



# BUSINESS PLAN



INCOME GENERATING ACTIVITY – Handloom  
by  
Maa Dashmi Varda - Self Help Group



SHG/CIG Name	::	Dashmi Varda
Bmc Sub committee Name	::	Seobagh
Range	::	WL Manali
Division	::	WL Kullu

**Prepared under:**

Project for Improvement of Himachal Pradesh Forest Ecosystems  
Management & Livelihoods (JICA Assisted)

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## 1. Introduction

The handloom industry has been providing livelihood for artisans since ancient times. In India, over time, the handloom industry has emerged as one of the most important cottage industries. Handloom weavers produce products using cotton, silk, and woolen yarns. The handloom industry is an integral part of India's cultural heritage. Initially, the Kullu people wove simple shawls, but after the arrival of Bushahri weavers from the Shimla district of Himachal Pradesh, the weaving of patterned handlooms became popular. Until some time ago, men and women used to weave on traditional pit looms in their homes and produce clothes for their families. Later, the handloom industry grew, possibly due to their value during the British era. Kullu's traditional handloom products include woolen socks, tweed, shawls, caps, borders, and mufflers. After the increase in the influx of tourists over the decades, there has been a steady rise in demand for Kullu handloom products, especially for women weavers, who make up nearly 70% of the weavers. This has become a source of livelihood for many. However, weavers and industries in the plains, producing power loom products, are facing challenges in marketing their products. The Indian government and state governments are making efforts to support this industry. Recently, the Indian government included Nagar, a village in Kullu, in the Handloom Cluster Village. The government will invest approximately 1.40 crore rupees to create basic infrastructure and modernize the handloom facilities in the village, and the products made will be marketed.

The Himachal Pradesh Forest Department, under the JICA-funded "Himachal Pradesh Forest-Based Livelihoods and Environmental Management Project" (PIHPFEM&L), has been working to improve livelihoods of the communities living near forests. Women's self-help groups (SHGs) are being formed, and based on their skills, activities are selected to provide financial assistance and guidance. One such activity is handloom weaving, a traditional craft of Kullu, in which women have expressed interest in working. The "Maa Dashmi Varda " Women's Self-Help Group of the Seobagh ISub-Committee in Kais has chosen handloom weaving as their activity, and a business plan has been prepared for it, keeping all aspects of the craft in mind.

## 2. Summary of the Project

Himachal Pradesh is located in the northern Himalayas of India. The state is abundant in natural beauty and rich cultural and religious heritage. It is home to various plants, rivers, and mountains. The state's population is about 7 million, and it spans an area of 55,673 square kilometers. The state experiences a range of climatic conditions, from alpine to cold

zones, due to its diverse geography. Agriculture is the primary occupation of the people of Himachal Pradesh. Out of the state's 12 districts, six districts are part of a forestry conservation and livelihood improvement project under JICA (Japan International Cooperation Agency), which includes the Kullu district.

The Himachal Pradesh Forestry Conservation and Livelihood Improvement Project (JICA-supported) involves the creation of biodiversity management committees and local initiatives. The project began with the establishment of the "Seobag " Sub-Committee in the Kais Wild life area. The primary occupations of the local people are farming, horticulture, and manual labor. However, most families own less than five bighas of land, and they lack adequate irrigation facilities. As a result, many people migrate for labor outside the district, and without sufficient irrigation, their income remains limited. People here primarily grow wheat, barley, oats, and pulses, along with fruit crops like apples, plums, and peaches.

To improve livelihoods, the Maa Dashmi Varda Self-Help Group decided to start a business of making and selling shawls, scarves, and mufflers. This decision was made to increase their income, as these activities offer viable alternative sources of livelihood. The Dashmi Varda Self-Help Group was formed on 10/8 / 2020, with 8 female members, all of whom are from local, marginalized families. The village is not connected to the main road network, and these families face significant challenges in terms of access and infrastructure. After discussing the group's needs, the members decided to focus on the production and marketing of shawls, scarves, and mufflers. Some members of this group are already engaged in the weaving of shawls, scarves, and mufflers. After production, the group will connect with local shopkeepers or wholesale vendors for marketing. Along with the increase in production, the group will need to explore more marketing opportunities and expand their reach. Recently, the Chief Minister of Himachal Pradesh mentioned that the state government is working towards promoting the sale of Himachal's handloom products through development channels. It is hoped that this initiative will help continuously improve the livelihood of self-help group members. The group has decided to increase production collectively, which will help enhance their income. The group will seek assistance from the project and take a loan at a 4% interest rate from the revolving fund. Alternatively, the group can deposit the revolving fund in the bank and take a loan from the bank. They will also contribute 25% of the required capital in cash. However, members are hesitant to take loans from the bank, so in the first phase, they will produce 50% of the goods and use the profits and wages earned to fund the second phase. The remaining profits

will be divided among the members. After the second phase, all members will divide the profits and wages equally based on mutual agreement. The raw materials and resources required for making shawls, scarves, and mufflers are locally available, and there is immense potential for marketing them locally, especially since the Kullu Valley witnesses a continuous flow of tourists throughout the year. Kullu's shawls, scarves, borders, hats, and mufflers are renowned for their beauty and are popular across India. Therefore, tourists often purchase these products as gifts for their families and friends when they return home. Making borders takes more time and requires skill, and the profits are lower. Therefore, the group will decide on the time required for making borders as production increases.

The members of the group will be provided with a training program for making shawls, scarves, borders, and mufflers, which will be a comprehensive plan costing approximately 75,000 rupees. The group consists of five families, and for this, the project will provide 75% of the required capital assistance. The remaining 25% will be contributed by the members in cash. The project will also cover the expenses related to the delivery and establishment of the products in the village. In addition, a revolving fund of 100,000 rupees will be provided. The group has decided that all members will share the profits and benefits according to the rules and mutual agreement. To create the business plan, After this discussion, the business plan was formulated based on his advice. When preparing the business plan, special consideration was given to the group's ability to make shawls, scarves, and mufflers, the availability of raw materials, demand, and marketing. The business plan outlines the production of 40 shawls, 60 scarves, and 90 mufflers per month. The group plans to dedicate 4-5 hours a day to production throughout the year. During the farming season from March to November, less time will be available for this work, but in the remaining months, sufficient time will be available for production. For this purpose, services related to design, quality control, and marketing will be taken from experts who may visit the site to provide guidance for the production of shawls, scarves, borders, and mufflers..

The first activity undertaken by Dashmi Varda Self-Help Group was mushroom cultivation. However, due to limited success in production and market linkage, the group decided to diversify. Subsequently, they selected handloom and weaving as their additional income-generating activity. This shift has enabled the group to utilize locally available skills, improve productivity, and strengthen their overall livelihood opportunities

### 3. Description of SHG/CIG

3.1	SHG/CIG Name	::	Dashmi Varda Group
3.2	BMC Sub committee	::	Seobagh
3.3	Range	::	WL Manali
3.4	Division	::	WL Kullu
3.5	Village	::	Malhaar
3.6	Block	::	Kullu
3.7	District	::	Kullu
3.8	Total No. of Members in SHG	::	8 Females
3.9	Date of formation	::	10/08/2020
3.10	Bank a/c No.	::	240000100210449
3.11	Bank Details	::	PNB Seobagh
3.12	SHG/CIG Monthly Saving	::	100/-(Held meeting to be every 10 <sup>th</sup> day of month
3.13	Total saving	::	
3.14	Total inter-loaning	::	
3.15	Cash Credit Limit	::	--
3.16	Repayment Status	::	--

#### 4. Beneficiaries Detail:

Sr.No	Name (Sh/Smt.)	Father/Husband Name (Sh.)	Age	Category	Cont .No	Designation	Occupation
1	Guddi Devi	Duni Chand	52	Sc	9805868457	Pardhan)	Agriculture
2	Shanta Devi	Jhave Ram	38	Sc	8219096181	(Secretary	Agriculture
3	Dugli Devi	D/O Gyan Chand	45	Sc	7018139397	Member	Agriculture
4	Oma Devi	Jay Chand	40	Sc	9816769992	Member	Agriculture
5	Veena Devi	Shravan Dass	47	Sc	7876833291	Member	Agriculture
6	Beri Devi b	Karm chand	46	Sc	7807271156	Member	Agriculture
7	Utami devi	Inder Singh	28	Sc	6230068127	Member	Agriculture
8	Pushpa Devi	Bhagat Ram	37	Sc	9817491523	Member	Agriculture

#### 5. Geographical details of the Village:

4.1	Distance from the District HQ	::	9 km
4.2	Distance from Main Road	::	0 km
4.3	Name of local market & distance	::	Bhunter 25 km Kullu 10km Manali 45 km
4.4	Name of main market & distance	::	Bhunter 25 km Kullu 10km Manali 45 km
4.5	Name of main cities & distance	::	Kullu 10km Manali 45 Km
4.6	Name of places/locations where product will be sold/ marketed	::	Kais , Kullu ,Bhunter

## 6. Description of product related to income generating activity

1	Name of the Product	Shawl, Stall, Patti & Boder
2	Method of product identification	This Self Help group was earlier engaged in mushroom cultivation, but it did not yield any profit. Therefore, the group decided to take up handloom work as some of the women in the group already had experience in this activity.
3	Consent of SHG/ CIG / cluster members	Yes

## 7. Description of Production Planning:

The Members of the group will be imparted training for the manufacturing of the products that are Shawl, Stall, Muffler, Boder etc. After training the following steps will be followed by the members of the group: -

1. The Warp and Weft (Tana and Bana) for the manufacturing of Shawl and Stall will be carried by Warping Machines. It will save the time and labour expenditure.
2. There will be division of the labour by the group members for the manufacturing of the articles.
3. The Members will bring the raw material and the distribution of articles turn by turn.
4. The Members have to work for at least 4-5 hours/day.

6.1	Time taken	::	<b>Shawl/Stall:</b> One shawl will be ready in one day after working for 4-5 hour by at least two members. <b>Boder:</b> Boder of different design will be ready by 3 members in 15 days after working for 4-5 hours/day <b>Muffler:</b> Muffler of different colours will be ready by 3 members in 10 days after working for 4-5 hours/day.
6.2	Number of members involved	::	8
6.3	Source of raw materials	::	Kullu, Bhunter, Patlikulh
6.4	Source of other resources	::	Local market/ Main market
6.5	Production cycle (in days) 30 days per day after 4-5 hour/day work.	::	30 shawls 30 stalls 8 Muffler 8 Boder



6.6	Workers Required Per Cycle (Nos.)	::	02 Members for Shawl 02Member Stalls 02 Member for Boder 02 Member for Muffler <b>Total-8members</b>
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## 8. Raw Material Requirement and Estimated Production:

### 1. Shawl

Sr. No.	Particulars	Unit	Quantity	Rate per unit (Rs.)	Amount (Rs.)	Expected Production Volume
1.	Raw Material	Kg.	30	2000	60000	30 Shawl
2.	Expense of Warping Machine for 30 Shawls	No.	90	25	2250	
3.	Labour	Hours .	300	47	14100	
	<b>Total</b>				<b>76350</b>	

### 2. Stall

Sr. No.	Particulars	Unit	Quantity	Rate per unit (Rs.)	Amount (Rs.)	Expected Production Volume
1.	Tana & Bana	Kg.	30	2000	60000	30 Stall
2.	Labour	Hours .	300	47	14100	

3	<b>Total</b>				<b>74100</b>	
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### 3. Muffler

Sr. No.	Particulars	Unit	Quantity	Rate per unit (Rs.)	Amount (Rs.)	Expected Production Volume
1	Tana & Bana	Kg.	4 kg	1500	6000	<b>60 Muffler</b>
2.	Washing & Packaging	No	60	15	900	
5	Labour	Hours .	300	47	14100	
	<b>Total</b>				<b>21000</b>	

### 4. Boder (Full Design)

Sr. No.	Particulars	Unit	Quantity	Rate per unit (Rs.)	Amount (Rs.)	Expected Production Volume
1	Tana & Bana	Kg.	1.5	1500	2250	<b>60 Boder</b>
2.	Washing & Packaging	No	60	15	900	
5	Labour	Hours .	300	47	14100	
	<b>Total</b>				<b>17250</b>	

## 9. Description of Marketing/Sale:

7.1	Potential market places/locations	::	Bhunter 25 km Kullu 10km Manali 45 km
7.2	Demand	::	Throughout the year.
7.3	Process of identification of market	::	Group members will contact nearby villages/market
7.4	Marketing Strategy	::	SHG members will directly take orders from nearby villages/market.
7.5	Brand of the Product	::	Him tradition

## 10. Details of management among group members:

- Rules will be made for management.
- The group members will distribute the tasks by mutual consent.
- The allocation will be done on the basis of efficiency and capacity of the work.
- The distribution of profit will also be done on the basis of quality of work and skill and hard work.
- 04 members having experience in marketing will do marketing in turn.
- Pradhan and Secretary will continue to evaluate and observe the management at the same time.

## 11. Customers

The primary customers of our centre will mostly be local people around village Malhaar but later on this business can be scaled up by catering to nearby small townships.

## 12. Target of the centre

The centre primarily aims at to provide unique modern and high-class Kullu woven service to the residents of Malhaar village in particular and all other residents of nearby villages.

This centre will ensure to become the most renowned Handloom Centre with quality work in its area of operation in coming years.

## 13. SWOT Analysis

### ❖ Strength

- ➡ Activity is being already done by some SHG members
- ➡ Raw material easily available from nearby markets
- ➡ Manufacturing process is simple

- ➡ Proper packing and easy to transport
- ➡ Other family members will also cooperate with beneficiaries
- ➡ Product self-life is long

❖ **Weakness**

- ➡ Lack of technical know-how

❖ **Opportunity**

- ➡ Increasing demand for good products

❖ **Threats/Risks**

- ➡ Competitive market
- ➡ Level of commitment among beneficiaries towards participation in training/ capacity building & skill up-gradation

#### 14. Description of potential challenges and measures to mitigate them:

Sr.no	Description of Risks	::	Measures for Risk Mitigation
13.2	It might be possible that there can be short demand in the market which will affect the sale and income.	::	For Marketing purpose additional market should be explored.
13.3	Due to decline in quality of production the sales may go down.	::	In order to maintain the quality of product, the SHG members has to follow strict guidelines.

#### 15. Machinery, tools and other Equipment's

A.	CAPITAL COST			
Sr. No.	Particulars of machinery.	Quantity	Rate per unit	Total Amount

1.	Khadi-35 inch	8	13000	104000
2.	Spinning Wheels	3	2500	7500
3.	Shattal	16	250	4000
<b>Total capital cost</b>				<b>115500</b>

<b>B.</b>	<b>Recurring cost</b>
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### 1. Shawl

Sr. No.	Particulars	Unit	Quantity	Rate per unit (Rs.)	Amount (Rs.)	Expected Production Volume
1.	Raw Material (Warp&Weft) (Oswal )	Kg.	30	2000	60000	30 Shawl
2.	Expense of Warping Machine for 30 Shawls	No.	90	25	2250	
3	Labour	Hours .	300	47	14100	
	<b>Total</b>				<b>76350</b>	

### 2. Stall

Sr. No.	Particulars	Unit	Quantity	Rate per unit (Rs.)	Amount (Rs.)	Expected Production Volume
1.	Tana & Bana	Kg.	30	2000	60000	

						<b>30 Stall</b>
	Labour	Hours	300	47	14100	
2.	<b>Total</b>				<b>74100</b>	

### 3. Muffler

Sr. No.	Particulars	Unit	Quantity	Rate per unit (Rs.)	Amount (Rs.)	Expected Production Volume
1	Tana & Bana	Kg.	4 kg	1500	6000	<b>60 Muffler</b>
2.	Washing & Packaging	No	60	15	900	
5	Labour	Hours .	300	47	14100	
	<b>Total</b>				<b>21000</b>	

### 4 Boder (Full Design)

Sr. No.	Particulars	Unit	Quantity	Rate per unit (Rs.)	Amount (Rs.)	Expected Production Volume
1	Tana & Bana	Kg.	1.5	1500	2250	<b>60 Boder</b>
2.	Washing & Packaging	No	60	15	900	

5	Labour	Hours .	300	47	14100	
	<b>Total</b>				<b>17250</b>	

Sr.no	Particulars	Price	Total Amount (Rs)
1	Room Rent and Electricity	1500	1500
2	Packing Material and Storage Box	7000	7000
3	Freight Charges (Raw Material & final products)	3000	3000
4	Other (stationary, transportation, machine repair)	1500	1500
<b>Total Recurring Cost (B)</b>			<b>188700</b>
	<b>Recurring Expenditure= Total Recuring-Labour Wage =188700 - 56400</b>		<b>1,32,300</b>
	<b>Total Expenditure=A+B =115500 +188700</b>		<b>3,00,700</b>

## 16. Total production and sale amount in month

C)	Total Sale			
Sr.no	Particular	Quantity	Rate (Rs.)	Amount (Rs.)
1	Shawl	30	1500	45000
2	Stall	60	800	48000
3	Border	60	150	90000
4	muffler	60	200	12000
	<b>Total (C)</b>			<b>195000</b>

Particulars	Total Amount (Rs.)	Project contribution (75%)	SHG contribution (25%)
Total capital cost	115500	86250	28750
Recurring cost			

10% depreciation on capital cost/ month	962	-	962
Other expenditure per month	13000		13000
<b>Total</b>	<b>129462</b>	<b>86250</b>	<b>42712</b>

Total sale in a month = 195000

Total expenditure in first month (115500+ 13962) = 129462

However, a number of rupees 84000 is the project support therefore for calculation purpose this amount can safely be deducted from the expenditure column and the net income can be re-cast again. Moreover the members of SHG will be doing the job collectively therefore their wages have not been taken into account. The net income at the end of the month is re-cast as under:

<b><u>Capital cost</u></b>		
<b>Particulars</b>	<b>Amount</b>	<b>SHG contribution</b>
Capital cost	115500	28750
<b><u>Recurring expenditure</u></b>		
i) 10% depreciation on capital cost per month	933	933
i) Other expenditure on material cost etc.	13000	
Total	13933	933
<b>Total cost</b>	<b>28000+13933=41933</b>	
<b>Total sale in 1<sup>st</sup> month</b>	<b>195000</b>	
<b>Net profit</b>	<b>153067</b>	

## 17. Sharing of the profit

The members of SHG have mutually agreed with consent voice that in the 1<sup>st</sup> month Rs. 15000 will be paid to each member as income and the remaining profit of Rs 33067. will be kept as emergency reserve in their bank account to meet up the future contingency, if any.



### 18. Fund flow in the group:

Sr.No.	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	115500	86250	28750
2	Total Recurring Cost	188700	0	188700
3	Trainings	50000	50000	0
	<b>Total outlay</b>	<b>350700</b>	<b>134000</b>	<b>216700</b>

#### Note-

- **Capital Cost** - 75% of the total capital cost will be borne by the Project
- **Recurring Cost** –The entire cost will be borne by the SHG/CIG.
- **Trainings/capacity building/ skill up-gradation** –Total cost to be borne by the Project

### 19. Sources of funds and procurement:

Project support;	<ul style="list-style-type: none"><li>• 75% of capital cost will be utilized for purchase of machines.</li><li>• UptoRs. 1 lakh will be parked in the SHG bank account as a revolving fund.</li><li>• Trainings/capacity building/ skill up-gradation cost.</li></ul>	Procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
SHG contribution	<ul style="list-style-type: none"><li>• 25% of capital cost to be borne by SHG.</li><li>• Recurring cost to be borne by SHG</li></ul>	

### 20. Trainings/capacity building/skill up-gradation

Trainings/capacity building/ skill up-gradation cost will be borne by project.

Following are some trainings/capacity building/ skill up-gradation proposed/needed:

- Team work
- Quality control
- Packaging and Marketing
- Financial Management

### 21. Loan Repayment Schedule-

If the loan is availed from bank it will be in the form of cash credit limit and for CCL there is no repayment schedule; however, the monthly saving and repayment receipt from members should be routed through CCL.

- In CCL, the principal loan outstanding of the SHG must be fully paid to the banks once a year. The interest amount should be paid on a monthly basis.
- In term loans, the repayment must be made as per the repayment schedule in the banks.

## **22. Monitoring Method –**

- Social Audit Committee of the VFDS will monitor the progress and performance of the IGA and suggest corrective action if need be to ensure operation of the unit as per projection.
- SHG should also review the progress and performance of the IGA of each member and suggest corrective action if need be to ensure operation of the unit as per projection

## **23. Remarks**

## Group members Photos-



Smt. Guddi Devi-President



Smt. Shanta Devi-Secretary



Smt. Dugli Devi-Cashier



Smt. Oma Devi



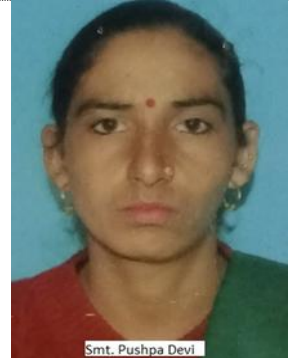
Smt. Veena Devi



Smt. Berri Devi



Smt. Uttami Devi



Smt. Pushpa Devi

## List of Rules of the House of Interest

**1.Name of the Group:**

Dashmi varda Self Help Group

**2. Address of the Group:**

Village Malhaar Post Office Kais, Tehsil Kullu, District Kullu, Himachal Pradesh

**3. Total Members of the Group:**8

**4. Date of First Meeting of the Group:**10 /08/ 2020

**5. Interest Rate:**An interest of ₹2 will be charged on every ₹100.

**6. Monthly Meeting:**The monthly meeting of the group will be held on the 10th of every month.

**7. Monthly Savings:**All members will deposit their monthly savings in the group.

**8. Attendance in Meetings:**It is mandatory for all members to attend the Self Help Group meetings.

**9. Bank Account:**The bank account of the Self Help Group will be opened in PNB, Seobag Branch.  
Account Number: 2430000100210449

**10. Absence from Meeting:**If a member is absent from a meeting, prior permission must be taken from the President and Secretary with a valid reason.

**11. Removal from Group:**If a member does not deposit savings or remains absent for three consecutive meetings, that person will be removed from the group.

**12. Meeting at Member's House:**If a member remains absent after giving a reason, the next meeting will be held at that member's house. The expenses will be borne by that member. If there are two members, the expenses will be shared.

**13. Selection of President and Secretary:**The President and Secretary of the Self Help Group will be selected with mutual consent of all members.

**14. Banking Authority:**The President and Secretary can carry out transactions with the bank. Their term will be valid for one year.

**15. Misuse of Funds:**The President, Secretary, or any member will not work against the group and will always use the group's money properly.

**16. Leaving the Group:**If a member wants to leave the group for any reason and has taken a loan, the loan must be repaid first. Only then can the member leave the group.

**17. Loan Purpose and Terms:**The purpose of the loan, repayment period, instalment amount, and interest rate will be decided in the meeting.

**18. Emergency Fund:**For emergency situations, the President and Secretary must keep a minimum amount of ₹1000.

**19. Group Register:**The Self Help Group register must be read and written in front of all members.

**20. Large Loan Intimation:**Members who want to take a large loan must inform the group at least one week in advance.

**21. Loan Approval Meeting:**At the time of loan requirement, all members must be present.

**22. Savings of Leaving Member:**If a member leaves the group without any valid reason, the deposited savings of that member will be distributed among the group.

**23. Monthly Report:**The group must submit its monthly report every month to the Field Technical Unit office.

Resolution-cum-Group-consensus Form

It is decided in the General house meeting of the group Dashwari Vardola  
held on 10/10/2025 at Malhotra that our group will undertake the  
Handloom as Livelihood Income Generation Activity under the Project for  
Implementation of Himachal CAID on activity

Pradesh Forest Ecosystem management and Livelihood (JICA assisted).

प्रधान  
पञ्चमी वारदा स्वयं सहायता समूह  
प्रमुख काँ सेक्टरांग जिला कुल्लू

सुदृष्ट

Signature of Group President

20/01/2025

Signature of Group Secretary

President

Signature of President BMC  
BMC Sub-Committee

Amte

Signature of FTU-Cum-RFO

Approved

DMU-Cum-DFU  
WL Division Kullu

Divisional Management Unit Officer-Cum-  
Divisional Forest Officer, Wild Life Division,  
Kullu, District Kullu.