

Answer 2: yes their is need for separate plan for voice&SMS and data,

Reasons: 1.Elderlypeople: In my relation. their are 10 grandparents who just make calls and not use internet, theis 10 are just from my family to whom they talk half of then would be the same too. They are spending average Rs179 /month now 200/month adding an extra cost 2.emergency no.: parents who are working leave behind an extra phone for at least making phone calls at home to childrens or wise-versa, some parents even allow to take feature phone to coaching just to have a contact so data is not necessary here still, the less exposure to data at early age is better for child development at growing age distractions are easier and they mostly belive what they see,

3. **OTP's:** people who had old no. given in banks, aadhar card, ITR filling report they specifically have to recharge the no. to receive OTP as all have moved to the major operators today and getting a no. ported people tent to forget

Answer 4. Their are segments which would benifit from separate data packs students ,elderly persons and receiving OTPS on the no which is not primary for the people,

Answer 6 . Colour coding of voucher will be beneficial in online mode as people are not visiting much distributors for recharge except in some rural areas .

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