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#### 1. Introduction

The sales model in mobility and consumer fixed access vary considerably. Sale of basic mobility products like SIM Cards, recharge vouchers, etc. require distribution of the same to various points of sales. CFA products like landline and broadband, on the other hand, cannot be sold off the shelf and require greater engagement with customer esp. in case of broadband where most of the customer needs to be explained what different plans mean for them. It has also been observed that the current franchisees have mostly concentrated on selling mobility products and are likely to migrate under the Franchisee S&D Policy 2009 and continue focus on mobility products. It is therefore essential to appoint exclusive CFA Franchisees to create adequate focus on selling of CFA products.

The broad definition of CFA Franchisees is summed in figures 1.1 and 1.2.

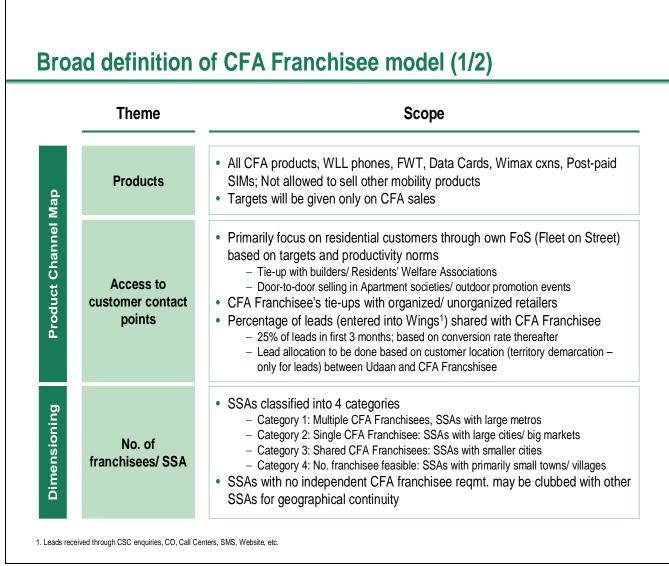


Figure 1.1: Broad definition of CFA Franchisee model (1/2)

## **Broad definition of CFA Franchisee model (2/2) Theme** Scope Financial feasibility of franchisees based on two parameters Operating profit and Rol · Expected operating profit from landline, broadband and ITC sales **Economics of** Rs. 50,000 per mth (45% RoI) in Market Category 1 & 2 **CFA Franchisee** Rs. 35,000 per mth (60% Rol) in Market Category 3 Additional income expected from sale of other products Separate agreement may be worked out with for bill collection, CPE installation and configuration at customers' premises, churn reduction Circle Office to float and sign the EoI with CFA Franchisees Operational approach PBG to be held by Circle office · SSAs individually responsible for - Supply of products/ sales & marketing collateral Operational Target setting and monitoring against targets approach Commission payment · CFA Franchisee should have office in the same city as SSA head's office allotted of the largest (by no. of Franchisee required) SSA alotted

Figure 1.2: Broad definition of CFA Franchisee model (1/2)

Each of the Circles will be responsible for appointment of BSNL teams to engage with CFA Franchisees, demarcation of CFA Franchisee territories, floating of the EoI, appointment of CFA Franchisees in the demarcated territories and on going performance management of the CFA Franchisees. The following sections describe the activities to be conducted in this regard in greater detail.

The Circle offices are supposed to float & finalize the EOI & maintain the PBG in all cases. Target setting, review and monitoring will primarily be done by the respective SSAs. Each SSA will need to appoint an exclusive Nodal Officer for day-to-day engagement and support to CFA Franchisee.

## 2. Creating BSNL teams for engagement with CFA Franchisee

The following roles need to be defined at the Circle/ SSA for engagement with the CFA Franchisees:

## Circle Nodal Officer (PGM/ GM-CFA)

- Floating CFA Franchisee EOI on behalf of CGM to fill up the vacant SSAs within the stipulated time
- Quarterly review of CFA Franchisee territories defined in the Circle and redefinition of territories in consultation with CGM as and when required
- Quarterly review with CFA Franchisee(s) on their performance
- Review with SSA head/ SSA sales (CFA) head on a monthly basis alongwith Circle CFA's representative to evaluate the performance of CFA Franchisees, understand key issues faced and action steps required to resolve them.

- Ensure timely clearance of bills submitted by the CFA Franchisee for products sold by them across SSAs
- Compile monthly circle level summary of CFA Franchisees active in the circle
- Resolve/ escalate issues raised by SSA head/ SSA sales(CFA) head weekly
- Conflict resolution between SSAs/ Channels and CFA Franchisee or between CFA Franchisees active in the circle
- On ground visits/ surprise checks at SSA level

#### SSA Sales Head (GM/ DGM CFA Sales)

- Ensure adequate infrastructure for monitoring the CFA Franchisee's functioning on a regular basis.
- Setup of channel norms
  - Set-up of target setting
  - Set-up of trouble shooting process
  - Set-up of POS material allocation
- Review & monitoring
  - Review CFA Franchisee achievements against targets
  - Review CFA Franchisee achievement against respective checklists
  - Collate SSA report and review with SSA Head/Circle nodal Officer
  - Review clearance of bills submitted by the franchisee for products/services sold
  - Communicate whether the CFA Franchisee has met the target on primary product sales to the CM Franchisee nodal officer so that full commission on the sales of CM products may be released
- Monthly activities
  - Target setting for CFA Franchisees and communication
  - Allocation of POS material
  - Visits (planned and surprised)
- Troubleshooting and escalation
  - Escalation/ addressal of cross-selling issues
  - Troubleshooting across SSA departments
  - Escalation of issues to SSA head/Circle nodal Officers

#### Role of Franchisee Nodal Officer (AGM/ CFA Sales)

- Support CFA Franchisee to increase sales
  - Support in FOS appointment
  - Supply of all marketing and sales collateral
  - Document issues/ queries of CFA Franchisee, and actions steps to address them
  - Ensure that all CAFs are collected by the CFA Franchisee & submitted to relevant Commercial Office/issue advice notes
  - Communicate change in products, policies or tariffs
  - Ensure that the connection is made through within 7 days
  - Provide an updated list of feasible areas for landline booking, Broadband Booking and WLL periodically to the CFA Franchisees
  - Ensure that the bills given are processed and coordinate with the accounts officer for clearing the bills as per period specified.
- Monitor CFA Franchisee performance
  - Communicate targets at beginning of the month
  - Collect data on a daily basis
  - Ensure that adequate number of FoS has been appointed by the CFA Franchisee including checking the FoS employment on the ground
  - Performance management and review

- Review with SSA Sales (CFA) Head regularly and monthly with SSA head
- Address issues/ queries (including on phone)
  - E.g. Damaged material given to CFA Franchisee & not replaced
  - E.g. Information on BSNL products/ schemes, trade schemes

Besides these, two kinds of review committees need to be set-up. These are as follows:

- <u>SSA review committee (CFA-Franchisee)</u>: Each SSA must appoint a "SSA review committee (CFA-Franchisee)" which must consist of SSA Head, CFA head of SSA, DGM/AGM (CFA-Sales) and Nodal Officer.
- <u>Circle review committee (CFA-Franchisee)</u>: For circle level reviews, circle should appoint a "Circle review committee (CFA-Franchisee)" for each CFA Franchisee territory under the chairmanship of GM (Sales-Consumer Fixed Access). Each committee will include chairman from circle (common for each SSA), SSA head of concerned SSAs & Circle CFA's nominee of at least DGM rank.

### 3. Demarcation of CFA Franchisee territories

- Each SSA is classified into class M1, M2, M3 or M4 (Refer Annexure A) based on the market potential or location of the SSAs (whether Circle office is located in the SSA, SSA includes state capital, etc.)
- Annexure A provides the category of SSA & number of CFA Franchisee required in each SSA
- **CFA Franchisee territories are to be demarcated by the circles**. Methodology to be followed by circles for demarcation of franchisee territories is as follows:

## a. Category 1 SSAs

- Divide SSA into equi-potential territories based on number of CFA franchisees required
- Float a common EOI listing all territories and give the eligible applicants option to choose territories based on an overall score.

#### b. Category 2 SSAs

- Float an EOI for dedicated CFA Franchisee
- Can club SSAs from Market Category 2 & 3 if sum of number of CFA Franchisee required is <1.5</li>

#### c. Category 3 SSAs

 Club SSAs with each other such that sum of number of CFA franchisees required is between 0.9 to 1.5

#### d. Category 4 SSAs

- Club with other CFA Franchisee territories to ensure geographical coverage & continuity.
- Circles have to club geographically close SSAs for ease of CFA Franchisee operations. The feasible territory for a CFA franchisee would be considered in cases where the sum of no. of franchisees required in all SSAs within the territory is in excess of 0.8.
- Circle may define CFA Franchisee territories in all SSAs where the score is more than 0.8. In other SSAs where the score is non-zero, circles have to define the CFA Franchisee territories after clubbing the SSAs. Even SSAs whose score is zero can be clubbed based on their location and demarcation of franchisee areas by the circles. For example, if a franchisee territory includes clubbing 3-4 SSAs whose geographical location is such that many other SSAs (with zero score) fall in between, these SSAs can also be taken in the franchisee territory. It should be made mandatory for CFA franchisee in the EoI to keep at least one representative of supervisory level along with FoS in each SSA allotted to them

Circles have to do coding of the Franchisee Territory. For this, <circle short name><Two
digit serial Number>can be used. For example, for Karnataka, if there are 9 CFA
Franchisee Territories, they can be coded as KTK-01 to KTK-09. Once the territories have
been defined, they should be classified into the following classes for the purpose of
applicants for CFA Franchisee ship:

Category	Criterion
Class A	Includes a Category 1 SSA
Class B	Doesn't include Category 1 SSA but includes at least one Category 2 SSA
Class C	Doesn't include Category 1 or Category 2 SSAs

 In the EOI document, the largest SSAs (by virtue of the number of CFA Franchisee required) should be defined as "Primary SSA" for each territory in the EOI. In case there are multiple CFA Franchisees within the same SSA, the territory for which the CFA Franchisee is being appointed should be defined as the "Primary Area"

An example of the creation of CFA Franchisees can be seen in the figure 3.1 below:

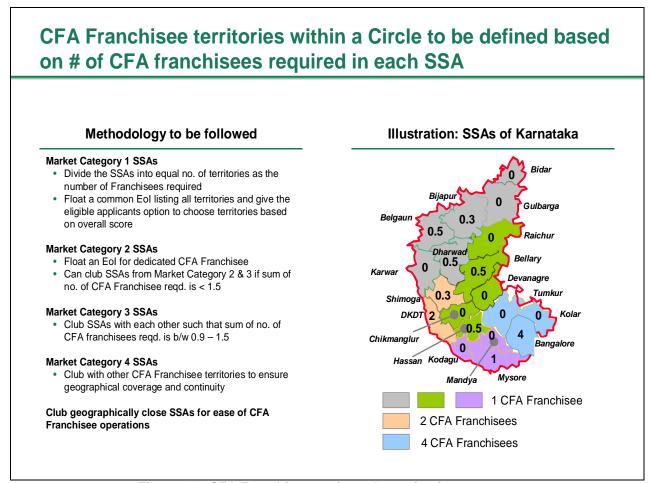


Figure 3.1: CFA Franchisee territory determination

## 4. Relaxing eligibility criteria for appointment of CFA Franchisees

The eligibility criteria for BSNL CFA Franchisee ship are as follows:

- All proprietorship firm, partnership firms and company of Indian origin fulfilling following criteria are eligible to apply.
- Turn over: Turn over is defined as sales proceed as per audited P&L account of the firm, submitted for last two financial years viz. 2007-08 & 2008-09. A copy of income tax return should also be submitted alongwith. For fulfilling eligibility, annual turnover in each of two years should be as below:
  - i.Rs. 50 Lakhs for class A territory
  - ii.Rs. 40 Lakhs for class B territory
  - iii.Rs. 10 Lakhs for class C territory
- **Experience**: Interested firms must be dealing in distribution of products in Telecom or FMCG or Electronic/Electrical goods industries, for last:
  - i.3 years for class A territory
  - ii.2 years for class B territory
  - iii.2 years for class C territory

However, if there are no bidders or less than 2 bidders for a territory then eligibility criteria can be relaxed as follows:

- Norms for territory demarcation (minimum and maximum score for demarcating a territory) as defined can be relaxed, & redemarcation can be done
- Based on above the modified EOI is to be floated and if there is no bidder, then eligibility criteria can be reduced by up to 50% with approval of the Circle Head.

In all cases where the criteria are relaxed, a modified EOI should be floated. In case there are still no bidders, the territory may be offered on a look-after basis to the CFA Franchisee bordering the concerned territory based on their performance (or overall score in case new EoIs have been floated for territory allocation). Also, in cases of CFA Franchisee Territories where the successful bidder opts to withdraw from the process, the bidder with next higher score shall be offered CFA Franchisee ship for that territory. In case, no eligible bidder is available, retendering has to be done for that territory.

### 5. Look-after arrangement for territories with no CFA Franchisee

- Eligible territories can be given to existing franchisee as "Look after territory" for a period of three months only. Extension of "Look after territory" up to three more months can be given only with the approval of Circle Head. Any further extension is not permissible and the territory cannot be further given as 'Look after territory' to any other CFA Franchisee till a CFA Franchisee is appointed for the territory as per the EOI route.
- In case there are no eligible applicants in the EoI floated for any such territory the concerned Circle Head may give a further extension of 6 months.
- The performance of CFA Franchisees as per the Performance Management System (as defined in section 3 of this document) would be used as criteria to decide allotment of 'Look after territory' as decided by Circle Head.
- One CFA Franchisee can get only one eligible territory as "Look after territory" at any given point of time.

## 6. Performance Management:

• Target setting: SSAs will communicate the Sales targets for next calendar month on various parameter defined below on or before 25th of previous month. In case of holidays, it should be communicated on or before last working day before 25th. It may be ensured that there are no exceptions to these deadlines.

The parameters on which targets are to be set are:

## Type A parameters

- Gross Connections (landline & Broadband provided) and sale of other consumer Fixed Access products
- ii. % conversion on leads

The products used for target setting would be primary products as defined earlier.

#### Type B parameters

iii. % of PoS tie-ups activated by the CFA Franchisee

These targets would be set based on existing territory definition of the franchisees. In addition to the above targets circles can also set targets for net connections, timely submission of documents etc. It may be noted that sales targets given to the CFA Franchisee are to be reasonable & be given in discussion with the CFA Franchisee. Following is the responsibility of SSAs towards the CFA Franchisee:

- a. It will be responsibility of the Account Officer to remit the collection from the CFA
  Franchisee to credit to Company's account on a daily basis and watch realization
  of the cheque.
- b. The cheque deposited by the CFA Franchisees should be deposited with bank for realization on the same day. The Account Officer shall be responsible for watching the collection, deposit with the bank and realization of the cheque(s) as any delay would necessarily cause interest loss to BSNL.
- c. Account Officer shall maintain an account of inventory received, sold and payments realized on daily basis and sent it to accounts wing along with Remittance statement.
- d. SSA Nodal Officer / SSA Sales Head (Fixed Access) to ensure that any sales to franchisee by BSNL and any sales by franchisee further to PoS tie-ups is properly recorded.
- e. Head of circle / SSA will ensure that stocks of both products and sales and marketing collateral are available in sufficient quantity (in required denominations where applicable) well in advance.
- f. Defective stock with the channel partners should be replaced immediately.
- g. The stocks and distribution of publicity materials like brochures etc., preferably in local languages also should be available in sufficient quantity.
- h. Ensure timely payments of commission/incentive to CFA Franchisee.
- Review Process at SSA: For the purpose of monthly reviews various parameters, their scoring and cut-offs are given in table below

Type A Parameters

#	Parameter (measured on monthly basis)	Scoring	Cut-Off Score
1	Gross Connections (actual landline & broadband connections provided) and sales of other consumer fixed access products	% of target achieved	>60%
2	% Conversion on leads transferred	% Conversion	>15%

**Type B Parameters** 

# Parameter (measured Scoring Cut-Off
---------------------------------------

	on monthly basis)		Score
3	Number of PoS tie-ups activated by the CFA Franchisee	% of target achieved	>60%

Apart from the parameters listed above, the SSA review committee (CFA-Franchisee) should discuss about any other complaints received about the CFA franchisee and warnings / monetary fines could be issued / imposed. SSA review committee (CFA-Franchisee) must prepare a scorecard for each CFA Franchisee before monthly review meeting. The scorecards for three months should be sent for circle level review each quarter.

- Review Process at circle: Circle Review committee (CFA-Franchisee) shall conduct a review of each CFA Franchisee every quarter. Scorecards for this review will be furnished by SSAs in time for the review. Circle will prepare a cumulative scorecard based on target achievement in the previous quarter. Circle can review performance of CFA Franchisees in between the quarterly review period also (especially in cases where the CFA Franchisee has not been meeting performance targets) and take action as described below. Cut-off scores can be upwardly revised by circle review committee (CFA-Franchisee) with at least 60 days notification to CFA Franchisees.
- Consequences for Poor Performance: Any CFA Franchisee who does not meet the
  cut-off score on any parameter (Type A or Type B) or fails to deliver the services as per
  agreed procedure or parameter or adhere to targets as prescribed & agreed herein or
  breach any terms & conditions of contract without prejudice to other remedies available to
  BSNL, becomes liable for penalty as per the table given below

Months	One Month	Two Months	Three months*	Four months	Five months	Six months*
Issuer	SSA	SSA	Circle	SSA	SSA	Circle
Penalty	Warning	Strong Warning	Monetary Penalty by Circle (15% of the commissi on received in the month)	110% of monetary penalty set by circle at the end of 3rd month	125% of monetary penalty set by circle at the end of 3rd month.	150% of monetary penalty set by circle at the end of 3rd month.

<sup>\*</sup> Based on scores calculated on cumulative target achievement of the previous three months and previous six months respectively

CFA Franchisees who do not meet the cut-off scores on any Type B parameter should be given suitable warning and/ or penalty should be imposed as deemed fit by the SSA head.

Performance based termination: Any CFA Franchisee who does not meet the cut-off score on cumulative target achievement during past six months on type 'A' parameters will become eligible for termination. Circle review committee-(CFA Franchisee) then has the right to terminate any CFA Franchisee that is eligible for termination by giving a 30-day notice. Any CFA Franchisee inducted in past six months will not be considered for performance-based termination. All CFA Franchisees will be

given 30 days notice to wind up operations. However monthly review for the CFA Franchisee who have been served a Notice of Termination will happen for next months as per the process outlined above and any monetary penalties will still be applicable on non-performance. Circles must complete the process of appointing new CFA Franchisee and hand-over arrangements within 90 days. CFA Franchisees who are terminated will not be eligible to bid for any CFA Franchisee EoI for any territory for the next two years. Circle may use look-after arrangement in these vacant territories.

## 7. Payment of commission

- Each business unit shall be responsible for the payment of commission of the respective products sold by the CFA Franchisee
- 80% of the commission on secondary products will be payable straightaway. Balance 20% commission on the sale of secondary products would be payable only if certified by the concerned Nodal Officer-CFA for completion of at least 60% sales targets on primary products
- The commission structure of the franchisees is being finalized and will be communicated shortly to field units.

#### 8. Timelines:

- Territory Demarcation: 15.06.10
- EOI to be Floated for all Eligible Territories: 22.06.10
- Responses to EOI to be evaluated and finalized: 10.08.10
- Agreement signing for eligible territories for which EOI was floated: All Agreements must be signed to be effective from 30.08.10.
- Appointment and training of exclusive Nodal Officers: 10.08.10

## Annexure A: Guidelines to Circles for demarcating Franchisee Territory

The number of CFA Franchisees required in each SSA is listed below. The number of CFA Franchisees has been mentioned for Category 1 – Category 3 SSAs. As mentioned earlier, Category 4 SSAs should be clubbed with other SSAs for geographical continuity & coverage.

S.No.	Circle	SSA	No. Of CFA Franchisees (Reqd.)	Category
1	Andaman&Nikobar	Port Blair	1.0	Category 2
2	Andhra Pradesh	Hyderabad	1.3	Category 1
3	Andhra Pradesh	Krishna	1.0	Category 2
4	Andhra Pradesh	Visakhapatnam	1.0	Category 2
5	Andhra Pradesh	West Godavari	0.5	Category 3
6	Andhra Pradesh	East Godavari	0.4	Category 3
7	Andhra Pradesh	Guntur	0.3	Category 3
8	Andhra Pradesh	Nellore	0.2	Category 3
9	Andhra Pradesh	Chittoor	0.2	Category 3
10	Andhra Pradesh	Ananthapur	-	Category 4
11	Andhra Pradesh	Kurnool	-	Category 4
12	Andhra Pradesh	Prakasam	-	Category 4
13	Andhra Pradesh	Warangal	-	Category 4
14	Andhra Pradesh	Karimnagar	-	Category 4
15	Andhra Pradesh	Nalgonda	-	Category 4
16	Andhra Pradesh	Nizamabad	-	Category 4
17	Andhra Pradesh	Vizianagaram	-	Category 4
18	Andhra Pradesh	Khammam	-	Category 4
19	Andhra Pradesh	Srikakulam	•	Category 4
20	Andhra Pradesh	Cuddapah	-	Category 4
21	Andhra Pradesh	Adilabad	•	Category 4
22	Andhra Pradesh	Mahaboobnagar	•	Category 4
23	Andhra Pradesh	Medak	-	Category 4
24	Assam	Kamrup	1.0	Category 2
25	Assam	Jorhat	-	Category 4
26	Assam	Dibrugarh	-	Category 4
27	Assam	Bongaigaon	-	Category 4
28	Assam	Nagaon	-	Category 4
29	Assam	Silchar	-	Category 4
30	Assam	Tezpur	-	Category 4
31	Bihar	Patna	1.0	Category 2
32	Bihar	Gaya	0.3	Category 3
33	Bihar	Bhagalpur	0.2	Category 3
34	Bihar	Chapra	0.2	Category 3
35	Bihar	Darbhanga	0.2	Category 3
36	Bihar	Muzaffarpur	•	Category 4
37	Bihar	Katihar	-	Category 4
38	Bihar	Saharsa	-	Category 4

39	Bihar	Ara	-	Category 4
40	Bihar	Munger	-	Category 4
41	Bihar	Motihari	-	Category 4
42	Bihar	Sasaram	-	Category 4
43	Bihar	Begusarai	-	Category 4
44	Bihar	Samastipur	-	Category 4
45	Bihar	Betia	-	Category 4
46	Bihar	Hajipur	-	Category 4
47	Bihar	Madhubani	-	Category 4
48	Bihar	Kishanganj	-	Category 4
49	Bihar	Khagaria	-	Category 4
50	Chattisgarh	Raipur	1.0	Category 2
51	Chattisgarh	Durg	0.3	Category 3
52	Chattisgarh	Raigarh	-	Category 4
53	Chattisgarh	Bilaspur	-	Category 4
54	Chattisgarh	Bastar	-	Category 4
55	Chattisgarh	Sarguja	-	Category 4
56	Chennai	Chennai	5.0	Category 1
57	Gujarat	Ahmedabad	2.0	Category 1
58	Gujarat	Rajkot	1.0	Category 2
59	Gujarat	Surat	1.0	Category 2
60	Gujarat	Vadodara	1.0	Category 2
61	Gujarat	Valsad	0.5	Category 3
62	Gujarat	Bharuch	0.4	Category 3
63	Gujarat	Junagadh	0.3	Category 3
64	Gujarat	Nadiad	0.3	Category 3
65	Gujarat	Bhavnagar	0.3	Category 3
66	Gujarat	Jamnagar	0.3	Category 3
67	Gujarat	Mehsana	0.2	Category 3
68	Gujarat	Bhuj	-	Category 4
69	Gujarat	Himatnagar	-	Category 4
70	Gujarat	Amreli	-	Category 4
71	Gujarat	Godhra	-	Category 4
72	Gujarat	Palanpur	-	Category 4
73	Gujarat	Surendranagar	-	Category 4
74	H.P	Shimla	1.0	Category 2
75	H.P	Hamirpur - HP	0.3	Category 3
76	H.P	Dharamsala	0.2	Category 3
77	H.P	Mandi	-	Category 4
78	H.P	Solan	-	Category 4
79	H.P	Kullu		Category 4
80	Haryana	Ambala	1.0	Category 2
81	Haryana	Gurgaon	0.5	Category 3
82	Haryana	Karnal	0.3	Category 3
83	Haryana	Faridabad	0.3	Category 3

84	Haryana	Rohtak	0.3	Category 3
85	Haryana	Sonepat	0.3	Category 3
86	Haryana	Hisar	0.2	Category 3
87	Haryana	Rewari	0.2	Category 3
88	Haryana	Jind	-	Category 4
89	J&K	Jammu	1.0	Category 2
90	J & K	Srinagar	0.2	Category 3
91	J&K	Udhampur	-	Category 4
92	J & K	Leh	-	Category 4
93	J & K	Rajouri	-	Category 4
94	Jharkhand	Ranchi	1.0	Category 2
95	Jharkhand	Jamshedpur	1.0	Category 2
96	Jharkhand	Dhanbad	0.5	Category 3
97	Jharkhand	Hazaribag	-	Category 4
98	Jharkhand	Dumka	-	Category 4
99	Jharkhand	Daltonganj	-	Category 4
100	Karnataka	Bangalore Td	4.0	Category 1
101	Karnataka	Dktd	2.0	Category 1
102	Karnataka	Mysore	1.0	Category 2
103	Karnataka	Dharwad	0.5	Category 3
104	Karnataka	Hassan	0.5	Category 3
105	Karnataka	Bellary	0.5	Category 3
106	Karnataka	Belgaum	0.5	Category 3
107	Karnataka	Shimoga	0.3	Category 3
108	Karnataka	Bijapur	0.3	Category 3
109	Karnataka	Davangere	-	Category 4
110	Karnataka	Chikmagalur	-	Category 4
111	Karnataka	Gulbarga	-	Category 4
112	Karnataka	Kolar	-	Category 4
113	Karnataka	Tumkur	-	Category 4
114	Karnataka	Mandya	-	Category 4
115	Karnataka	Raichur	-	Category 4
116	Karnataka	Bidar	-	Category 4
117	Karnataka	Karwar	-	Category 4
118	Karnataka	Kodagu	-	Category 4
119	Kerala	Kannur	1.2	Category 1
120	Kerala	Ernakulam	1.1	Category 1
121	Kerala	Trichur	1.0	Category 2
122	Kerala	Kottayam	1.0	Category 2
123	Kerala	Alleppey	1.0	Category 2
124	Kerala	Calicut	1.0	Category 2
125	Kerala	Kollam	0.9	Category 2
126	Kerala	Trivandrum	0.9	Category 2
127	Kerala	Pathanamthitta	0.5	Category 3
128	Kerala	Malappuram	0.4	Category 3

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129	Kerala	Palakkad	0.3	Category 3
130	Kolkotta	Kolkata	3.0	Category 1
131	Maharashtra	Kalyan	2.0	Category 1
132	Maharashtra	Goa	1.0	Category 2
133	Maharashtra	Pune	1.0	Category 2
134	Maharashtra	Nagpur	1.0	Category 2
135	Maharashtra	Nashik	1.0	Category 2
136	Maharashtra	Kolhapur	0.6	Category 3
137	Maharashtra	Aurangabad	0.4	Category 3
138	Maharashtra	Sangli	0.4	Category 3
139	Maharashtra	Satara	0.4	Category 3
140	Maharashtra	Amravati	0.3	Category 3
141	Maharashtra	Nanded	0.3	Category 3
142	Maharashtra	Parbhani	0.3	Category 3
143	Maharashtra	Ratnagiri	0.3	Category 3
144	Maharashtra	Ahmednagar	0.3	Category 3
145	Maharashtra	Jalgaon	0.3	Category 3
146	Maharashtra	Akola	0.2	Category 3
147	Maharashtra	Raigad	0.2	Category 3
148	Maharashtra	Solapur	0.2	Category 3
149	Maharashtra	Sindhudurg	-	Category 4
150	Maharashtra	Latur	-	Category 4
151	Maharashtra	Wardha	-	Category 4
152	Maharashtra	Dhule	-	Category 4
153	Maharashtra	Chandrapur	-	Category 4
154	Maharashtra	Beed	-	Category 4
155	Maharashtra	Yavatmal	-	Category 4
156	Maharashtra	Bhandara	-	Category 4
157	Maharashtra	Buldana	-	Category 4
158	Maharashtra	Osmanabad	-	Category 4
159	Maharashtra	Jalna	<u>-</u>	Category 4
160	Maharashtra	Gadchiroli	<u>-</u>	Category 4
161	MP	Indore	1.0	Category 2
162	MP	Bhopal	1.0	Category 2
163	MP	Jabalpur	0.6	Category 3
164	MP	Gwalior	0.4	Category 3
165	MP	Ratlam	0.3	Category 3
166	MP	Hoshangabad	0.3	Category 3
167	MP	Ujjain	0.3	Category 3
168	MP	Mandsaur	<u>-</u>	Category 4
169	MP	Chhindwara	-	Category 4
170	MP	Sagar	-	Category 4
171	MP	Betul	-	Category 4
172	MP	Khandwa	-	Category 4
173	MP	Shajapur	-	Category 4

174	MP	Dewas	-	Category 4
175	MP	Narsinghpur	-	Category 4
176	MP	Khargone	-	Category 4
177	MP	Chhatarpur	-	Category 4
178	MP	Satna	-	Category 4
179	MP	Balaghat	-	Category 4
180	MP	Shahdol	-	Category 4
181	MP	Guna	-	Category 4
182	MP	Morena	-	Category 4
183	MP	Dhar	-	Category 4
184	MP	Vidisha	-	Category 4
185	MP	Sidhi	-	Category 4
186	MP	Rewa	-	Category 4
187	MP	Shivpuri	-	Category 4
188	MP	Raisen	-	Category 4
189	MP	Mandla	-	Category 4
190	MP	Jhabua	-	Category 4
191	MP	Seoni	-	Category 4
192	MP	Rajgarh	-	Category 4
193	MP	Damoh	-	Category 4
194	MP	Panna	-	Category 4
195	NE-I	Tripura	1.0	Category 2
196	NE-I	Mizoram	0.3	Category 3
197	NE-I	Meghalaya	0.2	Category 3
198	NE-II	Nagaland	1.0	Category 2
199	NE-II	Arunachal Pradesh	-	Category 4
200	NE-II	Manipur	-	Category 4
201	Orissa	Bhubaneswar	1.0	Category 2
202	Orissa	Cuttack	0.3	Category 3
203	Orissa	Berhampur	0.2	Category 3
204	Orissa	Sambalpur	-	Category 4
205	Orissa	Dhenkanal	-	Category 4
206	Orissa	Koraput	-	Category 4
207	Orissa	Sundergarh	-	Category 4
208	Orissa	Balasore	-	Category 4
209	Orissa	Bolangir	-	Category 4
210	Orissa	Kalahandi	-	Category 4
211	Orissa	Baripada	-	Category 4
212	Orissa	Phulbani	-	Category 4
213	Punjab	Ludhiana	1.0	Category 2
214	Punjab	Amritsar	1.0	Category 2
215	Punjab	Chandigarh	1.0	Category 2
216	Punjab	Jalandhar	1.0	Category 2
217	Punjab	Ferozepur	0.5	Category 3
218	Punjab	Patiala	0.4	Category 3

219	Punjab	Hoshiarpur	0.3	Category 3
220	Punjab	Bathinda	0.2	Category 3
221	Punjab	Pathankot	-	Category 4
222	Punjab	Ropar	-	Category 4
223	Punjab	Sangrur	-	Category 4
224	Rajasthan	Jaipur	1.0	Category 2
225	Rajasthan	Kota	0.6	Category 3
226	Rajasthan	Jodhpur	0.5	Category 3
227	Rajasthan	Udaipur	0.5	Category 3
228	Rajasthan	Sriganganagar	0.3	Category 3
229	Rajasthan	Ajmer	0.3	Category 3
230	Rajasthan	Alwar	0.2	Category 3
231	Rajasthan	Bhilwara	0.2	Category 3
232	Rajasthan	Chittorgarh	0.2	Category 3
233	Rajasthan	Bharatpur	0.2	Category 3
234	Rajasthan	Pali	-	Category 4
235	Rajasthan	Sikar	-	Category 4
236	Rajasthan	Nagaur	-	Category 4
237	Rajasthan	Bikaner	-	Category 4
238	Rajasthan	Jhunjhunu	-	Category 4
239	Rajasthan	Sawaimadhopur	-	Category 4
240	Rajasthan	Churu	-	Category 4
241	Rajasthan	Barmer	-	Category 4
242	Rajasthan	Sirohi	-	Category 4
243	Rajasthan	Jhalawar	-	Category 4
244	Rajasthan	Banswara	-	Category 4
245	Rajasthan	Tonk	-	Category 4
246	Rajasthan	Jaisalmer	-	Category 4
247	Rajasthan	Bundi	-	Category 4
248	Tamilnadu	Coimbatore	1.5	Category 1
249	Tamilnadu	Madurai	1.0	Category 2
250	Tamilnadu	Salem	1.0	Category 2
251	Tamilnadu	Trichy	1.0	Category 2
252	Tamilnadu	Vellore	0.5	Category 3
253	Tamilnadu	Erode	0.5	Category 3
254	Tamilnadu	Virudhunagar	0.4	Category 3
255	Tamilnadu	Karaikudi	0.4	Category 3
256	Tamilnadu	CRDA	0.3	Category 3
257	Tamilnadu	Nagercoil	0.3	Category 3
258	Tamilnadu	Coonoor	0.3	Category 3
259	Tamilnadu	Pondicherry	0.3	Category 3
260	Tamilnadu	Cuddalore	0.3	Category 3
261	Tamilnadu	Tirunelveli	0.3	Category 3
262	Tamilnadu	Tuticorin	0.3	Category 3
263	Tamilnadu	Thanjavur	0.3	Category 3

264	Tamilnadu	Dharmapuri	-	Category 4
265	UP(EAST)	Kanpur	1.0	Category 2
266	UP(EAST)	Lucknow	1.0	Category 2
267	UP(EAST)	Allahabad	1.0	Category 2
268	UP(EAST)	Varanasi	1.0	Category 2
269	UP(EAST)	Jhansi	0.5	Category 3
270	UP(EAST)	Faizabad	0.5	Category 3
271	UP(EAST)	Sitapur	0.3	Category 3
272	UP(EAST)	Raebareli	0.3	Category 3
273	UP(EAST)	Gorakhpur	-	Category 4
274	UP(EAST)	Mirzapur	-	Category 4
275	UP(EAST)	Hamirpur - UPE	-	Category 4
276	UP(EAST)	Jaunpur	-	Category 4
277	UP(EAST)	Sultanpur	-	Category 4
278	UP(EAST)	Azamgarh	-	Category 4
279	UP(EAST)	Farrukhabad	-	Category 4
280	UP(EAST)	Gonda	-	Category 4
281	UP(EAST)	Lakhimpur	-	Category 4
282	UP(EAST)	Deoria	-	Category 4
283	UP(EAST)	Shahjahanpur	-	Category 4
284	UP(EAST)	Unnao	-	Category 4
285	UP(EAST)	Barabanki	-	Category 4
286	UP(EAST)	Basti	-	Category 4
287	UP(EAST)	Hardoi	-	Category 4
288	UP(EAST)	Bahraich	-	Category 4
289	UP(EAST)	Mau	-	Category 4
290	UP(EAST)	Ballia	-	Category 4
291	UP(EAST)	Ghazipur	-	Category 4
292	UP(EAST)	Orai	-	Category 4
293	UP(EAST)	Fatehpur	-	Category 4
294	UP(EAST)	Banda	=	Category 4
295	UP(EAST)	Pratapgarh	-	Category 4
296	UP(West)	Agra	1.0	Category 2
297	UP(West)	Meerut	1.0	Category 2
298	UP(West)	Ghaziabad	0.9	Category 2
299	UP(West)	Noida	0.5	Category 3
300	UP(West)	Aligarh	0.5	Category 3
301	UP(West)	Mathura	0.4	Category 3
302	UP(West)	Bareilly	0.4	Category 3
303	UP(West)	Moradabad	0.3	Category 3
304	UP(West)	Bulandshahar	0.3	Category 3
305	UP(West)	Muzaffarnagar	-	Category 4
306	UP(West)	Saharanpur	-	Category 4
307	UP(West)	Bijnore	-	Category 4
308	UP(West)	Etawah	-	Category 4

# Instructions to Circles for Appointing CFA Franchisees

309	UP(West)	Etah	-	Category 4
310	UP(West)	Rampur	-	Category 4
311	UP(West)	Mainpuri	-	Category 4
312	UP(West)	Pilibhit	-	Category 4
313	UP(West)	Badaun	-	Category 4
314	Uttarnchal	Dehradun	1.0	Category 2
315	Uttarnchal	Nainital	0.4	Category 3
316	Uttarnchal	Hardwar	0.4	Category 3
317	Uttarnchal	Almora	-	Category 4
318	Uttarnchal	Srinagar(Gwl)	-	Category 4
319	Uttarnchal	New Tehri	-	Category 4
320	West Bengal	Kolkata SSA	1.0	Category 2
321	West Bengal	Siliguri	0.3	Category 3
322	West Bengal	Jalpaiguri	0.3	Category 3
323	West Bengal	Asansol	0.3	Category 3
324	West Bengal	Kharagpur	0.2	Category 3
325	West Bengal	Gangtok	0.2	Category 3
326	West Bengal	Malda	0.2	Category 3
327	West Bengal	Krishnagar	-	Category 4
328	West Bengal	Coochbehar	-	Category 4
329	West Bengal	Suri	-	Category 4
330	West Bengal	Bankura	-	Category 4
331	West Bengal	Berhampore	-	Category 4
332	West Bengal	Raigan	-	Category 4
333	West Bengal	Purulia	-	Category 4