

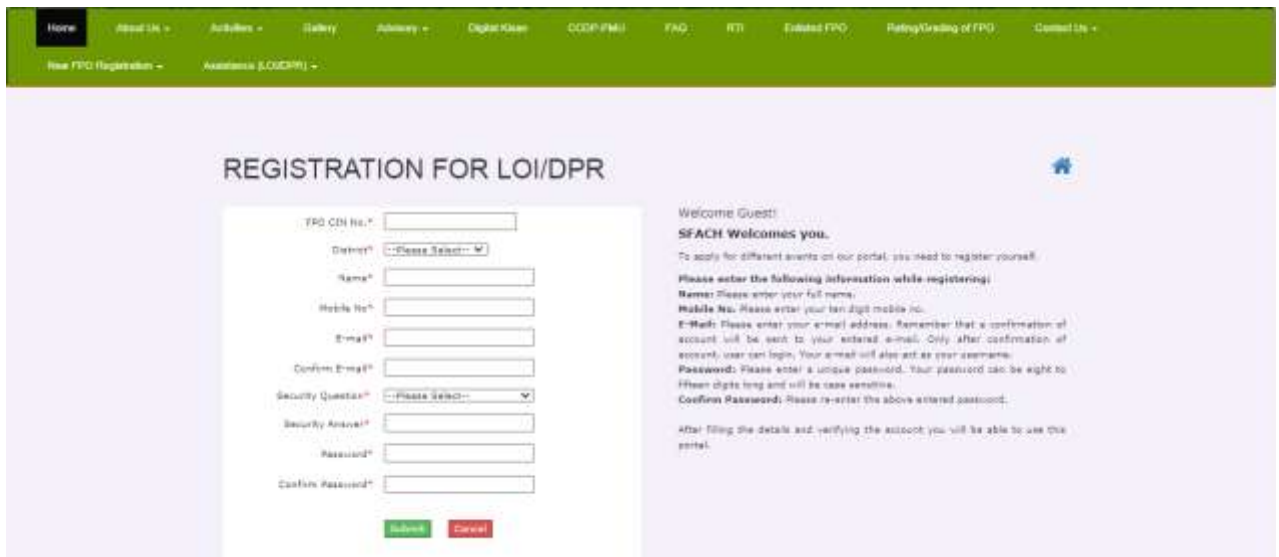
User Manual for FPO

Website: www.sfacharyana.org.in

1. FPO Registration: Open the above mentioned website and go to Assistance (LOI/DPR) >> FPO Registration (LOI/DPR).



2. Fill the detail and click Submit for Registration.



3. After submit click an email will be received on registered email for verification. Verify the same and go to FPO Login for further process. Assistance (LOI/DPR) >> FPO Login (LOI/DPR).



LOI Process

4. After login the home screen will appear as under:-



Instructions for FPO

A. Application for LOI

The FPO are required to Enter the FPO Details and Apply for LOI. The FPOs will not be able to Enter/Update after Finalizing and Submitting the LOI Application. Therefore, please fill the following details carefully by clicking on the links below:

Step 1: Enter the Basic Profile and LOI Application Details.

[Enter/Update Basic Profile](#)

Step 2: Enter the LOI Financial Details

[Enter/Update LOI Financials](#)

Step 3: Enter the Documents Attached with LOI Application

[Enter/Update LOI Documents](#)

Step 4: Verify LOI Application - Please check all the Details carefully and Remove Calculation Errors (if any)

[Verify LOI Application](#)

Step 5: Finalize and Submit LOI Application

[Finalize and Submit LOI](#)

5. To apply for LOI, FPO have to complete the steps shown in image above. On clicking the first step i.e. Enter/Update Basic profile following screens will appear:-

FPO Details

Name of FPO *	Jamalpur Farmer Producer Company Ltd.	Legal Status *	Private Limited Company
Main Contact Person (Director level) *	Sumit	Mobile No *	8987878787
Email ID *	testfpo@gmail.com	PAN No *	AAAABBB2541
Registration No *	U01100HR2016PTC065389	Registration Date *	09/06/2009
Enlistment No	12	Enlistment Date	10/11/2020
Cluster Allotted	Ambala	Cluster Horticulture Total Area	250.000
No of Farmer Members	50	Members Total Horticulture Area	100.000
No of Shareholders	10		

Registered Address of FPO

State *	Haryana	District *	Ambala
House/ Street/ Landmark *	102, Mohri Village	City *	Ambala City
Pin Code *	133001		

Location of FPO

Address *	102, Mohri Village	Landmark *	Near Secondary School
Village/City *	Mohri	District *	Ambala
Longitude	Longitude	Latitude	Latitude

Bank Details

Bank Name :	<input type="text" value="UCO Bank"/>	Branch Name :	<input type="text" value="Ambala city"/>
Account No :	<input type="text" value="15640210001767"/>	IFSC Code :	<input type="text" value="UCBA0001564"/>

Description of project (minimum in 1000 words - 4000 Characters)

(That why FPO want to start this activity.)

(The description should include: I. No of farmers members of FPO II. No of Shareholders III. Present total area under horticulture crop of FPO members IV. Crop cycles and crop tentative volume V. Type of activity to be carried out at IPH VI. Brief about business plan i.e., with the establishment of Integrated Packhouse, how the crops/ production of FPOs will have addition and how with the usage of facilities like grading/ sorting cold room and reefer van etc. will enhance income of farmers. The expected revenue realization by FPO through usage of facilities to be created under project)

Project Description : *

Test Project Details

6. Update the basic detail and click next. Enter members detail here and save.

Member Type *	<input type="text" value="--Please select --"/>	Name *	<input type="text" value="Member Name"/>
Father Name *	<input type="text" value="Father Name"/>	Place of Birth *	<input type="text" value="Place of Birth"/>
Gender *	<input checked="" type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Other	Date of Birth *	<input type="text" value="dd/MM/yyyy"/>
Mobile No *	<input type="text" value="Mobile No"/>	Email-ID *	<input type="text" value="Email-ID"/>
Aadhaar No. *	<input type="text" value="Please Fill 12 digit Aadhaar No."/>	Voter ID/ DL/ Passport *	<input type="text" value=""/>
PAN No *	<input type="text" value="PANNo"/>	Qualification *	<input type="text" value="Qualification"/>

Permanent Address

State *	<input type="text" value="Haryana"/>	District *	<input type="text" value="Ambala"/>
House/ Street/ Landmark *	<input type="text" value="House, Street or Landmark"/>	Village/City *	<input type="text" value="Village or City Name"/>
Pin Code *	<input type="text" value="Pin Code"/>	Remarks *	<input type="text" value="Remarks"/>

7. After completing the basic detail go to 2nd step Enter/Update LOI Financials.

LOI Financials (Step 1 - Eligible Items Entry)

In case of Fixed Cost, please put 1 in FPO Item Quantity and the Cost in FPO Item Rate, the FPO Item Amount will be worked automatically.

FPO ID

Item Category

Items

Item Name	Cost Item	Max Admissible Cost	Subsidy %
Land Development Cost	Not allowed	Not allowed	0

FPO Item Name

FPO Item Quantity no.

FPO Item Rate

FPO Item Amount

PROFILE	Sr No	Sub-Component	Norm Unit Cost	Subsidy%	FPO Size/ No	FPO Unit Cost	FPO Total Cost (Rs.)
	1	G:A2 Boundary wall (Brick Wall- 6Ft in height, 9 in width, Cement Sand mortar 1:4) As per the specifications of PWD (B&R)- Refer Typical Section in guideline at Page No. 66 FPO:Boundary wall (Brick Wall- 6Ft in height, 9 in width, Cement Sand mortar 1:4) As per the specifications of PWD (B&R)- Refer Typical Section in guideline	INR 6500 per RM ; Maximum 240 R.M. for project of INR 6 Crore, remaining projects on pro rata basis	70	124.00 RM	8500.00	1054000.00

LOI Financials (Step 1 - Non-Eligible Items Entry)

FPO ID

FPO Item Name

FPO Item Quantity

FPO Item Unit

FPO Item Rate

FPO Item Amount

LOI Financials (Step 3 - Final Cost Update)

FPO ID

Total Project Cost

Total Eligible Project Cost

Total Equity Contribution


Total Term Loan

Total Subsidy Amount

8. After completing 2nd step go to 3rd step i.e. Enter/Update LOI Documents and upload the required documents.

Document Upload

Document / दस्तावेज No file chosen

Select / चुने	Document / दस्तावेज	Select / चुने
 Delete	A-3. FPO Information - Incorporation registration certificate of FPO/FPC	View / देखे

9. Verify the FPO LOI Profile

FPO Information

FPO Name :	Jamalpur Farmer Producer Company Ltd.
Main Contact Person :	8987878787
Mobile No:	8987878787
e-Mail :	testfpo@gmail.com
FPO PAN No :	AAAABBB2541
FPO Enlistment No and Date :	12 10 Nov 2020
Cluster allotted as per enlistment :	Ambala
FPO Registration No and Date :	U01100HR2016PTC065389 09 Jun 2009
Bank Name :	UCO Bank
Bank Account No :	15640210001767
Bank Branch :	Ambala city
IFSC Code :	UCBA0001564

FPO Address

State	Haryana
District	Ambala
House/ Street/ Landmark	102, Mohri Village
Pin code	133001

Cluster Information

No of Farmer Members of FPO:	50
No of Shareholders:	10
Total area under Horticulture Crop in the cluster:	250.000
Total area under Horticulture Crop of members:	100.000

Directors Information

10. Finalize and submit the LOI. After approval LOI will be issued.

To

Subject: Revised Letter of Intent for establishment of Integrated Pack House-cum- Crop Cluster Centre under Crop Cluster Development Programme (CCDP) - reg

I am directed to refer to your application received by Small Farmers Agri-business Consortium Haryana (SFACH) regarding establishment of Integrated Pack House-cum- Crop Cluster Centre. In this context, it is to inform that SFACH has examined your application along with documents and observed that your FPO is eligible for establishment of IPH-cum-CCC in the cluster area. This Letter of Intent (LoI) is being issued as per your request subject to following terms and conditions

1. From one family more than one Director in BoDs of FPO/FPC is not allowed.
2. Resolution from FPO that 100% of BoDs are from project cluster villages of FPO

OR

In case of FPO incorporated before September 2018, resolution from FPO that 75% of BoDs are from project cluster villages of FPO.

3. The project site should be in identified crop cluster, preferable easily approachable to maximum members of FPO
4. It is clarified that eligible project cost is worked out on the basis of components covered under the CCDP guidelines, limit of cost and subsidy prescribed. It is further clarified that total cost of project over and above eligible project cost shall be entirely borne by the beneficiary FPO by availing extra loan from the bank beyond its equity amount of FPO as per CCDP guidelines for meeting the total cost of project beyond eligible project cost.
5. Financial details of the proposed project are tentative and final subsidy amount shall be calculated on the basis of DPR as well as provisions under the guidelines of CCDP.
6. FPO shall submit Detailed Project Report (DPR) with project appraisal from Chartered Accountant together with the documents or the appraisal sanction note of the bank, as required in the checklist given in Implementation Norms and Guidelines of CCDP at appendix - XIV. These norms and guidelines are available at website (www.sfacharyana.org.in) under link Activity - guidelines.
7. Sanction of the project will be accorded after clearance of Detailed Project Report (DPR) by Project Appraisal Committee (PAC) at State level and approval of Executive Committee of SFACH as per Implementation norms and guidelines of CCDP.
8. Minimum term loan of 10% of the total project cost and working capital for one operating cycle depending upon the requirement of FPO is mandatory to take from bank before submitting of DPR to Project Appraisal Committee (PAC) at state level. FPOs will apply for Credit Guarantee and Interest subvention against term loan under Agriculture Infrastructure Fund (AIF), the subsidy will be governed as per implementation norms & guidelines of CCDP is as under:
 - a. The FPO will open separate subsidy account of this project in the bank.

- b. FPO contribution including equity amount will be deposited by FPO in this account.
 - c. FPO will not withdraw any amount for the purpose other than this project investment.
 - d. Equity amount deposited in old FPO account will be transferred in the newly opened bank account of project in which subsidy is to be released.
 - e. If total cost of project is more than eligible cost then the FPO will arrange unsecured loan at its level and will deposit the same in the newly opened bank account of project before application to SFACH for 1st inspection/release of payment.
9. Eligible subsidy amount may be disbursed to the bank after approval and sanction of the project by the concerned bank as per the implementation of norms and guidelines of CCDP in three instalments. In addition, the FPO is required to open a separate bank a/c in the name of FPO specifically for the project and deposit the balance amount of the project cost by FPO after receipt of the sanction letter from SFACH.
10. Mere issuance of LOI by SFACH for the proposed project will not guarantee the subsidy to your FPO and hence, no work for IPH should be started till your DPR is approved by SFACH.
11. SFACH reserves the right to modify, add and delete any terms and conditions of LOI.
12. FPO shall submit the list of farmer members with their shareholding having distinct share certificate number and certified PAS-3 certificate with payment receipt to SFACH before submission of DPR to State Level Project Analysis Committee.
13. The project components like pre-cooling, grading line, staging room and cold storage facilities/ sizes etc should be justified and with proper co-relation/ matching capacity to each other.
14. FPO will submit DPR in view of following observations given by Pre-LoI committee:
- a. FPO will get verified the crop area of Project Cluster manually through DPC concerned and one representative of Horticulture Department of the respective district till the updation of MFMB portal for all horticultural crops.
 - b. Cold room cum staging room is recommended of 54 MT capacity.
 - c. Technical sheet submitted by FPO is attached at Annexure for amendment as per the recommendations of committee.
15. SFACH reserves the right to cancel the LOI at any time in case there has been misrepresentation by FPO or any information furnished by FPO is found false or there has been concealment of any fact.

(Ranbir Singh)
Joint Director Horticulture
SFACH, Panchkula

DPR Process

11. After approval for LOI from higher authorities, the sanction letter will be displayed on home screen.

Instructions for FPO

LOI Sanction Letter

B. Application for DPR

The FPO are required to Enter the FPO Details and Apply for DPR. The FPOs will not be able to Enter/Update after Finalizing and Submitting the DPR Application. Therefore, please fill the following details carefully by clicking on the links below:

Step 1: Enter the FPO Profile and DPR Application Details.

Enter/Update Basic Profile Enter/Update DPR Details

Step 2: Enter the DPR Financial Details

Enter/Update DPR Financials

Step 3: Enter the Documents Attached with DPR Application

Enter/Update DPR Documents

Step 4: Verify DPR Application - Please check all the Details carefully and Remove Calculation Errors (if any)

Verify DPR Application Verify DPR Project Profile

Step 5: Finalize and Submit DPR Application

Finalize and Submit DPR

12. After issuance of LOI, FPO can apply for DPR and that can be achieved by following five steps given in above image. In 1st step FPO can update basic profile which has already mentioned in point no. 5 and on Enter/Update DPR Details following screens will appear.



DPR Section 1 and 2: The details have already been covered under FPO Details at LOI Stage

DPR Section 4: Experience of the lead Applicant (s)/ Partner (s)/ Applicant Entity in Value Chain (and)/ Cold Chain (and)/ Agri-produce logistics (Pl. enclose documentary evidence regarding experience and turnover)

Sn.	Name of Lead Applicant(s)/ Partner(s)	Details of Experience	Details of Turnover (Year-Wise)	Supporting document attached, if any (Yes/No)	
					Save

Please enclose documentary evidence regarding the existing registration/ association with any Government agency.

DPR Section : 5. Project Details:

a. Components under the scheme as applicable to the project:

SrNo	Component	Details of Components	Numbers Proposed
i.	Forward Linkage: Distribution Hub/ Retail outlets/etc.	component 1	100
ii.	Backward Linkage: Farm level Infrastructure/ Collection Centre etc.	component 2	120
iii.	Transport:Reefer/Insulated Vehicles	No	0

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DPR Section 6: Project Land Details:

Proposed locations of Land for all project facilities and status of their acquisition along with longitude.

SrNo	Description	Value
i.	Location of Land	Ambala
ii.	Facility (Forward/Backward Linkage)	Forward/Backward
iii.	Type of Components	Carrot
iv.	Area (Sqm.)	10000
v.	Status of Possession (Owned/leased) (Document Submitted Yes/No)	Owned
vi.	In case of lease (Period of lease in years) (Document Submitted Yes/No)	20
vii.	Status of Land Use Conversion(CLU), if applicable.(Document Submitted Yes/No)	No
viii.	Connectivity Details. Distance (in Kms) from a. National Highway b. State Highway c.	Yes. NH-21
ix.	Distance from Catchment Area for produce (kms)(Please furnish details of both primary	5 Kms
x.	Coordinate Details (Longitude & Latitude)	
xi.	Ref Pg No in DPR	78

*DPR should have a detailed chapter on proposed land.

**Registered lease deed

DPR Section 7: Availability of Raw Material

Please mention the page numbers of the DPR

Sn.	Crop	Area	Produce	Availability of produce	Save	
SELECT	FPO ID	Sn.	Crop	Area	Produce	Availability of produce
Edit	657	1	Carrot	5000	30000 MT	Yes



DPR Section 8: Details of the Cluster/ Catchment area of the project

Sn	Location of the Catchment (Primary/ Secondary)	Name Villages/ Dist./AP MC	Commodities to be sources	Quantities to be sourced (per annum)	Ref. Pg. No. in DPR	Save
----	---	----------------------------------	------------------------------	---	---------------------	------

*DPR should comprise of detailed chapter on proposed catchment (production & supply statistics)

SELECT	FPO ID	Sn	Location of the Catchment (Primary/ Secondary)	Name Villages/ Dist./AP MC	Commodities to be sources	Quantities to be sourced (per annum)	Ref. Pg. No. in DPR
Edit	657	1	Ambala	Mohr	Carrot, Onion	1000	80

DPR Section 9: Details of Forward/ Backward Linkages

FPD to describe backward linkages & expected forward linkages to have complete supply chain.

Details of existing market linkage/ proposed market linkage		MoUs/ Contract documents/ Undertaking/LoA	Target consumption centers/ key domestic market	Export targets/ plans, if any	In case of exports, details of volume of export/export destination	
						Save
SELECT	FPD ID	Details of existing market linkage/ proposed market linkage	MoUs/ Contract documents/ Undertaking/LoA	Target consumption centers/ key domestic market	Export targets/ plans, if any	In case of exports, details of volume of export/export destination
Edit	557	Yes	No	100	100	100/Netherlands

DPR Section : 10. Proposed project facilities/ Sizing of capacities as per Crop Area (In reference of point 3 C i.e.Crop Calendar)

SrNo	Component	No. of Units	Total Capacity [MT, MT/Hr where applicable]	Ltrs, No of Days of ever operation of each facility in a year
i.	PEB Integrated Pack-House (s)	1	10	90
ii.	Mechanized sorting & grading line/ packing line/ waxing line etc.			
iii.	Electronic Weigh Grader			
iv.	Electronic/Optical sorting, grading, packing, Waxing line for Round fruits/Veg.			
v.	Pre-cooling			
vi.	Electronic sorting, grading, packaging, waxing line for round/oblong fruit & veg			
vii.	Cold room cum staging Unit			
viii.	Cold storage			
ix.	Ripening Chamber (s)			
x.	Material Handling & other components like a. Crates b. Bins c. Pallets d. Fork lift e.			
xi.	Weighing Scale			
xii.	Weighing Bridge			
xiii.	Primary/minimal Processing			
xiv.	Bye-product unit Natural colours, Oils, Dyes, perfumes etc.			
xv.	Food processing machines- Pulpers, Canning etc. etc.			

xvi.	IQF machinery & its components			
xvii.	Waste Management			
xviii.	Reefer Vans			
xix.	Retail chain of outlets for perishables			
xx.	Retail shelf			
xxi.	Any other item as per requirement Addon-1 Addon-2 Addon-3 And so on as per			
xxii.	Solar System (as per load requirement)			
xxiii.	Genset (as per load requirement)			
xxiv.	Servo Stabilizer (as per load requirement)			

Update

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DPR Section 11: DPR Section 11: In case modernization/ upgradation of technology/ plant & machinery of existing facilities is proposed, please furnish details of technology, upgradation/ modernization of plant & machinery along with details of existing capacity and proposed capacity after induction of new technology and plant & machinery in the following format:

Sl.	Details of existing facilities		Details of existing capacities	Type of facilities proposed to be Modernized/ upgraded	Proposed capacities after modernization/ upgradation	Location of the facility	Whether covered under Backward Linkages or Forward Linkages	Save
SELECT	FPO ID	Sl.	Details of existing facilities	Details of existing capacities	Type of facilities proposed to be Modernized/ upgraded	Proposed capacities after modernization/ upgradation	Location of the facility	Whether covered under Backward Linkages or Forward Linkages
001	007	1	Cold room storage	1000	Yes	1000	Mohi	Yes

DPR Section 12: Annual Reports and Audited Statements of Accounts for three financial years

This will not be applicable for new entrepreneur. Please mention Page Numbers in the DPR

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DPR Section : 13. Proposed Project Financials

13a. Estimated Project Cost Details

SrNo	Component	Amount (in Rs. Lakh)
i.	Land (including FLIs/CCs/value added centre/distribution centre)	100
ii.	Site Development	200
iii.	Technical Civil Works (TCW)	100
iv.	Other Civil Works	80
v.	Plant & Machinery (P&M)	
vi.	Common Utilities like Water/ETP/STP, etc.	
vii.	Pre-operative Expenses	
viii.	Interest During Construction	
ix.	Margin Money for Working Capital	
x.	Contingencies	20
xi.	Add other items not listed above	
xii.	Total Project Cost	500

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13b. Means of Finance

SrNo	Component	Amount (in Rs. Lakh)
i.	Applicant's Equity	100
ii.	Term Loan	200
iii.	Eligible assistance	200
iv.	Unsecured loan	
v.	Working Capital	
vi.	Total	500

Update

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13c. Basic Revenue Projections

SrNo	Component	Year1	Year2	Year3	Year4	Year5
i.	Turnover	20	20	20	40	80
ii.	Cost of Operations					
iii.	Gross Profit					
iv.	Earnings Before Interest, Tax, Depreciation and Amortization (EBITDA)					
v.	Profit before taxation					
vi.	Profit after taxation					

Update

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13d. Financial Parameters (as per Bank Appraisal Note)

SrNo	Component	Details (Ratio/%)	Ref Page No. in DPR
i.	Internal Rate of Return (IRR) [(a) With and (b) Without assistance	3.2	90
ii.	Avg. Debt Service Coverage Ratio (DSCR)	4.3	90
iii.	Break Even Point (BEP)		
iv.	Debt-Equity Ratio		

*To be provided for sanction under the bank appraisal note highlighting the afore mentioned detail.

a. Projected balance sheet for next 05 years must be attached for reference along with detailed calculation of point 11 a to d).

Update

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DPR Section 14: Employment Generation projections

Direct employment		Contractual employment with no of days		Indirect employment (specify)	
					Save
SELECT	FPO ID	Direct employment	Contractual employment with no of days	Indirect employment (specify)	
Edit	657	100 gfder	30	30	

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13. After updating the DPR details, go to 3rd step i.e. Enter/Update DPR Documents.

Document Upload

Document / दस्तावेज़ No file chosen

Select / चुने	Document / दस्तावेज़	Select / चुने
Delete	1. Introduction & need of project under CCOP with respect to cluster	View / देखें

14. Verify DPR Application and DPR Project Profile

FPO DPR Profile

FPO Information

FPO Name :	Jamalpur Farmer Producer Company Ltd.
Main Contact Person :	8987878787
Mobile No:	8987878787
e-Mail :	testfpo@gmail.com
FPO PAN No :	AAAABBB2541
FPO Enlistment No and Date :	12 10 Nov 2020
Cluster allotted as per enlistment :	Ambala
FPO Registration No and Date :	U01100HR2016PTC065389 09 Jun 2009
Bank Name :	UCO Bank
Bank Account No :	15640210001767
Bank Branch :	Ambala city
IFSC Code :	UCBA0001564

FPO Address

State	Haryana
District	Ambala
House/ Street/ Landmark	102, Mohri Village
Pin code	133001

Cluster Information

No of Farmer Members of FPO:	50
No of Shareholders:	10
Total area under Horticulture Crop in the cluster:	250.000
Total area under Horticulture Crop of members:	100.000

DPR Project Profile

FPO Name : Jamalpur Farmer Producer Company Ltd.
Main Contact Person : 8987878787
Mobile No: 8987878787
e-Mail : testfpo@gmail.com
FPO PAN No : AAAABBB2541
FPO Registration No : U01100HR2016PTC065389
Bank Name : UCO Bank
Bank Account No : 15640210001767
Bank Branch : Ambala city
IFSC Code : UCBA0001564

Your Address

Permanent Address

State Haryana
District Ambala
House/ Street/ Landmark 102, Mohri Village
Pin code 133001

DPR Section 4: Experience of the lead Applicant (s)/ Partner (s)/ Applicant Entity in Value Chain (and)/ Cold Chain (and)/ Agri-produce logistics (Pl. enclose documentary evidence regarding experience and turnover)

15. Finalize and Submit DPR.
16. After approval of higher authorities the DPR will be issued.

CCDP/JC/AB /2017-18/Vol.-I/

To

Jamalpur Farmer Producer Company Ltd.

102, Mohri Village, Ambala City

District: Ambala

Location: Mohri

Subject: Sanction of Crop Cluster Agri-business Centre (CCABC) under Crop Cluster Development Programme (CCDP) -

On submission of project proposal by vide application dated , SFACH issued Letter of Intent (LoI) vide memo no. dated for establishment of project under subject. Subsequent upon consideration & approval of your project by Executive Committee of SFACH, sanction is hereby accorded to you for establishment of Crop Cluster Agri-business Centre (CCABC) under CCDP with following terms & conditions:

1. Brief of project

Sr.No	Particulars	Details
1.	Name of the applicant	Jamalpur Farmer Producer Company Ltd.
2.	Location of the project	Mohri
3.	Name & Address of the Bank	UCO Bank/Ambala city/ A/c No: 15640210001767/ IFSC: UCBA0001564
4.	Total Project Cost (INR)	34003537
5.	Eligible Project Cost (INR)	32092777
6.	Eligible Subsidies Amount (INR)	26612959
7.	Equity Contribution (INR)	0
8.	Amount of Sanction of Term Loan (INR)	0
9.	Bank C/C Limit (INR)	
10.	Unsecured Loan (INR)	

2. The project will be implemented as per implementation norms & guidelines of CCDP.
3. The subsidy is credit linked but not back ended, which will be governed as per implementation norms & guidelines of CCDP.
4. The subsidy amount will be released after completion of works, formalities & documentation as prescribed under the implementation norms & guidelines of CCDP.
5. The work will be executed as per specifications prescribed in the DPR & comply with norms of CCDP.
6. Farmer Producer Organization will intimate SFACH about the work progress time to time.
7. SFACH officers may inspect the work of project at any time.
8. Farmer Producer Organization will ensure that the material used in the project meet out the National/ International standards.
9. The implementation schedule for the project would be 12 months from the date of project approval letter for the financial assistance.
10. Decision of SFACH shall be final & binding on imposition of the penalty, Quantum of the penalty and the period for which the penalty is to be imposed.
11. Any dispute arising out of selection of proposals and implementation of approved project under scheme guideline will be subject to Courts/ Tribunals having jurisdiction over Panchkula.

JDH/SFACH
for Managing Director
SFACH, Panchkula