



Himachal Pradesh State Agricultural Marketing Board

Vipnan Bhawan, Khalini, District: Shimla,
State: Himachal Pradesh Pin code: 171002

www.hpsamb.org



National Horticulture Board

Ministry of Agriculture & Farmers Welfare Plot
No.85, Sector 18, Institutional Area,
Gurugram, Haryana- 122015

www.nhb.gov.in

Request for Proposals

for

**Selection of Implementing Agencies for Implementation of
Different Verticals in Kinnaur Cluster, Himachal Pradesh for Apple
crop under the Cluster Development Programme (CDP) of
National Horticulture Board (NHB), MoA&FW**

File No. HMB(F)5-14/2023

Date: 01.03.2024

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Himachal Pradesh State Agricultural Marketing Board (HPSAMB), Himachal Pradesh

Vipnan Bhawan, Khalini, District: Shimla, Himachal Pradesh, Pin code - 171002

Web: www.hpsamb.org

Date: 01.03.2024

I. Letter of Invitation:

Himachal Pradesh State Agricultural Marketing Board (HPSAMB), has been identified as a Cluster Development Agency (CDA) by National Horticulture Board (NHB), Ministry of Agriculture & Farmers Welfare for the implementation of Cluster Development Programme (CDP) in Kinnaur Apple Cluster of Himachal Pradesh. The CDA shall recommend the Implementing Agency / Agencies (IAs) for the implementation of different verticals of Kinnaur cluster for Value chain of Apple crop, namely.

- a) Pre – Production and Production
- b) Post-Harvest Management and Value addition
- c) Logistics, Marketing and Branding

HPSAMB, invites proposals from the eligible Implementing Agencies to submit their proposals for implementation of Cluster Development Programme for Kinnaur cluster through **online portal** (<https://nhb.gov.in/OnlineApplication/ClusterRegistrationForm.aspx>).

Interested agencies may obtain further information and the procedure for submitting the “Call for Proposals” from the websites: www.nhb.gov.in and www.hpsamb.org

Last date for submission of proposals is 16/04/2024. HPSAMB, reserves the right to cancel the bid at any time or amend / withdraw any of the terms and conditions contained in the RFP document without assigning any reason thereof.

Sd/-

The Managing Director,
HPSAMB

Inviting Proposals for the Selection of Implementing Agencies to Implement The Horticulture Cluster Development Programme

1. The Cluster Development Agency invites proposals from potential applicants to work as Implementing Agencies for the different verticals of the Cluster Development Programme i.e., Pre-production & Production, Post-Harvest Management & Value Addition and Logistics, Marketing & Branding, in the identified cluster of Kinnaur, Himachal Pradesh.
2. The Horticulture Cluster Development Programme is a Central Sector Scheme that is to be implemented by the National Horticulture Board for the holistic growth and development of identified clusters in horticulture, with an objective to make them globally competitive. The Cluster Development Programme (CDP) is designed to leverage the geographic specialization of horticulture clusters for promoting integrated and market-led development of pre-production, production, post-harvest, logistics, branding and marketing activities. MoA&FW have identified 55 horticulture clusters, of which 12 have been selected for the pilot launch of CDP. Based on the learning, output, and outcome of the pilot implementation, the programme will be rolled out to cover all the 55 clusters.
3. Himachal Pradesh State Agricultural Marketing Board (HPSAMB), has been identified as the Cluster Development Agency (CDA) for the implementation of the Cluster Development Programme in Kinnaur, Himachal Pradesh. The CDA shall recommend the Implementing Agency / Agencies (IAs) for the different verticals of the Cluster, namely, Pre-production and Production, Post-Harvest Management & Value Addition, Logistics, Marketing & Branding. Final selection of Implementing Agencies will be done by Approval Committee as provided in the programme guidelines.
4. Selection of the Implementing Agency (IA) is essential for Cluster Development Projects, with the aim of capacitating farmers/FPOs and their collectives, creating farm-level infrastructure, adopting new and existing technologies, leveraging IT and IoT, branding, marketing, and promoting export. The programme will focus on all stakeholders in the Value Chain, including farmers/producers, traders, aggregators, agribusiness enterprises, logistic players, retailers, processors, exporters and other public and private service providers.
5. Applicants will have the flexibility to apply for financial assistance for a single vertical, multiple verticals or an integrated project covering all the verticals of the CDP. To effectively leverage their specialisation, the interventions have been classified into the following three verticals:
 - a. **Pre-production & Production:** It will support capacity-building of farmers and farm proximate interventions covering the crop life-cycle, including planting material, crop-care practices and farm mechanization till the harvest of the crop.
 - b. **Post-Harvest Management & Value Addition:** It will support interventions at the cluster level, ranging from post-harvest handling of crop to storage, value addition and packaging.

- c. Logistics, Marketing & Branding:** It will support interventions to link cluster produce with consumption markets and includes seamless logistics for efficient evacuation, cluster branding and outreach in the domestic and export markets.

6. Communications

- I. Communications, including the envelopes (if any) must contain “**RFP for selection of Implementing agencies for implementation of different verticals in Kinnaur Apple cluster, Himachal Pradesh under the CDP of NHB**” to be addressed to following addresses:
- a) Himachal Pradesh State Agricultural Marketing Board (HPSAMB), Himachal Pradesh**
Vipnan Bhawan, Khalini, District: Shimla, Himachal Pradesh,
Pin code: 171002
Tel No: [0177-2621252](tel:0177-2621252)
Email: hpmarketingboard@yahoo.co.in, amb-hp@nic.in
 - b) National Horticulture Board**
Ministry of Agriculture &
Farmers Welfare, Plot No.85,
Sector 18, Institutional Area,
Gurugram, Haryana- 122015
Telephone 0124-2342992
Email: clusters.nhb@gov.in , cdp.nhb@in.gt.com
- II. In case of any online portal related glitch / issue found while registration and uploading of applications, an email with issue along-with the screenshot showing the error must be sent to NIC Team, NHB at dd.it.nhb@gov.in and copy should also be marked to clusters.nhb@gov.in

7. Pre-Proposal Meeting

- i. One (01) Pre-Bid Conferences shall be conducted virtually on the date and time specified in Clause 16. The advisory along with details of meeting link will be uploaded prior to the meeting schedule.
- ii. Prior to the Pre-Proposal meeting, the Bidders may submit a list of queries and proposed suggestions, if any, to the RFP requirements.
- iii. Applicants may note that HPSAMB / NHB may not entertain any deviations to the RFP document at the time of submission of the Proposal or thereafter. The Proposal to be submitted by the applicants will be unconditional and unqualified and the Bidders would be deemed to have accepted the terms and conditions of the RFP document with all its contents.
- iv. In case of any change in the schedule of Pre-Proposal Meeting, the same will be communicated to applicants through posting on websites of www.nhb.gov.in and www.hpsamb.org
- v. No interpretation, revision, or other communication from NHB / HPSAMB regarding this solicitation is valid unless in writing. NHB / HPSAMB may choose to send to all

Bidders whose Proposals are under consideration, in writing or by any standard electronic means such as Mail or by uploading on website(s) of responses, including a description of the enquiry but without identifying its source to all the Bidders.

8. Submission of Proposals

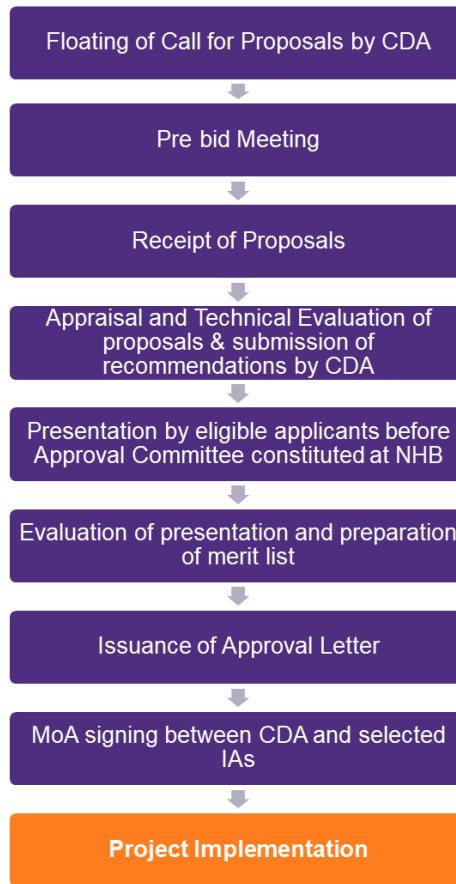
- a) The Applicants shall register online via <http://www.nhb.gov.in/OnlineApplication/RegistrationForm.aspx>
 - b) Bidders shall upload the electronic copy of the Proposal (*with all pages numbered serially and by giving an index of submissions*) online.
 - c) In the case of non-finalization of IAs for any vertical, the invitation will be rolled out again.
9. The clusters have been classified into - Mega, Midi, and Mini clusters based on the area covered and financial assistance will also be provided based on this classification, as indicated below:

Sl. No.	Cluster Category	Parameter	Amount of financial assistance admissible per cluster (Rs. In Cr.)
		Area* of cluster in Hectares	
1.	Mega	More than 15,000 Ha	Up to 100 Cr
2.	Midi	More than 5,000 Ha to 15,000 Ha	Up to 50 Cr
3.	Mini	Up to 5,000 Ha	Up to 25 Cr

*Area under the focus crop in the cluster

10. Kinnaur Apple Cluster falls under **Midi** category as defined above. The quantum of financial assistance shall be decided based on NHB/MIDH or any other applicable cost norms for various components unless otherwise specified.
11. The actual financial assistance for each vertical shall be decided based on the DPRs submitted by the IAs. A maximum of 40% of the total financial assistance can be utilized within a single vertical based on the requirement of the Cluster. This limit may be relaxed in case of an integrated project by a single Implementing Agency. However, the maximum financial assistance for the cluster as a whole shall remain as specified in clause 6.

12. The overall application, evaluation and implementation process is depicted below –



13. Eligible Entities

Entities eligible for becoming Implementing Agency (ies) include Farmer Producer Organisations (FPOs / FPCs) and their federations, Cooperatives/Societies, Partnership Firms, Proprietorship Firms, Companies, State Agriculture and Marketing Boards and Federations and other Public Sector entities of Central / State Governments.

14. Eligibility Criteria for Implementing Agencies (IAs)

The eligibility criteria for IAs will be as under:

- a. The applicant entity should have a net-worth of minimum two times of the proposed equity contribution as per the latest audited balance sheet.
In case a new entity is proposed to be established as Implementing Agency, the following will be applicable:
 - i. The Net-worth of proposed shareholders shall be considered. Each shareholder should meet minimum net-worth requirement of two times of their proposed equity contribution, as per the latest audited balance sheet or CA certificate, as applicable.
 - ii. Each shareholder should have a minimum 10% equity contribution and lead promoter identified within the applicant entity should have a minimum equity contribution of 26%. All the shareholders/ partners of the new entity shall be jointly responsible and liable to fulfill all its obligations in respect of the project. The lead promoter cannot be changed during project period.
- b. IA should contribute at least 20% of the eligible project cost as promoters' contribution.

- c. IA must bring at least 20% of eligible project cost as term loan from scheduled commercial banks/ RBI approved Financial Institutions (FIs).
- d. In-principle or final term loan sanction by bank along with the bank appraisal note.
- e. IA must have relevant experience as an agri/ horti input supplier/ producer/ aggregator/ trader/ food processor/ exporter/ retailer/ logistics provider, etc., depending on the vertical applied for.
- f. The applicant entity and/or its shareholder(s)/partner(s)/director(s)/key management person should not have defaulted on its debt obligations in the last three years and should not appear in the RBI list of willful defaulters or any such list by a competent authority in their respective jurisdiction. The applicant entity or its shareholder(s) should not have been classified as 'non-performing asset' or such similar classification by any lender.

Note:

- a) In the case of a central/ state government entity, the requirement of term loan will not be mandatory, provided the IA meets the contribution through its own resources.
- b) In the case of a central/ state government entity, the loan/ financial contribution sanctioned by the state government will also be considered as a term loan.
- c) The date of in-principle sanction/ final sanction letter should be after the date of publication of Call for Proposals.
- d) New entity shall mean legal entity registered under the provisions of applicable act for the purpose of setting of project under the programme guidelines.

15. Roles and responsibilities of Implementing Agencies –

- a. Preparation of the Detailed Project Report (DPR)
- b. Achieve financial closure as per approved means of finance
- c. Obtain all statutory approvals/clearances required for the project
- d. Receive financial assistance under the programme and ensure its utilization in a transparent and judicious manner
- e. Dovetail and integrate initiatives of other ministries/ departments for holistic cluster development
- f. Upload monthly progress report along with photographs/ videos of the project on the portal
- g. Maintain proper books of accounts of the project implementation and maintenance of infrastructure after the commissioning of the project
- h. Ensure effective and timely implementation of the project within specified timelines and coordinate with other IAs in the cluster and the CDA
- i. IAs shall follow CVC guidelines and procurement manuals of Ministry of Finance

16. Schedule and Critical dates –

Sr. No.	Activity Description	Date
1.	RFP Publish date	01.03.2024
2.	Pre-Bid Conference via virtual platform	15.03.2024

3.	Last date and time for submission of the complete proposals along with DPR	16.04.2024
4.	Presentation by shortlisted agencies	To be notified later

17. Vertical Wise Interventions–

Facilities/ Infrastructure to be established in the project will be utilized specifically for focused crop during the season. In off season, facilities/ infrastructure can be utilized for other crop(s) to ensure optimal utilization of the facilities created under the project and make the project more viable.

As per the cluster gap assessment done by HPSAMB, (CDA), below are the vertical wise interventions required to be carried out in the cluster to achieve the envisaged programme objective. The indicative list of interventions expected to be implemented by selected IAs in timely manner is given below.

1. Pre-Production & Production

Sr. No.	Interventions	Numbers	Units (in Ha/MT/sqm. etc.)
1.	High Tech Nursery	2	1 Ha.
2.	Plants	6,00,000	No.
3	Community Water Storage Tanks	30	No.
4.	Soil/Leaf Analysis lab	1	No.
5.	Power Sprayers	3000	No.
5.	Human Resources Development (a)Trainings Within State Outside State (b) Exposure Visits outside State	5000 2000 1000	No. No. No.
6.	INM/IPM	5000	Ha.

2. Post-Harvest Management & Value Addition

Sr. No.	Interventions	Numbers	Units (in Ha/MT/sqm. etc.)
1.	Integrated Pack house with Grading, Sorting, washing and drying etc	20	MT/Hour
2.	Pack Houses	400	No.
3.	CA Store with integrated Grading, Packing House	1	No.
4	Processing Unit	1	No.
5	Primary/Minimal/Mobile Processing Units	9	No.

3. Logistics, Marketing & Branding

Sr. No.	Interventions	Numbers	Units (in Ha/MT/sqm. etc.)
1.	Wholesale Market	1	No.
2.	Retail outlets	6	No.
3.	Ropeways	50	No.
4.	Branding & Participation in Exhibitions		
	International Level	8	Events
	National Level	12	Events
	State Level	8	Events
6.	Application for GI Tag	1	
7	GAP Certification	500	Ha.

Notes:

- a. Facilities/ Infrastructure to be established in the project will be utilized specifically for focused crop during the season. In off season, facilities/ infrastructure can be utilized for other crop(s) to ensure optimal utilization of the facilities created under the project and make the project more viable.
- b. Any expenditure incurred before the approval of the project shall not be eligible for financial assistance.
- c. Any other component, apart from those mentioned above and in the programme guidelines, can be covered as per the existing cost norms of the relevant Ministry/ Department depending upon the need of the Cluster.
- d. The applicant shall provide valid justification in case of deletion of any of the above-mentioned components. The deleted component shall be substituted with any other component within the same vertical to ensure holistic development of the cluster.
- e. The proposed project components should be established within the cluster. The applicant shall provide a viable justification against the component, in case the proposed location of any component is outside the cluster.
- f. Wherever cost norms are not available, especially in the case of digital/ innovative interventions/ branding, etc., NHB shall determine the cost of these components.
- g. In case of any revisions/ amendments in the NHB/ MIDH or any other applicable cost norms, the latest norms shall be applicable for determining the project cost.
- h. All equipment/ plant and machinery for the project should be new. Reconditioned/ refurbished equipment/ plant and machinery will not be eligible for financial assistance.
- i. All the documents to be submitted should self-attested by the applicant.

18. Selection of Implementing Agencies

- a. Applicants will have the flexibility to apply for a single vertical, multiple verticals or an integrated project covering all the verticals of the CDP for financial assistance.
- b. The applicants are required to submit complete proposals, along with a DPR and other relevant documents, as prescribed in the programme guidelines and below mentioned annexures.

19. Approval Process

- a. After receipt of proposals, CDA will conduct Technical Evaluation of the proposals on a scale of 100 points as per the scoring criterion given in the Annexure – IV of the programme guidelines. Thereafter, the Evaluation Committee will consider the Technical Evaluation of proposals and submit its recommendation along with technical scores for consideration of the Approval Committee.
- b. The applicants recommended by Evaluation Committee will be invited to make presentations of their proposals before the Approval Committee.
- c. Approval Committee will evaluate the presentations on a scale of 50 as per the scoring criterion given in Annexure – IV of the programme guidelines.
- d. Approval Committee will prepare a merit list of proposals based on the combined scores awarded by Evaluation Committee and Approval Committee for the final selection.
- e. Proposal scoring the highest marks in each vertical of a cluster will be accorded the final approval.
- f. Proposals scoring the second and third highest marks in each vertical shall be kept in the waitlist. If the selected Implementing Agency is unable to implement the project, the waitlisted applicants shall be given the opportunity in the order of merit.

20. Application Processing Fees and Earnest Money Deposit (EMD):

- a) The application processing fee of **Rs. 10,000/-** (Rupees Ten Thousand Only) and Earnest Money Deposit (EMD) of **Rs. 5,00,000/-** (Rupees Five Lakhs Only) per vertical shall be paid by the applicants via Internet Banking mode. For making payment, may refer the below mentioned bank details:

Name of A/c Holder	:The Managing Director H.P. State Agricul
Bank Name	:Union Bank of India
Branch Name	: Kasumpati
Address of Bank	: Shop No 228, Block No 23, Kaumpati Shimla-171009
A/c No	:057521010000026
IFSC No	: UBIN0905755

Note: For Integrated proposals (all three verticals), Earnest Money Deposit (EMD) of **Rs. 10,00,000/-** (Rupees Ten Lakhs Only) shall be paid by the applicants via internet banking mode.

- b) No interest shall be payable by the Department for the sum deposited as Earnest Money Deposit. The EMD of the unsuccessful bidders would be returned after finalization of the proposal received against this RFP.
- c) Proposals not accompanied with the transaction details pertaining to the payment made as Application fees and Earnest Money Deposit (EMD) shall be summarily rejected. Applicants registered under Micro Small Medium Enterprise (MSME) are exempted to pay Application fees as well as Earnest Money Deposit (EMD).

21. Amendment of RFP Document

At any time before the submission of bids, HPSAMB may amend the tender document by issuing an addendum/ corrigendum in writing or by announcing it through its website. The addendum/ corrigendum shall be binding on all the Agencies. To give the Agency reasonable time in which to make an amendment into account in their bids, the HPSAMB may, if the amendment is substantial, extend the deadline for the submission of bid.

List of documents/formats

Annexure	Document	Page No.
I	Application Form	12-21
II	DPR template and list of information to be covered in the Call for Proposals for Final Approval	23-27
II(a)	Undertaking format for area coverage in the cluster	28
II(b)	Undertaking format	29-30
II(c)	CA Certified Project Cost format	31
II(d)	Net-worth Certificate format	32
II(e)	CE Certificate (Civil) format	33
II(f)	CE Certificate (Mechanical) format	34
II(g)	Board Resolution format	35
II(h)	Mandate Form format	36
III	Supporting documents <ul style="list-style-type: none"> a. PAN card and experience details of applicant b. Brand/Trademark related documents c. APEDA registration d. Buyback and Sale invoices 	

APPLICATION FORM**Application for:**

Name of Cluster	
Focus crop	
Vertical (s)	

1. General details of the Applicant:

S. No.	Particulars	Details
i.	Name of applicant with complete contact details - address, Tel/Fax No., Mobile No., E-mail	
ii	Name of Lead promoter with complete contact details (Name/ Designation/ Tel. No./ Email address)	
iii.	Legal status of applicant (FPO/ Cooperative/ Producer Group/ Company/ Partnership Firms/Proprietorship Firm/ State Agriculture and Marketing Board and Federation/ Central/State Government Organization and their entity etc.)	
iv.	Applicant is a new entity or an established entity (specify with registration details)	
v.	Registration No./CIN	
vi.	PAN/ TIN/ TAN	
vii.	GST No.	

2. Financial details of the Applicant:

S. No.	Particulars	Details
i.	Cumulative Net worth of the Applicant entity*	
ii	Average turn-over of the Applicant entity in the last 3 years in the horticulture sector**	1 st Year: 2 nd Year: 3 rd Year: Average:
iii.	Average export turn-over of the Applicant entity in the last 3 years in the horticulture sector**, if applicable	1 st Year: 2 nd Year: 3 rd Year: Average:
iv.	Net current assets of the Applicant entity** (Net current asset is the aggregate amount of all current assets, minus the aggregate amount of all	

S. No.	Particulars	Details
	current liabilities, to be ascertained as per the latest audited balance sheet)	
v.	Debt Equity ratio of the Applicant entity** (The debt-to-equity (D/E) ratio is calculated by dividing entity's total liabilities by its total shareholder equity, to be ascertained as per the latest audited balance sheet.)	

* In case a new entity is proposed to be established as Implementing Agency:

- a. Net-worth of proposed shareholders shall be considered. Each shareholder should meet minimum net-worth requirement of two times of their proposed equity contribution, as per the latest audited balance sheet or CA certificate, as applicable
- b. Each shareholder should have a minimum 10% equity contribution and lead promoter identified within the applicant entity should have a minimum equity contribution of 26%. All the shareholders/ partners of the new entity shall be jointly responsible and liable to fulfil all its obligations with respect to the project. The lead promoter cannot be changed during the project period.

**In case a new entity is proposed to be established as Implementing Agency, turnover, net current assets and Debt Equity ratio of the lead promoter shall be considered.

3. Details of the Director(s)/ Promoter(s)/ Partner(s) of the Applicant:

S. No.	Name of Director(s)/ Promoter(s)/ Partner(s)*	Address	Tel/Fax No./ Mobile No./ E-mail	Aadhar No.	PAN No.	Shareholding pattern (%age)	Net-worth (in Crore)
Please add additional rows, if required							

*Lead Promoter of the Applicant to be specified

4. Relevant experience of the Applicant entity/ lead promoter (in case of new entity) as agri/ horti input supplier/ producer/ aggregator/ trader/ food processor/ exporter/ retailer/ logistics provider etc.

S. No.	Name of the Applicant entity/ lead promoter	Number of years of experience	Details of Projects/ Activities	Details of relevant experience in the Vertical applied for	Supporting Document(s) attached, if any(Yes/No)
Please add additional rows, if needed.					

The following details shall be provided for the vertical of Logistics, Marketing and Branding and Integrated project:

S. No.	Particulars	Detailing	Supporting Documents to be submitted with DPR
1.	Detail the possession of existing brand/ trademark name in the horticulture sector		Details of brand/ trademark
2.	Detail the export linkages/ trade experience in number of countries. Please specify country wise volume and value of business		APEDA registration and trade/ sale invoice/ trade document with different countries

5. Past experience of the Applicant / lead promoter (in case of new entity) in the Cluster/ Value Chain of the vertical/verticals applied for:

S. No.	Particulars	Detailing	Supporting Documents to be submitted with DPR
1.	Years of working experience in the cluster in the relevant vertical (in Pre-Production and Production, Post-Harvest Management and Value Addition and Logistics, Marketing and Branding)		Relevant supporting documents of work done in cluster
2.	Year wise details of volume and value of the focus crop handled in the cluster for last three years		Buyback and sale invoices
3.	Year wise farmers (in nos.) and area coverage (in Ha) in the cluster for last three years		MoU/ Agreement with farmers

6. Specify the number of Verticals applying for and Select the Vertical(s). In case the applicant is applying for multiple Verticals, specify the details of investment in each vertical:

S. No.	Particulars	Applying for the vertical (Yes / No)	Investment (in Rs Crore)
1.	Pre-Production and Production		
2.	Post-harvest management and Value addition		
3.	Logistics, Marketing and Branding		

7. Profile of the Proposed Project:

(i) Cluster Profile

S. No.	Item	Details
1.	Name of the Cluster	
2.	Name of Districts and Block	
3.	Focus Crop	
4.	Total area coverage of cluster in Ha	
5.	No. of Farmers in the cluster	
6.	Base line indicators- 1. Existing Productivity in Cluster (MT/Ha) 2. Income per Ha for farmers (in Rs.) 3. GAP Certification (%age of farmers covered) 4. Existing Market linkages (names of brands operating in the cluster) 5. Existing export volumes from the cluster (in MT) 6. Existing Infrastructure (details in numbers and capacities)	

(ii) Project Profile

S. No.	Particulars	Details
1.	Objective of the Project	
2.	Major Interventions in the Project	
3.	Proposed Project is an expansion or a new project (please specify with details)	
4.	Project Implementation Period (No. of years)	
5.	Proposed area coverage in the target cluster to be covered in the project (in Ha) and in percentage of the total cluster area (an undertaking to be submitted along with the details of area coverage to be mentioned in the DPR)	
6.	Farmers covered in the project directly (in numbers)	
7.	Production to be handled in the project (in MT)	

S. No.	Particulars	Details
8.	MoUs / Agreement with farmers / FPOs for availability of appropriate land in line with the project requirements/DPR (number and percentage of farmers covered)	
9.	<p>Land related details:</p> <p>a. Possession of appropriate land in line with the project requirements/ DPR (applicable for post-harvest management and value addition vertical and Integrated project)</p> <p>b. Possessed land has approval for industrial use/NA (applicable for post-harvest management and value addition vertical and Integrated project)</p> <p>c. Suitability of project location (s) from proposed operation and connectivity (Distance in Kms)</p> <ul style="list-style-type: none"> - State/National highway - In-land Container Depot - Railway yard - Sea Port - Airport - Freight Corridor 	
10.	Total cost of the project with year-wise expenditure plan (in case of integrated project). Please detail out vertical wise investment	
11.	Amount of term loan sanctioned from scheduled commercial bank/ RBI approved Financial Institutions (FIs). Please specify the term loan approved is In-principal sanction or Final sanction.	
12.	Proposed investment on capacity building of the farmers/ FPOs with respect to Good Agricultural Practices, IoT, Crop/Farm Management Solutions, Digital Innovations etc. (applicable for pre-production and production vertical and Integrated project) with details. (value in Cr and in percentage of eligible project cost)	
13.	Dovetailing with other schemes of Central/State government in the project (approval letter from relevant department to be enclosed)	
14.	Expected outputs/outcomes (indicate details)	

S. No.	Particulars	Details
	I. Expected Incremental increase in farmer's income II. Increase in crop productivity in MT per Ha. III. Reduction in cost of production IV. Quality of produce enhancement (GAP certifications done for the farmers) V. Increased price realisation for produce VI. Increase in volume of exports VII. New infrastructure created VIII. New Cluster brand created	

(iii) Proposed components under the project:

A. Pre-Production and Production

S. No.	Component Details	New/Upgradation	Area Coverage (Ha)	Number of farmers covered	Time Period for Implementation	Basic Cost (in Rs. Cr)	Taxes and other misc. cost (in Rs. Cr)	Total Cost (in Rs. Cr)
Pre-Production								
e.g.	Nursery							
Production								
e.g.	HDP, Promotion of GAP, INM, IPM Spraying, etc.							
Please add additional rows, if needed.								

B. Post-Harvest Management and Value Addition:

S. No.	Component	New/ Upgradation	Time period	Capacity	Basic Civil Cost	Basic Plant & machinery cost	Taxes & others Misc. Cost	Overall Cost (in Rs. Cr)
e.g.	Integrated Pack house, Cold storage etc.							
1.								
Please add additional rows, if needed.								

C. Logistics, Marketing and Branding:

S. No.	Component	New/ Upgradation	Capacity/Numbers/Other Details	Time Period	Basic Cost	Taxes & Other Misc. Cost	Overall Cost (in Rs. Cr)
e.g.	Reefer Vans						
1.							
Please add additional rows, if needed.							

(iv) Project location details (specify the details of each project component in the Vertical (s))

- (a) Targeted Area (Village/ Block.....)
- (b) Proposed location of land for cluster development (Name Village/ Dist./ State)
- (c) Area of land required (In Ha)
- (d) Status of possession (Owned/ Leased/ MoU)
- (e) Status of Land Use Conversion (CLU), if applicable
- (f) Coordinate Details (Longitude & Latitude) / Geo tag Photographs

(v) Whether any subsidy has been availed for the proposed components of the project/activity from Central Govt./ State Govt. or any of its agencies.

Yes/No

(if YES, please indicate clearly in detail along with supporting documents in the DPR)

.....

(vi) Proposed dovetailing of assistance for the project planned/activity from various schemes of the Central Govt. or State Govt.

Yes/No

(if YES, please indicate clearly in detail along with supporting documents in the DPR)

.....

8. Project Financials and Business Plan:

(a). Proposed Project Cost Details (share vertical wise details, if applicable)

S.No.	Components	Amount (Rs. in crore)
i.		
ii.		
iii.		
iv.		
v.		
vi.		
Total Project Cost		

(b). Proposed Means of Finance

S.No.	Source	Amount (Rs. in crore)
i.	Applicant's contribution/ equity	
ii.	Term loan	
iii.	Financial assistance under CDP	
iv.	Unsecured loan	
	Total	

Note: - Detail out the additional financial assistance proposed to be leveraged from other Central/ State Government schemes

(c). Basic Revenue Projections (for 10 years)

S.No.	Item	Year 1	Year 2	Year 3	Year 5	Year 7	Year 10
i.	Days of operation of each of the facilities per annum						
ii.	Breakup of Revenue earnings from different Facilities per annum						

S.No.	Item	Year 1	Year 2	Year 3	Year 5	Year 7	Year 10
iii.	Total Annual Turnover						
iv.	Cost of operation per annum						
v.	Gross profit						
vi.	Profit before taxation						
vii.	Profit after tax						

(d). Financial Parameters (as per Bank Appraisal Note)

S No.	Particulars	Details (Ratio/percentage)	Ref Page No.
i.	Internal Rate of Return (IRR) - With grant - Without grant		
ii.	Return on Investment / Capital Employment (ROI = PAT/Project Cost)		
iii.	Avg. Debt Service Coverage Ratio (DSCR)		
iv.	Break Even Point (BEP)		
v.	Debt-Equity Ratio		

9. Project Implementation Schedule

10. Project Impact

(i) Projected Output and Outcome Year-wise

S.No.	Year	Output (Implementation of various project activities/components)	Outcome (Increase in farmer income, yield, price realization, exports etc.)
1.	Year – 1		
2.	Year – 2		
3.	Year – 3		
4.	Year – 4		

(ii) Employment Generation Projections

- a. Direct Employment:.....
- b. Indirect Employment:.....

Declaration – This is to certify that the above information has been verified and is true as per my knowledge concern.

I also confirm that the applicant entity and/or its share holder(s)/ partner(s)/ director(s)/ key management person has not defaulted on its debt obligations in the last three years and does not appear in the RBI list of willful defaulters or any such list by a competent authority in their respective jurisdiction. The applicant entity or its shareholder(s) have not been classified as 'non-performing asset' or such similar classification by any lender.

Signature of the authorized representative of the Applicant

Date: _____

Place: _____

Note – All the information provided above in the application format shall have referencing (mention clause and page number) with the DPR enclosed

DPR template and list of information to be covered in the Call for Proposals for Final Approval

(A) Detailed Project Report: Table of Contents for the Detailed Project Report to be submitted by the Applicant for the targeted vertical (other items to be added as per the project requirement)

1. Project Snapshot

1.1 Brief of the proposed project with references as per the Detailed Project Report

2. Proposed Cluster Profile

- a. Details of the cluster including information like cluster map, total area under the focus crop, number of farmers associated, block-wise production analysis etc.
- b. Value Chain assessment of the focus crop
- c. Need-Gap analysis (for the opted vertical i.e., Pre-production & Production, Post-harvest Management & Value Addition and Logistics, Marketing & Branding)
- d. Details of logistics scenario in the cluster
- e. Identification of Strengths, Weaknesses, Opportunities and Threats of the cluster
- f. Global best practices and quality standards being adopted for the selected crop

3. Applicant Profile

- a. Names and brief profiles with annual turnover of the proposed promoters/ shareholders of the applicant along with their contact details (specify the name and contact details of the coordinating member for the project)
- b. Indicate the nature and location of existing operations of the applicant
- c. Relevant experience of the applicant in the focus cluster/ value chain, as per the selected vertical of the programme
- d. Details of past experience in domestic and export trade (if applicable). The experience may be detailed out for Logistics, Marketing and Branding Vertical as specified below
 - Possession of existing brand/ trademark (domestic and export) name in the horticulture sector
 - Presence/ trade experience in a number of countries, elaborate
- e. Financial details of the applicant entity such as net-worth, net current asset and debt equity ratio and turnover along with audited Balance sheets for the last 3 years or Chartered Accountant (CA) Certificates. In the case of companies, CA certificates need to be certified by their statutory auditor(s).
- f. A brief note as to why the applicant is keen to undertake the development of the cluster project, their vision, etc.
- g. In case of formation of a new Entity, the details of the Entity, including the shareholding pattern
- h. Any other relevant information that would establish the credentials and suitability of the promoters in the context of the scheme

4. Proposed Project Profile

- a. Project Rationale for the proposed project
- b. Area coverage under the project for the focus crop in the target cluster
- c. Details of interventions in the project vertical opted for, as per programme guidelines
- d. Details of the proposed project components with area required, estimated capacities, and cost for various facilities/ activities. In case of upgradation of existing facilities, details of existing components to be specified.
- e. Availability of requisite land (ownership/ on lease for 15 years) as per the project need, location and connectivity details along with its GPS co-ordinates
- f. Structure of the project in terms of proposed strategy/ methodology for project implementation
- g. Details of farmers covered under the buyback arrangement in terms of area and quantity of the focus crop, if applicable
- h. Details of dovetailing of resources
- i. Along with the above, it is mandatory to provide vertical-wise information in the DPR as mentioned below:

S.No.	Vertical	Particulars
1	Pre-Production and Production	Proposed investment in the project on capacity-building of the farmers/ FPOs. Details of MoU/ Agreement with farmers/ farmer organization/s in the target cluster area for domestic and export linkages. Highlight the area and number of farmers directly covered in the cluster
2	Post-harvest Management and Value Addition	Details of MoU/ Agreement with farmers/ farmer organization/s in the target cluster area for buyback arrangement of raw material commodities. Highlight the area and number of farmers directly covered in the cluster
3	Logistics, Marketing and Branding	Details of MoU/ Agreement with farmers/ farmer organization/s in target cluster area for domestic and export linkages. Highlight the area and number of farmers directly covered in the cluster

5. Project Financials and Business Plan

- a. Summary of the estimated cost of each of the components of the project vertical for funding by the Government as outlined in the programme
- b. Proposed means of finance to fund the project: promoter's equity, term loan from Nationalized/ Scheduled banks, financial assistance sought etc.
- c. The amount of financial assistance needed for the project, as per the cost norms as defined in the programme guidelines
- d. Specify and share the details with respect to the Convergence with other schemes of Central/State governments
- e. Proposed Business Plan – Estimated revenue sources and assumptions, estimated operating costs and assumptions, Projected profit and loss statements, Balance sheets, and cash flows based on these assumptions

- f. Key financial indicators such as RoCE, BEP, NPV, IRR & DSCR based on the above financial assumptions
- 6. Strategy for branding, marketing and export promotion of the target crop in the cluster, if applicable**
- 7. Details with respect to statutory compliances, risk mitigation strategy etc.**
- 8. Project Implementation Plan with year wise outputs and expected outcomes**

(B) The list of the documents to be submitted along with the DPR for obtaining Final Approval

- a. Application form duly filled by the applicants on the prescribed template
- b. The applicants are required to submit a Demand Draft of ₹_____ (Rupees _____ only) as a refundable security deposit and ₹_____ (Rupees _____ only) as non-refundable cost of Call for Proposals document in favour of “_____”.
(The hard copies of the demand draft shall be submitted by the applicant to the CDA).
- c. Certificate of incorporation/ registration of the applicant, Memorandum and Articles of Association in case of Company/ Bye-laws of the Society, Co-operative/ Registered partnership deed, PAN card, TAN, GST, etc.
- d. Annual Audited Balance sheet for the last three years of the applicant/ shareholders/ partners/ lead promoter (as applicable).
- e. In-principle/ Final term loan sanction letter from any Scheduled Commercial Bank/ RBI-approved Financial Institution.
- f. A detailed bank appraisal note from the Scheduled Commercial Bank/ RBI-approved Financial Institution.
- g. Land documents - Documents in support of land title being in possession of the IA or registered Sale deed or registered lease deed, for a minimum period of 15 years, if applicable.
- h. Documents in support of land title in the name of the applicant or land lease, duly registered with the competent authority. The applicant shall submit the Change in Land Use (CLU) for the proposed project, if applicable.
- i. Copy of MoUs/Agreement with farmers / FPOs.
- j. Relevant experience in Export – Invoices/ Bill of lading/ Letter of Credit/ Import Export Code (IEC) copies / Contract copies/ Purchase Order related to exports of focus crop, if applicable.
- k. Proposed Area coverage in the target cluster– Undertaking confirming the area covered under the focus crop for the proposed interventions in the cluster.

- l. Undertaking to be submitted by the applicant in the prescribed format
- m. CA certified project cost details and means of finance
- n. Statutory Auditor certificate in support of net-worth, net current assets, debt equity ratio, turnover etc. of the proposed project along with the supporting documents suggested as per the programme guidelines
- o. The proposed component-wise cost breakup of civil work by the Chartered Engineer, if applicable
- p. The Proposed component-wise cost breakup of plant and machinery by the Chartered Engineer (Mechanical), if applicable
- q. Board resolution for confirmation of authorized signatory and for participation as Implementing Agency
- r. Mandate form from Bank
- s. Quotations of Plant and Machinery

(C) Documents in support of net-worth of the applicant

The net-worth in the case of Companies will be calculated based on the definition of net-worth in the Companies Act 2013.

1. Private Ltd./ Public Ltd. Companies/ Cooperatives:

- a) The net-worth will be ascertained based on the paid-up share capital of the company and reserves created out of profits.
- b) Share application money would be considered towards calculation of net-worth, provided the same has been converted into paid-up capital within the stipulated time as per the Companies Act, but in any case, it should have been converted into paid-up capital before the submission of the proposal.
- c) A computation of net-worth based on latest audited standalone financial statements of the Company, as duly certified by the Statutory Auditor of the company, needs to be submitted along with the application.
- d) In case of Pvt. Ltd./ Public Ltd. Companies where a significant portion of its net worth stands invested in equity shares of unlisted companies or is shown as loans & advances to various parties with nil or negligible income/revenue, then following additional documents would be required to be submitted by the applicant to ascertain the net worth:
 - i. Details of Investments made in unlisted companies by the applicant company,
 - ii. Audited Financial Statements (AFS) for the previous year or latest provisional Balance Sheet of the companies wherein the investment has been made,
 - iii. Details of loans & advances along with reasons/justification for the same. In case it is observed that the equity contribution made by the promoter company has been utilised by the investee company in creating tangible assets/ Capital work in progress in projects which are under execution then such investments in shares would be considered at face value.

- iv. However, in case it is observed that the investment by the promoter company is further being reinvested by the investee company in equity shares of unlisted companies or given away as long term/short term advance to individuals/related party/other companies and the investor company has nil/negligible income/ revenue, then no additional clarification shall be asked for and the net worth of such promoter company shall be considered after deducting such investments/loans & advances

2. Proprietorship/ Partnership firms

The net-worth of all entities other than companies will be ascertained on the basis of the latest Balance sheet of the individual proprietor/ partner(s) i.e., assets minus all liabilities, duly certified by the Chartered Accountant (CA) for compliance with the accounting standards issued by the Institute of Chartered Accountants of India (ICAI). The following components will be considered towards net-worth: - Assets include cash, current value of investments, land and building (supported by valuation report at circle rate, circle rate notification and land ownership documents), bonds, cash value of life insurance, current total balance of savings, current or fixed deposit accounts.

The following methodology shall be adopted for determining the net-worth:

- a) Net-worth would be the sum of the net-worth of individual partners and the partnership firm (avoiding duplication of the investment in the partner's capital account of the firm) and the investments of each individual partner towards the partnership firm.
- b) If the applicant is an ongoing partnership/ proprietorship firm and the applicant has submitted an audited Balance sheet of such a partnership/ proprietorship firm, the net-worth based on the audited Balance sheet will be taken into consideration. However, if the net-worth as per the Balance sheet is insufficient, then the CA-certified statement of Assets and Liabilities of the individual Partners/ Proprietors will be taken into consideration, provided the assets are supported with relevant documents as per the guidelines.
- c) In case the proposed applicant is a new entity then the CA-certified statement of Assets and Liabilities of the individual Partners/ Proprietors will be taken into consideration, provided the assets are supported with relevant documents as per the guidelines.
- d) However, since in a partnership/ proprietorship firm, liability of the partners/proprietors is unlimited, the applicant should submit a CA-certified "Nil Liability Statement" or Statement of "Assets and Liabilities" of the individual partners/ proprietors and the net liabilities based on these statements will be deducted while ascertaining the net-worth.
- e) The aforementioned net-worth components need to be supported by relevant documents.
- f) Shares of unlisted companies will be considered at face value for net-worth and shares of listed companies will be considered based on the average market price of the share for a period of 6 months prior to the date of submission of the proposal.
- g) Assets such as car, jewelry, antiques, gold etc. will not be considered for net-worth.
- h) Loans and advances given to group companies/ related concerns/ individuals will also not be considered towards computation of net-worth.
- i) The applicant(s) will have to give a self-certification regarding the details of the encumbrance of the property submitted by them towards the net-worth.

3. In case a new entity is proposed to be established as Implementing Agency, the following is applicable:

- a) Net-worth of proposed shareholders shall be considered. Each shareholder should meet minimum net-worth requirement of two times of their proposed equity contribution, as per the latest audited balance sheet or CA certificate, as applicable.
- b) Each shareholder should have a minimum 10% equity contribution and lead promoter identified within the applicant entity should have a minimum equity contribution of 26%. All the shareholders/ partners of the new entity shall be jointly responsible and liable to fulfil all its obligations in respect of the project. The lead promoter cannot be changed during project period.
- c) The turnover, Debt Equity ratio and net current assets of the lead promoter shall be considered.

Annexure – II(a)

To Whomsoever It May Concern

This is to certify that M/s _____ is implementing a/an _____ (project vertical/integrated project) under the Horticulture Cluster Development Programme of National Horticulture Board for _____ (crop name) at _____ (cluster), _____ (state) with an area coverage of ____ (Ha). The proposed area is located in the following block (s)/villages (s):

We further certify, that the proposed area coverage is __% of total area under focus crop in the cluster.

Name of Authorized Signatory

Date:

Sign & Stamp

Annexure – II(b)

UNDERTAKING

I.....(Name of the Lead Promoter/Director/Partner/Proprietor etc.)son/daughter of Mr /Ms./Mrs.....(father's name) resident of (residential address) do hereby solemnly affirm and declare/undertake asunder:

1. That I am the lead promoter/ director/ partner/ proprietor of M/s..... (name of applicant) having its Registration no.and Registered Office at (office address of applicant).
2. I hereby make this application and I am duly authorized in my own right/ by the management vide its resolution no.dated.....to apply and sign all required documents including this undertaking, on behalf of the company/ partnership firm/ cooperative society etc. named as ;and am fully aware of the facts relating to the setting up of the project under the Horticulture Cluster Development Programme at..... Survey/Gat/Khasra Plot No... ,Village.....,Tehsil.....,District.....,State....., PIN code.....(location of the project)for (activities to be undertaken by project) and the application is being made to the_____under the Horticulture Cluster Development Programme.
3. That the terms and conditions for the programme under which this application is made by have been properly read and understood by me and I affirm that the project/ proposal comply with all the terms and conditions and provisions mentioned in the programme guidelines.
4. That the proposed activities to be undertaken by the project/ proposal are covered under the above programme and no part of the interventions/infrastructure of the project is designed or assigned to be used for any activity other than the activities specified in the application at present or in the future.
5. It is certified that (name of applicant) has obtained / not obtained or applied for financial assistance for the same component / activity of the project from any other Ministry or Department of the Government of India or State Government or their agencies. If obtained / applied for, the details thereof are.
6. I also solemnly affirm/ undertake that the proposed project components in the application are a completely new activity and not a pre-existing activity or any component thereof. In case of up gradation, details are to be provided.
7. In case of concealment of any facts in this regard, National Horticulture Board would have the right to reject/ cancel my application/ project outright at any stage.

8. I will meet any shortfall in means of finance due to less admissibility of financial assistance, or any future reduction in financial assistance, or any escalation caused in the cost of the project.
9. I shall not dispose off or encumber or utilize the assets created wholly or substantially out of government financial assistance for any purpose other than those for which they have been sanctioned, without obtaining the prior approval of the sanctioning authority of the financial assistance.
10. In case of non-implementation/delayed implementation of the project, National Horticulture Board will have the absolute right to cancel the approval granted, levy a penalty and also recall the financial assistance released, if any, along with interest as per the programme guidelines.
11. In case of failure to operate the project for at least three years after commencement of commercial operation, I shall return the entire financial assistance with interest @ 10% per annum.
12. User charges/ hiring rates of the facilities/ activities undertaken in the projects created under the scheme will be disseminated to the public, including the uploading of the same on the website of the project/ organization. A copy of the same will also be made available to National Horticulture Board and Cluster Development Agency.
13. I also undertake that all the information furnished in the application and the DPR with respect to the eligibility conditions, etc. are true and correct to the best of my knowledge and belief and nothing material has been concealed there from.

Date: _____

Signature of the Applicant / Lead Promoter

Place: _____

Annexure – II(c)**CA Certified Project Cost
(Letter Head of the CA)****Name of the Project:****Location:****CA certificate (With UDIN, membership No. and firm registration No. of CA) in the following format: -****Date:****i. Project Cost:**

S. No.	Name of the Component/ Item	Amount (₹ in lakh)
1.	Land/ development charges	
2.	Civil works — Technical civil works — Other civil works	
3.	Plant & Machinery	
4.	Misc. Fixed Assets	
5.	Other	
TOTAL		

ii. Means of Finance:

S. No.	Item	Amount (₹ in lakh)
1	Promoter's Equity	
2	Term Loan	
3	Financial Assistance	
4	Unsecured Loan*	
	Total	

*Details of unsecured loans along with PAN No. of lenders, if any, duly certified by the CA.

Signature and Seal of C.A (Statutory Auditor in case of company)

Date

Counter signature of promoter/ authorized signatory of applicant firm with Seal

Annexure – II(d)

**Letter Head – CA
Net-worth Certificate**

TO WHOMSOEVER IT MAY CONCERN

This is to certify that on the basis of the Income Tax Return filed by Mr. _____ S/o Mr. _____ and other relevant documents, his net-worth is determined as follows:

Particulars	Amount (Rupees in Lakhs)
A)Fixed Assets	
.....	
.....	
Sub Total (A)	
B)Other Investments/ assets	
.....	
.....	
Sub Total (B)	
Total (A + B) = C	
Liabilities	
.....	
.....	
Sub Total (D)	
Total Net-Worth (C- D)	

Note:

For _____
Chartered Accountants
FRN: _____
UDIN: _____
CA _____
(Designation)
Membership No. _____

Date: _____

Place: _____

Annexure – II(e)

CE Certificate (Civil) Format for Technical Civil Work (Letter Head of the CE)

CE certificate (With membership/registration No. of CE) in the following format:

Name of the Project:

Location with address:

Date of site visit by Chartered Engineer:

Project Progress: (If the project has multiple locations, the location-wise details should be submitted in the format given below for each location)

S. No.	Name of Component	Proposed/ appraised Area (sqm)	Proposed/ appraised Cost (Lakh Rs)	Actual Area (sqm)	Actual Cost (Lakh Rs)	Rate/ Unit (Rs/Sqm)	Remarks about the status of implementation (such as ordered, received, installation in progress, installed)	New/ Upgradation	Comments on quality, construction standards, market rates
	Total								

Note: - In case of upgradation, a detailed note supported with relevant documents shall be provided

Signature and Seal of C.E.

**Membership number -
Name and Designation -**

Counter signature of promoter/ authorised signatory of applicant with Seal

Annexure – II(f)**CE Certificate (Mechanical) Format for Plant & Machinery: (Letter Head of the CE)**

CE Certificate (With membership/registration No. of CE) in the following format: -

Date:

Name of the project:

Location with address:

Date of visit by Chartered Engineer:

Project Progress (If the project has multiple locations, the location-wise details should be submitted in the format given below for each location)

S. No.	Name of Component	Proposed Quantity	Proposed Capacity	Proposed Cost (₹ in lakh)		New/Upgradation	Supplier/Manufacturer (Supported by quotations)
				Basic Cost	Taxes, freight, installation, insurance		
	Component - 1						
	Component - 2						
	Component - 3						
	TOTAL						

Note: - In case of upgradation, a detailed note supported with relevant documents shall be provided

Signature and Seal of C.E.

**Membership number -
Name and Designation –**

Counter signature of promoter/ authorised signatory of company with Seal

Annexure – II(g)

**<On Letter Head - Applicant>
Board Resolution**

Resolution No: _____ Date: _____

TRUE COPY OF RESOLUTION PASSED IN THE BOARD MEETING OF M/s _____, HELD ON _____, 2023/24 AT 00:00 A.M. AT THE REGISTERED/
CORPORATE OFFICE AT _____

Resolved that Mr. _____, (Designation) of firm, be & is hereby authorized to apply and sign all required documents including the undertaking on behalf of the firm, and to do all such acts & deeds as may be required for obtaining financial assistance from the _____ under the Horticulture Cluster Development Programme with Resolution number _____

The signature of 'Mr. _____' is hereby attested.

(Name of Authorized Signatory)

Certified true copy.

Managing Director
(_____)

Director
(_____)

Date: _____

Place: _____

Mandate Form**ELECTRONIC CLEARING SERVICE (CREDIT CLEARING)/ REALTIME GROSSETTLEMENT(RTGS) FACILITY FOR RECEIVING PAYMENTS****DETAILS OF ACCOUNT HOLDER:**

Name of account holder	
Complete contact address	
Telephone number/Fax/Email	

BANK ACCOUNT DETAILS: -

Bank name	
Branch name with complete address Telephone number and Email	
Branch's IFSC Code	
Bank Account (Grant In Aid, Term Loan And Promoter's Equity)	Financial Assistance
Complete Bank Account Number(Latest)	
MICR Code Of Bank	

DATE OF EFFECT: -

I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I will not hold the _____ responsible.

Date

Signature of Customer

Certified that the particulars furnished above are correct as per our records.

(Signature and Seal of Bank)