

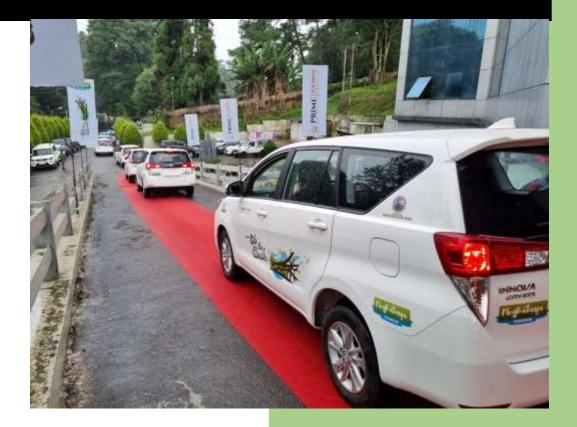






2023

# PRIME Tourism Vehicle



October 2023

Tourism Department

Government of Meghalaya







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# 1 Background

PRIME Tourism 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 copayment. 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's tourism is attributed to its unique natural beauty, magnificent landscapes, pleasant weather, and indigenous culture. Considering that the state is gaining prominence as a favorable tourist destination, the government has identified tourism as one of the major driving sectors of economic growth. The footfalls have grown steadily over the last decade and are once again witnessing a resurgence post the COVID pandemic. In 2019, the tourist footfall in the state was about 12.7 lakhs and is estimated that the annual tourist footfall will cross 15 lakhs by 2024.

Various government led initiatives in the tourism sector such as ongoing development of infrastructure, enhancing accessibility, and government-led promotional efforts are playing significant role in elevating Meghalaya's image as tourism as sought-after tourist spot. One such initiative is the "Prime Tourism Vehicle Scheme" which was designed keeping in view to increase footfall of high value tourists in the state by mitigating the gap of lack of options for tourists to travel comfortably. Through the scheme the government has provided financial aid to 47 beneficiaries to buy 8-seater multi utility vehicles along with capacity building training for the operators and drivers at a total investment of 5.96 crores. Under this scheme, 50% of the price of the vehicle, including the total interest charged by the bank on the bank loan, as financial aid in the form of 45% as upfront capital subsidy and 5% as EMI co-payment operational subsidy, was provided to entrepreneurs.

Apart from the conventional tourism, Meghalaya also has immense potential in adventure tourism which includes activities such as caving, rock climbing, paragliding, ziplining, kayaking, river rafting, trekking etc. Over the years the state has become a preferred destination for activities like caving, rafting, kayaking among the adventure seekers from across the globe. Keeping this in view the state government intends to promote adventure tourism in the state together with conventional tourism. However, based on the discussions with various stakeholders associated with adventure tourism, it was understood that infrastructural gap especially with the transportation of tourists and adventure gears in the last mile is a major barrier to the growth of adventure tourism in Meghalaya.

Therefore, to promote adventure tourism and to further strengthen the fleet of luxury vehicles in the state, the government has decided to launch of the second phase of the Prime tourism vehicle scheme. Through this scheme, government intends to support the entrepreneurs to buy vehicles from range of choices which includes 8-seater to 17-seater luxury passenger vehicles and vehicles with off roading capability as well as additional support such as capacity building training.







# 3 Objectives of the scheme

#### 1. Economic growth of the state:

PRIME tourism vehicle is envisaged to bring economic growth to the state through encouraging youths to engage in economic generation activities in tourism and other sectors which are indirectly connected to tourism such as agriculture, handicrafts, food, and hospitality industry etc. Tourism brings revenue to the state through spendings by tourists on food, accommodation, transportation and buying locally produced products as souvenirs etc.

#### 2. Increase entrepreneurship:

Along with the entrepreneurship being promoted in tourism transportation sector through the scheme, overall development of the sector will encourage small businesses such as restaurants, souvenir shops and entertainment.

#### 3. Increase availability of tourist vehicles in the state

The increase in the number of options for the vehicle will be ensured through introduction of the scheme.

#### 4. Promote adventure tourism in the state

By providing solutions to infrastructural gap related to transportation of adventure tourists and gears to the remote locations, the scheme is envisaged to promote adventure tourism in the state.

#### 5. Training to the drivers

To provide tourists with well-trained and well-equipped drivers who can also act as their tourist guide

#### 6. Create livelihood opportunities.

Boosting tourism in the state will create jobs in variety of sectors such as hospitality, transportation, restaurants, and entertainment. This can reduce unemployment and stimulate local economics.

#### 4 Scheme details

Scheme	50% financial aid on the on-road cost of the vehicle to selected entrepreneurs involved in the tourism sector and additional support such as trainings and capacity building programs.		
	1. Individual entrepreneurs from Meghalaya		
Who can annie?	<ol> <li>Any registered entities from Meghalaya such as tour operators/travel agents/tourist transport operators etc. registered as well as recognized with Department of Tourism, Government of Meghalaya.</li> </ol>		
Who can apply?	<ol> <li>Any unregistered but recognized entities such as SHGs, Village Organizations, traditional institutions etc. involved with tourism sector.</li> </ol>		
	Applications shall not be ordinarily considered for the following		







	<ol> <li>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</li> </ol>			
	a. state and central Government employees			
	<ul> <li>employees of public sector undertakings, subsidiaries of public sector undertakings and divisions of public sector undertakings etc.</li> </ul>			
	<ul> <li>any individual whose job is concerned with politics such MLAs, MLCs, MPs etc. or seeking to hold a similar position in government</li> </ul>			
	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.			
	<ol><li>Pressure groups and organizations that are primarily political in nature.</li></ol>			
Nodal Department for the CM's Elevate Program	Planning, Investment Promotion & Sustainable Development Department			
Nodal Department for the scheme	Tourism Department			
Financial Aid	Government of Meghalaya			
	<ol> <li>Meghalaya Rural Bank (MRB)</li> <li>The Meghalaya Co-Operative Apex Bank Ltd (MCAB)</li> </ol>			
Partner banks for credit support	<ol> <li>State Bank of India (SBI)</li> <li>HDFC Bank</li> </ol>			
	4. HDFC Bank 5. Northeast Small Finance Bank			
	6. The Shillong Co-operative Urban Bank Ltd.			
	o. The simiong co-operative orban bank Ltu.			

## 4.1 Vehicle models offered under the scheme:

Based on the various requirements in the tourism sector, the following types of vehicles have been offered 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	Ex-Showroom Price	Vehicle Type & transmission	
1.	Toyota Innova Crysta 2.4 GX(8S) MT Diesel	19,99,000	8-seater passenger	
2.	Mahindra Scorpio N Z4 DMT 4WD	17,75,500	7-seater passenger (4x4)	
3.	Maruti Jimny Alpha manual AWD	13,68,942	5-seater passenger (4X4)	
4.	Mahindra Bolero Camper 4WD	10,19,000	5-Seater Pickup Truck (4X4)	
5.	Force Traveller 13D AC Reclining Seat	18,71,070	13-seater Bus	
6.	Force Traveller 17 D AC non-reclining seat	20,36,990	17-seater Bus	
7.	Force Traveller 12d Reclining Seat	23,93,515	12-seater Bus	
8.	Force Urbania 10d	30,65,000	10-seater Bus	
9.	Force Urbania 12d	33,92,000	12-seater Bus	
10.	Force Urbania 17d	32,48,000	17-seater Bus	

#### Disclaimer:

- 1. Ex-showroom prices may vary based on the decisions of the manufacturers
- 2. Ex-showroom prices do not include other components of on-road cost of the vehicle such as registration, insurance etc.

# 5 Eligibility conditions and application process

## 5.1 Eligibility conditions

- a) Individual applicants
  - 1. Individuals who are permanent residents of Meghalaya are eligible for the scheme.
  - 2. Eligibility criteria for Individual entrepreneurs:
    - a. Must be above 18 years of age and below 58 years of age
    - b. Must be involved with the tourism sector. Entrepreneurs applying for 4X4 vehicles must be associated with adventure tourism sector
    - c. Must have experience as a commercial driver
    - d. Must provide valid government issued ID proof with an address which includes Aadhar Card, Voter ID, Passport, driving license.
    - e. Entrepreneurs shall not be credit defaulters 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. All recognized and registered tour operators, tourism societies etc. based on Meghalaya can apply.
- 2. Eligibility conditions:
  - a. shall have experience in the tourism sector
  - b. applying for 4X4 vehicles must be associated with adventure tourism sector
  - c. shall not be a defaulter at any financial institution
  - d. Shall not be beneficiary under the first phase of the Prime Tourism Vehicle Scheme.
  - e. Must provide an Incorporation Certificate or a registration certificate whichever is applicable
  - f. Shall not be credit defaulters from any bank
  - g. 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, traditional communities etc. based in Meghalaya can apply.
- 2. Eligibility conditions
  - a. Must be involved with the tourism sector. A certification from the Block Development Officer (BDO) is needed to support the claim.
  - b. Shall not be a credit defaulter at any financial institution
  - c. Shall not be a beneficiary under the first phase of the Prime Tourism Vehicle Scheme
  - d. Pressure groups and organizations that are primarily political in nature shall not be ordinarily considered.

#### 5.2 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	
Mandatory:	Mandatory:	Mandatory:	
<ul> <li>A valid photo identity with address which</li> </ul>	<ul> <li>Incorporation or Registration</li> <li>Certificate whichever is applicable</li> </ul>	A valid photo identity with address of the President and	







Individuals	Registered entities	Unregistered entities
includes Aadhar Card, Voter ID, Passport and driving license.	<ul><li>Valid driving license of the driver preferably commercial</li><li>A valid photo identity with address</li></ul>	Secretary which includes Aadhar Card, Voter ID, Passport and driving license.
<ul> <li>Valid driving license preferably commercial</li> </ul>	of the President and Secretary which includes Aadhar Card, Voter ID, Passport and driving license	<ul> <li>Valid driving license of the driver preferably commercial</li> <li>Certification from the Block</li> </ul>
Optional:	Optional:	Development Officer (BDO) is needed to support the
<ul><li>Pan card, if available</li><li>Latest Bank account</li></ul>	<ul> <li>GST certificate, if available</li> </ul>	claim.
statement for minimum of 1 year, if	<ul><li>Pan card, if available</li><li>GST return for the year 2022-23, if</li></ul>	Optional:
available	available	Pan card of the President and secretary, if available
Any other document as specified by the	<ul><li>ITR 2022-23, if available</li><li>Trade License copy, if available</li></ul>	Latest bank account statement for a minimum of 1
department and the partner bank.	<ul> <li>Latest bank account statement for minimum of 1 year for the organization, if available</li> </ul>	year President and Secretary of the organization, if available
	Any other document as specified by the department and the partner bank.	Any other document as specified by the department and the partner bank.

# 5.3 Application procedure

Entrepreneurs are required to complete the application process and submit all the required documents online on the CM-ELEVATE program portal.

### 6 Evaluation mechanism

## 6.1 Application assessment

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

- The verification and scrutinization of the applications will be done by a State Level Screening Committee (SLSC) headed by Director of Tourism, Government of Meghalaya. The partnered banks' representative will be part of the committee.
- The Tourism Department will issue notification on the formation of the committee when required.
- The applicants will be appraised in the first phase of the evaluation on the following two criteria,
  - 1. Whether their applications are conforming to the scheme's eligibility
  - 2. Whether they are eligible for a loan as per bank requirements (CBIL Score)







#### 6.2 Interview assessment

After completion of the application assessment, the selected entrepreneurs may be called for interviews.

#### 6.3 Final evaluation

Entrepreneur's final assessment will be done based on the following criteria

- The entrepreneurs' ability to communicate in English, Hindi, and local language
- Interpersonal skills of the entrepreneurs
- Interest/experience on the tourism sector/adventure tourism sector
- Entrepreneurs ability handle emergency situations
- Their understanding of basic road safety rules as a driver
- Entrepreneurs' sincerity, expertise, and knowledge on the tourism sector such as tourist footfall, popular attractions, and availability of basic amenities.
- Eligible credit score of the entrepreneurs to get loan from the partnered banks
- Entrepreneurs' business acumen and their willingness to repay the loan on time
- Entrepreneurs' willingness to attend trainings, knowledge sessions and capacity building programs to be provided by the department
- Current occupations of the entrepreneurs and their immediate family members
- Pressure groups and organizations that are primarily political in nature shall not be ordinarily considered.

# 7 Mandatory training

- Selected individuals must undergo through a mandatory training 'Meghalaya Tourist Operator Training Program (MTOTP)' conducted by a training agency identified by the Tourism Department, Government of Meghalaya
- Applicants will be required to score the minimum marks in the test conducted by the agency under supervision of Tourism Department, Government of Meghalaya to receive the Certificate of Completion of the MTOTP
- MTOTP will primarily cover the following areas
  - Communication and interpersonal skills
  - Knowledge of various tourist attractions in the state
  - Basic geographical knowledge of the state
  - Basic knowledge about various cultures and traditions of the state
  - Ability to perform basic first aid in case of emergency
  - Basic rules of road safety
  - Basic maintenance of the vehicle

The selected entrepreneurs will receive a certificate of completion for the MTOTP





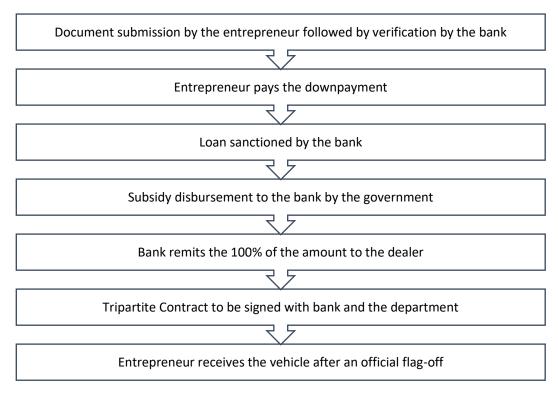


# 8 Implementation Mechanism:

# 8.1 Implementation Agencies

- 1. Tourism Department, Government of Meghalaya is the implementation agency for the scheme
- 2. **State Level:** Directorate of Tourism, Government of Meghalaya
- 3. **Nodal officers at district level:** At district level, tourist officers will be the nodal officers.

# 8.2 Vehicle Purchasing Procedure



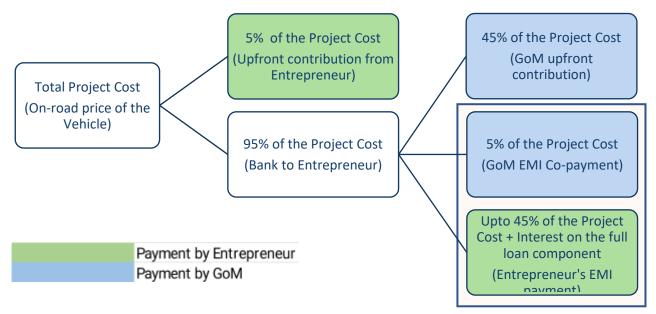






# 9 Financing Plan

## 9.1 Summary of the financing plan



#### 9.2 Financing Partners:

Entrepreneurs can choose to go with any of the mentioned bank as per their convenience.

- 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
- 6. The Shillong Co-operative Urban Bank Ltd.

#### 9.3 Credit details:

Loan Amount	50% on the on-road price of the vehicle	
Loan term	Minimum of 5 years	
Moratorium period	3 months	
Annual rate of interest	Variable interest rates are applicable for partner banks.	

## 9.4 Quantum and Nature of Financial Assistance:

#### Down payment/Margin money support:

Total down payment will be 50% of the on-road price of the vehicle. Out of which,

- 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.







#### **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 5% of the on-road price of the vehicle distributed equally over a period of twelve months.

#### **Additional support:**

- 1) The vehicles will be installed with GPS devices with 5 years of warranty. The cost of the GPS device will be borne by the government for one time only
- 2) The branding cost of the vehicle will be borne by the government for the first time only.

## 9.5 Maximum support to be provided from the government:

- 1) Maximum support from the government will be 50% on the on-road cost of vehicle models mentioned in the list above
- 2) Any increase in the price of the vehicle within the implementation period of the scheme will be borne by the entrepreneur unless notified otherwise
- 3) Cost of the accessories are to be borne by the entrepreneurs themselves
- 4) Cost associated with the vehicle permit are to be borne by the entrepreneurs themselves.

## 9.6 Illustration to understand the payment terms

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

Components	Values
Vehicle cost (On-road)	₹ 20,00,000
Down payment by Entrepreneur (5%)	₹ 1,00,000
Down payment by GoM (45%)	₹ 9,00,000
Total Down payment (50%)	₹10,00,000
Auto Loan Amount (50%)	₹ 10,00,000
Annual Interest Rate	9%
Term of Loan	5 years

#### 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 costs between GoM and entrepreneur on buying a vehicle.

#### **EMI** payment:







Payee	EMI			
,	1-3 months	4-15 months	16-60 months	
Entrepreneur	₹o	₹ 13,782	₹ 22,115	
GoM	₹ο	₹ 8,333	₹٥	
Total	₹ο	₹ 22,115	₹ 22,115	

#### 9.7 Disbursement of finances:

#### Disbursement of subsidy by the government

- Margin money/upfront support from the department will be credited to the bank in favour of the entrepreneur within 15 days of receival of request from the bank
- EMI support will be credited to the banks directly by the Tourism Department. However, EMI support will be provided only after the assessment of the following criteria
  - a) Whether the vehicle is being used for the tourism purposes
  - b) Vehicle owner must submit the total number of trips done by the vehicle including the destinations visited, duration of the trip, customer details every month to the Directorate of Tourism
  - c) Vehicle is found to be in good condition as per the certificate of inspection by the government representative
  - d) Entrepreneur is abiding the terms and conditions defined by the government as laid down in the tripartite contract signed at the time of sanctioning of the loan as defined.

#### Completion of loan process by the bank

- a) Banks are required to complete the loan process within the specified period defined by the department upon contract with the banks.
- b) In case the entrepreneurs fail to pay their contribution of defined upfront amount (5% of the project cost) within the specified time after the announcement of the results, the allotment will be passed on to the next entrepreneurs in the waiting list.

#### Remittance of the vehicle amount to the dealers

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

# 10 Economics of owning a vehicle

#### 10.1 8-seater MPV

Assumptions		
Cost of Diesel	86	
Rate of hiring Per Day (Market rate)	₹6,000.00	
Average mileage achieved in kmpl	12	
Average kms per trip	200	

	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	20	20	20	20	20	
Operatio	Operational investment (Per Year)					
EMI Payment (after Gov't co-payment deduction)	₹ 77,031	₹ 1,77,708	₹ 2,02,708	₹ 2,02,708	₹ 2,02,708	
Vehicle Maintenance	₹ 4,000	₹ 4,000	₹ 4,000	₹ 4,000	₹ 4,000	
Driver's Salary	₹ 1,80,000	₹ 1,80,000	₹ 1,80,000	₹ 1,80,000	₹ 1,80,000	
Fuel Expenses	₹ 3,44,000	₹ 3,44,000	₹ 3,44,000	₹ 3,44,000	₹ 3,44,000	
Miscellaneous	₹ 10,000	₹ 10,000	₹ 10,000	₹ 10,000	₹ 10,000	
Total operational expense in a year	₹ 6,15,031	₹ 7,15,708	₹ 7,40,708	₹ 7,40,708	₹ 7,40,708	
Net income						
	₹	₹	₹	₹	₹	
Turnover	14,40,000	15,84,000	17,42,400	19,16,640	21,08,304	
Net income per year (hired driver)	₹ 8,24,969	₹ 8,68,292	₹ 10,01,692	₹ 11,75,932	₹ 13,67,596	
	₹					
Net income per year (Self-drive)	10,04,969	₹ 10,48,292	₹ 11,81,692	₹ 13,55,932	₹ 15,47,596	

# 10.2 4X4 vehicle

Assumptions		
Cost of Diesel	86	
Rate of hiring Per Day (Market rate)	₹6,000.00	
Average mileage achieved in kmpl	12	
Average kms per trip	200	

	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	15	15	15	15	15
Operation	onal investmen	t (Per Year)			
EMI Payment (after Gov't co-payment deduction)	₹ 72,864	₹ 1,60,902	₹ 1,82,152	₹ 1,82,152	₹ 1,82,152
Vehicle Maintenance	₹ 4,000	₹ 4,000	₹ 4,000	₹ 4,000	₹ 4,000
Driver's Salary	₹ 1,80,000	₹ 1,80,000	₹ 1,80,000	₹ 1,80,000	₹ 1,80,000
Fuel Expenses	₹ 2,58,000	₹ 2,58,000	₹ 2,58,000	₹ 2,58,000	₹ 2,58,000
Miscellaneous	₹ 10,000	₹ 10,000	₹ 10,000	₹ 10,000	₹ 10,000
Total operational expense in a year	₹ 5,24,864	₹ 6,12,902	₹ 6,34,152	₹ 6,34,152	₹ 6,34,152
	Net income				
Turnover	₹ 10,80,000	₹ 11,88,000	₹ 13,06,800	₹ 14,37,480	₹ 15,81,228
Net income per year (hired driver)	₹ 5,55,136	₹ 5,75,098	₹ 6,72,648	₹ 8,03,328	₹ 9,47,076
Net income per year (Self-drive)	₹ 7,35,136	₹ 7,55,098	₹ 8,52,648	₹ 9,83,328	₹ 11,27,076

# 10.3 Tourist Bus

Assumptions	
Cost of Diesel	86
Rate of hiring Per Day (Market rate)	₹15,000.00
Average mileage achieved in kmpl	6
Average kms per trip	150
	Year 1







Trip details					
Income per trip	₹ 15,000	₹ 16,500	₹ 18,150	₹ 19,965	₹ 21,962
Minimum no. of trips in a month	10	11	12	13	15
Operati	onal investmer	nt (Per Year)			
EMI Payment (after Gov't co-payment deduction)	₹ 1,50,014	₹ 3,31,269	₹ 3,75,019	₹ 3,75,019	₹ 3,75,019
Vehicle Maintenance	₹ 10,000	₹ 10,000	₹ 10,000	₹ 10,000	₹ 10,000
Driver's Salary	₹ 1,80,000	₹ 1,80,000	₹ 1,80,000	₹ 1,80,000	₹ 1,80,000
Fuel Expenses	₹ 2,58,000	₹ 3,78,400	₹ 4,16,240	₹ 4,57,864	₹ 5,03,650
Miscellaneous	₹ 15,000	₹ 15,000	₹ 15,000	₹ 15,000	₹ 15,000
Total operational expense in a year	₹ 6,13,014	₹ 9,14,669	₹ 9,96,259	₹ 10,37,883	₹ 10,83,669
	Net income	2			
Turnover	₹ 18,00,000	₹ 21,78,000	₹ 26,35,380	₹ 31,88,810	₹ 38,58,460
Net income per year (hired driver)	₹ 11,86,986	₹ 12,63,331	₹ 16,39,121	₹ 21,50,927	₹ 27,74,791
Net income per year (Self-drive)	₹ 13,66,986	₹ 14,43,331	₹ 18,19,121	₹ 23,30,927	₹ 29,54,791

## 11 Support and monitoring of the vehicle

A monitoring cell, 'PRIME - Tourism Vehicle Cell (Prime-TVC)' will be created by Tourism Department, Government of Meghalaya to overlook and support the operations of the vehicle. The cell will

- recommend and promote the vehicles under the scheme to the visiting tourists
- collect suggestions and feedback from the tourists as per format to improve the services
- organize training programs for the vehicle owners/drivers under the scheme
- address grievances of the tourists
- address grievances of the vehicle owners.

#### 12 Terms and Conditions

- 1. Entrepreneur must sign after agreeing to the terms and conditions defined in the tripartite contract to be signed at the time of sanctioning of the loan
- 2. The tripartite contract will be signed amongst the entrepreneur, the Tourism Department, and the financing bank.
- 3. The contract period will be for 10 years with renewal of the same every year.
- 4. The contract will be primarily based on the following conditions:

#### a. Submission of trip data to Tourism Department

i. Entrepreneur must submit the total number of trips done by the vehicle including customer details every month to the office of District Tourist Officer.

#### b. Vehicle care and maintenance

i. Entrepreneur must maintain good care of the vehicle. Condition of the vehicles will be checked by a government-appointed representative before disbursement of the EMI paid.

#### c. GPS Device







- i. GPS device attached to the vehicle must not be tampered with.
- ii. Any replacement cost associated must be borne by the beneficiaries themselves

#### d. Branding on the vehicle

- i. Any branding on the vehicle by the Tourism Department must not be altered
- ii. Branding should be updated as notified by the department from time to time
- iii. Any damage or future maintenance related to branding of the vehicles shall be borne by the entrepreneurs themselves on regular basis.
- iv. Vehicles operating without proper branding will be liable for termination of the tripartite contract.

#### e. Safety equipment

- i. Vehicle must be equipped with First Aid kit and same shall be kept up to date as mentioned in the tripartite contract.
- ii. Vehicle must be equipped with fire extinguisher

#### f. Required certifications and permits for the vehicle

- i. A valid permit
- ii. A valid pollution certificate
- iii. A valid registration
- iv. A valid comprehensive insurance
- g. Entrepreneur must attend any training programs from time to time as notified by the Tourism Department
- h. Vehicles must be driven by certified drivers trained under the "Meghalaya Tourist Operator Training Program (MTOTP)"

#### 5. Contract Termination conditions:

Government has the right to terminate the tripartite contract, 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 any of the following reasons.

- a. The entrepreneurs fail to match the terms and conditions defined in the Tripartite contract
- b. Vehicles are not properly maintained
- c. Repeated complaints from the passengers/tourists
- d. Vehicles involve with repeated road safety violations
- e. Vehicles without proper branding
- f. The entrepreneurs are found to be engaged in fraudulent /illegal/criminal activities and misuse of the vehicle for purposes other than those intended, and which are permissible by law.







# 13 Annexure

# 13.1 Annexure 1: Application Form-Individual

S.N.	Questions	Answers
1.	Name	
2.	Mobile Number	
3.	Email Id	
4.	Age	
5.	Gender	
6.	Address	PIN:
7.	Marital Status	<ol> <li>Single</li> <li>Married</li> <li>Divorced</li> <li>Widow</li> <li>Widower</li> </ol>
a.	If married, what is the current occupation of your spouse?	1) Employee - Government 2) Privately employed 3) Part time employed 4) Business owner 5) Farmer 6) Unemployed
8.	What is your Current occupation	7) Employee - Government 8) Privately employed 9) Part time employed 10) Business owner 11) Farmer 12) Unemployed
9.	Are you involved in tourism sector?	1) Yes 2) No







S.N.	Questions	Answers
	Is working in the tourism industry your current	1) Yes
а.	livelihood?	2) No
		1) Entrepreneur (full time engagement)
b.	Select the type of your engagement with the tourism industry	Employed under a tourism     agency/entrepreneur
		3) Part time engagement
		1) 1-3 years
с.	If yes, please select the number of years	2) 4- 6 years
		3) > 6 years
d.	Kindly tell us about your experience in the tourism sector.	(maximum of 50 words)
10.	Please justify, why do you want to apply for the vehicle scheme?	(maximum of 50 words)
	Kindly provide your vehicle preference under the PRIME Tourism Vehicle Scheme	1) MPV 8-seater
11.		2) 4X4 passenger
11.		3) 4X4 pickup double cabin
		4) Mini Bus
		MPV 8-seater
		1) Toyota Innova Crysta 2.4 GX(8S) MT Diesel
		4X4 passenger
		1) Mahindra Scorpio N Z4 DMT 4WD
		2) Maruti Jimny Alpha Manual All Grip
12.	Kindly provide your vehicle model preference	4X4 pickup double cabin
	initially provide your vernicle model preference	1) Mahindra Bolero Camper pickup 4WD
		Mini Bus
		1) Force Traveller 13D AC Reclining Seat
		2) Force Traveller 17 D AC non-reclining seat
		3) Force Traveller 12d Reclining Seat
		4) Force Urbania 10d







S.N.	Questions	Answers
		5) Force Urbania 12d
		6) Force Urbania 17d
		1) 1-10
13.	How many tourism trips can you make in a	2) 11-20
1).	month with the PRIME Tourism vehicle?	3) 21-30
		4) >30
		1) Spring (March to April)
	Which is the best season to visit Meghalaya?	2) Monsoon (May to September)
14.		3) Autumn (October to November)
	(Multiple choice)	4) Winter (December to February)
		1,
	In which season does Meghalaya get the highest footfall of tourists?	1) Spring (March to April)
45		2) Monsoon (May to September)
15.		3) Autumn (October to November)
		4) Winter (December to February)
		1) Hatchback (e.g., Alto)
	What kind of vehicle do tourists normally prefer in Meghalaya?  (Multiple choice)	2) Sedan (e.g., Swift Dzire)
16.		3) MPV-8-seater (e.g., Ertiga)
10.		4) MPV-8-seater luxury (e.g., Innova)
		5) Any 4X4 vehicles (e.g., Scorpio N)
		6) Bus (>12-seater)
17.	How much would you charge the tourists per trip in a day?	
18.	What are the top tourist destinations for the tourists to visit in Meghalaya?	Mention top 10
		1) Will report local police
		2) Will contact district tourist officer
19.	What would you do if your car is involved in an emergency with tourists onboard?  (Multiple choice)	3) Will provide tourists all necessary support
1 20		4) Will seek support from the locals from the area
		5) Will leave the tourists to find their own solutions







S.N.	Questions	Answers
		Will reassure the tourists of finding necessary help and assistance
		7) Emergency will never occur with my vehicle
		1) Will inform the tourism department
		2) Will use the vehicle for personal use
		3) Will sell off the vehicle
20.	What would you do if your tourism business fails to make any profit?	4) I am confident of the success with my experience
	(Multiple choice)	<li>J will seek suggestions from the tour operator association/ hotel association</li>
		6) I will seek suggestions from PRIME Hub
		7) I do not know
	Are you a beneficiary under the first phase of	1) Yes
21.	Prime Tourism Vehicle Scheme?	2) No
	Do you have a commercial driving license?	1) Yes
22.		2) No
	How many years of experience do you have as a commercial passenger vehicle driver?	1) 1-3 years
a.		2) 4- 6 years
	(As an employee or as a driver-cum-owner)	3) > 6 years
22	Who will be the driver of the vehicle in case you	1) Self (Owner)
23.	are one of the selected beneficiaries?	2) Will hire a driver on salary
		1) English
		2) Hindi
a.	Languages spoken by you if you are the driver (based on the selection of driver)	3) Khasi
	(Subsection and Selection of Chively	4) Garo
		3) Pnar
		1) English
	Language english bureau diire	2) Hindi
b.	Languages spoken by your driver (based on the selection of driver)	3) Khasi
		4) Garo
		4) Pnar







S.N.	Questions	Answers		
c.	Driving license of the driver of the PRIME Tourism Vehicle?  (Based on the selection of the driver)	"UPLOAD LINK"		
24.	Do you have a parking space at home?	1) Yes 2) No		
a.	If Yes, kindly upload a photo of the parking space.	"UPLOAD LINK"		
25.	Do you have a bank account?	1) Yes 2) No		
26.	If yes, kindly upload latest Bank Statement of minimum one year	"UPLOAD LINK"		
27.	Are you a defaulter of any bank loan?	1) Yes 2) No		
28.	Kindly upload your Pan Card (optional)	"UPLOAD LINK"		
29.	Kindly upload any of the following officially valid documents (OVDs)	<ol> <li>Voter ID</li> <li>Aadhar</li> <li>Passport</li> <li>Driving license</li> </ol>		
30.	Since it is a bank linked scheme, would you like to apply loan from the bank as required for the scheme?	1. Yes 2. No		
31.	If yes, what is your preferred bank for credit for the scheme?	<ol> <li>Meghalaya Rural Bank (MRB)</li> <li>The Meghalaya Co-Operative Apex Bank Ltd (MCAB)</li> <li>State Bank of India (SBI)</li> <li>HDFC Bank</li> <li>Northeast Small Finance Bank</li> <li>The Shillong Co-operative Urban Bank Ltd.</li> </ol>		
32.	Would you agree to sign a tripartite agreement for 10 years with Tourism Department and your preferred bank?	1. Yes 2. No		













# 13.2 Annexure 2: Application form – Registered Entity

S.N.	Questions	Answers
1)	Name of the organization	
2)	Type of organization	<ol> <li>Tour Operator</li> <li>Tourism Corporative Society</li> <li>Tourism Society</li> </ol>
3)	Type of firm (Tour Operator)	<ol> <li>Sole Proprietorship</li> <li>Partnership</li> <li>Limited Liability Partnership</li> <li>Company</li> <li>Cooperation</li> <li>Any other</li> </ol>
4)	Name of the Owner (s)/Society President	
5)	Mobile number	
6)	Proof of registration	Upload link
7)	Email id	
8)	How many vehicles does your agency own?	1) 0 2) 1 3) 2 4) 3 5) >3
9)	Are you beneficiary under the first phase of Prime Tourism Vehicle Scheme?	1) Yes 2) No
10)	How many drivers are currently employed under your organization? (Kindly mention)	1) Permanent 2) Temporary
11)	Do you have a driver for the Prime Tourism Vehicle?	1) Yes 2) No
a.	Commercial Driving license of the driver for the Prime Tourism vehicle	"UPLOAD LINK"







S.N.	Questions	Answers		
	How many years of experience does your	1) 1-3 years		
b.	driver have as a commercial passenger	2) 4- 6 years		
	vehicle driver?	3) > 6 years		
		1) English		
		2) Hindi		
_	What are the languages the driver can	3) Khasi		
с.	speak?	4) Garo		
		5) Pnar		
		6) Any other		
	How many years of experience does the	1) 1-3 years		
12)	driver of the vehicle have in the tourism	2) 4- 6 years		
	sector?	3) > 6 years		
		1) 1-3 years		
13)	Number of years of experience of your organization in the tourism sector	2) 4- 6 years		
		3) > 6 years		
14)	Kindly tell us about your experience in the tourism sector.	(maximum of 50 words)		
15)	Please justify, why do you want to apply for the vehicle scheme?	(maximum of 50 words)		
	Kindly provide your vehicle preference under the PRIME Tourism Vehicle Scheme	1) MPV 8-seater		
16)		2) 4X4 passenger		
10)		3) 4X4 pickup double cabin		
		4) Mini Bus		
		MPV 8-seater		
		1) Toyota Innova Crysta 2.4 GX(8S) MT Diesel		
		4X4 passenger		
17)	Kindly provide your vehicle model	1) Mahindra Scorpio N Z4 DMT 4WD		
17)	preference	2) Maruti Jimny Alpha Manual All Grip		
		,		
		4X4 pickup double cabin		
		1) Mahindra Bolero Camper pickup 4WD		







S.N.	Questions	Answers		
		Mini Bus		
		1) Force Traveller 13D AC Reclining Seat		
		2) Force Traveller 17 D AC non-reclining seat		
		3) Force Traveller 12d Reclining Seat		
		4) Force Urbania 10d		
		5) Force Urbania 12d		
		1) Force Urbania 17d		
18)	How much would you charge the tourists per trip in a day?			
		1) 1-10		
		2) 11-20		
19)	How many tourism trips can you make in a month with the PRIME Tourism vehicle?	3) 21-30		
		4) >30		
	Which is the best season to visit Meghalaya? (multiple choice)	1) Spring (March to April)		
20)		2) Monsoon (May to September)		
20)		3) Autumn (October to November)		
		4) Winter (December to February)		
		1) Spring (March to April)		
21)	In which season does Meghalaya get the	2) Monsoon (May to September)		
21)	highest footfall of tourists?	3) Autumn (October to November)		
		4) Winter (December to February)		
		1) Hatchback (e.g., Alto)		
		2) Sedan (e.g., Swift Dzire)		
22)	What kind of vehicle do tourists normally prefer in Meghalaya?	3) MPV-8-seater (e.g., Ertiga)		
22)		4) MPV-8-seater luxury (e.g., Innova)		
		5) Any 4X4 vehicles (e.g., Scorpio N)		
		6) Bus (>12-seater)		
23)	What are the top destinations for the tourists in Meghalaya	Mention top 10 places		







S.N.	Questions		Answers
		1)	Will report local police
		2)	Will contact district tourist officer
		3)	Will provide tourists all necessary support
24)	What would you do if your car is involved in an emergency with tourists onboard?	•	Will seek support from the locals from the area
-4)	(Multiple choice)	- /	Will leave the tourists to find their own solutions
		,	Will reassure the tourists of finding necessary help and assistance
		7)	Emergency will never occur with my vehicle
		1)	Will inform the tourism department
		2)	Will use the vehicle for personal use
	What would you do if your tourism business fails to make any profit?	3)	Will sell off the vehicle
25)		- ,	I am confident of the success with my experience
23)			I will seek suggestions from the tour operator association/ hotel association
		6)	I will seek suggestions from PRIME Hub
		7)	I do not know
-()	Do you have a parking space at your office	1)	Yes
26)	for the vehicles?	2)	No
a.	If Yes, kindly upload a photo of the parking space.	"UPLOAD LINK"	
		1)	Yes
27)	Do you have a bank account?	2)	No
a.	If yes, kindly upload latest Bank Statement of minimum one year	"UPLOAI	D LINK"
h		1)	Yes
D.	b. Are you a defaulter of any bank loan?	2)	No
28)		"UPLOAD	D LINK"







S.N.	Questions	Answers
	Kindly upload Pan Card of the organization (Optional)	
29)	Kindly upload of the following officially valid documents (OVDs) of the  Owner/ Co-owner of the tour operator  President of the tourism society  Whichever is applicable	<ol> <li>Voter ID</li> <li>Aadhar</li> <li>Passport</li> <li>Driving license</li> </ol>
30)	Kindly upload of the following officially valid documents (OVDs) of the Secretary	<ol> <li>Voter ID</li> <li>Aadhar</li> <li>Passport</li> <li>Driving license</li> </ol>
31)	Since it is a bank linked scheme, would you like to apply loan from the bank as required for the scheme?	1. Yes 2. No
32)	If yes, what is your preferred bank for credit for the scheme?	<ol> <li>Meghalaya Rural Bank (MRB)</li> <li>The Meghalaya Co-Operative Apex Bank Ltd (MCAB)</li> <li>State Bank of India (SBI)</li> <li>HDFC Bank</li> <li>Northeast Small Finance Bank</li> <li>The Shillong Co-operative Urban Bank Ltd.</li> </ol>
33)	Would you agree to sign a tripartite agreement for 10 years with Tourism Department and your preferred bank?	1. Yes 2. No







# 13.3 Annexure 3: Application form – Un-registered Entity

Questions		Answers
Name of the organization		
	1)	Village organization
	2)	Self-Help Group
Type of organization	3)	Dorbar Shnong
	4)	Traditional community
	5)	Any other
If any other, kindly mention		
Name of the Organization's President	1)	0
	2)	1
	3)	2
	4)	3
	5)	>3
Name of the Organization's Secretary		
Mobile number of the organization		
Email id, if available		
7. Would you like to register your organization with Tourism Department?	6)	Yes
	7)	No
How many vehicles does your agency own?	6)	0
	7)	1
	8)	2
	9)	3
	10)	>3
How many members are there in your organization?	1)	<10
	2)	10-15
	3)	>15
Are you beneficiary under the first phase of Prime Tourism Vehicle Scheme?	1)	Yes
	2)	No
	Name of the organization  If any other, kindly mention  Name of the Organization's President  Name of the Organization's Secretary  Mobile number of the organization  Email id, if available  Would you like to register your organization with Tourism Department?  How many vehicles does your agency own?  How many members are there in your organization?  Are you beneficiary under the first phase	Name of the organization  Type of organization  1) 2) Type of organization  If any other, kindly mention  1) 2) Name of the Organization's President 3) 4) 5)  Name of the Organization's Secretary  Mobile number of the organization  Email id, if available  Would you like to register your organization with Tourism Department?  6) 7) How many vehicles does your agency own?  8) 9) 10)  How many members are there in your organization?  1) How many members are there in your organization?







S.N.	Questions	Answers	
11.	Do you have a driver for the PRIME Tourism Vehicle in your organization?	1) Yes	
		2) No	
a.	Commercial Driving license of the driver for the Prime Tourism vehicle	"UPLOAD LINK"	
	How many years of experience does your driver have as a commercial	1) 1-3 years	
b.		2) 4- 6 years	
	passenger vehicle driver?	3) > 6 years	
		1) English	
		2) Hindi	
	What are the languages the vehicle	3) Khasi	
с.	driver speaks?	4) Garo	
		5) Pnar	
		6) Any other	
	How many years of experience does the driver of the vehicle have in the tourism sector?	1) 1-3 years	
d.		2) 4- 6 years	
		3) > 6 years	
	Number of years of experience of your organization in the tourism sector	1) 1-3 years	
12.		2) 4- 6 years	
		3) > 6 years	
13.	Kindly tell us about your experience in the tourism sector.	(maximum of 50 words)	
14.	Please justify, why do you want to apply for the vehicle scheme?	(maximum of 50 words)	
15.	Kindly provide your vehicle preference under the PRIME Tourism Vehicle Scheme	1) MPV 8-seater	
		2) 4X4 passenger	
		3) 4X4 pickup double cabin	
		4) Mini Bus	
16.		MPV 8-seater	
	Kindly provide your vehicle model preference	1) Toyota Innova Crysta 2.4 GX(8S) MT Diesel	
	4X4 passenger		







S.N.	Questions	Answers	
		1)	Mahindra Scorpio N Z4 DMT 4WD
		2)	Maruti Jimny Alpha Manual All Grip
		_	kup double cabin
		2)	Mahindra Bolero Camper pickup 4WD
		Mini Bu	ıs
		1)	Force Traveller 13D AC Reclining Seat
		2)	Force Traveller 17 D AC non-reclining seat
		3)	Force Traveller 12d Reclining Seat
		4)	Force Urbania 10d
		5)	Force Urbania 12d
		6)	Force Urbania 17d
17.	How much would you charge the tourists per trip in a day?		
	How many tourism trips can you make in a month with the PRIME Tourism vehicle?	1)	1-10
40		2)	11-20
18.		3)	21-30
		4)	>30
	Which is the best season to visit Meghalaya? (Multiple choice)	1)	Spring (March to April)
40		2)	Monsoon (May to September)
19.		3)	Autumn (October to November)
		4)	Winter (December to February)
	In which season does Meghalaya get the highest footfall of tourists?	1)	Spring (March to April)
2.0		2)	Monsoon (May to September)
20.		3)	Autumn (October to November)
		4)	Winter (December to February)
21.	What kind of vehicle do tourists prefer in Meghalaya?	1)	Hatchback (e.g., Alto)
		2)	Sedan (e.g., Swift Dzire)
		3)	MPV-8-seater (e.g., Ertiga)
		4)	MPV-8-seater luxury (e.g., Innova)
		5)	Any 4X4 vehicles (e.g., Scorpio N)







S.N.	Questions		Answers
		6)	Bus (>12-seater)
22.	What are the top tourist destinations for the tourists to visit in Meghalaya?		
	What would you do if your car is involved in an emergency with tourists onboard? (Multiple choice)	1)	Will report local police
		2)	Will contact district tourist officer
		3)	Will provide tourists all necessary support
23.		4)	Will seek support from the locals from the area
		5)	Will leave the tourists to find their own solutions
		6)	Will reassure the tourists of finding necessary help and assistance
		7)	Emergency will never occur with my vehicle
		1)	Will inform the tourism department
		2)	Will use the vehicle for personal use
	What would you do if your tourism business fails to make any profit? (Multiple choice)	3)	Will sell off the vehicle
24.		4)	I am confident of the success with my experience
_ ,		5)	I will seek suggestions from the tour operator association/ hotel association
		6)	I will seek suggestions from PRIME Hub
		7)	I do not know
	Do you have a parking space at your office for the vehicles?	1)	Yes
25.		2)	No
a.	If Yes, kindly upload a photo of the parking space.	"UPLOA	AD LINK"
	Do you have a bank account?	1)	Yes
26.		2)	No
a.	If yes, latest Bank Statement of minimum one year	"UPLOAD LINK"	
I.	Are you a defaulter of any bank loan?	1)	Yes
b.		2)	No
27.	Latest Bank Statement of the President, if available	"UPLOAD LINK"	
28.	Latest Bank Statement of the Secretary, if available	"UPLOAD LINK"	







S.N.	Questions	Answers	
29.	Pan Card of the President (Optional)	"UPLOAD LINK"	
30.	Pan Card of the Secretary (Optional)	"UPLOAD LINK"	
31.	Kindly upload of the following officially valid documents (OVDs) of the President	<ol> <li>Voter ID</li> <li>Aadhar</li> <li>Passport</li> <li>Driving license</li> </ol>	
32.	Kindly upload of the following officially valid documents (OVDs) of the Secretary	<ol> <li>Voter ID</li> <li>Aadhar</li> <li>Passport</li> <li>Driving license</li> </ol>	
33.	Since it is a bank linked scheme, would you like to apply loan from the bank as required for the scheme?	1. Yes 2. No	
34.	If yes, what is your preferred bank for credit for the scheme?	<ol> <li>Meghalaya Rural Bank (MRB)</li> <li>The Meghalaya Co-Operative Apex Bank Ltd (MCAB)</li> <li>State Bank of India (SBI)</li> <li>HDFC Bank</li> <li>Northeast Small Finance Bank</li> <li>The Shillong Co-operative Urban Bank Ltd.</li> </ol>	
35.	Would you agree to sign a tripartite agreement for 10 years with Tourism Department and your preferred bank?	1. Yes 2. No	









