

## **Central Sector Scheme for Promotion of International Co-operation in AYUSH**

### **1. INTRODUCTION**

The Department of Indian Systems of Medicine & Homoeopathy (ISM&H) was set up as a separate Department in 1995 with the mandate, *inter alia* to formulate policies for development of Ayurveda, Yoga & Naturopathy, Unani, Siddha and Homoeopathy (AYUSH) and their propagation within the country and popularize them in other countries. The Department of ISM&H was renamed as Department of AYUSH in 2003.

Growing global demand of traditional medicine has increased the scope of international exchange of AYUSH-related information and co-operation with other countries for collaborative efforts in the development of traditional system of medicine. Popularity and practice of AYUSH systems exist to varying extent in many countries. Government of India has been receiving requests from several countries for deputation of AYUSH experts to take up teaching, clinical work and for technical assistance in framing regulations & standards of practice and education. Invitations are frequently received for participation of India experts and entrepreneurs in International Conferences, Exhibitions, Trade fairs etc. This scenario provides an opportunity for India to assume the role of leadership in extending assistance to various countries for promotion of AYUSH. This necessitates providing for an arrangement aimed at promoting International Cooperation not only to earn goodwill for the country but also to help globalization of AYUSH.

The International Cooperation (IC) Scheme was implemented during the IX, X and XI Plan. In view of contemporary developments and emerging need, the scheme has been expanded. As required the existing components have been modified and new components added so that promotion of AYUSH could be facilitated across the globe and international commitments & demands are fulfilled in an effective manner.

### **2. OBJECTIVES**

The scheme is meant for achieving the following objectives:

- a) To promote global acceptance of AYUSH Systems of Medicine.
- b) To facilitate International promotion, development and recognition of Ayurveda, Yoga, Naturopathy, Unani, Siddha, Sowa-Rigpa and Homoeopathy;
- c) To create awareness about AYUSH strengths & utility in emerging health problems;

- d) To foster interaction of stakeholders and market development of AYUSH at international level;
- e) To support international exchange of experts and information for the cause of AYUSH systems.
- f) To give boost to AYUSH Products in International Market.
- g) To establish AYUSH Academic Chairs in foreign countries.

### **3. COMPONENTS OF THE SCHEME**

The scheme has following six components:

- A. International exchange of experts & officers,
- B. Incentive to drug manufacturers, entrepreneurs, AYUSH institutions etc. for international propagation of AYUSH by participating in international exhibitions, trade fairs, road shows etc. and registration of AYUSH products (Market Authorisation) at regulatory bodies of different countries such as USFDA/EMEA/UK-MHRA/ NHPD/ TGA etc. for exports,
- C. Support for international market development and AYUSH promotion-related activities,
- D. Translation and publication of AYUSH literature/books in foreign languages,
- E. Establishment of AYUSH Information Cells,
- F. International Fellowship/ scholarship Programme for foreign nationals for undertaking AYUSH courses in premier institutions in India.

The details of each component are as described in succeeding sections.

#### **(A) International exchange of experts & officers:**

- (a) Deputation of experts and officers to and from India for participation in regional or international meetings, conferences, training programmes, seminars etc. will be facilitated with the following support:

<b>Particulars</b>	<b>Admissibility</b>
To and fro Air fare	Actual and as per entitlement for Government official/ representative/ delegate. Others will be provided economy class airfare
Daily allowance and local hospitality	Actual and as per entitlement of Government official/ representative/ delegate. For others, half the daily allowance as per rate applicable to Under Secretary level officer. Local hospitality will be provided by the host organization.
Salary/Foreign Deputation Allowance.	As per rules for Government official/ representative/ delegate. Others will be paid maximum of Rs. 40,000 per month for junior experts and Rs. 50,000 per month for senior experts.
Medical facilities & insurance cover.	As per rules for Government official/ representative/ delegate. Medical facilities and insurance of other experts will be borne either by the experts themselves or by the host institutes.
Contingencies	Admissible only to Government officials/ representatives/ delegates as per rules in force.

(b). Presentation of AYUSH related scientific research papers in international conferences, workshops, seminar etc.: After having **prior approval of the Department of AYUSH**, the expenditure will be reimbursed 90% of the total expenditure maximum upto Rs. 2.00 lakh (whichever is less), incurred on air-travel, boarding & lodging and delegation/ registration fee etc. on submission of an application along with proof of participation.

**Note:** Applicant seeking financial Assistance for presentation of paper in the International Conferences/ Workshop/ Seminar etc. should send the request in the prescribed 'Performa' (Appendix-III) so that the complete application should reach the Department of AYUSH at least **two months prior to the event**. In case the applicant is employed, the application should be forwarded through the employer.

**(B) Incentive to drug manufacturers, entrepreneurs, AYUSH institutions etc. for international propagation of AYUSH by participating in international exhibitions, trade fairs, road shows etc and registration of AYUSH products (Market Authorisation) with regulatory bodies of different countries such as USFDA/EMEA/UK-MHRA/ NHPD (Canada)/ TGA etc. for export of products:**

a. **Incentive to drug manufacturers, entrepreneurs, AYUSH institutions etc. for participation in international exhibitions, trade fairs, road shows etc:**

AYUSH entrepreneurs, industry representatives etc. participating in international exhibitions, trade fairs, road shows etc. with prior approval of the Department of AYUSH will be reimbursed 75% of the expenditure limited to maximum of Rs.02.00 lakh (whichever is less) per industry, incurred on air-travel (economy class), boarding & lodging and product-display arrangement, including hiring of stalls, on submission of application in prescribed format with statement of expenditure certified by a Chartered Accountant. The assistance will be limited to a maximum of two persons from each participating industry. (Application should be submitted **3 months prior** to commencement of the event in prescribed format as at **Appendix-I**)

**Note:** In case, the AYUSH industry applies for participation in a particular event in response to invitation from the Department of AYUSH, the clause relating to submission of application **3 months prior** to the event will not be applicable. In such cases, the industry is required to inform the Department before participation for claiming reimbursement.

#### **b. Market Authorization/ registration of AYUSH products:**

To encourage AYUSH Industry to get market authorization for their product for exports, the facility of reimbursement of expenditure incurred on preparation of AYUSH Drug dossier and fee paid to the concerned regulatory agency for registration/ market authorization of AYUSH product with USFDA/ EMEA/ UK-MHRA/ NHPD (Canada)/ TGA Australia/ New Zealand and other international regulatory agencies, etc. abroad will be provided. The assistance will be provided for registration of AYUSH products (Classical/ Proprietary/ Patented medicines) in form of medicines or botanical drug (subject to manufacture under AYUSH drug license in India) or food supplements.

Reimbursement, as above will be limited to \$ 10,000 or sum of 50% of the actual amount paid to the regulatory authority for market authorization plus expenditure incurred for preparation of dossier, etc. for each product; whichever is less.

This payment will be only for market authorization for either new product or for old product in new country and total payment to a company in one financial year would be limited to Rs. 50 Lakh under this component.

Assistance will be provided on the applicant certifying that similar assistance has **not** been taken from any other Central Government Ministry/ agency. For this component, prior approval of the Department of AYUSH is required and expenditure is to be certified by Pharmexcil/ Indian Mission/ Embassies in respective countries for payment made to regulatory agency in foreign country and by a Chartered Accountant for expenditure incurred for preparation of dossier. Application format is at **Appendix-II**.

**(C) Support for international AYUSH market development and AYUSH promotion-related activities:**

Assistance for AYUSH market development linked activities and to organize or support international conferences, seminars, workshops, conduct of market surveys & studies, setting up AYUSH promotive windows/ kiosks/ electronic networking facilities/ Chairs and exchange of AYUSH publications & other materials etc will be undertaken/ provided as under-

<p>i) International market-development related surveys &amp; studies, data procurement and hiring of services of international consultants to be undertaken by Dept of AYUSH/ Pharmexcil/ FICCI/ CII/ ASSOCHAM, etc. This will include as under:</p> <ul style="list-style-type: none"> <li>• Survey of market surveillance and gather market intelligence in order to promote marketing of AYUSH products/ services;</li> <li>• National/ International consultants familiar with marketing of herbal drugs/ food supplements would be engaged to prepare the reports in respect of Europe, America, Africa, Middle East, SAARC in respect of market size, trade channels, regulation requirements etc. for boosting AYUSH exports.</li> </ul>	<p>Up to Rs. 50.00 lakh</p>
<p>ii) Sponsoring of AYUSH research &amp; development/ teaching and other collaborations with reputed institutions/ universities in foreign countries and International agencies like WHO through Indian Missions.</p>	<p>Based on actual proposals but amount not exceeding Rs. 500.00 lakhs in one case</p>
<p>iii) Setting up of AYUSH Academic Chair(s) with reputed institutions/ universities abroad.</p>	<p>Based on actual expenditure to be incurred on salary, travel and other allowances of incumbent as per Chair Guidelines*.</p>
<p>iv) Participation/ organization of International exhibitions/ conferences/ workshops/ seminars/ road shows/ trade fora, etc. in India and abroad by the Department of AYUSH/ CII/ FICCI/ ITPO/ ASSOCHAM/ Pharmexcil, etc.</p>	<p>Up to Rs. 100.00 lakh</p>

v) International AYUSH conferences/ workshops/ seminars, etc. organized in India by State Governments/ Universities/ eminent institutions or organizations.	Up to Rs. 15.00 lakh.
vi) Support for fulfillment of international commitments for transfer and networking of AYUSH technology/ regulatory information, etc.	Up to Rs. 10.00 lakh
vii) Supply of AYUSH literature/ books, publicity materials etc to foreign universities/ R&D institutions/ other organizations on recommendation from Indian Mission.	Up to Rs. 05.00 lakh

**\*Note:** Guidelines for setting up of AYUSH Academic Chairs has been prepared separately and available on the website of the Department of AYUSH.

**(D) Translation and publication of AYUSH literature/ books etc. in foreign languages.**

In view of the increasing demand for authentic information on AYUSH systems of medicine, it is proposed to get good AYUSH literature/ books translated and published in foreign languages. The literature/ books will be identified as and when required by the Department of AYUSH or on recommendation of Indian Mission or by AYUSH chair. Maximum amount up to Rs.10.00 lakhs will be provided on actual expenditure incurred in translation and publication of 1000 copies of one book.

**(E) Establishment of AYUSH Information Cells.**

AYUSH information cells are proposed to be set up in foreign countries under the aegis of Indian Embassies/ Missions and Cultural Centers set up by ICCR or at a venue suggested by the Indian Mission to take up awareness building about AYUSH abroad.

The Department will provide onetime non-recurring grant of Rs. 15.00 lakhs per cell for initial setup. A recurring amount of Rs.5.00 Lakh per cell per annum will also be provided to Indian Mission for maintenance of the Cell and to take other activities under the Cell for promotion of AYUSH Systems. The Mission will furnish utilization certificate to the Department. AYUSH information cells already established with the support of one time grant of Rs.10 lakh will be entitled to additional Rs.5 lakh as non-recurring grant and Rs.5.00 Lakh per annum as recurring grant.

Department of AYUSH may occasionally depute an expert/ officer for specific activity(s) under separate sanction to the Information Cell as per rules & terms prescribed for foreign deputation of officials on the recommendation of Indian Mission as and when required. AYUSH experts will deliver lectures, consultations, conduct seminars and training courses at this Information Cell for propagation of AYUSH Systems.

**(F) International Fellowship/Scholarship Programme for foreign nationals for undertaking AYUSH courses in premier institutions in India.**

Resurgence of AYUSH at international level has resulted in growing demand from foreign students to study in Indian Institutions. Keeping this in mind, it is proposed to support foreign nationals under an international fellowship/ scholarship programme for undertaking AYUSH courses at premier institutions in India.

The application will be entertained only when recommendation is made by the Embassy or High Commission of India in the concerned country. The fellowship/ scholarship may be granted as per the terms and conditions given in **Appendix-V**.

To bring uniformity in the amount of scholarship being granted for pursuing AYUSH courses, additional expenditure (if any) for the scholarships offered by MEA for scholars of AYUSH Systems, will be borne under the IC scheme.

Interested eligible students may be called 3-6 months prior to the commencement of the course in the college/ institute/ university for preparatory language course such as Hindi/ Urdu/ Sanskrit/ Tamil, etc. so that the students are acquainted with the language of classical literature of the course and allow the scholarship for such additional period.

**4. Engagement of manpower under the scheme:** For the proper administration of the Scheme in the Department following manpower will be engaged on contract:

<b>S.No.</b>	<b>Manpower</b>	<b>Cost</b>
<b>1.</b>	Engagement of two Consultants i. One Technical Consultant  ii. One Administrative Consultant	Rs. 5.22 lakhs per year  Rs. 4.56 lakhs per year
<b>2.</b>	Three Data Entry Operators	Rs. 4.68 lakhs per year
	Total	Rs. 14.46 lakhs per year

**Note:**

- i.** The remuneration of the technical consultant/ administrative consultant and DEOs will be at the rates approved by the Department in consultation of IFD i.e. Rs.43,500/-; Rs.38,000/- and Rs.13,000/- per month respectively.
- ii.** The remuneration for the staff to be engaged will be revised annually by granting incremental increase of upto 10% or as revised for other such consultants and staff in Department of AYUSH, after review of their performance.

## 5. General Conditions for granting assistance:

- i. Participation in foreign event(s) will be focused towards promotion & propagation and recognition of AYUSH system in the particular country.
- ii. The Department of AYUSH will prefer to participate in those events which are 'Health' specific rather than general in nature with primary objective to bring about promotion & propagation and recognition of the AYUSH as system of medicine.
- iii. Applications having prior approval of Department of AYUSH will be considered for reimbursement.
- iv. The expert/ officer/ practitioner selected on deputation will be notified to the receiving party well in advance before the departure date.
- v. The receiving party, wherever applicable, shall notify the sending party the tentative date from which the expert is required, at least one month prior to the date of departure.
- vi. The fellowship/ training/ skill development programmes/ study tours offered through Nodal Ministries of the Government of India shall carry the terms and conditions attached to such initiatives.
- vii. Detailed report of completion of foreign deputation/ assignment will be required from all participants supported under the scheme within two months for scrutiny in the department for follow up action.

## 6. Procedure for implementing the scheme:

Selection process in the IC Component will be as follows:

- i. The scheme will be announced on the Department of AYUSH's website.
- ii. Application format for Incentive to drug manufacturers, entrepreneurs, AYUSH institutions etc. for international propagation of AYUSH and registration/ market authorization of their products by USFDA/ EMEA/ UK-MHRA/ NHPD/ TGA etc. for exports are given at **Appendix-I and Appendix-II** respectively.
- iii. Application format and documents/ information required from the applicant for presentation of scientific paper in the International Seminar/ Symposium/ Workshop etc. for re-imbursement under I.C. Scheme is at **Appendix-III**
- iv. Application format for other components of IC is given at **Appendix-IV**.



7. The proposal on receipt in the Department will be examined in the Division/ Section and appraised on file.

Each proposal after detailed examination and appraisal, will be placed before the Project Approval Committee (PAC) headed by the Secretary, Department of AYUSH for consideration/ for sanction of grant. Thereafter, proposal will be sent to Integrated Finance Division (IFD) only for concurrence on financial part of the proposal as agreed at the time of PAC meeting. The approval of the deputation of Govt officers and experts would be granted by the competent authority. Such proposal would not be placed before PAC.

**8. Composition of Project Approval Committee:**

i) Secretary (AYUSH)	-	Chairperson
ii) Financial Advisor of the Ministry	-	Member
iii) Joint Secretary (AYUSH)	-	Member
iv) Advisor (Ayurveda/ Unani/ Siddha/ Homoeopathy)	-	Member
v) Representative of Ministry of Commerce	-	Member
vi) Executive Director, Pharmaxcil or its nominee	-	Member
vii) Any other member nominated by Secretary-AYUSH	-	Member
viii) Concerned Director/ Deputy Secretary (AYUSH)	-	Member-Secretary

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**Application Form for reimbursement under the Scheme for Promotion of International Cooperation in AYUSH**

**“Incentive to drug manufacturers, entrepreneurs, AYUSH institutions etc. for international propagation of AYUSH”** by participating in international exhibitions, trade fairs, road shows etc.

1. Name of the Organization
2. Name and details of the event for which grant is being sought
3. Address of the company/organization for which grant is being sought
4. Standing in profession
5. Details of GMP certificate (For AYUSH Drug Industry only). Copy enclosed.
6. List of products and annual turnover of last 2 years.
7. Status (Govt./Semi govt./Autonomous/Private)
8. Whether Grant in aid has been received from Dept. of AYUSH earlier, if so details thereon  
and an Undertaking for not taking any Grant in aid/  
incentive from other sources for the same purpose.
9. Whether any Grant in aid is being received from any other source including Central Govt. provide details.
10. Total expenditure involved in participation of event.
11. Amount requested from the Central Govt. along with details. Contribution of the Organization

12. Name of the authority to whom the draft is prepared for re-imburement

13. Any other relevant information

Signature of the Head of Pharmaceutical Industry/ MD

Dated :

**Documents at the time of reimbursement required:**

1. Statement of the expenditure of participation in event attested by Chartered Accountant alongwith copies of vouchers/ receipts etc. on completion of the event;
2. Certificate of participation along with photographs of stall in the fair etc on completion of the event.
3. ECS mandate form.

**Application Form for reimbursement under the Scheme for Promotion of International Cooperation in AYUSH**

**Component for Market Authorization of AYUSH products at regulatory bodies of different countries such as USFDA/EMEA/UK-MHRA/ NHPD/ TGA etc. for exports**

1. Name of the Organization/ Unit:
2. Address of the company/organization for which grant is being sought
3. Registration Number & year under companies/ Societies Registration Act:
4. Name and details of the product for which grant is being sought:  
  
Name of the Country:  
  
Name of the regulatory agency (Issuing authority)  
  
Registration No.
5. Details of GMP certificate.
6. List of products and annual turnover of last 2 years.
7. Status (Govt./Semi govt./ Autonomous/ Private)
8. Whether any Grant in aid has been received from Deptt. of AYUSH earlier, if so details thereon.
9. Whether any Grant in aid is being received from any other source including Central Govt.
10. An Undertaking for not taking any Grant in aid/ incentive from other sources for the same purpose.
11. Payment to regulatory authority for Market Authorization of the product

12. Other expenditure (with details) and copy of receipts
13. Total expenditure involved in Market Authorization of the product
14. Amount sought from the Central Govt. along with details
15. Contribution of the Organization towards the activity
16. Appraisal of the Bank (scheduled bank) if loan is sought for the same activity
17. Any other relevant information

Signature of the Head of Company/ MD

Dated :

**Documents required (check list):**

**1. During seeking prior permission from the Department:**

- a. Copy of the GMP certificate (during seeking prior permission from the Department).
- b. Statement of the turnover of last 2 years.

**2. At the time of claiming reimbursement:**

- a. Statement of the expenditure incurred on the project attested by Chartered Accountant alongwith copies of vouchers/ receipts etc.
- b. Market Authorization Certificate of the product.
- c. Certified copy of payment made to regulatory authority by Indian Mission/ Consulate/ Pharmaxcil.
- d. Certification from Chartered accountant for the cost incurred for preparation of dossier.
- e. ECS mandate form.

**Appendix-III**

**Application Form for reimbursement under the Scheme for Promotion of International Cooperation in AYUSH**

**For presentation of scientific paper in the International Conference/ Seminar/ Symposium/ Workshop etc. for re-imbursement under I.C. Scheme.**

<b>S.No.</b>	<b>Requirement</b>	<b>To be filled by the applicant</b>
<b>1.</b>	Name of the Applicant.	
<b>2.</b>	Designation, Address, Telephone No. and E-mail.	
<b>3.</b>	Name of the organization in which the applicant is working/ private practitioner.	
<b>4.</b>	Complete Bio-data of the applicant with his past experience for presentation of papers (Registration No. at State Registration Body) and date)	
<b>5</b>	Title of the paper to be presented (Full copy of the paper is required) It may also be certified that the paper to be presented is the original work of the applicant and not published / presented anywhere. Abstract of the paper will not be accepted.	
<b>6</b>	Date (s) of the Event with name of Country.	

7	Acceptance letter of the paper to be presented issued by Host organizer.	
8	Name of the Host organizer with complete address.	
9	Recommendation of the Head of the institution (Applicable to those who are employed).	

(Signature)

Applicant

**Documents required at the time of reimbursement (check list):**

1. Certificate of participation.
2. Receipts and vouchers.
3. Boarding passes.
4. Details of Bank Account in proforma as below alongwith a cancelled cheque.
5. Other relevant documents

Bank Name	
Branch Name With Complete Address, Telephone Number And Email	
Whether The Branch is RTGS enabled? If Yes, Then What is the Branch's <b>IFCS Code</b>	
Is the Branch Also NEFT enabled?	
Type Of Bank Account (SB/Current/Cash/Credit)	
Complete Bank Account Number (Latest)	
MICR Code Of Bank	

## Appendix-IV

### **Application Form for reimbursement under the Scheme for Promotion of International Cooperation in AYUSH**

1. Name of the Organization
2. Registered and Mailing address
3. Phone/ Fax No. with STD code/ E-mail
4. Article of Association, bye-laws and abstract of Audited Income & Expenditure details of last five years
5. List of technical personnel involved with the proposed program employed with the Organization (enclose the particulars of each personnel like name, gender & age, qualifications, experience)
6. Major activities of the organization
7. Major achievements of the organization in last three years
8. Whether any grant-in-aid received from Ministry of Health & Family Welfare, if so the details thereof
9. Whether funds were/are received or sought from any other Central/State Govt. source, if yes, furnish Details thereof
10. Title/ topic/ subject of proposed project and dates
11. Brief about the deliverables and expected outcomes (enclose a concept paper indicating objectives, action plan, out puts & outcomes, modalities & logistics, budgetary requirements etc.
12. Coverage area for the proposed project
13. Total amount and break up of grant required with justification for each item
14. Any other information relevant to the context
15. Attach following documents
  - i) Concept Note alongwith complete DPR
  - ii) Attested Copy of Registration and Bye-laws
  - iii) Attested copies of Audited Statements of Account for last 5 years
  - iv) Bank Account details (Mandate form)
  - v) A note of past activities and achievements of the organization
  - vi) List of delegates



- vii) Recommendation/ forwarding of State Government in case of organization of international Seminars/ Conference/ Symposium /Workshops etc.
- viii) Utilization Certificate alongwith statement of expenditure for reimbursement
- ix) Copy of the proceedings, as and when published

Signature

(Name and Seal of the Head/authorized officer of the Organization)

Appendix V

**Financial Terms and conditions of AYUSH scholarship under Scheme for Promotion of International Cooperation in AYUSH**

Courses	Scholarships Rates (in Rupees)
<b><u>LIVING ALLOWANCE (STIPEND)</u></b>	
Undergraduate & Diploma	8,000/-P.M.
MD	
• First Year	15,800+DA
• Second Year	16,950+DA
• Third Year	18,080+DA
Ph.D.	
a) First Year	18,702+DA
b) Second year	19,323+DA
<b><u>CONTINGENT GRANT</u></b>	
Under-graduate & Diploma	4,500/- pa
Ph.D. Course/ MD/ MS	12,000/-pa
<b><u>HOUSE RENT ALLOWANCE</u></b>	
a) in cities of Delhi, Bangalore, Kolkata, Chennai, Mumbai, Hyderabad & Pune	3,500/p.m.
b) In other cities	3,000/ P.M.
<b>Tuition Fee/ Other Compulsory fee</b>	<b>As per actual</b>
<b><u>THESIS AND DISSERTATION EXPENSES</u></b>	
For Ph. D. Scholar	10,000/-
For MD/MS and other courses required submission of project	7,000/-
FAMILY ALLOWANCE (to be provided to students who are staying in India with their families)	

Ph.D. Course/ MD/ MS courses	Rs. 10,000/pm
<b><u>To and Fro AIRFARE</u></b>	
For all courses	Provided to all students every year for travel from the capital of their country to international airport nearest to the Institute in India. In case of Ph.D./MD/MS scholars airfare on the above pattern will also be provided to the spouse and dependent children.

**MANDATE FORM**

**ELECTRONIC CLEARING SERVICE (CREDIT CLEARING/REAL TIME GROSS SETTLEMENT (RTGS)  
FACILITY FOR RECEIVING PAYMENTS.**

A. DETAIL OF ACCOUNT HOLDER:-

NAME OF ACCOUNT HOLDER	
COMPLETE CONTACT ADDRESS	
TELEPHONE NUMBER/FAX/EMAIL	

B. BANK ACCOUNT DETAILS:-

BANK NAME	
BRANCH NAME WITH COMPLETE ADDRESS, TELEPHONE NUMBER AND EMAIL	
WHETHER THE BRANCH IS COMPUTERISED	
WHETHER THE BRANCH is RTGS ENABLED? IF YES, THEN WHAT IS THE BRANCH'S <b><u>IFCS CODE</u></b>	
IS THE BRANCH ALSO NEFT ENABLED?	
TYPE OF BANK ACCOUNT (SB/CURRENT/CASJ CREDIT)	
COMPLETE BANK ACCOUNT NUMBER (LATEST)	
MICR CODE OF BANK	

DATE OF EFFECT:-

I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information I would not hold the user Institution responsible. I have read the option invitation letter and agree to discharge responsibility expected of me as a participant under the scheme.

(.....)

Date:

Signature of Customer

Certified that the particulars furnished above are correct as per our records.

(Bank's Stamp)

(.....)

Date:

Signature of Customer

1. Please attach a photocopy of cheque along with the verification obtained from the bank.