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Association
of India**

COTTON STATISTICS & NEWS

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Cotton Exchange Building, 2nd Floor, Cotton Green, Mumbai - 400 033
Phone: 30063400 Fax: 2370 0337 Email: cai@caionline.in
www.caionline.in

Marine Insurance – 4

(Shri Rajendra Ganatra, M.A., M.Com., LL.M., F.I.I.I., D.M.M.T is a leading Insurance Consultant and trainer. He has a vast experience of over 35 years in General Insurance, 20 years as faculty on Marine Insurance at Banks, Financial Institutions, Insurance Companies and Colleges.

The views expressed in this column are his own and not that of Cotton Association of India).

COVERAGES:

We saw under article 2 in issue No.14 dated July 02, 2013 upon Incoterms that the marine insurance policy covers clients responsibility in goods during transit on "Warehouse to Warehouse" basis but subject to Incoterms. We also saw that the policy grants coverage as per International terms and conditions called "Clauses" and more particularly in India, as per Institute Cargo Clauses. In this article, we will see what risks are covered under those clauses. In insurance, the term "Risk" has 3 meanings attached to it. What is called "Risk" in common language like fire, etc., is called the "Peril" in insurance parlance. In this article, we will use that term.

In Institute Cargo sets, there are many clauses for different types of goods but for general cargo, there are few main clauses which are very widely used. These clauses are slightly different for main transit by sea and for main transit by air, though all the clauses cover full transit by all modes of transport. For main transit by sea, there are

three clauses called (i) Institute Cargo Clauses (C), (ii) Institute Cargo Clauses (B) and (iii) Institute Cargo Clauses (A), or ICC (C), ICC (B) grants medium or wider cover and ICC (A) and ICC (AC) i.e Air Cargo grant maximum cover. Though there can be lesser intermediate or even more cover that what is provided in the clauses by restricting or extending clauses further by special mention on the policy. We will see hereunder what are the coverages:

General:

All the clauses cover loss, damage to the cargo in transit and also certain expenses incurred in transit relating to the cargo. Cover under ICC- C and ICC-B is on "Named Peril" basis meaning that the list of perils covered under the policy are named or listed and under ICC-A and ICC-AC on "All Risks" basis i.e. without listing perils but covering all the losses in transit if they are caused by an accident. In case of Named Perils insurance cover, the claimant has to prove occurrence of insured peril and loss thereby. In case of All Risks cover, claimant has to prove only loss/damage to insured cargo in transit. The terms Loss and Damage are synonymous, however, loss indicates total or full cargo or part of the cargo whereas damage indicates partial loss to the cargo.

The perils may occur in insured cargo, conveyance or outside anywhere but the insured cargo should be affected by that e.g. explosion on port premises damaging cargo on board ship, etc.

**EXPERT'S
Column**



Shri Rajendra Ganatra

Cover under ICC – C:

- 1) Fire loss/damage due to accidental ignition affecting cargo in transit and/or in incidental storage places.
- 2) Explosion- Explosion anywhere causing loss/damage to cargo in transit/storage.
- 3) Stranding- can happen only on water-vessel or craft touching sea/river bottom, remaining there for some times and then going further. Impact with sea or river bottom causes loss/damage to cargo.
- 4) Grounding- can happen only on water- vessel or craft touching sea/river bottom, does not remain there and goes further. Impact with sea or river bottom causes loss/damage to cargo.
- 5) Sinking- can happen only on water. Vessel or craft touches sea or river bottom and remains there permanently. Sinking impact or ingress of water causes loss/damage.
- 6) Capsizing- can happen only on water. Vessel or craft over turns and due to this loss/damage to cargo.
- 7) Overturning- this can occur only on land. Impact of overturning of truck causes loss.
- 8) Derailment- this can occur only on land. Impact of derailment of railway wagon causes loss.
- 9) Collision- this can occur both on land and on sea. Collision is two identical objects like two ships, two trucks etc. colliding with each other and the impact giving rise to loss.
- 10) Contact- this can occur both on land and on sea. Contact is two unidentical objects like ship and light house , truck and tree etc. dashing with each other and the impact giving rise to loss. Contact with water is not covered but with iceberg it is covered as ice is not water.
- 11) Discharge of cargo at port of distress- When the ship meets with some casualty on high seas and is required to take to the nearest port where she was not supposed to go that port is called "port of distress". If required, unloading to facilitate repair etc., cargo getting damaged during unloading is covered. Damages to cargo during storage and reloading are not covered.
- 12) General Average (GA) sacrifice- when somebody's cargo is sacrificed by either throwing in to the sea or used for fire fighting etc., to save the ship (adventure) it is called General Average sacrifice and covered.
- 13) Jettison- throwing of cargo in to sea is called jettison. This may be to save the ship during heavy weather to lighten the ship to save it or due to any other reason.
- 14) G.A. Contribution- when somebody's cargo is sacrificed to save the ship (adventure) or when the ship owner incurs some extra ordinary expenditure which is not bound to incur under the contract of carriage e.g expenses to tow vessel damaged by fire to the nearest port., all who have received benefit e.g whose cargo, ship, freight are saved have to contribute for the loss equitably in proportion of their values.
- 15) Salvage charges- in General Average the ship owner incurs expenditure or somebody's cargo on board is sacrificed. In salvaging operations an independent agency comes to the rescue of the ship in danger and takes it to the place of safety. On safety being attended he will claim reasonable compensation which is to be paid by all ship, cargo and freight equitably in proportion of their values saved.
- 16) Collision Liability- when two ships collide both have to pay each other's loss. Invariably contribution of carriage (B/L) contains a condition (Both to Blame Collision Clause) under which the owner of cargo also has to pay part of the contribution. This is covered under insurance policy.

General Average, Salvage charges and Collision liability are to be paid by those who have received benefits- owners of sound cargo. If cargo is fully damaged these are not to be paid and in case of part damage the liability is to be paid for sound values. That is why in practice it is advisable always to take insurance.

Cover under ICC- B:

Clause ICC- B covers all the perils listed under ICC- C and in addition covers the following additional perils.

- 17) Earthquake- whether on land or on sea losses arising out of that are covered.
- 18) Volcanic eruption- whether on land or on sea losses arising out of that are covered.
- 19) Lightning- whether on land or on sea losses arising out of that are covered.
- 20) Washing overboard- cargo which is stored on deck of the ship is taken away by strong sea waves.
- 21) Entry of sea, lake or river water in vessel or craft hold, conveyance, container or lift van.
- 22) Entry of sea, lake or river water in vessel in to storage place (during transit).
- 23) Total loss of package lost over board on sea going vessel or craft.
- 24) Total loss of package lost during loading or unloading on sea going vessel or craft- loading on to truck/railway wagon not covered automatically. To cover Add on cover is required.

ADD ON COVERS:

Along with ICC C and ICC B add on covers also can be taken like leakage, breakage, shortage, theft, pilferage and non delivery (TPND), country damage, spontaneous combustion, loading, unloading, etc., choice of add on depends upon type of cargo. For cotton, spontaneous combustion or country damage is required to be covered. Add on covers are required to be mentioned on the face of the policy.


ICC- A Cover :


In ICC - A, there is no list of perils and cover is on "All Risks" basis. However, "All Risks" does not mean that all the losses in transit are covered. Only those losses which are accidental in nature and which are not due to any Exclusions are only covered. (Exclusions will be dealt with in next article) However there is no need of taking any Add ons unless it is excluded.

In ICC A, client has to prove only loss. He need not prove occurrence of any Peril.

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66, Maker Chambers III, 223, Jammalal Bajaj Road, Nariman Point, Mumbai - 400 021
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E - mail: trading@galiakotwala.com

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<p>Wakefield Inspection Services Ltd. 2nd Floor, Moffat House 14-20 Pall Mall, Liverpool L3 6AL UK Tel: +44 (0)151 236 0752 Fax: +44 (0)151 236 0144 e-mail: info@wiscontrol.com</p>	<p>Wakefield Inspection Services Inc. 800 E. Campbell Rd. Suite 337 Richardson, TX 75081 USA Tel: +1 972 690 9015 Fax: +1 972 690 7042 e-mail: info@wiscontrol.com</p>
<p>Wakefield Inspection Services (Asia) Ltd. Overseas Chinese Museum, 601 129 Yan'an West Road, Shanghai 200040, China. Tel/Fax: + 86 21 6209 2632 Mobile: + 86 135 2420 8118 e-mail: info@wiscontrol.com</p>	<p>Wakefield Inspection Services (India) Pvt Ltd. 2nd Floor, Jeal Complex, Vijay plot no 16 Gondal Road, Rajkot 360001 Email : ind-ops@wiscontrol.com</p>
<p>伟得检验服务(上海)有限公司 中国上海市静安区延安西路129号华侨大厦1801室 邮编: 200040 电话: +86 21 3214 1236 传真: +86 21 6248 8235 电邮: chn-info@wiscontrol.com</p>	<p>Wakefield Inspection Services (India) Pvt Ltd. 2nd Floor, Jeal Complex, Vijay plot no 16 Gondal Road, Rajkot 360001 Email : ind-ops@wiscontrol.com</p>

www.wiscontrol.com 

Update on Cotton Acreage (as on August 29, 2013)

Sl. No	States	Normal of Year*	Normal on Week**	Area Sown (During the corresponding week in)	
				2013	2012
1	2	3	4	5	6
1	Andhra Pradesh	20.09	18.65	19.90	21.17
2	Gujarat	26.97	26.36	26.63	23.42
3	Haryana	5.82	5.49	5.57	6.03
4	Karnataka	5.28	3.91	5.08	3.62
5	Madhya Pradesh	6.55	6.51	6.21	6.08
6	Maharashtra	40.71	40.58	38.64	41.27
7	Orissa	0.98	0.99	1.24	1.19
8	Punjab	5.24	5.40	5.05	5.16
9	Rajasthan	4.18	4.10	2.93	4.49
10	Tamil Nadu	1.28	0.12	0.07	0.10
11	Uttar Pradesh	0.00	0.28	0.23	0.30
12	West Bengal	0.00	0.00	0.00	0.00
13	Others	0.43	0.06	0.10	0.00
	Total	117.53	112.45	111.65	112.83

* Normal area mentioned above is average of last three years ** It is average of last three years
(Source: Directorate of Cotton Development, Mumbai)

**Corporate Office:**

S 12/14, Cotton Exchange Bldg., Cotton Green (E),
Mumbai 400 033. (Mah.) India.

Email: abccotspin@abccotspin.com

Phone: +91 22 2378 2303 • Fax: +91 22 2378 2304.

Regd. Office:

C/4, Nikumbh Complex, Near Reliance House,
Off. C.G. Rd., Ellisbridge, Ahmedabad 380 006.
(Guj.) India. Email: abccotspin@abccotspin.com

Phone: +91 79 2656 4921/22

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E-mail : ubc@ubcotton.com Website : www.ubcotton.com

Regd. Office :

301-A, Ganesh Plaza, 3rd floor, PO. Navarangpura,
Ahmedabad – 380 009, Gujarat, India
Tel / Fax : +91-79-26562382 Email : ubc.ahm@ubcotton.com

Offices : Aurangabad, Guntur, Rajkot, Sirsa

Cotton Prices Continue to Remain Firm in August

Prices of all cotton growths had escalated in July. They have now maintained the uptrend in August. The average spot rates of five representative cotton growths during the last three months are given below:

Growths	Avg. Spot Rate (Rs./Quintal)		
	June 13	July 13	August 13
ICS-202 (P/H/R)	10,940	11,595	12,246
ICS-105 (M/M/A)	11,133	11,804	12,877
ICS-105 (GUJ)	11,218	11,915	12,910
ICS-105 (M/M/A/K/T/O)	11,455	12,166	13,208
ICS-107 (M(P)/K/T)	13,934	14,583	15,318

The maximum of Rs.1,073 per quintal has been in the case of ICS-105 (M/M/A). While the next highest increase of Rs.1042 per quintal was in the case of ICS-105 (M/M/A/K/T/O). The third highest increase of Rs.995 per quintal was in the case of ICS-105 (GUJ). ICS-107 (M(P)/K/T) recorded the next highest increase of Rs.735 per quintal. The lowest increase of Rs.651 per quintal was in the case of ICS-202 (P/H/R).

After touching the maximum in August, cotton prices had remained weak in September and October. November witnessed a marginal rise and the firm trend continued in the case of most cotton growths in December. The trend remained upward in all growths except in ICS-107 (M(P)/K/T), the price of which moved marginally down. Prices moved up

in February and the rise continued in March. April showed a reversal of the uptrend when the prices moved down and the downtrend continued in May. The trend again reversed in June with the prices of all growths hardening. There was further escalation of prices in July and now in August the prices have gone further up. There is every possibility of prices remaining higher in the next two or months. For only the fresh arrivals in the market have almost dried up and for another, there are reports of cotton plantings trailing during this kharif season as compared to kharif last year. According to the figures released by the Ministry of Agriculture, cotton sowing this year have been lower at 111.65 lakh hectares by the end of August as against 112.83 lakh hectares by the same period last year.

The monthly average prices this year have been higher than last year in the case of all growths this year. The comparative data are given below:

Growths	Seasonal (Oct-Aug) Avg. Spot Rates (Rs./Qtl.)		
	2011-12	2012-13	Difference
ICS-202 (P/H/R)	9,112	10,182	+ 1,070
ICS-105 (M/M/A)	9,579	10,358	+ 779
ICS-105 (GUJ)	10,039	10,530	+ 491
ICS-105 (M/M/A/K/T/O)	10,292	10,787	+ 495
ICS-107 (M(P)/K/T)	13,379	13,516	+ 137

Weekly Percent Departures of Rainfall - Monsoon 2013

LEG	EXCESS	NORMAL	DEFICIENT	SCANTY	NO RAIN	
S. No.	WEEKS ENDING ON ---> MET. SUBDIVISIONS	31 JUL 2013	07 AUG 2013	14 AUG 2013	21 AUG 2013	28 AUG 2013
1.	ORISSA	73%	-40%	-29%	21%	-69%
2.	HAR. CHD & DELHI	-43%	-4%	-12%	68%	-71%
3.	PUNJAB	-58%	16%	-39%	202%	-78%
4.	WEST RAJASTHAN	114%	18%	142%	170%	-89%
	EAST RAJASTHAN	82%	27%	93%	22%	-29%
5.	WEST MADHYA PRADESH	100%	39%	43%	4%	128%
	EAST MADHYA PRADESH	82%	-44%	31%	62%	65%
6.	GUJARAT REGION	40%	38%	18%	-47%	-51%
7.	MADHYA MAHARASHTRA	25%	28%	-20%	-53%	-35%
	MARATHWADA	-64%	54%	-9%	-50%	-64%
	VIDARBHA	65%	75%	-28%	14%	-17%
8.	COASTAL ANDHRA PRADESH	-78%	-7%	-28%	69%	-87%
	TELANGANA	-45%	32%	-44%	91%	-72%
	RAYALASEEMA	-87%	-7%	4%	51%	-85%
9.	TAMILNADU & PONDICHERRY	-66%	4%	103%	25%	-75%
10.	COASTAL KARNATAKA	54%	15%	-47%	30%	-34%
	N. I. KARNATAKA	-32%	-14%	-59%	8%	-73%
	S. I. KARNATAKA	58%	60%	-38%	-10%	-46%

Note: Rainfall Statistics given above is based on real time data receipt and is subject to be updated (Source: India Meteorological Department)

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UPCOUNTRY SPOT RATES

August 2013

2012-13 Crop

Growth Grade	P/H/R ICS-101 Fine 5.0-7.0 15	P/H/R ICS-201 Fine 5.0-7.0 15	Guj ICS-102 Fine 4.0-6.0 20	KAR ICS-103 Fine 4.0-5.5 21	M/M ICS-104 Fine 4.0-5.5 23	P/H/R ICS-202 Fine 3.5-4.9 26	M/M/A ICS-105 Fine 3.0-3.4 25	M/M/A ICS-105 Fine 3.5-4.9 25	M/M/A ICS-105 Fine 3.0-3.4 26	P/H/R ICS-105 Fine 3.5-4.9 26	M/M/A ICS-105 Fine 3.0-3.4 26	M/M/A ICS-105 Fine 3.5-4.9 26	P/H/R ICS-105 Fine 3.5-4.9 27	M/M/A ICS-105 Fine 3.5-4.9 27	Guj ICS-105 Fine 3.5-4.9 27	M/M/A/K ICS-105 Fine 3.5-4.9 28	Guj ICS-105 Fine 3.5-4.9 28	M/M/A/K ICS-105 Fine 3.5-4.9 29	M/M/A/K ICS-105 Fine 3.5-4.9 30	K/A/P/O ICS-106 Fine 3.5-4.9 31	M/P/KT ICS-107 Fine 3.0-3.8 33					
																						1	2	3	5	6
1	10798	11079	7874	9280	10545	11529	11389	11642	11754	11754	11670	11923	11951	11838	11782	11979	11923	12148	12204	12485	14622					
2	10798	11079	7958	9308	10601	11557	11473	11726	11782	11754	12007	11979	11979	11895	11838	12035	11979	12176	12232	12513	14622					
3	10770	11051	8042	9336	10629	11670	11529	11782	11923	11810	12063	12120	12120	11979	11923	12148	12092	12260	12317	12598	14763					
5	10770	11051	8127	9420	10714	11754	11614	11867	12007	11895	12148	12204	12204	12063	12063	12288	12232	12373	12429	12654	14904					
6	10770	11051	8127	9420	10714	11810	11614	11867	12063	11895	12148	12260	12260	12063	12063	12288	12232	12457	12513	12654	14904					
7	10826	11107	8183	9476	10770	11951	11670	11923	12204	11951	12204	12401	12401	12148	12148	12373	12288	12513	12570	12738	15044					
8	10826	11107	8239	9532	10826	12148	11670	11923	12401	11951	12204	12598	12598	12345	12345	12570	12429	12710	12766	12935	15185					
9	11107	11360	8239	9532	10826	12148	11670	11923	12457	11951	12204	12626	12626	12429	12429	12654	12513	12710	12766	12935	15185					
10	11164	11145	8239	9532	10826	12035	11670	11923	12401	11951	12204	12654	12654	12429	12429	12654	12513	12710	12766	12935	15185					
12	11107	11360	8239	9532	10826	11951	11754	12007	12345	12007	12260	12570	12570	12485	12485	12654	12570	12766	12851	13048	15185					
13	11107	11360	8239	9532	10826	11979	11754	12007	12373	12007	12260	12598	12598	12485	12485	12654	12570	12766	12851	13048	15185					
14	11107	11360	8295	9589	10882	12120	11867	12120	12513	12120	12373	12738	12738	12598	12598	12766	12682	12879	12963	13160	15269					
15																										
16	11220	11473	8380	9673	10967	12457	12092	12345	12851	12541	12795	13076	13076	13020	13020	13188	13104	13301	13385	13582	15466					
17	11332	11585	8492	9786	11079	12738	12260	12513	13188	12879	13132	13357	13357	13357	13357	13526	13441	13498	13582	13779	15466					
19	11360	11642	8548	9786	11164	12570	12260	12513	13020	12879	13076	13188	13188	13357	13244	13526	13329	13582	13666	13863	15466					
20	11360	11642	8548	9786	11164	12598	12260	12513	13048	12879	13076	13216	13216	13301	13188	13498	13301	13582	13666	13863	15466					
21	11220	11501	8436	9673	11051	12457	12204	12457	12935	12823	13020	13076	13076	13216	13104	13385	13188	13469	13554	13779	15466					
22	11107	11360	8436	9673	11051	12373	12204	12457	12823	12823	13020	12991	12991	13216	13104	13328	13188	13469	13554	13779	15466					
23	11248	11501	8436	9673	11107	12373	12204	12457	12823	12823	13020	12991	12991	13216	13104	13328	13188	13469	13554	13779	15466					
24	11248	11501	8436	9673	11107	12429	12260	12513	12823	12879	13076	13048	13048	13273	13160	13385	13244	13526	13610	13835	15466					
26	11248	11501	8520	9758	11192	12485	12345	12570	12879	12935	13160	13104	13104	13413	13244	13526	13329	13610	13694	13919	15607					
27	11248	11501	8605	9842	11276	12541	12429	12654	12935	13020	13244	13160	13160	13498	13329	13610	13413	13666	13835	14060	15607					
28	11360	11501	8773	9983	11417	12654	12710	12935	13132	13160	13385	13301	13301	13723	13554	13835	13638	13807	13976	14201	15747					
29	11360	11501	8858	10067	11501	12682	12851	12991	13160	13301	13441	13357	13357	13863	13694	13976	13779	13891	14060	14285	15888					
30	11360	11501	8802	9983	11501	12710	12907	13048	13160	13301	13441	13329	13329	13835	13694	13919	13779	13863	14060	14285	15888					
31	11360	11501	8717	9842	11389	12682	12851	12991	13132	13188	13328	13301	13301	13751	13638	13835	13723	13835	13976	14201	15747					
H	11360	11642	8858	10067	11501	12738	12907	13048	13188	13301	13441	13357	13357	13863	13694	13976	13779	13891	14060	14285	15888					
L	10770	11051	7874	9280	10545	11529	11389	11642	11754	11670	11923	11951	11951	11838	11782	11979	11923	12148	12204	12485	14622					
A	11122	11359	8376	9642	10998	12246	12058	12295	12620	12477	12700	12815	12815	12877	12809	13036	12910	13117	13208	13420	15318					

H = Highest L = Lowest A = Average

UPCOUNTRY SPOT RATES							(Rs./Qtl)					
Standard Descriptions with Basic Grade & Staple in Millimetres based on Upper Half Mean Length [By law 66 (A) (a) (4)]							Spot Rate (Upcountry) 2012-13 Crop AUGUST 2013					
Sr. No.	Growth	Grade Standard	Grade	Staple	Micronaire	Strength /GPT	26th	27th	28th	29th	30th	31st
1	P/H/R	ICS-101	Fine	Below 22mm	5.0 - 7.0	15	11248 (40000)	11248 (40000)	11360 (40400)	11360 (40400)	11360 (40400)	11360 (40400)
2	P/H/R	ICS-201	Fine	Below 22mm	5.0 - 7.0	15	11501 (40900)	11501 (40900)	11501 (40900)	11501 (40900)	11501 (40900)	11501 (40900)
3	GUJ	ICS-102	Fine	22mm	4.0 - 6.0	20	8520 (30300)	8605 (30600)	8773 (31200)	8858 (31500)	8802 (31300)	8717 (31000)
4	KAR	ICS-103	Fine	23mm	4.0 - 5.5	21	9758 (34700)	9842 (35000)	9983 (35500)	10067 (35800)	9983 (35500)	9842 (35000)
5	M/M	ICS-104	Fine	24mm	4.0 - 5.5	23	11192 (39800)	11276 (40100)	11417 (40600)	11501 (40900)	11501 (40900)	11389 (40500)
6	P/H/R	ICS-202	Fine	26mm	3.5 - 4.9	26	12485 (44400)	12541 (44600)	12654 (45000)	12682 (45100)	12710 (45200)	12682 (45100)
7	M/M/A	ICS-105	Fine	26mm	3.0 - 3.4	25	12345 (43900)	12429 (44200)	12710 (45200)	12851 (45700)	12907 (45900)	12851 (45700)
8	M/M/A	ICS-105	Fine	26mm	3.5 - 4.9	25	12570 (44700)	12654 (45000)	12935 (46000)	12991 (46200)	13048 (46400)	12991 (46200)
9	P/H/R	ICS-105	Fine	27mm	3.5 - 4.9	26	12879 (45800)	12935 (46000)	13132 (46700)	13160 (46800)	13160 (46800)	13132 (46700)
10	M/M/A	ICS-105	Fine	27mm	3.0 - 3.4	26	12935 (46000)	13020 (46300)	13160 (46800)	13301 (47300)	13301 (47300)	13188 (46900)
11	M/M/A	ICS-105	Fine	27mm	3.5 - 4.9	26	13160 (46800)	13244 (47100)	13385 (47600)	13441 (47800)	13441 (47800)	13328 (47400)
12	P/H/R	ICS-105	Fine	28mm	3.5 - 4.9	27	13104 (46600)	13160 (46800)	13301 (47300)	13357 (47500)	13329 (47400)	13301 (47300)
13	M/M/A	ICS-105	Fine	28mm	3.5 - 4.9	27	13413 (47700)	13498 (48000)	13723 (48800)	13863 (49300)	13835 (49200)	13751 (48900)
14	GUJ	ICS-105	Fine	28mm	3.5 - 4.9	27	13244 (47100)	13329 (47400)	13554 (48200)	13694 (48700)	13694 (48700)	13638 (48500)
15	M/M/A/K	ICS-105	Fine	29mm	3.5 - 4.9	28	13526 (48100)	13610 (48400)	13835 (49200)	13976 (49700)	13919 (49500)	13835 (49200)
16	GUJ	ICS-105	Fine	29mm	3.5 - 4.9	28	13329 (47400)	13413 (47700)	13638 (48500)	13779 (49000)	13779 (49000)	13723 (48800)
17	M/M/A/K	ICS-105	Fine	30mm	3.5 - 4.9	29	13610 (48400)	13666 (48600)	13807 (49100)	13891 (49400)	13863 (49300)	13835 (49200)
18	M/M/A/K/T/O	ICS-105	Fine	31mm	3.5 - 4.9	30	13694 (48700)	13835 (49200)	13976 (49700)	14060 (50000)	14060 (50000)	13976 (49700)
19	K/A/T/O	ICS-106	Fine	32mm	3.5 - 4.9	31	13919 (49500)	14060 (50000)	14201 (50500)	14285 (50800)	14285 (50800)	14201 (50500)
20	M(P)/K/T	ICS-107	Fine	34mm	3.0 - 3.8	33	15607 (55500)	15607 (55500)	15747 (56000)	15888 (56500)	15888 (56500)	15747 (56000)

(Note: Figures in bracket indicate prices in Rs./Candy)