



CM - ELEVATE

Government of Meghalaya

2023

PRIME Agriculture Response Vehicle Scheme



September 2023

Department of Agriculture and Farmers' Welfare

TABLE of CONTENTS

1	Introduction.....	2
2	About the Scheme.....	2
3	Objectives of the scheme.....	2
4	Snapshot of the scheme	3
5	Distribution of vehicles and models offered under the scheme:	5
5.1	Vehicle distribution across Meghalaya.....	5
5.2	Vehicle models under the scheme.....	5
6	Eligibility conditions and application process	6
6.1	Elgibility conditions	6
6.2	Submission requirements as proof of eligibility:	8
6.3	Application procedure	8
7	Evaluation mechanism	9
7.1	Shortlisting of applications:	9
7.2	Evaluation of the shortlisted applications:	9
7.3	Personal interviews:	9
8	Implementation Mechanism.....	9
8.1	Implementation Agency.....	9
9	Vehicle purchase procedure	10
10	Financing Plan.....	10
10.1	Summary of the financing plan:.....	10
10.2	Financing Partners.....	10
10.3	Credit details.....	11
10.4	Quantum and Nature of Assistance:	11
10.5	Illustration to understand the payment terms	12
10.6	Disbursement of finances	12
11	Economics of owning a Vehicle	13
12	Terms and Conditions.....	15
13	Annexures.....	16
13.1	Annexure 1: Application form (Individual)	16
13.2	Annexure 2: Application form (Registered entity)	21
13.3	Annexure 3: Application form (Unregistered entities).....	27

1 Introduction

PRIME Agriculture Response Vehicle Scheme is a component under the Chief Minister's Elevate Program launched by the Government of Meghalaya which aims to employ, engage, and empower the youth of Meghalaya by promoting entrepreneurship and by providing easy access to credit through onboarding of various banks as financial partners of the program. To minimize the risks associated with the credit flow, Government is providing front end subsidy in the form of down-payment and backend subsidy in the form of EMI co-payment. Through this program, the entrepreneurs including individuals, collectives, village organizations, various business entities and traditional institutions etc. will have easy access to various schemes on a single online portal. The program encompasses a number of sectors such as agriculture, horticulture, veterinary and animal husbandry, tourism, entertainment, sports, wellness, and any business venture of economic interest for the people of the state.

2 About the Scheme

Meghalaya is a rural economy where 77% of its population are dependent in agriculture and allied sector. The agriculture sector has the potential to create employment opportunities and generate income to a significant portion of the population, can ensure stable food supply reducing the risk of food shortages and price volatility for the state. Considering this, agriculture can play a crucial role in becoming a one of the key drivers of economic growth of the state. Government of Meghalaya understands that several factors such as technology, supply chain and logistics and market access are important for promoting sustainability and resilience in the sector.

However, based on the overall assessment of the mobility scenario of the state conducted under "Meghalaya Integrated Transport Project", it was highlighted that the lesser developed transportation infrastructure is severely impacting agricultural trade and commerce in the state. To mitigate the gap, Department of Agriculture and Farmer's Welfare, Government of Meghalaya has launched, "**PRIME Agriculture Response Vehicle Scheme (PRIME-ARVS)**" in 2022 at the cost of Rs. 6.7 crores to the state. Under the scheme financial aid was provided to entrepreneurs from rural areas to buy small and medium sized pick-up trucks to transport agriculture produce from farms to the market. Additional support services through 1917iTeams to link the vehicle owners under the scheme with the market was also initiated. A total of 113 numbers of various farmer's groups which included Integrated Village Cooperative Societies, multipurpose societies, Self Help Groups, Village Organizations, FPOs, FPCs etc. from across the state are benefitted in the first phase of the scheme.

However, to further support the rural communities involved in agriculture and allied sector, the state has decided to include more entre **PRIME ARVS** and is to be relaunched under the Chief Minister's Elevate Program. Understanding the need of aggregators to transport higher quantities of products as well transport perishable products under refrigeration to maintain freshness, the government has added medium sized trucks and reefer trucks in the second phase of the scheme.

Under this Scheme, entrepreneurs will receive 95% of the project cost as credit or loan from the partner banks. Entrepreneurs are required to contribute only 5% of the project cost (on-road price of the vehicle) as margin money or vehicle down payment to the banks. Out of the 95% of the project cost as loan component, Government of Meghalaya will provide 45% of the project cost as financial aid in the form of capital subsidy and as interest free component. To support the entrepreneurs during first 12 months of their operation, 5% of project cost will be provided as EMI co-payment. Additional support will be provided through the implementing agency of the scheme in the form trainings, capacity building programs etc.

3 Objectives of the scheme

- 1) **Economic growth of the state:**

With 77% of the population involved with agriculture and allied sectors in rural areas, the **PRIME ARVS** is envisaged to accelerate and sustain economic development of the state through entrepreneurship development, job creation in the rural community.

2) **Encourage entrepreneurship among rural youth:**

The scheme is intended to encourage entrepreneurship among the rural youth by providing them easy credit access and financial grant to buy commercial vehicles. These vehicles can be used by the entrepreneurs to earn their income by providing transportation solution to local farmers, traders, and buyers.

3) **Logistics solution to farm produce:**

To provide a transportation solution to evacuate farms produce to intended destinations such as markets, processing facilities or aggregation centres. Similarly, the vehicles can also transport various farming inputs from the market for timely and successful agricultural operations.

4) **Lower transportation cost:**

Introducing more numbers of commercial goods carriers will potentially help reduce logistics cost for the marginal farmers by fostering competition among the logistics providers. Various farmers groups who will be benefitted with the vehicles under the scheme will significantly reduce the transportation cost of their own grown/ aggregated farm products.

5) **Market accessibility to farmers from remote area:**

The majority of the vehicles are intended for entrepreneurs residing in remote areas so that farmers living in their proximity from nearby villages and clusters can be benefitted. The farmers residing in these areas can quickly avail their transportation services to sell their farm produce and buy back their essentials from the markets.

6) **Increase farmer's profitability:**

Timely evacuation of farm produce will have a significant impact on farmer's profitability by minimizing spoilage of perishable products; reducing additional storage costs such as refrigeration, storage facilities; increasing market accessibility; maintaining cash flow through quicker sales and lastly by enhancing customer satisfaction by building trust and long-term relationship with the buyers.

7) **Financial grant and easy credit to the entrepreneurs to buy goods carriers**

300 Prime Agriculture Response Vehicles (Prime-ARVs) to be distributed across Meghalaya with 50% financial aid on the total cost of the vehicle including the interest charged by the bank to finance the vehicle.

8) **Demand creation through 1917iTeams**

Vehicles will be registered with 1917iTeams who will provide transportation demand calls from customers to the vehicle owners. Vehicles will be pre-fitted with GPS device ensuring trackability of the vehicle by 1917iTeams. The live location of the vehicle will help in immediately connecting the farmers/ aggregators/ buyers to their nearest available vehicle.

4 Snapshot of the scheme

Scheme	<ol style="list-style-type: none"> 1. Financial aid of 50% of the project cost (on-road price of the vehicle) in the form of capital subsidy and operational subsidy and to buy any goods carrier for agriculture logistics from various options mentioned in the scheme guidelines.
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	<ol style="list-style-type: none"> 2. Support through 1917iTeams to connect with the traders, buyers and sellers in the market which will provide them additional transportation businesses. 3. Trainings and capacity building programs designed by the department and 1917iTeams
<p>Who can apply?</p>	<ol style="list-style-type: none"> 1. Individuals from Meghalaya 2. Any farmer's association/group/entity registered in Meghalaya such as Cooperatives, Farmer Producer Companies (FPC), Farmer Producer Organisation (FPO) etc. 3. Any unregistered entity such as village organizations, self-help groups, producer groups and any other traditional institutions etc. based in Meghalaya can apply <p>Applications shall not be ordinarily considered for the following</p> <ol style="list-style-type: none"> 1. Following individuals (currently employed as full-fledged or contractual, or retired and drawing pension) and their Immediate family members which includes spouse, parents, and children up to the age of 30 <ol style="list-style-type: none"> a. state and central Government employees b. employees of public sector undertakings, subsidiaries of public sector undertakings and divisions of public sector undertakings etc. c. any individual whose job is concerned with politics such MLAs, MLCs, MPs etc. or seeking to hold a similar position in government d. registered class-1 contractors e. consultants who are currently engaged with state or central government 2. Only one member from a family is eligible for the scheme. 3. Pressure groups and organizations that are primarily political in nature.
<p>Nodal Department for the CM's Elevate Program</p>	<p>Planning, Investment Promotion & Sustainable Development Department</p>
<p>Nodal Department for the scheme</p>	<p>Department of Agriculture & Farmers' Welfare, Government of Meghalaya</p>
<p>Partner banks for credit support</p>	<ol style="list-style-type: none"> 1. Meghalaya Rural Bank (MRB) 2. The Meghalaya Co-Operative Apex Bank Ltd (MCAB) 3. State Bank of India (SBI) 4. HDFC Ban 5. Northeast Small Finance Bank

6. Shillong Cooperative Urban Bank Ltd

TABLE 1 SCHEME DETAILS

5 Distribution of vehicles and models offered under the scheme:

5.1 Vehicle distribution across Meghalaya

Vehicles are to be distributed across the state based on the assessment of agricultural production, size of the block, the need of the agriculture transportation vehicles in that area and accessibility to the markets.

5.2 Vehicle models under the scheme

Based on various requirements of the farmers to transport agriculture and allied sector products, different categories of goods carriers have been listed for the entrepreneurs to buy.

1. The entrepreneurs can opt for any vehicle from the list based on their need.
2. However, justifications for the same needed to be provided in the application form.
3. Additionally, the evaluation committee may also guide the entrepreneurs to buy a vehicle from a different category based on the evaluation of the requirements with respect to the entrepreneur's location.

S.N.	Vehicle models	Payload capacity (Kgs)	Ex-Showroom Price	Vehicle type
Small Commercial Vehicles				
1	Suzuki Super Carry	740	₹ 530,448	Small Commercial Vehicle
2	Tata Ace Petrol CX	750	₹ 421,000	Small Commercial Vehicle
3	Tata Ace Diesel+	750	₹ 602,000	Small Commercial Vehicle
4	Tata Intra V10	1000	₹ 728,000	Small Commercial Vehicle
5	Tata Intra V30	1300	₹ 811,000	Small Commercial Vehicle
6	Ashok Leyland Dost Strong LS HSD	1300	₹ 826,000	Small Commercial Vehicle
7	Ashok Leyland Dost Plus LS HSD	1425	₹ 886,900	Small Commercial Vehicle
Pick Ups				
1	Tata Yodha 1700 2WD	1700	₹ 901,788	Pickup
2	Tata Yodha 4WD	1210	₹ 905,882	Pickup
3	Mahindra Bolero Maxi Truck Power Steering BS6 1.2	1200	₹ 761,000	Pickup
4	Mahindra Big Bolero PIK UP FB 1.7T - BS6 - PSI	1700	₹ 912,000	Pickup
5	Mahindra Bolero PIK UP 4X4 BS6 - PS	1015	₹ 925,000	Pickup
6	Ashok Leyland Bada Dost i3 Plus HSD	1250	₹ 10,19,000	Pickup



S.N.	Vehicle models	Payload capacity (Kgs)	Ex-Showroom Price	Vehicle type
7	Ashok Leyland Bada Dost i4 Plus HSD		₹ 10,19,000	Pickup
Light 4 Wheeled Trucks				
1	Tata Ultra T 7 (14 Feet) ST	4200	18,18,525	Truck
2	Tata Ultra T 7 (17 Feet)ST	4000	19,08,765	Truck
3	Tata SFC 407 gold (10 Feet) ST	2200	14,32,000	Truck
4	Eicher Pro 2059 High Deck 12 ft	2050	17,66,593	Truck
5	Eicher Pro 2059 High Deck 14 ft	2060	18,19,594	Truck
6	Eicher Pro 2059 High Deck 16 ft	3760	18,51,999	Truck
7	Ashok Leyland AL Partner 2685 10ft	3625	16,81,800	Truck
8	Ashok Leyland AL Partner 3335 14ft	4425	17,66,600	Truck
Refrigerated Trucks				
1	Eicher Pro 1110XP Refrigerated Truck	6000	11,30,000	Reefer truck
2	Mahindra Furio 12 Reefer	11900	19,10,000	Reefer Truck
3	Ashok Leyland Dost Plus LS reefer	1000	15,11,500	Reefer SCV
4	Ashok Leyland Bada Dost i3 Plus reefer	1100	17,62,200	Reefer Pickup
5	Ashok Leyland AL Partner 2685 10ft reefer	3625	23,86,000	Reefer truck
6	Ashok Leyland AL Partner 3335 14ft reefer	4425	26,31,000	Reefer truck

Disclaimer:

1. Ex-showroom prices of the vehicles may vary at the time buying
2. Ex-showroom prices do not include other components of on-road cost of the vehicle such as registration, insurance, road tax etc.

6 Eligibility conditions and application process**6.1 Eligibility conditions****a) Individual entrepreneurs**

1. Individuals who are permanent residents of Meghalaya are eligible for the scheme.
2. Eligibility conditions:
 - a. Must be above 18 years of age and below 58 years of age.
 - b. Must be involved with the agriculture sector for minimum of two years. A letter of certification needs to be provided from the Block Development Officer (BDO) to support the claim.
 - c. Must have a valid commercial driving license.

- d. Must provide valid government ID proof with an address such as Aadhar Card, Voter ID, Passport etc.
 - e. Shall not be a credit defaulter from any bank.
 - f. Following individuals (currently employed as full-fledged or contractual, or retired and drawing pension) and their Immediate family members which includes spouse, parents, and children up to the age of 30
 - i. state and central Government employees
 - ii. employees of public sector undertakings, subsidiaries of public sector undertakings and divisions of public sector undertakings etc.
 - iii. any individual whose job is concerned with politics such MLAs, MLCs, MPs etc. or seeking to hold a similar position in government
 - iv. registered class-1 contractors
 - v. consultants who are currently engaged with state or central government
 - g. Only one member from a family is eligible for the scheme.
- b) Registered entities
1. Any registered group of farmers involved with agricultural products and legally registered with the government of Meghalaya such as Cooperatives, Farmer Producer Companies (FPC), Farmer Producer Organisation (FPO) etc. are eligible to apply for the scheme.
 2. Eligibility conditions:
 - a. Must be involved with the agriculture sector for minimum of two years. A letter of certification needs to be provided from the Block Development Officer (BDO) to support the claim.
 - b. Should not be a beneficiary under the first phase of the Prime Agriculture Response Vehicle Scheme.
 - c. Must provide an Incorporation Certificate or a registration certificate whichever is applicable
 - d. Shall not be a credit defaulter from any bank
 - e. Pressure groups and organizations that are primarily political in nature shall not be ordinarily considered.
- c) Unregistered entities
1. Any unregistered entity such as village organizations, self-help groups, producer groups and any other traditional institutions based in Meghalaya can apply
 2. Eligibility conditions:
 - a. Must be involved with the agriculture sector for minimum of two years. A letter of certification needs to be provided from the Block Development Officer (BDO) to support the claim.
 - b. Should not be a defaulter at any financial institution
 - c. Should not be a beneficiary under the first phase of the Prime Agriculture Response Vehicle Scheme.

- d. Pressure groups and organizations that are primarily political in nature shall not be ordinarily considered.

6.2 Submission requirements as proof of eligibility:

As proof of eligibility, the entrepreneurs are required to provide proof of their eligibility for the scheme by submitting the required documents mentioned below.

Individuals	Registered entities	Unregistered entities
<p>Mandatory:</p> <ul style="list-style-type: none"> ▪ A valid photo identity with address which includes Aadhar Card, Voter ID, Passport and driving license. ▪ A letter of certification needs to be provided from the Block Development Officer (BDO) to support the claim for involvement in agriculture sector. ▪ A valid commercial driving license of the driver <p>Optional:</p> <ul style="list-style-type: none"> ▪ Aadhar linkage is mandatory to receive the benefits of annual rate of interest subvention up to 3% on the purchase of reefer trucks. ▪ Pan card, if available ▪ A copy of the front page of the savings account passbook, if available <p>Any other document as specified by the department and the partner bank.</p>	<p>Mandatory:</p> <ul style="list-style-type: none"> ▪ Incorporation/ Registration Certificate ▪ A letter of certification from the Block Development Officer (BDO) to support the claim for involvement in agriculture sector. ▪ Valid commercial driving license of the driver ▪ A valid photo identity with address of the President and Secretary which includes Aadhar Card, Voter ID, Passport and driving license. <p>Optional:</p> <ul style="list-style-type: none"> ▪ Aadhar linkage is mandatory to receive the benefits of annual rate of interest subvention up to 3% on the purchase of reefer trucks. ▪ GST certificate, if available ▪ Pan card, if available ▪ Trade License, copy if available ▪ Latest bank account statements of one year of the organization, if available <p>Any other document as specified by the department and the partner bank.</p>	<p>Mandatory:</p> <ul style="list-style-type: none"> ▪ A valid photo identity with address of the President and Secretary which includes Aadhar Card, Voter ID, Passport and driving license. ▪ A letter of certification from the Block Development Officer (BDO) to support the claim for involvement in agriculture sector. <p>Optional:</p> <ul style="list-style-type: none"> ▪ Aadhar linkage is mandatory to receive the benefits of annual rate of interest subvention up to 3% on the purchase of reefer trucks. ▪ Pan cards of President and the Secretary, if available ▪ Latest bank account statements of one year of the President and Secretary, if available <p>Any other document as specified by the department and the partner bank.</p>

6.3 Application procedure

Entrepreneurs are required to complete the application process and submit all the required documents through the online CM's Elevate Program Portal.

7 Evaluation mechanism

7.1 Shortlisting of applications:

Applications will be shortlisted based on the verification of all required documents mentioned above.

7.2 Evaluation of the shortlisted applications:

Primary criteria for evaluation of the entrepreneur will be,

- a. Primary sector production in the targeted/identified area
- b. Population involved in primary sector in that area
- c. Secondary activities and services during the lean season
- d. Existing agriculture value chain
- e. Proximity of markets for primary sector products
- f. Need for agriculture transportation vehicles
- g. Current occupation
- h. Preference shall be given to the entrepreneurs who will be drivers of the ARVs in case of individual's selection.

7.3 Personal interviews:

Personal interviews of the screened entrepreneurs may be conducted by the committee.

8 Implementation Mechanism

8.1 Implementation Agency

1. **Department of Agriculture & Farmers' Welfare** will be the implantation agency for the scheme.
2. **State Level:** Directorate of Agriculture
3. **Coordinating Officers:** District Agricultural Officers (DAO) and District Horticulture Officers (DHO) of each District
4. **'State Level Committee'** headed by Secretary, Department of Agriculture and Farmer's Welfare will oversee the progress of the scheme implementation.

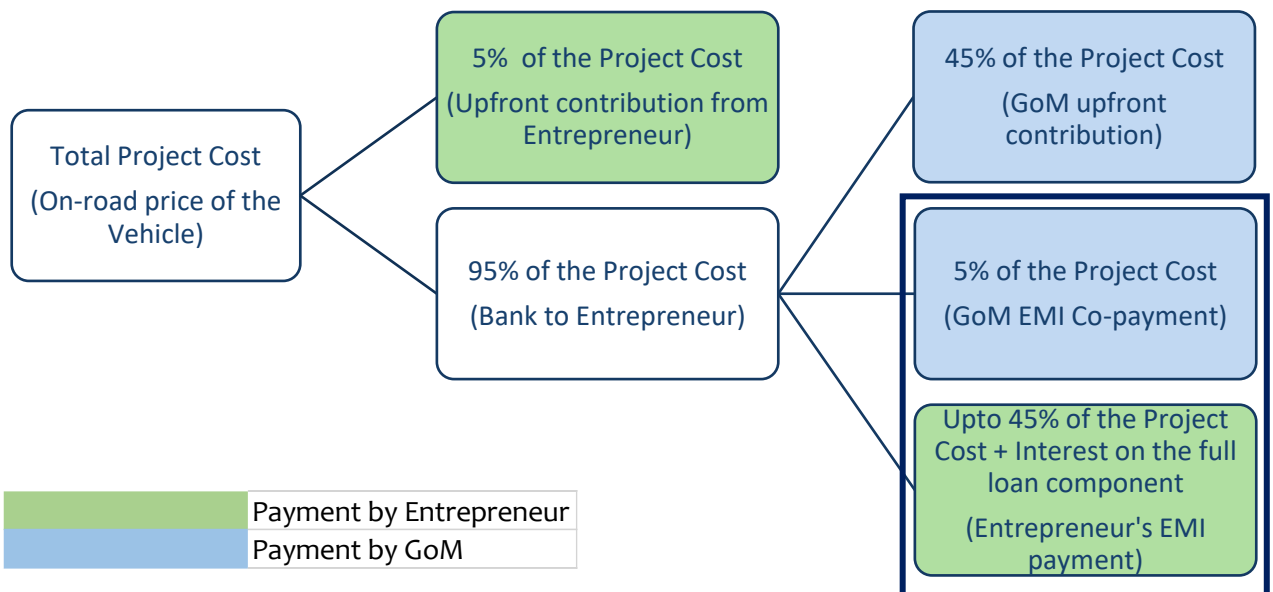
9 Vehicle purchase procedure



10 Financing Plan

10.1 Summary of the financing plan:

The figure below shows the overall summary of the financing of the project.



10.2 Financing Partners

Entrepreneurs can choose to go with any bank listed below to apply for loan based on their choice.

- 1) Meghalaya Rural Bank (MRB)

- 2) The Meghalaya Co-Operative Apex Bank Ltd (MCAB)
- 3) State Bank of India (SBI)
- 4) HDFC Ban
- 5) Northeast Small Finance Bank
- 6) Shillong Cooperative Urban Bank Ltd

10.3 Credit details

Loan Amount	50% on the total cost of the vehicle including the interest charged by the bank financing the vehicle
Loan term	5 years to 7 years depending upon the type of the vehicle
Moratorium period	3 months
Annual rate of interest	<p>Variable interest rates are applicable for partner banks.</p> <p>Note:</p> <p>Additional subvention on annual rate of interest up to 3% is applicable upon Aadhar linkage by the entrepreneurs to the partners banks for the Reefer Trucks under PRIME-ARVS</p> <p>However, Entrepreneurs are requested to visit any of the partner banks for more information on the same.</p>

10.4 Quantum and Nature of Assistance:

1) **Margin money Support:**

Total down payment will be 50% of the on-road price of the vehicle and the remaining 50% will be on credit through a bank loan.

- 1) 5% of the on-road price of the vehicle is to be paid by the entrepreneur to the bank
- 2) 45% of the on-road price of the vehicle will be paid by the Government of Meghalaya to the bank.

2) **EMI support:**

To reduce the burden of the operational cost on the entrepreneur in the first one year of business, Government of Meghalaya will support the entrepreneur by paying EMI co-payment equivalent to 5% of the project cost (distributed equally over a period of twelve months).

3) **Additional support:**

- 1) The vehicles will be pre-fitted GPS device with 5 years of warranty.
- 2) The branding cost of the vehicle will be borne by the government.

4) **Maximum support to be provided from the government:**

Maximum support from the government will be 50% of the on-road cost of vehicle model from the list along with the additional support mentioned above.

10.5 Illustration to understand the payment terms

Let's consider an example to understand the various financial components of vehicle procurement.

Components	Values
On-road price of the vehicle	₹ 10,26,529
Down payment by Entrepreneur (5%)	₹ 51,326
Down payment by GoM (45%)	₹ 4,61,938
Auto Loan Amount (50%)	₹ 5,13,265
Annual Interest Rate	9%
Term of Loan	5 years
Total Monthly EMI	₹ 11,351

Disclaimer:

1. The price of the vehicle is subjected to change from time to time based on ex-showroom price of the vehicle by the manufacturer, registration cost, insurance etc.
2. Annual interest rate may differ at the time of sanction of the loan and prevailing rate of the bank will be applicable.

The tables below show the details of shared EMI between GoM and entrepreneur.

EMI payment:

Payee	EMI		
	1-3 months	4-15 months	16-60 months
Entrepreneur	₹ 0	₹ 7,074	₹ 11,351
GoM	₹ 0	₹ 4,277	₹ 0
Total	₹ 0	₹ 11,351	₹ 11,351

10.6 Disbursement of finances

▪ Disbursement of subsidy by the government

- Margin money/upfront support from the department will be transferred to the bank in favour of the entrepreneur within 15 days of receipt of request from the bank.
- EMI support will be submitted to the banks directly by the government.
- However, EMI support will be provided only after the assessment of the following criteria which will be conducted by the district level committees formed by the department.
 - a. Whether the vehicle is being used for the transportation of agricultural products when there is a demand.
 - b. Whether the vehicle driver is responding to the calls made by 1917iTeams.

- c. Vehicle owner must submit the total number of trips done by the vehicle including the details of products transported, earning per trip, customer details every month to the office of District Agricultural Officer.
- d. Vehicle shall clock a minimum of 400 km/month for transportation of agriculture products as per the records of GPS and trip details provided by the vehicle owner.
- e. Farmers in the respective area of operation of a vehicle are found to be satisfied with the transportation services. Assessment shall be done by the government representatives.
- f. Vehicle is found to be in good condition as per the certificate of inspection by the government representative.

▪ **Completion of loan process by the bank**

- Banks are required to complete the loan process within the specified period defined by the department upon agreement with the banks.
- In case the entrepreneurs fail to pay their contribution of upfront amount within the specified time after the announcement of the results, the allotment will be passed on to the entrepreneurs in the waiting list.

▪ **Remittance of the vehicle amount to the dealers**

Banks will remit the 100% of the vehicle amount to the dealers.

11 Economics of owning a Vehicle

a) Pickup Truck

Assumptions						
Cost of Diesel	86					
Per km Rate for Bolero Pickup (Market rate)	₹40.00					
Average mileage achieved in kmpl	7					
	Year 1	Year 2	Year 3	Year 4	Year 5	
Trip details						
Income per trip	₹ 2,400	₹ 2,640	₹ 2,904	₹ 3,194	₹ 3,514	
Minimum no. of trips in a month	12	14.00	16.00	18.00	20.00	
No of kms per trip (Including return trip)	60	60	60	60	60	
Operational investment (Per Year)						
EMI Payment (after Gov't co-payment deduction)	₹ 63,664	₹ 1,23,380	₹ 1,36,211	₹ 1,36,211	₹ 1,36,211	
Vehicle Maintenance	₹ 4,000	₹ 4,000	₹ 4,000	₹ 4,000	₹ 4,000	
Driver's Salary	₹ 1,20,000	₹ 1,20,000	₹ 1,20,000	₹ 1,20,000	₹ 1,20,000	
Fuel Expenses	₹ 1,06,149	₹ 1,23,840	₹ 1,41,531	₹ 1,59,223	₹ 1,76,914	
Miscellaneous	₹ 10,000	₹ 10,000	₹ 10,000	₹ 10,000	₹ 10,000	
Total operational expense in a year	₹ 3,03,812	₹ 3,81,220	₹ 4,11,743	₹ 4,29,434	₹ 4,47,126	
Net income						
Turnover	₹ 3,45,600	₹ 4,43,520	₹ 5,57,568	₹ 6,89,990	₹ 8,43,322	
Net income per year (hired driver)	₹ 41,788	₹ 62,300	₹ 1,45,825	₹ 2,60,556	₹ 3,96,196	
Net income per year (Self-drive)	₹ 1,61,788	₹ 1,82,300	₹ 2,65,825	₹ 3,80,556	₹ 5,16,196	

b) Truck of 10 MT

Assumptions						
Cost of Diesel	86					
Per km Rate for 15 MT truck	₹60.00					
Average mileage achieved in kmpl	4					
	Year 1	Year 2	Year 3	Year 4	Year 5	
Trip details						
Income per trip	₹ 6,000	₹ 6,600	₹ 7,260	₹ 7,986	₹ 8,785	
Minimum no. of trips in a month	10	12	14	16	18	
No of kms per trip (Including return trip)	100	100	100	100	100	
Operational investment (Per Year)						
EMI Payment (after Gov't co-payment deduction)	₹ 1,05,431	₹ 2,04,325	₹ 2,25,575	₹ 2,25,575	₹ 2,25,575	
Vehicle Maintenance	₹ 10,000	₹ 10,000	₹ 10,000	₹ 10,000	₹ 10,000	
Driver's Salary	₹ 1,44,000	₹ 1,44,000	₹ 1,44,000	₹ 1,44,000	₹ 1,44,000	
Fuel Expenses	₹ 2,58,000	₹ 3,09,600	₹ 3,61,200	₹ 4,12,800	₹ 4,64,400	
Miscellaneous	₹ 15,000	₹ 15,000	₹ 15,000	₹ 15,000	₹ 15,000	
Total operational expense in a year	₹ 5,32,431	₹ 6,82,925	₹ 7,55,775	₹ 8,07,375	₹ 8,58,975	
Net income						
Turnover	₹ 7,20,000	₹ 9,50,400	₹ 12,19,680	₹ 15,33,312	₹ 18,97,474	
Net income per year (hired driver)	₹ 1,87,569	₹ 2,67,475	₹ 4,63,905	₹ 7,25,937	₹ 10,38,499	
Net income per year (Self-drive)	₹ 3,31,569	₹ 4,11,475	₹ 6,07,905	₹ 8,69,937	₹ 11,82,499	

c) Reefer Truck

Assumptions						
Cost of Diesel	86					
Per km Rate for reefer	₹80.00					
Average mileage achieved in kmpl	6					
	Year 1	Year 2	Year 3	Year 4	Year 5	
Trip details						
Income per trip	₹ 8,000	₹ 8,800	₹ 9,680	₹ 10,648	₹ 11,713	
Minimum no. of trips in a month	5	7	9	11	13	
No of kms per trip (Including return trip)	100	100	100	100	100	
Operational investment (Per Year)						
EMI Payment (after Gov't co-payment deduction)	₹ 1,24,037	₹ 2,40,382	₹ 2,65,382	₹ 2,65,382	₹ 2,65,382	
Vehicle Maintenance	₹ 15,000	₹ 15,000	₹ 15,000	₹ 15,000	₹ 15,000	
Driver's Salary	₹ 1,44,000	₹ 1,44,000	₹ 1,44,000	₹ 1,44,000	₹ 1,44,000	
Fuel Expenses	₹ 86,000	₹ 1,20,400	₹ 1,54,800	₹ 1,89,200	₹ 2,23,600	
Miscellaneous	₹ 15,000	₹ 15,000	₹ 15,000	₹ 15,000	₹ 15,000	
Total operational expense in a year	₹ 3,84,037	₹ 5,34,782	₹ 5,94,182	₹ 6,28,582	₹ 6,62,982	
Net income						
Turnover	₹ 4,80,000	₹ 7,39,200	₹ 10,45,440	₹ 14,05,536	₹ 18,27,197	
Net income per year (hired driver)	₹ 95,963	₹ 2,04,418	₹ 4,51,258	₹ 7,76,954	₹ 11,64,215	
Net income per year (Self-drive)	₹ 2,39,963	₹ 3,48,418	₹ 5,95,258	₹ 9,20,954	₹ 13,08,215	

12 Terms and Conditions

- 1) Entrepreneurs must sign after agreeing to the terms and conditions defined in the triparted contract to be signed at the time of sanctioning of the loan.
- 2) Entrepreneurs shall respond to the calls of the customers on their registered mobile number and provide transportation services for agricultural products whenever demand arises
- 3) Entrepreneurs must submit the total number of trips done by the vehicle including the details of products transported, earning per trip, customer details every month to the office of District Agricultural Officer of their residing district.
- 4) Entrepreneurs must maintain good care of the vehicle until the contract period has ended. Conditions of the vehicles will be checked by a government-appointed representative before disbursement of the EMI paid.
- 5) They must attend any training programs whenever provided by the government.
- 6) Government has the right to terminate the contract and following which entrepreneurs are required to return the entire fund support received from the government with an additional annual interest charge and may also include legal action on the entrepreneurs for following reasons,
 - a. The entrepreneurs fail to match the conditions of the Triparted contract.
 - b. The entrepreneurs are found to be engaged in fraudulent /illegal/criminal activities and misuse of the vehicle for purposes other than those permissible by law.



#	Questions	Answers																
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13.	Please provide justification for the above preferred vehicle																	



#	Questions	Answers
14.	Your preferred vehicle dealer	
15.	Who will be the driver of the vehicle?	<ol style="list-style-type: none"> 1. Self (Owner) 2. Will hire a driver on salary
16.	Do you or your driver has commercial driving license, or can you hire a driver with a commercial driving license? (Driving license is necessary)	<ol style="list-style-type: none"> 1. Yes 2. No
a.	Kindly attach the driving license	Attachment
17.	How many years of experience do you or your driver has as a commercial driver?	<ol style="list-style-type: none"> 1. None 2. 1-3 years 3. 3- 5 years 4. 5-7 years 5. 7 –10 years 6. More than 10 years
18.	How many trips can you do in a month on average? (Agriculture transportation-related trips only)	<ol style="list-style-type: none"> 1. Average number of trips /months _____ 2. Average kms / month _____
19.	How will you use the vehicle when there is no harvest? (You can choose multiple options)	<ol style="list-style-type: none"> 1. Will get raw materials for farming 2. Will get daily essentials from the market for villagers 3. Other
20.	If other in the question above, please mention	_____
21.	Have you done trading of any goods in the past?	<ol style="list-style-type: none"> 1. Yes, agriculture and allied sector products 2. Yes, non-agriculture products 3. No
a.	If yes in Q. 20 (1 and 2), above, please tell us about it	



#	Questions	Answers
b.	If yes in Q. 20 (1 and 2), what is your volume of trade annually in Tonnes (Also mention the type of products)	
c.	If yes in Q. 20 (1 and 2), please attach any trading invoice copy.	Attachment
d.	If yes in Q. 20 (1 and 2), what kind of trade do you do?	<ol style="list-style-type: none"> 1. Inter-district trade 2. Inter-state trade 3. International trade 4. None
e.	If yes in Q. 20 (1 and 2), the vehicle used for trading	<ol style="list-style-type: none"> 1. I use my own vehicle for trading 2. I hire a vehicle for trading 3. I hire from 1917iTeams vehicles
f.	If yes in Q. 20 (1 and 2), which is your preferred use for the trading of the products above?	<ol style="list-style-type: none"> 1. Small commercial vehicle 2. 2WD pickup trucks 3. 4WD pickup trucks 4. Medium Commercial Vehicle 5. Heavy Commercial Vehicle
g.	If yes in Q. 20 (1 and 2), on an average, how much do you normally pay for the truck, when you hire? (Total amount you pay in rupees/ total weight you transported in kg)	_____ (Rs/kg)
22.	Do you have a bank account?	<ol style="list-style-type: none"> 1. Yes 2. No
a.	Latest Bank Statement, if available	Optional
b.	If you have taken any loan, are you a defaulter?	<ol style="list-style-type: none"> 1. Yes 2. No
23.	Your preferred bank for the scheme	<ol style="list-style-type: none"> 1) Meghalaya Rural Bank (MRB) 2) The Meghalaya Co-Operative Apex Bank Ltd (MCAB) 3) State Bank of India (SBI) 4) HDFC Bank 5) Northeast Small Finance Bank

#	Questions	Answers
24.	Kindly upload the following documents	
a.	Pan Card copy, if available	Optional
b.	Any of the following officially valid documents (OVDs)	<ol style="list-style-type: none"> 1. Voter ID 2. Aadhar 3. Passport 4. Driving license
c.		

13.2 Annexure 2: Application form (Registered entity)

#	Questions	Answers
1.	Entity (Check one)	<input type="checkbox"/> Agriculture Cooperative <input type="checkbox"/> FPC <input type="checkbox"/> FPO <input type="checkbox"/> VO <input type="checkbox"/> Multipurpose Societies <input type="checkbox"/> SHG <input type="checkbox"/> Any other
2.	If any other	Please mention the type of entity
3.	Proof of registration (Kindly upload Incorporation Certificate for cooperatives, Registration Certificate for companies, any other)	
4.	Name of the organization	
5.	Name of the President of the organization	
6.	Name of the Secretary of organization	
7.	Mobile Number	
8.	Address	PIN:
9.	What many years of experience do you have in this sector?	1. 0 2. 1 3. 2 4. 3 5. 4 6. 5 7. >5
a.	Please attach a certificate from the BDO to provide support for the claim.	Attachment



#	Questions	Answers
10.	How many members are there in your organization?	<ol style="list-style-type: none"> 1. <10 2. 11-20 3. 21-30 4. 31-40 5. 41-50 6. >50
11.	Do you aggregate agriculture products?	<ol style="list-style-type: none"> 1) Yes 2) No
12.	What are the major products (agriculture/horticulture/animal husbandry) in your area? (Mention top 5)	<ol style="list-style-type: none"> 1. . 2. . 3. . 4. . 5. .
13.	How many agriculture collection units are there in your block?	<ol style="list-style-type: none"> 1. 1 2. 2 3. 3 4. 4 5. 5 6. >5
14.	How do farmers in your area currently transport their agriculture and allied sector products?	<ol style="list-style-type: none"> 1) Hire transport vehicles from the market 2) Hire a vehicle from 1917iteams 3) Hire a taxi to transport 4) Use personal vehicle to transport 5) Use public carrier such as bus to transport 6) Unable to transport 7) There is no need of transport as the village/cluster have limited products to sell
15.	To how many farmers will you able to provide the transportation service with the vehicle?	<ol style="list-style-type: none"> 1) <50 2) 51-100 3) >100



#	Questions	Answers																
16.	Markets in your area	<table border="1"> <thead> <tr> <th>Name of the Market</th> <th>Location</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> </tbody> </table>	Name of the Market	Location														
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18.	Your preferred vehicle dealer																	

#	Questions	Answers
19.	Does your organization have commercial vehicles currently?	<input type="checkbox"/> Yes <input type="checkbox"/> No
a.	If yes, how many vehicles do you have?	1) 1 2) 2 3) 3 4) >3
20.	Are there commercial vehicles easily available in your area?	<input type="checkbox"/> Yes <input type="checkbox"/> No
21.	Do you have a driver in your organization with commercial driving license?	<input type="checkbox"/> Yes <input type="checkbox"/> No, will hire a driver on salary
22.	Driving License of the Driver	Attachment
23.	How many years of experience does your driver has as a commercial driver?	<input type="checkbox"/> None <input type="checkbox"/> 1-3 years <input type="checkbox"/> 3-5 years <input type="checkbox"/> 5-7 years <input type="checkbox"/> 7-10 years <input type="checkbox"/> More than 10 years
24.	How many average numbers of trips can your organization do in a month? (Agriculture transportation-related trips only)	1. Average number of trips /months _____ 2. Average kms / month _____
25.	How will your organization use the vehicle when there is no harvest? (You can choose multiple options)	1. Will get raw materials for farming 2. Will get daily essentials from the market for villagers 3. Other
26.	If other in the question above, please mention	_____

#	Questions	Answers
27.	Has your organization done trading of any goods in the past?	<ol style="list-style-type: none"> 1. Yes, agriculture and allied sector products 2. Yes, non-agriculture products 3. No
a.	If yes above, please tell us about it	
b.	What is your volume of trade annually in Tonnes (Also mention the type of products)	
c.	Please attach any trading invoice copy.	Attachment
d.	What kind of trade do you do?	<ol style="list-style-type: none"> a. Inter-district trade b. Inter-state trade c. International trade d. None
e.	The vehicle used for trading	<ol style="list-style-type: none"> a. We use my own vehicle for trading b. We hire a vehicle for trading c. We hire from 1917iTeams vehicles
f.	Which is your preferred use for the trading of the products above?	<ol style="list-style-type: none"> a. Small commercial vehicle b. 2WD pickup trucks c. 4WD pickup trucks d. Medium Commercial Vehicle e. Heavy Commercial Vehicle
g.	On an average, how much does your organization normally pay for the vehicle, when you hire? (Total amount you pay in rupees/ total weight you transported in kg)	_____ (Rs/kg)
28.	Do your organization have a bank account?	<input type="checkbox"/> Yes <input type="checkbox"/> No
a.	If yes, latest bank statement (1 year) of the organization	Optional

#	Questions	Answers
b.	Is your organization a defaulter of any loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No
29.	Your preferred bank for the scheme	1) Meghalaya Rural Bank (MRB) 2) The Meghalaya Co-Operative Apex Bank Ltd (MCAB) 3) State Bank of India (SBI) 4) HDFC Bank 5) Northeast Small Finance Bank
30.	Kindly submit the following documents	
a.	Pan Card copy of the President, if available	Optional
b.	Pan Card copy of the Secretary, if available	Optional
c.	Any of the following officially valid documents (OVDs) of the President	1. Voter ID 2. Aadhar 3. Passport 4. Driving license
d.	Any of the following officially valid documents (OVDs) of the Secretary	1. Voter ID 2. Aadhar 3. Passport 4. Driving license
e.	GST returns for last two years, if available	Optional
f.	IT Returns for last two years, if available	Optional

13.3 Annexure 3: Application form (Unregistered entities)

#	Questions	Answers
1.	Name of the organization	
2.	Name of the President of the organization	
3.	Name of the Secretary of organization	
4.	Mobile Number	
5.	Address	PIN:
6.	What many years of experience do you have in this sector?	1. 0 2. 1 3. 2 4. 3 5. 4 6. 5 7. >5
a.	Please attach a certificate from the BDO to provide support for the claim.	Attachment
7.	How many members are there in your organization?	1. <10 2. 11-20 3. 21-30 4. 31-40 5. 41-50 6. >50
8.	Do you aggregate agriculture products?	1) Yes 2) No



#	Questions	Answers																		
9.	What are the major products (agriculture/horticulture/animal husbandry) in your area? (Mention top 5)	<ol style="list-style-type: none"> 1. . 2. . 3. . 4. . 5. . 																		
10.	How many agriculture collection units are there in your block?	<ol style="list-style-type: none"> 1. 1 2. 2 3. 3 4. 4 5. 5 6. >5 																		
11.	How do farmers in your area currently transport their agriculture and allied sector products?	<ol style="list-style-type: none"> 1) Hire transport vehicles from the market 2) Hire a vehicle from 1917iteams 3) Hire a taxi to transport 4) Use personal vehicle to transport 5) Use public carrier such as bus to transport 6) Unable to transport 7) There is no need of transport as the village/cluster have limited products to sell 																		
12.	To how many farmers will you able to provide the transportation service with the vehicle?	<ol style="list-style-type: none"> 1. <50 2. 51-100 3. >100 																		
13.	Markets in your area	<table border="1"> <thead> <tr> <th>Name of the Market</th> <th>Location</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> </tbody> </table>	Name of the Market	Location																
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#	Questions	Answers
14.	<p>What kind of vehicle will you prefer?</p> <p>Small Commercial vehicles</p> <p>8. Suzuki Super Carry</p> <p>9. Tata Ace Petrol CX</p> <p>10. Tata Ace Diesel+</p> <p>11. Tata Intra V10</p> <p>12. Tata Intra V30</p> <p>13. Ashok Leyland Dost Strong LS HSD</p> <p>14. Ashok Leyland Dost Plus LS HSD</p>	<p>Pickups</p> <p>8. Tata Yodha 1700 2WD</p> <p>9. Tata Yodha 4WD</p> <p>10. Mahindra Bolero Maxi Truck Power Steering BS6 1.2</p> <p>11. Mahindra Big Bolero PIK UP FB 1.7T - BS6 – PSI</p> <p>12. Mahindra Bolero PIK UP 4X4 BS6 - PS</p> <p>13. Ashok Leyland Bada Dost i3 Plus HSD</p> <p>14. Ashok Leyland Bada Dost i4 Plus HSD</p> <p>Trucks</p> <p>9. Tata Ultra T 7 (14 Feet) ST</p> <p>10. Tata Ultra T 7 (17 Feet)ST</p> <p>11. Tata SFC 407 gold (10 Feet) ST</p> <p>12. Eicher Pro 2059 High Deck 12 ft</p> <p>13. Eicher Pro 2059 High Deck 14 ft</p> <p>14. Eicher Pro 2059 High Deck 16 ft</p> <p>15. Ashok Leyland AL Partner 2685 10ft</p> <p>16. Ashok Leyland AL Partner 3335 14ft</p> <p>Refrigerated Trucks</p> <p>7. Eicher Pro 1110XP Refrigerated Truck</p> <p>8. Mahindra Furio 12 Reefer</p> <p>9. Ashok Leyland Dost Plus LS reefer</p> <p>10. Ashok Leyland Bada Dost i3 Plus reefer</p> <p>11. Ashok Leyland AL Partner 2685 10ft reefer Ashok Leyland AL Partner 3335 14ft reefer</p>
15.	Your preferred vehicle dealer (name of the dealer and location)	(Please mention)
16.	Does your organization have commercial vehicles currently?	<input type="checkbox"/> Yes <input type="checkbox"/> No
17.	If yes, how many vehicles do you have?	1) 1 2) 2 3) 3 4) >3
18.	Are there commercial vehicles easily available in your area?	<input type="checkbox"/> Yes <input type="checkbox"/> No



#	Questions	Answers
19.	Do you have a driver in your organization with commercial driving license?	<input type="checkbox"/> Yes <input type="checkbox"/> No, will hire a driver on salary
20.	Driving License of the Driver	Attachment
21.	How many years of experience does your driver has as a commercial driver?	<input type="checkbox"/> None <input type="checkbox"/> 1-3 years <input type="checkbox"/> 3- 5 years <input type="checkbox"/> 5-7 years <input type="checkbox"/> 7 –10 years <input type="checkbox"/> More than 10 years
22.	How many average numbers of trips can your organization do in a month? (Agriculture transportation-related trips only)	1. Average number of trips /months _____ 2. Average kms / month _____
23.	How will your organization use the vehicle when there is no harvest? (You can choose multiple options)	1. Will get raw materials for farming 2. Will get daily essentials from the market for villagers 3. Other
a.	If other in the question above, please mention	_____
24.	Has your organization done trading of any goods in the past?	1. Yes, agriculture and allied sector products 2. Yes, non-agriculture products 3. No
a.	If yes above, please tell us about it	
b.	What is your volume of trade annually in Tonnes (Also mention the type of products)	
c.	If yes in Q. 20 (1 and 2), please attach any trading invoice copy.	Attachment



#	Questions	Answers
d.	What kind of trade do you do?	<ol style="list-style-type: none"> 1. Inter-district trade 2. Inter-state trade 3. International trade 4. None
e.	The vehicle used for trading	<ol style="list-style-type: none"> 1. We use my own vehicle for trading 2. We hire a vehicle for trading 3. We hire from 1917iTeams vehicles
f.	Which is your preferred use for the trading of the products above?	<ol style="list-style-type: none"> 1. Small commercial vehicle 2. 2WD pickup trucks 3. 4WD pickup trucks 4. Medium Commercial Vehicle 5. Heavy Commercial Vehicle
g.	On an average, how much does your organization normally pay for the vehicle, when you hire? (Total amount you pay in rupees/ total weight you transported in kg)	_____ (Rs/kg)
25.	Do your organization have a bank account?	<input type="checkbox"/> Yes <input type="checkbox"/> No
a.	If yes, latest bank statement (1 year) of the organization	Optional
b.	Is your organization a defaulter of any loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No
26.	Your preferred bank for the scheme	<ol style="list-style-type: none"> 1) Meghalaya Rural Bank (MRB) 2) The Meghalaya Co-Operative Apex Bank Ltd (MCAB) 3) State Bank of India (SBI) 4) HDFC Bank 5) Northeast Small Finance Bank
27.	Kindly submit the following documents	
a.	Pan Card copy of the President, if	Optional

#	Questions	Answers
	available	
b.	Pan Card copy of the Secretary, if available	Optional
c.	Any of the following officially valid documents (OVDs) of the President	<ol style="list-style-type: none"> 1. Voter ID 2. Aadhar 3. Passport 4. Driving license
d.	Any of the following officially valid documents (OVDs) of the Secretary	<ol style="list-style-type: none"> 1. Voter ID 2. Aadhar 3. Passport 4. Driving license
e.	Latest bank statement (1 year) of the President of the organization	Optional
f.	Latest bank statement (1 year) of the Secretary of the organization	Optional