



## **ARIAS SOCIETY**

Assam Rural Infrastructure and Agricultural Services Society  
(An Autonomous Body of the Govt. of Assam)

**Project Coordination Unit (PCU) of the World Bank financed  
Assam Agribusiness and Rural Transformation Project (APART)**

Agriculture complex, Khanapara, G.S. Road, Guwahati-781022 (Assam, India)

Tel: +91 361-2332125; Fax: +91 361-2332564; email: [spd@arias.in](mailto:spd@arias.in), website: [www.arias.in](http://www.arias.in)



### **CONTRACT FOR CONSULTANT'S SERVICES Lump-Sum**

#### **Project:**

**Assam Agribusiness and Rural Transformation Project  
(APART)**

**(Project ID: P155617, IBRD Loan No. 8780-IN)**

**(Procurement Plan Reference No.: IN-ARIAS-48691-CS-CQS)**

**CONTRACT No.: ARIAS/APART/356/2018/93**

#### ***Between***

**Assam Rural Infrastructure and Agricultural Services  
Society (ARIAS Society)**

Project Coordination Unit, Agriculture Complex, Khanapara, G.S. Road,  
Guwahati-781022 (Assam, India); email: [spd@arias.in](mailto:spd@arias.in)

#### ***And***

**M/s Yes Bank Limited,**

*Food and Agribusiness Strategic Advisory & Research (FASAR),*

9, Nyaya Marg, Chanakyapuri, New Delhi 110021;

Email: [nitin.puri@yesbank.in](mailto:nitin.puri@yesbank.in) , [pradeep.shrivastava@yesbank.in](mailto:pradeep.shrivastava@yesbank.in) ;

#### **For the Consulting Services for:**

**“Conducting a Study on Market players, market share,  
market size and growth trends of eri and muga silk in  
Assam & India”**

**Country: India**

**Date of Signing: 13<sup>th</sup> February 2019**



*State Project Director*  
**ARIAS Society**

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*Signature*  
State Project Director  
ARIAS Society



## I. Form of Contract

### LUMP-SUM

This CONTRACT (hereinafter called the "Contract") is made the 13<sup>th</sup> day of the month of February, 2019 between, on the one hand, **Assam Rural Infrastructure and Agricultural Services Society (ARIAS Society), Project Coordination Unit, Agriculture Complex, Khanapara, G.S. Road, Guwahati-781022 (Assam, India)** (hereinafter called the "Client") and, on the other hand, **M/s Yes Bank Limited, Food and Agribusiness Strategic Advisory & Research (FASAR), 9, Nyaya Marg, Chanakyapuri, New Delhi 110021; Email: nitin.puri@yesbank.in , pradeep.shrivastava@yesbank.in ;** (hereinafter called the "Consultant").

#### WHEREAS

- (a) the Client has requested the Consultant to provide certain consulting services as defined in this Contract (hereinafter called the "Services");
- (b) the Consultant, having represented to the Client that it has the required professional skills, expertise and technical resources, has agreed to provide the Services on the terms and conditions set forth in this Contract;
- (c) the Client has received a loan from the *International Bank for Reconstruction and Development (IBRD)* toward the cost of the Services and intends to apply a portion of the proceeds of this loan to eligible payments under this Contract, it being understood that (i) payments by the Bank will be made only at the request of the Client and upon approval by the Bank; (ii) such payments will be subject, in all respects, to the terms and conditions of the loan agreement, including prohibitions of withdrawal from the loan account for the purpose of any payment to persons or entities, or for any import of goods, if such payment or import, to the knowledge of the Bank, is prohibited by the decision of the United Nations Security council taken under Chapter VII of the Charter of the United Nations; and (iii) no party other than the Client shall derive any rights from the loan agreement or have any claim to the loan proceeds;

NOW THEREFORE the parties hereto hereby agree as follows:

1. The following documents attached hereto shall be deemed to form an integral part of this Contract:

- (a) The General Conditions of Contract (including Attachment 1 "Fraud and Corruption");
- (b) The Special Conditions of Contract;
- (c) Appendices:
  - Appendix A: Terms of Reference
  - Appendix B: Key Experts
  - Appendix C: Breakdown of Contract Price
  - Appendix D: Form of Advance Payments Guarantee (DELETED)
  - Appendix E: Minutes of Negotiation
  - Appendix F: Technical & Financial Proposal of the Consultant

In the event of any inconsistency between the documents, the following order of precedence shall prevail: the Special Conditions of Contract; the General Conditions of Contract, including Attachment 1; Appendix A; Appendix B; Appendix C; Appendix D. Any reference to this Contract shall include, where the context permits, a reference to its Appendices.



  
State Project Director  
ARIAS Society

2. The mutual rights and obligations of the Client and the Consultant shall be as set forth in the Contract, in particular:
- (a) the Consultant shall carry out the Services in accordance with the provisions of the Contract; and
  - (b) the Client shall make payments to the Consultant in accordance with the provisions of the Contract.


IN WITNESS WHEREOF, the Parties hereto have caused this Contract to be signed in their respective names as of the day and year first above written.

Authorized Representative **for and on behalf of**  
**Consultants: Signature:**




(Nitin Puri, Group President & Global Head, FASAR,  
Yes Bank Ltd.)  
M/s Yes Bank Limited, Food and Agribusiness  
Strategic Advisory & Research (FASAR),  
9, Nyaya Marg, Chanakyapuri, New Delhi 110021;  
Email: nitin.puri@yesbank.in,  
pradeep.shrivastava@yesbank.in

Witness -1:




Pradeep Shrivastava  
Team Leader,  
SVP, FASAR,  
YES BANK Ltd.

Authorized Representative **for and on behalf of**  
**Client: Signature:**



(Vinod Seshan, IAS)  
State Project Director,  
Assam Rural Infrastructure and Agricultural  
Services (ARIAS) Society, Agriculture Complex,  
Khanapara, G.S. Road, Guwahati-781022 (Assam,  
India); Tel: 0361-2332125;; email: spd@arias.in

Witness -2:



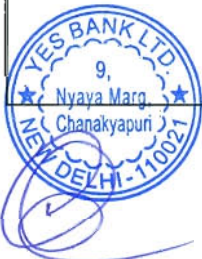
Value Chain Development  
Specialist  
ARIAS Society.



## II. General Conditions of Contract

### A. GENERAL PROVISIONS

<p><b>1. Definitions</b></p>	<p>1.1 Unless the context otherwise requires, the following terms whenever used in this Contract have the following meanings:</p> <p>(a) "Applicable Law" means the laws and any other instruments having the force of law in the Client's country, or in such other country as may be specified in the <b>Special Conditions of Contract (SCC)</b>, as they may be issued and in force from time to time.</p> <p>(b) "Applicable Regulations" means Procurement Regulations for IPF Borrowers of date specified in <b>Special Conditions of Contract (SCC)</b>.</p> <p>(c) "Bank" means the International Bank for Reconstruction and Development (IBRD) or the International Development Association (IDA).</p> <p>(d) "Borrower" means the Government, Government agency or other entity that signs the financing agreement with the Bank.</p> <p>(e) "Client" means the implementing agency that signs the Contract for the Services with the Selected Consultant.</p> <p>(f) "Consultant" means a legally-established professional consulting firm or entity selected by the Client to provide the Services under the signed Contract.</p> <p>(g) "Contract" means the legally binding written agreement signed between the Client and the Consultant and which includes all the attached documents listed in its paragraph 1 of the Form of Contract (the General Conditions (GCC), the Special Conditions (SCC), and the Appendices).</p> <p>(h) "Day" means a working day unless indicated otherwise.</p> <p>(i) "Effective Date" means the date on which this Contract comes into force and effect pursuant to Clause GCC 11.</p> <p>(j) "Experts" means, collectively, Key Experts, Non-Key Experts, or any other personnel of the Consultant, Sub-consultant or JV member(s) assigned by the Consultant to perform the Services or any part thereof under the Contract.</p> <p>(k) "Foreign Currency" means any currency other than the currency of the Client's country.</p> <p>(l) "GCC" means these General Conditions of Contract.</p> <p>(m) "Government" means the government of the Client's country.</p> <p>(n) "Joint Venture (JV)" means an association with or without a legal personality distinct from that of its members, of more than one entity where one member has the authority to conduct all businesses for and on behalf of any and all the members of the JV, and where the members of the JV are jointly and severally liable to the Client for the performance of the Contract.</p> <p>(o) "Key Expert(s)" means an individual professional whose skills, qualifications, knowledge and experience are critical to the performance of the Services under the Contract and whose Curricula Vitae (CV) was taken into account in the technical evaluation of the Consultant's proposal.</p> <p>(p) "Local Currency" means the currency of the Client's country.</p> <p>(q) "Non-Key Expert(s)" means an individual professional provided by the Consultant or its Sub-consultant to perform the Services or any part thereof under the Contract.</p> <p>(r) "Party" means the Client or the Consultant, as the case may be, and "Parties" means both of them.</p> <p>(s) "Procurement Regulations" means the World Bank's Procurement Regulations for IPF Borrowers,</p> <p>(t) "SCC" means the Special Conditions of Contract by which the GCC may be</p>
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	<p>amended or supplemented but not over-written.</p> <p>(u) "Services" means the work to be performed by the Consultant pursuant to this Contract, as described in Appendix A hereto.</p> <p>(v) "Sub-consultants" means an entity to whom/which the Consultant subcontracts any part of the Services while remaining solely liable for the execution of the Contract.</p> <p>(w) "Third Party" means any person or entity other than the Government, the Client, the Consultant or a Sub-consultant.</p>
<b>2. Relationship between the Parties</b>	2.1. Nothing contained herein shall be construed as establishing a relationship of master and servant or of principal and agent as between the Client and the Consultant. The Consultant, subject to this Contract, has complete charge of the Experts and Sub-consultants, if any, performing the Services and shall be fully responsible for the Services performed by them or on their behalf hereunder.
<b>3. Law Governing Contract</b>	3.1. This Contract, its meaning and interpretation, and the relation between the Parties shall be governed by the Applicable Law.
<b>4. Language</b>	4.1. This Contract has been executed in the language specified in the SCC, which shall be the binding and controlling language for all matters relating to the meaning or interpretation of this Contract.
<b>5. Headings</b>	5.1. The headings shall not limit, alter or affect the meaning of this Contract.
<b>6. Communications</b>	<p>6.1. Any communication required or permitted to be given or made pursuant to this Contract shall be in writing in the language specified in Clause GCC 4. Any such notice, request or consent shall be deemed to have been given or made when delivered in person to an authorized representative of the Party to whom the communication is addressed, or when sent to such Party at the address specified in the SCC.</p> <p>6.2. A Party may change its address for notice hereunder by giving the other Party any communication of such change to the address specified in the SCC.</p>
<b>7. Location</b>	7.1. The Services shall be performed at such locations as are specified in <b>Appendix A</b> hereto and, where the location of a particular task is not so specified, at such locations, whether in the Government's country or elsewhere, as the Client may approve.
<b>8. Authority of Member in Charge</b>	8.1. In case the Consultant is a Joint Venture, the members hereby authorize the member specified in the SCC to act on their behalf in exercising all the Consultant's rights and obligations towards the Client under this Contract, including without limitation the receiving of instructions and payments from the Client.
<b>9. Authorized Representatives</b>	9.1. Any action required or permitted to be taken, and any document required or permitted to be executed under this Contract by the Client or the Consultant may be taken or executed by the officials specified in the SCC.
<b>10. Fraud and Corruption</b>	10.1 The Bank requires compliance with the Bank's Anti-Corruption Guidelines and its prevailing sanctions policies and procedures as set forth in the WBG's Sanctions Framework, as set forth in Attachment 1 to the GCC.
<b>a. Commissions and Fees</b>	10.2 The Client requires the Consultant to disclose any commissions, gratuities or fees that may have been paid or are to be paid to agents or any other party with respect to the selection process or execution of the Contract. The information disclosed must include at least the name and address of the agent or other party, the amount and currency, and the purpose of the commission, gratuity or fee. Failure to disclose such commissions, gratuities or fees may result in termination of the Contract and/or sanctions by the Bank.
<b>B. COMMENCEMENT, COMPLETION, MODIFICATION AND TERMINATION OF CONTRACT</b>	
<b>11. Effectiveness of Contract</b>	11.1. This Contract shall come into force and effect on the date (the "Effective Date") of the Client's notice to the Consultant instructing the Consultant to begin carrying out the Services. This notice shall confirm that the effectiveness conditions, if any, listed in the SCC have been met.



<b>12. Termination of Contract for Failure to Become Effective</b>	12.1. If this Contract has not become effective within such time period after the date of Contract signature as specified in the SCC, either Party may, by not less than twenty two (22) days written notice to the other Party, declare this Contract to be null and void, and in the event of such a declaration by either Party, neither Party shall have any claim against the other Party with respect hereto.
<b>13. Commencement of Services</b>	13.1. The Consultant shall confirm availability of Key Experts and begin carrying out the Services not later than the number of days after the Effective Date specified in the SCC.
<b>14. Expiration of Contract</b>	14.1. Unless terminated earlier pursuant to Clause GCC 19 hereof, this Contract shall expire at the end of such time period after the Effective Date as specified in the SCC.
<b>15. Entire Agreement</b>	15.1. This Contract contains all covenants, stipulations and provisions agreed by the Parties. No agent or representative of either Party has authority to make, and the Parties shall not be bound by or be liable for, any statement, representation, promise or agreement not set forth herein.
<b>16. Modifications or Variations</b>	16.1. Any modification or variation of the terms and conditions of this Contract, including any modification or variation of the scope of the Services, may only be made by written agreement between the Parties. However, each Party shall give due consideration to any proposals for modification or variation made by the other Party. 16.2. In cases of substantial modifications or variations, the prior written consent of the Bank is required.
<b>17. Force Majeure</b>	
<b>a. Definition</b>	17.1. For the purposes of this Contract, "Force Majeure" means an event which is beyond the reasonable control of a Party, is not foreseeable, is unavoidable, and makes a Party's performance of its obligations hereunder impossible or so impractical as reasonably to be considered impossible under the circumstances, and subject to those requirements, includes, but is not limited to, war, riots, civil disorder, earthquake, fire, explosion, storm, flood or other adverse weather conditions, strikes, lockouts or other industrial action confiscation or any other action by Government agencies. 17.2. Force Majeure shall not include (i) any event which is caused by the negligence or intentional action of a Party or such Party's Experts, Sub-consultants or agents or employees, nor (ii) any event which a diligent Party could reasonably have been expected to both take into account at the time of the conclusion of this Contract, and avoid or overcome in the carrying out of its obligations hereunder. 17.3. Force Majeure shall not include insufficiency of funds or failure to make any payment required hereunder.
<b>b. No Breach of Contract</b>	17.4. The failure of a Party to fulfill any of its obligations hereunder shall not be considered to be a breach of, or default under, this Contract insofar as such inability arises from an event of Force Majeure, provided that the Party affected by such an event has taken all reasonable precautions, due care and reasonable alternative measures, all with the objective of carrying out the terms and conditions of this Contract.
<b>c. Measures to be Taken</b>	17.5. A Party affected by an event of Force Majeure shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall take all reasonable measures to minimize the consequences of any event of Force Majeure. 17.6. A Party affected by an event of Force Majeure shall notify the other Party of such event as soon as possible, and in any case not later than fourteen (14) calendar days following the occurrence of such event, providing evidence of the nature and cause of such event, and shall similarly give written notice of the restoration of normal conditions as soon as possible. 17.7. Any period within which a Party shall, pursuant to this Contract, complete any action or task, shall be extended for a period equal to the time during which





	<p>such Party was unable to perform such action as a result of Force Majeure.</p> <p>17.8. During the period of their inability to perform the Services as a result of an event of Force Majeure, the Consultant, upon instructions by the Client, shall either:</p> <ul style="list-style-type: none"> <li>(a) demobilize, in which case the Consultant shall be reimbursed for additional costs they reasonably and necessarily incurred, and, if required by the Client, in reactivating the Services; or</li> <li>(b) continue with the Services to the extent reasonably possible, in which case the Consultant shall continue to be paid under the terms of this Contract and be reimbursed for additional costs reasonably and necessarily incurred.</li> </ul> <p>17.9. In the case of disagreement between the Parties as to the existence or extent of Force Majeure, the matter shall be settled according to Clauses GCC 44 &amp; 45.</p>
<b>18. Suspension</b>	<p>18.1. The Client may, by written notice of suspension to the Consultant, suspend part or all payments to the Consultant hereunder if the Consultant fails to perform any of its obligations under this Contract, including the carrying out of the Services, provided that such notice of suspension (i) shall specify the nature of the failure, and (ii) shall request the Consultant to remedy such failure within a period not exceeding thirty (30) calendar days after receipt by the Consultant of such notice of suspension.</p>
<b>19. Termination</b>	<p>19.1. This Contract may be terminated by either Party as per provisions set up below:</p>
<b>a. By the Client</b>	<p>19.1.1. The Client may terminate this Contract in case of the occurrence of any of the events specified in paragraphs (a) through (f) of this Clause. In such an occurrence the Client shall give at least thirty (30) calendar days' written notice of termination to the Consultant in case of the events referred to in (a) through (d); at least sixty (60) calendar days' written notice in case of the event referred to in (e); and at least five (5) calendar days' written notice in case of the event referred to in (f):</p> <ul style="list-style-type: none"> <li>(a) If the Consultant fails to remedy a failure in the performance of its obligations hereunder, as specified in a notice of suspension pursuant to Clause GCC 18;</li> <li>(b) If the Consultant becomes (or, if the Consultant consists of more than one entity, if any of its members becomes) insolvent or bankrupt or enter into any agreements with their creditors for relief of debt or take advantage of any law for the benefit of debtors or go into liquidation or receivership whether compulsory or voluntary;</li> <li>(c) If the Consultant fails to comply with any final decision reached as a result of arbitration proceedings pursuant to Clause GCC 45.1;</li> <li>(d) If, as the result of Force Majeure, the Consultant is unable to perform a material portion of the Services for a period of not less than sixty (60) calendar days;</li> <li>(e) If the Client, in its sole discretion and for any reason whatsoever, decides to terminate this Contract;</li> <li>(f) If the Consultant fails to confirm availability of Key Experts as required in Clause GCC 13.</li> </ul> <p>19.1.2. Furthermore, if the Client determines that the Consultant has engaged in Fraud and Corruption in competing for or in executing the Contract, then the Client may, after giving fourteen (14) calendar days written notice to the Consultant, terminate the Consultant's employment under the Contract.</p>
<b>b. By the Consultant</b>	<p>19.1.3. The Consultant may terminate this Contract, by not less than thirty (30) calendar days' written notice to the Client, in case of the occurrence of any of the events specified in paragraphs (a) through (d) of this Clause.</p>



	<p>(a) If the Client fails to pay any money due to the Consultant pursuant to this Contract and not subject to dispute pursuant to Clause GCC 45.1 within forty-five (45) calendar days after receiving written notice from the Consultant that such payment is overdue.</p> <p>(b) If, as the result of Force Majeure, the Consultant is unable to perform a material portion of the Services for a period of not less than sixty (60) calendar days.</p> <p>(c) If the Client fails to comply with any final decision reached as a result of arbitration pursuant to Clause GCC 45.1.</p> <p>(d) If the Client is in material breach of its obligations pursuant to this Contract and has not remedied the same within forty-five (45) days (or such longer period as the Consultant may have subsequently approved in writing) following the receipt by the Client of the Consultant's notice specifying such breach.</p>
<b>c. Cessation of Rights and Obligations</b>	19.1.4. Upon termination of this Contract pursuant to Clauses GCC 12 or GCC 19 hereof, or upon expiration of this Contract pursuant to Clause GCC 14, all rights and obligations of the Parties hereunder shall cease, except (i) such rights and obligations as may have accrued on the date of termination or expiration, (ii) the obligation of confidentiality set forth in Clause GCC 22, (iii) the Consultant's obligation to permit inspection, copying and auditing of their accounts and records set forth in Clause GCC 25 and to cooperate and assist in any inspection or investigation, and (iv) any right which a Party may have under the Applicable Law.
<b>d. Cessation of Services</b>	19.1.5. Upon termination of this Contract by notice of either Party to the other pursuant to Clauses GCC 19a or GCC 19b, the Consultant shall, immediately upon dispatch or receipt of such notice, take all necessary steps to bring the Services to a close in a prompt and orderly manner and shall make every reasonable effort to keep expenditures for this purpose to a minimum. With respect to documents prepared by the Consultant and equipment and materials furnished by the Client, the Consultant shall proceed as provided, respectively, by Clauses GCC 27 or GCC 28.
<b>e. Payment upon Termination</b>	19.1.6. Upon termination of this Contract, the Client shall make the following payments to the Consultant: <p>(a) payment for Services satisfactorily performed prior to the effective date of termination; and</p> <p>(b) in the case of termination pursuant to paragraphs (d) and (e) of Clause GCC 19.1.1, reimbursement of any reasonable cost incidental to the prompt and orderly termination of this Contract, including the cost of the return travel of the Experts.</p>

### **C. OBLIGATIONS OF THE CONSULTANT**

#### **20. General**

##### **a. Standard of Performance**

20.1 The Consultant shall perform the Services and carry out the Services with all due diligence, efficiency and economy, in accordance with generally accepted professional standards and practices, and shall observe sound management practices, and employ appropriate technology and safe and effective equipment, machinery, materials and methods. The Consultant shall always act, in respect of any matter relating to this Contract or to the Services, as a faithful adviser to the Client, and shall at all times support and safeguard the Client's legitimate interests in any dealings with the third parties.

20.2. The Consultant shall employ and provide such qualified and experienced Experts and Sub-consultants as are required to carry out the Services.

20.3. The Consultant may subcontract part of the Services to an extent and with such Key Experts and Sub-consultants as may be approved in advance by the Client. Notwithstanding such approval, the Consultant shall retain full responsibility for the Services.





<p><b>b. Law Applicable to Services</b></p>	<p>20.4. The Consultant shall perform the Services in accordance with the Contract and the Applicable Law and shall take all practicable steps to ensure that any of its Experts and Sub-consultants, comply with the Applicable Law.</p> <p>20.5. Throughout the execution of the Contract, the Consultant shall comply with the import of goods and services prohibitions in the Client's country when</p> <ul style="list-style-type: none"> <li>(a) as a matter of law or official regulations, the Borrower's country prohibits commercial relations with that country; or</li> <li>(b) by an act of compliance with a decision of the United Nations Security Council taken under Chapter VII of the Charter of the United Nations, the Borrower's Country prohibits any import of goods from that country or any payments to any country, person, or entity in that country.</li> </ul> <p>20.6. The Client shall notify the Consultant in writing of relevant local customs, and the Consultant shall, after such notification, respect such customs.</p>
<p><b>21. Conflict of Interest</b></p>	<p>21.1. The Consultant shall hold the Client's interests paramount, without any consideration for future work, and strictly avoid conflict with other assignments or their own corporate interests.</p>
<p><b>a. Consultant Not to Benefit from Commissions, Discounts, etc.</b></p>	<p>21.1.1 The payment of the Consultant pursuant to GCC F (Clauses GCC 38 through 42) shall constitute the Consultant's only payment in connection with this Contract and, subject to Clause GCC 21.1.3, the Consultant shall not accept for its own benefit any trade commission, discount or similar payment in connection with activities pursuant to this Contract or in the discharge of its obligations hereunder, and the Consultant shall use its best efforts to ensure that any Sub-consultants, as well as the Experts and agents of either of them, similarly shall not receive any such additional payment.</p> <p>21.1.2 Furthermore, if the Consultant, as part of the Services, has the responsibility of advising the Client on the procurement of goods, works or services, the Consultant shall comply with the Bank's Applicable Regulations, and shall at all times exercise such responsibility in the best interest of the Client. Any discounts or commissions obtained by the Consultant in the exercise of such procurement responsibility shall be for the account of the Client.</p>
<p><b>b. Consultant and Affiliates Not to Engage in Certain Activities</b></p>	<p>21.1.3 The Consultant agrees that, during the term of this Contract and after its termination, the Consultant and any entity affiliated with the Consultant, as well as any Sub-consultants and any entity affiliated with such Sub-consultants, shall be disqualified from providing goods, works or non-consulting services resulting from or directly related to the Consultant's Services for the preparation or implementation of the project.</p>
<p><b>c. Prohibition of Conflicting Activities</b></p>	<p>21.1.4 The Consultant shall not engage, and shall cause its Experts as well as its Sub-consultants not to engage, either directly or indirectly, in any business or professional activities that would conflict with the activities assigned to them under this Contract.</p>
<p><b>d. Strict Duty to Disclose Conflicting Activities</b></p>	<p>21.1.5 The Consultant has an obligation and shall ensure that its Experts and Sub-consultants shall have an obligation to disclose any situation of actual or potential conflict that impacts their capacity to serve the best interest of their Client, or that may reasonably be perceived as having this effect. Failure to disclose said situations may lead to the disqualification of the Consultant or the termination of its Contract.</p>
<p><b>22. Confidentiality</b></p>	<p>22.1 Except with the prior written consent of the Client, the Consultant and the Experts shall not at any time communicate to any person or entity any confidential information acquired in the course of the Services, nor shall the Consultant and the Experts make public the recommendations formulated in the course of, or as a result of, the Services.</p>
<p><b>23. Liability of the Consultant</b></p>	<p>23.1 Subject to additional provisions, if any, set forth in the SCC, the Consultant's liability under this Contract shall be provided by the Applicable Law.</p>



<b>24. Insurance to be taken out by the Consultant</b>	<p>24.1 The Consultant (i) shall take out and maintain, and shall cause any Sub-consultants to take out and maintain, at its (or the Sub-consultants', as the case may be) own cost but on terms and conditions approved by the Client, insurance against the risks, and for the coverage specified in the <b>SCC</b>, and (ii) at the Client's request, shall provide evidence to the Client showing that such insurance has been taken out and maintained and that the current premiums therefore have been paid. The Consultant shall ensure that such insurance is in place prior to commencing the Services as stated in Clause GCC 13.</p>
<b>25. Accounting, Inspection and Auditing</b>	<p>25.1 The Consultant shall keep, and shall make all reasonable efforts to cause its Sub-consultants to keep, accurate and systematic accounts and records in respect of the Services and in such form and detail as will clearly identify relevant time changes and costs.</p> <p>25.2 Pursuant to paragraph 2.2 e. of Appendix to the General Conditions the Consultant shall permit and shall cause its subcontractors and subconsultants to permit, the Bank and/or persons appointed by the Bank to inspect the Site and/or the accounts and records relating to the performance of the Contract and the submission of the bid, and to have such accounts and records audited by auditors appointed by the Bank if requested by the Bank. The Consultant's and its Subcontractors' and subconsultants' attention is drawn to Sub-Clause 10.1 which provides, inter alia, that acts intended to materially impede the exercise of the Bank's inspection and audit rights constitute a prohibited practice subject to contract termination (as well as to a determination of ineligibility pursuant to the Bank's prevailing sanctions procedures).</p>
<b>26. Reporting Obligations</b>	<p>26.1 The Consultant shall submit to the Client the reports and documents specified in <b>Appendix A</b>, in the form, in the numbers and within the time periods set forth in the said Appendix.</p>
<b>27. Proprietary Rights of the Client in Reports and Records</b>	<p>27.1 Unless otherwise indicated in the <b>SCC</b>, all reports and relevant data and information such as maps, diagrams, plans, databases, other documents and software, supporting records or material compiled or prepared by the Consultant for the Client in the course of the Services shall be confidential and become and remain the absolute property of the Client. The Consultant shall, not later than upon termination or expiration of this Contract, deliver all such documents to the Client, together with a detailed inventory thereof. The Consultant may retain a copy of such documents, data and/or software but shall not use the same for purposes unrelated to this Contract without prior written approval of the Client.</p> <p>27.2 If license agreements are necessary or appropriate between the Consultant and third parties for purposes of development of the plans, drawings, specifications, designs, databases, other documents and software, the Consultant shall obtain the Client's prior written approval to such agreements, and the Client shall be entitled at its discretion to require recovering the expenses related to the development of the program(s) concerned. Other restrictions about the future use of these documents and software, if any, shall be specified in the <b>SCC</b>.</p>
<b>28. Equipment, Vehicles and Materials</b>	<p>28.1 Equipment, vehicles and materials made available to the Consultant by the Client, or purchased by the Consultant wholly or partly with funds provided by the Client, shall be the property of the Client and shall be marked accordingly. Upon termination or expiration of this Contract, the Consultant shall make available to the Client an inventory of such equipment, vehicles and materials and shall dispose of such equipment, vehicles and materials in accordance with the Client's instructions. While in possession of such equipment, vehicles and materials, the Consultant, unless otherwise instructed by the Client in writing, shall insure them at the expense of the Client in an amount equal to their full replacement value.</p> <p>28.2 Any equipment or materials brought by the Consultant or its Experts into the Client's country for the use either for the project or personal use shall remain the property of the Consultant or the Experts concerned, as applicable.</p>



<b>D. CONSULTANT'S EXPERTS AND SUB-CONSULTANTS</b>	
<b>29. Description of Key Experts</b>	29.1 The title, agreed job description, minimum qualification and estimated period of engagement to carry out the Services of each of the Consultant's Key Experts are described in <b>Appendix B</b> .
<b>30. Replacement of Key Experts</b>	<p>30.1 Except as the Client may otherwise agree in writing, no changes shall be made in the Key Experts.</p> <p>30.2 Notwithstanding the above, the substitution of Key Experts during Contract execution may be considered only based on the Consultant's written request and due to circumstances outside the reasonable control of the Consultant, including but not limited to death or medical incapacity. In such case, the Consultant shall forthwith provide as a replacement, a person of equivalent or better qualifications and experience, and at the same rate of remuneration.</p>
<b>31. Removal of Experts or Sub-consultants</b>	<p>31.1 If the Client finds that any of the Experts or Sub-consultant has committed serious misconduct or has been charged with having committed a criminal action, or if the Client determines that a Consultant's Expert or Sub-consultant has engaged in Fraud and Corruption while performing the Services, the Consultant shall, at the Client's written request, provide a replacement.</p> <p>31.2 In the event that any of Key Experts, Non-Key Experts or Sub-consultants is found by the Client to be incompetent or incapable in discharging assigned duties, the Client, specifying the grounds therefore, may request the Consultant to provide a replacement.</p> <p>31.3 Any replacement of the removed Experts or Sub-consultants shall possess better qualifications and experience and shall be acceptable to the Client.</p> <p>31.4 The Consultant shall bear all costs arising out of or incidental to any removal and/or replacement of such Experts.</p>
<b>E. OBLIGATIONS OF THE CLIENT</b>	
<b>32. Assistance and Exemptions</b>	<p>32.1 Unless otherwise specified in the <b>SCC</b>, the Client shall use its best efforts to:</p> <ul style="list-style-type: none"> <li>(a) Assist the Consultant with obtaining work permits and such other documents as shall be necessary to enable the Consultant to perform the Services.</li> <li>(b) Assist the Consultant with promptly obtaining, for the Experts and, if appropriate, their eligible dependents, all necessary entry and exit visas, residence permits, exchange permits and any other documents required for their stay in the Client's country while carrying out the Services under the Contract.</li> <li>(c) Facilitate prompt clearance through customs of any property required for the Services and of the personal effects of the Experts and their eligible dependents.</li> <li>(c) Issue to officials, agents and representatives of the Government all such instructions and information as may be necessary or appropriate for the prompt and effective implementation of the Services.</li> <li>(d) Assist the Consultant and the Experts and any Sub-consultants employed by the Consultant for the Services with obtaining exemption from any requirement to register or obtain any permit to practice their profession or to establish themselves either individually or as a corporate entity in the Client's country according to the applicable law in the Client's country.</li> <li>(e) Assist the Consultant, any Sub-consultants and the Experts of either of them with obtaining the privilege, pursuant to the applicable law in the Client's country, of bringing into the Client's country reasonable amounts of foreign currency for the purposes of the Services or for the personal use of the Experts and of withdrawing any such amounts as may be earned therein by the Experts in the execution of the Services.</li> <li>(f) Provide to the Consultant any such other assistance as may be specified in the <b>SCC</b>.</li> </ul>



*[Signature]*  
State Project Director  
APJAS



33. Access to Project Site	33.1 The Client warrants that the Consultant shall have, free of charge, unimpeded access to the project site in respect of which access is required for the performance of the Services. The Client will be responsible for any damage to the project site or any property thereon resulting from such access and will indemnify the Consultant and each of the experts in respect of liability for any such damage, unless such damage is caused by the willful default or negligence of the Consultant or any Sub-consultants or the Experts of either of them.
34. Change in the Applicable Law Related to Taxes and Duties	34.1 If, after the date of this Contract, there is any change in the applicable law in the Client's country with respect to taxes and duties which increases or decreases the cost incurred by the Consultant in performing the Services, then the remuneration and reimbursable expenses otherwise payable to the Consultant under this Contract shall be increased or decreased accordingly by agreement between the Parties hereto, and corresponding adjustments shall be made to the Contract price amount specified in Clause GCC 38.1
35. Services, Facilities and Property of the Client	35.1 The Client shall make available to the Consultant and the Experts, for the purposes of the Services and free of any charge, the services, facilities and property described in the Terms of Reference ( <b>Appendix A</b> ) at the times and in the manner specified in said <b>Appendix A</b> .
36. Counterpart Personnel	36.1 The Client shall make available to the Consultant free of charge such professional and support counterpart personnel, to be nominated by the Client with the Consultant's advice, if specified in <b>Appendix A</b> . 36.2 Professional and support counterpart personnel, excluding Client's liaison personnel, shall work under the exclusive direction of the Consultant. If any member of the counterpart personnel fails to perform adequately any work assigned to such member by the Consultant that is consistent with the position occupied by such member, the Consultant may request the replacement of such member, and the Client shall not unreasonably refuse to act upon such request.
37. Payment Obligation	37.1 In consideration of the Services performed by the Consultant under this Contract, the Client shall make such payments to the Consultant for the deliverables specified in <b>Appendix A</b> and in such manner as is provided by GCC F below.

#### **F. PAYMENTS TO THE CONSULTANT**

38. Contract Price	38.1 The Contract price is fixed and is set forth in the <b>SCC</b> . The Contract price breakdown is provided in <b>Appendix C</b> . 38.2 Any change to the Contract price specified in Clause GCC 38.1 can be made only if the Parties have agreed to the revised scope of Services pursuant to Clause GCC 16 and have amended in writing the Terms of Reference in <b>Appendix A</b> .
39. Taxes and Duties	39.1 The Consultant, Sub-consultants and Experts are responsible for meeting any and all tax liabilities arising out of the Contract unless it is stated otherwise in the <b>SCC</b> . 39.2 As an exception to the above and as stated in the <b>SCC</b> , all local identifiable indirect taxes (itemized and finalized at Contract negotiations) are reimbursed to the Consultant or are paid by the Client on behalf of the Consultant.
40. Currency of Payment	40.1 Any payment under this Contract shall be made in the currency (ies) of the Contract.
41. Mode of Billing and Payment	41.1 The total payments under this Contract shall not exceed the Contract price set forth in Clause GCC 38.1. 41.2 The payments under this Contract shall be made in lump-sum installments against deliverables specified in <b>Appendix A</b> . The payments will be made according to the payment schedule stated in the <b>SCC</b> . 41.2.1 <u>Advance payment:</u> Unless otherwise indicated in the <b>SCC</b> , an advance payment shall be made against an advance payment bank guarantee acceptable to the Client in an amount (or amounts) and in a currency (or currencies) specified in the <b>SCC</b> . Such guarantee (i) is to remain effective until the advance payment has been fully set off, and (ii)



	<p>is to be in the form set forth in <b>Appendix D</b>, or in such other form as the Client shall have approved in writing. The advance payments will be set off by the Client in equal portions against the lump-sum installments specified in the <b>SCC</b> until said advance payments have been fully set off.</p> <p>41.2.2 <u>The Lump-Sum Installment Payments.</u> The Client shall pay the Consultant within sixty (60) days after the receipt by the Client of the deliverable(s) and the cover invoice for the related lump-sum installment payment. The payment can be withheld if the Client does not approve the submitted deliverable(s) as satisfactory in which case the Client shall provide comments to the Consultant within the same sixty (60) days period. The Consultant shall thereupon promptly make any necessary corrections, and thereafter the foregoing process shall be repeated.</p> <p>41.2.3 <u>The Final Payment.</u> The final payment under this Clause shall be made only after the final report have been submitted by the Consultant and approved as satisfactory by the Client. The Services shall then be deemed completed and finally accepted by the Client. The last lump-sum installment shall be deemed approved for payment by the Client within ninety (90) calendar days after receipt of the final report by the Client unless the Client, within such ninety (90) calendar day period, gives written notice to the Consultant specifying in detail deficiencies in the Services, the final report. The Consultant shall thereupon promptly make any necessary corrections, and thereafter the foregoing process shall be repeated. 41.2.4 All payments under this Contract shall be made to the accounts of the Consultant specified in the <b>SCC</b>.</p> <p>41.2.4 With the exception of the final payment under 41.2.3 above, payments do not constitute acceptance of the whole Services nor relieve the Consultant of any obligations hereunder.</p>
<b>42. Interest on Delayed Payments</b>	<p>42.1 If the Client had delayed payments beyond fifteen (15) days after the due date stated in Clause GCC 41.2.2, interest shall be paid to the Consultant on any amount due by, not paid on, such due date for each day of delay at the annual rate stated in the <b>SCC</b>.</p>
<b>G. FAIRNESS AND GOOD FAITH</b>	
<b>43. Good Faith</b>	<p>43.1 The Parties undertake to act in good faith with respect to each other's rights under this Contract and to adopt all reasonable measures to ensure the realization of the objectives of this Contract.</p>
<b>H. SETTLEMENT OF DISPUTES</b>	
<b>44. Amicable Settlement</b>	<p>44.1 The Parties shall seek to resolve any dispute amicably by mutual consultation.</p> <p>44.2 If either Party objects to any action or inaction of the other Party, the objecting Party may file a written Notice of Dispute to the other Party providing in detail the basis of the dispute. The Party receiving the Notice of Dispute will consider it and respond in writing within fourteen (14) days after receipt. If that Party fails to respond within fourteen (14) days, or the dispute cannot be amicably settled within fourteen (14) days following the response of that Party, Clause GCC 45.1 shall apply.</p>
<b>45. Dispute Resolution</b>	<p>45.1 Any dispute between the Parties arising under or related to this Contract that cannot be settled amicably may be referred to by either Party to the adjudication/arbitration in accordance with the provisions specified in the <b>SCC</b>.</p>





**II. General Conditions**  
**Attachment 1**  
**Fraud and Corruption**

(Text in this Appendix shall not be modified)

**1. Purpose**

1.1 The Bank's Anti-Corruption Guidelines and this annex apply with respect to procurement under Bank Investment Project Financing operations.

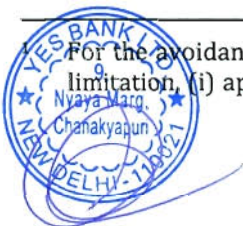
**2. Requirements**

2.1 The Bank requires that Borrowers (including beneficiaries of Bank financing); bidders (applicants/proposers), consultants, contractors and suppliers; any sub-contractors, sub-consultants, service providers or suppliers; any agents (whether declared or not); and any of their personnel, observe the highest standard of ethics during the procurement process, selection and contract execution of Bank-financed contracts, and refrain from Fraud and Corruption.

2.2 To this end, the Bank:

- a. Defines, for the purposes of this provision, the terms set forth below as follows:
  - i. "corrupt practice" is the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence improperly the actions of another party;
  - ii. "fraudulent practice" is any act or omission, including misrepresentation, that knowingly or recklessly misleads, or attempts to mislead, a party to obtain financial or other benefit or to avoid an obligation;
  - iii. "collusive practice" is an arrangement between two or more parties designed to achieve an improper purpose, including to influence improperly the actions of another party;
  - iv. "coercive practice" is impairing or harming, or threatening to impair or harm, directly or indirectly, any party or the property of the party to influence improperly the actions of a party;
  - v. "obstructive practice" is:
    - (a) deliberately destroying, falsifying, altering, or concealing of evidence material to the investigation or making false statements to investigators in order to materially impede a Bank investigation into allegations of a corrupt, fraudulent, coercive, or collusive practice; and/or threatening, harassing, or intimidating any party to prevent it from disclosing its knowledge of matters relevant to the investigation or from pursuing the investigation; or
    - (b) acts intended to materially impede the exercise of the Bank's inspection and audit rights provided for under paragraph 2.2 e. below.
- b. Rejects a proposal for award if the Bank determines that the firm or individual recommended for award, any of its personnel, or its agents, or its sub-consultants, sub-contractors, service providers, suppliers and/ or their employees, has, directly or indirectly, engaged in corrupt, fraudulent, collusive, coercive, or obstructive practices in competing for the contract in question;
- c. In addition to the legal remedies set out in the relevant Legal Agreement, may take other appropriate actions, including declaring misprocurement, if the Bank determines at any time that representatives of the Borrower or of a recipient of any part of the proceeds of the loan engaged in corrupt, fraudulent, collusive, coercive, or obstructive practices during the procurement process, selection and/or execution of the contract in question, without the Borrower having taken timely and appropriate action satisfactory to the Bank to address such practices when they occur, including by failing to inform the Bank in a timely manner at the time they knew of the practices;
- d. Pursuant to the Bank's Anti- Corruption Guidelines and in accordance with the Bank's prevailing sanctions policies and procedures, may sanction a firm or individual, either indefinitely or for a stated period of time, including by publicly declaring such firm or individual ineligible (i) to be awarded or otherwise benefit from a Bank-financed contract, financially or in any other manner;<sup>1</sup> (ii) to be a

For the avoidance of doubt, a sanctioned party's ineligibility to be awarded a contract shall include, without limitation, (i) applying for pre-qualification, expressing interest in a consultancy, and bidding, either directly



*State Project Director*  
*ARIAS Society*

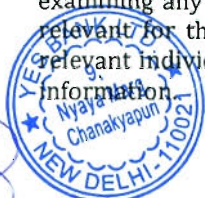
nominated<sup>2</sup> sub-contractor, consultant, manufacturer or supplier, or service provider of an otherwise eligible firm being awarded a Bank-financed contract; and (iii) to receive the proceeds of any loan made by the Bank or otherwise to participate further in the preparation or implementation of any Bank-financed project;

- e. Requires that a clause be included in bidding/request for proposals documents and in contracts financed by a Bank loan, requiring (i) bidders (applicants/proposers), consultants, contractors, and suppliers, and their sub-contractors, sub-consultants, service providers, suppliers, agents personnel, permit the Bank to inspect<sup>3</sup> all accounts, records and other documents relating to the procurement process, selection and/or contract execution,, and to have them audited by auditors appointed by the Bank.

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or as a nominated sub-contractor, nominated consultant, nominated manufacturer or supplier, or nominated service provider, in respect of such contract, and (ii) entering into an addendum or amendment introducing a material modification to any existing contract.

- <sup>2</sup> A nominated sub-contractor, nominated consultant, nominated manufacturer or supplier, or nominated service provider (different names are used depending on the particular bidding document) is one which has been: (i) included by the bidder in its pre-qualification application or bid because it brings specific and critical experience and know-how that allow the bidder to meet the qualification requirements for the particular bid; or (ii) appointed by the Borrower.
- <sup>3</sup> Inspections in this context usually are investigative (i.e., forensic) in nature. They involve fact-finding activities undertaken by the Bank or persons appointed by the Bank to address specific matters related to investigations/audits, such as evaluating the veracity of an allegation of possible Fraud and Corruption, through the appropriate mechanisms. Such activity includes but is not limited to: accessing and examining a firm's or individual's financial records and information, and making copies thereof as relevant; accessing and examining any other documents, data and information (whether in hard copy or electronic format) deemed relevant for the investigation/audit, and making copies thereof as relevant; interviewing staff and other relevant individuals; performing physical inspections and site visits; and obtaining third party verification of information.



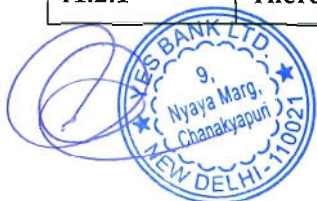
### III. Special Conditions of Contract

Number of GC Clause	Amendments of, and Supplements to, Clauses in the General Conditions of Contract
1.1 (a)	The Contract shall be construed in accordance with the laws of the Republic of India
1.1(b)	The date of the "Applicable Regulations" is: 1 <sup>st</sup> July 2016
4.1	The language is: English.
6.1 and 6.2	<p>The addresses are:</p> <p>Client: Assam Rural Infrastructure and Agriculture Services (ARIAS) Society  Attention: State Project Director, ARIAS Society  Address: ARIAS Society, Project Coordination Unit, Agriculture Complex, Khanapara, G.S. Road, Guwahati-781022 (Assam, India);  Tel: 0361-2332125;  Email: <a href="mailto:spd@arias.in">spd@arias.in</a></p> <p>Consultant: M/s Yes Bank Limited, Food and Agribusiness Strategic Advisory &amp; Research (FASAR), 9, Nyaya Marg, Chanakyapuri, New Delhi 110021;  Attention: Nitin Puri, Group President &amp; Global Head, FASAR, Yes Bank Ltd.  Phone/ Fax: 011-46029299; M: 98111-92918;  E-mail: <a href="mailto:nitin.puri@yesbank.in">nitin.puri@yesbank.in</a>, <a href="mailto:pradeep.shrivastava@yesbank.in">pradeep.shrivastava@yesbank.in</a>;</p>
8.1	"N/A";
9.1	<p>The Authorized Representatives are:</p> <p>For the Client: The State Project Director, ARIAS Society  For the Consultant: Nitin Puri, Group President &amp; Global Head, FASAR, Yes Bank Ltd.</p>
11.1	The effectiveness conditions are the following: Written confirmation by the consultant that the key experts are ready to provide services under the assignment. Confirmation of Key Experts' availability to start the Assignment shall be submitted to the Client in writing as a written statement signed by each Key Expert
12.1	Termination of Contract for Failure to Become Effective: The time period shall be <b>30 (thirty)</b> calendar days from the the date of signing of the Contract agreement by the consultant and the client.
13.1	Commencement of Services: The number of days shall be <b>15 (fifteen)</b> calendar days after the Effective Date. Confirmation about start of the Assignment shall be submitted to the Client in writing.
14.1	Expiration of Contract: The time period shall be for period of <b>90 (ninety)</b> days after the date of effectiveness. The duration may be extended by the client with mutual agreement of the parties.
21 b.	The Client reserves the right to determine on a case-by-case basis whether the Consultant should be disqualified from providing goods, works or non-consulting services due to a conflict of a nature described in Clause GCC 21.1.3: <b>Yes</b>
23.1	<p>The following limitation of the Consultant's Liability towards the Client can be subject to the Contract's negotiations:</p> <p>(a) Except in the case of gross negligence or wilful misconduct on the part of the Consultant or on the part of any person or a firm acting on behalf of the Consultant in carrying out the Services, the Consultant, with respect to damage caused by the Consultant to the Client's property, shall not be liable to the Client:</p> <p>(i) for any indirect or consequential loss or damage; and</p> <p>(ii) for any direct loss or damage that exceeds one time the total value of the Contract;</p> <p>(b) This limitation of liability shall not</p> <p>(i) affect the Consultant's liability, if any, for damage to Third Parties caused by the Consultant or any person or firm acting on behalf of the Consultant in carrying out the Services;</p> <p>(ii) be construed as providing the Consultant with any limitation or exclusion from liability which is prohibited by the applicable law in the Client's country.</p>



*State Project Director*  
*ARIAS Society*

Number of GC Clause	Amendments of, and Supplements to, Clauses in the General Conditions of Contract																														
24.1	The insurance coverage against the risks shall be as follows: (a) Professional liability insurance, with a minimum coverage of Rs.34,34,980/-																														
27.1	No exceptions to proprietary rights provision																														
27.2	The Consultant shall not use any documents, software or project related information for purposes unrelated to this Contract without the prior written approval of the Client.																														
32.1 (f)	As stated in the TOR																														
38.1	<p>The Contract price is: Rs.29,11,000/- (Indian Rupees twenty nine lakh and eleven thousand only) [exclusive of local indirect taxes (i.e. GST)].</p> <p>Any indirect local taxes (i.e. GST) chargeable in respect of this Contract for the Services provided by the Consultant shall be reimbursed by the Client to the Consultant, subject to the Client performing such duties in regard to the deduction of such taxes as per applicable laws of the Government.</p> <p>The amount of such taxes (GST @ 18%) is Rs.5,23,980/- (Rupees five lakh twenty three thousand nine hundred &amp; eighty only)</p>																														
39.1 and 39.2	<p>The consultants, sub-consultants and the Personnel shall pay the taxes, taxes, duties, fees, levies and other impositions levied under the existing, amended or enacted laws during life of this contract and the client shall perform such duties in this regard to the deduction of such taxes as may be lawfully imposed.</p> <p>The client warrants that the Consultancy services taxes (or its successor tax) paid in India in respect of this contract will be reimbursed on production of documentary evidence of payment.</p>																														
41.2	<p><b>The payment schedule:</b> (Payment of installments shall be linked to the deliverables specified in the Terms of Reference in Appendix A)</p> <table><tr><th>#</th><th>Activity</th><th>Output</th><th>Timeline*</th><th>% Payment</th></tr><tr><td>1</td><td>Assignment inception</td><td>Inception Report</td><td>Within 7 days</td><td>10%</td></tr><tr><td>2</td><td>As-is market assessment for Eri and Muga silk sectors</td><td>Report on "As-is market assessment for Eri and Muga silk sectors" submitted &amp; presentation made to the client.</td><td>Within 25 days</td><td>10%</td></tr><tr><td>3</td><td>Identify Demand trends, growth trends and growth drivers of Eri and Muga Silk</td><td>Report on "Demand trends, growth trends and growth drivers of Eri and Muga Silk" submitted &amp; presentation made to the client.</td><td>Within 45 days</td><td>20%</td></tr><tr><td>4</td><td>Identify possible entry points and Scope for creation/development of alternative and innovative market channels</td><td>Report on "possible entry points and Scope for creation/development of alternative and innovative market channels" submitted &amp; presentation made to the client.</td><td>Within 65 days</td><td>20%</td></tr><tr><td>5</td><td>Overall assessment of Market players, market share, market size and growth trends of eri and muga silk in Assam &amp; India</td><td>Final Report on "Market players, market share, market size and growth trends of eri and muga silk in Assam &amp; India" submitted &amp; presentation made to the client.</td><td>Within 90 days</td><td>40%</td></tr></table> <p><b>*from date of signing of contract agreement</b> <b>[Total sum of all installments shall not exceed the Contract price set up in SCC38.1.]</b></p>	#	Activity	Output	Timeline*	% Payment	1	Assignment inception	Inception Report	Within 7 days	10%	2	As-is market assessment for Eri and Muga silk sectors	Report on "As-is market assessment for Eri and Muga silk sectors" submitted & presentation made to the client.	Within 25 days	10%	3	Identify Demand trends, growth trends and growth drivers of Eri and Muga Silk	Report on "Demand trends, growth trends and growth drivers of Eri and Muga Silk" submitted & presentation made to the client.	Within 45 days	20%	4	Identify possible entry points and Scope for creation/development of alternative and innovative market channels	Report on "possible entry points and Scope for creation/development of alternative and innovative market channels" submitted & presentation made to the client.	Within 65 days	20%	5	Overall assessment of Market players, market share, market size and growth trends of eri and muga silk in Assam & India	Final Report on "Market players, market share, market size and growth trends of eri and muga silk in Assam & India" submitted & presentation made to the client.	Within 90 days	40%
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41.2.1	There shall be no advance payment under the contract.																														





Number of GC Clause	Amendments of, and Supplements to, Clauses in the General Conditions of Contract														
41.2.4	<p><b>The accounts are: (To be filled by Yes Bank Ltd.)</b></p> <table> <tr> <td>Account name</td><td>Yes Bank Limited</td></tr> <tr> <td>Account number</td><td>105052425</td></tr> <tr> <td>Name of Bank</td><td>Yes Bank Limited</td></tr> <tr> <td>Address of Bank Branch, with contact Tel. No. and email</td><td>YES BANK LTD, YES BANK Tower, IFC 2, 15th Floor, Senapati Bapat Marg, Elphinstone(W), Mumbai – 400013; Tel: +91 (22) 336690000; Email : nitin.puri@yesbank.in ; communications@yesbank.in</td></tr> <tr> <td>IFSC code</td><td>YESB0000001</td></tr> <tr> <td>GST registration no.</td><td>07AAACY2068D1ZI</td></tr> <tr> <td>Pan Number</td><td>AAACY2068D</td></tr> </table>	Account name	Yes Bank Limited	Account number	105052425	Name of Bank	Yes Bank Limited	Address of Bank Branch, with contact Tel. No. and email	YES BANK LTD, YES BANK Tower, IFC 2, 15th Floor, Senapati Bapat Marg, Elphinstone(W), Mumbai – 400013; Tel: +91 (22) 336690000; Email : nitin.puri@yesbank.in ; communications@yesbank.in	IFSC code	YESB0000001	GST registration no.	07AAACY2068D1ZI	Pan Number	AAACY2068D
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IFSC code	YESB0000001														
GST registration no.	07AAACY2068D1ZI														
Pan Number	AAACY2068D														
42.1	<b>The interest rate is: 7 % per annum</b>														
45.1	<p><b>Disputes shall be settled by arbitration in accordance with the following provisions:</b></p> <ol style="list-style-type: none"> <li> <p><b>Selection of Arbitrators.</b> Each dispute submitted by a Party to arbitration shall be heard by a sole arbitrator or an arbitration panel composed of three (3) arbitrators, in accordance with the following provisions:</p> <ol style="list-style-type: none"> <li>In case of Dispute or difference arising between the Client and a domestic consultant relating to any matter arising out of or connected with this agreement, such disputes or difference shall be settled in accordance with the Arbitration and Conciliation Act, 1996 (with the latest amendments, as in force on the date of this Contract). The arbitral tribunal shall consist of 3 Arbitrators one each to be appointed by the Client and the Consultant. The third Arbitrator shall be chosen by the two Arbitrators so appointed by the Parties and shall act as Presiding Arbitrator. In case of failure of the two Arbitrators appointed by the parties to reach upon a consensus within a period of 30 days from the appointment of the Arbitrator appointed subsequently, the Presiding Arbitrator shall be appointed by the Indian Council of Arbitration. For the purposes of this Sub-Clause, the term “Domestic (Indian) Consultant” means a consultant who is registered in India and is a juridic person created under Indian law as well as a joint venture between such a consultant and a Foreign Consultant.</li> <li>If one of the parties fails to appoint its Arbitrator in pursuance of sub-clause (a) and (b) above within 30 days after receipt of the notice of the appointment of its Arbitrator by the other party, then the Indian Council of Arbitration, shall appoint the Arbitrator. A certified copy of the order of the Indian Council of Arbitration, making such an appointment shall be furnished to each of the parties.</li> </ol> </li> <li> <p><b>Substitute Arbitrators.</b> If for any reason an arbitrator is unable to perform his/her function, a substitute shall be appointed in the same manner as the original arbitrator.</p> </li> <li> <p><b>Nationality and Qualifications of Arbitrators.</b> The sole arbitrator or the third arbitrator appointed pursuant to paragraphs 1(a) through 1(b) above shall be an internationally recognized legal or technical expert with extensive experience in relation to the matter in dispute.</p> </li> <li> <p><b>Miscellaneous.</b> In any arbitration proceeding hereunder:</p> <ol style="list-style-type: none"> <li>Proceedings shall be held at <b>Guwahati, Assam, India</b> and the language of the arbitration proceedings and that of all documents and communications between the parties shall be <b>English</b>.</li> <li>The decision of the majority of Arbitrators shall be final and binding upon both</li> </ol> </li> </ol>														





Number of GC Clause	Amendments of, and Supplements to, Clauses in the General Conditions of Contract
	<p>parties. The cost and expenses of Arbitration proceedings will be paid as determined by the arbitral tribunal. However, the expenses incurred by each party in connection with the preparation, presentation, etc. of its proceedings as also the fees and expenses paid to the Arbitrator appointed by such party or on its behalf shall be borne by each party itself.</p> <p>c) Where the value of the contract is <b>Rs.50 million</b> and below, the disputes or differences arising shall be referred to the Sole Arbitrator. The Sole Arbitrator should be appointed by agreement between the parties; failing such agreement, by the appointing authority, namely the Indian Council of Arbitration.</p> <p>d) The Arbitrator should give final award within <b>120</b> days of starting of the proceedings.</p> <p>e) Performance under the contract shall continue during the arbitration proceedings and payments due to the consultant by the Client shall not be withheld, unless they are the subject matter of the arbitration proceedings</p>



  
State Project Director  
ARIAS Society

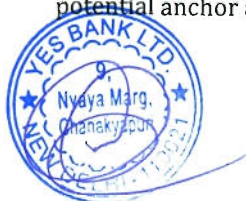
## IV. Appendices

### APPENDIX A – TERMS OF REFERENCE

#### CONDUCTING A STUDY ON MARKET PLAYERS, MARKET SHARE, MARKET SIZE AND GROWTH TRENDS OF ERI AND MUGA SILK IN ASSAM & INDIA

##### (A) BACKGROUND:

1. The Government of Assam (GoA) through Government of India (GoI) has received a loan from the World Bank for implementation of Assam Agribusiness and Rural Transformation Project (APART). Assam Rural Infrastructure and Agricultural Services (ARIAS) Society is the main coordinating agency for the project. The project will be implemented by eight line departments of GoA including their Directorates/Agencies/Commissionerates. ARIAS Society in association with the Directorate of Handloom and Textiles now intends to utilize a part of loan to hire a consultancy agency to conduct a study on “Market players, market share, market size and growth trends of eri and muga silk in Assam & India”
2. **Project Development Objective (PDO):** The Assam Agribusiness and Rural Transformation Project aims to “add value and improve resilience of selected agriculture value chains, focusing on smallholder farmers and agro-entrepreneurs in targeted districts of Assam.”
3. There are four components of the project: **The first component is Enabling Agri enterprise Development**, with sub components being (i) enhancing state capacity to attract private investments, (ii) setting up of an Enterprise Development and Promotion Facility (EDPF) (iii) setting up of an Agribusiness Investment Fund (iv) establishing stewardship councils. **The second component is Facilitating Agro Cluster Development** with sub-components being- (i) support establishment of Industry Associations (IAs), (ii) supply chain support. **The third component is Fostering Market Led Production and Resilience Enhancement** with sub components being (i) promoting climate resilient technologies and their adoption (ii) facilitating market linkages through market intelligence and product aggregation (MIC) (iii) Facilitating access to and responsible use of financial services. **The fourth component is Project Management, Monitoring and Learning.**
4. APART would support, value addition in the production and post-harvest segments of selected agricultural value-chains; facilitate agribusiness investments through inclusive business models that provide opportunities to small farmers as well as stimulate the establishment of new small and medium agribusiness enterprises; and support resilience of agricultural production systems in order to better manage increasing production and commercial risks associated with climate change and marketing of agro produce, in the targeted districts. The project would adopt a cluster strategy within the targeted districts to generate economies of scale; promote vertical and horizontal links between local agricultural enterprises; enable diffusion of innovations; leverage network externalities; and channel public support for services and infrastructure. By adopting a cluster approach, the project would enable all the value chain participants to develop competitive and innovative products that meet market demands rapidly and successfully.
5. Component C is envisioned to enable producers of the priority value chains, in the targeted clusters, to take advantage of the rapidly changing market demand, and enhance resilience of agriculture production systems for increasing production and managing risks associated with climate change. This would be achieved by: (i) improvements in production technologies and management practices through climate resilient solutions; (ii) facilitation of collective-action by producers by supporting the establishment of farmer producer organizations (FPOs); (iii) improving value realization at the farm level through improved cleaning, grading and packing of produce through common service centers (CSCs) managed by FPOs; and (iv) facilitating access to a broad set of financial services and their responsible use by producers. The component will adopt a cluster-based value-chain approach for providing support to producers for sustainably increasing their production and productivity in a market led, climate resilient manner; linking the producers with emerging supply chains, modernized wholesale agriculture markets and warehouses, under component B; and facilitating partnership opportunities with strategic and potential anchor and leading firms, supported under Component A.



  
State Project Director  
ARIAS Society

6. ARIAS Society in conjunction with the Directorate Handloom & Textiles, Govt. of Assam is seeking to hire a consulting firm to conduct a detailed study on "Market players, market share, market size and growth trends of eri and muga silk in Assam & India". **For the countrywide study, four metro cities i.e. Kolkata, Delhi, Mumbai and Bangalore will be covered, while in Assam five districts will be covered i.e. Lakhimpur, Kamrup, Sivasagar, Jorhat and Sonitpur.**

**(B) Objective of the Assignment:**

7. The purpose of the study is to have an in-depth understanding on the current status of Silk market specifically for Eri and Muga silk including, among others, the market size, different market participants involved, and market growth (volume and value) trend of these two silk varieties for the last five years.

**(C) Scope of the Assignment & Tasks to be carried out by the consultant:**

8. The study should include the following:
- As-is market assessment for Eri and Muga silk sectors:** Estimate the current size of the market (local, national and international) in terms of volume and value; identify key market players and their market shares; identify key actors across the value chain (producers, middlemen, retailers, exporters etc); Identify various forms of silk available in the market (fabric) and their value and Point of Sale (POS); estimate share of revenue for various actors across the value chain; Identify key market segments and estimate demand behavior for Eri and Muga silks in these segments.
  - Identify Demand trends, growth trends and growth drivers of Muga and Eri Silk:** Identify trends of demand and growth of Muga and Eri Silk in the national and global markets of fabric. Identify key growth drivers, estimate growth potential, and market size forecast for next five years.
  - Identify possible entry points and Scope for creation/development of alternative and innovative market channels:** Outline key actions that are required to overcome constraints, improve competitiveness of the Eri and muga sectors to access market opportunities. Identify requirement of creation of new marketing infrastructure and upgradation of existing marketing infrastructure including ARTFED, AGMC among others. Analyze the scope for creation of new marketing channels at various levels and recommend suitable actions for the same.

**(D) Delivery and Payments Schedule:**

9. The consultant shall furnish to the client, the following reports in soft and hard copy. All documents shall be in English.

#	Activity	Output	Timeline*	% Payment
1	Assignment inception	Inception Report	Within 7 days	10%
2	As-is market assessment for Eri and Muga silk sectors	Report on "As-is market assessment for Eri and Muga silk sectors" submitted & presentation made to the client.	Within 25 days	10%
3	Identify Demand trends, growth trends and growth drivers of Eri and Muga Silk	Report on "Demand trends, growth trends and growth drivers of Eri and Muga Silk" submitted & presentation made to the client.	Within 45 days	20%
4	Identify possible entry points and Scope for creation/ development of alternative and innovative market channels	Report on "possible entry points and Scope for creation/ development of alternative and innovative market channels" submitted & presentation made to the client.	Within 65 days	20%
5	Overall assessment of Market players, market share, market size and growth trends of eri and muga silk in Assam & India	Final Report on "Market players, market share, market size and growth trends of eri and muga silk in Assam & India" submitted & presentation made to the client.	Within 90 days	40%



**\*from date of signing of contract agreement**

- a. Inception Report should detail out assignment preparation, methodology to meet the requirement of the T.O.R. including number of teams to be mobilized and tasks assigned to each, scheduling of various activities of the assignment, work programme, proforma/ questionnaires for data collection.
- b. The consultant shall carryout the modification if required in the inception report based on the client's observations and comments. The approval to the inception report will be given by the client within 3 (three) working days of its submission with desired changes incorporate.

**(E) Services and facilities to be provided by the Client:**

10. Project Appraisal Document, Environment Management Framework (EMF), Social Management Framework (SMF), Indigenous Peoples Development Framework (IPF), Necessary coordination & cooperation from Directorate of Handloom and Textiles and Sericulture Department, Assam will be ensured by the client.
11. Access to relevant available project data that is required to fulfill the tasks outlined in the ToR.
12. Ensuring where appropriate, cooperation of concerned line Departments for smooth accomplishment of the assignment.

**(F) Team Composition: Key professionals whose CVs will be evaluated:**

13. The CVs of following professionals will be evaluated for the purpose of deciding merit-

Sl	Designation	Qualifications and Experiences
1	Team Leader	A PG in Economics/ Commerce /MBA or closely related field with minimum of 15 years experience in conducting market assessment studies, research studies etc. Experience of working in World Bank project is desirable.
2	Market Specialist	PG in Economics/ Commerce /MBA or closely related field with minimum of 10 years experience in marketing including marketing of handloom and textile products. Experience of working on World Bank project is desirable.
3	Handloom & Textiles Specialist	Degree in Handloom/Textiles Technology or closely related field with minimum 5 years of Experience in textile merchandising or Diploma in Handloom or Textile Technology with 10 years of experiences in the relevant field including 5 years of experience in textile merchandising. <i>Retired person from any Govt. organization having experience in the relevant field may also be considered.</i>

**(G) Reporting & Reporting Committee:**

14. The consultant will report to the Director, Handloom & Textiles, Assam.
15. **Review Committee:** All reports will be examined and approved by a committee comprising of members as deemed suitable by the Directorate of Handloom & Textiles, with Director, Handloom & Textiles as the Chairman.

\*\*\*\*\*



*[Signature]*  
State Project Director  
ARIAS Society

## APPENDIX B - KEY EXPERTS

Sl.	Name	Position (as in TECH-4)	Expert's input (in person/month)		
KEY EXPERTS			Person-week Remuneration Rate (Rs.)	Time Input in Person/ week	Total Amount (Rs.)
K-1	Pradeep Shrivastava	Team Leader	52000	6.5	338000.00
K-2	Sanjay Vuppuluri	Marketing Specialist	52000	7.5	390000.00
K-3	Amit Sareen	Handloom & Textiles Expert	52000	3.75	195000.00
K-4	Reena Chowdhury	Sericulture Expert	52000	3.75	195000.00
Total					1118000.00

[Based on the Consultant's Technical Proposal and finalized at the Contract's negotiations]

## APPENDIX C - BREAKDOWN OF CONTRACT PRICE

No.	Item	Cost (Indian Rupees)
	Cost of the Financial Proposal	
	Including:	
1	Remuneration	1751000.00
2	Reimbursable	1160000.00
	Sub total	2911000.00
	Indirect Local Tax Estimates	
(i)	GST (18%)	523980.00
	Grand Total	3434980.00

Breakdown of Remunerations					
Sl.	Name	Position (as in TECH-4)	Expert's input (in person/month)		
KEY EXPERTS			Person-week Remuneration Rate (Rs.)	Time Input in Person/ week	Total Amount (Rs.)
K-1	Pradeep Shrivastava	Team Leader	52000	6.5	338000.00
K-2	Sanjay Vuppuluri	Marketing Specialist	52000	7.5	390000.00
K-3	Amit Sareen	Handloom & Textiles Expert	52000	3.75	195000.00
K-4	Reena Chowdhury	Sericulture Expert	52000	3.75	195000.00
Subtotal					1118000.00
NON-KEY EXPERTS					
N-1	Neerja Rawat	Finance & Statistics Expert	52000	1.5	78000.00
N-2	P1	Field Surveyor	15000	9.5	142500.00
N-3	P2	Field Surveyor	15000	9	135000.00
N-4	P3	Field Surveyor	15000	9.5	142500.00
N-5	P4	Field Surveyor	15000	9	135000.00
Subtotal					633000.00
Total Costs					1751000.00

Breakdown of Reimbursable Expenses					
Sl	Type of Reimbursable Expenses	Unit	Unit Cost (Rs.)	Quantity	Total Amount (Rs.)
1	Cost of Air Travel	To & Fro	10000	6	60000.00
2	Cost of Stay	Day	5000	75	375000.00
3	Cost of food	Day	1000	75	75000.00
4	Cost of local travel	Trip	2750	160	440000.00
5	Cost of workshop	Lump sum	150000		150000.00
6	Misc. (Printing of reports)		60000		60000.00
	Total				1160000.00



  
 State Project Director  
 ARIAS Society




**APPENDIX D - FORM OF ADVANCE PAYMENTS GUARANTEE**  
**[See Clause GCC 41.2.1 and SCC 41.2.1]**

**Format of Bank Guarantee for Advance Payment**

**(Deleted)**



  
Joint Project Director  
ARIAS Society

## **APPENDIX E – MINUTES OF NEGOTIATION**

(Attached Separately)



  
State Project Director  
ARIAS Society



## ARIAS SOCIETY

Assam Rural Infrastructure and Agricultural Services Society

(An Autonomous Body of the Govt. of Assam)

**Project Coordination Unit (PCU) of the World Bank financed  
Assam Agribusiness and Rural Transformation Project (APART)**

Agriculture complex, Khanapara, G.S. Road, Guwahati-781022 (Assam, India)

Tel: +91 361-2332125; Fax: +91 361-2332564; email: spd@arias.in; website: www.arias.in

### **Minutes of the Negotiation Meeting for hiring a Consultancy Service for Conducting a Study on Market players, market share, market size and growth trends of eri and muga silk in Assam & India**

(Reference: This office letter No.: ARIASS/APART/155/2016/64 dated 14th December 2018)

**Dated:** 19<sup>th</sup> December 2018

**Time:** 11:00 AM

**Venue:** PCU, ARIAS Society

- 1) The negotiation meeting for the aforementioned consultancy assignment was held with Shri Pradeep Shrivastava, Sr. Vice President, Authorized Representative from the M/s Yes Bank Limited (YBL), Food and Agribusiness Strategic Advisory & Research (FASAR), New Delhi; Sri Kishore Jyoti Kalita, Asstt. Vice President, YBL; Smt. Riya Medhi, Manager, YBL in presence of the following officials of ARIAS Society: Sri Vinod Seshan, IAS, State Project Director (SPD); Sri M Rahman, OSD to SPD cum Sr. Procurement Specialist; Sri Priti Ranjan Dash, Proc. & Contract Management Specialist; Sri Giren Sarkar, Deputy Director (H&T); Sri Atanu Chatterjee, Environment Management Specialist; Sri A. W. Choudhury, Proc. Management Executive and Smt. Rehena Sultana, Proc. Management Executive (*Attendance sheet at Annex-1*).
- 2) At the outset, the SPD welcomed the team from YBL for the meeting. The meeting commenced with Shri Pradeep Shrivastava from YBL furnishing the authorization letter (**Annex-2**) and *inter alia* confirming availability of all the Key Experts proposed for the assignment. Summary of the decisions taken in the Negotiation meeting include the following:
  - a) **Technical approach, methodology & timeline:** YBL reiterated the proposed Approach & Methodology and assured that all the reports will be submitted as per the provisions and timeline of the RFP and hence no changes are considered necessary on this aspect. YBL also re-assured that the assignment will be completed within 90 days.
  - b) **ToR, Staffing schedule, work schedule, logistics, and reporting:** SPD, ARIAS Society has mentioned that one Sericulture Expert need to be engaged as a key expert by the YBL for the assignment and YBL shall include the remuneration & time input of Sericulture Expert by adjusting the remuneration & time input of other experts, and there shall be no change to the quoted price for engagement of the Sericulture Expert. It is also agreed by Mr. Shrivastava that CV of the sericulture expert will be shared with the PCU by the YBL within one week, along with a revised financial proposal for conclusion of negotiation. Moreover, one of the non-key expert proposed to be engaged by YBL under the assignment shall be a sericulture professional from Guwahati. YBL also confirmed that the key experts will commence the services immediately after signing of the agreement for the assignment.
  - c) **Financial Proposal:** As CQS method of procurement has been followed, discussions were held to negotiate the Remuneration and Reimbursable Expenses. However, Shri Pradeep Shrivastava, YBL reiterated the statement made in their email of 17.12.2018 and stated that reduction in price would not be possible and Staff rates cannot be reduced as these are quoted as minimum. The total Contract Price by YBL stands at Rs. **34,34,980/-** (including GST).
- 3) It was decided that after receipt of the revised Financial Proposal along with the CV of the Sericulture Expert, PCU will examine the same and if found to be in order, PCU will send the draft negotiated contract to the YBL for needful.

The meeting ended with a vote of thanks from the Chairperson.

**Memo No: ARIAS/APART/356/2018/69- A**

**Dated Guwahati the 20<sup>th</sup> December, 2018**

Copy to:

1. All concerned officials of the PCU and YBL present in the meeting.
2. **The Sr. President, YBL, New Delhi, Email: nitin.puri@yesbank.in pradeep.shrivastava@yesbank.in;**

Minutes approved,

(Vinod Seshan, IAS)

State Project Director, ARIAS Society




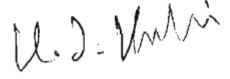

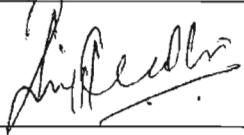

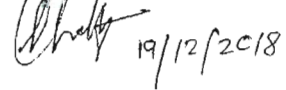
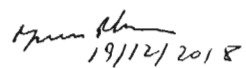
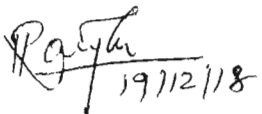
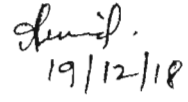
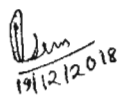
State Project Director  
ARIAS Society

**Attendance Sheet of Negotiation Meeting with M/s Yes Bank Limited, Food and Agribusiness Strategic Advisory & Research (FASAR) for the "Consultancy Service for Conducting a Study on Market players, market share, market size and growth trends of eri and muga silk in Assam & India"**

**Date: 19<sup>th</sup> December 2018**

**Venue: PCU, ARIAS Society**

**Time: 11.00 AM**

Sl	Name of the Attendant	Name of the Organization	Signature
1	Sri Vinod Sesham, IAS	SPD, Arias Society	
2	KISHORE JYOTI KALITA V.P. Govt. Banking	YES BANK LTD, GUWAHATI	
3	Pradeep Shrivastava SENIOR VICE PRESIDENT	YES BANK LTD, DELHI	
4	RIMA MEDHI MANAGER, Govt Banking	YES Bank GUWAHATI	
5	Gireem Sarkar Deputy Director (HRT)	Handloom & Textiles.	
6	Atanu Chatterjee	EMS/ARIASS	
7	M. Rahman	OSD & Sr. Proc. Specialist	
8	P. Ranjan Borah	PEMS, Ariass	
9	Abdul Wahid Chandhury	PME	
10	Rehena Subhana	PME, ACCSDP	





**State Project Director  
ARIAS Society**





To,  
Shri. Vinod Seshan, IAS,  
State Project Director, ARIAS Society,  
(An autonomous body of the Government of Assam),  
Project Coordination Unit (PCU)/Project Management Unit (PMU) for  
World Bank financed Assam Agribusiness & Rural Transformation Project (APART) and  
Assam Citizen-Centric Service Delivery Project (ACCSDP),  
Agriculture Campus, G.S. Road, Khanapara,  
Guwahati, Assam (India), PIN: 781022,  
Tel: 0361 - 2332125; Tele-Fax: 0361 - 2332564

Date: December 18, 2018

Ref: Email relating to Letter No. ARIASS/APART/155/2016/64, dt. 14th December, 2018)

*Subject: Letter of Authority on behalf of designated Power of Attorney from YES BANK to attend the negotiation meeting scheduled on 19th December 2018 at 11.00 AM (IST) in the Office of the State Project Director, ARIAS Society pertaining to "Consultancy Service for Conducting a Study on Market players, market share, market size and growth trends of eri and muga silk in Assam & India"*

Dear Sir,

We would like to thank you for your email relating to Letter No. ARIASS/APART/155/2016/64, dated 14th December, 2018 pertaining to the study captioned in the subject above.

In this regard, I, Nitin Puri (Group President, YES BANK Limited), in the capacity of the designated Attorney on behalf of YES BANK Ltd, for the project "Assam Agribusiness and Rural Transformation Project (APART) being implemented by Assam Rural Infrastructure and Agricultural Services (ARIAS) Society, hereby authorize Mr. Pradeep Shrivastava (Senior Vice President, YES BANK Limited) whose signature is accorded below, to attend the negotiation meeting scheduled for December 19, 2018 at 11 AM in Guwahati on my behalf.

Enclosed: Copy of Power of Attorney

(Name & Signature of personnel authorized to attend the meeting)

Pradeep Shrivastava,  
Sr. Vice President,  
Food & Agribusiness Strategic Advisory & Research (FASAR), Yes Bank Limited,

(Name & Signature of Power of Attorney)

Nitin Puri,  
Group President,  
Food & Agribusiness Strategic Advisory & Research (FASAR), YES BANK Limited,  
New Delhi

Northern Regional Corporate Office: YES BANK Limited, 48, Nyaya Marg, Chanakyapuri, New Delhi 110 021, India.

Tel: +91(11) 6656 9000 Fax: +91(11) 4168 0144

Regd. & Corporate Office: YES BANK Limited, Nehru Centre, 9th Floor, Discovery of India, Dr. A.B. Road, Worli, Mumbai 400 018, India.

Tel: +91(22) 6669 9000 Fax: +91(22) 6669 9060

Website: www.yesbank.in Email: communications@yesbank.in CIN - L65190MH2003PLC143249



State Project Director  
ARIAS Society

**APPENDIX F – TECHNICAL & FINANCIAL PROPOSAL OF THE CONSULTANT**

(Attached Separately)



  
State Project Director  
ARIAS Society

## REQUEST FOR PROPOSAL (RFP)

*For Conducting a Study on Market players, market share, market size and growth trends of Eri and muga silk in Assam & India"*

No. ARIASS/APART/155/2016/47

### Technical Proposal - ORIGINAL

Submitted By:



Submitted To:

ARIAS Society,  
Project Coordination Unit,  
Agricultural Complex, Khanapara,  
Guwahati-781022, Assam.  
Tel: 0361-2332125/ 2332564.  
Fax-0361-2332564,  
E-mail: [spd@arias.in](mailto:spd@arias.in)



  
State Project Director  
ARIAS Society

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YES BANK, Technical Proposal for Conducting a Study on Market Players, market share, market size & growth trends of eri and muga silk in Assam & India



State Project Director  
ARIAS Society



POWER OF ATTORNEY TO SIGN PROPOSAL

Enclosed herewith



3

YES BANK. Technical Proposal for Conducting a Study on Market Players, market share, market size & growth trends of eri and muga silk in Assam & India



  
State Project Director  
ARIAS Society



महाराष्ट्र MAHARASHTRA

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SV 562218



POWER OF ATTORNEY

श्री. प्र. ना. बिंद्या

We, YES BANK LTD, Nehru Center, 9th floor, Discovery of India, Dr. A.B. Road, Worli, Mumbai - 400 018, India hereby constitute, appoint and authorize Mr. Nitin Pari, (Address: 2nd Floor, Food & Agribusiness Strategic Advisory & Research (FASAR), YES Bank Ltd., D-12, South Ex-II, New Delhi-110049 who is presently employed with us and holding the position of Senior President, and whose signature is given below as our Attorney, to do in our name and our behalf all or any of the acts, deeds or things necessary or incidental to our bid for the project "Assam Agribusiness and Rural Transformation Project (APART)" to be implemented by Assam Rural Infrastructure and Agricultural Services (ARIAS) Society which is an autonomous body under Govt. of Assam, including signing and submission of applications/bids/proposals (RFPs-The details of which are provided in Annexure 1), participating in the meetings, responding to queries, submission of information/ documents and generally to represent us in all the dealings with ARIAS or any other Government Agency or any person, in connection with the works until culmination of the process of bidding, till the Contract Agreement is entered into with ARIAS and thereafter till the expiry of the Contract Agreement

1



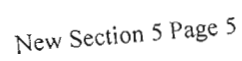
New Section 8 Page 1



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New Section 5 Page 4

  
State Project Director  
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We hereby agree to ratify all acts, deeds and things lawfully done by our said Attorney pursuant to this Power of Attorney and that all acts, deeds and things done by our aforesaid Attorney shall always be deemed to have been done by us.


(Signature and name of authorized signatory being given Power of Attorney) (Signature and name in black letters of Authorized Signatory for the Company)

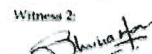
  
Mr. Nitin Puri,  
Senior President, FASAR  
YES BANK Ltd.

  
Mr. Rameshwar,  
Managing Director & CEO,  
YES BANK Ltd.

Seal of the Company

Seal of the Company

Witness 1:  
  
Ms. Neeraj Kowat  
Group Executive Vice President, FASAR  
Yes Bank Limited  
D-12, South Extension II,  
New Delhi - 110049

Witness 2:  
  
Mr. Pradeep Shrivastava  
Senior Vice President, FASAR  
Yes Bank Limited  
D-12, South Extension II,  
New Delhi - 110049



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Annexure-1

Sl. No.	Title of Eo/RFP under Project Assam Agribusiness and Rural Transformation Project (APART)
1	Consultancy agency to conduct a Sector Scan Study (of all potential sectors) and a Sub-sector Scan Study of Agribusiness Sector for Assam Bureau of Investment Promotion (ABIP)
2	Consultancy Services for formation of Farmer Producer Organization-Zone-I Sonitpur (14), Darrang (7), Lakhimpur (5), Nalbari (5) and Barpeta (6)
3	Consultancy Services for formation of Farmer Producer Organization-Zone-II Sivasagar (9), Golapghat (3), Karbi-Anglong (6), Jorhat (7nos.) and Cachar (5)
4	Consultancy Services for formation of Farmer Producer Organization-Zone-III Nagaon (8), Marigaon (3), Kamrup (9), Goalpara (6), Dhubri (3) and Kokrajhar (3)
5	Consultancy Service Provider for "Setting up and managing an Agribusiness Enterprise Development and Promotion Facility (EDPF)"
6	Consultancy Services for Feasibility Assessment to set up an Investment Fund for Small and Medium Enterprises in the Agribusiness Sector in Assam
7	Consultancy Service for Technical Assistance to Stewardship Council in Fishery, Piggery, Perishables and Spices & Condiments Sectors to be set up for APART
8	Consultancy firm for Study of Market Players, Market Share, Market Size and Growth trends of Eri & Muga Silk in Assam & India for APART
9	Consultancy Services for "Conducting Diagnostic Study on Finance Opportunities for Producers and Micro Entrepreneurs in the Selected Agri Value Chains" in the districts of Assam prioritized for APART
10	REDI for An agency to set up and manage a Market Intelligence Cell (MIC) in Assam State Agricultural Marketing Board (ASAMB) under APART
11	Consultancy Service for Providing Technical Assistance to Assam Bureau of Investment Promotion (ABIP)
12	Consultancy Services for Formation of Industry Associations (IAAs) & Implementation of AIDPs

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*[Signature]*  
State Project Director  
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FORM TECH-1  
TECHNICAL PROPOSAL SUBMISSION FORM

New Delhi, October 17, 2018

To: The State Project Director  
ARIAS Society, Project Coordination Unit,  
Agriculture Complex, Khanapara, G.S. Road,  
Guwahati-781022 (Assam, India);

Dear Sirs:

We, the undersigned, offer to provide the consulting services for "Conducting a Study on Market players, market share, market size and growth trends of Eri and muga silk in Assam & India" in accordance with your Request for Proposals document for Technical & Financial proposal dated 24th September, 2018 and our Proposal.

We are hereby submitting our Proposal, which includes this Technical Proposal and a Financial Proposal sealed in a separate envelop.

We hereby declare that:

(a) All the information and statements made in this Proposal are true and we accept that any misinterpretation or misrepresentation contained in this Proposal may lead to our disqualification by the Client and/or may be sanctioned by the Bank.

(b) Our Proposal shall be valid and remain binding upon us for the period of 120 days from the date fixed for opening of Technical & Financial proposal.

(d) We confirm our understanding of our obligation to abide by the Bank's policy in regard to Fraud and Corruption.

(e) We, along with any of our sub-consultants, subcontractors, suppliers, or service providers for any part of the contract, are not subject to, and not controlled by any entity or individual that is subject to, a temporary suspension or a debarment imposed by the World Bank Group or a debarment imposed by the World Bank Group in accordance with the Agreement for Mutual Enforcement of Debarment Decisions between the World Bank and other development banks. Further, we are not ineligible under the Client's country laws or official regulations or pursuant to a decision of the United Nations Security Council;

(f) In competing for (and, if the award is made to us, in executing) the Contract, we undertake to observe the laws against fraud and corruption, including bribery, in force in the country of the Client.

(g) We undertake to negotiate a Contract on the basis of the proposed Key Experts. We accept that the substitution of Key Experts (except in force majeure conditions) may lead to the termination of Contract negotiations.



4

YES BANK. Technical Proposal for Conducting a Study on Market Players, market share, market size & growth trends of eri and muga silk in Assam & India.

Northern Regional Corporate Office: YES BANK Limited, 48, Nyaya Marg, Chanakyapuri, New Delhi 110 021, India.

Tel: +91(11) 6656 9000 Fax: +91(11) 4168 0144

Regd. & Corporate Office: YES BANK Limited, Nehru Centre, 9th Floor, Discovery of India, Dr. A.B. Road, Worli, Mumbai 400 018, India.

Tel: +91(22) 6669 9000 Fax: +91(22) 6669 9060

Website: www.yesbank.in Email: communications@yesbank.in CIN - L65190MH2003PLC143249



  
State Project Director  
ARIAS Society



(h) Our Proposal is binding upon us and subject to any modifications resulting from the Contract negotiations.

We undertake, if our Proposal is accepted and the Contract is signed, to initiate the Services related to the assignment no later than December 2018. (as per 34.2 of data sheet on pg. 17 of 54 of RFP document dated 24<sup>th</sup> September 2018)

We understand that the Client is not bound to accept any Proposal that the Client receives. We remain,

Yours sincerely,

Signature (of Consultant's authorized representative) (in full and initials):

Full name: Mr. Nitin Puri  
Title: Senior President  
Name of Consultant: YES BANK Limited  
Capacity: Senior President (PoA to sign this proposal)  
Address: D-12, YES BANK Limited, South Extension II, New Delhi - 110049  
Phone/fax: 011-46029299, Cell: +91 - 9811192918  
Email: [nitin.puri@yesbank.in](mailto:nitin.puri@yesbank.in)

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YES BANK: Technical Proposal for Conducting a Study on Market Players, market share, market size & growth trends of eri and muga silk in Assam & India

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State Project Director  
ARIAS Society

### **Critical Challenges in agribusiness and overall industrial scenario of Assam**

Though blessed with abundant resources and manpower, the state of Assam faces challenges across the spectrum which causes hindrances in development of the industrial sectors within the state.

**Table 2: Major Challenges in Assam**

#.	Challenges	Remarks
1	Difficulty in setting up manufacturing facilities	Traditionally, rigid labour laws and poor infrastructure are impediments to industrial development in the state
2	Senile Farms And Suboptimal Agricultural Practices	Predominance of old and senile orchards in case of fruits and plantation crops and low seed replacement in case of other crops is leading to low and declining productivity for a number of crops in the region
3	Production in small pockets - aggregation issues	NER is characterized by difficult terrain and unpredictable climate which has made it difficult for the farmers and agri-based entrepreneurs to access markets.
4	Connectivity To End Markets - Middlemen - Perishability	All the states in the NER including Assam have agricultural produce in abundance; however, are plagued by unregulated market players, loss in output, inadequate return on produce and lack of accessibility to proper logistics and transport facilities
5	Landlocked with limited water connectivity	Geographical and topographical limitations with negligible sea connectivity
6	Inadequacy of critical infrastructure	Though vastly improved, the state's primary infrastructure - Post-Harvest Infrastructure and Secondary infrastructure - Roadways (National and State Highways), Railways, Power generation facilities
7	Lack of incubators and capacity building avenues	Due to lack of understanding and exposure to defined package of practices, the general risk taking appetite of the farmer and entrepreneurs in the region is found to be lacking. Due to limited opportunities, trained human capital is forced to migrate outwards
8	Insurgency & Economic Blockades	Though vastly improved, private sector investment and risk taking appetite of the local populace has witnessed negligible growth

### **Industrial Profile of Assam**

Assam has a vibrant industrial base. From the oldest tea industry and huge onshore oil production to the only Stock Exchange in the region and large presence of Banks and FIs, its industrial base spreads across a wide spectrum of existing industries in petroleum, petrochemicals, fertilizers, textiles, cement, paper, plastics, cosmetics and a host of products and services. But there is always scope for more. Amongst numerous options, the focus area identified for investment could be: *Commercial Horticulture, Marketing of Fresh, Processed and Frozen Fruits and Vegetables; Commercial Cultivation, Extraction and Value Addition of Herbal Medicinal and Aromatic Plants; Information Technology; Electronics and Computer Hardware; Tourism and Tourism Infrastructure. Conventional areas of investment could be Hydrocarbons (Exploration &*

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*Signature*

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Production, Petrochemicals & Plastics); Minerals (Cement, Coal, Ceramic, Coke); Energy (Generation of Thermal/Hydel/Non-conventional Power).<sup>2</sup>

**Key thrust areas identified by the government<sup>3</sup>**

Sector	Particulars
Sericulture, Handloom & Rubber	<ul style="list-style-type: none"> <li>• <b>SERICULTURE:</b> Sericulture has been historically practiced in Assam &amp; continues to be an important labour intensive &amp; agro based cottage industry providing gainful occupation to around 2.50 lakh person in rural &amp; semi-urban areas. The State of Assam is proud of traditionally producing Muga, Eri &amp; Mulberry &amp; lastly the Oak Tasar in the hills districts. Assam has the monopoly in the world in the production of Muga, the "Golden Silk", as more than 97 % of Muga Silk is produced in Assam. Assam has also achieved the right of 'GI' for Muga thread. Assam is a major producer of Eri Silk (about 65%). Rearing of Eri, Muga &amp; Mulberry silkworm are playing an important role in the economic development of a large section of rural population. It is practiced in 11,281 villages at present &amp; provides employment to 6.5 lakh families. The production of silk in Assam was 2,713 MT during 2015-16 which is 8.62 % higher than the previous year. At present silk worm rearing in Assam is suffering due to high climatic pollution, extreme temperature &amp; continuous rearing under domestic nature.</li> <li>• <b>HANDLOOM-</b> Handloom Industry of Assam provides maximum number of employment after agriculture is known for its rich glorious tradition of making handloom &amp; handicraft products. The handloom sector continued to play very important role in terms of employment generation &amp; the socio-economic development of Assam. Handloom sector in Assam has gradually grown to the expected level for commercial production. During 2015-16, there were 19.49 lakh weavers in the State out of which 15.30 lakh were part time weavers &amp; 4.19 lakh whole time weavers. Number of Handloom demonstration circle were 221 &amp; 14,273 numbers of villages were covered under the activity.</li> <li>• <b>RUBBER:</b> The rubber cultivation has gained its popularity in Assam due to congenial agro-climatic condition as well as its eco-friendly environment. The Rubber Board has identified Assam as a "Potential State" from the "productivity" point of view as the State too has ample scope of rubber plantation. Considering the said conditions, the Rubber Board has planned to enhance rubber plantation area to 2 lakh hectares at the end of Twelfth Five Year Plan from the 28102 Ha. At present to cope with the growing demand of rubber in the country which is expected to touch 1.78 lakh MT at the end of 2025. The area under rubber cultivation has grown from 16.5 thousand hectares in 2006-07 to 55.99 thousand hectares in 2015-16.</li> </ul>
Food processing & Agro based Industries	<ul style="list-style-type: none"> <li>• The agro-climatic conditions of the state favour growing of a variety of fruits, vegetables/ spices like coconut, banana, pineapple, orange, ginger, turmeric, chillies, pepper, etc. Mechanized &amp; scientific cultivation of Agriculture &amp; Horticultural produces are being adopted in the state. Until recently,</li> </ul>

<sup>2</sup> <http://industries.assam.gov.in/portlets/thrust-areas-and-potential-sectors>

<sup>3</sup> <http://industries.assam.gov.in/portlets/thrust-areas-and-potential-sectors>

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**ARIAS Society**

	<p>horticulture was practiced as a largely non-commercial activity. With better quality planting material, organic farming, adequate research support &amp; better know-how, the state could easily cause a major boom in horticulture &amp; food processing sector.</p> <ul style="list-style-type: none"> <li>The sector has the potential to grow at a rapid pace in Assam with the increasing demand for processed food. The wastage of perishables due to non-availability of adequate processing infrastructure. With the favourable agro climatic conditions that are conducive for a wide range of products, opportunities in the sector abound in processing, sourcing, inclusive farming, logistics &amp; cold chains.</li> </ul>
<b>Bamboo based industries</b>	<ul style="list-style-type: none"> <li>Bamboo, which is the fastest growing plant &amp; generates large bio-mass, holds the potential to replace wood on many grounds. India is 2nd largest in bamboo resources in the world next only to China. The North Eastern region holds about 65% of the country's total estimated stock which is around 90 million tonnes. The Government of India has launched the National Bamboo Mission with focus on North East India. Opportunities abound in the areas of re-inventing bamboo in plywood units &amp; paper mills, micro-propagation &amp; production, shoot processing, industrial products, machinery &amp; equipment &amp; skill up-gradation &amp; training. A Bamboo Technology Park at Chaygaon is likely to be operational soon with its state of art technology</li> </ul>
<b>Extraction &amp; Value Addition of Herbal Medicinal &amp; Aromatic Plants</b>	<ul style="list-style-type: none"> <li>With its vast hills &amp; forests, Assam is the home of a variety of medicinal herbs &amp; plants. About 300 types of medicinal herbs &amp; plants are known to exist in abundance in the State. An approximate calculation states that only about 5-10% of the plants &amp; herbs are commercially cultivated for extraction purposes &amp; hence present a huge resource</li> </ul>
<b>Agro Tourism</b>	<ul style="list-style-type: none"> <li>To nature lovers all over the world, wildlife enthusiasts, sightseers, ornithologists &amp; photographers, Assam is a dream destination. Its landscape, lush green forests, wild life sanctuaries, pilgrimage spots &amp; tea gardens offer a wide choice to cater to the tastes of tourists from different backgrounds. Projections show that foreign tourist inflow into Assam will grow by around six-fold in the next five years. A projected increase of 15-20% in domestic tourists in the next 5 years &amp; the government's thrust on tourism &amp; related activities, the state presents a lot of emerging opportunities - in tourism infrastructure like hotels, resorts, amusement parks, river cruises, airstrip development &amp; in joint tourism circuit development like heritage circuits, wildlife tourism, eco-tourism, cultural tourism, pilgrimage &amp; tea-golf circuits.</li> </ul>
<b>Livestock, Fisheries &amp; Animal Husbandry</b>	<p><b>MILK PRODUCTION:</b> The total milk production of the state for the year 2015-16 was estimated at 888.18 million litres as against 872.98 million litres of the previous year. It reveals that the growth of milk production has increased marginally by 1.75% over the previous year. Further during the year Indigenous/ Non-descript cattle milk is observed to have constituted 53% of the total milk production of the State while the contribution of Crossbreed cattle milk is around 30% &amp; thus the cattle milk together contributes 83% to the total milk.</p> <p><b>EGG PRODUCTION:</b> The layer population of fowl &amp; duck for the current year</p>

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is estimated at 3300.75 & 1183.62 thousand numbers respectively. It reveals 2.79% & 4.09% growth of layer population in respect of fowl & duck as compared to the previous year. Annual average yield rate of Fowl egg is 108 & 182 numbers per layer per season for local & improved fowl while 108 & 175 were the yield rate of per layer per season for local & improved duck respectively for the year 2015-16. The total numbers of egg in the State for the year 2015-16 was estimated at 4740.48 lakh numbers in comparison to 4728.92 lakh numbers of egg estimated in the previous year showing a marginal growth of about 0.24% over the year 2014-15.

**MEAT PRODUCTION:** The total meat production during 2015-16 was estimated to be 44.81 thousand MT against 42.60 thousand MT of the previous year of 2014-15 showing about 5 % increase in meat production over the previous year.

**FISHERIES:** The State's vast water resources, includes its two major river systems - the mighty Brahmaputra & the Barak with its tributaries, covering a water spread area of 4820 kms. Besides wetlands, low-lying areas, derelict water bodies, beels, tanks, ponds etc, which all add up, to its vast potential for fish production covering an area of 2.86 lakh Ha. Basically aquaculture in the state is carp oriented & the contribution of other species is marginal. Total fish production in the state has increased from 2.82 lakh MT in 2014-15 to the tune of 2.94 lakh MT in 2015-16, against the nutritional demand of 3.36 lakh MT in the state. In Assam, fish trade is mainly organized by the private sector with the involvement of importers, whole sellers, retailers, vendors at different levels. Existing wholesale, as well as retail fish markets, both in urban & rural areas, is very poor in infrastructure status & sanitary, hygienic conditions are lacking, which is posing a threat to human health. In the rural areas, fish is sold in rural huts, without shed facilities, along with marketing of other commodities like vegetables.

#### Infrastructure & Storage

Marketing of Agriculture produces in the State is a serious problem for the farming community. Lack of organized marketing facility, lack of storage infrastructure near the field, poverty & need of money after harvest for repayment of agricultural debt forced the farmers to dispose off their hard earned produces at the earliest & that too at low prices. However, there is good potential for development of Agricultural Marketing Infrastructure & Storage facilities with Private Sector Participation. At present, there are 24 Regulated Market Committees, 20 Primary Market Yards, 143 Trader's Shop, 532 Auction Platform/retailers Shed, 806 Rural Primary Markets, 405 Wholesale Markets, One Organic Market, 18 Packaging Room, 42 Drying Platform & 15 Processing units in the State. The Regulated Markets have been covered under AGMARKNET. As regards to cold storage infrastructure in Assam, there are 26 cold storages.



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### Sericulture Sector in Assam

#### Introduction

Traditionally, sericulture is a major cottage industry in the State. Sericulture has been practiced in Assam from time immemorial and continues to be an important labour intensive and agro based cottage industry providing gainful occupation to around 2.50 lakh persons the in rural and semi-urban areas of Assam. Of this, a sizeable number of male workers belong to the economically weaker section of the society and women. Moreover, sericulture is a sustainable farm-based economic enterprise positively favoring the rural poor in the un-organized sector because of its relatively low requirement of fixed capital and higher returns on investment. The State of Assam is proud of traditionally producing Muga, Eri and Mulberry and lastly the Oak Tasar in the hills districts. The State accounts for highest production of non-mulberry silk, muga and Eri in the country. Assam has the monopoly in the world in the production of Muga, the "Golden Silk", as more than 97% of Muga Silk is produced in Assam. Assam has also achieved the right of 'Geographical Indication' for Muga thread.

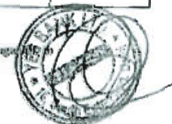
#### Area & Production

The State is also a Major producer of Eri Silk (about 65%). This industry has undergone a number of changes with the changes in loom, fabric, design, technology etc. Non-mulberry silk in general and Muga silk in particular has been closely associated with the rituals and traditions of Assam and thus, silk production and its usage has been an important household activity in the State over the years. Muga Silk and Eri Silk have good demand in the national and international market. Rearing of Eri, Muga and Mulberry silkworm are playing an important role in the economic development of a large section of rural population of the State. It is practiced in 9935 villages at present and provides employment to 3.19 lakh families of the State. The production of silk in Assam was 3647.49 MT during the year 2016-17 which is 34.45% higher than the previous year.

**Exhibit 1: Area, Production and Yield of Silk in Assam (2010-11 to 2016-17)**

#	Item	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17
1	No. of sericulture villages	10,532	10,740	10,746	11,411	11,281	11,281	9,935
2	No. of families	2,54,134	2,54,516	2,91,592	2,82,073	6,52,406	4,96,901	3,19,405
3	Area under Eri cultivation (ha)	7,670	8,044	9,172.5	15,796	6,601	5,510	7,176.13
	Area under Muga cultivation (ha)	8,908	9,400	10,230	10,371	5,995	4,383	5,931.58
	Area under Mulberry cultivation (ha)	4,723	6,824	7,424	7,623	2,821	1,541	2,875.35
	<b>TOTAL Area (ha)</b>	<b>21,301</b>	<b>24,268</b>	<b>26,827</b>	<b>33,790</b>	<b>15,417</b>	<b>11,434</b>	<b>15,983.06</b>
4	Yield of Cocoons							
	Eri cut Cocoons (in MT)	1,108	1622.51	2,514.16	3,182	3,050	3,317	4350.58
	Muga Cocoons (in lakh MT)	6,368	5,812	5,450	6,361	6,528	6,864	6480
	Mulberry Reeling Cocoons (in MT)	110	129.28	225	340.5	268	328	439.05

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#	Item	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17
5	Prod - Eri Raw Silk Yarn	810.98	1061.61	1934	2545.6	2,345	2,555	3468.25
	Prod - Muga Raw Silk Yarn	113.28	114.56	109	127.2	126	127	129.6
	Prod - Mulberry Raw Silk Yarn	11.4	11.25	25	27.24	26.4	31.02	49.64
	<b>TOTAL Production (MT)</b>	<b>935.66</b>	<b>1187.42</b>	<b>2068</b>	<b>2700.04</b>	<b>2497.4</b>	<b>2712.8</b>	<b>3647.49</b>

Source: Economic Survey of Assam 2017-18

**The area under overall silk cultivation has reduced shown a negative CAGR of -4% between 2010-11 and 2016-17, however, during the same duration the production has improved by a healthy 21%.**

In addition to sericulture, in Assam, the handloom weaving sector is inevitably linked with the Assamese Culture and Heritage as well as its inherent sericulture strengths. The Handloom Industry of Assam provides maximum number of employment after agriculture is known for its rich glorious tradition of making handloom and handicraft products. Handloom is a precious part of generational legacy and has been kept alive by the skilled weavers engaged in the age old tradition of weaving since antiquity in Assam. Contrary to use of modern technology and tools in the textile sector in present days, the handloom sector continued to play very important role in terms of employment generation and the socio-economic development of Assam. Handloom sector in Assam has gradually grown to the expected level for commercial production. During 2016-17, there were 19.49 lakh weavers in the State out of which 15.30 lakh were part time weavers and 4.19 lakh whole time weavers. Number of Handloom demonstration circle were 221 and 14273 numbers of villages were covered under the activity. During the year, under Centrally Sponsored Scheme, 63790 numbers of weavers were covered under the Health Insurance and 2752 weavers were given Weavers Credit Card.

#### Infrastructure Set up

At present Muga silk worm rearing in Assam is suffering due to high climatic pollution, extreme temperature and continuous rearing under domestic nature. To overcome the problem and to regain its wild nature and strength to survive with the present topography, the department proposed to release some muga silk worm in wild plantation in the Assam-Meghalaya border area near Boko in collaboration with State Forest Department. This will help improvement of domesticated Muga silk worm for quality seed production. The department also proposed to provide financial assistance to revitalize the Muga Research Sub-Station located at Dhakuakhana and other research organizations/private farms for conducting different experiments/researches for conservation and protection of Muga silk worms. The Assam state sericulture assets are tabulated in the table provided below.



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*[Handwritten Signature]*

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Exhibit 2: Sericulture Assets in the State (State Government) Subdivision-wise

Sl. No.	Name of Dist./Sub Div.	No. of Muga Farms	No. of Eri Seed Grainage	No. of Mulberry Farms	No. of Muga VGR	No. of ECC	No. of CMG	No. of Muga Reeling Unit	No. of Mulberry Reeling Unit	No. of Eri Spinning Unit	Private Muga Graineurs
1	Kamrup	3	2	Nil	1	2	3	3	Nil	4	129
2	Goalpara	Nil	1	1	7	4	5	2	1	2	137
3	Nalbari	Nil	Nil	Nil	Nil	1	Nil	Nil	Nil	Nil	1
4	Sonitpur	Nil	1	Nil	2	2	3	Nil	2	Nil	16*
5	Mangoldoi	Nil	1	1	3	3	3	Nil	1	Nil	-
6	Barpeta	Nil	Nil	1	2	3	1	Nil	1	Nil	8
7	Dhubri	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	-
8	N. Lakhimpur	2	1	2	2	Nil	4	3	1	Nil	141
9	Dibrugarh	2	1	1	6	Nil	4	2	2	1	42
10	Sivasagar	1	1	1	3	Nil	2	3	3	1	149
11	Jorhat	1	Nil	1	5	Nil	Nil	1	Nil	Nil	30
12	Nagaon	Nil	Nil	1	4	4	5	Nil	Nil	1	3
13	Cachar	Nil	1	1	3	4	5	Nil	2	Nil	82
14	Karimganj	Nil	1	Nil	Nil	2	2	Nil	Nil	1	-
15	Hailakandi	Nil	Nil	Nil	1	3	2	Nil	Nil	Nil	-
16	Hojai	Nil	1	Nil	Nil	2	Nil	Nil	Nil	Nil	-
17	Rangia	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	-
18	Abhayapuri	Nil	Nil	Nil	1	Nil	3	Nil	Nil	Nil	14
19	Hatsingimari	Nil	Nil	Nil	Nil	1	1	Nil	Nil	Nil	-
20	B. Chariali	Nil	Nil	Nil	1	5	2	Nil	Nil	Nil	-
21	Morigaon	Nil	1	Nil	4	4	2	Nil	1	1	5
22	Dhemaji	Nil	Nil	Nil	7	2	1	1	Nil	1	93
23	Jonai	Nil	1	Nil	1	Nil	1	Nil	Nil	1	49
24	Majuli	Nil	Nil	Nil	1	1	1	Nil	Nil	1	-
25	Sadiya	Nil	1	Nil	1	1	2	1	Nil	1	-
26	Tinsukia	Nil	1	Nil	1	Nil	2	Nil	1	Nil	-
27	Sonari	Nil	Nil	Nil	2	1	2	Nil	1	Nil	-
28	Golaghat	Nil	1	Nil	5	Nil	3	1	Nil	Nil	87
29	Kokrajhar	1	1	Nil	Nil	6	5	Nil	3	2	-
30	Karbi Anglong	1	3	1	2	21	21	Nil	1	Nil	-
31	Dima Hasao	3	2	1	1	10	13	Nil	Nil	2	-
	<b>Total</b>	<b>14</b>	<b>22</b>	<b>12</b>	<b>66</b>	<b>82</b>	<b>98</b>	<b>17</b>	<b>20</b>	<b>19</b>	<b>986</b>

\*Source: Directorate of Sericulture, Govt of Assam, ECC: Eri Concentration Centres, CMG: Collective Mulberry Garden, VGR: Village Grainage Reserves. #-includes 11 Eri graineurs



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Table 3: Number of farmers involved in sericulture activities in Assam (2015-16)

S. No.	District	No. of Ser. Villages	No. of Ser. Farmers				No. of Ser. Farmers							
			ERI				MUGA				MULBERRY			
			SC	ST	Others	Total	SC	ST	Others	Total	SC	ST	Others	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	Kokrajhar	510	920	12270	2146	15336	40	510	98	638	23	300	53	376
2	Dhubri	160	299	110	829	1238	25	35	101	161	44	22	90	156
3	Goalpara	280	1015	3280	1520	5815	274	1269	529	2072	98	277	155	530
4	Barpeta	78	2197	3250	2450	7897	143	107	189	439	78	97	127	302
5	Morigaon	214	1246	6170	3525	10941	15	163	68	246	211	643	516	1370
6	Nagaon	641	7232	12895	10468	30595	22	39	47	108	170	273	303	746
7	Sonitpur	424	4313	5632	6993	18938	44	108	943	1095	376	963	484	1823
8	Lakhimpur	716	2200	3300	3830	9330	1000	2071	4500	7571	1976	5776	6639	14441
9	Dhemaji	607	4544	24799	13658	43001	543	1981	2201	4725	402	1482	1490	3374
10	Tinsukia	262	355	1823	3177	5355	35	209	637	881	116	492	844	1452
11	Dibrugarh	424	223	632	2733	3588	45	113	678	836	19	78	345	442
12	Sivasagar	702	22495	9038	90247	121780	833	703	4344	5880	917	506	3924	5347
13	Jorhat	492	8951	11810	13504	34265	34	247	475	756	560	1388	1366	3314
14	Goalaghat	164	340	740	571	1651	12	250	60	332	112	240	175	527
15	Karbi Anglong	1009	455	25561	2878	28894	0	237	122	359	32	1157	238	1427
16	Dima Hasao	319	0	4571	0	4571	0	50	0	50	0	48	0	48
17	Cachar	182	1270	4000	1000	6270	200	800	33	1033	300	100	20	420
18	Karimganj	128	937	572	1044	2553	973	572	1044	2589	16	0	12	28
19	Hailakandi	142	29	10	68	107	2	0	8	10	8	0	24	32
20	Bongaigaon	108	2222	2329	4392	8943	51	74	138	263	13	14	16	43
21	Chirang	275	480	6420	1122	8022	26	348	58	432	5	66	11	82
22	Kamrup (R+M)	588	2747	12566	7879	23292	38	899	120	1057	23	184	268	475
23	Nalbari	204	2361	4060	2349	8770	12	18	13	43	27	10	23	60
24	Baksa	408	780	10350	1808	12938	25	320	57	402	7	100	17	124
25	Darrang	159	277	285	1257	1819	51	52	102	205	186	159	1385	1710
26	Udalguri	380	690	9180	1609	11473	30	380	59	469	13	175	30	218
	Assam	9576	68578	175753	181051	425382	4473	11565	16594	32832	5732	14550	18605	38887

Source: Statistical Handbook Assam 2015-16

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#### Existing Market Linkages

- **Domestic Market:** the existing market channel for the handloom sector is connected with domestic market only. At present, direct retailing through master weavers, cooperative societies are the main markets available. Mainly, nearby areas of the production clusters are the main market linkage options for marketing of traditional products
- **National Market:** although the handloom products of the region have a good demand in the national market, due to lack of modern, diversified products and designs, the linkage to the national market leaves a lot to be desired in terms of development.
- **International Market:** The Muga and Eri Silk is both, well organised in the global market and some small entrepreneurs are also doing quite well in export of handloom fabrics from Assam. Standard quality control, consistency of products are the major gaps which are demanded by international buyers.
- **Exhibitions and expos:** These are organised by various governmental and non-governmental organisations which is a majorly utilized link to the market
- **Organised sale outlets and marketing infrastructure:** ARTFED and AGMC are the existing organised marketing channels for the weavers of the region.

#### Export and Import Scenario of silk and silk products

As of the period April-July 2018-19, the import of silk and silk goods by India stood at INR 432.36 crore compared to INR 510.17 crore during the same period last year, signaling a drop of around 15%. In terms of exports, during the same timeline, the figure for 2018-19 stood at INR 597.88 crore compared to INR 528.60 crore signaling a jump of around 13%. The detailed item wise break up of silk and silk based products' import and export is provided in the table below

Table 4: Import and Export of Silk and Silk Goods: India - 2017-18 and 2018-19 (P)

Item wise import/export	IMPORT		EXPORT	
	April to July		April to July	
	2017-18 (INR Cr.)	2018-19 (P) (INR Cr.)	2017-18 (INR Cr.)	2018-19 (P) (INR Cr.)
Raw Silk	399.12	291.52	NE	0.023
Silk Yarn	26.08	32.19	2.12	2.16
Fabrics, Madeups	74.23	87.03	114.87	111.69
Readymade garments	8.60	13.76	386	415.16
Silk Carpets	0.02	NI	2.32	17.86
Silk Wastes	2.12	7.86	23.29	50.99
<b>TOTAL</b>	<b>510.17</b>	<b>432.36</b>	<b>528.60</b>	<b>597.88</b>

Source: Central Silk Board, NE: Not Imported, NE: Not Exported

#### Challenges

- Insufficient rearing appliances and rearing space/mounting facilities with the farmers
- Low foliage production, brushing capacity, cocoon and silk productivity unit area
- Insufficient infrastructure facilities for skill upgradation and capacity building for stakeholders

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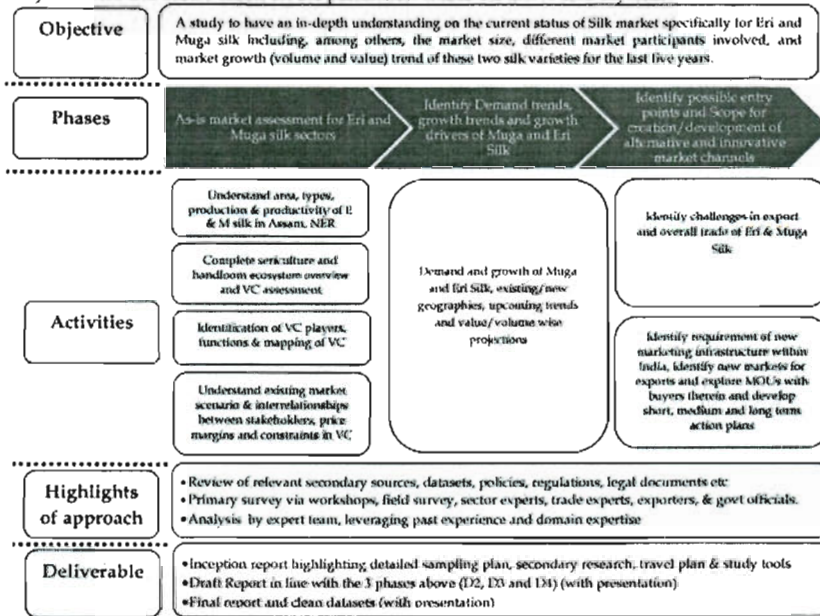


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### Our Understanding of the Terms of Reference

Considering all of the information encompassed above, owing to Assam's long standing resourcefulness in terms of natural resources, infrastructure, human labour, policy & economic scenario as well as the government's focus on Act East compared to the Look East Policy earlier, it is imperative to leverage & streamline the same in order to boost the regional economy manifold through multiple sectors, a major one being the sericulture and handloom sector which employs a large population within the state and has good opportunities to further farmer income as well. This, under the aegis of APART along with other regional bodies would do with a shot in the arm so as to prioritize & focus on this sector which would translate into manifold benefit in terms of production, exports and better income realization, thereby impacting employment & investment scenario in the region. In order to develop a long term strategy for the benefit of the Eri and muga silk sector as well as the overall handloom basket of Assam as well as NER, it is of paramount importance to do the ground work right. This, in terms of understanding the present scenario in terms of production, area, productivity, clusters, stakeholders involved, value chain actors, pricing margins, existing policies, market demand (national and international), exports and imports, tariff details, avenues for newer markets in India and abroad and a plethora of other characters need to be assessed in detail based on which future course of action can be planned. This is a onetime exercise which would serve as a ready reckoner to all stakeholders involved. Hence, a 3rd party consultant with adequate expertise across this sector as well as in the NER can play a crucial role in conducting a detailed study to assess this sector based on the parameters indicated above and beyond.



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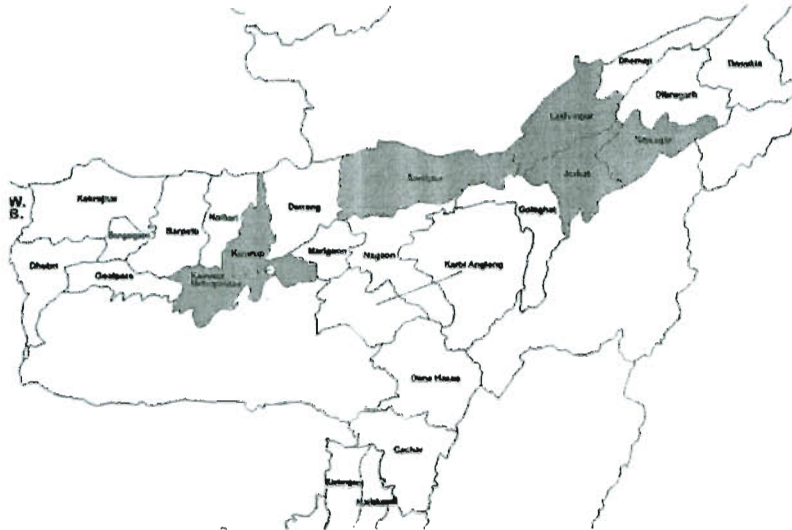


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### Study Region

The ToR states that the study is to be conducted in 4 metro cities: Delhi, Mumbai, Bangalore and Kolkata. In Assam, the study should cover 5 districts namely, Lakhimpur, Kamrup, Sivasagar, Jorhat and Sonitpur. The 5 highlighted districts are depicted in the figure below:

Table 5: 5 districts under study region in Assam



In addition to the 5 districts and 4 metros to be covered under the study, the consultants would be open to cover relevant stakeholders from other districts in Assam, as well as other key metros (Chennai, Kochi amongst others) if basis consultation with ARIAS, it is adjudged that stakeholder meetings in other clusters can contribute to the findings of the study. The same will be elaborated in the inception report upon award of contract and due discussions. As of now, sample size for 5 districts in Assam and 4 metros is calculated and provided herewith:



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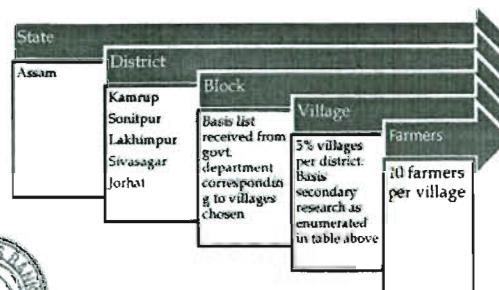
### Sampling Plan

The sampling plan for the study is divided into two major categories: a) Field Stakeholder consultations across 5 districts in Assam and b) Government Stakeholder consultations across 5 districts of Assam and 4 metros in India. Based on secondary research, the existing infrastructure in terms of sericulture farms, sericulture villages, Eri Concentration Centres; Collective Mulberry Garden; Village Grainage Reserves amongst others as well as number of farmers involved in sericulture is provided in the table below. **The sampling plan is indicative and will be finalized in due consultation with ARIAS and incorporated in the inception report before commencement of primary survey.**

**Table 6: Sericulture infrastructure in 5 districts of study region in Assam**

Sl. No.	Name of Dist/Sub Div.	No. of Muga Farms	No. of Eri Seed Grainage	No. of Mulberry Farms	No. of Muga VGR	No. of ECC	No. of CMG	No. of Muga Reeling Unit	No. of Mulberry Reeling Unit	No. of Eri Spinning Unit	Private Muga Graineurs	No. of sericulture villages	No. of Eri Farmers	No. of Muga farmers
1	Kamrup	3	2	Nil	1	2	3	3	Nil	4	129	568	23,302	1037
2	Sonitpur	Nil	1	Nil	2	2	3	Nil	2	Nil	16*	424	16,938	1095
3	Lakhimpur	2	1	2	2	Nil	4	3	1	Nil	141	716	9,330	7571
4	Sivasagar	1	1	1	3	Nil	2	3	3	1	149	702	1,21,780	5880
5	Jorhat	1	Nil	1	5	Nil	Nil	1	Nil	Nil	30	492	34,265	756
6	Other districts	7	17	8	53	78	86	7	13	14	521	6,654	2,19,777	16,273
	<b>Total</b>	<b>14</b>	<b>22</b>	<b>12</b>	<b>66</b>	<b>82</b>	<b>98</b>	<b>17</b>	<b>20</b>	<b>19</b>	<b>986</b>	<b>9576</b>	<b>4,25,382</b>	<b>32,632</b>

Source: Directorate of Sericulture, Govt of Assam, ECC: Eri Concentration Centres, CMG: Collective Mulberry Garden, VGR: Village Grainage Reserves. \*includes 11 Eri graineurs



Multistage sampling is proposed to be followed for the purpose of this study. This would help in generating a robust sample covering all stages namely State>District>Block>Village>No. of farmers in the 5 identified districts. This would help in covering stakeholders at all levels, gradually narrowing down to village level. 3% of sericulture villages per district will be chosen. 10 farmers per village to be surveyed.

Based on the same, the sample size for 5 districts in Assam is tabulated below:

**Table 7: Sampling Assam for Field Stakeholder consultations across 5 districts in Assam**

Table 7: Sampling Assam for Field Stakeholder consultations across 5 districts in Assam													
Sl. No.	Name of Dist./Sub Div.	No. of Muga Farms	No. of Eri Seed Grain age	No. of Muga VGR	No. of E CC	No. of CM G	No. of Muga Reeling Unit	No. of Eri Spinning Unit	Private Muga Graincours	Sericulture villages (3% of total sericulture villages in district)	No. of Eri Farmers	No. of Muga farmers	Market players & Exporters in Assam
											10 farmers/village (Eri +Muga)		
1	Kamrup	3	2	1	2	3	3	4	129	18	90	90	25
2	Sonitpur	Nil	1	2	2	3	Nil	Nil	16	13	65	65	
3	Lakhimpur	2	1	2	Nil	4	3	Nil	141	21	105	105	
4	Sivasagar	1	1	3	Nil	2	3	1	149	21	105	105	
5	Jorhat	1	Nil	5	Nil	Nil	1	Nil	30	15	75	75	25
TOTAL		7	5	13	4	12	10	5	465	88	440	440	
SUB TOTAL 1: 1,514													

Source: YES BANK Analysis, Directorate of Sericulture, Govt. of Assam

**Table 8: Sampling Plan for government stakeholder consultations in 5 districts of Assam & 4 metros in India**

Name of Stakeholder (indicative list)	Proposed Sample size
<b>Govt Officials (in Assam and across 4 metros)</b> <ul style="list-style-type: none"> <li>Central Silk Board (CSB)</li> <li>Department of Animal Husbandry, Dairying and Fisheries</li> <li>Ministry of Textiles, GoI</li> <li>Ministry of Commerce and Industries, GoI</li> <li>Centre for Sericulture and Biological Pest Management Research (CSBR)</li> <li>Sericulture Research and Development Council (SRDC)</li> <li>Directorate of Sericulture/Directorate of Handloom &amp; Textiles, Govt of Assam</li> <li>Central Muga Eri Research and Training Institute/Handlooms/Textile Agencies</li> <li>Sualkuchi Institute of Fashion Technology (SIFT)</li> <li>Assam Apex Weavers &amp; Artisans Cooperative Federation Limited (ARTFED)</li> <li>Assam Government Marketing Corporation (AGMC)</li> <li>Regional APEDA, NABARD, NHB, SFAC and other government bodies</li> <li>Ministry for Development of North Eastern Region (MDoNER)</li> <li>Assam Industrial Infrastructure Development Corporation (AIIDC)</li> <li>Assam State Agricultural Marketing Board (ASAMB)</li> <li>North Eastern Regional Agricultural Marketing Corporation Limited (NERAMAC)</li> <li>North Eastern Development Finance Corporation Limited (NEDFI)</li> <li>Animal Husbandry &amp; Veterinary Department, Govt of Assam</li> </ul>	30
<b>Leading Industry Players &amp; Exporters (indicative)</b> <ul style="list-style-type: none"> <li>KK Silk, Gini Silk, Eastern Silk Industries Ltd, Subhash Silk Mills Limited, Nova Silk, Kanishk Silk Ltd amongst many others</li> </ul>	25
<b>Industry Chambers &amp; Trade Associations (indicative)</b> <ul style="list-style-type: none"> <li>Indian Silk Export Promotion Council</li> <li>Confederation of Indian Industry (CII)</li> <li>Federation of Indian Chambers of Commerce &amp; Industry (FICCI)</li> <li>Indian Chamber of Commerce (ICC)</li> <li>ASSOCHAM</li> <li>Federation of Indian Export Organisations (FIEO)</li> <li>Export Credit Guarantee Corporation of India (ECGC)</li> <li>Others</li> </ul>	15
<b>Others as deemed feasible</b>	5
<b>SUB TOTAL 2: 75</b>	

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### Consolidated Sampling Plan

Sr. No.	Category	Total
1	Field Stakeholder consultations across 5 districts in Assam	1,514
2	Government stakeholder consultations in 5 districts of Assam & 4 metros in India	75
GRAND TOTAL: 1,589		

### Approach & Methodology

The broad approach for all three sub components a) as is market assessment b) demand and growth trends/drivers and c) identification of possible entry points and scope for creation of innovative market channels would be more or less uniform. The studies would be based on a judicious mix of both, secondary & primary research to understand the key dynamics involved in sericulture cultivation and marketing in India and abroad. It is essential that all the stakeholders involved in conceptualization & implementation of project implementation, marketing, etc. is consulted & their feedback taken to have a holistic viewpoint. The approach & methodology is indicative & will involve four critical tasks (detailed in approach & methodology framework) to achieve objectives of the study

**Kickoff Meeting:** Post award of contract, we initially propose to conduct a workshop with major stakeholders and ARIAS to understand key expectations and concerns regarding the study. During the same time, key issues will be sorted, inputs on sampling plan and study tools will be gathered and timelines and deliverables will be discussed.

Key Objective	Parameters	Methodology Proposed
<b>OBJECTIVE 1: AS-IS MARKET ASSESSMENT FOR ERI &amp; MUGA SILK SECTORS</b>		
<b>Sub objective 1.1:</b> Understand area, varieties/types, production and productivity of Eri and muga silk in Assam, NER and beyond	<ul style="list-style-type: none"> <li>✓ Availability of raw material/supply side analysis</li> <li>✓ Manpower deployed and labour involved in sericulture activities in Assam</li> <li>✓ Area and production of silk in Assam, NER and other states (category-wise)</li> <li>✓ Identify major clusters</li> <li>✓ Land availability</li> <li>✓ Technology &amp; Innovation</li> <li>✓ Types and varieties of silk in the market, their variants, unique characteristics etc.</li> <li>✓ Inherent qualities of categories of silk and customer preference in terms of the same</li> <li>✓ Agro climatic and other requirements affecting growth of the sector</li> <li>✓ Benchmarking of Assam with other leading states in silk cultivation across India viz. Karnataka, West Bengal amongst others (in terms of area, production, productivity, funds etc.)</li> </ul>	Primary & Secondary research -Govt officials in Assam (Central and District level) -Village level stakeholders -Statistics & Economics department -Others, as relevant

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<b>Sub objective 1.2: Complete sericulture and handloom ecosystem overview and detailed value chain assessment</b>	<b><u>Analysis of the current value chains to identify constraints that impede development of efficient value chain for Eri and muga silk (but not limited to) including key factors impacting environmental sustainability and resource use and priority opportunities with respect to:</u></b> <b>a. Production</b> ✓ Land use pattern ✓ Average land holding ✓ Cocoon productivity, ancillary cropping pattern, seasonality, and acreage ✓ Production practices (cocoon preparation, inputs usage, insect/pest management, labour, reeling and mechanisation etc), ✓ On farm losses ✓ Cost of production ✓ Marketable surplus, market demand trends ✓ Export potential and value addition opportunity <b>b. Initial post-harvest and transportation</b> ✓ Post-harvest handling and primary value addition (cleaning, sorting, grading) packaging, on farm storage) ✓ Costs incur in the processes ✓ Losses in handling ✓ Logistics (farm to main road & main road to markets) availability, ✓ Losses in transportation ✓ Cost incur in transportation <b>c. Marketing, storage and processing, Value Point of Sale</b> ✓ Major markets (segmentation, location, distance) ✓ Marketing channels (intermediaries, relationship, products, prices, negotiations, quality, demand, seasonality, margins, distribution), value addition, losses during handling, cost incur etc ✓ Infrastructure availability (packhouses, sorting/grading machines, cold/dry stores, packaging, processing etc), capacities, products handled, seasonality, losses, cost incur etc ✓ Consumption hubs (segmentation, location, demand, quality, price)	<b>Primary &amp; Secondary Research</b> - Sericulture farmers - Eri and Muga Graineurs - Eri and Muga Farm owners - Market intermediaries (cocoon suppliers, inputs suppliers etc.) - Others, as relevant
<b>Sub-objective 1.3: Identification of players and their functions and mapping of entire value chain</b>	✓ Mapping of the current primary and secondary VC players across value chain (farmers, agents/aggregators/wholesalers/retailers, service providers, reeling units, cocoon banks etc) ✓ Categorization of the main players /types /role/product dealt/ volumes	<b>Primary &amp; Secondary Research</b> - Silk mills in Assam, NER and other locations in India - Market intermediaries

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(production, processing and marketing)	<ul style="list-style-type: none"> <li>✓ Estimation of the volumes handled by various value chain players (from farm to final market)</li> <li>✓ Financial analysis for processors</li> <li>✓ Process stages in the VC, monetary flow, governance &amp; power structures, flow of information from farm to fork</li> <li>✓ Identify key vegetable handling infrastructural facilities including <ul style="list-style-type: none"> <li>○ Collection facilities (including reeling units, mandis, ECC, VGR etc.)</li> <li>○ produce quality and diversity,</li> <li>○ operational efficiency,</li> <li>○ facilities/ infrastructure,</li> <li>○ distribution networks and distribution assets;</li> </ul> </li> <li>✓ Analysis of the internal relationships of VC players, governance within the value chain, effects on performance of VC and the distribution of benefits across VC along with power structures/rights and roles at trader level, land owner, tenant level focusing on aspects such as seasonality in labour, migration, pay structure, taxes and levies etc.</li> <li>✓ A brief analysis including overall business environment underlying the value chain, access to finance, business registration issues, the cultural context, the relevance of agricultural institutions and extension services, and other issues</li> <li>✓ Assess dynamics of processing and value creation, reward distribution, value chain governance and knowledge transfer</li> </ul>	<ul style="list-style-type: none"> <li>- AGMC</li> <li>- Expos and emporiums</li> <li>- ARTFED</li> <li>- Other inter-state players</li> </ul>
<b>Sub objective 1.4:</b> Understanding existing market scenario and interrelationships between stakeholders, price margins and sharing of revenues, access to credit and finance, understand constraints in the value chain	<u><b>Assessment of existing interplay between different market players, cost dynamics and marketing interrelationships</b></u> <ul style="list-style-type: none"> <li>✓ Current cost of production &amp; market prices for variants and sub variants of silk, (location wise and season wise)</li> <li>✓ Assumed levels of achievable improvements in terms of <ul style="list-style-type: none"> <li>○ productivity (e.g. increased yields in cocoon,)</li> <li>○ expected cost of production (e.g. balanced inputs and optimal resource usage)</li> <li>○ efficiency (e.g. reduction in % losses, reduced transport costs, minimal intermediation),</li> <li>○ primary value addition (cleaning, sorting, grading)</li> </ul> </li> <li>✓ Comparative analysis of estimated likely farm gate prices with current and expected costs of</li> </ul>	<b>Primary &amp; Secondary Research</b> <ul style="list-style-type: none"> <li>- Sericulture farmers</li> <li>- Eri and Muga Graineurs</li> <li>- Eri and Muga Farm owners</li> <li>- Market intermediaries (cocoon suppliers, inputs suppliers etc.)</li> <li>- Others, as relevant</li> </ul>



	✓ Comparative analysis of likely returns to farmers with other income earning opportunities available to them	
<b>Sub objective 1.5:</b> <i>SWOT Analysis of sericulture and handloom sector in Assam</i>	<ul style="list-style-type: none"> <li>Under this activity, SWOT analysis would be conducted for the sector, its contribution to the economy of Assam, potential for favourable growth opportunities in the future. Based on the demand and supply analysis and regional and international benchmarking, the strengths, Weakness, Opportunities and Threats for the sector will be identified and detailed out.</li> </ul>	Primary & Secondary research
<b>OBJECTIVE 2: IDENTIFY DEMAND TRENDS, GROWTH TRENDS AND GROWTH DRIVERS OF MUGA AND ERI SILK</b>		
<b>Sub objective 2.1:</b> <i>Demand and growth of Muga and Eri Silk, geographies (existing/new), upcoming trends and volume/value wise projections</i>	<ul style="list-style-type: none"> <li>Existing production and marketable surplus being exported in India and abroad</li> <li>Major points of sale: ports, airports</li> <li>Major geographies of sale: metros, Tier 2, 3 cities etc.</li> <li>Consumer preference in buying countries - varieties, pricing and qualitative inputs</li> <li>Identifying top 10 buying countries - volume and value wise, identifying major buyers in their countries, understanding their channels and margins</li> <li>Identify newer markets to proliferate to - Middle East, Africa, EU and USA, based on their existing buying volume and value of trade</li> <li>Understanding competing countries - their varieties, model of sale, existing agreements with buying countries where India has not been able to penetrate yet</li> <li>Based on production, area expansion and state and central initiative to expand sericulture in Assam and elsewhere, do short, medium and long term projections (1-3 years, 3-5 years and 5-10 years) to anticipate volume and value of silk to be produced category wise (Eri/Muga/Tasar/Mulberry/any other)</li> <li>Understand upcoming trends in segments such as décor/dressing/cosmetic/handloom etc. which may lead to an upward demand of silk based products in the near future</li> </ul>	Primary & Secondary Research -DGCIS -FIEO -ECGC -Exporters -CSB
<b>OBJECTIVE 3: IDENTIFY POSSIBLE ENTRY POINTS AND SCOPE FOR CREATION/DEVELOPMENT OF ALTERNATIVE AND INNOVATIVE MARKET CHANNELS</b>		
<b>Sub objective 3.1:</b> <i>Identify key challenges in the export and overall trade scenario of Eri</i>	<ul style="list-style-type: none"> <li>Identify key challenges in terms of policy, tariff barriers, consumer preference, legalities, rejection at receiving, port end in buying country etc.</li> <li>Quantify losses (volume/ value)</li> <li>Identify stakeholders/pain points to address in order to cater to these challenges</li> <li>Approach stakeholders and develop long term policy</li> </ul>	Primary & Secondary Research - From sub objective 2.1 - Policy experts - FIEO, ECGC - Trade and export bodies

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and Muga silk/handloom sector in India	<ul style="list-style-type: none"> <li>initiatives to overcome challenges.</li> <li>Benchmarking with existing market channels with India or abroad with proven success and implementable model.</li> </ul>	- Association Chambers
<b>Sub objective 3.2:</b> Identify requirement of new marketing infrastructure within India, identify new target markets for exports and explore MOUs with buyers therein and develop short, mid and long term action plans to do the same	<ul style="list-style-type: none"> <li>Analysis of key markets for sericulture sector in Assam, NER and other states as well as overseas</li> <li>Identification of target markets across shortlisted key sectors &amp; agribusiness sub-sectors for investment promotions</li> <li>Identification of key players in target markets across sericulture and handloom sectors for investment promotions</li> <li>For targeted promotion &amp; branding, Define Assam's UNIQUE SELLING PROPOSITION MESSAGE for sericulture sector. Identify unique selling propositions with the key messages for enhancing Assam's competitiveness/ attractiveness in sericulture in terms of investment. Identification of Assam's USP in each the sector would be based on the in-depth insights gained through the earlier mentioned activities such as demand- supply analysis, SWOT analysis, inter-state and international benchmarking, etc and through inputs of sector experts.</li> <li>Develop a blue print action plan and stakeholder framework which will highlight who will do what, when and where, in line with a long term growth target to meet production, exports and area expansion targets</li> <li>Create a branding and marketing strategy- geography specific and product specific depending on the consumer acceptability</li> <li>Assessment of overall investment opportunities in sericulture, total Investment, average investment size, number of players to be supported, employment opportunity market sizing &amp; share etc</li> <li>For each identified country and market channel, we would present the overall investment opportunities which would include details on parameters on each business activity for the same. The details for each business activity will include following parameters- Average Investment size, Total Investment potential, Numbers of players that can be supported with the available resources, Possible average market share of each, Market size, Number of jobs that will be created classified by categories like technical non-technical, etc.</li> </ul>	Primary & Secondary Research <ul style="list-style-type: none"> <li>From sub objective 2.1</li> <li>Buyers in importing countries</li> <li>Indian embassies and export bodies in target countries</li> <li>Trade experts</li> <li>Sector experts</li> <li>others</li> </ul>
<b>Clean Datasets</b>	<ul style="list-style-type: none"> <li>Stakeholders consulted</li> <li>Quantitative data in Excel format</li> </ul>	

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- Qualitative data summarized
- Any other data set which is deemed feasible

### Methodology

The secondary research will involve a thorough assessment of available literature & material available through in-house databank as well as from secondary resources for better understanding of the scheme implemented in various regions. This may also involve analysis & scrutiny of similar studies done previously by ARIAS or other relevant government agencies viz. CSB, SIFT, State and district Dept, GoA, FIEO, SRDC, ECGC, MoC, AIIDC, NERAMAC, NEDFI, MoFPI, APEDA, ICAR, CII, FICCI & other studies conducted by research bodies. This research study will form a base for designing the data collection tools (questionnaires/survey & feedback forms) for the subsequent primary research.

The primary research will hold major weightage for this study which will be carried out by in-depth face to face interviews with various identified stakeholders/officials through structured questionnaires for each category of stakeholder having both quantitative & qualitative set of questions as per scope of work of the study. This will be executed in line with the sampling plan as summarized in previous section. The entire exercise will be done through prior consultation with ARIAS staff & subsequent action. For successful completion of the proposed assignment, YES BANK will deploy a team of specialists with requisite expertise & skill sets in the areas of investment promotion, export promotion, market research, monitoring & evaluation in food & agribusiness domain. All research study tools will be developed & finalized in consultation & after incorporating suggestions & comments of ARIAS.

### Questionnaire Development

YES BANK will devise a robust questionnaire design post discussion and receipt of inputs of key stakeholders and ARIAS. These will be structured survey tools based on which information from stakeholders related to the study in hand will be captured during field visits across the state. This questionnaire will be made in due consultation with ARIAS and will be deployed post its approval and inputs only. Controlling the quality of the data collected and processed is the most important function of the task proposed. Throughout the fieldwork, the team leader in charge will be responsible for observing interviews, supervising field investigators and carrying out field editing. These will be vetted and monitored by the technical experts periodically so as to ensure that the quality of the data collection remains high throughout the survey. These tools will be translated by our translators into Assamese/Bangla languages and back-translated in English to see if the original and re-translated item remains the same.

### Pilot Testing of Questionnaire

It is of paramount importance to execute pilot testing to test the effectiveness of the study tools developed. The core team will themselves conduct a rigorous pilot survey across 4 districts once the study tools are finalized. Concurrently, training to support field team will also be given.

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This is essential for clarity on survey objective, survey tools, sampling design and on expected data quality. It will be done before the submission of the inception report. An interactive workshop will also be held in Guwahati wherein the entire proposed core team and support team will be trained through lectures, mock and demonstration interviews. Feedback being received from respondent (Farmers, govt. stakeholders), its quality, quantifiability, utility and processability (MS Excel/qualitative etc. in relation to the study) will be noted and incorporated. The findings of the pilot survey will be shared with ARIAS and post consultation, revised study tools will be prepared and deployed for the actual survey.

#### Quality Control

#### Formation of Core Team

Our first step is to delineate a core team of professionals as highlighted in the ToR consisting of 3 full time professionals who will implement the study smoothly and achieve the desired objectives as per ToR and will be accountable for quality of data and timely completion of the study. The entire team will work in close coordination. The core team structure is presented in the diagrammatic form for reference.

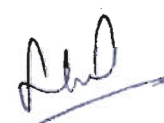
Table 9: Core & Support Field Team for the study



As mentioned in the RFP, we proposed a team of highly skilled and experienced sector experts working in YES BANK who will constitute the key experts to be deployed. The team will be led by the Team Leader (1 nos.) along with 2 full time and 1 part time sectoral expert. Mr. Pradeep Shrivastava will be the team leader who is currently the Senior Vice President deployed with the Food and Agribusiness Advisory division of YES BANK Limited who comes in with impeccable experience in agribusiness having led several such projects - to drive day to day accountability. Other key staff will be a Market specialist (1) and Handloom and Textile Expert (1).

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(1). A part time finance and statistics expert (1) will be also be deployed. Moreover, experts from other domain such as capacity building, skill development, business plan development, financial linkage, documentation will be leveraged from Yes Bank resources in the region owing to its vast branch network and human capital presence. The key experts are handpicked following a very exhaustive due diligence not only to make sure they have the right CV but even more importantly the right commitment and staying power to drive the project of this nature which requires grass root presence.

#### *Data Validation and Processing*

Controlling the quality of the data collected and processed is the most important function of the task proposed. By checking the administering of questionnaire regularly, sectoral experts will ensure that the quality of the data collection remains high throughout the survey.

#### *Initiating/ Starting Field work*

##### **Locating the Respondent**

Discussions during pilot survey and secondary research will help in identifying key FBOs and stakeholder respondents in each district.

##### **During Field Work**

In order to adhere to the quality control protocol following checks shall be ensured:

- **Correct entries in the tools:** The field investigators should be conscious throughout the survey to enter correct data and information in the questionnaire and observation tools. The entries should be legible.
- **Check consistency of answers:** Due to lack of familiarity with the questionnaire there could be errors and inconsistency in the responses. Field investigators/enumerators will ensure at the end of interview/self-administration that all questions have been attempted and there is internal consistency in the responses.
- **Field editing:** At the end of day, the field team shall make sure to complete editing of filled in responses in the field itself.

#### *Overview of Quality Check Mechanism*

##### **After Field work**

##### **Editing**

After field editing questionnaires / tools shall be returned to the headquarter for data processing. The processing operation consists of office editing, coding of others category -open ended questions, data entry, and editing inconsistencies found by the computer programs.

##### **Scrutiny**

A team will do office scrutiny preferably, which should have investigators who had participated in training. While scrutiny, attempt shall be made to scrutinize schedule in a manner to make it easy to be entered as per the data entry programme.

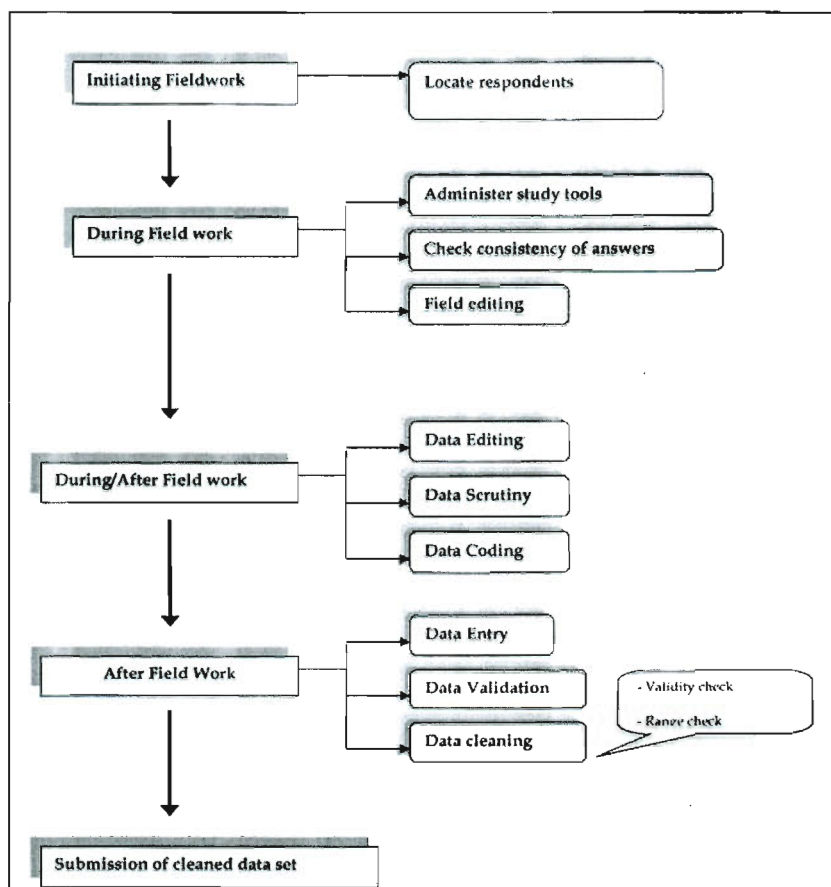


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#### Coding

In case of pre-coded response choices there is likely to be a need to list and develop a coding frame for the various 'other' response choices that were offered to respondents whose replies did not fit the codes given. Responses in "other" category shall be listed by the investigator after the data have been collected, then grouped by theme for the development of an appropriate coding frame. The same shall be submitted to ARIAS along with clean data set.

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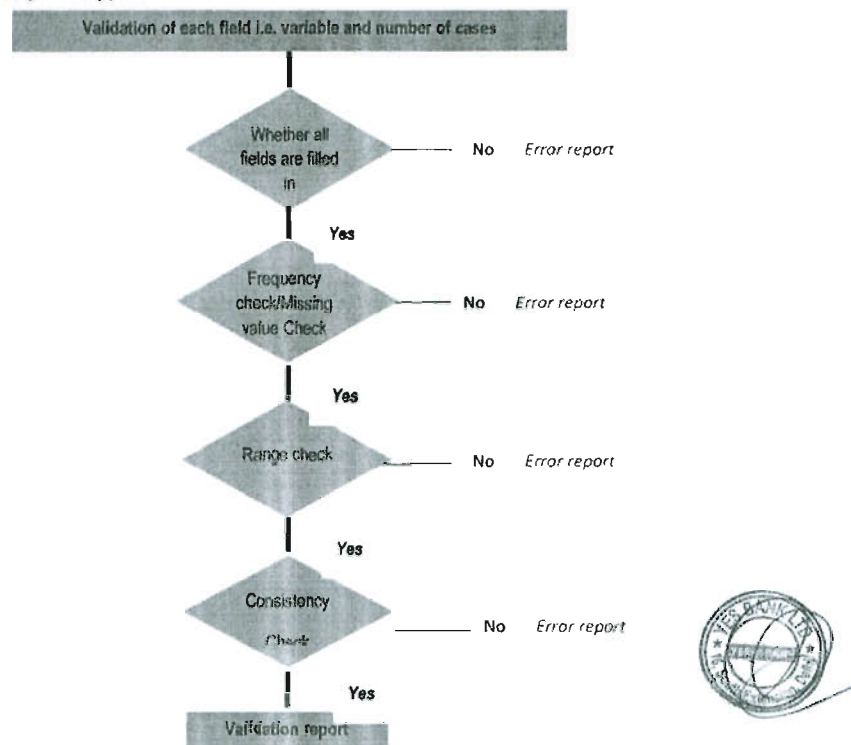
#### Data Processing

##### Data Entry

The data entry and validation work of the survey will be handled by the data entry team using MS Excel application.

##### Data Cleaning

Once the data has been stored in computer readable form, the next task is to eliminate the more obvious errors that would have occurred during the data collection, coding and input stages. An edit program would need to be specified. This should look at missing values, skips, range checks and checks for inconsistency. An edit programme will require a set of instructions for the computer package used that will automatically examine, and draw attention to, any record that appears to have an error in it. Data should be edited before being presented as information. This action ensures that the information provided is accurate, complete and consistent and to ensure that broadly three types of checks are advised:



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#### Summarization of Quantitative Data Validation Process

- **Validity check:** It shall look at one question field or cell at a time. They check to ensure the record identifiers, invalid characters, and values have been accounted for; essential fields have been completed (e.g., no quantity field is left blank where a number is required); specified units of measure have been properly used; and the reporting time is within the specified limits.
- **Range checks:** For data fields containing information about continuous variable observations should fall within a specified range.
- **Consistency checks:** Often certain combinations of within-range values of different variables are either logically impossible or very unlikely. Data entry programme shall have some checks to ensure data consistency. These checks will not eliminate all the errors introduced during the data collection, coding and data input phases, but certainly minimize the errors.

The project team members shall provide inputs at various stages of data processing and data analysis.

#### Submission of cleaned data set

It is proposed to submit a clean data set to the ARIAS.

#### Data Analysis

We will enter data in MS Excel software with all the built-in checks for consistency and validation of data. We also ensure validation of data by getting all questions tabulated and checked for the base sample size and their validity. The inconsistencies observed are sorted out by looking at the filled-in-schedules. Professionals/researchers will monitor the data processing on a continuous basis. The cleaned data and tables in Excel sheet format with all documentation will be submitted to the Board along with list of all stakeholders/traders to be surveyed.

#### Report Writing

The report will be prepared as per decided format by the professionals at YES BANK. This draft report will be sent to the client for their inputs before finalization along with all mandated midterm and quarterly reports. Our team is totally committed to focused reporting, and practical, pragmatic and programmatic recommendations. This uniqueness comes from the fact that many of our professionals have had long associations with developmental programs of Government Ministries and Authorities and are thus, very familiar with the core issues of agribusiness at the grassroots level. It may thus be noted that we undertake all the tasks in a committed fashion. Our report will have a stand-alone type Executive Summary. It will be comprehensive with salient findings and recommendations.



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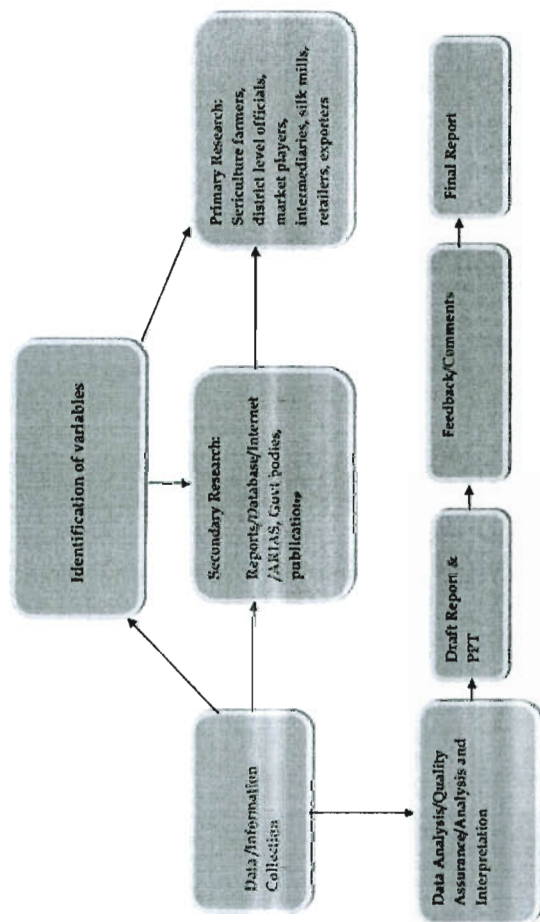
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# Overall Study Design



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b) Work Plan & Staffing

No.	Deliverable	Duration (in weeks)													Milestone	Responsibility
		1	2	3	4	5	6	7	8	9	10	11	12	13		
D1	<b>Assignment Inception</b>															
	Signing of Contract & Inception Meeting															K1
	Drafting of Inception Report															K2, K3
	Sampling plan															K1
	Drafting of questionnaire for primary survey and its submission to ARIAS for feedback and approval															K2, K3
	Travel Plan															K2, K3
	Survey team to be deployed															K2, K3
	Incorporation of any changes to study tools for primary research & consultation															-
	Acceptance of inception report and go ahead from ARIAS															-
	List of stakeholders to be approached and contact list															K1, K2, K3
	Findings of secondary research															K1, K2, K3
	Submission of inception report and approval from ARIAS to go ahead															K1, K2, K3
D2	<b>Report on "As-is market assessment for Eri and Muga silk sectors" submitted &amp; presentation"</b>															
	Initiate Primary data collection through face to face interviews, consultation, round table discussions															K1,K2,K3
	Understand area, varieties/types, production and productivity of Eri and Muga Silk in Assam, NER and beyond															K1,K2,K3
	Complete Sericulture and handloom ecosystem overview and detailed value chain assessment															K1,K2,K3
	Identification of players and functions and mapping of entire value chain															K1,K2,K3
	Understanding existing market scenario and interrelationships between stakeholders, price margins and sharing of revenues, access to credit															K1,K2,K3



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No.	Deliverable	Duration (in weeks)													Milestone	Responsibility
		1	2	3	4	5	6	7	8	9	10	11	12	13		
	and finance															
	Tabulation & data analysis															K2, K3
	Data Validation: Back checks & telephonic															K2, K3
	Data Entry into MS Excel & Cleaning															K2, K3
	Data Analysis (quantitative findings)															K2, K3
	Collation of qualitative findings															K1
	Preparation of Draft Report on D2 & submission to ARIAS Society															K1, K2, K3
	Incorporation of Feedback from various stakeholders to finalize report															K1
	Submission of Final Report on D2 & Approval from ARIAS society															K1
D3	Report on "Demand trends, growth trends and growth drivers of Eri and Muga Silk" submitted & presentation"															
	Demand & growth of Muga & Eri Silk, geographies (existing/new), upcoming trends and volume/ value wise projections															K1, K3, NK1
	Data Analysis, collation of quantitative and qualitative findings and submission of draft report on D3 to ARIAS Society														Report on D3	K1, NK1
	Incorporation of Feedback from ARIAS/ various stakeholders to finalize report on D3															K1, NK1
D4	Report on "possible entry points and Scope for creation/ development of alternative and innovative market channels" submitted & presentation"															
	Identify key challenges in export and overall trade scenario of Eri & Muga silk/handloom sector in Assam															K1,K2
	Identify requirement of new marketing infrastructure within India, identify new target export markets and explore MOUs with buyers along with a short, medium and long term strategy plan and stakeholder framework														Report on D4	K2





No.	Deliverable	Duration (in weeks)													Milestone	Responsibility
		1	2	3	4	5	6	7	8	9	10	11	12	13		
	Data Analysis, collation of quantitative and qualitative findings and Submission of draft report on D4 to ARIAS Society															K1
	Incorporation of Feedback from ARIAS/ various stakeholders to finalize report on D4															K2
	Post Study stakeholders workshop before submission of FINAL REPORT															K1, K2, K3
D5	<b>Final Report on "Market players, market share, market size and growth trends of Eri and muga silk in Assam &amp; India" submitted &amp; presentation</b>															
	Data Analysis, collation of quantitative and qualitative findings and Submission of draft report on D5 to ARIAS Society															K1; K2, K3
	Incorporation of Feedback from ARIAS/ various stakeholders to finalize report on D5															K1, K2, K3
	Submission of all datasets/contact lists of stakeholders/excel sheets etc. to ARIAS															-

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### Staffing

As mentioned earlier, highly skilled & experienced sector experts working in YES BANK will constitute the Key experts to be deployed. The team will be led by the Team Leader (1 nos.) along with 2 full time and 1 part time sectoral expert. Mr. Pradeep Shrivastava will be the team leader who is currently the Senior Vice President deployed with the Food and Agribusiness Advisory division of YES BANK Limited who comes in with impeccable experience in agribusiness having led several such projects - to drive day to day accountability. Other key staff will be a Market specialist (1) and Handloom and Textile Expert (1). A part time finance and statistics expert (1) will be also be deployed. Moreover, experts from other domain such as capacity building, skill development, business plan development, financial linkage, documentation will be leveraged from Yes Bank resources in the region owing to its vast branch network and human capital presence. The key experts are handpicked following a very exhaustive due diligence not only to make sure they have the right CV but even more importantly the right commitment and staying power to drive the project of this nature which requires grass root presence..

Name of Expert	Role	Responsibilities
<b>KEY EXPERTS</b>		
<b>K1:</b> Pradeep Shrivastava	Team Leader	<ul style="list-style-type: none"><li>Will be responsible for the overall implementation of the project based out of Guwahati being the principal point of contact for ARIAS</li><li>Overall activity coordination, planning, work-plan development, reporting, overall project monitoring and evaluation, and coordination and representation of the findings with the concerned authorities and other stakeholders.</li><li>Providing critical inputs on study tools, sericulture processing infrastructure set up, assessing key exports, skill development, setting up new market channels, assessing existing value chains, policies, licenses, approvals, certifications, resource mapping/availability, ease of doing business, strategies for promotion of the sector in the state and other related parameters pertaining to the study.</li><li>Review of key deliverables and report/presentation</li></ul>
<b>K2:</b> Sunjay Vuppuluri	Market Specialist	<ul style="list-style-type: none"><li>Will be involved in identification and shortlisting of key stakeholders through insights on sampling plan, geographical presence, existing operations, marketing channels, procurement channels, branding and marketing strategy, devising routes for improving the investment climate, marketing strategies, development of branding collaterals, outreach programs, investor facilitation, handholding support etc.</li><li>Will be involved closely with the sectoral key experts as well as other regional stakeholders over the duration of the study</li></ul>

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Name of Expert	Role	Responsibilities
		<ul style="list-style-type: none"> <li>Overall supervision of field survey, administer survey tools, quality checks</li> <li>Arrangement of key meetings</li> <li>Location of sectoral respondents</li> <li>Data collection &amp; report writing</li> </ul>
<b>K3: Amit Sareen</b>	Handloom & Textiles Specialist	Sectoral expertise to provide technical backup to the Team Leader and field support team during the conduct of entire study. The major roles of this team will be: <ul style="list-style-type: none"> <li>Collection and review of the secondary data and literature;</li> <li>Facilitate design and planning of demand-supply of sericulture and allied products</li> <li>Review of study tools;</li> <li>Writing of technical sections of the report and appendices</li> <li>Team movement plan</li> <li>Overall quality assurance in the field survey</li> <li>Supervise and ensure quality during data entry</li> <li>Data collation and report writing</li> <li>Support the team leader &amp; work with other sectoral experts</li> </ul>
<b>NON KEY EXPERTS</b>		
<b>N1: Neerja Rawat</b>	Statistics and Finance Expert	Business plan & modelling, developing demand projection models, Detailed Project Reports, quantification of financial implications in terms of investment in specific domains, quantification of farmer benefit etc.
<b>N2 to N5</b>	Field Surveyor	4 nos. - responsible to execute field survey activities

<b>SUPPORT TEAM</b> (Readily available resources ready to be deployed ONLY IF need arises)		
Name of Staff	Education	Expertise
<b>Gopinath Koneti</b>	<ul style="list-style-type: none"> <li>PGDM- Agribusiness, MANAGE, Hyderabad</li> <li>Small Industries Mgmt.- IIT Madras</li> <li>B. Sc., Agriculture</li> </ul>	<ul style="list-style-type: none"> <li>Organic sector marketing</li> <li>Business planning and DPR preparation for Mega Food Parks and SEZs</li> <li>Fruits and Vegetables Supply Chains &amp; Processing</li> <li>Organic Food Industry</li> <li>Cold chain for perishables</li> <li>Seed Industry &amp; Ag-Tech industry</li> <li>Contract, Corporate, Cooperative Farming models</li> <li>Crop and weather insurance</li> <li>Consumer dairy products and markets</li> </ul>

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SUPPORT TEAM (Readily available resources ready to be deployed ONLY IF need arises)		
Name of Staff	Education	Expertise
<b>Anshul Sah</b>	<ul style="list-style-type: none"> <li>PGDM- Agribusiness, NIAM, Jaipur</li> <li>B.F. Sc., G B Pant University of Agriculture and Technology, Pantnagar</li> </ul>	<ul style="list-style-type: none"> <li>Food Processing and Cold Chain</li> <li>Dairy Processing</li> <li>Market Linkages and Cluster Development Activities</li> <li>Fish Processing and Culture</li> <li>Fresh Produce Processing</li> </ul>
<b>Nitin Puri</b>	<ul style="list-style-type: none"> <li>AMP - Cornell University</li> <li>PGDRM - IRMA, Gujarat</li> </ul>	<ul style="list-style-type: none"> <li>Organic Development Policy</li> <li>Organic cultivation and processing set ups</li> <li>Food Processing</li> <li>Warehousing and Cold Chain</li> <li>Commodity Markets</li> <li>Retail &amp; Supply Chain</li> <li>Rural Markets</li> </ul>
<b>Prasad P</b>	<ul style="list-style-type: none"> <li>PGDM- Agribusiness, MANAGE, Hyderabad</li> <li>B. Sc., Agriculture</li> </ul>	<ul style="list-style-type: none"> <li>Organic Sector products marketing</li> <li>Organic Farming</li> <li>Food and Grocery Retailing</li> <li>Fresh Produce Exports</li> <li>Agri - Supply chain and logistics management</li> <li>Agri Input ( Fertilizer &amp; Pesticide sector)</li> <li>Terminal Markets</li> <li>Agrochemicals</li> </ul>
<b>Kumar Gaurav</b>	<ul style="list-style-type: none"> <li>MBA (Finance and Marketing), NMIMS, Mumbai</li> <li>M.Sc. (Dairy Chemistry), NDRI, Bangalore</li> <li>B.Tech (Dairy Technology), Anand</li> </ul>	<ul style="list-style-type: none"> <li>Dairy Value Chains</li> <li>Agri Marketing</li> <li>Food Quality and Safety</li> </ul>
<b>Vageesh Kumar</b>	<ul style="list-style-type: none"> <li>Post Graduate from IIM Ahmedabad</li> <li>B.Tech (Dairy Tech.) from National Dairy Research Institute - Karnal</li> </ul>	<ul style="list-style-type: none"> <li>Spices, Tea and Juice Industry</li> <li>Market Strategy</li> <li>Product Development</li> <li>Project Management</li> <li>Supply chain and value chain</li> <li>Food and dairy processing industry</li> <li>Quality Management Systems</li> <li>Microfinance</li> <li>Fresh fruits and vegetables value chain</li> </ul>
<b>Manish Sachdeva</b>	<ul style="list-style-type: none"> <li>PGDM, Finance - ICFAI Business School, Gurgaon</li> <li>B.Sc (II) Mathematics - DU</li> </ul>	<ul style="list-style-type: none"> <li>Financial Modeling</li> <li>Research on Food and Retail Companies</li> <li>Benchmarking Analysis</li> </ul>

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SUPPORT TEAM (Readily available resources ready to be deployed ONLY IF need arises)		
Name of Staff	Education	Expertise
<b>Amit Dutta</b>	<ul style="list-style-type: none"> <li>PGP-Agribusiness Management, IIM Ahmadabad</li> <li>B.Sc Ag- BCKV- West Bengal</li> </ul>	<ul style="list-style-type: none"> <li>Agri Inputs</li> <li>Organic value chain assessment</li> <li>PPP Structuring</li> <li>Plantations and Food Service</li> <li>Agri Infrastructure</li> </ul>
<b>Komal Vatsa</b>	<ul style="list-style-type: none"> <li>PGDM- Agribusiness, NIAM, Jaipur</li> <li>B.Tech Dairy Technology, NDRI, Karnal</li> </ul>	<ul style="list-style-type: none"> <li>Dairy Technology for Processing and Products</li> <li>Resource Planning and Production Management of Dairy Plants</li> <li>Supply Chain Management</li> <li>Biotechnology</li> </ul>
<b>Hemendra Tiwari</b>	<ul style="list-style-type: none"> <li>PGPABM- IIM Ahmadabad.</li> <li>B. Tech. Dairy Technology, MAFSU Nagpur</li> </ul>	<ul style="list-style-type: none"> <li>Dairy and Food Processing</li> <li>Organic Food Industry</li> <li>Cold chain Market Research</li> <li>Strategic Market Assessment</li> <li>Supply Chain Management</li> <li>Value Chain Analysis</li> </ul>
<b>Khushrow Chinooy</b>	<ul style="list-style-type: none"> <li>MBA – Marketing Gujarat University</li> <li>B. Sc. (Hons') Zoology MSU, Vadodara</li> </ul>	<ul style="list-style-type: none"> <li>Market Research and feasibility studies</li> <li>Project Management</li> <li>Supply chain mapping and assessment</li> <li>Agri infrastructure</li> </ul>
<b>Shikha Bhatt</b>	<ul style="list-style-type: none"> <li>PGDM- Agribusiness, NIAM, Jaipur</li> <li>B.Sc. Forestry, G B Pant University of Agriculture &amp; Technology, Pantnagar</li> </ul>	<ul style="list-style-type: none"> <li>Value Chain Analysis</li> <li>Supply chain mapping and assessment</li> <li>Cold Chain, Food Processing, Market Research</li> </ul>
<b>Amit Saluja</b>	<ul style="list-style-type: none"> <li>PGDM- IIM BANGALORE</li> <li>B.Sc. Agriculture, G B Pant University of Agriculture &amp; Technology, Pantnagar</li> </ul>	<ul style="list-style-type: none"> <li>Food Processing</li> <li>Supply Chain Management</li> <li>Warehouse and cold storage</li> <li>Dairy Processing</li> </ul>
<b>Ansuman Paikray</b>	<ul style="list-style-type: none"> <li>PGDRM- Institute of Rural Management Anand, Gujarat</li> <li>B. Tech, Agricultural Engineering, OUAT, Odisha</li> </ul>	<ul style="list-style-type: none"> <li>Value added agriculture products</li> <li>Certifications-Fairtrade and Organic</li> <li>Servicing to juice brand</li> <li>Sourcing &amp; Supply chain of agri commodities</li> <li>Rural retail and convergence</li> <li>SAP implementation for Procure to Pay module for value added products</li> </ul>
<b>Antara Roy</b>	<ul style="list-style-type: none"> <li>MSc – Philosophy, Public Policy and Economics, London School of Economics</li> </ul>	<ul style="list-style-type: none"> <li>Foreign Agri Trade Policy &amp; Government Affairs</li> <li>Business Planning and Strategy</li> </ul>

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SUPPORT TEAM (Readily available resources ready to be deployed ONLY IF need arises)		
Name of Staff	Education	Expertise
	• BA (Hons.) – Philosophy, LSR, Delhi University	<ul style="list-style-type: none"> <li>• Industry Analysis and Market assessment</li> <li>• Evaluated Multiple Acquisitions in Food, Solar and Agri domain</li> <li>• Rice Exports, Animal Feed, Micro-irrigation, Agro Logistics (Cold Transportation)</li> </ul>

**Expected Output/Documents to be delivered**

Sr. No.	Tangible Output	Days from Contract/Agreement Signing	Format and number of copies
1	Inception Report	Within 7 days	Soft & hard copies. No. of copies as per discretion of ARIAS
2	Report on "As-is market assessment for Eri and Muga silk sectors" submitted & presentation	Within 25 days	Soft & hard copies. No. of copies as per discretion of ARIAS
3	Report on "Demand trends, growth trends and growth drivers of Eri and Muga Silk" submitted & presentation	Within 45 days	Soft & hard copies. No. of copies as per discretion of ARIAS
4	Report on "possible entry points and Scope for creation/development of alternative and innovative market channels" submitted & presentation	Within 65 days	Soft & hard copies. No. of copies as per discretion of ARIAS
5	Final Report on "Market players, market share, market size and growth trends of Eri and muga silk in Assam & India" submitted & presentation	Within 90 days	Soft & hard copies. No. of copies as per discretion of ARIAS

**c) Comments (on the TOR and on counterpart staff and facilities)**

Form TECH-3: comments and suggestions on the Terms of Reference that could improve the quality/effectiveness of the assignment; and on requirements for counterpart staff and facilities, which are provided by the Client, including: administrative support, office space, local transportation, equipment, data, etc.

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#### On the Terms of Reference

- Suggest a detailed stakeholder discussion/round table headed by ARIAS and partaking representatives from state bodies/agencies like:
  - Directorate of Sericulture/Directorate of Handloom & Textiles; Govt of Assam
  - Central Muga Eri Research and Training Institute/Handlooms/Textile Agencies
  - Sualkuchi Institute of Fashion Technology (SIFT)
  - Assam Apex Weavers & Artisans Cooperative Federation Limited (ARTFED)
  - Assam Government Marketing Corporation (AGMC)
  - Regional APEDA, NABARD, NHB, SFAC and other government bodies
  - Ministry for Development of North Eastern Region (MDoNER)
  - Assam Industrial Infrastructure Development Corporation (AIIDC)
  - Assam State Agricultural Marketing Board (ASAMB)
  - North Eastern Regional Agricultural Marketing Corporation Limited (NERAMAC)
  - North Eastern Development Finance Corporation Limited (NEDFI)
  - Animal Husbandry & Veterinary Department, Govt of Assam
  - Export Credit Guarantee Corporation of India (ECGC)
  - Federation of Indian Export Organisations (FIEO)
  - Indian Institute of Entrepreneurship (IIE)
  - Forest Development, Cultural Affairs Departments, Tourism Dept., GoA
  - Relevant Academic and Research Institutes
  - Lead Banks in the region (Private/Government/Cooperative/Microfinance/others)
  - Any other body deemed feasible

#### On Counterpart Staff and Facilities

##### ARIAS/Nodal Agency to provide support in terms of:

- Facilitating meetings and provide an Authority Letter/Document for smoothness in conducting stakeholder meetings
- Appoint a nodal officer/party for ease in communication
- Furnish all relevant documents and reports published/in process which may provide essential data and information pertaining to the study
- Help in providing latest up to date data in terms of no. of farmers, ECCs, villages, farms, reeling units, VGRs etc (and including other relevant sericulture based data points, based on which sampling plan maybe tweaked/alterd in due consultation with ARIAS so as to make it more robust and precise)
- Assistance in accessing government data records and reports.



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FORM TECH-5  
Work Schedule & Planning For Deliverables

No.	Deliverable	Duration (in weeks)													Total in weeks
		1	2	3	4	5	6	7	8	9	10	11	12	13	
D1	<b>Assignment Inception</b>														
	Signing of Contract & Inception Meeting														1
	Drafting of Inception Report														
	Preparation of study tools for primary research & consultation to gather feedback of various stakeholders (within & outside Assam)														
	Drafting of questionnaire for primary survey and its submission to ARIAS for feedback and approval														
	Submission of draft inception report														
	Pre study Stakeholders Workshop: Draft presentation & Round table discussion to gather feedback from ARIAS & other stakeholders & arrive at common approach before commencement of primary survey														
	Submission of Final Inception Report to ARIAS Society & go ahead														
D2	<b>Report on "As-is market assessment for Eri and Muga silk sectors" submitted &amp; presentation"</b>														
	Secondary: Review of Literature														2.5
	Pilot testing of questionnaire														
	Incorporation of any changes to study tools for primary research & consultation														
	Initiate Primary data collection through face to face interviews, consultation, round table discussions														
	Tabulation & data analysis														
	Data Validation: Back checks & telephonic														
	Data Entry into MS Excel & Cleaning														
	Data Analysis (quantitative findings)														
	Collation of qualitative findings														
	Preparation of Draft Report on D2 & submission to ARIAS Society														
	Incorporation of Feedback from various stakeholders to finalize														

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No.	Deliverable	Duration (in weeks)													Total in weeks
		1	2	3	4	5	6	7	8	9	10	11	12	13	
	report														
	Submission of Final Report on D2 & Approval from ARIAS society														
D3	Report on "Demand trends, growth trends and growth drivers of Eri and Muga Silk" submitted & presentation"														
	Submission of draft report on D3 to ARIAS Society														3.9
	Incorporation of Feedback from ARIAS/ various stakeholders to finalize report on D3														
D4	Report on "possible entry points and Scope for creation/ development of alternative and innovative market channels" submitted & presentation														
	Submission of draft report on D4 to ARIAS Society														1.8
	Incorporation of Feedback from ARIAS/ various stakeholders to finalize report on D4														
	Post Study stakeholders workshop before submission of FINAL REPORT														
D5	Final Report on "Market players, market share, market size and growth trends of Eri and muga silk in Assam & India" submitted & presentation														
	Submission of draft report on D5 to ARIAS Society														3.8
	Incorporation of Feedback from ARIAS/ various stakeholders to finalize report on D5														
	Submission of all datasets/ contact lists of stakeholders/ excel sheets etc. to ARIAS														
	TOTAL														13 weeks

Milestone/Deliverable

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## FORM TECH-6

## Team Composition, Assignment and Key Experts' Inputs

No	Name	Expert's input per each Deliverable (MAN-WEEKS)							Total (in Weeks)	
		Position		D-1	D-2	D-3	D-4	D-5	Home	Field
KRY EXPERTS										
K-1	Mr. Pradeep Shrivastava	Team Leader	Home	0.5	0.5	0.5	0.5	1	3	
			Field	1	1	0.5	0.5	0.5		3.5
K-2	Mr. Sunjay Vuppuluri	Marketing Specialist	Home	1	0.5	0.5	0.5	1	3.5	
			Field	1	0.5	1	1	0.5		4
K-3	Amit Sareen	Handloom & Textile Specialist	Home	1	0.5	0.5	0.5	1	3.5	
			Field	1	0.5	1	1	0.5		4
Sub Total									10	11.5
NON-KEY EXPERT										
NK-1	Neerja Rawat	Statistics and Finance Expert	Home					0		
			Field		1		0.5		1.5	1.5
NK-2	P1	Field Surveyor	Home					0		
			Field	3	3	2	1.5		9.5	9.5
NK-3	P2	Field Surveyor	Home					0		
			Field	3	3	2	1		9	9
NK-4	P3	Field Surveyor	Home					0		
			Field	3	3	2	1.5		9.5	9.5
NK-5	P4	Field Surveyor	Home					0		
			Field	3	3	2	1		9	9
Sub Total								0	38.5	38.5
Total								0	48.5	50

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**Curriculum Vitae (CV)  
CURRICULUM VITAE (CV) - K1**

<b>Position Title &amp; No.</b>	K1 Team Leader
<b>Name of Expert:</b>	Pradeep Shrivastava
<b>Date of Birth:</b>	19-11-1973
<b>Country of Citizenship/Residence</b>	Indian

**Brief Profile:**

Pradeep Shrivastava has over 2 decades of extensive multidisciplinary experience in agribusiness and allied sectors across different functions such as Agriculture, Horticulture (F&V), Post-Harvest Infrastructure, Cold Chain Infrastructure, Agriculture Market Infrastructure, across functional areas as Project Management, Baseline Studies, Supply Chain Mapping, Value Chain Mapping, Feasibility Study, Business Plans, Detailed Project Reports, Impact Assessment Studies, Socio Economic Research, Market Research and Large Scale Surveys. Mr. Shrivastava comes in with robust consulting and advisory experience in agribusiness and allied sectors, investment promotion in agribusiness sector, marketing and branding of agri commodities, value chain assessment, mapping and management, policy & regulations reforms, industrial policy advisory and promotion (particularly in agribusiness sector), action plans, etc. He has in-depth understanding of the NER having worked in over a dozen projects in the geography. He is a graduate from Jawaharlal Nehru Krishi Viswavidyalaya with a qualification in Marketing from Indira Gandhi National Open University (IGNOU).

**Education:**

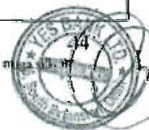
Institute, Location	Degree/ Diploma	Year of Passing
Jawaharlal Nehru Krishi Vishwa Vidyalaya (JNKVV), Jabalpur (MP)	M.Sc. (Agricultural Economics)	1999
JNKVV, Jabalpur (MP)	B.Sc. (Agriculture)	1996
IGNOU	Diploma in Marketing	2001

**Trainings in the relevant field:** Intellectual Property Rights Training, YES BANK, 2017

**Employment record relevant to the assignment:**

Period	Employing organization & your Title/position. Contact information for References	Country	Summary of activities performed relevant to the Assignment
August 2015-Present	<b>Name of Organisation:</b> YES BANK Ltd. (Food & Agribusiness Strategic Advisory & Research Division) <b>Position:</b> Senior Vice President <b>References:</b> Mr. Sumit Gupta, Group President & National Head, BRRB, YES BANK Ltd <b>Email:</b> sumit.gupta@yesbank.in <b>Phone:</b> 022-33478900	India	<ul style="list-style-type: none"> <li>• He has been involved in detailed value chain assessment and business plan studies for a variety of agriculture, horticulture and plantation commodities specifically in the NER having executed projects in Assam, Sikkim, Mizoram, Meghalaya &amp; Arunachal Pradesh</li> <li>• Market research &amp; assessment based on primary &amp; secondary research</li> <li>• Survey tool development, statistical analysis</li> <li>• Data validation &amp; graphical representation in report/presentations</li> <li>• Project Execution &amp; team management</li> </ul>

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2014-2015	<b>Name of Organisation:</b> Indian Society of Agribusiness Professionals, New Delhi <b>Position:</b> Vice President <b>References:</b> Mr. Sunil Khairnar, Chairman <b>Email:</b> sunil@isapindia.org <b>Phone:</b> 9810259221	India	<ul style="list-style-type: none"> <li>• Responsible for agribusiness (procurement, marketing of cereals-pulses, and value chain mapping) and policy advisory projects for a number of Central Government, state government agencies as well as a number of multilateral and bilateral clients.</li> <li>• Market research &amp; assessment based on primary &amp; secondary research</li> <li>• Client presentation and liaison</li> <li>• Survey tool development, statistical analysis</li> <li>• Data validation &amp; graphical representation in report/presentations</li> <li>• Project Execution &amp; team management</li> </ul>
2012-2014	<b>Name of Organisation:</b> Grand Tech Alliance Pvt Ltd., New Delhi <b>Position:</b> Director <b>References:</b> Mr. Deva Nand Joshi, MD, Email: joshi.devanand@gmail.com <b>Phone:</b> 9818954401	India	<ul style="list-style-type: none"> <li>• Led multiple projects in different domains namely rural development and impact assessment studies in dairy, drinking water and sanitation, MSME, skill development and capacity building and cold chain infrastructure for cooperative, national govt institutes and state government clientele</li> <li>• Detailed market study through primary survey including a plethora of stakeholders - farmers, FPOs, market intermediaries, service providers, exporters, government officials, policy makers, trade experts etc.</li> <li>• Client presentation and liaison</li> <li>• Survey tool development, statistical analysis</li> <li>• Data validation &amp; graphical representation in report/presentations</li> <li>• Project Execution &amp; team management</li> </ul>
2010-2012	<b>Name of Organisation:</b> Synergy Technofin Pvt. Ltd., New Delhi <b>Position:</b> Director <b>References:</b> Mr. Alok Srivastava, MD; <b>Email:</b> srivastava.ak@synerg <b>Phone:</b> 9810123576	India	<ul style="list-style-type: none"> <li>• In the capacity of Director at Synergy Technofin, Pradeep was involved in execution of multidimensional projects in pulses and horticulture domain, cold chain infrastructure, farm data analytics, customer satisfaction study, feasibility studies, business plans &amp; baseline studies.</li> <li>• Multiple projects across diverse geographies such as Jharkhand, MP, Rajasthan, Tripura, Meghalaya, Punjab, Uttarakhand and West Bengal</li> <li>• Pradeep facilitated establishment of market linkages, identifying value chain gaps, providing infrastructure and policy recommendations</li> <li>• Client presentation and liaison</li> <li>• Survey tool development, statistical analysis</li> </ul>

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2010	<b>Name of Organisation:</b> Development Partners., New Delhi/Indian Rural Development Solutions Pvt. Ltd., New Delhi <b>Position:</b> Partner/ Director <b>References:</b> Mr. Sunil Sihag, Partner; <b>Email:</b> sunil.sihag@gmail.com; <b>Phone:</b> 9560884566	India	<ul style="list-style-type: none"> <li>• Team incharge for multiple projects pertaining to mobile based MIS, baseline household survey, customer satisfaction survey for agricultural pesticide usage across diverse geographies such as Uttar Pradesh and Andhra Pradesh</li> <li>• Led a team of senior and junior analysts for collating field data, data back checks, data validation and cleaning as well as subsequent analysis to derive key project related findings and provide recommendations pertaining to the same.</li> </ul>
2007-2010	<b>Name of Organisation:</b> Global Agri System Pvt. Ltd., New Delhi <b>Position:</b> Manager <b>References:</b> Mr. Gokul Patnaik, Chairman <b>Email:</b> gokul.patnaik@gmail.com <b>Phone:</b> 9810063433	India	<ul style="list-style-type: none"> <li>• Led a team of junior consultants to develop detailed project reports for integrated cold chain scheme of MOFPI, medicinal plants for NMPB, and multiple WORLD BANK funded projects such as MACP and RACP</li> </ul>
2005-2007	<b>Name of Organisation:</b> Indian Agribusiness Systems Pvt. Ltd., New Delhi <b>Position:</b> Consultant <b>References:</b> Mr. Sunil Khairnar, Director; <b>Email:</b> sunil@agriwatch.com; <b>Phone:</b> 9810259221	India	-/-

**Membership in Professional Associations & Publications:** NIL  
**Language Skills (indicate only languages in which you can work):**

Language	English	Hindi
Speaking	Good	Good
Reading	Good	Good
Writing	Good	Good

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**Adequacy for the Assignment:**

Detailed Tasks Assigned on Consultant's Team of Experts:	Reference to Prior Work/Assignments that Best Illustrates Capability to Handle the Assigned Tasks
<ul style="list-style-type: none"> <li>• Oversee overall coordination of the project</li> <li>• Provide critical insights and consultation with ARIAS</li> <li>• Finalize sampling and stakeholder plans</li> <li>• Identify new markets and channels for export of silk and handloom products</li> <li>• Draft/Final Report - Writing, Formulation, Submission, Presentation</li> </ul>	<p><b>Team Leader for Formulating India's First Agri Exports Policy for APEDA and Ministry of Commerce and Industries</b>  <b>Year - 2017</b>  <b>Location - Pan India</b>  <b>Client - MOI&amp;C, APEDA</b>  In order to manifold existing market share in the global trade scenario for existing commodities, as well as explore potential opportunities for India's exports to grow, the need for a robust and overarching agri exports policy is of high essentiality. It would help to provide a steady roadmap and guidelines to approach existing mechanisms as well as bring in tangible reforms so as to provide a shot in the arm to the agricultural and allied sector exports from India. The Agricultural and Processed Food Products Export Development Authority (APEDA) established by the Government of India is mandated with the responsibility of export promotion and development of the scheduled products intends to prepare an "Agriculture Exports Policy."</p> <p><b>Activities Performed:</b></p> <ul style="list-style-type: none"> <li>- Assess top agricultural and allied sector commodities which contribute maximum to the export basket from India and identify key challenges across the value chain which hinder the exports</li> <li>- Preparation of questionnaire to collect feedback from various commodity boards, product associations, councils and the leading exporters in agriculture &amp; allied sectors. The key sub-sectors will include Marine products, Meat and animal products, Plantation Crops, Cereals, Pulses, Oilseeds, F&amp;V (fresh &amp; processed), Spices, Floriculture, Organic, Tobacco, Others (Cotton, NTFP, Sugar, Guar, Groundnut etc).</li> <li>- Recommend interventions to overcome such challenges, and identify key challenges across value chain which hinder the exports</li> <li>- Identify financial implications for any of the interventions recommended</li> </ul> <p><b>Team Member for WORLD BANK Funded projects:</b></p> <ul style="list-style-type: none"> <li>• Team Member for <u>World Bank Funded Multi State Agricultural Competitiveness Project (MACP) - Preparation of Project Implementation Plan for State of Rajasthan</u> for Rajasthan State Agricultural Marketing Board, Rajasthan. Project under implementation and now known as Rajasthan Agriculture Competitiveness Project (RACP)</li> <li>• Team Member for <u>World Bank Funded "Multi State Agriculture Competitiveness Project (MACP)- Preparation of Project Implementation Plan for Punjab"</u> for Punjab State Agricultural Marketing Board, Punjab</li> <li>• Team Member for Study on Value Chain Analysis of Selected Agro Commodities in Bihar for World Bank. As a part of policy document of Agriculture Sector, the study focussed on base document for future <u>World Bank</u> investment program in the state</li> <li>• Team Member for Project on '<u>Mechanization of Rice-Wheat cropping system for increasing the productivity- NATP (MM)</u>', funded by the <u>World Bank</u>.</li> </ul>

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	<p>Introduced concept of raised bed planting of wheat, zero tillage In Wheat, seed cum fertilizer drill, raising of paddy nursery in portrays for mechanized rice transplanting, introduction of mechanized rice transplanters, combine straw harvesters. Now a day's all technologies are very popular among farmers</p> <ul style="list-style-type: none"> <li>Team Member for <u>Project on 'Household Food and Nutritional Security for Tribal, Backward and Hilly Areas (Programme 6)- NATP (MM)'</u> funded by the <u>World Bank</u>. Under the project team introduced value addition in soybean like soya badi, soya nuggets, soya flour, soya milk, zero energy cool chambers for F&amp;V, bins for storage of grains. Now a day's all products are very popular among consumers.</li> </ul>
	<p><b>Team Lead for Value Chain Analysis Study of Horticulture Produce of North Eastern Region, India</b>  Year: 2011-2012  Location: Assam, Arunachal Pradesh, Meghalaya, Tripura, Nagaland, Mizoram, Sikkim  Client: Small Farmers Agri Business Consortium (SFAC), Govt of India  Main project features: North East Region is endowed with diverse agro-climatic conditions which are conducive for cultivation/production of varied horticultural crops. Though NER has the potential to achieve maximum productivity, but it has not been capitalized so far because of various factors In order to evolve a strategic module for the wholesome development of horticulture, there is a need to identify gaps, efficiency levels, inherited advantages across value chain of potential horticultural crops of the North Eastern region. With this background, Small Farmers' Agribusiness Consortium (SFAC) decided to conduct a detailed value chain study of Focussed Crop Groups (FCGs) of North Eastern Region. The study comprised of mapping of main and supporting activities of production, post-harvest operations, logistics, marketing and services etc.  Activities Performed-  Mapping the movement of price and journey of the raw materials from farmers to commission agent, traders, processors, wholesalers, retail chains and ultimately to the end consumer; track the food miles; identify the location of the proposed collection centres in terms of the sustainable supply and profitability; locate and pin point possible collection centres for the above mentioned crop groups; developed the crop calendar: Activity calendar from sowing to harvesting across various months; calculate the number of man-days utilised for various crop groups in the district; studied particular crops from the view point of various stakeholders such as farmers, traders, consumers etc., identified gaps at each level of value chain, identified commodity specific infrastructure, developed detailed value chain analysis report.</p> <p><b>Team Lead for Detailed Stakeholder Survey for Preparation of DPR for Organic Fruit-Vegetable &amp; Mushroom Marketing from Bihar</b>  Year: 2013  Location: Bihar (Patna, Nalanda, Vaishali)  Client: Bihar State Milk Co-Operative Federation Ltd., Bihar  Main project features: Bihar State Milk Co-Operative Federation Ltd (Bihar) wants to establish complete supply chain of organic fruits &amp; vegetables including mushroom cultivated in 3 districts (Patna, Nalanda and Vaishali) of Bihar on MARFED model. For the purpose commissioned project in the form of Detailed Project Report (DPR).</p>

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	<p><b>Activities Performed-</b></p> <ul style="list-style-type: none"> <li>- Delineate the area, production, productivity, marketable surplus and other necessary details required to prepare a descriptive production profile of vegetables, fruits, mushroom cultivated by the farmers.</li> <li>- Complete study of supply chain from farmers to consumers as it exists at present including transportation and related logistics arrangements</li> <li>- Listing of existing market intermediaries.</li> <li>- Complete analysis of market channels and corresponding price spread analysis of each reference vegetable, fruit, mushroom cultivated in that area/district from producers to consumers.</li> <li>- Market certified organic vegetables would include - Potato, onion, brinjal, okra, chilli, tomato, radish, French-bean, cucumber, bitter guard, sponge guard, cauliflower, cabbage, mushroom etc. The list may be expanded based on ground realities</li> <li>- Infrastructure support required, organisational structure needs to put in place for facilitating the whole process from collection of produce, sorting, grading, warehousing, packaging or value addition in processing to marketing are the key issues indicated in the DPR with cost details.</li> </ul>
	<p><b>Team Leader for Study on Interventions in Organic Value Chains in Sikkim</b>  <b>Year: 2017</b>  <b>Location: Sikkim</b>  <b>Client: IFFCO Limited</b>  <b>Phase 1: Scoping of business case to assess potential opportunities for IFFCO in the Organic Value Chain</b>  - Assessment of Identified value chains of key commodities; Identification of any other key potential commodities (if any) and its value chain assessment; Need Gap Analysis; Identification of Business Opportunities for IFFCO;  <b>Phase 2: Detailed feasibility study and project report for the identified opportunities</b>  - Feasibility Study; SWOT Analysis of the identified opportunities; Involvement of different institutions; Key Risks and Mitigation Strategy; Comparative Assessment Of Indian certification agency/ies (Agency with the most certifications in Sikkim) against leading global organic certification agencies; Indicative Buyers: Indicative list of buyers in the countries to which organic products are exported from India.  <b>Detailed Project Report &amp; financial projections</b></p>
	<p><b>Project Lead for Business Case for Spices in 3 states of NER and Uttarakhand</b>  <b>Year: 2017</b>  <b>Location: Uttarakhand, Mizoram, Meghalaya, Nagaland</b>  <b>Client: IDH Sustainability Initiative</b>  <b>Identification of key spice's commodities &amp; shortlisting</b>  <ul style="list-style-type: none"> <li>- Development of a ranking matrix to identify the key spices based on based on the parameters namely (but not limited to) current production levels, marketable surplus, current exports from study region, international demand, capacity to absorb high transportation costs, value for organic premium, completion in international markets and others.</li> </ul> <b>Understanding value proposition to farmer for growing 'Organic Spices'</b>  <ul style="list-style-type: none"> <li>- Assessing probable incentives (social, economic, policy, agricultural) to farmer.</li> </ul> </p>

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	<p>for adopting organic cultivation practices</p> <ul style="list-style-type: none"> <li>- Understanding farmer considerations in shifting from conventional cropping to organic cultivation and price realization</li> <li>- Development of a crop portfolio which follows Sustainable Agricultural Practices (SAP) and similar standardized processes for cultivation</li> <li>- Gauge local skill and capacity building, capacity of academic and research institutes, training institutes etc. to support such interventions</li> <li>- Assessment of all existing policies and schemes in implementation in the study region - their lacunae, recommendations in line with project objectives and key actionables from the Government, private sector and other agencies to boost exports from the study region</li> <li>- Market Opportunity: Domestic vis-a-vis Global</li> <li>- Assess tangible domestic and exports demand based on data analysis of existing trends including <ul style="list-style-type: none"> <li>• Value chain, price marks and profitability</li> <li>• Value addition opportunity and primary level processability at a local level</li> <li>• Potential of Post-Harvest &amp; Value Addition Infrastructure, its cost implications on value chain and realization of premium in terms of Organic</li> <li>• Logistics and quality enhancement</li> <li>• Complexity in manufacturing</li> <li>• Requirement of labour and technical manpower</li> <li>• Regulatory compliances</li> <li>• Comparison with neighboring markets/market leaders - Benchmarking in terms of price build up and assess final benefit to farmer per rupee when compared to global market leaders</li> </ul> </li> <li>- Comparative assessment of Indian certification agency/ (ies) against leading global organic certification agencies as well as MRL compliance policies for the European and American markets.</li> <li>- Business Case and Export prospects (Detailed feasibility study and project report for the identified opportunities) <ul style="list-style-type: none"> <li>• A project report will be developed which will cover the following:</li> </ul> </li> <li>- Indicative Business Plan/Product Mix/Minimum capacity/Infrastructure requirement for a viable model</li> </ul> <p>Financial modeling: Location, Project Cost, Viable Capacity, Investment required and Source of funds/Project Financing, Breakeven costs, Operating assumptions, Manpower requirement, Income statement, Cash Flow statement, Balance Sheet projections, any others.</p> <p><b>Project Lead for Market Study and Assessment to Promote Agri-Horticultural Produce from Mizoram</b>  <b>Year:</b> June 2016 to 2017  <b>Location:</b> Mizoram covering 150 stakeholders  <b>Client:</b> United Nations Development Programme (UNDP), India  <b>Main project features:</b> Detailed study of agri-horticulture crops, identification of potential crops, detailed market study of identified potential crops including demand estimation, identifying key constraints and bottlenecks in the marketing system.</p>
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	<p>Current and emerging opportunities in domestic as well as international markets, complete value chain analysis (from farm to fork) and mapping of potential crops including value added &amp; price mark ups by each value chain actor, key role played by various stakeholders, SWOT Analysis, assessment of post-harvest losses and infrastructure requirement to handle the potential crops, Identify potential sources of funding on agri/horti market linkages, Scoping out the role and requirement of other related institutions in infrastructure and human resource development, Necessary support for organic certification, packaging, branding and quality control and procurement planning, Feasibility of involvement of FPOs for marketing. Develop project proposals on marketing for availing the relevant financial incentives for actualizing the marketing linkages under various schemes/programs of the Government and for investors, Support the government on policy decisions regarding marketing.</p> <p><b>Activities Performed</b> Identification of potential crops, interaction with key stakeholders for value chain analysis, assessment of current potential, demand estimation, infrastructure identification, preparing detailed market study cum value chain report, preparing detailed market strategy and marketing plan</p> <p><b>Team Leader for developing a Master Plan for Cold chain and Ripening Chambers in Madhya Pradesh</b> Year: 2012 Location: Madhya Pradesh Client: Department of Horticulture, Govt of Madhya Pradesh through Small Farmers Agri Business Consortium (SFAC), Govt of India and Main project features: Though, the state of Madhya Pradesh has vast production of horticultural crops but lacks in the post-harvest infrastructure to handle perishable crops. The total number of cold storages in MP is 197 with total installed capacity of 0.80 million MT. In the state, majority of the storage capacity (69.87%) has been established for potatoes followed by multipurpose (29.42%) cold storages. For the purpose of handling of fruits and vegetables, only 0.32% storage capacity is available in the state. Significant gap exists between the required and available capacity of cold chain in the state and at present due to gross deficit of cold storage capacity, a large part of the perishable production is wasted. Further, due to inadequacy of cold chain infrastructure, there is a frequent shortage of perishable agriculture commodities in the off season leading to inflation in the price of essential goods. With this background, Department of Horticulture, Government of Madhya Pradesh through Small Farmers' Agribusiness Consortium (SFAC) commissioned assignment of preparation of Master Plan for Cold Chain and Ripening Chamber in Madhya Pradesh.</p> <p><b>Activities Performed-</b> Location and sizing of cold chain infrastructure (collection centers, pack houses, refer vans, on farm centers, ripening chambers etc.) based on selected critical parameters like current and future fruits and vegetables production, current and future population, demand and supply of fruits and vegetables, marketable surplus, level of urbanization, existing cold storage capacities etc., district specific different infrastructure facilities have been integrated and three modules are proposed in the master plan to make the cold chain complete. Besides these standalone ripening</p>
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	<p>chamber facilities, collection centers and on farm centers are also proposed to be established in the plan.</p> <p><b>Team Leader for Detailed market study for Development of Integrated Agro Infrastructure Complex in PPP Mode</b>  <b>Year - 2013</b>  <b>Location - 6 locations in Rajasthan</b>  <b>Client- Private Client (Confidential)</b>  <b>Main Project Features - Private Mandi &amp; warehousing complex development with mechanized bagging facility, Grain mandi for trading in primary arrivals, Electronic Trading facility for Spot and Futures markets, State-of-the-art mechanized grain storage warehouse, Wholesale/ Retail market infrastructure for trading activity, Commercial buildings for housing offices of traders, buyers, banks, insurance facility and other business partners.</b>  <b>Activities Performed - Evaluation of the existing structure of mandis in India, techno commercial feasibility study for set up of private mandis in various locations, Detailed Project Report preparation and implementation assistance for the project</b></p> <p><b>Team Leader for Study on 'Demand Supply assessment of availability of animal husbandry products in 100 km radius of NCR Delhi'</b>  <b>Year: 2016-17</b>  <b>Location: NCR Delhi</b>  <b>Client: Department of Animal Husbandry, Dairying and Fisheries, MoAFW, GoI</b>  <b>Main Project Features:</b> Delhi, the capital of India is the largest urban agglomeration in India and one of the largest in the world. Over the years, it has grown manifold, bustling at its seams due to large scale industrialization, influx of migrant labour and overall urban development leading to sky high land prices, state of the art facilities in terms of transport infrastructure as well as one of the highest per capita incomes in the country. As a result of these, as well as the coming up of Gurgaon, Noida and Faridabad as major satellite centres, providing employment to millions and home to major financial powerhouses, it became imperative to formulate a cohesive plan to incorporate regions of neighbouring states such as Haryana, Rajasthan and Uttar Pradesh. Hence, a study was undertaken to understand the current situation of animal husbandry products being consumed/ marketed/ produced in NCR Delhi, identify gaps and provide recommendations, if any.</p> <p><b>Activities Performed:</b>  Primary survey covering over 50 stakeholders in Delhi NCR to carry out assessment of key parameters of animal husbandry products being produced in Delhi NCR on basis of primary survey. These include: <ul style="list-style-type: none"> <li>o Current Population &amp; growth rates</li> <li>o GDP growth rates</li> <li>o Veg &amp; non-vegetarian diet patterns</li> <li>o Per capita consumption of AH commodities</li> <li>o Total Consumption of AH commodities (sub region wise)</li> <li>o Current production levels of AH commodities in NCR Delhi</li> <li>o Current sales of AH commodities in NCR Delhi</li> </ul> </p>
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	<ul style="list-style-type: none"> <li>○ Key clusters of production</li> <li>○ Key sourcing points from outside NCR</li> <li>○ Supply channels and Consumer preferences</li> </ul>
	<p><b>Team Leader for Detailed value chain and cluster study in 4 districts of Maharashtra for doubling of farmers income for NABARD</b></p> <p><b>Year - 2017</b></p> <p><b>Client - NABARD</b></p> <p><b>Main Project Features:</b> National Bank for Agriculture and Rural Development (NABARD) is a statutory body corporate established under NABARD Act 1981. Its main objective is to promote sustainable and equitable agriculture and rural prosperity through effective credit support, related services, institutional development and other innovative initiatives. Pursuant to the announcement of GoI on "Doubling of Farmers' income by 2022", NABARD implemented this study in Maharashtra to capture the state specific issues and strategies for doubling the farmers' income.</p> <p>Based on the objectives, the study should cover the following aspects:</p> <ul style="list-style-type: none"> <li>• Trend in income level of the farmers in the state (using both primary and secondary data).</li> <li>• Composition of farm income, change in the composition, identification of factors affecting diversification of farmer income and likely composition of income by 2022 (highlighting emerging trend).</li> <li>• Impediments confronted in farming business, diversification of farm activities, value addition, marketing, price realization.</li> <li>• Infrastructure limitations, requirements, mode of investments, potential partners.</li> <li>• Policies that are hindering agricultural and allied sectors growth and modification required at state level.</li> <li>• Possible diversification of activities at farm level, Allied sector investments, integrated farming activities, (record location specific case studies / innovations / initiatives observed).</li> <li>• Skill requirement, technical knowhow, at farmer level for crop and activity diversification, measures to overcome such impediments.</li> <li>• The extent of distress confronted by the farmers in the study area, its frequency, and the suggested risk mitigation mechanism.</li> <li>• Major policy changes, institutions and quantification of investments required in thrust area such as: <ul style="list-style-type: none"> <li>○ Irrigation(especially on improving irrigation efficiency)</li> <li>○ Quality seed and soil health</li> <li>○ Warehousing, cold storages, other infrastructure</li> <li>○ Value addition through food processing</li> <li>○ Markets (integration with National Agriculture Market)</li> <li>○ Full coverage of new Crop Insurance and other risk mitigation measures</li> <li>○ Other investment in agriculture</li> </ul> </li> <li>• Convergence of schemes, activities, and stakeholders required, etc., at state level to be learn and unlearn from past experiences in the state.</li> </ul>

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	<p><b>Team Leader for Study to assess how Indian fruit pulp/ concentrate can be made competitive vis-à-vis imports for Ministry of Food Processing Industries (MOFPI) Year - 2016</b></p> <p><b>Client - MOFPI</b></p> <p><b>Description of actual services provided within the assignment:</b></p> <ul style="list-style-type: none"> <li>• Understand total requirement of fruit pulp/concentrate in India at present and projection over next 5 years along with present sources of supply and detailed value chain assessment</li> <li>• Comparative advantage of imported fruit pulp viz a viz domestic production</li> <li>• Measures to make domestic fruit pulp competitive</li> <li>• Suggestive incentive package for processing industry to set up processing plants for production of fruit pulp/including processing of by products for revenue generation, linkage with farmers and linkage with Mega Food Parks</li> <li>• Suggest measures to encourage the beverage industry to invest in setting up of such processing plants so as to create the entire value chain from field to consumer</li> <li>• Quantification of benefit to farmer as a result of increase in domestic production of fruit pulp/concentrate</li> </ul>
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Expert's contact information: (e-mail: Pradeep.shrivastava@yesbank.in, phone: 9910700455)

**Certification:**

I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes myself, my qualifications, and my experience, and I am available to undertake the assignment in case of an award. I understand that any misstatement or misrepresentation described herein may lead to my disqualification or dismissal by the Client, and/or sanctions by the Bank.

Pradeep Shrivastava

Name of Expert



Name of authorized  
Representative of the Consultant

NITIN  
PURI

  
Signature

Date: 16/10/2018

  
Signature

Date: 16/10/2018

  
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### CURRICULUM VITAE (CV) - K2

Position Title & No.	K-2 Marketing Specialist
Name of Expert:	Sunjay Vuppuluri
Date of Birth:	26-07-1972
Country of Citizenship/Residence	Indian

#### Brief Profile:

With over 20 years of industry and consulting experience, Sunjay is a seasoned agribusiness professional with expertise in marketing and investment promotion of various agrarian commodities including agri inputs, seed, fertilisers, warehousing, cold chain, fresh produce exports, rural markets and supply chain. His clients in agricultural marketing have included IFC, Coca Cola, MoFPI, APEDA & DFID. Previously Sunjay has worked with leading companies such as PwC, Reliance Retail, and Coromandel Fertilizers. He is a Post Graduate in Agribusiness Management (PGDABM), MANAGE & a Masters in Agriculture from APAU.

#### Education:

Institute, Location	Degree / Diploma	Year of Passing
National Institute for Agricultural Extension Management (MANAGE), Hyderabad	Post Graduate Diploma in Agri Business Management (PGDABM)	1998
Agricultural College, Rajendranagar, Acharya N G Ranga Agricultural University, Andhra Pradesh	M.Sc. (Agriculture) in Genetics & Plant Breeding	1996
College of Agriculture, Bapatla, Andhra Pradesh Agriculture University	B.Sc (Agriculture)	1994

Trainings in the relevant field: Intellectual Property Rights Training, YES BANK, 2017

Employment record relevant to the assignment: 20+ years of experience in agribusiness, marketing, investment & allied sector domains

Period	Employing organization & your Title/position. Contact information for References	Country	Summary of activities performed relevant to the Assignment
May 2016- Present	Name of Organisation: YES BANK Ltd. (FASAR) Position: Group Executive Vice President References: Mr. Nitin Puri, Senior President, FASAR, YES BANK Ltd. Ph. 9811192918 Email: nitin.puri@yesbank.in	India	• Project Management & Consulting Advisory pertaining to investment promotion, stakeholder consultations, liaison with target investors, marketing & designing of branding collaterals, investor facilitation & handholding, business planning & long term implementation support



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2011-2015	<b>Name of Organisation:</b> PricewaterhouseCoopers Private Limited, India <b>Position:</b> Senior Manager (2011-15), Associate Director (2015), Director (2015-2016) (Agriculture & Natural Resources team, Government Reforms and Institutional Development Division) <b>References:</b> Ashok Verma (Partner) <a href="mailto:Ashok.verma@in.pwc.com">Ashok.verma@in.pwc.com</a> <b>Cell:</b> 9830913014	India	<ul style="list-style-type: none"> <li>• Starting his journey as a senior manager, Sunjay went on to become the Associate Director of Agriculture &amp; Natural Resources team, Government Reforms and Institutional Development Division at PwC.</li> <li>• During his tenure, he was involved as a team leader in a number of assignments which pertained to market development, new market exploration, portfolio diversification, market entry strategy and risk mitigation for existing as well as new agribusiness players and entrepreneurs. He has helped clients in these sectors across countries such as India, Ethiopia, Israel, Uzbekistan, Egypt and Netherlands</li> <li>• Project management and execution</li> <li>• Market entry strategy</li> <li>• Stakeholder consultations - exporters, retailers, marketers, intermediaries, policy players, traders, foreign buyers etc.</li> <li>• MOUs with new buyers, embassy engagement and identifying potential new markets</li> <li>• Report writing and presentation</li> <li>• Study tool development, pilot testing and data analysis</li> </ul>
Feb 2008 - May 2011	<b>Name of Organisation:</b> YES BANK Ltd <b>Position:</b> Asst. Vice President (2008-2009) & Vice President (2009-2011) <b>References:</b> Prasad P, GEVP, FASAR, YES BANK Limited <b>Email:</b> Prasad.p@yesbank.in <b>Phone:</b> +919987567948	India	<ul style="list-style-type: none"> <li>• Project management and execution</li> <li>• Market entry strategy</li> <li>• Stakeholder consultations - exporters, retailers, marketers, intermediaries, policy players, traders, foreign buyers etc.</li> <li>• MOUs with new buyers, embassy engagement and identifying potential new markets</li> <li>• Report writing and presentation</li> <li>• Study tool development, pilot testing and data analysis</li> </ul>



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2006-2008	<b>Name of Organisation:</b> Reliance Retail Limited <b>Position:</b> Manager, Procurement & Supply Chain Management of Fruits & Vegetables <b>References:</b> Amar Vaid, Senior Vice President	India	<ul style="list-style-type: none"> <li>Procurement strategy &amp; marketing of fruits &amp; vegetables in select geography &amp; marketing regions</li> </ul>
1998-2006	<b>Name of Organisation:</b> Coromandel Fertilizers Limited / E.I.D Parry (f) Limited, India <b>Position:</b> <ul style="list-style-type: none"> <li>Deputy Manager &amp; National in charge for Marketing &amp; Promotion (Plant Protection Chemicals) (2006)</li> <li>Zonal Manager Sales &amp; Marketing - Plant protection chemicals (Andhra Pradesh) (2004-06)</li> <li>Branch Manager (Pesticides) for Maharashtra (2003-2004)</li> <li>Senior Executive - Product Promotion &amp; Marketing (Fertilizers) - Andhra Pradesh, Tamil Nadu (2001-2003)</li> <li>Marketing Executive-Pune / Akola, Maharashtra (1998 to 2001)</li> </ul> <b>References:</b> Gopalkrishna P, Senior Vice President	India	<ul style="list-style-type: none"> <li>Marketing &amp; promotion of plant protection chemicals, stakeholder pitching, sales strategy, new market development, assessment of customer satisfaction, handholding support for new stakeholders etc.</li> </ul>

**Membership in Professional Associations & Publications: NIL.**

**Language Skills (indicate only languages in which you can work):**

Language	English	Hindi	Telugu
Speaking	Good	Good	Good
Reading	Good	Good	Good
Writing	Good	Good	Good



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**Adequacy for the Assignment:**

Detailed Tasks Assigned on Consultant's Team of Experts:	Reference to Prior Work/Assignments that Best Illustrates Capability to Handle the Assigned Tasks
<ul style="list-style-type: none"> <li>Inputs on prioritized sub sectors in silk - eri, muga, mulberry, Tasar and others</li> <li>Identify new markets for entry and develop strategy for the same</li> <li>Export potential - demand and projections (in collaboration with NKI)</li> <li>Improve investment climate, develop collaterals, marketing and branding strategies</li> <li>Outreach and investor facilitation in India and abroad</li> </ul>	<p><b>Deputy Team leader for Bihar Agriculture Growth and Reforms Initiative for DFID</b>  Year: May 2015 to April 2016  Location: Bihar  Client: DFID (Department of International Development)  <b>Main project features:</b>  Focusing on small and marginal farmers, BAGRI intends to support and complement Government of Bihar in implementation of agriculture road map 2013-17 and enable sustainable and inclusive agricultural growth leading to poverty reduction. Programme aims to improve the performance of the agriculture sector by focusing on -</p> <ul style="list-style-type: none"> <li>Strengthening backward and forward linkages for agriculture market development and private investment in agriculture;</li> <li>Facilitating improved farmers' access to "technology, knowledge, finance, infrastructure and better inputs" through convergent delivery mechanisms;</li> <li>Increasing farmers' price realization through "increased access to markets" and improving their bargaining power through "formation of farmer producer companies"; and</li> <li>Enable institutional development for better market structures, investment facilitation and research for overall sector development.</li> </ul> <p><b>Activities Performed:</b>  Led the team in executing the inception phase - that focused on developing the programme design and intervention plan for a 5 year technical assistance programme. The same was accepted by DFID and Government of Bihar for implementation</p> <p><b>Team Leader for Study on providing Services for promotion of food parks/Integrated Food Parks/Food Processing Policy</b>  Location: Andhra Pradesh  Name of Client: Andhra Pradesh Industrial Infrastructure Corporation Ltd, Basheerbagh, Hyderabad, 500004  <b>Main Project Features:</b> Development of Road Map for strategic implementation of Food Processing Policy, promoting the AP Food Processing Policy among domestic &amp; international investors, investor follow-ups and discussions  <b>Activities Performed:</b> New Food Processing Entities introduced: a) KDD-Kuwait- Setting up of fruit processing unit in Chittoor, AP. Likely investment INR 50 Cr &amp; b) Hatsun Agro Product, a Chennai based INR 3,500 Cr company, investing close to INR 150 Cr in a milk processing unit and animal feed unit in AP.</p>

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	<p><b>List of MOUs Signed:</b> Around 66 nos. signed with an approx. investment outlay INR 6000 Cr. With an employment generation potential of ~77,000</p> <p><b>Team Leader for Development of master plan blue-print for setting up the IFFCO Kisan SEZ - an Agri-based processing zone.</b>  <b>Year:</b> 2008-10  <b>Location:</b> Nellore, Andhra Pradesh  <b>Client:</b> IFFCO Kisan SEZ.</p> <p><b>Main project features:</b> The project preparation of a detailed project report and master plan for development of an integrated agro part. I was part of a team that was led by a team from Wageningen University, The Netherlands. The project also involved a detailed supply chain analysis and mapping of process flows for procurement, handling, storage and transportation of agricultural produce - including F&amp;V, poultry, fish and milk. It also involved facilitating IFFCO to carry out road shows and global investor meets with representation</p> <p><b>Activities performed:</b></p> <ul style="list-style-type: none"> <li>Scanned of Nellore and surrounding districts of Andhra Pradesh to identify production centers of key agricultural produce including fruits and vegetables, identifying locations to set up Rural Transformation Centres (RTCs) to be used as procurement centers, developing a viable logistics and distribution to link Farmers - RTCs - Agro Park - Distribution Centres (at Consumption Centers).</li> <li>Was also part of the road shows for India, Israel and Netherlands. Was also a part of a number of B2B meetings held with various companies.</li> </ul> <p><b>Team Leader for Project on Implementation Support for Odisha Inclusive Growth Programme</b>  <b>Year:</b> May 2014 to April 2016  <b>Location:</b> Odisha  <b>Client:</b> IFC (International Finance Corporation)</p> <p><b>Main project features:</b>  Through the Odisha Inclusive Growth Partnership Program, GoO and IFC have partnered to implement reforms to improve the business environment of Odisha and promote private sector investment in the agribusiness and tourism sectors of the state. The program aims to harness the investment potential of private players by designing and implementing interventions that institute business friendly policies, laws, regulations and also strengthen institutions that implement them. PwC was appointed as the program implementation support Consultant.</p> <p><b>Activities Performed:</b></p> <ul style="list-style-type: none"> <li>Identifying 5 focus sub-sectors and a cross cutting themes - based on strategic advantages of Odisha and potential for attracting private sector investment</li> <li>Defined sector specific value propositions and investment opportunities - across the value chain based on a supply chain analysis and stakeholder interaction</li> <li>Initiated private sector investor outreach: Developed a long list of potential investors and initiated the process of developing the baseline of</li> </ul>
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	<p>existing investment proposals and status of major proposals</p> <ul style="list-style-type: none"> <li>• Policy advisory &amp; streamlining regulatory processes and procedures</li> <li>• Conducted road shows and stakeholder workshop on investment opportunities in across various agribusiness sub-sectors</li> </ul> <p><b>Team Leader for Project on Facilitation of Investment promotion through Joint Venture formation between Indian &amp; Israeli Companies through the "Growin 2010" programme of Israeli Export &amp; International Cooperation Institute (IEICI), Tel Aviv</b></p> <p><b>Activities performed:</b></p> <ul style="list-style-type: none"> <li>• Lead the execution team to coordinate the program</li> <li>• Made presentation of business opportunities in the agriculture &amp; water space in India to an audience of about 100 participants in Tel Aviv, including representatives from the Ministry of Commerce &amp; Trade, Israel, IEICI, University of Jerusalem &amp; various private sector entrepreneurs from Israel</li> <li>• Edited &amp; mass mailed bi-monthly news letters</li> <li>• Participated in One to One discussion with about 50 companies in Israel to identify their needs &amp; suggest opportunities that they could address in India,</li> <li>• Designing the programme for visit of Israeli entrepreneurs to India &amp; facilitating in discussions to form JV partnerships.</li> <li>• Facilitation of visit of Israeli delegation to India</li> </ul> <p><b>Team Member for project on Value Chain analysis and market study on the supply chain of the Vidharbha region of Maharashtra State</b></p> <p><b>Year: 2008</b></p> <p><b>Location: Vidharbha region in Maharashtra state</b></p> <p><b>Client: UNIDO</b></p> <p><b>Main project features:</b> Project study to understand the farmer misery in Vidharbha region by conducting deep value chain analysis of several crops in the region</p> <p><b>Positions held: Team member</b></p> <p><b>Activities performed:</b> Farmer and stakeholder interactions in a Rapid Rural Appraisal Technique to understand farm level issues in crop agronomy, institutional finance, Agricultural marketing etc.</p> <p><b>Team Leader cum Investment Promotion Specialist for the Mega Food Park Scheme of MOFPI for 3 separate assignments</b></p> <ul style="list-style-type: none"> <li>- Mega Food Park, Aurangabad, Maharashtra</li> <li>- Mega Food Park, Raipur, Chhattisgarh</li> <li>- Mega Food Park, Tumkur, Karnataka</li> </ul> <p><b>Main project features:</b> PPP Agri infrastructure Project with a capital grant of INR 50Cr from Ministry of Food Processing Industries, Govt of India.</p> <p><b>Activities performed:</b> Preparation of Detailed Project Report (DPR), Master plan, design engineering for the food park</p> <p><b>Relevant projects pertaining to enterprise cluster development and infrastructure set up in agribusiness:</b></p> <p>Led team &amp; helped formulate Table of Contents, report writing, validation, submission &amp; Presentation to Client for <i>(indicative list)</i></p> <ul style="list-style-type: none"> <li>• Value chain study for potato and feasibility for a Center of Excellence in</li> </ul>
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	<p><i>West Bengal for JSW Foundation, India</i></p> <ul style="list-style-type: none"> <li>• <i>Establishment of cold chain systems in covering strategic areas in the Philippines for PPP Centre of Philippines and Department of Agriculture of the Philippines</i></li> <li>• <i>Development of master plan blue-print for setting up the IFFCO Kisan SEZ - an Agri-based processing zone.</i></li> <li>• <i>Setting up of a Distribution Centre for storage, sorting, grading and re-distribution of Fruits and Vegetables to retail stores.</i></li> <li>• <i>Business Case for Spices in 3 states of NER and Uttarakhand for IDH Initiative</i></li> <li>• <i>Value chain assessment and business planning for organic spices processing in Sikkim for Sikkim IFFCO Organic Limited</i></li> <li>• <i>'Feasibility study to identify the right agro commodity products in order for Coca Cola to establish an export oriented food processing facility in Uzbekistan' for Coca Cola, Turkey</i></li> <li>• <i>'Implementation Support for Odisha Inclusive Growth Programme' for International Finance Corporation</i></li> <li>• <i>'Identification of locations for development of Mega Food Parks in Africas' for MoFPI, GoI</i></li> </ul>
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Expert's contact information: (e-mail: Sunjay.vuppuluri@yesbank.in, phone: 9999099674)

**Certification:**

I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes myself, my qualifications, and my experience, and I am available to undertake the assignment in case of an award. I understand that any misstatement or misrepresentation described herein may lead to my disqualification or dismissal by the Client, and/or sanctions by the Bank.

Sunjay Vuppuluri

Name of Expert


  
Signature

Date: 17/10/18

NITIN PURI

Name of authorized

Representative of the Consultant

  
Signature

Date: 17/10/18





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### CURRICULUM VITAE (CV) – K3

Position Title & No.	K3 Handloom & Textiles Specialist
Name of Expert:	Amit Sareen
Date of Birth:	12/04/1985
Country of Citizenship/Residence	Indian

#### Education:

Institute, Location	Degree / Diploma	Year of Passing
The Technological Institute of Textile & Sciences (T.I.T&S), Bhiwani / M D University	B.Tech (Textile Technology)	2006
CFA Institute, USA	CFA Level 2	2011
Department of Financial Studies (DFS), University of Delhi South Campus (UDSC)	Master of Finance & Control (MFC)	2009

#### Trainings in the relevant field:

- Intellectual Property Rights Training, YES BANK, 2017
- Training attended at Lakshmi Machine Works (LMW), Coimbatore from June-Aug 2006. Involved understanding of various spinning machines manufactured by LMW.

#### Experience in terms of states in India and countries: India

#### Employment record relevant to the assignment:

Period	Employing organization & your Title/position. Contact information for References	Country	Summary of activities performed relevant to the Assignment
2 years of Project Execution experience involving installation & commissioning of spinning units with capacity ranging from 12,500 to 50,000 spindles across 6 states namely Tamil Nadu, Andhra Pradesh, Maharashtra, Punjab, Rajasthan & Haryana. Majority of the projects were set up to process cotton yarns, however, units at Rajasthan & Haryana were processing synthetic blends.			
August 2015-Present	<b>Name of Organisation:</b> YES BANK Ltd. (Emerging Corporate Banking) <b>Position:</b> Associate Vice President <b>References:</b> Mr. Mohit Gupta, Vice President, Emerging Corporate Banking <b>Email:</b> mohit.gupta@yesbank.in <b>Phone:</b> 9899533388	India	<ul style="list-style-type: none"> <li>• Textile Advisory: Regular engagement with internal teams on advisory assignments pertaining to North East and agribusiness (incl. textile/handloom/handicrafts/jute etc.)</li> <li>• Business Development: Independently &amp; successfully managing asset/liability portfolio of over INR 4,000 MM generating income of over INR 50 MM. On-boarding new corporate banking relationships, growing existing relationships through higher cross-sell &amp; increasing bank's wallet share in client's banking arrangement.</li> <li>• Credit Appraisal/Project Appraisal: Preparation of the credit notes, financial analysis of clients/prospects, forecasting &amp; financial</li> </ul>

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			<p>modelling of performance parameters, understanding the industry dynamics/competitiveness and related RBI/regulatory environment. Analysed companies across various sectors like Auto components, Security services, Retail, Beverages, etc.</p> <ul style="list-style-type: none"> <li>• Risk Management: Ensuring alignment of the credit exposure of the portfolio with the overall risk strategy of the Bank and achieved objectives in terms of earnings, assets/liabilities &amp; credit quality. Regularly monitoring of the existing relationships through deeper understanding of the business and frequent interactions with Promoters/Management</li> </ul>
2014-2015	<p><b>Name of Organisation:</b> GNG Group, <b>Position:</b> Associate Vice President, Finance &amp; Planning</p>	India	<ul style="list-style-type: none"> <li>• Fund Raising &amp; Cash flow management: Responsible for the Cash Flow Modelling &amp; Forecasting to analyze Inflows/Outflows, Net Cash position, Borrowings &amp; Disbursements. Planned for optimum deployment of funds across all business units on a regular basis.</li> <li>• Banking Relationship: Managed lines of credit (Fund based &amp; Non-Fund based) with the banks for working capital needs, issuance of BGs &amp; L.Cs. Preparation of CMA Data, Banking Compliance with periodical reporting (QIS &amp; Stock Statements)</li> <li>• MIS &amp; Operations: Collaborated with top management &amp; communicated the critical issues regarding financial position of the company. Assessed business performance through Unit's Commercial &amp; Financial parameters on a monthly basis.</li> </ul>
2012-2014	<p><b>Name of Organisation:</b> YES BANK Ltd. (Emerging Corporate Banking) <b>Position:</b> Manager <b>References:</b> Mr. Mohit Gupta, Vice President, Emerging Corporate Banking <b>Email:</b> mohit.gupta@yesbank.in <b>Phone:</b> 9899533388</p>	India	<ul style="list-style-type: none"> <li>• Business Development: Assisted a senior RM in managing a portfolio of over INR 1,000 MM in asset size. Maintaining &amp; developing the portfolio of clients &amp; exploring opportunities in areas such as working capital finance, project finance, trade finance and investment banking space</li> <li>• Credit Appraisal: Prepared credit notes for sanctioning of credit facilities after conducting financials analysis and due diligence. Understanding industry dynamics and regulatory environment.</li> <li>• Risk Management: Ensured alignment of the credit exposure of the portfolio with the overall</li> </ul>

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			risk strategy of the Bank and achieved objectives in terms of earnings, assets/liabilities & credit quality.
2010-2011	Name of Organisation: American Express Position: Assistant Manager		<ul style="list-style-type: none"> <li>Financial Review &amp; Analysis: Reviewed the Balance sheet items for American Express worldwide and provided commentary on trend analysis for MIS.</li> <li>Provided support to the External Reporting Team, Controllershship, Audit Team &amp; the CFO from Balance Sheet perspective</li> </ul>
2006-2008	Name of Organisation: Voltas - A TATA Group Enterprise Position: Textile Engineer	India	<ul style="list-style-type: none"> <li>Oversee installation of textile plant and machinery at various locations</li> <li>Impart technical training to junior and senior staff on handling of textile equipment</li> </ul>

Membership in Professional Associations & Publications: NIL

Language Skills (indicate only languages in which you can work):

Language	English	Hindi	Punjabi
Speaking	Good	Good	Good
Reading	Good	Good	Good
Writing	Good	Good	Good

Adequacy for the Assignment:

Detailed Tasks Assigned on Consultant's Team of Experts:	Reference to Prior Work/Assignments that Best Illustrates Capability to Handle the Assigned Tasks
<ul style="list-style-type: none"> <li>Technical inputs on handloom and textile value chain</li> <li>Forward and backward linkages to the market</li> <li>Assessment of market share, size, major players and pricing margins in the value chain</li> </ul>	<ul style="list-style-type: none"> <li>VOLTAS Ltd, A TATA Enterprise - Textile Machinery Division</li> <li>Responsible for project management at various Spinning Mills across multiple regions</li> <li>Imparted more than 20 Technical &amp; Process related 'Client Training Sessions' for middle and senior level management</li> <li>Executed installation and commissioning of 3 major projects each more than 12,500 spindles at different locations</li> <li>Key team member in project team responsible for conducting new project feasibility and market assessment, location analysis, infrastructure assessment, manpower requirement assessment, raw material procurement assessment etc.</li> <li>Team Member for Study on Multi Activities Common Facility services centre for development of exportable products from Assam</li> <li>Key tasks involved: <ul style="list-style-type: none"> <li>Identify and shortlist key handloom, handicraft and textile products with marketable surplus and exports potential</li> <li>Create Assam's Handicraft, Handloom and allied un-organised sector as</li> </ul> </li> </ul>

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	<p>Centre of Excellence with well integrated forward and backward linkages</p> <ul style="list-style-type: none"> <li>• Effectively mobilize local resources and human skills development for sustainable economic development for the state</li> <li>• Create new National and International Market for handloom products of Assam</li> <li>• Provide adequate infrastructure support for improvement of quality, productivity and to enable entrepreneurs/artisans access to a larger market segment, both domestic and international</li> <li>• Increase competitiveness amongst the entrepreneurs of Assam and ensure their entry into the formal economy</li> <li>• Provide state of art technology for the products and also to provide appropriate training to the producers through master trainers</li> <li>• Organize training on new designs as per market's demand</li> <li>• Create huge artisan base through extensive training by engaging rural people during the lean period of agriculture activities (viz. on or after harvesting season)</li> <li>• Enhance employment and income and also to enhanced the standard of living of rural people</li> </ul>
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*[Signature]*  
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Expert's contact information: (e-mail: amit.sareen@yesbank.in, phone: 9958435396)

**Certification:**

I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes myself, my qualifications, and my experience, and I am available to undertake the assignment in case of an award. I understand that any misstatement or misrepresentation described herein may lead to my disqualification or dismissal by the Client, and/or sanctions by the Bank.

Amit Sareen

**Name of Expert**

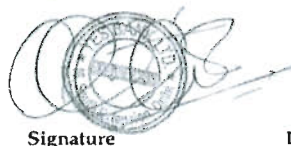
  
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**Date: 16/10/2018**

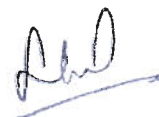
NITIN PURI

**Name of authorized**

**Representative of the Consultant**

  
**Signature**

**Date: 16/10/2018**



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## Annexures

### Annex A: Company Background, Work Experience and Knowledge Expertise

#### CONSULTANT'S ORGANIZATION AND EXPERIENCE

##### Consultant's Organization

###### About US - YES BANK Limited

YES BANK, India's fifth largest private sector Bank, is the outcome of the professional entrepreneurial commitment, vision & strategy of its Founder Rana Kapoor and his top management team, to establish a high quality, customer centric, service driven, private Indian Bank catering to the Future Businesses of India. YES BANK has adopted international best practices, the highest standards of service quality and operational excellence, and offers comprehensive banking and financial solutions to all its valued customers. YES BANK has a knowledge driven approach to banking, and a superior customer experience for its retail, corporate and emerging corporate banking clients. YES BANK is steadily evolving its organizational character as the Professionals' Bank of India with the uncompromising Vision of "Building the Best Quality Bank of the World in India by 2020"

YES BANK has been recognized amongst the Top and the Fastest Growing Bank in various Indian Banking League Tables by prestigious media houses and Global Advisory Firms, and has received national and international honors for various Businesses including Corporate Finance, Investment Banking, Treasury, Transaction Banking, and Sustainable practices through Responsible Banking. The Bank has received several recognitions for its world-class IT infrastructure, and payments solutions, as well as excellence in Human Capital.

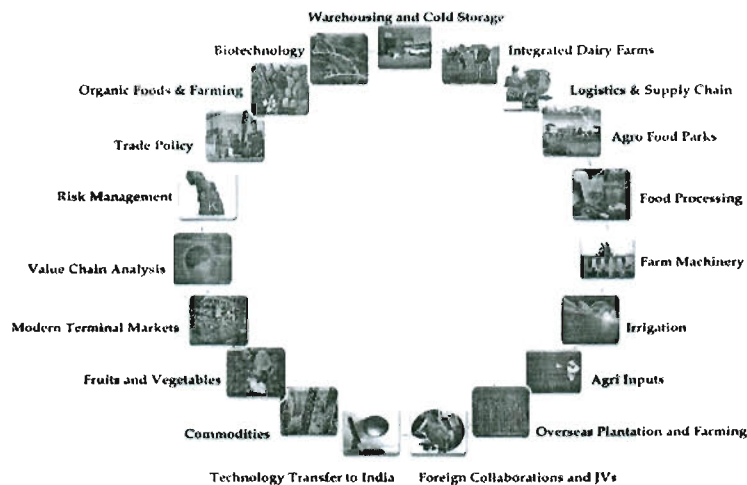
The sustained growth of YES BANK is based on the key pillars of Growth, Trust, Technology, Human Capital, Transparency and Responsible Banking. YES BANK is committed towards "Building the Best Quality Bank of the World in India by 2020!" – resting on the strengths of its six key pillars and differentiation built through exemplary Customer Service, to ensure that it provides the finest Banking Experience to its customers.

YES BANK, through its Knowledge driven approach, is committed to supporting the Sustainable growth and development of the sunrise sectors of the Indian Economy. Also, as a Public Trust Institution, YES BANK is cognizant of its good corporate citizenship responsibility, and has a vision to champion Responsible Banking in India, and has therefore adopted Sustainability as one of the key business drivers. YES BANK has also embedded the Triple Bottom-Line ('People', 'Planet' and 'Profit') ethos bank wide, and amongst our stakeholders, to formulate knowledge driven solutions, towards social issues.



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#### Core Business Area: Food and Agribusiness @ YES BANK

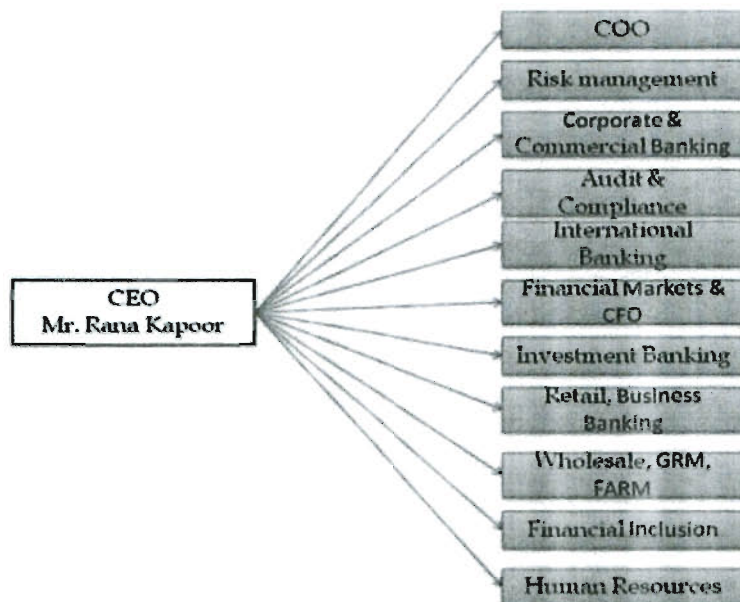
In line with YES BANK's approach of being a knowledge driven organization, a specialized Food & Agribusiness Strategic Advisory & Research group (FASAR) has been domiciled within the Food & Agribusiness Research Management (FARM) division of the Bank. The group houses industry specialists with immense sectoral knowledge and relevant experience and expertise in the conceptualization and implementation of food & Agri initiatives. The team members have considerable prior work experience in the food & agri sector with MNC's and Indian Corporate Houses. FASAR works with corporates, small & medium enterprises, multinationals, state governments, central government (Ministry of Agriculture, Ministry of Commerce, Ministry of Food Processing Industries) & multilateral agencies in sectors like dairy farming, dairy processing, agri inputs, food processing & food services, food safety, agri SEZs, modern terminal markets, food parks, agri-infrastructure, commodities, plantations, logistics, agri supply chain, large scale farming, skill development and rural retail among others. FASAR also conducts in-depth research on various sub-sectors of Food & Agri domain and releases knowledge reports and research papers apprising the stakeholders on the latest issues, key trends and developments in the sector. The team has published knowledge reports with various partners covering the latest industry trends and sectoral issues on Agri Infrastructure, Biotechnology, Retail, Dairy, Food Processing, Indian Sugar Industry and Skill Development among others. Additionally the division anchors knowledge pool development for publication of thought leadership articles in the print media.

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# Ownership & Organizational structure



YES BANK Ltd Board of Directors: Mr. Rana Kapoor, Ms. Radha Singh, Mr. M R Sinivasan, LT General Mukesh Sabharwal, Mr. Diwan Arun Nanda, Mr. Brahm Dutt, Mr. Vasant V Gujarathi, Mr. Saurabh Srivastava, Mr. Ajai Kumar, Mr. Ashok Chawla



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- Knowledge partner for the event **GRAM 2017** organised at Kota, Rajasthan wherein a knowledge paper on 'Horticulture Atlas of Rajasthan' was released
- **FASAR YES BANK**, helped Government of Rajasthan to prepare its State Organic Policy which was released at the hands of the Honourable Rajasthan Chief Minister, Smt. Vasundhara Raje at the GRAM Event held at Kota during May 2017
- Banking partner for the inaugural **WORLD FOOD INDIA 2017**, organised at Vigyan Bhawan from November 3-5, 2017. YES Bank also signed a MoU with the Ministry of Food Processing Industries, Government of India (MoFPI) to provide INR 1,000 Cr financing to around 100 food processing projects in India, with an average ticket size of



(From L. R) PM Modi releasing the MoFPI YES BANK CoI coffee table - 'A Journey through the Indian Food Processing Sector' during the Inaugural of World Food India 2017 on Nov 3 at Vigyan Bhawan, New Delhi

INR 10 Cr. Through this commitment, YES BANK will enable a total investment of INR 4,000 Cr of investment in the food processing sector by leveraging INR 1,000 Cr of lending to projects in the 'Farm to Fork' value-chain, with a special focus on projects under Pradhan Mantri Kisan SAMPADA Yojana. The focus will be on projects across backend infrastructure, cold chain creation of new processing units, expansion of existing units, forward linkages & food processing clusters in various locations in India, amongst others. Also, Conceptualization of the Summit Publication '*A Journey through the Indian Food Processing Sector*' unveiled by Hon'ble Prime Minister Shri. Narendra Modi was also carried out by YES BANK.

- Knowledge Partner to APEDA for the Outreach Program of Value Chain Development with export strategy wherein action oriented presentation was made on "Making NE the organic spices hub of the world"
- Conducted a buyer seller workshop in collaboration with UNDP and the Govt. Of Mizoram to explore potential opportunities for establishing marketing linkages for horticulture produce of Mizoram. A report on "Potential Opportunities for Establishing Marketing Linkages for Horticultural Produce of Mizoram" was also released
- Released knowledge report on 'India Organic Sector: Vision 2025' on the occasion of National Conference on Sustainable Agriculture & Farmers Welfare held in Sikkim in Jan, 2016. During the same event Sikkim was declared as the full organic state by the Hon'ble Prime Minister.



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Dr. Suresh Prabhu, Honourable Minister of Commerce and Industry unveiling YES BANK AND SHEFEXIL Report on Non Timber Forest Produce & Allied Products: The India Sourcing Opportunity at CAPEX India event at Mumbai in March 2018

- YES BANK was the event partner for the Conference on 'Innovations in Agricultural Mechanization', organized by Ministry of Agriculture & Farmer Welfare & FICCI. YBL-GAA/OAV-FICCI prepared a knowledge report on "Farm Mechanization- the Custom Hiring Perspective" which was released by Shri Radha Mohan Singh. YBL was represented at the Inaugural Session and also moderated a session on "Transforming agriculture through innovations in farm mechanization". The same report was also released at the occasion of Eurotier-2016 in Germany.
- YES BANK participated at the Madhya Pradesh Global Investors Summit-2016. YBL jointly with Govt. of MP prepared a publication 'Madhya Pradesh - An Abode of Opportunities in MP' - Horticulture Map of MP' unveiled by Shri Gauri Shanker Bisen (Hon'ble State Minister for Farmer Welfare & Agriculture Development), Shri Surya Prakash Meena (Hon'ble State Minister for Horticulture & Food Processing) & Mr. Ashok Barnwal (PS, Horticulture & Food Processing Department cum PS to CM). The map is a ready reckoner for an investor to seek an overview of horticulture sector in MP
- Released report on "Innovations in Indian Agriculture" at the "Global Agri Summit" hosted by National Skills Foundation of India.
- YES BANK was the sector partner to MoFPI for the Make in India event and co-hosted the "Seminar on Food Processing Industries- Make in India: Opportunities in the Food Processing sector". The seminar was attended by representative from major food processing companies, policy makers and entrepreneurs from India and abroad. A comprehensive report titled "Make in India- Food Processing Opportunities" was released at the seminar.



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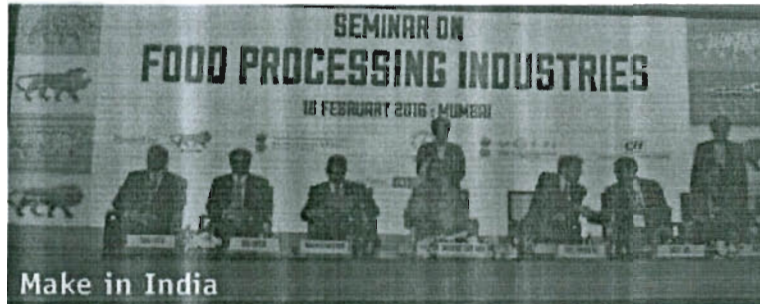
YES BANK. Technical Proposal for Conducting a Study on Market Players, market share, market size & growth trends of oil and mega-oil in Assam & India



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YES BANK was the sector partner to MoFPI for the Make in India event and co-hosted the "Seminar on Food Processing Industries- Make in India: Opportunities in the Food Processing sector". The seminar was attended by representative from major food processing companies, policy makers and entrepreneurs from India and abroad. A comprehensive report titled "Make in India- Food Processing Opportunities" was released at the seminar.



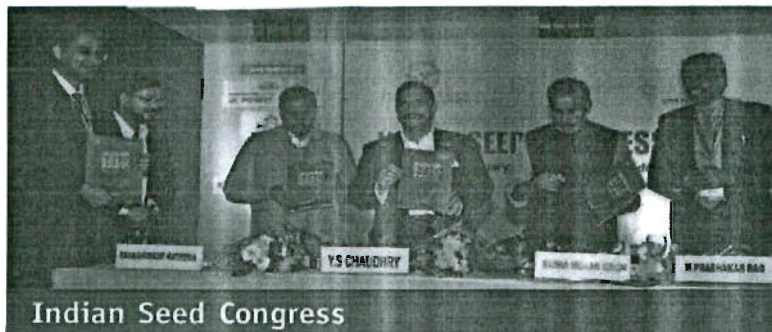
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- Yes Bank in association with MoFPI organized a “National conference on spurring financing and investments in the food processing industry”. The conference was attended by the stalwarts of the industry and the technical sessions saw full participation from all the stakeholders including industry personnel, policy makers and entrepreneurs. A Fruits and Vegetables Maps of India was released at the event which is a ready reckoner for understanding the surplus-deficit scenario of key fruits and vegetables in India.
- Yes Bank was the knowledge partner at the 43<sup>rd</sup> Dairy Industry Conference organized by the Indian Dairy Association in Kolkata. The conference is deemed to be one of the largest in the dairy sub sector. YES BANK released a report titled “Making Indian Dairy Farming Competitive – The Small Farmer Perspective” at the conference which was well appreciated by the participants.
- Yes Bank partnered with the National Seed Association of India (NSAI), the Apex Seed Association to organize the Indian Seed Congress in Agra. The Indian Seed Congress has emerged as a much awaited event to project the latest trends and views of the Seed Industry sector; voice their concerns; deliberate on the new technological advances and the barriers to technology development and introduction; showcase new product ranges and services and network for better business development. A report on the Indian Seed Industry was released at the occasion.



Yes Bank partnered with the National Seed Association of India (NSAI), the Apex Seed Association to organize the Indian Seed Congress in Feb 2015 in Agra. The Indian Seed Congress has emerged as a much awaited event to project the latest trends and views of the Seed Industry sector; voice their concerns; deliberate on the new technological advances and the barriers to technology development and introduction; showcase new product ranges and services and network for better business development. A report on the Indian Seed Industry was released at the occasion which was much appreciated by the industry.



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- Yes Bank participated as the knowledge partner for "Global Grain, Food and Feed" event. A report titled "Indian Feed Industry- Revitalizing Nutritional Security" was released at the event. The three day event attracted participation from all major stakeholders including industry (feed, grain cereals, food processing), policy makers, developmental agencies, scientific community and farmers' organization. Apart from Indian industry participants, delegates included industry leaders from more than 15 countries.
- Yes Bank participated as the knowledge partner for ASSOCHAM's Conference on "National Agricultural Market: Empowering Farmers & Moderating Food Inflation". The event was held just after the Union Cabinet accorded its formal nod to the National Agriculture Market initiative. A report on "National Agriculture Market" was released at the event. The Conference deliberated on various aspects of NAM, such as reforming agriculture produce market through well regulated market by leveraging technology, addressing infrastructure gaps in logistics & warehousing.

**YES BANK Ltd Partial List of Knowledge Reports:**

S.No	Year	Topic of Knowledge Report
1	2013-14	Agri Infrastructure in India
2	2013-14	Biotechnology in Indian Agriculture
3	2013-14	Indian Sugar Industry
4	2013-14	Skill Development in Indian Agriculture
5	2014-15	Dairy Delegation to Australia - A compendium
6	2014-15	Making Indian Dairy Farming Competitive - The Small Farmer Perspective
7	2014-15	Fruits & Vegetables Availability Maps of India
8	2014-15	Cold Chain Opportunities in India
9	2014-15	Spurring Financing & Investments in the Food Processing Sector- A compendium
10	2015-16	Dairy Farming in India: A Global Comparison
11	2015-16	Indian Food Industry- Food Safety Perspective (BRC)
12	2015-16	Innovations in Indian Agriculture
13	2015-16	Indian Organic Sector- Vision 2025
14	2015-16	Make in India-Opportunities in the Food Processing Sector
15	2015-16	Indian Seed Industry
16	2015-16	Indian Feed Industry
17	2015-16	National Agriculture Market
18	2015-16	Indian Seafood Industry- Cold chain perspective
19	2016-17	Innovations in Agricultural Mechanization
20	2016-17	FDI in Food Retail
21	2017-18	SHIFEXIL & NTFP Products - The India Sourcing Opportunity

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ISO Certifications: ISO\_9001-2008/ISO\_27001  
2005/ISO\_22301\_2012/ISO\_14001\_2004/ISO\_10002\_2004

Yes Bank participated as the knowledge partner for ASSOCHAM's Conference on "National Agricultural Market: Empowering Farmers & Moderating Food Inflation" in July, 2015. The event was held just after the Union Cabinet accorded its formal nod to the National Agriculture Market initiative. A report on "National Agriculture Market" was released at the event. The Conference deliberated on various aspects of NAM, such as reforming agriculture produce market through well regulated market by leveraging technology, addressing infrastructure gaps in logistics & warehousing.



National Agriculture Markets



Australian Delegation

YES BANK, in association with the Australian Trade Commission (Austrade), organized a dairy delegation to Australia in June 2014. The visit aimed to facilitate cooperation between India and Australia in the areas of Agri-Dairy business services, including Dairy Technology, Pasture & Grazing Management, Crop Soil & Water Management and Modern Dairy Farm Management. The delegation comprised key people from cooperative and private dairy sector companies and during this 5-day visit, interactions were organized with leading Australian institutions/companies in dairy farming, processing technology, waste management, breeding and genetics.

Workshop on Establishing Marketing Linkages for Horticulture Produce in Mizoram:

YES BANK in partnership with the Government of Mizoram and UNDP organized a workshop on "Establishing marketing linkages for horticultural produce of Mizoram".

The workshop aimed at facilitating the establishment of marketing linkages for important commercial crops like Ginger, Turmeric, Mizo chilies, Mandarin orange, Arecanut etc. through a direct interface with the potential buyers. The workshop provided a platform to showcase the key features and uniqueness of the Mizo horticultural produce and discuss the challenges and opportunities to address and explore the same.



Mizoram



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## Awards and Recognitions:

### INSTITUTIONAL & BUSINESS EXCELLENCE



Youngest Indian Company  
to be part of the  
Forbes Global 2000 List  
2016



Bank of the Year  
India Switzerland, 2016, Singapore, 2015, Dubai,  
The Banker 2013, Singapore, 2012



Strongest Bank in India by Balance Sheet,  
Institutional Bank - Asia, London, 2016  
Best Information Security Initiatives - Global  
London - 2015  
Best Managed Bank in India for the 3-Year  
Winner & Best Corporate/ Institutional Period (2011-2013), Jakarta,  
2013  
Digital Bank - India, New York - 2015  
The Asian Banker Awards Global Finance Award



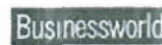
Digital Bank of Distinction Corporate/  
Institutional Bank - Asia, London, 2016  
Best Information Security Initiatives - Global  
London - 2015  
Best Managed Bank in India for the 3-Year  
Winner & Best Corporate/ Institutional Period (2011-2013), Jakarta,  
2013  
Digital Bank - India, New York - 2015  
The Asian Banker Awards Global Finance Award



Porter Prize for  
Leveraging Unique  
Activity, 2016  
Finance, Banking &  
Insurance, 2013  
Institute for  
Competitiveness  
Award



Most Improved Bank, Best Mid-Sized - Overall,  
Growth & Asset Quality 2015  
Consistent Performer and Best Asset Quality Large  
Sized Banks 2014  
Best Mid-Sized Bank, 2013, 2012, 2010, 2009 &  
2008  
Fastest Growing & Strongest Large Bank, 2011  
Business Today - KPMG Best Banks Annual Survey



Fastest Growing Mid-Sized Bank 2015  
Best Mid-Sized Bank, 2012  
Fastest Growing Bank (balance sheet  
>30,000 cr) - 2011, 2010  
Fastest Growing Bank (balance sheet  
<30,000 cr) - 2009  
India's Best Banks: A Businessworld PwC  
Survey



First Indian Company to  
be on the Carbon  
Disclosure Leadership  
Index for four  
consecutive years 2015,  
2014, 2013,  
2012, 2011  
First Indian Company to  
be a Signatory - Since  
2007



Pioneer in Banking and  
Financial Services  
ASSOCHAM Africa -  
India Champion in Biz  
Awards 2015



Best Initiative in Financial  
Inclusion  
Excellence in Social Media  
Asia Trailblazer Awards  
Singapore, 2015



Best Retail Bank India 2015  
Best New Representative  
Office for NRIs UAE 2015  
Global Banking and Finance  
Review Awards 2015



Best Private  
Sector Bank  
Money Today  
FPCIL Awards -  
2015 & 2012



Best Tourism Friendly  
Bank Pacific Area  
Travel Writers  
Association  
International Awards  
ITB Berlin, 2015



Adjudged World Class  
Organisation only  
Indian bank to win this  
prestigious  
global award Chicago,  
Illinois,  
USA, 2014



Best Private Sector Bank (Asset  
Class) 2014  
Best Private Sector Bank  
(Priority Sector Lending) 2012  
Best Private Sector Bank 2011  
Dun & Bradstreet - Polaris  
Software Banking Awards



Ranked 2nd best  
Globally for Innovative  
Customer engagement  
through Social Media.  
International Best  
Practice  
Competition  
Abu Dhabi - 2014



Winner of RBNQ Business Excellence  
Award - Service Category, 2013  
IMC RBNQ Performance Excellence  
Trophy (Service Category), 2012, 2011  
& 2010  
'Certificate of Merit' in the Services  
Category, 2009



India Bond  
House at the  
IFR Asia Awards  
2013  
Thomson Reuters  
Singapore









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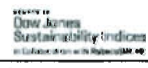

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**INSTITUTIONAL & BUSINESS EXCELLENCE**

 Best Private Sector Banker - 2013, 2012	 India's No. 1 New Private Sector Bank	 Awarded the Best	 Most Trusted Investment Bank
 SME Banker	 ISO 14001:2004	 APLMA	 FT Business The Banker
Achiever Award for SME Enablement SKOCH Development Summit & Awards Order of Merit SKOCH Financial Inclusion and Deepening Awards 2014	Adjudged runner up in private bank category Financial Express Best Bank awards, 2013	First Bank in India to be awarded ISO 14001:2004 certificate 2013	Financial Institutions Syndicated Deal of the Year, Asia Pacific Region Asia Pacific Loan Market Association (APLMA) 2013 & 2012
Ranked 537 Overall - 2013 Ranked 561 Overall & 163 - Return on Assets - 2012 Ranked 557 Net Worth & 542 - Balance Sheet - 2011 Financial Times Banker Top 1000 List	Safest Banker - 2013, 2012 Best Banker in Growth & Expansion - 2013, 2012 Best Banker in Efficiency & Profitability 2013, 2012 The Sunday Standard Best Bankers Awards (Mid-Sized)	THIRD amongst New Private Sector Banks and FIRST on CREDIT QUALITY & GROWTH - 2008 FE - E&Y Best Banks Survey	Performer in Account Growth Rate - Rising Depository Participants NSDL Star Performers Awards, 2014

 CLSA	 CFBP	 The Institute of Chartered Accountants of India	 WORLD ECONOMIC FORUM	 CSC TV 18	 BusinessWeek
Ranked amongst the Top 50 Mid/Small (< USD10 Bn Market Cap) the Top 25 'Unsung' Corporates in CLSA - ACGA CG Watch 2012 - Corporate in the world	Jamnalal Bajaj Uchit Vyavahar Puraskar (Service Reporting Enterprises-Large) Council for Fair Business	Silver Shield for Excellence in Financial Reporting Geneva Special Jury Private Banks (including Cooperative Banks) 2011	FOUNDATION MEMBER Best Private Sector Bank	Recognized amongst	Innovative Companies 2012 Commendation
Governance Asia	Practices (CFBP) 2012	Cooperative Banks) 2011	2009		

**RESPONSIBLE BANKING**

 Euromoney	 Asia's Best Bank for CSR	 Green Energy Deal	 Sustainable Finance Awards
Asia's Best Bank for CSR	Best Renewable Energy Deal (Solar) India, 2016	Continues to be the First and Only Indian Bank & Services, 2016	Best Innovation & Sustainable Financial Products included in
Euromoney Excellence Best Green bond Facility Highly commended India, 2016 Outstanding Business Sustainability Achievement, Awards Renewable Energy deal of the Year, 2015 Hong Kong, 2016	The Asset Triple A Infrastructure Awards Hong Kong	DJSI Emerging Markets Index 2015 & 2013 Outstanding Sustainable Project Financing, 2014 Karlsruhe Sustainable Finance Awards, Germany	

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Sustainable Bank of the Year - Asia/Pacific, 2012, 2011 The OKOVISION Sustainability Only Indian Bank to First Indian Bank to  
No.1 Emerging Markets Sustainable Bank of the Year - Leadership Award be an active Signatory be a Signatory  
Asia, 2008 2012 Since 2009 Since 2006  
FT / IFC Washington, London

#### SAFETY RATING

**MOODY'S**

MOODY'S International  
Investment Grade rating  
Baa3 long-term &  
Prime-3 short-term



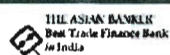
Tier II bonds assigned ICRA AA+ and CARE AA+  
Infrastructure bond issue assigned ICRA AA+ and CARE AA+  
ICRA A1+ rating for the INR 100 bn Certificate of Deposit programme  
ICRA A1+ rating for Short Term Fixed Deposit Programme

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#### EFFICIENT PAYMENTS SOLUTIONS & TECHNOLOGY/ SERVICE EXCELLENCE



Payments Winner  
(Global)  
Transaction Banking  
Awards  
London  
2016, 2014



Best Corporate Payments Project in  
India - 2016  
Best Trade Finance Bank in India -  
2016, 2015  
Best Corporate Trade Finance Deal in  
India - 2015  
Best Cash Management Project in  
India - 2015  
The Enterprise Risk Technology  
Implementation -  
2015  
The Asian Banker Achievement Awards,  
Hong Kong



India Domestic Trade  
Finance Bank of the Year,  
2016, 2015  
India Domestic Cash  
Management Bank of the  
Year, 2015  
Asian Banking & Finance  
Wholesale Banking  
Awards Singapore



Innovation Award for 'API  
Banking' and 'Bank in a Box', 2016  
Pioneering innovation-  
Incentivizing Customers by  
Offering Discount Coupons on  
ATMs at the International Banking  
Expo 2015  
FINNOVITI Awards



Best Financial/Banking  
website  
Digital bank of the year  
Digital Payment Facilitator  
- Special Mention  
Drivers of Digital Awards  
2016



Winner for Best ATM  
Network in Mid-Sized  
Banks category  
Special Award for  
Innovation on Mobile  
Payments (IMPS)  
National Payments  
Corporation of India,  
2014



Best Co-Branded  
Program  
Best Commercial Card  
Program  
Best Prepaid Card  
Program  
The MasterCard  
Innovation Awards,  
2014



'Certificate of  
Excellence' Payment  
Solutions for  
Domestic Remittance  
Financial Inclusion &  
Payment Systems 2013



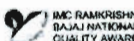
Excellence in Domestic Payments, 2013  
Innovation in Payments, 2012  
Innovation in Business Intelligence, 2010  
Most Innovative e-Payments Solution  
Award - Asia, 2008  
Financial Insights Innovation Awards,  
Singapore



NASSCOM Social  
Innovation Honours  
(ICT Led Social  
Innovation by a  
Corporate)  
2013 & 2012



Dataquest  
Emerging  
Leaders in  
Business  
Technology  
DQ Live  
Awards,  
2012



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Best Overall Mobile Lifeline Launch Connected World Forum Awards Dubai 2012	The Client's Model Bank for 'Insights 2 Engage' & 'Governance, Risk and Compliance Competency Framework', 2012	CIO100 Award 2012	IMC RBNQ Performance Excellence Trophy (Service Category), 2012, 2011 & 2010 'Certificate of Merit' in the Services Category, 2009	NASSCOM IT User Award in Banking (Scheduled Commercial Category), 2012	Commercial Banking Project of the Year Innovation in Cash & Treasury Technology The Banker Technology Awards, 2011	Innovation in the Service Sector, 2010 Innovative Practices in Customer Service Channels, 2009 Quimpro Awards
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#### EXCELLENCE IN BRANDING & HUMAN CAPITAL

				
Brand Excellence (Banking and Financial Services) 2016, 2013, 2012, 2011 & 2010 Marketing Campaign of the Year 2013 Best use of Social Media 2013 Best Corporate Social Responsibility Practice (Overall) 2011 & 2010	ET Best BFSI Brand, 2016 ET Promising Brand, 2015 The Economic Times Best BFSI Brands Award	Top 10 Brands Headquartered in Mumbai Mumbai 2015	Awarded High Performance Brand Award All India Management Association & R K Swamy BBDO, 2015	World HRD Congress ABP BEST BANK (Private Sector) in the Banking Financial Services & Insurance Awards Category MYFM Stars Of The Industry Award for Excellence in Banking (Private Sector) in the Stars of The Industry Awards Category, 2014
				
CII National Excellence Practice Competition Ranked 3rd in Excellence in People Engagement and Satisfaction Practices CII National Excellence Practice Competition	Best Employer Brand Award, 2013 IPE Corporate Excellence Awards	Innovation in Recruitment - 2012 Excellence in Training - 2012 Best HR Strategy in Line with Business - 2012, 2011 & 2010 Excellence in HR through Technology 2012, 2011 & 2010	Customer Centric Brand Sustainable Marketing Excellence Cause Related Marketing	Talent Management - 2012 Excellence in Training - 2012 Innovation in Recruitment - 2012, 2010, 2009 Continuous Innovation in HR Strategy - 2012, 2010, 2007

#### Empanelment:

- Empanelled with NERAMAC (North Eastern Regional Agricultural Marketing Corporation) for preparation of Detailed project reports in food processing and allied sectors
- Empanelled with NIFTEM (National Institute of Food Technology Entrepreneurship and Management)



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### Consultant's Experience

Sr. No	Experience	Particulars	Approx. Total no. of assignments done
1	Domain experience Agriculture and Allied Sectors	<ul style="list-style-type: none"> <li>Over 14 years of experience in providing consultancy services across multiple domains of agribusiness to a number of government/private/multilateral/bilateral/other clients</li> <li>Agriculture/Horticulture/Dairy/Fisheries/Agri Infrastructure Markets/Food Parks/Cold Chain/Logistics/Others</li> </ul>	~140
2	Project Mandates (Govt. / Multilateral/Bilateral/Private etc across India	<ul style="list-style-type: none"> <li>Agriculture: 20 Govt sector + 10 Private/ Multilateral sector</li> <li>Horticulture: 20 Govt sector + 10 Private/ Multilateral sector</li> <li>Agri-Horti Marketing: 5 Govt sector + 5 Private/ Multilateral sector</li> <li>Processing Plants &amp; Allied: 10 Govt sector + 60 Private/ Multilateral sector</li> </ul>	30 30 10 70
3	Knowledge Partnerships and Reports across India	<ul style="list-style-type: none"> <li>Sector reports and publications for various state and central level agencies/ departments/bodies etc. - MoFPI, MoA, APEIDA, Govt of MP, Govt of AP, Govt of Rajasthan, Govt of MH, MoC, Spices Board, CII, APRACA, NASSCOM, ASSOCHAM, NSAI, IDA, NSFI, FICCI and others</li> </ul>	35



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# **RELEVANT EXPERIENCE IN NORTH EAST INDIA: Snapshot**

- Project Mandate Experience in Mountainous region states (incl. NER)
- Diverse experience of having worked in all states of the NER with various government (central/state level) bodies as well as reputed funding agencies: Assam- 2, Mizoram- 2, Sikkim-4, Meghalaya- 2, Manipur- 1, Nagaland- 1

#	Name of the Project	Location & Name of Client	Year
1	Business Case of Organic Spices in four states of India - Meghalaya, Nagaland, Mizoram and Uttarakhand	<ul style="list-style-type: none"> <li>State- Meghalaya, Mizoram, Nagaland, Uttarakhand</li> <li>Client - IDH Netherlands</li> </ul>	2017
2	Business Plan for Interventions in the Organic Value Chain in Sikkim and North East Region	<ul style="list-style-type: none"> <li>State- Sikkim</li> <li>Client - IFPCO Ltd</li> </ul>	2017
3	Market Study and Assessment to Promote Agri-Horticultural Produce from Mizoram through Farmer-Industry-Government partnerships	<ul style="list-style-type: none"> <li>State- Mizoram</li> <li>Client - United Nations Development Program</li> </ul>	2016
4	Strategy for increasing organic product exports through Farmer-Industry-Government Initiatives in Sikkim	<ul style="list-style-type: none"> <li>State- Sikkim</li> <li>Client- Association of Indian Organic Industries</li> </ul>	2016
5	Preparation of DPR for establishment of Pack House (Fruits & Vegetables)	<ul style="list-style-type: none"> <li>State- Assam</li> <li>Client- Assam State Agricultural Marketing Board</li> </ul>	2013
6	DPR for Pack House and Cold Storage facility for F&V in Mizoram	<ul style="list-style-type: none"> <li>State- Mizoram</li> <li>Client- New Land Use Planning Implementation Board</li> </ul>	2014
7	Multiple DPRs for Directorate of Commerce and Industries, Government of Manipur	<ul style="list-style-type: none"> <li>State- Manipur</li> <li>Client- Directorate of Commerce &amp; Industry, Govt. of Manipur</li> </ul>	
8	DPR for Modernization and Expansion of Government Fruits Preservation Factory, Sikkim	<ul style="list-style-type: none"> <li>State- Sikkim</li> <li>Client- Government Fruits Preservation Factory</li> </ul>	2015
9	Detailed Commercial Plan for Establishment of F&V Market at Pamohi under Guwahati Sub-Divisional Market Committee	<ul style="list-style-type: none"> <li>State- Assam</li> <li>Client- Assam State Agricultural Marketing Board</li> </ul>	2014
10	DPR for Modernization & Expansion of Temi Tea estate in Sikkim	<ul style="list-style-type: none"> <li>State- Sikkim</li> <li>Client- Government of Sikkim</li> </ul>	2014
11	Market Feasibility Study for Bamboo Based Products in the NER	<ul style="list-style-type: none"> <li>State- North East Region, India</li> <li>Client- Cane &amp; Bamboo Technology Centre, Guwahati</li> </ul>	2008
12	Preparation of Project Proposal for Fisheries Department of Meghalaya	<ul style="list-style-type: none"> <li>State- Meghalaya</li> <li>Client- Fisheries Department, Govt of Meghalaya</li> </ul>	2013



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# Overall Project Experience

Sl. No.	Name of Project	Name of Client & Contact Details	Value of the project (in INR)	Similar Study	Study in North Eastern India	Study or survey for Govt Authority
1	Meta study for assessing food testing infrastructure in India	Food Safety and Standards Authority of India (FSSAI), FDA Bhawan, Kotla Marg, New Delhi	INR 20 lakh	Yes	Yes	Yes
2	Mapping of Agribusiness Infrastructure in PPP mode across 09 states in India	IFC, 2121, Pennsylvania Avenue, NW, Washington DC 20433 Contact Person: Roman Majtan, Cprocurement@worldbank.org Ph: 202-473-1118	INR 23 Lakh	Yes	-	-
2	Assessment of Regulated Agricultural Markets in the State of Rajasthan and recommendation of a Strategy for Development and Modernization of these markets (42 APMC's across the state)	NIAM, Kota Road, Bambala (Near Sanganer) Jaipur - 303906 Mr. Anurag Bhatnagar, Director General, Tel: 0141-2770027, Email: <a href="mailto:dgniamjpr@gmail.com">dgniamjpr@gmail.com</a>	Confidential	Yes	-	Yes
4	Formulation of Consolidated India's Agri exports Policy FOR MINISTRY OF COMMERCE & APEDA	APEDA, NCUI Building, New Delhi 110016 Shri Sunil Kumar, Director, APEDA, NCUI Building, Delhi 110016	INR 8.4 lakh	-	Yes (partly)	Yes
5	Preparation of Detailed Project Report for the proposed Modern Terminal Market at Jaipur	NIAM, Kota Road, Bambala (Near Sanganer) Jaipur - 303906 Mr. Anurag Bhatnagar, Director General, Tel: 0141-2770027, Email: <a href="mailto:dgniamjpr@gmail.com">dgniamjpr@gmail.com</a>	Confidential	Yes	-	Yes
6	Agri-Logistics Financing Facility	Asian Development Board (ADB), 4, San Martin Marg, Adj. Jesus & Mary College, Chanakyapuri, New Delhi, Delhi 110021	INR 3 lakh			

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Sl. No	Name of Project	Name of Client & Contact Details	Value of the project (in INR)	Similar Study	Study in North Eastern India	Study or survey for Govt Authority
7	Strategic & Project Advisory Services for Implementation of Integrated Agro Food Park, Nellore, AP	IFFCO, IFFCO Sadan, C-1, District Centre, Saket Place, New Delhi - 110017	Confidential	Yes	-	-
8	Selection of Private Enterprise for Development of Modern Terminal Market Complex (TMC) at Mumbai	Maharashtra State Agricultural Marketing Board, R-7, Market Yard, Gultekadi, Pune 411 037, Maharashtra, India Mr. Milind Akre, Managing Director, Tel: 020 2426 1190, 2426 8297 Fax: 020 2427 2095	INR 18 lakh	Yes	-	-
9	Preparation of Detailed Project Report for ASAMB for establishment of Pack House	Assam State Agricultural Marketing Board, Ram Krishna Mission Road, Ulubari, Guwahati- 781 007	Confidential	Yes	Yes	Yes
10	Advisory for structuring of Revenue Model and Action Plan for APMC facility creation in Pamohi, Guwahati	Mr. Pranab Baruah Assam State Agricultural Marketing Board, RK Mission Road, Ulubari, Guwahati - 781007	INR 99,000	Yes	Yes	Yes
11	Preparation of detailed project reports for establishment of Pack House and Cold Storage facility for Fruits and Vegetables in Mizoram	NLUP Office, Aizawl, Mizoram Address: Mr. P.L. Thanga, 09436354415, NLUP Implementation Board, Aizawl, Mizoram	NA	-	Yes	-
12	Strategic Advisory Services for Interventions in the Organic Value Chain in Sikkim and North East Region	Mr. Arabinda Roy, Marketing Director, IFFCO, C-1, District Centre, Saket Place, New Delhi, Delhi 110017	INR 31 lakh	-	Yes	-



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Sl. No.	Name of Project	Name of Client & Contact Details	Value of the project (in INR)	Similar Study	Study in North Eastern India	Study or survey for Govt Authority
13	Business Case of Organic Spices in four states of India - Meghalaya, Nagaland, Mizoram and Uttarakhand	Mr. HJM Oorthuizen, Executive Board Member, IDH, Utrecht, Netherlands	15,335 Euros (~ INR 11.76 lakh as per conversion rates on Dec 7, 2017)	-	Yes	
14	Market study and assessment to promote agri- horti produce from Mizoram	United Nations Development Programme P.O. Box 3059, 55, Lodhi Estate New Delhi 110003	INR 18.15 lakh	-	Yes	
15	Kakinada SEZ Pvt. Ltd. (KSPL)	GMR group, Hyderabad(A.P) Hyderabad, India	INR 50 lakh	Yes	-	-
16	Advisory Services for preparation of modernization and expansion of Temi Tea estate in Sikkim	Shri Ravikumar M., Temi Tea Estate, Government of Sikkim, Sikkim	0.1% of project cost	Yes	Yes	Yes
17	Preparation of Feasibility Report, Detailed Project Report (DPR) and Implementation assistance for Setting up of Modern Fruits & Vegetables (F & V) Wholesale Market at Surat in Gujarat	Ramanbhai Patel, Chairman, APMC, Dumbhal, Sardar Market, Puna Kumbhariya Road, 395010, Surat, Gujarat	As per conversion rates in May 2017 ~INR 22 Lakh (USD 34508.63)	Yes	-	Yes
18	Advisory Services for Setting of Cold Storage/ CA / MA storage in North India	MKC Foods, D-1312 A-254, New Subzi Mandi, APMC, Azadpur Mandi, Delhi	INR 15 lakh	Yes	-	-
19	Mega Food Park Scheme, Ministry of Food Processing Industries, India - Paithan Maharashtra	Nath Bio Seeds Pvt Ltd Nath House, Nath Road, P.No.518, Aurangabad - 431005 Phone No.: +91-0240-2376314-17, 6645555. Fax: + 91-0240-2376188 email - info@nathseeds.com	INR 50 Lakh	Yes	-	-
20	Mega Food Park	Future Ventures India Limited	INR 95	Yes	-	-

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YES BANK: Technical Proposal for Conducting a Study on Market Players, market share, market size & growth trends of eri and muga silk in Assam & India



  
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Sl. No	Name of Project	Name of Client & Contact Details	Value of the project (in INR)	Similar Study	Study in North Eastern India	Study or survey for Govt Authority
	Scheme, Ministry of Food Processing Industries, India-Karnataka	Knowledge House, Shyam Nagar, Off Jogeshwari Vikhroli Link Road, Jogeshwari (East), Mumbai - 400 060, Maharashtra, India	Lakh			
21	Detailed market study for Development of Integrated Agro Infrastructure Complex	Raylam group of companies Siddhartha Ray, Chairman	INR 35 lakh	Yes	-	-
22	Preparation of strategic business plan for expansion into new value added dairy products category/expansion of existing product portfolio.	RC Periwal, Director, Umang Dairy Limited, Gulab Bhawan, New Delhi	INR 28 lakh			
23	Subsector Value Chain Study for Convergence of Agriculture Interventions in Maharashtra	CAIM, PMU, 1 <sup>st</sup> floor, Sahakar Sankul, Near Divisional Commissioner Office, Kanta Nagar, Camp, Amravati, Maharashtra -44602	INR 27 lakh	-		Yes
24	Value Chain study of Onion Crop in Chikmagalur, Karnataka and Tomato Crop in Durg, Chhattisgarh	Address: Bagwani Bhawan, Janakpuri, New Delhi. Dr. PK Gupta, Acting Director, NHRDF, Janakpuri, New Delhi Cell: 8888867619	INR 13 lakh	-		Yes
25	A study to identify top Indian Organic Food Categories for International Exports- 2025 India Organic Road Map	Agricultural & Processed Food Products Export Development Authority (Ministry of Commerce & Industry, Govt. of India) 3rd Floor, NCUI Building 3, Siri Institutional Area, August Kranti Marg, (Opp. Asiad Village), New Delhi-110016 Phone: 91-1126513204	INR 12 lakh	-	Yes	Yes

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YES BANK Technical Proposal for Conducting a Study on Market Players, market share, market size & growth trends of on and organic silk in Assam & India



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Sl. No.	Name of Project	Name of Client & Contact Details	Value of the project (in INR)	Similar Study	Study in North Eastern India	Study or survey for Govt Authority
26	Value Chain Analysis of Cocoa Sector in Ghana	UNIDO Headquarters Vienna International Centre Wagramerstr. 5, P.O. Box 300. A-1400 Vienna Austria Tel: +43 (1) 26026-0. Fax: +43 (1) 2692669	INR 27 lakh	-	-	-
27	Strategic Advisory for Dutch Government on the Cold Chain Sector in India	Embassy of the Kingdom of the Netherlands, Chanakyapuri, New Delhi	INR 12 lakh	-	-	-
28	Study to assess how Indian fruit pulp/ concentrate can be made competitive vis-à-vis imports	KB Subramanian, Director, Ministry of Food Processing Industries, Panchsheel Bhawan, August Kranti Marg, New Delhi; Ph.: 011-26499177 Email: kb.su4@nic.in	INR 5.75 lakh	-	Yes (partly)	Yes
29	Evaluation of role, structure and continuation of National Horticulture Board (NHB), Gurgaon during the 11 <sup>th</sup> Five Year Plan.	Anita Patheja, Director, Horticulture, Department of Agriculture and Cooperation. Phone: 011-23389714 Email: anita.patheja@nic.in	INR 25 lakh	-	-	-
30	Doubling of Farmers Income by 2022 - Issues and Strategies	NABARD, Mumbai Address- Plot C-24, G Block, BK Complex, Bandra East, Mumbai, 400051 Mr. M.V Ashok, Chief General Manager, Tel - 022-26523617 Email: dear@nabard.org	INR 23 lakh	-	-	Yes
31	Assessment of market potential, structure and efficiency of the existing market channel for major Bamboo products produced in NE India	Cane and Bamboo Technology Centre (CBTC), Narikal Basi, Guwahati - 781024 Mr. Kamesh Salam, Director, Tel - 0361-2410242	INR 12 lakh	-	Yes	Yes



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YES BANK Technical Proposal for Conducting a Study on Market Players, market share, market size & growth trends of eri and muga silk in Assam & India



*[Signature]*

State Project Director  
ARIAS Society





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26.11.2018

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## REQUEST FOR PROPOSAL (RFP)

*For Conducting a Study on Market players, market share, market size and growth trends of eri and muga silk in Assam & India"*

No. ARIASS/APART/155/2016/47

26/11/18

### Financial Proposal

Submitted By:

**YES BANK**

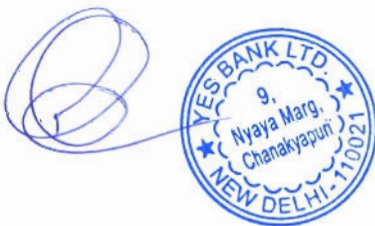
Submitted To:

ARIAS Society,  
Project Coordination Unit,  
Agricultural Complex, Khanapara,  
Guwahati-781022, Assam.

Tel: 0361-2332125/ 2332564.

Fax-0361-2332564,

E-mail: spd@arias.in



State Project Director  
ARIAS Society





Begun 26.11.2018

26/11/18  
26/11/18  
26/11/18  
U.D. Wankar  
26/11/18

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26/11/18  
26/11/18



26/11/18

State Project Director  
ARIAS Society

YES BANK: Financial Proposal for Conducting a Study on Market Players, market share, market size & growth trends of eri and muga silk in Assam & India



Bageer  
26/11/2018

YES BANK

FORM FIN-1 FINANCIAL PROPOSAL SUBMISSION FORM

New Delhi, Oct 17, 2018

To:

The State Project Director,  
ARIAS Society, Project Coordination Unit,  
Agriculture Complex, Khanapara, G.S. Road  
Guwahati-781022 (Assam, India);

Dear Sirs:

We, the undersigned, offer to provide the consulting services for Conducting a Study on Market players, market share, market size and growth trends of Eri and muga silk in Assam & India in accordance with your Request for Proposal dated September 24, 2018 and our Technical Proposal.

Our attached Financial Proposal is for the amount of **Indian Rupees Twenty Nine Lakh, Eleven Thousand (INR 29,11,000/-)**, excluding of all indirect local taxes (e.g. GST). The estimated amount of GST is **Indian Rupees Five Lakh Twenty Three Thousand, Nine Hundred Eighty only (INR 5,23,980/-)** which shall be confirmed or adjusted, if needed, during negotiations.

Our Financial Proposal shall be valid and remain binding upon us, subject to the modifications resulting from Contract negotiations, for the period of 120 days after the proposal submission deadline.

Commissions and gratuities paid or to be paid by us to an agent or any third party relating to preparation or submission of this Proposal and Contract execution, paid if we are awarded the Contract, are listed below:

Name and Address of Agents	Amount and Currency	Purpose of Commission or Gratuity
NA	NA	NA

"No commissions or gratuities have been or are to be paid by us to agents or any third party relating to this Proposal and Contract execution."

We understand you are not bound to accept any Proposal you receive.

We remain,

Yours sincerely,

Signature (of Consultant's authorized representative) (in full and initials):

Full name: Mr. Nitin Puri

Title: Senior President

Name of Consultant: YES BANK Limited

Capacity: Senior President (PoA to sign this proposal)

Address: D-12, YES BANK Limited, South Extension II, New Delhi - 110049

Phone/fax: 011-46029299. Cell: +91 - 9811192918

Email: [nitin.puri@yesbank.in](mailto:nitin.puri@yesbank.in)

YES BANK: Financial Proposal for Conducting a Study on Market Players, market share, market size and growth trends of eri and muga silk in Assam & India

Northern Regional Corporate Office: YES BANK Limited, 48, Nyaya Marg, Chanakypuri, New Delhi 110 021, India.

Tel: +91(11) 6656 9000 Fax: +91(11) 4168 0144

Regd. & Corporate Office: YES BANK Limited, Nehru Centre, 9th Floor, Discovery of India, Dr. A.B. Road, Worli, Mumbai 400 018, India.

Tel: +91(22) 6669 9000 Fax: +91(22) 6669 9060

Website: [www.yesbank.in](http://www.yesbank.in) Email: [communications@yesbank.in](mailto:communications@yesbank.in) CIN - L65190MH2003PLC143249

Rajeev  
26.11.2018

Rajeev  
26/11/18

26/11/18

26/11/18

YES BANK

FORM FIN-2 SUMMARY OF COSTS

Item	Cost
	Indian Rupees
Cost of the Financial Proposal	29,11,000
Including:	
(1) Remuneration	17,51,000
(2) Reimbursables	11,60,000
Total Cost of the Financial Proposal:	29,11,000
{Should match the amount in Form FIN-1}	
Indirect Local Tax Estimates - to be discussed and finalized at the negotiations if the Contract is awarded	
(i) GST (@18%)	5,23,980
(ii) Any other applicable Taxes etc.	-
Total Estimate for Indirect Local Tax:	5,23,980



Signature (of Consultant's authorized representative) (in full and initials):

Full name: Mr. Nitin Puri

Title: Senior President

Name of Consultant: YES BANK Limited

Capacity: Senior President (PoA to sign this proposal)

Address: D-12, YES BANK Limited, South Extension II, New Delhi - 110049

Phone/fax: 011-46029299. Cell: +91 - 9811192918

Email: [nitin.puri@yesbank.in](mailto:nitin.puri@yesbank.in)



  
State Project Director  
ARIAS Society

YES BANK: Financial Proposal for Conducting a Study on Market Players, market share, market size & growth trends of eri and muga silk in Assam & India



Balgar  
26-11-2018

Rajiv  
26/11/18

26/11/18

**YES BANK**

26/11/18  
U. J. Verma  
26/11/18

### FORM FIN-3 BREAKDOWN OF REMUNERATION

When used for Lump-Sum contract assignment, information to be provided in this Form shall only be used to demonstrate the basis for the calculation of the Contract's ceiling amount; to calculate applicable taxes at contract negotiations; and, if needed, to establish payments to the Consultant for possible additional services requested by the Client. This Form shall not be used as a basis for payments under Lump-Sum contracts

No.	Name	Position (as Tech - 6)		Person-week Remuneration Rate	Time inputs in Person/Week Rate (from Tech-6)	Indian Rupee (INR)	
	Key Experts						
K-1	Pradeep Shrivastava	Team Leader	Home	52,000	3	1,56,000	
			Field	52,000	3.5		1,82,000
K-2	Sunjay Vuppuluri	Marketing Specialist	Home	52,000	3.5	1,82,000	
			Field	52,000	4		2,08,000
K-3	Amit Sareen	Handloom & Textiles Expert	Home	52,000	3.5	1,82,000	
			Field	52,000	4		2,08,000
					Sub Total	5,20,000	5,98,000
	Non-Key Expert						
N-1	Neerja Rawat	Finance and Statistics Expert	Home	520,00	0	0	
			Field	52,000	1.5		78,000
N-2	P1	Field Surveyor	Home	15,000	0	0	
			Field	15,000	9.5		1,42,500
N-3	P2	Field Surveyor	Home	15,000	0	0	
			Field	15,000	9		1,35,000
N-4	P3	Field Surveyor	Home	15,000	0	0	
			Field	15,000	9.5		1,42,500
N-5	P4	Field Surveyor	Home	15,000	0	0	
			Field	15,000	9		1,35,000
					Sub Total	0	6,33,000
					Total	5,20,000	12,31,000
					TOTAL COSTS	17,51,000	



Signature (of Consultant's authorized representative) [in full and initials]:

Full name: Mr. Nitin Puri

Title: Senior President

Name of Consultant: YES BANK Limited

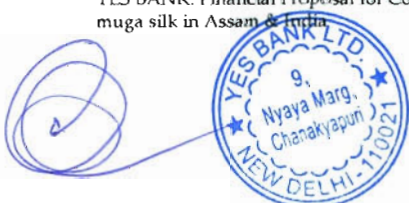
Capacity: Senior President (PoA to sign this proposal)

Address: D-12, YES BANK Limited, South Extension II, New Delhi - 110049

Phone/fax: 011-46029299. Cell: +91 - 9811192918. Email: [nitin.puri@yesbank.in](mailto:nitin.puri@yesbank.in)



YES BANK: Financial Proposal for Conducting a Study on Market Players, market share, market size & growth trends of eri and muga silk in Assam & India



  
State Project Director  
ARIAS Society



Baljeet  
26.11.2018

Rajesh  
26/11/18

YES BANK

26/11/18  
26/11/18  
V. J. Vani  
26/11/18

### FORM FIN-4 REIMBURSABLE EXPENSES

When used for Lump-Sum contract assignment, information to be provided in this Form shall only be used to demonstrate the basis for calculation of the Contract ceiling amount, to calculate applicable taxes at contract negotiations and, if needed, to establish payments to the Consultant for possible additional services requested by the Client. This form shall not be used as a basis for payments under Lump-Sum contracts

N	Type of Reimbursable Expenses	Unit	Unit Cost	Quantity	INR
1	Cost of Air Travel	Air Ticket (To & Fro)	10,000	6	60,000
2	Cost of Stay	Day	5,000	75	3,75,000
3	Cost of food	Day	75	1,000	75,000
4	Cost of local travel	Trip	2,750	160	4,40,000
5	Cost of Workshop	Lumpsum	1,50,000		1,50,000
6	Miscellaneous	Printing of reports etc.	60,000		60,000
				<b>TOTAL COSTS</b>	<b>11,60,000</b>

Signature (of Consultant's authorized representative) (in full and initials):

Full name: Mr. Nitin Puri

Title: Senior President

Name of Consultant: YES BANK Limited

Capacity: Senior President (PoA to sign this proposal)

Address: D-12, YES BANK Limited, South Extension II, New Delhi - 110049

Phone/fax: 011-46029299. Cell: +91 - 9811192918

Email: [nitin.puri@yesbank.in](mailto:nitin.puri@yesbank.in)



State Project Director  
ARIAS Society

*Bagel*  
25.11.2018

Statement of Undertaking



*[Signature]*  
26/11/18  
26/11/18  
K. J. W...  
26/11/18  
Date: October 17, 2018

Ref. No. ARIASS/APART/155/2016/47

To,  
The State Project Director,  
ARIAS Society, Project Coordination Unit,  
Agricultural Complex, Khanapara,  
Guwahati-781022, Assam.  
Tel: 0361-2332125/ 2332564. Fax-0361-2332564,  
E-mail: spd@arias.in

*Bagel*  
26/11/18

**Subject:** Statement of Undertaking in accordance to Datasheet ITC Reference 10.2, Page 15 of 54 of RFP document dated 24<sup>th</sup> September 2018.

Sir,

We, along with any of our sub-consultants, subcontractors, suppliers, or service providers for any part of the contract, are not subject to, and not controlled by any entity or individual that is subject to, a temporary suspension or a debarment imposed by the World Bank Group or a debarment imposed by the World Bank Group in accordance with the Agreement for Mutual Enforcement of Debarment Decisions between the World Bank and other development banks. Further, we are not ineligible under the Client's country laws or official regulations or pursuant to a decision of the United Nations Security Council;

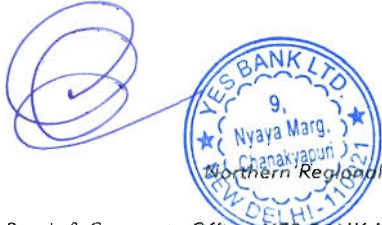
Yours faithfully,

*[Signature]*

Nitin Puri  
Senior President,  
Food and Agribusiness Strategic Advisory & Research (FASAR),  
YES BANK Limited  
South Extension 2,  
New Delhi 110049  
Email: [nitin.puri@yesbank.in](mailto:nitin.puri@yesbank.in)  
Cell: 9811192918

*[Signature]*

State Project Director  
ARIAS Society



## REQUEST FOR PROPOSAL (RFP)

*For Conducting a Study on Market players, market share, market size and growth trends of eri and muga silk in Assam & India"*

No. ARIASS/APART/155/2016/47

### Financial Proposal

Submitted By:



Submitted To:

ARIAS Society,  
Project Coordination Unit,  
Agricultural Complex, Khanapara,  
Guwahati-781022, Assam.  
Tel: 0361-2332125/ 2332564.  
Fax-0361-2332564,  
E-mail: spd@arias.in



  
State Project Director  
ARIAS Society

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YES BANK: Financial Proposal for Conducting a Study on Market Players, market share, market size & growth trends of eri and muga silk in Assam & India

2



*[Signature]*  
State Project Director  
ARIAS Society





## FORM FIN-1 FINANCIAL PROPOSAL SUBMISSION FORM

New Delhi, January 2, 2019

To:

The State Project Director,  
ARIAS Society, Project Coordination Unit,  
Agriculture Complex, Khanapara, G.S. Road  
Guwahati-781022 (Assam, India);

Dear Sirs:

We, the undersigned, offer to provide the consulting services for Conducting a Study on Market players, market share, market size and growth trends of Eri and muga silk in Assam & India in accordance with your Request for Proposal dated September 24, 2018 and our Technical Proposal as well as basis the negotiation meeting held on December 19, 2018 at Guwahati.

Our attached Financial Proposal is for the amount of **Indian Rupees Twenty Nine Lakh, Eleven Thousand (INR 29,11,000/-)**, excluding of all indirect local taxes (e.g. GST). The estimated amount of GST is **Indian Rupees Five Lakh Twenty Three Thousand, Nine Hundred Eighty only (INR 5,23,980/-)** which shall be confirmed or adjusted, if needed, during negotiations.

Our Financial Proposal shall be valid and remain binding upon us, subject to the modifications resulting from Contract negotiations, for the period of 120 days after the proposal submission deadline.

Commissions and gratuities paid or to be paid by us to an agent or any third party relating to preparation or submission of this Proposal and Contract execution, paid if we are awarded the Contract, are listed below:

Name and Address of Agents	Amount and Currency	Purpose of Commission or Gratuity
NA	NA	NA

: "No commissions or gratuities have been or are to be paid by us to agents or any third party relating to this Proposal and Contract execution."

We understand you are not bound to accept any Proposal you receive.

We remain,

Yours sincerely,

Signature (of Consultant's authorized representative) (in full and initials):

Full name: Mr. Nitin Puri

Title: Group President II &amp; Global Head, FASAR

Name of Consultant: YES BANK Limited

Capacity: Group President II &amp; Global Head, FASAR (PoA to sign this proposal)

Address: D-12, YES BANK Limited, South Extension II, New Delhi - 110049

Phone/fax: 011-46029299, Cell: +91 - 9811192918

Email: [nitin.puri@yesbank.in](mailto:nitin.puri@yesbank.in)

YES BANK: Financial Proposal for Conducting a Study on Market Players, market share, market size & growth trends of eri and muga silk in Assam & India  
New Delhi Regional Corporate Office: YES BANK Limited, 48, Nyaya Marg, Chanakyaपुरी, New Delhi 110 021, India.

Tel: +91(11) 6656 9000 Fax: +91(11) 4168 0144

Regd. &amp; Corporate Office: YES BANK Limited, Nehru Centre, 9th Floor, Discovery of India, Dr. A.B. Road, Worli, Mumbai 400 018, India.

Tel: +91(22) 6669 9000 Fax: +91(22) 6669 9060

Website: [www.yesbank.in](http://www.yesbank.in) Email: [communications@yesbank.in](mailto:communications@yesbank.in) CIN - L65190MH2003PLC143249

*[Signature]*  
State Project Director  
ARIAS Society

FORM FIN-2 SUMMARY OF COSTS

Item	Cost
	Indian Rupees
Cost of the Financial Proposal	29,11,000
Including:	
(1) Remuneration	17,51,000
(2) Additional Lumpsum Expenses	11,60,000
Total Cost of the Financial Proposal: [Should match the amount in Form FIN-1]	29,11,000
Indirect Local Tax Estimates - to be discussed and finalized at the negotiations if the Contract is awarded	
(i) GST (@18%)	5,23,980
(ii) Any other applicable Taxes etc.	-
Total Estimate for Indirect Local Tax:	5,23,980

  
Signature (of Consultant's authorized representative) [in full and initials]

Full name: Mr. Nitin Puri  
Title: Group President II & Global Head, FASAR  
Name of Consultant: YES BANK Limited  
Capacity: Group President II & Global Head, FASAR (PoA to sign this proposal)  
Address: D-12, YES BANK Limited, South Extension II, New Delhi - 110049  
Phone/fax: 011-46029299, Cell: +91 - 9811192918  
Email: [nitin.puri@yesbank.in](mailto:nitin.puri@yesbank.in)

YES BANK: Financial Proposal for Conducting a Study on Market Players, market share, market size & growth trends of ARIAS and muga silk in Assam & India



  
State Project Director  
ARIAS Society



# FORM FIN-3 BREAKDOWN OF REMUNERATION

When used for Lump-Sum contract assignment, information to be provided in this Form shall only be used to demonstrate the basis for the calculation of the Contract's ceiling amount; to calculate applicable taxes at contract negotiations; and, if needed, to establish payments to the Consultant for possible additional services requested by the Client. This Form shall not be used as a basis for payments under Lump-Sum contracts

A. Remuneration						
No.	Name	Position (as Tech - 6)		Person-week Remuneration Rate	Time inputs in Person/Week Rate (from Tech-6)	Indian Rupee (INR)
<b>Key Experts</b>						
K-1	Pradeep Shrivastava	Team Leader	Home	52000	3	156000
			Field	52000	3.5	182000
K-2	Sunjay Vuppuluri	Marketing Specialist	Home	52000	3.5	182000
			Field	52000	4	208000
K-3	Amit Sareen	Handloom & Textiles Expert	Home	52000	1.75	91000
			Field	52000	2	104000
K-4	Reena Chowdhury	Sericulture Expert	Home	52000	1.75	91000
			Field	52000	2	104000
					Sub Total	520000 598000
<b>Non Key Expert</b>						
N-1	Neerja Rawat	Finance and Statistics Expert	Home	52000	1.5	78000
			Field	52000	0	0
N-2	P1	Field Surveyor	Home	15000	0	0
			Field	15000	9.5	142500
N-3	P2	Field Surveyor	Home	15000	0	0
			Field	15000	9	135000
N-4	P3	Field Surveyor	Home	15000	0	0
			Field	15000	9.5	142500
N-5	P4	Field Surveyor	Home	15000	0	0
			Field	15000	9	135000
					Sub Total	78000 555000
					Total	598000 1153000
					<b>TOTAL COSTS</b>	<b>17,51,000</b>

Signature (of Consultant's authorized representative) (in full and initials):

Full name: Mr. Nitin Puri  
 Title: Group President II & Global Head, FASAR  
 Name of Consultant: YES BANK Limited  
 Capacity: Group President II & Global Head, FASAR (PoA to sign this proposal)  
 Address: D-12, YES BANK Limited, South Extension II, New Delhi - 110049  
 Phone/fax: 011-46029299. Cell: +91 - 9811192918. Email: [nitin.puri@yesbank.in](mailto:nitin.puri@yesbank.in)

YES BANK: Financial Proposal for Conducting a Study on Market Players, market share, market size & growth trends of eri and muga silk in Assam & India



*[Signature]*  
 State Project Director  
 ARIAS Society



FORM FIN-4 ADDITIONAL LUMP SUM EXPENSES

N	Additional Lumpsum Expenses	Unit	Unit Cost	Quantity	INR
1	Cost of Air Travel	Air Ticket (To & Fro)	10,000	6	60,000
2	Cost of Stay	Day	5,000	75	3,75,000
3	Cost of food	Day	75	1,000	75,000
4	Cost of local travel	Trip	2,750	160	4,40,000
5	Cost of Workshop	Lumpsum	1,50,000		1,50,000
6	Miscellaneous	Printing of reports etc.	60,000		60,000
				<b>TOTAL COSTS</b>	<b>11,60,000</b>

*Note: These include indicative Out of pocket, travel related, lodging and miscellaneous expenses. No bills/invoices shall be furnished for the same.*

Signature (of Consultant's authorized representative) (in full and initials):

Full name: Mr. Nitin Puri

Title: Group President II & Global Head, FASAR

Name of Consultant: YES BANK Limited

Capacity: Group President II & Global Head, FASAR (PoA to sign this proposal)

Address: D-12, YES BANK Limited, South Extension II, New Delhi - 110049

Phone/fax: 011-46029299. Cell: +91 - 9811192918

Email: [nitin.puri@yesbank.in](mailto:nitin.puri@yesbank.in)

YES BANK: Financial Proposal for Conducting a Study on Market Players, market share, market size & growth trends of eri and group silk in Assam & India



*Handwritten signature*  
State Project Director  
ARIAS Society