** GOVERNMENT OF THE PUNJAB**

 **PLANNING & DEVELOPMENT BOARD**

 **(INDUSTRIES SECTION)**

WORKING PAPER FOR PDWP

Date of Receipt of Revised PC-I in P&D Board: 10.02.2025

Part-A

Project Profile

|  |  |  |
| --- | --- | --- |
|  | **Project Title**  | CM Punjab Asaan Karobar Card |
|  | **Location** | Punjab |
|  | **Sponsoring Agency** | Industries, Commerce and Investment Department |
|  | **Executing Agency** | Punjab Small Industries Corporation through BOP |
|  | **Operation and Maintenance** | Punjab Small Industries Corporation through BOP |
|  | **Project Cost** | 9500.00 Million |
|  | **Gestation Period** | 6 Years |
|  | **Source of Funding** | ADP |

1. **Description OF THE PROJECT:**

 The project is designed to facilitate Existing & Prospective Small Entrepreneurs in Punjab by providing Clean Interest Free Loans up to Rs. 1.00 Million through a completely digital process led SME Card for (a) Raw Material purchases directly from vendors / suppliers through funds transfer, (b) Government fees/ payments, taxes & utility bills through funds transfer, (c) White-listed MCCs on POS machines, and (d) Cash-withdrawals up to 25% of the approved limit through ATMs for Miscellaneous purposes, enabling them to establish and flourish their businesses. The spending shall be structured through Digital Channels (e.g., Mobile App, POS etc.), limiting cash spend, thereby restricting diversion of funds from the intended purpose of financing. The project will be implemented by PSIC through Bank of Punjab (BOP).

At the outset, a meeting was held on 05.12.2024 under the Chairmanship of Chief Minister, Punjab to discuss the features of the two schemes i.e. “CM Punjab Asaan Karobar Finance” and “CM Punjab Asaan Karobar Card”. After detailed presentation / deliberations, it was decided that there will be 0% markup for borrowers in both schemes and Government of Punjab shall pay full mark up support / cost of capital to Bank of Punjab along with 10% credit loss coverage in case of clean lending. Chief Minister Punjab directed that both of the schemes should be launched in January, 2025.

A Summary for Chief Minister Punjab was submitted on 11.01.2025 to accord permission to place the following proposals before Provincial Cabinet for consideration / approval:

1. Inclusion of two loaning schemes i.e. CM Punjab Asaan Karobar Finance at a cost of Rs. 9500.00 Million and CM Punjab Asaan Karobar Card at a cost of Rs. 9500.00 Million in current year’s Annual Development Program (2024-25)
2. Proposed features of both loaning schemes for provision of interest-free loan to startups/SMEs.
3. Hiring the services of Bank of Punjab for the purpose of financing and execution of both loaning schemes by invoking provision of Rule 59 (d)(iv) of PPRA.
4. Hiring the services of PITB for developing and maintaining online portal(s) and Urban Unit for physical verification of loan applications/ applicants as defined in proposed features of the schemes, by invoking provision of Rule 59 (d)(iv) of PPRA.
5. Allow PITB and Bank of Punjab to access & utilize Government Departments’ data such as NADRA (for CNIC verification of applicant), PTA (for verification of SIM Card ownership), FBR (for verification of NTN and filer & Non-filer status), Police (to check the criminal record of applicant), Excise and Taxation (to check the assets ownership of applicants and status of payment of property tax), utilities providers (to assess applicants’ past payment behavior) and all other concerned departments as needed, to securitize / evaluate the applicants’ detail in the both schemes.
6. Allow PSIC to hire the services of any Event Management Firm / vendor approved by DGPR, Govt. of the Punjab by invoking clause 59(d)(iv) of PPRA for event management of the both schemes.
7. Disbursement of loan up to Rs.30.00 Million under “CM Punjab Asaan Karobar Finance” by Bank of Punjab by invoking Section 27 (v) of PSIC Act, 1973 and relaxing Section 21 read with Section 22 of PSIC Act, for the said particular scheme only.
8. Principle approval of expansion of the scheme “CM Punjab Asaan Karobar Finance” in Phase-II with extended scope at the cost of Rs. 100.000 Billion.

Subsequently, a Summary for cabinet was also moved on 13.01.2025 and the matter was placed before Provincial Cabinet in its 22nd meeting held on 14.01.2025. Provincial Cabinet approved all the aforementioned proposals except proposal at point No. vi. The decision of Cabinet remained silent about this point.

1. **SALIENT FEATURES OF THE PROJECT:**

|  |  |
| --- | --- |
| **Project Overview** | A 3-year Scheme to facilitate Existing & Prospective Small Entrepreneurs in Punjab by providing **Clean Interest Free Loans** through a completely digital process led SME Card, enabling them to establish and flourish their businesses. The spending shall be structured through **Digital Channels** (e.g., Mobile App, POS etc.), limiting cash spend, thereby restricting diversion of funds from the intended purpose of financing. |
| **Nature of Facility / Purpose of Finance** | 1. Structured Revolving Credit Facility up to **Rs. 1 Mln** for **up to 12 months**, to be paid back in 24 equal monthly installments after 1st year.
2. Facility shall be extended through SME Credit Card.
3. Structured usage through Card & Mobile App for following expenses:
4. Raw Material purchases directly from vendors / suppliers through funds transfer.
5. Government fees/ payments, taxes & utility bills through funds transfer.
6. White-listed MCCs on POS machines.
7. Cash-withdrawals up to 25% of the approved limit through ATMs for Miscellaneous purposes.
 |
| **Target Market** | All Small Enterprises (SEs) in Punjab. |
| **Eligibility Criteria** | * Age: 21 years and above, maximum up to 57 years, on the date of loan application.
* Resident Pakistani National, resident in Punjab as per valid CNIC.
* Existing / Prospective Business Location: Punjab.
* Must have a valid CNIC as per NADRA record.
* Mobile Phone registered in his / her own name.
* Only one application per individual and business.
 |
| **Decision Criteria** | 1. NADRA Verisys & PMD verification.
2. Sanctions list name screening, inclusive of Schedule 4/NACTA screening.
3. ECIB/ Credit Bureau / Fintech / EMI / relevant sources’ check for acceptable credit history, with no overdues / write-offs.
4. Acceptable DBR ratio as per Bank’s applicable Policy (PITB databases, Utility Companies & Bureau checks etc.).
5. No negative information identified from PITB database or other data sources.
6. Satisfactory online psychometric assessment score
7. No negative injunction under SBP’s Prudential Regulations / BOP’s credit underwriting standards.
8. Physical Verification (PV) to be conducted by Urban Unit / TCS or any other reputable courier company - This may be waived by the Bank subject to SBP approval.
 |
| **Application Process** | Applications to be received digitally through PITB portal with End-to-end digital loan application, approval, digitally signed and authenticated credit documentation. |
| **Application Processing Fee****(Non-refundable)** | **PKR 500/- per application**, payable up-front, at the time of submitting the loan application. The fee shall be non-refundable to the applicants (regardless of whether the application is accepted or rejected). Fee shall be deposited by the applicant in PSIC’s Single Collection Account.  |
| **Usage & Repayment Terms & Conditions** | 1. 50% of approved limit as derived from the digital lending model (net of Annual Fee) shall be available at start of loan, which can be utilized for a period of 6 months from the date of approval. However, for qualifying applicants where BOP determines that sufficient and satisfactory data is available to assess their financial behavior, 100% of approved limit as derived from the digital lending model (net of Annual Fee) shall be made available at start of loan.
2. Cash withdrawals through ATMs shall not be allowed during 1st six months.
3. Borrower shall register with Punjab Revenue Authority (PRA) or Federal Board of Revenue (FBR) within six months of issuance of card.
4. 3 months’ Grace Period would be allowed from the next billing cycle after the date of card issuance.
5. After 3 months, borrower shall start paying monthly installments, with a minimum monthly payment of 5% of the outstanding loan balance (principal portion only).
6. For those customers who do not become eligible for 100% limit availability at the stage of first drawdown (as referred in point No.1 of Usage & Repayment Terms & Conditions), the remaining 50% limit shall be made available after 6 months subject to:
7. Acceptable usage of credit line.
8. Regular repayments.
9. Satisfactory Urban Unit verification.
10. Latest E-CIB to be obtained before disbursement of 2nd tranche.
11. The remaining outstanding balance at the end of the 1st year would have to be repaid in Equal Monthly Installments (EMIs) over the next 2 years.
12. Bank will block usage of funds on those Merchant Category Codes (MCCs) which are **NOT** related to core business activities / transactions, such as usage at restaurants, cinemas / venues for entertainment, general stores, or for personal consumption purposes etc.
 |
| **Markup Rate** | 1. Interest free (0%) for borrower (End User).
2. 6MK (Ask side)+2.4%, to be borne by GoPb, less the loan processing / handling fee, to be recovered on calendar quarterly basis.

**Note:** KIBOR of the last day of the preceding month shall be applied for each loan disbursed.PSIC shall be responsible to pay BOP’s Cost of Capital / Markup support claimed as per the billed amount, based upon the actual utilization of the loan amount through the Card by the borrower, within a reasonable time not exceeding 30 days, from the date of receipt of the bill, from the funds allocated to it under the Scheme by GoPb.Quarterly markup payments shall be made after verification through an external auditor to be engaged by PSIC. |
| **Cost of Capital** | GoPb/PSIC shall continue to service the markup subsidy through payment of the cost of capital till the loan is classified as **"LOSS"** as per the SBP's Prudential Regulations or settled, upon which, all markup subsidies shall be discontinued forthwith. |
| **Trip Wire** | The infection ratio, i.e. the ratio between non-performing loans and the total loan portfolio shall be below 10% (hereinafter referred to as "Permitted Ratio") at all times.The Bank shall halt fresh lending under the Scheme if the Permitted Ratio is exceeded and shall conduct a detailed review to address the reasons in consultation with PSIC for resumption of the Scheme. |
| **Schedule of charges** | 1. **To be borne by GoPb:**
2. NADRA charges.
3. PMD verification charges.
4. E-CIB / Credit Bureau / Psychometric assessment charges.
5. Urban Unit’s Annual Visit and Verification Charges.
6. **To be borne by borrower:**
7. Annual Fee of Card Usage: Rs. 25,000/- + FED to be recovered from obligor’s approved limit.
8. Card Production, Personalization, Delivery, Stationary, and any additional Card related cost to be deducted from Annual Fee.
9. The benefit of net annual fee of card usage shall be passed on to GoPb by netting-off from GoPb’s quarterly markup payments.
10. In case of late payment of installments, Late Payment Charges would be recovered as per Bank’s Policy / Schedule of Charges.
 |
| **Credit Loss Guarantee** | 1. 20% under SBP’s Risk Coverage Scheme for SEs.
2. Additional Credit Loss Coverage of 10% from GoPb. This shall only be employed in the event that the SBP’s Guarantee cover of 20%, available for Small Enterprises (SEs), is either unavailable, or the cover is already exhausted. GoPb will provide funds to BOP against CLG within 8 weeks of the lodgment of Bank’s claim.

Credit loss payments shall be made after verification through an external auditor to be engaged by PSIC.The Finance Department will not issue any separate debit authority except for costs approved by the PDWP related to the payment of default risk coverage to the Bank of Punjab. Instead, a Letter of Comfort will be issued, and the funds needed to cover any credit loss guarantee and markup support will be drawn from the approved ADP funds for the scheme. |
| **Security Details** | 1. Loan Application Form, Terms & Conditions of Finance, Undertaking of being SE, & Charge documents to be digitally signed and authenticated by the borrower.
2. Secured by digitally signed and authenticated Personal Guarantee of the Borrower.
 |
| **Insurance** | Life assurance on portfolio basis. Premium to be absorbed by BOP from its spread. |
| **Roles & Responsibili-ties** | **GoPb (PSIC/PITB/Urban Unit):**1. GoPb’s approval for sharing borrowers’ PITB hosted data with BOP for credit approvals.
2. Timely payment of Markup Subsidy on quarterly basis.
3. PITB to develop Online Portal for receipt of applications with real-time verification of CNIC by NADRA through PITB, and Mobile Number/SIM verification etc., through PMD.
4. Urban Unit to conduct Physical Verification (PV) before loan approval.
5. Urban Unit to physically visit borrowers’ business premises and verify the existence of business within 6 months of loan approval. This would be followed by yearly visits by Urban Unit to obligors’ business premises to ensure existence / continuity of business.
6. For start-ups and new businesses, links to Feasibility Studies prepared by PSIC and SMEDA of the Targeted Sectors to be placed on PSIC’s and BOP’s websites to assist applicants in preparation of such Feasibility Studies at the time of loan application.

**BOP:**1. Develop and deploy API for fetching and uploading of data from online portal in collaboration with PITB.
2. Assess the applicant’s income/creditworthiness, ECIB/Credit Bureau / EMI/ Fintech / relevant data checks and meeting credit underwriting standards as per BOP’s risk assessment parameters / digital Scorecard.
3. Process/approve/decline financing requests.
4. Arrange to dispatch SME Credit Cards to approved borrowers.
5. Set-up credit limits, monitor loan repayments and manage customer’s repayment transactions.

**Obligor:**1. To register with PRA and/or FBR within six months of issuance of SME Credit Card
2. Fulfillment of other risk assessment parameters provided in the Term Sheet.
 |

1. **Project Objectives**
2. To support Small Enterprises (SEs) in Punjab by providing Clean Interest Free Loans through a completely digital process led SME Card, enabling them to establish and flourish their businesses.
3. To promote entrepreneurship and industrialization in Punjab.
4. To generate employment and drive economic development across the province of Punjab.
5. **(a) SUMMARY OF COST ESTIMATES**

 **(Rs. In Million)**

|  | **Description** | **Total Cost** |
| --- | --- | --- |
| **A** | Human Resource (Annex-A) | **30.504** |
| I.T Equipment (Annex-B) | **1.100** |
| Office Equipment (Annex-B) | **1.500** |
| Furniture & Fixtures (Annex-B) | **0.650** |
| Vehicle (Annex-B) | **5.200** |
| Operational Expenses (Annex-C) | **45.200** |
| Impact Assessment Study | **38.00** |
| External Audit through Chartered Accountants Firm for verification of Quarterly markup payments and credit loss payments to BOP | **31.500** |
|  | **Sub-Total (A)** | **153.654** |
| **B** | Funds for Physical Verification, etc. to be paid to Urban Unit (Assumptions: Total No. of applications would be 104,000 and No. of physical verifications will be 4 @ Rs.2,000/- each) | **832.00** |
| Funds for development and maintenance of online portal to be paid to PITB | **38.760** |
| Funds for Call Centre / Helpline to be paid to PITB | **12.00** |
|  | **Sub-Total (B)** | **882.760** |
|  | **Total (A + B)** | **1,034.414** |
| **C** | Funds for Markup Support / Credit Loss Coverage to be paid to BOP | **8,463.585** |
|  | **Total Cost (A+B+C)** | **9,500.00** |

**(b) year wise financial phasing (Rs. In Million)**

| **Description** | **2024-25** | **2025-26** | **2026-27** | **2027-28** | **2028-29** | **2029-30** | **Total Cost** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Human Resource | 1.200 | 4.800 | 5.280 | 5.808 | 6.389 | 7.028 | **30.504** |
| I.T Equipment | 1.100 | 0 | 0 | 0 | 0 | 0 | **1.100** |
| Office Equipment | 1.500 | 0 | 0 | 0 | 0 | 0 | **1.500** |
| Furniture & Fixtures | 0.650 | 0 | 0 | 0 | 0 | 0 | **0.650** |
| Vehicle | 5.200 | 0 | 0 | 0 | 0 | 0 | **5.200** |
| Operational Expenses | 25.00 | 6.450 | 5.700 | 5.200 | 1.500 | 1.350 | **45.200** |
| Impact Assessment Study | 0 | 0 | 18.00 | 0 | 0 | 20.00 | **38.00** |
| External Audit through Chartered Accountants Firm for verification of Quarterly markup payments and credit loss payments to BOP | 1.500 | 6.00 | 6.00 | 6.000 | 6.00 | 6.00 | **31.500** |
| **Total (A)** | **33.750** | **17.550** | **35.280** | **17.408** | **14.489** | **35.178** | **153.654** |
| Funds for Physical Verification, etc. to be paid to Urban Unit (Assumptions: Total No. of applications would be 104,000 and No. of physical verifications will be 4 @ Rs.2,000/- each) | 272.00 | 480.00 | 80.00 | 0 | 0 | 0 | **832.00** |
| Funds for development and maintenance of online portal to be paid to PITB | 13.668 | 7.344 | 6.120 | 4.284 | 3.672 | 3.672 | **38.760** |
| Funds for Call Centre / Helpline to be paid to PITB | 12.00 | 0 | 0 | 0 | 0 | 0 | **12.00** |
| **Total (B)** | **297.668** | **487.344** | **86.120** | **4.284** | **3.672** | **3.672** | **882.760** |
| **Total (A + B)** | **331.418** | **504.894** | **121.400** | **21.692** | **18.161** | **38.850** | **1,034.414** |
| Funds for Markup Support / Credit Loss Coverage to be paid to BOP | 1,968.582 | 3,795.106 | 1,878.600 | 278.308 | 481.839 | 61.150 | **8,463.585** |
| **Total Allocation** | **2,300.00** | **4,300.00** | **2,000.00** | **300.00** | **500.00** | **100.00** | **9,500.00** |

1. **Period of implementation: 6 yEARS**
2. **hr cost**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sr. No.** | **Name of Post** | **No.** | **Project Pay Scale (PPS)** | **Per Month Salary (PKR)** | **Per Month Allocation** | **Total Cost****(Million)** |
| 1 | Manager Business Development & Claims | 2 | 7 | 200,000 | 400,000 | **30.504** |
|  | **Total** | **2** |  | **200,000** | **400,000** | **30.504** |

Detailed job descriptions, eligibility criteria and terms and conditions are at **Annex-A**.

1. **EXIT STRATEGY:**

All the assets of the project will be transferred to PSIC after expiry of gestation period of the scheme. Bank of Punjab will make disbursement of loans up to **30.06.2027** or as decided by the steering committee and ensure recovery from the borrowers till the receipt / settlement of all loan cases. Project Steering Committee would be authorized to extend disbursement period of loan beyond 30.06.2027 as per requirements on the recommendations of Bank of Punjab but it would be ensured that liability of markup support and credit loss coverage would not be escalated from the allocation embedded in total cost of the scheme PSIC will continue making payment of mark up support and credit loss coverage etc. to Bank of Punjab until the settlement of all cases from the funds provided by the Government of the Punjab. For the purpose, necessary provisions / allocation of funds would be ensured in Annual Development Programs on regular basis. It would be sole responsibility of Bank of Punjab to ensure that paid and outstanding claim(s) liability in terms of markup subsidy and credit loss coverage does not exceed the allocated funds for the purpose at any point of time during the continuity of the scheme.

1. **DELIBERATIONS OF PRE-PDWP:**
2. the Pre-PDWP meeting of the project was held on 06-02-2025 under the chairmanship of Chief Economist, P&D Board. The compliance status on the decisions of Pre-PDWP meeting are as follow;

| **Sr.****No.** | **Observations of Pre-PDWP Meeting dated 06.02.2025** | **Response of department** | **Conclusion of Pre-PDWP** |
| --- | --- | --- | --- |
| i. | Finance Department raised an observation that separate funds for credit loss coverage has not been allocated, whereas, only lump sum amount of around Rs 8,463 Million, both for mark up support and credit loss coverage, has been proposed. | It was apprised that Bank of Punjab has made estimations about number of borrowers (Around 104,000 Nos.) and expected disbursement would be Rs. 48 Billion under this scheme, and on this basis funds of Rs 8,463 Million would be available for mark up support coverage. As far as, credit loss coverage is concerned, credit loss guarantee of 20% of disbursed portfolio would be available from State Bank of Pakistan (SBP), as per SBP Policy. The 10% credit loss would be over and above the credit loss guaranteed by SBP. On average, the bank keeps a default ratio of 10% to 15% when preparing the financial model for clean financing to SEs. However, the default ratio for the currently ongoing schemes with similar types of financing is below 5% and complete 10% amount to be factored in the current scheme might reduce the number of beneficiaries, while it is be calculated and paid on actual basis. | To be decided by PDWP. |
| ii. | Finance Department suggested that in eligibility criteria, it may be added that applicants / SME who have already obtained loaning facility from any of Government's subsidized loaning scheme, including Punjab Rozgar Scheme which has recently been closed, and have not paid off their entire loan would not be entitled to obtain loan under the CM Punjab Asaan Karobar Card scheme. Finance Department was of the view that this way more new businesses will be established and more SMEs / applicants would be accommodated. | Secretary, IC&I Department stated that no SME should be barred from obtaining loan from this scheme provided that it does not fulfil the prescribed criteria / other necessary conditions. The expansion of business is the right of every SME and it also leads to development and create employment opportunities. Hence, imposing such restriction on the SMEs, if they are regularly paying monthly instalments or have paid entire outstanding loan and possess adequate repaying capacity, might affect the objectives of the scheme. | To be decided by PDWP. |
| iii. | The number of vehicle to be purchased under the scheme is reduced to 1 No. and that, too upto 800cc. Accordingly, repair / maintenance and POL expense may be rationalized and adjusted. | The number of vehicles has been reduced to 1. However, vehicle up to 1329 cc has again been proposed in public interest. | To be decided by PDWP |
| iv. | Cost of development and maintenance of Mobile Application should be categorically mentioned in Annexure-I of PC-I under the head “Funds for development and maintenance of online portal to be paid to PITB”**.** | **Compliance made:**Description of Head “ Funds for development and maintenance of online portal to be paid to PITB” has been replaced with “Funds for development & maintenance of online portal and Mobile Application to be used by Urban Unit for physical verification etc. to be paid to PITB and Funds for PayZen charges **(Rs. 5.00 Million)** (Creditable to the account to be opened for collection of processing fee by PSIC, against at source deduction made by PayZen Solution-an IT initiative of PITB, from the processing fee deposited by the applicants, on actual basis.) “ so as to mention the clear bifurcation of funds proposed against the specific activities. | Noted |

1. **RECOMMENDATION**

The PC-I of the scheme titled “CM Punjab Asaan Karobar Card” at the cost of Rs. 9500.00 million is placed before PDWP for consideration.

**ANNEX-A**

**DETAIL OF HUMAN RESOURCE REQUIREMENTS INCLUDING QUALIFICATION, EXPERIENCE, AGE, SALARY STRUCTURE & JOB DESCRIPTIONS**

| **Sr. No.** | **Name of Post** | **No. of Post** | **Qualification** | **Experience** | **Age** | **Salary** | **Major Jobs Description** |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 1 | Manager (Business Development & Claims) | 2 | 16-years education in Finance / Commerce /Economics / Accounting / Public Administration or equivalent degree from HEC recognized university/Institution.  | At least 03 years post-qualificationexperience indealing financial matters inreputable public/private /commercial FinancialInstitution(s)/ Government / Semi Government Organizations. | Up to 45 years | 200,000(PPS:7) | * To maintain liaison with BOP, PITB and Urban Unit for compliance of all relevant functions described in Framework Agreement and Service Level Agreement(s).
* To deal with the markup support claims and credit loss claims received from BOP and payment against claims to BOP.
* To develop comprehensive and transparent claim settlement mechanism in consultation with Bank of Punjab.
* To receive, analyze and process financial claims of BOP regarding markup support and credit loss payments or any other charges, etc.
* To coordinate with external auditor in timely verification of Quarterly markup payments and credit loss payments to BOP.
* To ensure transparent utilization of funds under rules and regulations / policies / PC-Is to avoid complications at later stage.
* To develop recovery mechanism from BOP under recovery of defaulted amount and settlement / adjustment with BOP
* To develop mechanism for transparent utilization of loans application fee / processing fee.
* To keep record of all claims / transactions made from government funds
* To maintain data regarding claims disposed of and under process on case to case basis.
* To assist Director (F&A), PSIC in timely release of funds from the Government with the approval of MD, PSIC.
* To maintain complete record of funds released from Government and its utilization.
* To examine the progress reports submitted by BOP on monthly basis
* To develop a strong liaison with stakeholders regarding operations of the project.
* To undertake all possible business development activities from time to time.
* To develop PC-IV of the project before completion of gestation period of the project and get it approved from PSIC Management.
* Any other job/task assigned by Director (C&M)/ Director (F&A)/PSIC Management.
 |
|  | **Total Posts** | **2** |  |

**Terms & Conditions:**

1. Salary will be paid after deduction of all applicable taxes**.**
2. Annual increase @**10%** of the salary is added in the above calculations from **2026-27.** However, annual increase will be determined / approved by the PSIC Management subject to performance of the officers.
3. Above project posts, being purely temporary in nature will be automatically abolished immediately upon the expiry of contract period of the officer.

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| --- |
| **ANNEX-B****I.T Equipment****(Rs. In Million)** |
| **Description** | **Qty.** | **Unit Price** | **Total** |
| Laptop | 2 | 0.300 | 0.600 |
| Scanner | 1 | 0.040 | 0.040 |
| Wireless laser jet Printer  | 2 | 0.200 | 0.400 |
| External Hard Drive | 2 | 0.030 | 0.060 |
| **Total** | **1.100** |
| **Office Equipment** |
| **Description** | **Qty.** | **Unit Price** | **Total** |
| Photo Copier Machine | 1 | 1.500 | 1.500 |
| **Total** | **1.500** |
| **Furniture & Fixture** |
| **Description** | **Qty.** | **Unit Price** | **Total** |
| Executive Table with Revolving Chair, Side Rack & 4 Visitor Chairs | 2 | 0.250 | 0.500 |
| Visitors Chairs  | 10 | 0.015 | 0.150 |
| **Total** | **0.650** |
| **Vehicle** |
| **Description** | **Qty.** | **Unit Price** | **Total** |
| Car (1329 CC including registration charges, etc.)  | 1 | 5.200 | 5.200 |
| **Total** | **5.200** |

**ANNEX-C**

**OPERATIONAL EXPENSE / CONTINGENCIES**

**(Rs. In Million)**

| **Sr. No.** | **PARTICULARS** | **2024-25** | **2025-26** | **2026-27** | **2027-28** | **2028-29** | **2029-30** | **Total**  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1 | Advertisements / Media Campaign | 23.500 | 4.00 | 3.00 | 3.00 | 0 | 0 | **33.50** |
| 2 | Stationery & Printing | 0.500 | 0.500 | 0.500 | 0.200 | 0.150 | 0.150 | **2.00** |
| 3 | Repair & Maintenance of Office Equipment | 0.100 | 0.200 | 0.300 | 0.300 | 0.300 | 0.300 | **1.500** |
| 4 | Repair & Maintenance of IT Equipment | 0 | 0.050 | 0.100 | 0.050 | 0.100 | 0.100 | **0.400** |
| 5 | Repair & Maintenance of Furniture & Fixture | 0 | 0 | 0.100 | 0.050 | 0.050 | 0.100 | **0.300** |
| 6 | Repair and Maintenance of Vehicle | 0.100 | 0.200 | 0.200 | 0.200 | 0.200 | 0.100 | **1.00** |
| 7 | POL | 0.200 | 0.500 | 0.500 | 0.500 | 0.400 | 0.400 | **2.50** |
| 8 | TA / DA | 0.200 | 0.500 | 0.500 | 0.500 | 0 | 0 | **1.700** |
| 9 | Others / General Charges | 0.100 | 0.100 | 0.100 | 0.100 | 0.100 | 0.100 | **0.600** |
| 10 | Miscellaneous / Unforeseen | 0.300 | 0.400 | 0.400 | 0.300 | 0.200 | 0.100 | **1.700** |
| **TOTAL** | **25.00** | **6.450** | **5.700** | **5.200** | **1.500** | **1.350** | **45.200** |