DOCUMENT CHECKLIST

LARGE-LEVEL MAKHANA PROCESSING UNIT

(Large Level Enterprises)

Capacity: >1,500 kg raw makhana seed per day | Indicative Project Cost: ₹700 lakh, subject to eligible and approved project cost

CHECKLIST A: APPLICATION STAGE

Sl. No.	Document / Requirement	Minimum Verification Points
1	Registration/Incorporation Certificate of the firm, Registration on DBT Portal (https://dbtagriculture.bihar.gov.in/)	Valid registration under applicable law; name, address and registration number.
2	Memorandum and Articles of Association / Byelaws in case of LLP/Pvt/FPO/FPC and other registered entity	Objectives permit makhana processing, value addition, marketing
3	Details of Directors / Board Members / Promoters in case of LLP/Pvt/FPO/FPC and other registered entity	Names, addresses, designation, PAN/KYC and shareholding/membership details, wherever applicable.
4	Board Resolution and authorised-signatory proof in case of LLP/Pvt/FPO/FPC and other registered entity	Resolution approving the project, term loan, NMB assistance and authorised signatory; KYC enclosed.
5	PAN, GST and MSME/SSI/DIC/Udyam Registration	Valid certificates in the name of the applicant/entity; GST and other registrations wherever applicable.
6	Detailed Project Report	A complete DPR containing details of raw material sourcing and procurement, proposed processing technology and process flow, marketing arrangements, item-wise project cost, means of finance, and financial viability of the project.
7	Plant and machinery list with quotations	Item-wise machinery, capacity, quantity, make/model and source; quotations showing price, taxes, freight, installation, commissioning and warranty.
8	Detailed civil-work estimate	Item-wise quantities, rates and specifications signed and certified by a Chartered Civil Engineer; technical civil works limited to 25% of eligible project cost.
9	Approved building plan/map and project layout	Site plan, civil layout and machinery layout prepared/approved by a Chartered Civil Engineer.
10	Land ownership / registered lease documents	Ownership/leasehold proof with title deed, survey/khasra/khata/mauza and possession details; CLU/land-use certificate where applicable. Registered lease valid for at least 15 years.
11	Pollution Control Board NOC / Consent to Establish	Applicable consent/NOC for the proposed activity and project location.
12	Detailed Bank/FI appraisal report	Detailed project cost appraised by the Bank/FI and term loan sanctioned/proposed. (Annexure- I)
13	Term-loan sanction letter / In-Principle certificate	Final sanction letter with loan amount, purpose, margin, interest, security, repayment and disbursement conditions; or In-Principle certificate where final sanction is pending (Annexure-II)

Sl. No.	Document / Requirement	Minimum Verification Points
14	Affidavit for non-availment of duplicate subsidy	Notarised affidavit confirming that subsidy has not been availed from another Central Government/State Government scheme for the same project/components and Minimum 50% of the total Makhana required for processing shall be procured directly from Makhana farmers and/or FPOs. (Annexure- III)

CHECKLIST B: PROJECT COMPLETION / COMMERCIAL PRODUCTION STAGE

Sl. No.	Document / Requirement	Minimum Verification Points
1	Bank statement showing term-loan releases	Date-wise term-loan disbursements linked to project expenditure.
2	Invoices and payment proofs	GST invoices, e-way bills, bank-payment evidence, delivery challans, installation and commissioning records.
3	Chartered Civil Engineer and Mechanical Completion Certificates	Civil works, quantities and value reconciled with approved estimate/layout and ceiling; machinery verified with make, model, serial number, quantity, capacity, value and operational status. (Annexure-IV) and (Annexure- V)
4	CA Certificate of Expenditure	Head-wise eligible expenditure is supported by invoices; certificates bears valid UDIN. (Annexure-VI)
5	Statutory licences and approvals	Valid FSSAI, Pollution Control Board consent to operate and applicable fire, Factory License, Labour license
6	Bank Completion / Status Certificate	Bank confirms project completion, utilization of term loan and current account status. (Annexure-VII)
7	Any other completion-stage document	Purchase invoices/bills/receipts and Farmer/FPO-wise procurement register evidencing direct procurement of Makhana from farmers/FPOs, along with any additional certificate, clarification or approval required by NMB, State Department, SLEC, JIT or lending bank.

ANNEXURE-I DETAILED BANK/FI APPRAISAL REPORT

To be issued on the letterhead of the financing Bank / Financial Institution

TO WHOMSOEVER IT MAY CONCERN

Name of Applicant	
Constitution / Legal Status	
Project Location: Village/Town, Block and District	
Bank / Financial Institution and Branch	
Appraisal / Sanction Date	
Proposed Activities	Large-Level Makhana Processing Unit

A. APPRAISAL OF PROJECT COST AND TERM LOAN

Pls tick-

Sanctioned ☐

Under Process ☐

Sl. No.	Component / Particulars	DPR Cost (₹ lakh)	Appraised Cost (₹ lakh)	Term Loan Proposed / Sanctioned (₹ lakh)	Remarks
A	Civil Work				
1					
2					
B	Plant and Machinery / Equipment				
3					
4					
C	Other				
5					
	TOTAL				

B. TERM-LOAN SANCTION DETAILS

Sanctioned / Proposed Term-Loan Amount (₹ lakh)	

BANK/FI CERTIFICATION

The project proposal, cost and term loan have been appraised by the Bank/FI and shall be subject to the terms and conditions of sanction. Such appraisal does not confer any entitlement to subsidy or financial assistance. Upon approval of the subsidy, the Bank/FI shall maintain a **Subsidy Reserve Fund Account** for the beneficiary in accordance with the prescribed procedure for **back-ended credit-linked subsidy**.

Signature of Authorised Bank/FI Officer	
Name and Designation	
Branch and Employee ID	
Contact No. and Email	
Official Seal	

ANNEXURE-II IN-PRINCIPLE CERTIFICATE ISSUED BY BANK

Where the term loan has not been sanctioned on the date of application

TO WHOMSOEVER IT MAY CONCERN

To,
The Mission Director
Bihar Horticulture Development Society
Department of Agriculture, Government of Bihar
Patna

Subject: In-principle confirmation regarding term-loan application

Sir,

This is to certify that Shri/Smt./M/s _____, having address at _____, has submitted an application to our Bank/Financial Institution for a term loan of ₹ _____ for the project titled _____.

The term-loan application is presently under appraisal and no final sanction has been issued as on date.

Subject to satisfactory appraisal, verification of documents, fulfilment of the Bank/Financial Institution's eligibility criteria and compliance with the applicable terms and conditions, the term-loan proposal may be considered for sanction.

This certificate is issued at the request of the applicant for submission to Bihar Horticulture Development Society. Subsidy/financial assistance, if admissible, may be released only after verification of prescribed documents, fulfilment of applicable scheme conditions and submission of the final term-loan sanction issued by the Bank/Financial Institution.

This certificate does not constitute a term-loan sanction or create any financial commitment on the part of the Bank/Financial Institution.

Signature of Authorised Bank/FI Officer	
Date	
Name	
Designation	
Bank/FI and Branch	
Contact Number	
Official Seal	

ANNEXURE-III AFFIDAVIT-CUM-DECLARATION

NON-AVAILMENT OF DUPLICATE SUBSIDY

TO WHOMSOEVER IT MAY CONCERN

To be executed on Non-Judicial Stamp Paper of ₹1000 and duly notarised by a Notary Public

PROPOSED ACTIVITY (PLEASE TICK ONE)

Unit	Large-Level Makhana Processing Unit
Name of Applicant / Entity	
Constitution / Legal Status	
Name of Project	
Project Location / Address	

I, _____, son/daughter/spouse of _____, aged about _____ years, residing at _____, being the proprietor/partner/director/authorised representative of the above applicant/entity, do hereby solemnly affirm and declare as follows:

1. That I am duly authorised and competent to execute this affidavit on behalf of the applicant/entity.
2. That the applicant/entity has applied for financial assistance/subsidy for the project and components stated above.
3. That the applicant/entity has not availed, received or claimed any subsidy, grant or financial assistance from any Central Government or State Government department, ministry, agency, board, corporation or scheme for the same project or the same project components.
4. That no application for subsidy or financial assistance for the same project or components is pending before any other Central Government or State Government authority.
5. That the applicant/entity shall not claim or avail duplicate subsidy or financial assistance for the same project or components from any other Central Government or State Government scheme.
6. That if any statement is found false, incorrect or misleading, or duplicate assistance is established, the applicant/entity shall be liable for cancellation, recovery with applicable interest and other action under the applicable guidelines and law.
7. That the information stated above is true and correct to the best of my knowledge and belief and no material fact has been concealed.
8. We shall ensure that minimum 50% of the total Makhana required for the proposed processing unit is procured directly from Makhana farmers and/or Farmer Producer Organisations (FPOs). We shall maintain proper procurement records, including invoices, purchase receipts and payment details, for verification by the competent authority.

Place	
Date	
Signature	
Name	
Designation	

ANNEXURE-IV

COMPLETION CERTIFICATE-CHARTERED ENGINEER (CIVIL)

TO WHOMSOEVER IT MAY CONCERN

PROCESSING UNIT (PLEASE TICK ONE)

Unit	Large-Level Makhana Processing Unit
Name of Applicant / Entity	
Name of Project	
Project Location / Address	
Date of Site Visit	

CERTIFICATE

This is to certify that I have physically inspected the above project site and verified the civil works executed with reference to the approved estimate/layout, bills, invoices and payment records produced by the applicant. Based on the inspection and verification, the civil works listed below have been executed at the project site and are related to the approved Makhana Processing Project.

DETAILS VERIFIED

Sl. No.	Item / Description of Civil Work	Amount (₹)
1		
2		
3		
4		
5		
6		
	TOTAL AMOUNT	

I certify that the above details have been verified from the records produced and during physical inspection of the project site.

Signature and Seal of Chartered Engineer (Civil)	
Name	
Place	
Date	

ANNEXURE-V

COMPLETION CERTIFICATE -CHARTERED ENGINEER (MECHANICAL)

TO WHOMSOEVER IT MAY CONCERN

PROCESSING UNIT (PLEASE TICK ONE)

Unit	Large-Level Makhana Processing Unit
Name of Applicant / Entity	
Name of Project	
Project Location / Address	
Date of Site Visit	

CERTIFICATE

This is to certify that I have physically inspected the above project site and verified the plant and machinery with reference to the invoices and supporting records produced by the applicant. Based on the inspection and verification, the plant and machinery listed below were found available/installed at the project site, are new and are related to the approved Makhana Processing Project.

DETAILS VERIFIED

Sl. No.	Party / Supplier Name	Machine Details	Invoice No. & Date	Invoice Amount (₹)
1				
2				
3				
4				
5				
6				
	TOTAL INVOICE AMOUNT			

I certify that the above details have been verified from the records produced and during physical inspection of the project site.

Signature and Seal of Chartered Engineer (Mechanical)	
Name	
Place	
Date	

ANNEXURE-VI

CHARTERED ACCOUNTANT CERTIFICATE

TO WHOMSOEVER IT MAY CONCERN

PROCESSING UNIT (PLEASE TICK ONE)

Unit	Large-Level Makhana Processing Unit
Name of Applicant / Entity	
Name of Project	
Project Location / Address	
Certificate Date / Cut-off Date	

CERTIFICATE

At the request of the above applicant/entity, I/We have examined the books of account, bank statements, invoices, payment records and other relevant documents produced for verification. Based on the records examined and information provided, I/We certify that the applicant/entity has incurred expenditure on the above Makhana Processing Project as detailed below:

PROJECT EXPENDITURE

Sl. No.	Particulars	Amount (₹)
1	Civil Works / Building	
2	Plant and Machinery	
3	Other Eligible Project Components	
	TOTAL PROJECT EXPENDITURE	

MEANS OF FINANCE

Sl. No.	Particulars	Amount (₹)
1	Term Loan from Bank / Financial Institution	
2	Unsecured Loan	
3	Own Contribution	
	TOTAL MEANS OF FINANCE	

I/We further certify that the above expenditure and means of finance are reflected in the books and records produced before me/us.

Name of CA Firm	
Signature	
Name of CA	
UDIN	
Place / Date	

ANNEXURE - VII

COMPLETION CERTIFICATE FROM BANK

(To be issued on the Letterhead of the Bank / Financial Institution)

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Mr./Ms./M/s** _____ has availed a term loan from our Bank / Financial Institution for the project selected below:

PROJECT AND LOAN DETAILS

Particulars	Details
Unit	Large-Level Makhana Processing Unit
Name of Applicant / Borrower	
Project Location	
Subsidy Reserve Fund Account No.	
Date of Loan Sanction	
Sanctioned Term Loan Amount	₹ _____
Term Loan Amount Disbursed	₹ _____
Date of Project Completion	
Commercial Operation Started From	

The Bank / Financial Institution confirms that the project has been completed and the term loan has been utilised for the approved project purpose. The loan account is operational as per the Bank records.

This certificate is issued at the request of the borrower for submission to the authority concerned under the applicable scheme.

Date: ____/____/_____

Place: _____

Signature of Authorised Bank Officer:

_____

Name:

_____

Designation:

_____

Bank / Financial Institution:

_____

Branch Name and Code:

_____

Mobile / Telephone:

_____

Email:

_____

Bank Seal

Disclaimer

This checklist is indicative and not exhaustive. BHDS/NMB and the Bank/Financial Institution concerned may require additional documents, certificates, clarifications or approvals, as and when considered necessary, in accordance with the applicable scheme guidelines and project requirements.