NATIONAL COOPERATIVE CONSUMERS' FEDERATION OF INDIA LTD. (NCCF)

Head Office: NCUI Complex, 3, Siri Institutional Area, August Kranti Marg, New Delhi – 110016

Website: https://www.nccfindia.com/

NOTICE INVITING EXPRESSION OF INTEREST (EOI)

Ref No: NCCF/HO/RETAIL/JANAH/2026-27/

Date of Publication: 13.08.2026

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SECTION 1: INTRODUCTION & OVERVIEW

1.1 Invitation for EOI

National Cooperative Consumers' Federation of India Ltd. (NCCF) invites Expressions of Interest (EOI) from interested franchise partners, business entities, state & national federations and organizations possessing an existing network of retail shops, kiosks, or an established distribution network who wish to acquire franchise rights for NCCF's newly launched consumer goods brand, **JANAH**.

Through this franchisee (FOFO- Franchisee Owned and Franchisee Operated) initiative, NCCF aims to empower local entrepreneurs, Primary Agricultural Credit Societies (PACS), Farmer Producer Organizations/Companies (FPOs/FPCs), Self-Help Groups (SHGs/Women SHGs), Federations and newly launched businesses. The program offers partners a turn-key operational ecosystem backed by an integrated supply chain network, dependable sourcing channels, and the institutional credibility of NCCF. This collaborative model ensures scalable growth while extending equitable access to high-quality, hygienic, and affordable consumer goods to households across the country.

1.2 Primary Objective

The objective of this EOI is to build a pan-India network of JANAH-branded retail outlets by onboarding responsible, high-capability franchise partners. Selected partners will drive consumer-centric operations, preserve product integrity, and champion the cooperative retail movement across urban and rural markets—achieving shared, sustainable commercial success.

1.3 About NCCF

The National Cooperative Consumers' Federation of India Ltd. (NCCF), a premier cooperative institution under the Ministry of Consumer Affairs, Government of India, is committed to safeguarding consumer interests and strengthening the cooperative movement. NCCF invites Expression of Interest (EOI) from eligible and interested entities to become Franchise Partners for operating JANAH retail outlets across India.

1.4 About JANAH

"JANAH" is the flagship retail and consumer goods brand launched by NCCF. Designed to bridge the gap between quality and affordability, JANAH Retail Outlets and its product distribution networks provide premium staples, daily provisions, and high-quality FMCG products directly to the public.

SECTION 2: EOI SCHEDULE & SUBMISSION GUIDELINES

2.1 Key Milestones

Milestone	Date & Time
EOI Publication Date	**13.08.2026**
Last Date for Submitting Queries via Email	**1.08.2026**
Last Date and Time for EOI Submission	**2.08.2026**
Date of Opening of Technical Proposals	**3.08.2026**
Query Email Address	**Contact.janah@nccfindia.com**

2.2 Submission Guidelines

- **Physical Submission of EOI:** Applicants/Bidders who wish to submit their application in physical form may do so by depositing the sealed submission in the Dak Section of NCCF Headquarters on any working day up to 1700 hrs on or before the prescribed submission deadline.
- **Submission by Post:** Applications may also be sent through Speed Post or Registered Post to the address specified below:

National Cooperative Consumers' Federation of India Limited,

NCUI Complex, 3 Siri Institutional Area, August Kranti Marg, Hauz Khas, New Delhi – 110016

(Note: The bidder shall be solely responsible for ensuring timely delivery of the submission. NCCF shall not be responsible for any postal delays, loss, misplacement, or non-receipt of documents. Only those applications/proposals received within the stipulated deadline shall be considered for evaluation.)

- **Document Specifications:**
    - All documents must be duly signed and stamped by the authorized signatory on each page.
    - The copy of original documents should be securely packed in an envelope in the prescribed manner.
    - The EOI document must have page numbering on every page and reach the NCCF Head Office at New Delhi latest by **02/08/2026** .
    - The envelope must be clearly super-scribed with: **"EXPRESSION OF INTEREST (EOI) FOR JANAH FRANCHISEE – [Name of Applicant]"**.

Any EOI offer received after the prescribed time schedule shall not be considered for evaluation.

No Assurance of Selection / No Vested Right

Submission of an EOI shall not confer any right, title or interest upon any Applicant to be selected as a Franchise Partner or to receive allotment of any JANAH retail outlet.

NCCF reserves the right, at its sole discretion and subject to applicable law and its approved procedures, to accept or reject any or all EOIs, cancel or modify the EOI process, alter the number or location of outlets, change the commercial structure, defer allotment, or withdraw the process at any stage prior to execution of the Franchise Agreement.

Execution of Franchise Agreement

The selected Applicant shall execute the Franchise Agreement with NCCF within **15 days** or such extended period as may be specified in the Letter of Award.

Failure to execute the Franchise Agreement, furnish the prescribed Performance Security/Bank Guarantee or comply with pre-commencement requirements within the stipulated period shall constitute withdrawal/default and NCCF shall be entitled to cancel the selection and forfeit the EMD, subject to the terms of this EOI.

No franchise operation shall commence unless the Franchise Agreement has been duly executed and the required security has been furnished.

No Applicant shall be entitled to claim compensation, reimbursement of expenditure, loss of profit, anticipated profit or any other damages merely on account of non-selection, cancellation, modification or postponement of the EOI process.

SECTION 3: SCOPE OF WORK & RESPONSIBILITIES

3.1 Store Setup & Operations

- **Location & Handover:** Operate stores/kiosks in high-visibility commercial or residential locations, handed over on an "as-is, where-is" basis. Existing empaneled operators may apply but must submit an undertaking stating that their existing empanelment shall be terminated if selected, matching the terms and conditions of the highest bidder discovered through this EOI.
- **CAPEX & OPEX:** Franchisee bears all Capital Expenditures (CAPEX) including furniture, fixtures, and store fittings, as well as Operational Expenditures (OPEX) such as staff salaries, utilities, maintenance, licenses, and insurance. Selected Franchisee may submit/share the estimated expenditure for both heads at the time agreement to decide the margin.
- **Timelines & Rollout:** Franchisees must take over and start operations within 30 days of Letter of Award (LoA) issuance. NCCF reserves the right to implement a cluster-based rollout strategy, allotting performing franchisees 3–10 stores per cluster managed via a nodal store.
- **Branding & Visual Identity Assets:** Store layout, aesthetics, branding, signage, interior fittings, and displays must comply strictly with NCCF visual identity standards and display mandatory logos for JANAH, NCCF, and IYWF-2026. To ensure nationwide brand consistency, NCCF shall provide standardized digital artwork, soft branding assets, and

starter merchandising kits (including store banners, promotional posters, shelf-talkers, and staff attire guidelines) free of cost, while physical fabrication costs remain under CAPEX.

- **Product Mix:**
    - *Mandatory Core Inventory:* A minimum of 30% to 50% of overall inventory must consist of JANAH/NCCF-supplied or branded SKUs.
    - *Local Non-Competing Items:* Up to 50%-70% may consist of daily local needs (e.g., milk, bread, non-competing FMCG items), subject to prior written approval from NCCF and billed exclusively through the NCCF POS system.
- **Compliance & Audits:** Stores must adhere strictly to hygiene, fire safety, waste disposal norms, daily store SOPs, and maintain operational logs for unannounced audits and monthly performance reviews.

3.2 Product Procurement, Mandatory SKUs & Inventory Management

- **Sourcing:** Source Janah products strictly from NCCF or its designated vendors. Direct competitor items or unauthorized third-party sourcing are strictly prohibited.
- **Mandatory Core SKU Assortment:** To maintain core offer uniformity, each JANAH store must stock and maintain 100% in-stock availability for a defined **Mandatory Core SKU List** (comprising key staples like packaged rice, wheat flour/atta, pulses, edible oils, sugar, and essential spices) as designated by NCCF based on outlet size category.
- **Inventory Control:** Manage inventory using First-In, First-Out (FIFO) standards to prevent stock depletion and wastage.
- **Godown & Reporting:** Maintain clean, secure, pest-free storage facilities in compliance with food safety norms. Submit real-time replenishment requests, weekly/monthly stock movement reports, and reconciliations via the POS interface.
- **Inspections:**Franchisee should Facilitate unannounced inspections by NCCF officials to verify stock hygiene, inventory accuracy, and stocking compliance.

3.3 Technology, POS System & Reporting

- **Exclusive POS Usage:** Outlets must operate exclusively on authorized NCCF Point-of-Sale (POS) software synchronized in real-time with NCCF central servers. Manual billing, duplicate invoicing, or external billing software is strictly prohibited.

- **Banking & Financial Control:** Daily sales collections must be deposited into the designated POS-linked bank account maintained separately for each store. Electronic monthly billing and reconciliation reports must be submitted by the 5th of each month.
- **Infrastructure Uptime:** Ensure uninterrupted power, internet connectivity, GPS tracking for sales geography, and continuous CCTV coverage (retaining billing/stock footage for at least 45 days).
- **IT Support & Data Privacy:** IT/POS malfunctions must be reported within 1 hour. Franchisees must strictly comply with customer data privacy laws and NCCF policies.

3.4 Staffing, Training & Regulatory Compliance

- **Employment Liability:** Franchisee is solely responsible for recruitment, payroll, statutory benefits, and training. Personnel shall have no employment claim against NCCF.
- **Training:** Key outlet personnel must undergo mandatory pre-launch training conducted by NCCF covering POS operations, SOPs, hygiene, and customer care.
- **Statutory Approvals:** Strictly adhere to FSSAI regulations, GST rules, Legal Metrology (Weights & Measures), Shops & Establishment Act, and all applicable local laws.

- **Grievance Redressal:** Maintain a customer grievance register, resolve issues promptly, and escalate major complaints to NCCF within 24 hours.

Food Safety and Consumer Protection

The Franchisee shall comply with all applicable food safety, hygiene, storage, packaging, labelling, weights and measures, consumer protection and other statutory requirements.

The Franchisee shall not alter, re-pack, re-label, tamper with or modify any NCCF/JANAH product without prior written approval of NCCF and compliance with Applicable Laws.

Any complaint relating to contamination, adulteration, expired product, tampering or other food-safety concern shall be immediately reported to NCCF.

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3.5 Branding, Marketing & Sustainability

- **Marketing:** Participate actively in national/local promotional campaigns, digital marketing, and the JANAH customer loyalty program.

- **Eco-Friendly Practices:** Adopt sustainable measures including LED lighting, reusable bags, and minimal plastic packaging (eligible for NCCF compliance incentives).

3.6 Commercial Terms, POS Operations & Execution Framework

- **Revenue & Commercial Model:** Core inventory supply shall be extended on a credit basis up to the value of the submitted Bank Guarantee. Stock orders exceeding the Bank Guarantee limit shall require advance payment. Supply and BG will be decided during franchise agreement with selected franchisee.
- **POS Technology & Infrastructure:** Hardware, internet connectivity, power backup, GPS-tagged sales tracking, and CCTV infrastructure shall be arranged and maintained by the Franchisee at its own expense.
- **Final Agreement Execution:** Applicants meeting the minimum eligibility criteria will be evaluated and shortlisted. Detailed operational terms, trade margin deductions, store layout specifications, branding guidelines, visual identity standards, and the exact number of stores allotted per franchise/cluster shall be formally defined and governed under the **Franchise Agreement** to be executed with selected Franchise Partners upon issuance of the Letter of Award (LoA).

SECTION 4: ELIGIBILITY CRITERIA & ZONAL COVERAGE

4.1 Minimum Eligibility Criteria

S. No.	Criteria	Supporting Documents
1.	Applicant must be a legally registered entity in India – including Sole Proprietorships (with financial qualification), Partnerships, LLPs, Private/Public Limited Companies, Trusts, Societies, FPOs, PACS or Cooperatives or JV	• Registration of Firm • Certificate of Incorporation • Document from Registrar of Societies
2.	Consortiums of up to Two members are permitted, provided One Lead Member holds a minimum 51% equity/control. The Lead Member shall be responsible for compliance, reporting, meet 100% of the financial and infrastructure eligibility and correspondence. Each consortium member must individually meet legal and financial eligibility (except turnover).	The Lead Member Must Submit board resolution authorizing consortium application.
3.	Applicant must have **an average turnover ≥ Rs 20 Crores.** This criterion is applicable for the lead applicant nominated by the consortium partners. For this	Audited report of three financial years ending March 2026. submit a personal net worth certificate (minimum Rs 2 crores) certified by

	criterion, Applicant shall be required to attach a certificate issued by Chartered Accountant certifying the year-wise turnover of the Corporation / Company / Firm / LLP / Trust/ Society (including FPO/Cooperative). Turnover and net worth certificate shall also be accepted for the financial year ending in March, 2026.	CA with UDIN, commit to convert to LLP or Company within 12 months of selection (if required by NCCF).
4	Applicant should have minimum two years' experience of working for supply of FMCG Products in the retail industry	Copies of relevant agreements/documents signifying the relevant experience along with undertaking on Applicant's letterhead
5	Corporation / Company / Firm / LLP / Trust/ Society (including FPO/Cooperative) should not be insolvent and have positive net worth in the last 3 years.	Undertaking as prescribed in this EoI.
6	Annual Audited balance sheets for any of the three financial years out of last four years, ending in March 2026, shall be enclosed as supporting document.	Duly signed copies of Balance Sheets with UDIN for the relevant years.
7	Applicant should possess a valid FSSAI License to operate retail stores	Duly signed copy of FSSAI license
8	Applicant should hold a valid Goods and Services Tax (GST) registration certificate, as applicable.	Duly signed copy of GST Certificate.
9	Applicant should hold a valid Permanent Account Number (PAN), as applicable.	Duly signed copy of PAN.
10	Applicant should not have been debarred/ blacklisted by any Govt. Department/ PSU/ FPO/Cooperative Society for corrupt and fraudulent practices and shall have to submit a declaration to this effect.	Undertaking in the format prescribed in this EoI.

- **Additional Evaluation Preferences:** Preference shall be given to applicants with multi-store retail operational experience, established supply chain logistics, or existing franchisee management experience.

- **Cluster Cap:** One applicant (or consortium) may apply for up to 3 district clusters, provided separate operational readiness proof is submitted per location.

4.2 Zonal Allocation & Coverage

Zone	Operational Hubs & Major Branches	Covered States & Union Territories
North Zone	Delhi, Noida, Chandigarh, Jaipur, Kanpur, Lucknow, Jammu, Srinagar, Shimla, Dehradun	Delhi (NCT), Uttar Pradesh, Punjab, Haryana, Rajasthan, Himachal Pradesh, Uttarakhand, Jammu & Kashmir (UT), Ladakh (UT), Chandigarh (UT)
Central Zone	Bhopal, Raipur, Indore, Patna	Madhya Pradesh, Chhattisgarh, Bihar
East & North-East Zone	Kolkata, Bhubaneswar, Ranchi, Guwahati	West Bengal, Odisha, Jharkhand, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura
West Zone	Mumbai, Nashik, Pune, Ahmedabad,	Maharashtra, Gujarat, Goa, Dadra & Nagar Haveli and Daman & Diu (UT)
South Zone	Bengaluru, Chennai, Hyderabad, Kochi, Vishakhapatnam	Karnataka, Tamil Nadu, Telangana, Andhra Pradesh, Kerala, Puducherry (UT), Lakshadweep (UT), Andaman & Nicobar Islands (UT)

SECTION 5: FINANCIAL TERMS, MARGIN STRUCTURE & FEES

5.1 Financial Components & Fee Structure

Sr. No	Component	Terms
1	Bank Guarantee	As per franchisee Agreement
2	Credit Facility	Supplies allowed up to BG limit; beyond that, advance payment required
3	Franchisee Fee	Decided with selected franchisee partners during franchisee agreement
4	EOI Fee	₹ 5,900 (incl. GST, non-refundable)
5	EMD	₹ 25,000 (Refundable for non-selected applicants; for selected applicants, adjusted against Security Deposit

5.2 Trade Margin & Revenue Sharing Mechanism

To maintain transparent commercial viability for franchisee partners across the FMCG ecosystem:

- Products shall be supplied to the Franchisee at a **Wholesale Transfer Price (WTP)** that guarantees a baseline gross trade margin (typically ranging between 12% and 18% depending on SKU category) relative to the Maximum Retail Price (MRP).

5.3 Banking Details for EMD & Fee Submission

Particulars	**Details**
Account Name / Firm	MD NCCF, 3 Siri Institutional Area, August Kranti Marg, New Delhi – 110016
Bank Name & Address	State Bank of India, Asian Games Village Complex, NCUI, 3 Siri Institutional Area, August Kranti Marg, New Delhi – 110016
IFSC Code	SBIN0007407
Account No.	34827894847
MICR Code	110002007

SECTION 6: GENERAL & LEGAL TERMS AND CONDITIONS

6.1 Shrinkage, Damage & Near-Expiry Return Policy

- **Damaged / Transit Loss:** Goods received with manufacturing defects, seal damage, or transit loss must be logged into the POS system within 48 hours of delivery for replacement or credit note issuance by NCCF.
- **Near-Expiry Stock Allowance:** To mitigate inventory risks in retail FMCG, franchisees may raise return requests for slow-moving JANAH core SKUs approaching expiration within a **60-day window before the expiry date**. NCCF will facilitate stock liquidation or credit adjustments up to a maximum cap of **1.5% of total monthly order value**, subject to verified physical inspection.

6.2 Indemnification

The Franchisee shall indemnify, defend and hold harmless NCCF, its officers, employees and representatives from and against all claims, losses, damages, penalties, liabilities, costs and expenses arising out of or relating to:

(a) breach of the Franchise Agreement;

(b) negligence, fraud or willful misconduct of the Franchisee;

(c) violation of Applicable Laws;

(d) employment/labour claims relating to Franchisee personnel;

(e) food-safety violations attributable to the Franchisee;

(f) unauthorised alteration, storage, handling or sale of products;

(g) consumer claims arising from acts/omissions of the Franchisee; and

(h) infringement of third-party rights attributable to the Franchisee.

AMENDMENT / WAIVER

No amendment, modification or waiver of any provision shall be valid unless made in writing and signed by duly authorised representatives of NCCF and the Franchisee.

Failure or delay by NCCF in exercising any right shall not constitute waiver of that right

SURVIVAL

Provisions relating to payment, outstanding dues, confidentiality, intellectual property, indemnity, audit, record retention, data protection, dispute resolution and obligations which by their nature are intended to survive shall continue after expiry or termination of the Franchise Agreement.

6.3 Quality Penalties & Performance

If any batch or stock sample fails a quality inspection or audit, the entire shipment may be rejected at the franchisee/supplier cost, and financial penalties will be enforced against the Bank Guarantee. Non-performing agencies shall face strict action including risk-purchase, PBG forfeiture, or blacklisting.

The selected Franchisee shall furnish an unconditional and irrevocable Bank Guarantee in favour of NCCF for an amount and validity period specified in the Letter of Award/Franchise Agreement.

The Bank Guarantee shall secure, inter alia:

(a) payment of the value of goods supplied on credit;

(b) performance of contractual obligations;

(c) recovery of NCCF's dues;

(d) losses arising from unauthorised diversion or disposal of NCCF stock;

(e) damages, penalties and other recoverable amounts; and

(f) obligations surviving termination.

The Bank Guarantee shall be maintained throughout the period of the Franchise Agreement and until all dues of NCCF have been fully settled.

Payment of NCCF Dues

The Franchisee shall make payment for goods supplied by NCCF within the credit period specified in the Franchise Agreement/Invoice.

All payments shall be made through banking channels into the account designated by NCCF.

In the event of delayed payment, NCCF shall be entitled to charge interest/late payment charges at the rate specified in the Franchise Agreement, subject to applicable law.

NCCF shall be entitled to adjust any undisputed amount payable by the Franchisee against any amount due from NCCF to such Franchisee, where legally permissible.

NCCF shall also be entitled to invoke the Bank Guarantee/security to recover undisputed overdue amounts, subject to the terms thereof.

NO AGENCY / PARTNERSHIP

The Franchise arrangement shall not constitute a partnership, joint venture, employment relationship or agency between NCCF and the Franchisee.

The Franchisee shall not represent itself as an employee, agent or authorised representative of NCCF except to the limited extent expressly permitted for operation of the JANAH outlet.

INSOLVENCY

NCCF may suspend supply and/or terminate the Franchise Agreement if the Franchisee becomes insolvent, enters liquidation, undergoes insolvency proceedings, ceases substantial business operations or suffers any material adverse financial event which may prejudice NCCF's receivables.

6.4 Termination

NCCF reserves the absolute right to cancel, suspend, or terminate the franchise empanelment by giving a 15-day written notice for contractual default, malicious altering of terms, failure to fulfill orders, or insolvency.

Termination for Default

NCCF may terminate the Franchise Agreement upon written notice if the Franchisee:

1. fails to pay NCCF's dues;
2. exceeds the approved credit limit;
3. fails to maintain the required BG/security;
4. repeatedly fails performance requirements;
5. commits food-safety violations;
6. sells counterfeit/unauthorised products;
7. misuses NCCF/JANAH branding;
8. diverts NCCF stock;
9. commits fraud or forgery;
10. submits false information;
11. becomes insolvent;
12. unlawfully sublets/transfers the outlet;
13. commits a material breach and fails to cure it; or
14. engages in conduct materially prejudicial to NCCF's brand or reputation.

For curable breaches, NCCF may provide **15 days' notice to cure**, unless the Franchise Agreement specifies a different period.

For fraud, diversion of stock, serious food-safety violation, unauthorised brand use or other serious misconduct, NCCF shall have the right to **suspend operations immediately** and terminate in accordance with applicable law.

TERMINATION FOR CONVENIENCE

NCCF may terminate the Franchise Agreement for administrative, business, policy, restructuring or public-interest reasons by giving **30 days' written notice**, subject to settlement of undisputed accrued dues.

The Franchisee shall not be entitled to claim loss of future profits or anticipated business merely because the Franchise Agreement is terminated in accordance with this clause, unless expressly provided otherwise.

CONSEQUENCES OF TERMINATION

Upon expiry or termination:

(a) the Franchisee shall cease using JANAH/NCCF branding;

(b) all outstanding amounts shall immediately become payable, subject to the Franchise Agreement;

(c) NCCF may recover its dues from available securities;

(d) NCCF-owned stock shall be returned or dealt with as directed;

(e) POS/data access shall be surrendered;

(f) all signage and branding shall be removed;

(g) confidential information shall be returned/destroyed; and

(h) the Franchisee shall provide reasonable transition assistance.

RISK AND COST PURCHASE

In the event of default resulting in interruption of supply, NCCF may, where commercially and legally appropriate, procure replacement goods/services from another source at the risk and cost of the defaulting Franchisee, and recover the additional expenditure from the Franchisee and/or its securities.

6.5 Dispute Resolution & Arbitration

Parties shall attempt to resolve any dispute or difference amicably within 30 days of issuance of a Dispute Notice. Unresolved disputes shall be referred to a sole arbitrator mutually appointed by both the parties under the Arbitration and Conciliation Act, 1996. The seat and venue of arbitration shall be **New Delhi**, and proceedings shall be conducted in English. Subject to this arbitration clause, Courts in New Delhi shall have exclusive jurisdiction.

Intellectual Property and JANAH Brand

All rights, title and interest in the trademarks, trade names, logos, designs, artwork, packaging, brand guidelines, software, POS systems and other intellectual property relating to JANAH and NCCF shall remain exclusively vested in NCCF or its licensors.

The Franchisee receives only a limited, non-exclusive, non-transferable and revocable licence to use the approved brand assets solely for operation of the authorised JANAH outlet during the Franchise Agreement.

The Franchisee shall not register, copy, modify, imitate or challenge any NCCF/JANAH trademark or branding.

6.6 No Subletting / Assignment

The successful franchisee shall not assign, transfer, or sublet the contract or any store operations to any third party without prior written approval from NCCF. Any unauthorized subletting shall result in immediate termination, forfeiture of EMD/Security Deposit, and blacklisting.

6.7 Fraud, Misrepresentation & Forgery

If an applicant or franchisee submits forged documents, false certificates, or misrepresents facts, NCCF shall summarily reject the bid, forfeit the EMD/Security Deposit in full, blacklist the entity for a minimum of two (2) years, and reserves the right to initiate civil/criminal proceedings.

CONFIDENTIALITY

The Franchisee shall keep confidential all commercial, financial, technical, pricing, POS, customer, supplier, inventory, operational and other non-public information received from NCCF.

Such information shall not be disclosed to any third party except:

(a) with NCCF's written consent;

(b) to employees/professional advisers on a need-to-know basis; or

(c) where required by law.

This obligation shall survive termination.

6.8 Point of Contact

For queries, clarifications, and submission follow-ups:

Ms. Simran Kaur

Email: contact.janah@nccfindia.com

ANNEXURE I: COVERING LETTER

(To be submitted on Applicant's Letterhead)

To:
The Respective Branch Manager (Details and address is enclosed as annexure XIII)

Subject: Submission of Expression of Interest (EOI) for NCCF/ JANAH Owned Store Franchise Partnership

Dear Sir/Madam,

We, the undersigned, express our interest in partnering with NCCF as a Franchise Partner for JANAH retail outlets. We hereby submit our application with all supporting documents as per the eligibility criteria and terms outlined in the EOI.

We confirm that all the information provided in the application is true and correct to the best of our knowledge.

Sincerely,
Authorized Signatory
(Name, Designation, Company Seal)

ANNEXURE II: ENTITY DETAILS

Sr. No	**Particulars**	**Details**
1	Name of Applicant Entity	
2	Type of Entity	
3	Registration No.	
4	Date of Incorporation/Registration	
5	Registered Office	
6	PAN	
7	GST Number	

8	License/Certification, if any	
9	Name of Authorized Signatory with Designation	
10	Email ID of Authorized Signatory	
11	Mobile Number of Authorized Signatory	
12	Bank Account Number	
13	Branch and address of Bank	
14	Bank IFSC Code	

ANNEXURE III: FINANCIAL STATEMENTS SUMMARY

Financial Year	Turnover (in INR)	Net Worth (in INR)	Profit/Loss (in INR)
2023-24			
2024-25			
2025-26			

Attach:

- Audited Financial Statements (last 3 years) with UDIN.
- CA-certified Net Worth Certificate (for 2025-26) with UDIN.

ANNEXURE IV:

(ON THE LETTERHEAD OF THE APPLICANT / LEAD MEMBER OF CONSORTIUM)

TO WHOMSOEVER IT MAY CONCERN

This is to state that for the purpose of the EoI for Opening of JANAH Stores across locations.

We have agreed to form a Consortium as under:

S.No.	Name Of Agency / Franchisee Partner	Name of Signing Authority Along With Designation	Role in Consortium
1			Lead Applicant
2			Supporting Applicant

Signature Party 1:

Signature Party 2:

Please Note:

1. NCCF leaves it to the applicants to have separate operational agreement.
2. The Lead Applicant shall be responsible for all compliances to NCCF.

ANNEXURE V: NET WORTH CERTIFICATE (To be issued by a Chartered Accountant)

(On CA Letterhead with UDIN)

This is to certify that M/s. _____________________, having its registered office at ________________________, has a positive Net Worth of INR _________ as on 31st March 2026.

Signature:
Name of Chartered Accountant:
Membership No.:
Firm Registration No.:
UDIN:

Date:

ANNEXURE VI : DETAILS OF DIRECTOR(S)/PARTNER(S)

(On the letterhead of the Corporation / Company / Firm / LLP / Trust/ Society (including FPO/Cooperative)

S. No.	Name of the Director/Partner	Residential Address	Mobile No. & Email ID	Aadhar No.

ANNEXURE VII: DECLARATION REGARDING NON-BLACKLISTING / NON-LITIGATION

I/We hereby declare that our entity:

- Has not been blacklisted or barred by any Government agency or PSU.
- Is not involved in any ongoing legal litigation that may affect our performance under the franchise model.

"We undertake to comply with all applicable laws, Government directions, NCCF policies and procurement/contractual requirements applicable to the present EOI and subsequent Franchise

Agreement. Authorized Signatory
(Name, Designation, Date)

ANNEXURE VIII: EXPERIENCE DETAILS

Sector	Description of Work/Engagement	Duration	Client/Partner Name
FMCG/Retail/Franchise			

Attach: Work Orders / Agreements / Completion Certificates / Proof of experience

ANNEXURE IX: BANKING & COMPLIANCE DETAILS

Particulars	Details
Bank Name	
Branch & IFSC Code	
Account No.	
PAN	
GST Registration No.	

Attach: Cancelled Cheque, PAN Copy, GST Certificate, Latest Bank Statement

ANNEXURE X: LOCATION PREFERENCE

Please indicate up to district clusters applied for:

1.

2.

3.

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