

**Detailed Project Report**  
for  
**Plant Tissue Culture Lab**  
For  
**Availing Subsidy under  
Bihar Government**

**Submitted to**



**Directorate of Horticulture  
Dept. of Agriculture  
Govt. of Bihar**

**Submitted by,  
(.....)**

***Disclaimer: This document is prepared for reference purpose only for the preparation of Detailed Project Report (DPR) for establishment of Tissue culture Lab. It is advised that final DPR should be prepared in consultation with chartered accountant. Financial institutions may ask addition information for credit processing.***

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**(Project Proposal Submission Letter)**  
**(On the Letter head)**

**Name of Applicant/Legal Entity Name:**

**Address:**

**PAN No.:-**

To,

**The Mission Director,**  
 State Horticulture Mission, Bihar  
 2<sup>nd</sup> floor, Krishi Bhawan,  
 Mithapur, Patna-800001

**Subject:** Submission of project proposal for the establishment of Tissue Culture Lab at .....(Full Address/ Location) of Khata no. ....Khesara no.....

**Sir,**

I/We hereby submitting project proposal for availing financial assistance for the establishment of Tissue Culture Lab at .....(Full Address/ Location) of Khata no. ....Khesara no.....

I am submitting following documents duly certified by CA and CE, wherever required and counter signed by me.

<b>Sr. No.</b>	<b>Particulars</b>	<b>Document submitted Yes/ No</b>
1	KYC documents In case of agri- preneurs :- (i)Aadhar (i)PAN (iii) Last 3 years of ITR (2022-23 to 20245-25) (iv) Updated CIBIL score of current Financial Year. In Case of Company/Firm • Certified Copy of Company/Partnership Incorporation/ Registration certificate issued by the Competent Authority along with MOA/AOA • Board resolution of Authorized Signatory • Last Three Years a Audited Financial Statement	
2	Land Details (Minimum 2 Acres of Land Required) Land Ownership -Own/Lease/Partnership, please specify <i>(Note: In case of Land Partnership, if land is owned by one of the partners, an undertaking by landowner is required stating that he/she will not withdraw, sale or transfer his/her land in upcoming 15 years)</i>	
3	Detailed Project Report (DPR) duly signed by Chartered Accountant (CA)	
4	Details of Plants & machineries with Quotations	
5	Layout Plan, Estimate, Construction Design (Duly Signed by Chartered Engineer)	
6	In Principal term loan sanction letter or term loan sanction letter from bank and Bank Loan appraisal document (Format I)	
7	Notarised Affidavit about non-availment of Capital Subsidy from NHB, NABARD or any other government source on the same project (Format II).	
8	Details of Human Resources to be deployed for the TC Lab.	

**Note: All documents should be signed by the applicant.**

Further, it is certified that the information furnished in this project proposal documents is true and correct to the best of my/our knowledge & belief. I/we fully understand terms and conditions mentioned and undertake to abide by the terms & conditions and rules & regulations for availing subsidy for establishment of tissues culture lab.

Signature of Applicant/Authorized Signatory  
 Name  
 Designation

Seal of the firm

Dated.....

## 1. Brief Project Summary

Sr. No.	Particular		Details		
1	Applicant/ Legal entity Name applying the project				
2	Applicant Nature- Individual Applicant/Company/Partnership firm/ FPC/Individual/Proprietor				
3	In case of individual applicant				
3.1	Aadhar No.				
3.2	Permanent Account No. (PAN)				
3.3	ITR of FY 2022-23 to 2024-25				
3.4	Updated CIBIL Score of Current Financial Year.				
4	In case of Legal Entity i.e. Company/Partnership firm/ FPC/ Proprietor				
4.1	Authorizing Signatory-Name and Designation				
4.2	Permanent Account No. (PAN)				
5	Correspondence Address of the Applicant/ Promoter				
5.1	Postal Address with PIN code				
5.2	Mobile				
5.3	Email				
6	Project Activity				
6.1	Land details Land ownership -Own/Lease/Partnership <i>(Note: In case of land Partnership, if land is owned by one of the partners, an undertaking by landowner is required stating that he/she will not withdraw, sale or transfer his/her land in upcoming 15 years)</i>				
6.2	Khata No. Khesara No.				
6.3	Project Site Full Address with Postal Code				
6.4	Total Area				
7	Total Project Cost (in Lakh)				
8	Project completion period (in months)				
8	Expected Implementation timeline (Tentative)	Commencement (MMYYYY)			
		Completion (MMYYYY)			
9	Bank/ Financial Institution Identified for in-principal term loan sanction/ term loan sanctioned Name of Bank: Branch: District:				
10	Proposed Means of Finance (INR)	Particulars		Amount in Lakh	% of total project Cost
		Promoters' contribution (in Lakh Rs.) & in %			
		Bank Term loan (in Lakh Rs.) & in %			
		Unsecured Loan/Other Loan (in Lakh Rs.) & in %			
		<b>Total</b>			
11	Projected Key Financial Parameters of the Proposed Tissue culture Lab Project	Debt Equity Ratio			
		G.P. Ratio (Project Average)			
		N.P. Ratio (Project Average)			
		Break Even Point (In Term of Capacity Utilization)			
		Debt Service Coverage Ratio (Average)			
		Internal Rate of Return (IRR)			
	Payback Period (Year)				

## 2. Brief Profile of Applicant/Legal Entity Applying the Project

Major Job Function in past:

Tissue Culture Lab/ Hydroponics/ Aeroponics/ Plug Type Nursery Related Experiences in the past:

## 3. Proposed Manpower and Job roles for Operation TC Lab

Sl. No.	Position	Number of Manpower	Qualification	Experience (Years)	Major Job Function
1	Scientist				
2	Manager				
3	Lab Assistant				
4	Marketing Manager				
5	Field Supervisor				
6	Skilled and Unskilled Laborers				
7	Others				

*Technical Advisor details, if any*

## 4. Proposed Project Location

1.	Khasra No. Khata No.	
2.	Area	
3.	Village	
4.	Gram Panchayat / Urban body	
5.	Block / Urban body	
6.	Sub-Division	
7.	District	
8.	State	

## 5. Land Details

A	Name of Owner(s) of land proposed for the project as per Land Records		
	Whether title of the land is clear in the name of applicant and is free from any litigation		
How Title is derived	Ancestral		
	Purchased (with details of date)	-	
Encumbrances if any		-	

<b>B</b>	Name of the Owners in case of joint ownership	Khata No. :  Khesara No. :	Area in Sq.mt / Acre
	Whether land boundaries are demarcated for the applicant clearly.		
	Whether land is in possession of the Applicant		
<b>C</b>	In case of Partnership		
	1. Whether land is owned by Partnership firm or jointly by its partners		
	2. NOC: If land is owned by one of the partners, an undertaking by landowner is required stating that he/she will not withdraw, sale or transfer his/her land during period of the project		
	Whether land is in possession of the Applicant		
<b>D</b>	In case of Lease		
	Whether registered lease or not		
	2. No. of Years of lease (minimum 15 year)		

## 6. Suitability of Project Location and Connectivity

Road connectivity- Distance from	National Highway	.....Km
	State Highway	.....Km
Rail connectivity	Nearest Railway station	.....Km
Airport Connectivity	Airport	.....Km
Market connectivity		Yes

## 7. Mother block details, if applicable

### 7.1 Varieties available at mother block, in case of own mother orchard

Sl. No.	Crop	Horticulture Plants available	Varieties Name
1			
2			
3			
4			

### 7.2 Agreement Details/ proposed plan In case mother orchard is not owned by Applicant/Entity

Kindly provide agreement details/ proposed plan

## 8. Detailed Project Description

### 8.1 Production Plan

Sl. No.	Name of Horticulture Crop	Production No in 1 <sup>st</sup> year of Operation	Production No. (Lakh) in 5 <sup>th</sup> years of operation (in lakh numbers @ 100 % capacity)
1	Banana		
2	Strawberry		
3	Pineapple and		
4	Other Horticulture Plant		
Total			

## **9. Process flow of Proposed Tissue Culture Lab (in Details)**

## 10. Project Financials

Note: (to be prepared in consultation with (Chartered Accountant)

### Total Project Cost & Means of Finance

S. NO.	Particulars	Proposed (INR Lakh)
1	Land Development and allied works	
2	Construction of Building	
3	Equipment	
4	Electrical & DG Set	
5	Furniture & Fixtures	
6	Chemicals	
7	Glassware Bottles and Lids	
8	Primary & Secondary Hardening Chamber	
9	Protocols, Mother Culture & Packaging Material	
10	Others	
	<b>Total</b>	

### Means of Finance:

S. No	Particulars	Proposed (INR Lakh)
1	Promoter's Contribution	
2	Term Loan	
3	Unsecured/Other	
	<b>Total</b>	

### Important Ratios

Debt Equity Ratio	
Debt Equity Ratio (Including Subsidy)	
Promoter's Contribution To Total Project	
G.P. Ratio (Project Average)	
N.P. Ratio (Project Average)	
Break Even Point (On Third Year Basis)	
Break Even Point (In Term Of Capacity Utilization)	
Break Even Point (In Term Of Sales Realization)	
Debt Service Coverage Ratio (Average)	
Internal rate of Return (IRR)	

### Revenue Assumptions

#### Average Production Sale at Maximum Capacity:

Particulars of the Plant	Qty (Nos.)	Rate (INR/Plant)	Amount (INR)
Other Plants			
<b>Sales Per Annum At 100% Capacity</b>			

Description	I Year	II Year	III Year	IV Year	V Year	VI Year	VII Year
Capacity Utilization (%Age)							
Maximum Sales Realizations at 100% Capacity (INR Lakh)							
Expected Sales Realizations at Actual Capacity Utilized (INR Lakh)							

### Raw Material Cost Assumptions

Description	I Year	II Year	III Year	IV Year	V Year	VI Year	VII Year
Capacity Utilization (%age)							
Maximum Material Consumption At 100% Capacity (INR lakh)							
Expected Material Consumption at Actual Capacity Utilized (A) (INR Lakh)							
Closing Stock (B) (INR Lakh)							
<b>Total (A+B) (INR Lakh)</b>							
Less: Opening Stock							
<b>Total Purchases (INR Lakh)</b>							

### Manpower Cost

<b>A) Administrative Staff</b>				
S. No.	Designation	Salary/Month (INR)	No's	Amount (INR)
1	Managers	Self		-
2	Accountant			
3	Scientist			
4	Sales Personnel			
<b>Total Salary (P.M.)</b>				
<b>Total Salary (P.A.)</b>				
<b>(INR Lakh)</b>				
<b>B) Lab Staff &amp; Labor (Permanent)</b>				
1	Unskilled Workers			
2	Skilled Workers			
3	Lab Assistants			
<b>Total Salary (P.M.)</b>				
<b>Total Salary (P.A.)</b>				
<b>(INR Lakh)</b>				

<b>Seasonal Labour</b>				
1	Seasonal Labour (At The Time Of Harvesting & Planting - For Mostly 4 Months In One Year )  (INR Lakh)			
	<b>Total Labour B (INR Lakh)</b>			
	<b>Total No. Of Persons Employed Full Time (Admin+ Factory Staff)</b>			

**Assumption:** *It is proposed to increase the salary & wages @ ....% per annum every year.*

#### Utility Cost:

<b>S. No</b>	<b>Description</b>	<b>Amount</b>
1	Electricity & Power	
2	Waterage	
3	Fuel Consumption (Avg.)	
	<b>Total Cost of Utilities (P.A.) at 100% Capacity</b>	

<b>Description</b>	<b>I Year</b>	<b>II Year</b>	<b>III Year</b>	<b>IV Year</b>	<b>V Year</b>	<b>VI Year</b>	<b>VII Year</b>
Capacity Utilization (%Age) (Assumption)							
Maximum Utilities Consumed at 100% Capacity (INR Lakh)							
Expected Utilities Consumed at Actual Capacity Utilized (INR Lakh)							

#### Admin Expenses:

<b>S. No</b>	<b>Description</b>	<b>Amount (INR)</b>
1	Travelling	
2	Transportation Charges	
3	Telephone	
4	Staff Welfare	
5	Office Exp.	
6	Printing & Stationary	
7	Other Misc. Expenses	
	<b>Total Administrative Expenses (P.A.) At 100% Capacity</b>	

<b>Description</b>	<b>I</b>	<b>II</b>	<b>III</b>	<b>IV</b>	<b>V</b>	<b>VI</b>	<b>VII</b>
Administrative Expenses (P.A.) INR Lakh							

It is assumed that these expenses will increase @ .....% per annum every year

#### Selling Expenses

<b>Description</b>	<b>I</b>	<b>II</b>	<b>III</b>	<b>IV</b>	<b>V</b>	<b>VI</b>	<b>VII</b>
Selling Expenses (P.A.) INR Lakh							

*Selling expenses are calculated @ .... % of the total sales turnover per annum*

### Repair and Maintenance Cost

Description	I	II	III	IV	V	VI	VII
Repair & Maintenance Expenses (P.A.) INR Lakh							

It is assumed that repair & maintenance cost will be @ .....% for the 1st year, ....% ii year and 3rd year & onwards of the total cost of building, machinery and other fixed assets

### Depreciation Schedule

Year	Particulars		Building & Miscellaneous Fixed Assets (MFA) (INR Lakh)	Plant & Machinery (INR Lakh)	Total (INR Lakh)
Depreciation Rate %					
	<b>Basic Cost</b>				
I	Depreciation				
		W.D.V			
II	Depreciation				
		W.D.V			
III	Depreciation				
		W.D.V			
IV	Depreciation				
		W.D.V			
V	Depreciation				
		W.D.V			
VI	Depreciation				
		W.D.V			
VII	Depreciation				
		W.D.V			

### Profit and Loss Account (Amount in INR Lakh)

Description	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilization							
<b>Income</b>							
Sales Realizations							
<b>Total (A)</b>							
<b>Cost of Production</b>							
<b>Raw Material</b>							
Raw Material Consumed							
Factory Wages							
Utilities							
<b>Total Cost of Production (B)</b>							
<b>C. Gross Profit (A - B)</b>							
<b>Administrative &amp; Selling Expenses</b>							
Salaries							
Administrative Expenses							
Selling & Distribution							

Expenses							
Repair & Maintenance							
Interest On W/C Loan @ 10.50%							
<b>Total (D)</b>							
<b>Profit Before Int., Depreciation &amp; I. Tax (C-D)</b>							
Interest on Term Loan							
Depreciation							
<b>Total (E)</b>							
Profit Before Tax							
Income Tax							
<b>Profit After Tax</b>							

#### Balance Sheet (Amount in INR Lakh):

Description	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Liabilities</b>							
<b>Capital Account</b>							
Opening Balance							
Add: Net Profit During The Year							
Less: Withdrawals							
Closing Balance							
<b>Secured Loans</b>							
Term Loan							
Working Capital Loan							
<b>Capital Reserve</b>							
Grant In Aid							
<b>Current Liabilities</b>							
Sundry Creditors							
<b>Total</b>							
<b>Assets</b>							
<b>Fixed Assets</b>							
Gross Block							
Less: Depreciation							
Written Down Value							
<b>Net Current Assets</b>							
Inventory							
Debtors							
Cash & Bank Balances							
<b>Total</b>							

#### Cash Flow Statement (Amount in INR Lakh)

Description	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Cash Inflow</b>							
Term Loan							
Promoters Contribution							

Net Profit Before Int. Dep. & Taxes							
Working Capital Loan							
Subsidy							
Increase In Creditors							
<b>Total (A)</b>							
<b>Cash Outflow</b>							
Increase In Fixed Assets							
Repayment Of Term Loan							
Payment Of Interest							
Increase In Sundry Debtors							
Increase In Inventory							
Income Tax							
Drawings By Promoters							
<b>Total (B)</b>							
Opening Balance							
Net Surplus (A - B)							
Closing Balance							

### Calculation of DSCR

Description	Y1	Y2	Y3	Y4	Y5	Y6	Y7
<b>Funds Available For Servicing Debts</b>							
Profit After Tax							
Depreciation							
Interest On Term Loan							
<b>Total (A)</b>							
<b>Debts To Be Serviced</b>							
Repayment Of Term Loan							
Interest On Loan							
<b>Total (B)</b>							
<b>D. S. C. R. (A/B)</b>							
<b>Avg. D.S.C.R.</b>							

### Break-Even Point Analysis

S. No	Particulars	Amount In INR Lakh (Per Year)
<b>A</b>	<b>Sales</b>	
<b>B</b>	<b>Less: Variable Cost</b>	
1	Raw Material Consumed	
2	Factory Wages	
3	Utilities	
4	Selling Expenses	
5	Interest On W/C Loan	
	<b>Total</b>	
<b>C</b>	<b>Contribution (A - B)</b>	
<b>D</b>	<b>Less: Semi-Variables &amp; Fixed Cost</b>	
1	Administrative Expenses	
2	Repair & Maintenance	
3	Salaries	
4	Interest On Term Loan	
5	Depreciation	

<b>E</b>	<b>Total</b>	
	<b>Net Profit</b>	
<b>F</b>	<b>B.E.P. (In Terms Of Capacity Utilization)</b>	
	Fixed Cost / Contribution	
	44.31/338.46	
<b>G</b>	<b>B.E.P ( In Terms Of Sales Realizations)</b>	
	9.16% X 754	

### Working Capital Requirement:

<b>Current Assets</b>	<b>Grace Period (Days)</b>	<b>Y1</b>	<b>Y2</b>	<b>Y3</b>	<b>Y4</b>	<b>Y5</b>	<b>Y6</b>	<b>Y7</b>
Finished Goods								
Debtors								
Total Current Assets (A)								
<b>Current Liabilities</b>								
Sundry Creditors And Payables								
Total Current Liabilities (B)								
Working Capital Required (A-B)								
Working Capital Loan From Bank								
Promoter's Share/ Margin								
% Margin Of Promoter On W. Capital (%)								

### Interest Calculation & Repayment of Term – Loan

Amount Of Term Loan			=		Lakh		
Amount Refundable			=		Lakh		
No of Installments			=		Monthly		
Amount of EMT (Excl. Interest)							
Rate of Interest P.A.							
YEAR	MONTH	Opening Balance	Repayment	Yearly Repayment	Closing Balance	Interest Payable	Yearly
1	1ST						
	2ND						
	3RD						
	4TH						
	5TH						
	6TH						
	7TH						
	8TH						
	9TH						
	10TH						
	11TH						
	12TH						

2	1ST						
	2ND						
	3RD						
	4TH						
	5TH						
	6TH						
	7TH						
	8TH						
	9TH						
	10TH						
	11TH						
	12TH						
3	1ST						
	2ND						
	3RD						
	4TH						
	5TH						
	6TH						
	7TH						
	8TH						
	9TH						
	10TH						
	11TH						
	12TH						
4	1ST						
	2ND						
	3RD						
	4TH						
	5TH						
	6TH						
	7TH						
	8TH						
	9TH						
	10TH						
	11TH						
	12TH						
5	1ST						
	2ND						
	3RD						
	4TH						
	5TH						
	6TH						
	7TH						
	8TH						
	9TH						
	10TH						
	11TH						
	12TH						

6	1ST						
	2ND						
	3RD						
	4TH						
	5TH						
	6TH						
	7TH						
	8TH						
	9TH						
	10TH						
	11TH						
	12TH						
7	1ST						
	2ND						
	3RD						
	4TH						
	5TH						
	6TH						
	7TH						
	8TH						
	9TH						
	10TH						
	11TH						
	12TH						

## 11. Marketing Strategies

(Please provide in detail)

### 11.1 Market size and Demand Estimation:

### 11.2 Segmenting, Targeting and Positioning for Fruit based products

### 11.3 Strategies for increasing market base

## 12. Pricing Strategies

Sl. No.	Crop	Our Initial Selling Price (INR)/plant	Prevailing market Price (INR)/Plant
1			
2			
3			
4			
5			
<b>Total</b>			

## 13. Backward and Forward Linkages

### 13.1 Backward linkages

Not needed in our case as we have our own mother orchard block.

### 13.2 Procurement Site Details if mother orchard block is not available :

### 13.3 Existing Forward Linkage:

Sl. No.	Place/Channel	% Sale	Linkages with No. of nurseries	Specific Block
1				
2				
3				
4				
5				
6				

### 13.4 Institutional marketing Tie-up

#### 14. Project Implementation Schedule

Project Progress	Month											
	M-1	M-2	M-3	M-4	M-5	M-6	M-7	M-8	M-9	M-10	M-11	M-12
a) Land Development, Levelling and Boundary Wall												
b) Designing (Architect designs for building, roads, drainage etc.)												
c) Construction of Buildings												
d) Recruitment Process												
e) Setting of ancillary facilities												
f) Equipment Supply												
g) Erection/ Installation of equipment												
h) Trial run of Facility												
i) Commercial Production												

#### 15. Project Impact

##### I. Direct and indirect employment generated

##### II. Farmers Revenue

##### III. Horticulture Value Chain

#### 16. Risk Mitigation Strategy

**17. Layout Plan**

(Duly signed by Chartered Engineer and Counter Signed by Applicant)

## Annexure-I Checklist for Submission of Application

**Spiral copy all attached documents to be submitted to the Horticulture Directorate, Patna, Bihar**

### Checklist for Submission of Application for Availing Subsidy for Establishment of Tissue Culture Lab under RKVY scheme, Govt. of Bihar

1. KYC document  
In case of agri entrepreneur
  - Aadhar
  - PAN
  - Unique no. generated from DBT portal
  - ITR of FY 2022-23 to 2024-25
  - Updated CIBIL score of current Financial Year  
In Case of Company/Firm
  - Certified copy of Company/Partnership incorporation/ registration certificate issued by Competent Authority along with MOA/AOA
  - Board resolution of authorized signatory
  - Last Three Years audited statement
2. Land Details (Minimum 2 Acre of Land Required)
  - Land possession certificate or
  - Land Lease Document [Minimum 15 years (it should be a registered lease)]
  - Sale Deed  
In case of Land Partnership, if land is owned by one of the partners, an undertaking by landowner is required stating that he/she will not withdraw, sale or transfer his/her land in upcoming 15 years.
3. Detailed Project Report (DPR) duly signed by Chartered Accountant (CA)
4. Details of installations of plant & machineries with quotations
5. Layout plan, Estimate, Construction Design (Duly Signed by Chartered Engineer)
6. In principal term loan sanction letter or term loan sanction letter from bank and Bank loan appraisal document (Format I)
7. Affidavit about non-availment of Capital Subsidy from NHB, NABARD, any other source on the same project (Format II).
8. Site verification report from Committee of DHO, DDAE and PMU expert before issuing work order

#### Document required at the time of release of subsidy.

1. TC Lab License/Copy of receipt of application for TC License (Tissue culture Lab)
2. Certified copy of complete term loan account statement at the time of release of subsidy
3. Back ended subsidy claim request by bank (**Format III**)
4. Chartered Engineer Certificate Format for Civil work Plant & Machineries (**Format IV**)
5. CA Certificate

**Note: Above lists are tentative, Directorate of Horticulture may ask any additional documents at any stage, if required. All documents must be signed by applicant or authorized signatory. Wherever necessary, it must be signed by chartered engineer and chartered accountant also.**

## Annexure-II: Formats

### Format-I (On the letter head of the Bank/FIs)

#### Bank Appraisal Note for Term Loan

- 1) Name of Applicant/Firm:
- 2) Details of promoters:
- 3) Location with address:
- 4) Proposed activity:
- 5) Type of loan sanctioned:
- 6) Tenure of Term Loan:

#### Appraisal of project cost

Sr. No.	Name of Component	Proposed Quantity	Proposed Cost (Lakh Rs)	Appraised Quantity	Appraised Cost (Lakh Rs)
A.	<b>Civil Construction</b>				
i.					
ii.					
iii.					
B.	<b>Plant and Machinery</b>				
i.					
ii.					
iii.					
iv.					
v					
vi.					
C.	<b>Working Capital</b>				
D.	<b>Contingency</b>				
E.	<b>Others (should be specified)</b>				

**Signature and seal of Bank Officer**

**FORMAT-II**

**Notarized Declaration regarding Capital Subsidy for Construction of Tissue Culture from  
NHB, NABARD and Any other source**

I/We hereby declare that, I/we are.....Agri Entrepreneurs/

Director/Promoters of .....Name of the  
company/Organization

Address.....

(Complete address of the company).

I/we have not availed capital subsidy for construction tissue culture lab from National  
Horticulture Board, NABARD and any other source.

Signature of Agri Entrepreneurs/Promoter/Director

Name of the Agri Entrepreneurs Promoter/Director

**FORMAT-III**  
**(Letter Head of the Bank/FI)**

To,  
**Director Horticulture -cum- Mission Director,**  
Directorate of Horticulture,  
Department of Agriculture, Patna, Bihar.

Subject :- Back ended subsidy transfer request with respect to the project .....(name of project) of .....(name of beneficiary)

Dear Sir,

I, hereby, request you to kindly release the back ended subsidy amount for the project whose particulars have been given below :

<b>Particulars of remitting subsidy amount to the Subsidy Reserve Fund</b>		
<b>A.</b>	<b>Particulars of Bank</b>	
A.1	Name of Bank ..... Branch .....	
A.2	Address :	
A.3	Contact No. : Phone/Mobile :	E-mail :
A.4	IFSC Code of Bank Branch	
<b>B.</b>	<b>Particulars of Beneficiary of Project</b>	
B.1	Name .....	
B.2	Address :	
B.3	Contact No. : Phone/Mobile :	E-mail :
B.4	Name of the project :	
B.5	Location of the project :	
B.6	Term Loan A/c No. :	
<b>C.</b>	<b>Particulars of Bank's Subsidy Reserve Fund</b>	
C.1	Subsidy Reserve fund account no. of Bank :	
C.2	Remarks -	
	I undertake that for the said beneficiary, reserve fund account will be maintained subsequently in the books of the bank with due procedures of back ended credit liked subsidy.	
	(Branch Managers Name)	
	Branch Seal Date : ..... (Signature of Branch Manager or his Authorised Signatory)	

**Format-IV**  
**Chartered Engineer Certificate Format**  
**for Civil Works Plants & Machineries**

(Letter Head of the CE)

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

**Name of project:**

**Location with address: -**

**Date of site Visit by Chartered Engineer: -**

**Project Progress:**

Civil Work(A)

Sr. 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 (Complete/Not complete)
1							
2							
3							
4							
<b>Total (A)</b>							

Plant and Machineries(B)

Sr. No.	Name of Component	Proposed/ appraised Quantity	Proposed/ appraised Cost (Lakh Rs)	Actual Quantity	Actual Cost (Lakh Rs)	Supplier/ Manufacturer	Status of implementation
1.							Such as ordered/ received at site/ installation in progress/ installed, etc.
2.							
3.							
<b>Total (B)</b>							
	<b>Grand Total (A+B)</b>	-	-	-	-	-	

Signature and Seal of C.E

**FORMAT-V**  
**(Letter Head of the CA)**

**Draft of Certificate from Chartered Accountant (with UDIN no. of CA) verifying the investment of funds by Promoters/Proprietors/Partners/Organization**

The Director Horticulture -cum- Mission Director  
Directorate of Horticulture,  
Bihar, Patna

We have examined the books of accounts and other relevant records maintained by M/s/Shri/Smt. \_\_\_\_\_ (Name of beneficiary) at its office situated at \_\_\_\_\_ (Address of Office) in respect of its project situated at \_\_\_\_\_ (address of project ) for \_\_\_\_\_ (project activity). These accounts are maintained by the Company's management, partners of the firm/proprietor of the concerned/grower/NGO and our responsibility is to verify the truth and fairness of these records and verification of amount expensed for acquisition/construction of fixed assets/establishment and other expenditure.

We conducted our work in accordance with the Audits and Accounting Standards generally accepted in India. Those Standards require that we plan and perform our verification to obtain reasonable assurance about whether these accounts are true and fair are free of material misstatement. A verification included examining on 100% basis, evidence audit includes examining, on a test basis evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the grower, as well as evaluating the overall financial statement presentation. We believe that our audit provides reasonable basis of our opinion.

**We verify that**

- a) We have obtained all the information and explanation that to the best of our knowledge and belief were necessary for the purpose of our verification.
- b) In our opinion, proper books of accounts as required by law have been kept by the Company/ firm/ sole proprietorship concern/grower/NGO for the financial period \_\_\_\_\_ and these books of account represent true and fair view of the transaction entered into by the Company/firm/ sole Proprietorship concern/FPO's/NGO/Co-operative Societies.
- c) In our opinion, the Company/firm/ sole Proprietorship concern/FPO's/NGO/Co-operative Societies has incurred a capital expenditure amounting to Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only) construction of fixed assets for TC lab and the same is being reflected properly in the books of accounts. The valuation made of major components of the project and whole project is tabulated as follows-

(Amount Rs. In Lakh)

S. No	Component	Proposed Expenditure	Cost as per Appraised by bank before term-loan sanction	Cost as assessed by CA	Remarks
<b>Total</b>					

**Total Means of Finance**

S No	Item	Project cost as per DPR	Project cost as per Appraisal Report	Actual Cost
01	Promoter's Equity			
02	Term Loan			
03	Unsecured Loan			
04	Other's			
	<b>Total</b>			

We recommend Rs. .... As the cost of the whole project.

**Signature and Seal of CA**

Date: