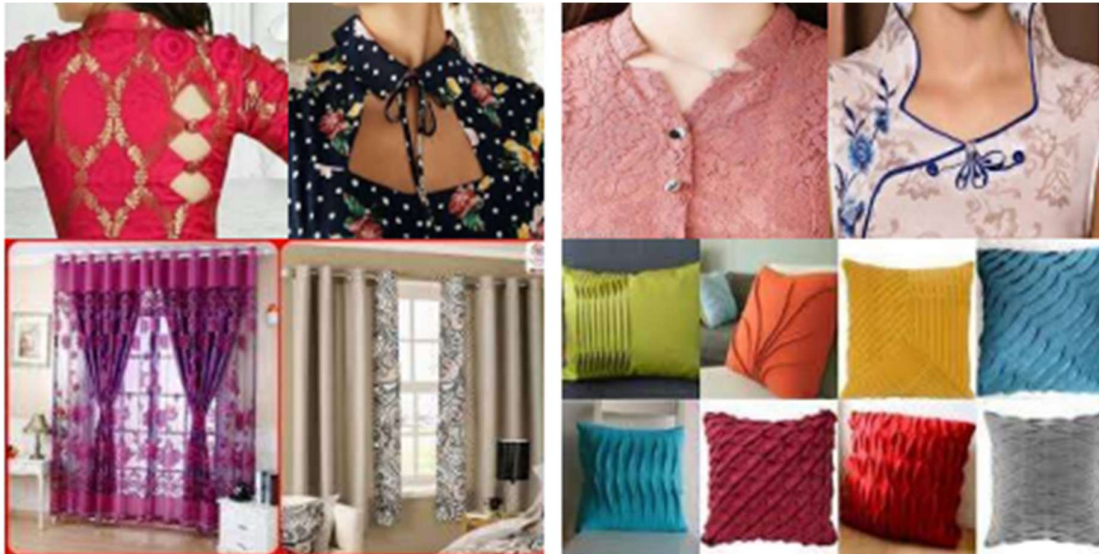




Income Generation Activity

Cutting -tailoring



Palden Lamo - Self Help Group

SHG/ Name	::	Palden Lamo
VFDS Name	::	Katrain-I
FTU/Range	::	Patlikuhal
DMU/Division	::	Kullu
FCCU/ Circle	::	Kullu

Sponsored by PIHPFEM&L	Prepared by FTU CO-ORIDNATOR SHG PRADHAN SHG SECRETARY
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1. Executive Summary

Himachal Pradesh is a hilly state located in the western Himalayan region, renowned for its natural beauty and cultural heritage. The state has a diverse climate, with numerous small and large rivers and streams enhancing its charm. The total population of the state is approximately 7 million, and its geographical area is 55,673 square kilometers, extending to the challenging terrains of the upper Himalayan region. Agriculture and trade are the primary occupations of the people.

Himachal Pradesh is well-known for tourism and trade, with Kullu being a prominent district located in the central region of the state. The village "Baltonia " in the Katrai development block of Kullu district.

In the village of Baltonia , the primary occupations of the people are agriculture and small-scale trade. However, due to the lack of adequate irrigation facilities, residents are unable to maximize their income. Most people own very small plots of land, which has restricted their financial growth, making it difficult to sustain their livelihood.

To improve their living conditions, residents are engaged in activities such as vegetable cultivation and trade. The Himachal Pradesh Forest Management and Livelihood Improvement Project initiated the formation of a Village Forest Committee, "Katrai-1," to address the economic challenges faced by the villagers.

Through this project, the residents of Baltonia were informed about ways to enhance their livelihoods by working collaboratively. As part of this initiative, a self-help group was established in Baltonia , named "Palden Lamo." This group comprises 11 members who voluntarily joined the initiative. They decided to name the group "Palden Lamo SHG" and resolved to undertake collective efforts to improve their economic conditions.

Himachal Pradesh Forest Management and Livelihood Improvement Project

The **Himachal Pradesh Forest Management and Livelihood Improvement Project (HPFMLIP)** has played a vital role in promoting sustainable economic growth and enhancing livelihoods in forest-dependent areas. Under this initiative, the "Palden Lamo Common Interest Group (CIG)" was formed to focus on creating opportunities for economic improvement and livelihood enhancement through collective efforts.

As part of this project, training sessions were organized to teach group members how to manufacture products like **leaf plates, carry bags, bowls**, etc. Along with the training, financial assistance of ₹1,00,000 was provided to the group in the form of a small grant to support their efforts and establish their enterprise. This financial support aimed to empower the group and enable them to implement their livelihood strategies effectively.

To ensure the smooth functioning of the group, Mr. **Kashi Bhushan** (FTU Coordinator) and Mrs. **Hemlata** (Ward Facilitator) frequently met with group members to provide guidance. With their consistent efforts, as well as the assistance of **Arun Kumar** (HPFS) and the **Patlikuhai Forest Range Staff**, the livelihood plan was finalized and implemented.

The "**Palden Lamo SHG**" livelihood enterprise is now geared towards achieving sustainable economic growth by promoting the production and marketing of eco-friendly products. This initiative demonstrates a successful example of community-driven development under the Forest Management and Livelihood Improvement Project.



2. Details of the Self-Help Group/Common Interest Group (CIG)

The table below provides detailed information about the **Self-Help Group (SHG) / Common Interest Group (CIG)** named *Palden Lamo*:

S. No.	Details	Information
1	Name of the Group	Palden Lamo
2	Information and Management Guidelines	Attached in Annexure 'B' on Page 22
3	Village Forest Development Committee	Katrai-1
4	Forest Range	Patlikuhal Forest Range
5	Forest Division	Kullu Forest Division
6	Name of the Village	Baltonia
7	Development Block	Nagger
8	District	Kullu
9	Total Members in the Group	11
10	Date of Group Formation	05-09-2020
11	Bank Account Number	88391300000124
12	Name and Branch of the Bank Where the Account is Operated	Himachal Gramin Bank, Dobhi, Patlikuhal Range
13	Monthly Savings of the Group	₹1,100
14	Total Savings	₹16,000
15	Loan Amount Provided to Members	₹12,000
16	Limit for Loan Repayment	Not specified
17	Status of Loan Repayment	11 months remaining

Contact Information of Members in the Group

The table below provides the contact details for the members of the *Palden Lamo* Self-Help Group (SHG):

Below is the table listing the members, their details, and contact information:

S. No.	Beneficiary Name and Address	Post	Age	Gender	Eligibility/Category	Contact Number
1	Smt. Hemalatha, wife of Shri Sanjay Bodh	Pradhan	37	Female	B.A. /ST	98167.42861
2	Smt. Indu, wife of Shri Raj Kumar	Secretary	23	Female	12th	89884.95529
3	Mrs. Anita Devi, wife of Mr. Dharmendra	Treasurer	38	Female	12th /ST	85807.40732
4	Smt. Nisha Devi, wife of Shri Tejin Bodh	Member	34	Female	B.A. /ST	82787.86649
5	Mrs. Pallavi Katoch, wife of Mr. Gaurav Katoch	Member	33	Female	B.A.	70183.90277
6	Mrs. Archana, wife of Mr. Vikrant Negi	Member	27	Female	B.A.	86269.86021
7	Mrs. Sunita Bodh, wife of Mr. Jagdev	Member	28	Female	B.A. /ST	94598.30466
8	Mrs. Anjali, wife of Mr. Sunil Bodh	Member	32	Female	10th	98165.58469
9	Mrs. Renu Bodh, wife of Mr. Sushil Bodh	Member	41	Female	10th	94598.30012
10	Mrs. Tenzin Paldon, wife of Shri Ajay	Member	34	Female	B.A. /ST	88948.06576
11	Mrs. Sonan, daughter of Mr. Ogdon Bodh	Member	50	Female	8th	94187.03300

3. Geographical Location of the Village

Below is the table for the geographical details of the village:

S. No.	Details	Information
3.1	Distance from district headquarters	18 km by road, 1 km on foot
3.2	Distance from main/link road	1.5 km by road, 100 m on foot
3.3	Local market name and distance	Patlikuhal , 2 km
3.4	Name and distance of major market	Patlikuhal , 2 km
3.5	Distance from major cities	Kullu (18 km), Bhuntar (24 km), Manali (20 km)
3.6	Names of main cities where the product will be marketed	Patlikuhal, Manali
3.7	Any specific information of the village regarding the proposed income generating activity	Agriculture and Horticulture, Ladies Suit Making
3.8	Status of previous/upcoming contacts	Regular meetings held, sewing information being shared

Why is a business plan needed?

There is no already formed group of women in village Baltoniya. A self-help group has been formed to increase livelihood through sewing and cutting work. Some women are already engaged in this work but lack sewing machines. The group has requested sewing machines and proper training to enhance their income.

Objectives of Business Plan

S. No.	Objective
1	To build the capacity of all group members.
2	To provide a continuous source of income for the group.
3	Linking the product to the right market.
4	To motivate all members to work in a group.
5	To promote the latest and modern techniques of sewing and cutting.

Business Plan Includes the Following Tasks

Ladies' suits, Cushion sets, Cushion sets, Pillow covers, Small Carry bags, pouches (kits)

4. Details of the Product Related to the Income Generating Activity

S. No.	Details	Information
4.1	Product Name	Ladies suit, carry bag, cushion, pillow cover, small pouch (kit), etc.
4.2	Method of Product Identification	Some members already do sewing work.
4.3	Self Help Groups / Groups with Similar Interest	Yes / Collective consent of members (Consent letter attached on page no. 24)

5. Description of Production Processes

S. No.	Process	Details
1	Work Division	06 members will make ladies suits.
2	Work Division	01 member will make carry bags.
3	Work Division	02 members will make cushion sets and pillow covers.
4	Work Division	02 members will make curtains and small pouches (kits).
5	Marketing & Raw Material	Members will take turns in marketing and bringing raw material.
6	Working Hours	Group members will work for 3 to 4 hours per day.

6. Details of Planning for Production

S. No.	Details	Information
6.1	Production Cycle (in days)	30 days (working 3-4 hours per day)
6.2	Number of Workers Required per Cycle	Total 11 members
6.3	Source of Raw Materials	Patlikuhhal , Shamshi, Kullu, Manali
6.4	Source of Other Resources	Kullu, Shamshi, Patlikuhhal

Production Breakdown:

- **Ladies Suits:** 90 suits in 30 days (6 members, 3-4 hours/day, 3 suits per day)
- **Carry Bags:** 150 carry bags in 30 days (1 member, 3-4 hours/day, 5 bags per day)
- **Cushion Sets:** 150 sets in 30 days (2 members, 3-4 hours/day, 5 sets per day)
- **Pillow Covers:** 150 covers in 30 days (2 members, 3-4 hours/day, 5 covers per day)
- **Pouch Kits:** 150 kits in 30 days (2 members, 3-4 hours/day, 5 kits per day)

Product Description and Financial Breakdown

S. No.	Description	Unit	Amount (Per Month)	Rates	Amount of Money (Per Month)
1	Ladies Suit	Number	90	350	31,500
2	Carry Bag	Number	150	200	30,000
3	Cushion Set	Number	150	300	45,000
4	Pillow Cover	Number	150	200	30,000
5	Pouches (Kit)	Number	150	150	22,500
Total (Per Month)			690		1,59,000

The annual production and financial breakdown highlights the manufacturing and revenue details for various items. A total of 1,080 Ladies Suits are produced each year at a rate of ₹350 per unit, generating ₹3,78,000. Similarly, 1,800 Carry Bags are made annually at ₹200 each, contributing ₹3,60,000. Cushion Sets, with a production of 1,800 units at ₹300 per unit, yield ₹5,40,000. Pillow Covers are also produced at 1,800 units per year, priced at ₹200 each, adding ₹3,60,000 to the total. Lastly, 1,800 Pouches (Kits) are manufactured annually

at ₹150 each, generating ₹2,70,000. Altogether, 8,280 units of these items are produced yearly, resulting in a total revenue of ₹18,08,000.

7. Marketing/Sales Details

S. No.	Description	Details
7.1	Potential Marketing Locations	Patlikuhal , Kullu, Manali
7.2	Distance from Unit	02 to 40 Km
7.3	Demand for the Product in the Market Place	Patlikuhal , Kullu, Manali
7.4	Market Identification Process	Based on the capacity and local demand of the group
7.5	Impact of Weather on Marketing	N/A
7.6	Potential Buyers of the Product	Locals, City People, Tourists
7.7	Potential Consumers in the Area	Locals, tenants, employers, outsiders
7.8	Marketing Mechanism of the Product	Contact with shopkeepers, Apna Sales Center, Sewing Centre, Stall/exhibition in fairs, wholesalers, grocers
7.9	Marketing Strategy of the Product	Promotion in local network
7.10	Product Imprinting	Palden Long Group Ray, Shovel Product
7.11	"Slogan" of the Product	"The village looks beautiful, the community looks beautiful, there is no end to it. This is the identity of a cut-out suit, bag, cushion, pillow."

8. Details of Management Among Group Members

- Rules will be established for management.
- Group members will divide tasks by mutual consent.
- The distribution of tasks will be based on the efficiency and capacity of the members.
- Profit sharing will be based on the quality, efficiency, and hard work of each member.
- The Principal and Secretary will regularly evaluate and observe the management.

9. Strength, Weakness, Opportunity, and Challenge Analysis (SWOT Analysis)

Strengths:

- The women are passionate about work.
- Some members already have experience in sewing.
- The group includes experienced members.

Weaknesses:

- The women are also involved in agriculture and animal husbandry.
- They can only spare 2 to 3 hours for work.
- This is the first time they are working together as a group.

Opportunities:

- Support and funds will be provided by the Himachal Pradesh Forest Ecosystem Management Project.
- Training will improve efficiency and capacity.
- There is local and city demand for the products.
- Kullu and Manali are popular tourist destinations.

Challenges:

- Difficulty in producing high-quality products.
- Limited understanding of the market situation (demand).
- Competition from other product centers.
- Lack of coordination with consumers.

- The members are busy with other activities like agriculture, horticulture, and animal husbandry.

10. Potential Risks and Measures

Sr. No.	Statement of Risks / Challenges	Risk Reduction Measures
10.1	Not understanding the market situation (demand)	Adapt to the market demand from time to time.
10.2	Not producing good products.	Create products that consumers love.
10.3	Competition from other product centres.	Make better products than other production centres and earn less profit initially.
10.4	Lack of coordination with consumers.	Always stay in touch with consumers.
10.5	More busyness in agriculture, horticulture, and animal husbandry work.	Balance attention between agriculture, gardening, animal husbandry, and sewing.
10.6	Group division	Distribute income based on efficiency and capacity, ensuring transparency.
10.7	Decreased quality of the product may result in reduced sales.	Maintain high standards to ensure consistent product quality.

11. Economic Description of the Business Plan

11-A. Capital Expenditure

Sr. No.	Description	Price (in Rs.)
1	01 Multi Stitching Machine (Rs. 22,000 per machine)	22,000
2	07 Stitching Machine (Rs. 6,500 per machine)	45,500
3	01 Interlocking Machine (Rs. 7,000 per machine)	7,000
4	01 Press (Rs. 550 per machine)	550
5	01 Scissors (Rs. 500 per scissor)	500
6	01 Stitching Kit (Rs. 350 per machine)	350
Total Capital Expenditure		75,900

11. B - Recurring Expenses (in One Cycle)

Sr. No.	Description	Unit	Amount	Rates	Amount of Money
1	Rent (shop)	month	1	3000	3000
2A	Raw Material (cloth)	meter	—	—	0
2B	Raw Materials (yarn, cotton, zip etc.)	Number	90	50	4,500
2C	Raw Material (suit lining)	meter	90	50	4,500
2D	Wages (06 members 4-5 hours/day)	day	30	300	54,000
2E	Other expenses (packaging, pamphlets)	—	—	—	900
Total (ABC)		—	—	—	65900
3A	Raw Material (cloth)	meter	375	100	37,500
3B	Raw Materials (yarn, zip etc.)	Number	150	40	6,000
3C	Wages (01 member 4-5 hours/day)	day	30	300	9,000
3D	Other expenses (packaging, pamphlets)	—	—	—	1,000
Total (Cushion Set)		—	—	—	53,500

Sr. No.	Description	Unit	Amount	Rates	Amount of Money
4	Pillow Cover				
4A	Raw material (fabric)	meter	225	100	22,500
4B	Raw materials (yarn, zip, etc.)	Number	150	40	6,000
4C	Wages (01 member 4-5 hours/day)	day	30	300	9,000
4D	Other expenses (packaging, pamphlets)	—	—	—	1,000
Total (Pillow Cover)					44,500
5	Carry Bag				
5A	Raw material (cloth)	meter	150	100	15,000
5B	Raw materials (yarn, zip, etc.)	Number	150	40	6,000
5C	Wages (01 member 4-5 hours/day)	day	30	300	9,000
5D	Other expenses (packaging, pamphlets)	—	—	—	500
Total (Carry Bag)					21,500
6	Pouch Kit				
6A	Raw material (cloth)	meter	75	100	7,500
6B	Raw materials (yarn, zip, etc.)	Number	150	40	6,000
6C	Wages (02 members 4-5 hours/day)	day	30	300	18,000
6D	Other expenses (packaging, pamphlets)	—	—	—	500
Total (Pouch Kit)					14,000

Total Recurring Cost:

Description	Amount of Money
Total Recurring Cost	119,400

12. Summary of Economy:

Description	Amount of Money
Total Recurring Cost	119,400
10% Annual Depreciation on Capital Expenditure	759
10% Interest Per Annum on Loan	963
Total	121,122

13. Estimate

Product Description	Unit	Cost of Production (₹)	Defined Benefit (%)	Profit (₹)	Total (Cost + Profit) (₹)	Market Price (₹)
Ladies Suit	1	350	0%	0	350	350
Cushion Set	1	200	30%	60	260	260
Pillowcase	1	200	30%	60	260	300
Carry Bag	1	150	30%	45	195	250
Pouch Kit	1	100	30%	30	130	150

14. Cost-Benefit Analysis for an Enterprise (in One Cycle - 01 Month)

Description	Unit	Amount	Rates	Amount of Money
1. 10% annual depreciation on capital expenditure (a)				759
2. Recurring Expenditure (B)				119,400
2.1. Ladies Suit	Number	90		9,900
2.2. Cushion Set	Number	150		44,500
2.3. Pillow Case	Number	150		29,500
2.4. Carry Bag	Number	150		21,500
2.5. Pouch Kit	Number	150		14,000
Total Recurring Expenditure (B)				119,400
3. Total Production (Units)				
Total Production (Ladies Suit)	Number	90		90
Total Production (Cushion Set)	Number	150		150
Total Production (Pillow Case)	Number	150		150
Total Production (Carry Bags)	Number	150		150
Total Production (Pouch Kit)	Number	150		150
4. Product Sale (Income from Sales)				
Income from Sale of Ladies Suit	Number	90	350	31,500
Income from Sale of Cushion Set	Number	150	260	39,000
Income from Sale of Pillow Set	Number	150	260	39,000
Income from Sale of Carry Bags	Number	150	195	29,250
Income from Sale of Pouch Kit	Number	150	150	22,500
Total Income from Sales				161,250
5. Total Profit (S - (A + B))				41,091
6. Gross Profit from Sale of Products				99,000
7. Amount Available for Distribution among Members as Profit				41,850
8. Income from Sale of Product				
Amount required for repayment of principal and interest				12,000
Recurring Expenditure required for second cycle				119,400
Total Amount after Deduction				140,041

15. Self Help Groups/Similar Interest Groups - Fund Contribution Breakdown

Item No.	Total Expenditure	Contribution by Project (50%)	Contribution by Group (25%)
1. Capital Expenditure	75,900	56925	18975
2. Recurring Charges	119,400	0	0
Total	195,300	56925	18975

Note

- **Total Loan Requirement for the Group:** Rs. 120,000
- **Contribution by Project (50%):** Rs. 56925
- **Contribution by Group (50%):** Rs. 18975

Financial Resources of the Group

Description	Amount of Money (Rs.)
Funds Provided by the Project	48,433
Group Internal Savings	12,000
Total Available Funds	53,750

- The project will provide Rs. 100,000 as seed fund to the group. The group members will secure a loan from the bank based on this seed fund.

16. Planning the Funds Requirement

Required Amount (Rs.)	Necessary Resources	Comment
Capital Expenditure	27,467	With the help of the group.
Raw Materials	119,400	50% and 25% advance will be given for sewing machine, scissors, interlock machine, multi-stitching machine, stitching set, and press. A loan will also be taken for raw materials.
Grand Total	146,867	

17. Calculation of Break-Even Point/Position

The break-even point represents the number of days required to cover the capital expenditure of Rs. 75,900 by sales of various products.

Product	Formula	Break-even Point (Days)
Ladies Suit	$75,900 / 350$	217
Cushion Set	$75,900 / 260$	292
Pillow Cover	$75,900 / 260$	292
Carry Bag	$75,900 / 195$	389
Pouch Kit	$75,900 / 150$	506

Total Break-even Point for All Products:

$$217 + 292 + 292 + 389 + 506 = 1696 \text{ days}$$

Break-even Point in Days:

$$\frac{75,900}{1696} = 45 \text{ days}$$

Conclusion:

The group can achieve the break-even point in approximately **45 days** by selling the products at the same ratio. This means that after 45 days, the group will have covered its capital expenditures through product sales, and subsequent sales will contribute to profitability

18. Loan Repayment Schedule

Month	Principal Amount	Interest (10% Annual)	Total	Cumulative Principal	Cumulative Interest	Residual Debt
1	12,000	1,000	13,000	12,000	1,000	121,000
2	12,000	1,000	13,000	24,000	2,000	108,000
3	12,100	900	13,000	36,100	2,900	95,900
4	12,201	799	13,000	48,301	3,699	83,699
5	12,303	697	13,000	60,604	4,396	71,397
6	12,405	595	13,000	72,909	4,991	59,992
7	12,508	492	13,000	85,417	5,483	46,483
8	12,613	387	13,000	98,030	5,870	33,871
9	12,718	282	13,000	110,748	6,152	21,153
10	12,824	176	13,000	123,572	6,328	8,329.10
11	12,929	69.4	13,000	136,501	6,398	8399
12	13,033	69.4	13,000	149,534	6,467	0

19. Commentary

- In the **first cycle**, the group will produce **90 ladies suits, 150 carry bags, 150 cushion sets, 150 pillow covers, and 150 pouches (kits)**, totaling **690 pieces**.
- The group will generate an average income of **Rs. 41,091** per cycle.
- The **loan repayment** is structured with a **reducing principal** method, with a monthly repayment of Rs. 13,000, which includes both principal and interest. The total loan repayment is expected to be completed over the span of approximately 12 months.

- The final debt is expected to be cleared after 12 months, with the principal and interest being fully paid off.

20. Training

The training will span **8 hours per day** for a total of **240 hours** (approximately **30 to 31 days**). During the training period, raw materials will be provided to the group, valued at Rs. **1000** per trainee.

Description	Duration	Rate	Amount	Comment
1. Master Trainer	30 days	Rs. 1000/day	Rs. 30,000	Trainer's fee for training
2. Training Hall Rent	30 days	Rs. 1000	Rs. 1,000	Rent for the training hall
3. Ward Lodging	30 days	Rs. 100/day	Rs. 3,000	Lodging expenses for trainees
4. Raw Materials/Training Materials	30 days	Rs. 1000/member	Rs. 11,000	Materials provided to trainees
Total			Rs. 45,000	Total cost for the training





List of Rules for the Self Help Group

1. **Group Work:** The group is named **Palden Lamo Common Interest Group**.
2. **Group Address:** The group's address is **Village Baltonia Dr. Patlikuhal**, Tehsil and District **Kullu**, Himachal Pradesh.
3. **Total Members:** There are a total of **11 members** in the group.
4. **Date of First Meeting:** The first meeting of the group was held on **05 September, 2020**.
5. **Interest Rate:** There will be an interest of Rs. **2** on every Rs. **100** in the group.
6. **Monthly Meetings:** The group will hold a monthly meeting on the **5th of every month**.
7. **Savings Deposit:** All members of the group must deposit the amount saved every month into the group account.
8. **Attendance Requirement:** All members must attend the self-help group meeting.
9. **Bank Account:** The group's account has been opened in **Himachal Gramin Bank**, Dobhi Branch, with account number **88391300000124**.
10. **Absence from Meeting:** If a member is unable to attend the meeting, permission must be taken from the head and secretary, citing appropriate reasons.
11. **Non-Compliance:** If a member fails to deposit savings or misses **3 consecutive meetings**, they will be removed from the group.
12. **Consequences of Absence:** If a member is absent without giving any reason, the next meeting will be held at their house. The expenses for this will be borne by the absent member; if two members are absent, they will share the cost.
13. **Election of Leaders:** The head and secretary of the group will be elected by consensus.
14. **Bank Transactions:** The head and secretary can perform transactions with the bank. This post is valid for one year.
15. **Proper Use of Group Funds:** The head, secretary, or any member will not engage in activities against the group's interest and must ensure the proper use of the group's funds.
16. **Leaving the Group:** If a member wishes to leave the group, they must repay any outstanding loan. Only after repayment can they leave the group.

17. **Loan Terms:** The purpose of the loan, repayment period, loan installments, and interest rate will be decided during the group meetings.
18. **Emergency Fund:** The head and secretary must ensure that there is at least **Rs. 1000** for emergency situations.
19. **Group Register:** The self-help group's register should be read and written in front of all members during meetings.
20. **Loan Notice:** Borrowers must provide at least one week's notice before taking a loan.
21. **Loan Availability:** Loans should be available to all members in times of need.
22. **Leaving the Group Without Reason:** If a member leaves the group without any reason, their deposited amount will be distributed among the remaining group members.
23. **Monthly Report Submission:** The group must submit its monthly report to the office of the **Field Technical Unit** every month.

पालदेन लामों समान रूची समूह के सदस्यों के छायाचित्र



हेमलता
प्रधान

इंदू
सचिव

अनीता देवी
कोषाध्यक्ष

पल्लवी कटोच
सदस्य



अर्चना
सदस्य

सुनीता बोध
सदस्य

सोनन याग्जोम
सदस्य

रेणू बोध
सदस्य



टैन्जिन लामो
सदस्य

तेजिन पालडोन
सदस्य

निशा देवी
सदस्य

सहमति पत्र

आज दिनांक 05/10/2021 को "पालदेन लामो" समान रूची समूह की बैठक प्रधान श्रीमति हेमलता की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्वसहमति से निर्णय लिया कि आय बढ़ाने के लिए सिलाई-कटाई (Cutting & Tailoring) का कार्य करने के लिए हिमाचल प्रदेश वन परितन्त्र प्रबन्धन एवं आजीविका सुधार परियोजना (जाईका परियोजना) से जुड़ने की सहमति प्रदान करते हैं।


Indu
सहकार
समूह की कार्य प्रबन्धिका
सुपरीविसर का सचिव हिम. वन वि. प्र.


Indu
सहकार
समूह की कार्य प्रबन्धिका
सुपरीविसर का सचिव हिम. वन वि. प्र.

अनुमोदन

दिनांक 05/10/2021 को मण्डलीय प्रबन्धन ईकाई एवं वन मण्डलाधिकारी कुल्लू द्वारा "पालदेन लामो" समान रूची समूह, कटराई-1 की सिलाई-कटाई (Cutting & Tailoring) व्यवसाय योजना का अनुमोदन किया गया।


DMU-cum DPO Kullu,
Kullu Forest Division Kullu