 gms	Girnar Tea 500 gms	Girnar Tea 500 gms
	Girnar 5 Jumbo 250 gms	Girnar Premix 14gms x 10	Girnar 5 Jumbo 250 gms	GirnarInstant Coffee	Girnar 5 Jumbo 250 gms
Tata Tea 1 kg	Royal Coffee 100 gms	Hasmukh super CTC tea 250 gms		Tata Tea 1 kg	Royal Coffee 100 gms
Hasmukh Super CTC Tea 250 gms			Kokamsarbat 1 lt	Hasmukh Super CTC Tea 250 gms	
	Arkafit 500 gms				Arkafit 500 gms
SitopladiChurna 100 gms				Dashamularishta 450 ml	
	Cure on muscle oil 100 ml				Cure on muscle oil 100 ml
	AwlaRas 500 ml		Ginger lemon syrup 500 ml	Raw Mango Squash 700 ml	
		Gulkand 450 gms	Honey 500 gms		
Eau de Cologne 100 ml					
		Dev Pain balm 50 gms			
			Adulsa Cough syrup 450 ml		
	Mixed Fruit Jam 500 gms			Strawberry Jam 500 gms	Mango Pulp 850 gms
				Strawberry crush 700 gms	
					Mango Mramba 500 gm
TrisangAgarbatti 100gms	NishigandhaAgarbatti 100gms	TirthMasalaAgarbatti 100gms	ChandanAgarbatti 100gms	TrisangAgarbatti 100gms	NishigandhaAgarbatti 100gms
Meswak Tooth Paste 200 gms	K Namboodiri's toothpaste	Meswak Tooth Paste 200 gms	K Namboodiri's toothpaste	Meswak Tooth Paste 200 gms	K P Namboodiri's toothpaste
Ultra-thin sanitary napkins		Ultra-thin sanitary napkins		Ultra-thin sanitary napkins	

NeemTulsi Powder 150 gms		NeemTulsi Powder 150 gms	Mysore Sandal Talc Powder 500 gms	NeemTulsi Powder 150 gms	
Himalaya Complete care toothpaste	ViccoTothpaste200 gms	Himalaya Complete care toothpaste	ViccoTothpaste 200 gms	Himalaya Complete care toothpaste	ViccoTothpaste200 gms
Himalaya Face wash				Himalaya Face wash	

Table 3: (Annexure 1) Monthly Items available to the MGP Customer, cont'd

January	February	March	April	May	June
Jaswandi Shampoo		AloveraShampoo 500 ml			Alovera Shampoo 500 ml
Fruit Facial Kit	Bajaj Face wash		HomocolSandle hand wash soap	Fruit Facial Kit	J.P's Herbal hair wash powder 100 gms
		Cosbal Face wash		Jaswandi shampoo	Cosbal Face wash
	Shaving Foam	Tooth Brush medium soft	Shaving Brush		
	Razor	Shaving cream 70 gms			
Air Freshner (Spice + sandal)	Sun screen				Shaving cream 70 gms
Nirma beauty soap 100 gms	Lisa Sandal soap 100 gms	Nirma beauty soap 100 gms	Lisa Sandal soap 100 gms	Nirma beauty soap 100 gms	Lisa Sandal soap 100 gms
Honey Glycerin soap 100 gms	TulsiAlovera bath soap 125 gms	Panchamrut Batch soap 125 gms	Ubtan bath soal 112.5 gms	NeemKutir batch soal 100 gms	Fresh up sandal + spice 75 x 2
Super Acto detergent 1.5 kg	Super Acto detergent 1.5 kg	Super Acto detergent 1.5 kg	Super Acto detergent 1.5 kg	Super Acto detergent 1.5 kg	Super Acto detergent 1.5 kg
Karara Detergent 1 kg	Soft wash detergent powder 1 kg	Shubra detergent powder 1 kg	Karara Detergent 1 kg	Soft wash detergent powder 1 kg	Shubra detergent powder 1 kg
Homocol Washing soap 500 gms		Homocol Washing soap 500 gms		Homocol Washing soap 500 gms	
Detergent cake 250 gms	Bio washing soap 300 gms	Detergent cake 250 gms	Bio washing soap 300 gms	Detergent cake 250 gms	Bio washing soap 300 gms
Pitambari Dish wash 100 gms	Pitambari Dish wash 100 gms	Pitambari Dish wash 100 gms	Pitambari Dish wash 100 gms	Pitambari Dish wash 100 gms	Pitambari Dish wash 100 gms
	Polyclean liquid detergent 500 ml	Super-Ex dishwash cleaner 500 ml		Polyclean liquid detergent 500 ml	Diorexdishwash cleaner 500 ml

Sanitizer Gold perfume FL CL 500 ml	Devika Phenyl 500 ml	Sanitizer Gold perfume FL CL 500 ml	Devika Phenyl 500 ml	Sanitizer Gold perfume FL CL 500 ml	Devika Phenyl 500 ml
Toilet Cleaner 500 ml	Magic cleaner	Silky Wash		Toilet Cleaner 500 ml	
Liquid bleach 1 lit	Natural Floor Cleaner	Candle Box	Devika Bleaching powder 500 gms	Liquid Bleach 1 lt	Natural Floor Cleaner
		Stiffener	Blade	Plastic Broom	
Garbage bags	Grass Broom	Garbage bags		Garbage bags	
Drain out		Steel scrubber			
Body D.O.		Floor Duster	Body D.O.		Floor Duster
	Pencil Cells (10 packs)				
Gent's coloured Handkerchief	Banian Full 80 cms		Banian Full 85 cms	Gent's coloured handkerchief	Banian Full 90 cms
Gent's White Handkerchief	BanianSandow 80 cms	Red Sandle cream	BanianSandow 85 cms	Gent's white handkerchief	BanianSandow 90 cms
Ladies coloured Handkerchief	Gents U/W full 80 cms		Gents U/W full 85 cms	Ladies coloured handkerchief 4 pack	Gents U/W full 90 cms
	Gents U/W cut 80 cms		Gents U/W cut 85cms		Gents U/W cut 90cms
	Ladies U/W 80 x 3 pack		Ladies U/W 85 x 3 pack		Ladies U/W 90 x 3 pack
	Gents U/W frenchcut 80 cms		Gents U/W frenchcut 85 cms		Gents U/W frenchcut 90 cms
Cotton Socks coloured			White cotton socks No. 3 (2 pair)		White cotton socks No. 6 (2 pair)
			White cotton socks No. 5 (2 pair)		Turkish towel 30 x 60
Khat manure					Turkish Rumal 6 pc set
Holicolour - Gel			Floor Scrubber		Handloom Napkins 18 x 26
HoliColour - POWder			Hand Duster		Kitchen Napkin 18 x 27
Book - 1	Book - 1	Book - 1	Book - 1	Book - 1	Book - 1
Book - 2	Book - 2	Book - 2	Book - 2	Book - 2	Book - 2

Table 3: (Annexure 1) Monthly Items available to the MGP Customer, cont'd

January	February	March	April	May	June
			Fullscape paper 10 DOZ	Ballpen plus 3 refills	
Polyproplin Doormat			Long book 192 pages	Welcome Mat	

A4 size paper 100			Scissors		
Basmato broken rice 34.5 kg	Turmeric Powder 500 gms	Toordal Storable 5 kg			Cooton Flannel
Dry Ginger powder 250 gms	Tamarind 500 gms	Gramdal Storable 5 kg		Sambhar Masala 250 gms	Hawkins
	Cummin Seeds 500 gms	Coriander Seeds 500 gms	Sihor Wheat 49.5 kg		Aamchur Powder
Hawkings	Black Mustard 500 gms	Garam Masala 250 gms			Printed Single bedsheet
	Badishop 500 gms	Goda Masala 250 gms	Knife		
					Light wtSolapurchaddar
					SolapurChaddar 60 x 90

Table 4: (Annexure II) MGP Monthly Indent Form

मुंबई ग्राहक पंचायत - वितरण						मागणीपत्रक मार्च 2017									
संघाचे नाव						क्र.									
सभासदाचे नाव						दूरध्वनी क्र.									
संघाचे नाव						क्र.									
वस्तुंच्या मागे दिलेले रंग या वस्तुंच्या पॅकिंगला वापरलेल्या सूतळीचे आहेत.															
विभाग 1	याहू वाटपलीक घालू	इंग्रि किं. मी. मी.	इंग्रिचे प्रमाण	किं. मी. मी. मी.	अ मी क	सामान्य सुविधेसाठी	विभाग 1	याहू वाटपलीक घालू	इंग्रि किं. मी. मी.	इंग्रिचे प्रमाण	किं. मी. मी. मी.	अ मी क	सामान्य सुविधेसाठी		
पौढे	Lokwan Wheat Flour	1	2 किलो	91.00	1		खाद्यपदार्थ	एकूण बेरीज					BF		
	Right Wg चीर	1	2 किलो	104.00	2			चवदा रंग	1	1 किलो	34.00	28			
	Sihor Wheat Flour	2	1 किलो	61.00	3			Rawas Medium	1	1 किलो	37.00	29			
	Jowar Flour	1	1 किलो	65.00	4			मसाम चीर	1	500 ग्रॅम	60.00	30			
	अंबोली चीर	3	1 किलो	113.00	5			गेंदवाम	2	500 ग्रॅम	85.00	31			
	Amroli Flour	5	1 किलो	115.00	6			गुळ चोखने	3	1 किलो	97.00	32			
	बसना लहान चीर	5	1 किलो	62.00	7			Dry Copra	4	500 ग्रॅम	20.00	33			
	Besan Ladpo Flour	4	500 ग्रॅम	66.00	8			साबुदाग	4	500 ग्रॅम	75.00	34			
	दळनेली साखर	4	500 ग्रॅम	50.00	9			Sago	5	500 ग्रॅम	49.00	35			
	Crushed Sugar	1	5 किलो	221.00	10			बायली रंग	2	500 ग्रॅम	78.00	36			
	Soyabean Flour	1	5 किलो	197.00	11			Layshi Flava	2	100 ग्रॅम	80.00	37			
	Sugar M-30	1	5 किलो	190.00	12			बायली रंग	2	500 ग्रॅम	80.00	38			
	सोयाबीन चोख	1	5 किलो	315.00	13			Nachari Kawa	3	250 ग्रॅम	130.00	39			
	(Bolt)	सुगर	1	5 किलो	245.00	14			Roasted Gram	6	50 ग्रॅम	88.00	40		
	(Bolt)	सोयाबीन चोख	1	5 किलो	205.00	15			गर	6	100 ग्रॅम	96.00	41		
(Bolt)	सुगर	2	5 किलो	205.00	16		West Dates	7	100 ग्रॅम	40.00	42				
(Bolt)	सोयाबीन चोख	3	1 किलो	75.00	17		Almond	7	100 ग्रॅम	80.00	43				
(Bolt)	सुगर	1	1 किलो	50.00	18		बायली रंग	7	100 ग्रॅम	80.00	44				
(Bolt)	सोयाबीन चोख	6	1 किलो	38.00	19		Black Kistaria	8	50 ग्रॅम	88.00	45				
(Bolt)	सुगर	1	1 किलो	96.00	20		चांग	6	50 ग्रॅम	88.00	46				
(Bolt)	सोयाबीन चोख	2	500 ग्रॅम	38.00	21		Clove	6	100 ग्रॅम	96.00	47				
(Bolt)	सुगर	1	1 किलो	95.00	22		Black Pepper	7	100 ग्रॅम	40.00	48				
(Bolt)	सोयाबीन चोख	2	1 किलो	77.00	23		Cinnamon	7	100 ग्रॅम	40.00	49				
(Bolt)	सुगर	3	500 ग्रॅम	37.00	24		जवळव	7	100 ग्रॅम	80.00	50				
(Bolt)	सोयाबीन चोख	1	500 ग्रॅम	35.00	25		बायली रंग	12	50 ग्रॅम	100.00	51				
(Bolt)	सुगर	4	500 ग्रॅम	35.00	26		Masala Cardamom	12	50 ग्रॅम	125.00	52				
(Bolt)	सोयाबीन चोख	12	500 ग्रॅम	31.00	27		Kilawar Hing	1	100 ग्रॅम	86.00	53				
(Bolt)	सुगर	4	500 ग्रॅम	33.00	27		Kilawar Hing Powder	2	200 ग्रॅम	81.00	54				
(Bolt)	सोयाबीन चोख	4	500 ग्रॅम	33.00	27		काळीपिरी उडीस पावड	2	200 ग्रॅम	70.00	55				
(Bolt)	सुगर	4	500 ग्रॅम	33.00	27		Black Pepper Udi Papad	3	300 ग्रॅम	80.00	56				
(Bolt)	सोयाबीन चोख	4	500 ग्रॅम	33.00	27		काजू सुखारी बिस्किट	3	300 ग्रॅम	56.00	57				
(Bolt)	सुगर	4	500 ग्रॅम	33.00	27		Cashew Strawberry Biscuits	5	1 ग्रॅम	400.00	58				
(Bolt)	सोयाबीन चोख	4	500 ग्रॅम	33.00	27		Wheat Atta Cookies Biscuits	5	1 ग्रॅम	191.00	59				
(Bolt)	सुगर	4	500 ग्रॅम	33.00	27		Saffron	9	1 किलो	59.00	60				
(Bolt)	सोयाबीन चोख	4	500 ग्रॅम	33.00	27		समी प्रकली रंग	3	200 ग्रॅम	38.00	61				
(Bolt)	सुगर	4	500 ग्रॅम	33.00	27		Simple Jaggery Bar	3	200 ग्रॅम	28.00	62				
(Bolt)	सोयाबीन चोख	4	500 ग्रॅम	33.00	27		सो रंग चोख	2	200 ग्रॅम	40.00	63				
(Bolt)	सुगर	4	500 ग्रॅम	33.00	27		Sweet Lime Pickles	2	200 ग्रॅम	32.00	64				
(Bolt)	सोयाबीन चोख	4	500 ग्रॅम	33.00	27		केरी बिस्कीट	2	200 ग्रॅम	70.00	65				
(Bolt)	सुगर	4	500 ग्रॅम	33.00	27		Kairi Mirchi Chutaka	2	400 ग्रॅम	56.00	66				
(Bolt)	सोयाबीन चोख	4	500 ग्रॅम	33.00	27		रंग चोख	2	400 ग्रॅम	87.00	67				
(Bolt)	सुगर	4	500 ग्रॅम	33.00	27		Lime Sauce	2	500 ग्रॅम	86.00	68				
(Bolt)	सोयाबीन चोख	4	500 ग्रॅम	33.00	27		चोरो जवळ	2	500 ग्रॅम	87.00	69				
(Bolt)	सुगर	4	500 ग्रॅम	33.00	27		Tomato Ketchup	2	500 ग्रॅम	86.00	70				
(Bolt)	सोयाबीन चोख	4	500 ग्रॅम	33.00	27		एकूण बेरीज						CF		

Table 4: (Annexure II) MGP Monthly Indent Form cont'd





**AUTHOR PROFILE**

**PradeepPai:** received the Bachelor's degree in Production Engineering and Master's degree in Management from University of Mumbai in the year 1989 & 1991, respectively. After having worked in Industry & as a visiting faculty in Operations related subjects for over 22 years, he is now working as a Full time Associate Professor in N L Dalmia Institute of Management Studies & Research, since 2014. He is currently pursuing his PhD in Business Administration from Faculty of Management Studies, Aligarh Muslim University under the guidance of Dr. Bilal M Khan & Dr. P N Mukherjee.

