



**NCDC**

*Assisting Cooperatives. Always!*

# **National Cooperative Development Corporation**

## **Work Manual**

### **Marketing, Inputs and Consumer Division**

**(Updated 18<sup>th</sup> May 2021)**

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## **1. FUNCTIONS OF THE DIVISION:**

**Identifying and meeting requirements (financial as well as managerial) of Co-operatives involved in Marketing and Distribution activities under following schemes. The scope of work:**

### **1.1 Marketing and Inputs**

- 1.1.1 Margin Money assistance for raising working capital
- 1.1.2 Working Capital assistance for Marketing & Distribution operations.
- 1.1.3 Investment loan to State Government for participation in the Share Capital of Cooperatives for development of business activities.
- 1.1.4 Assistance for purchase of Transport Vehicle for development of Marketing and Distribution operations.
- 1.1.5 Assistance for establishment of Bio-Fertilizer Units for producing Rhizobia, azotobacter, blue-green algae, azolla phosphate, mobilizing bio-fertilizer.
- 1.1.6 Assistance for establishment of Bio-fertilizer units.
- 1.1.7 Assistance for establishment of Farmers Service Centers to meet all non-credit needs of farmers such as fertilizer, seeds, pesticides/insecticides etc.
- 1.1.8 Assistance for establishment of Agricultural inputs manufacturing & allied units small / medium sized pesticides insecticides formulation units, seed processing units etc. for providing Agri. Inputs to the farmers.
- 1.1.9 Assistance for Development / Strengthening of Agri. Marketing infrastructure, grading & standardization to promote direct marketing and provide agricultural marketing infrastructure facilities

### **1.2 Consumer**

**To provide financial assistance for various consumer activities to Primary Cooperatives, DDistrict Wholesale Consumer Stores and State Consumer Federation for undertaking distribution of consumer goods in rural and urban areas.**

- 1.2.1 Margin Money assistance for raising working capital
- 1.2.2 Working Capital assistance for marketing and distribution of consumer articles.
- 1.2.3 Investment loan to State Government for participation in the Share Capital of Consumer Cooperative for development business activities.
- 1.2.4 Assistance for expansion/ renovation of existing infrastructure and construction of new infrastructure such as shopping complex, godown / diesel / kerosene bunk/ warehouse etc.
- 1.2.5 Assistance for purchase of transport vehicle including refrigerated vans.
- 1.2.6 Assistance for purchase of furniture & fixtures.
- 1.2.7 Assistance for creation/ expansion/ modernization of consumer oriented processing / industrial activities.

## **2. PROCESS DETAILS**

### **2.1 Preparation of yearly Programme of Activities (POA)**

#### **Process Input:**

- (i) Spillover sanctions at the beginning of the year.
- (ii) Proposals under consideration.
- (iii) Feedback from Regional Officers.
- (iv) Potential Proposals.

#### **Source:**

- (i) SRDB, Files of the Divisions.
- (ii) Regional Offices, Files of the Divisions.
- (iii) Regional Offices.
- (iv) Cooperatives / State Government.

2.1.1 Preparation of State-wise / Activity-wise financial and physical annual targets.

**Process Output:** State-wise / activity-wise physical & financial annual targets

### **2.2 Generation of proposals**

#### **Process Input:**

- (i) Finalized Programme Outlay along with physical & financial targets.
- (ii) Scheme circulars

#### **Source:**

- (i) As per approved POA
- (ii) Division

**2.2.1** The schemes of the MI & Consumer Division for financial assistance are circulated among all the State Governments / Union Territories / Cooperative Federations to advise the Societies to formulate suitable proposals and avail financial assistance including benefits available under various schemes.

**2.2.2** On receipt of the proposal from State Government / Cooperative Society, it is diarized in the Division.

**Process Output:** Receipt of proposal

### **2.3 Examination of Proposal**

**Process Input:** Receipt of proposal.

**Source:** Cooperative Societies / State Government.

**2.3.1** The proposal is preliminarily examined as to whether it is furnished in the prescribed format and all the relevant information/documents such as (i) copies of last 3 years audited/ chartered accountant certified financial statements, (ii) business activities during the last 3 years (iii) membership & share capital position, (iv) composition of Board of Directors, (v) Dates of last Annual General Body meeting & election to the Board of Directors, (vi) no default certificate in case of direct funding proposal, (vii) requirement of assistance with justification, (viii) details of the project such as (a) project cost with break up details, (b) proposed funding pattern, (c) cash flow projections, (d) project implementation schedule etc., in case of proposals other than Working Capital loans/ Margin Money assistance.

**2.3.2** Request State Government / Cooperative to furnish additional information / clarification in case all the required information / documents are not furnished. On receipt of the additional information, the details are entered in SRDB and proposals examined.

**2.3.3** If the cooperative is not found to be eligible for assistance, the same is communicated to the concerned cooperative/ State Govt. alongwith reason for rejection.

**2.3.4** After preliminary scrutiny, the proposal is placed before Divisional Screening committee (DSC) for project upto Rs.100.00 lakhs. Direct funding proposals involving NCDC assistance above Rs. 100.00 Lakh that are placed before Pre-screening Committee (PSC) for its consideration. In case of proposal to be funded through state Govt, involving assistance more than Rs 100.00 Lakh the proposal is preliminarily examined. With the approval of competent authority the proposal is either desk appraised or field appraised.

**2.3.5** Based on the desk appraisal / field appraisal, agenda note is prepared by the Division for approval of the Divisional Head for placing before the Divisional Screening Committee / Internal Screening Committee, depending upon the quantum of assistance involved for sanction.

**2.3.6** In case of proposals involving NCDC assistance more than Rs. 5.00 crore, on the recommendations of ISC/CSC, draft agenda note is prepared for placing before the Board of Management for its consideration. In case of proposals for sanction of working capital loans to cooperatives which fulfill the Direct Funding criteria, Managing Director has been delegated powers to sanction working capital assistance upto Rs. 300.00 crore and to the chairman, BOM, NCDC in case of loan above Rs. 300.00 crore. Accordingly on the recommendation of ISC, proposals involving working capital loan assistance more than Rs. 300.00 crore are put up on file to Chairman, BOM, NCDC for consideration. Such sanctions are placed before the BOM for information in the immediate ensuing meeting.

**Process Output:** Approval / rejection of assistance.

## **2.4 Sanction of Proposal**

**Process Input:** Control number of sanction in SRDB system.

**Source:** SRDB (Sanction Release Data Base) System.

**2.4.1** After the approval from ISC/CSC/BOM, the draft sanction letter containing details of financial assistance including pattern of assistance, schedule for release of assistance, period of loan, validity of sanction letter etc. and other terms and conditions is sent to Finance Division for vetting and allotment of Control Number.

**2.4.2** After allotment of Control Number by the Finance Division, Sanction letter is issued. If proposal is not considered by ISC/BOM, rejection letter is issued for the same.

**Process Output:** Sanction letter / Rejection letter.

## **2.5 De-sanction Process (wherever applicable)**

**Process Input:** Proposal for De-sanction / Non compliance of terms & conditions of sanction.

**Source:** Cooperatives / State Government and Sanction letter

**2.5.1** In case there is not progress in the project even after considerable time after sanction or request for de-sanction is received from the State Government / cooperative, file for de-sanction is put up to the Competent Authority.

**2.5.2** After approval of the Competent Authority, draft de-sanction letter is prepared and sent to Finance Division for allotment of Control Number.

**2.5.3** In case of partly un-availed sanction, after a considerable time after sanction or on request by the State Government / Cooperative, partly unutilized sanction assistance is de-sanctioned as per procedure stipulated above.

**2.5.4** After allotment of Finance Control Number, de-sanction letter is sent to State Government / Cooperative.

**Process Output:** De-sanction letter

## **2.6 Release of Sanctioned assistance**

**Process Input:** Request for release

**Source:** Cooperatives / State Government

**2.6.1** In case of project assisted directly, legal documentation for creation of security is done prior to release of assistance either by Regional Office or Head Office. In case of security involving mortgage of fixed assets, services of empanelled advocate are availed for investigation of the title deeds and execution of legal documents. In case of legal documentation done by Regional Office, original documents are retained in the RO and copies of the documents are sent to HO. In case of documentation done by HO, the original documents are sent to Legal Cell in the finance Division for safe custody and the photocopies of the documents are retained in the concerned file of the Division.

**2.6.2** After execution of the legal documents, copies of the legal documents / original documents are sent to Legal Cell of the Finance Division for vetting and acceptance.

**2.6.3** Proposal for release of assistance received from State Government / Cooperatives are examined with reference to terms and conditions of sanction and the eligible assistance for release is assisted. Draft release letter for disbursement of eligible assistance is sent to Finance Division on file for approval and allotment of control number.

**2.6.4** After approval of release and allotment of control number by the Finance Division, one ink-signed copy of release letter alongwith 4 copies are sent on file to Loan Cell of the Finance Division for disbursement of funds.

**2.6.5** In case of release of assistance within purview of delegation of powers of Regional Director, copies of release letters alongwith one ink-signed copy are sent by RD directly to Finance Division for disbursement of funds and a copy of the release letter is also endorsed to the Division.

**2.6.6** In case of disbursement of funds to State Government, a copy of the release letter is also endorsed to the concerned beneficiary cooperative.

**Process Output:** Release letter

## **2.7 Extension of validity of Sanctioned Projects**

**Process Input:** Request for extension of validity period of sanction.

**Source:** Cooperatives / State Government.

**2.7.1** Proposal for extension of validity period of sanction is received from the State Government / Cooperative. The same is examined in the division against terms & conditions of sanction.

**2.7.2** In case of extension of validity period for the projects sanctioned by head Office, Divisional Head is delegated powers to extend validity upto one year for NCDC assistance upto Rs. 10.00 crore except (i) subsidy from Corporation resources and (ii)

Direct funding. Financial Advisor is delegated powers for extension of validity period of NCDC sanction upto two years in all cases and beyond two years for projects with NCDC assistance upto Rs. 10.0 crore. Managing Director has powers to extend validity of sanction in all cases.

**2.7.3** In case of extension of validity period for the projects sanctioned by Regional Offices, Regional Director is delegated powers to extend validity upto two years and Divisional head is delegated powers beyond two years for the same.

**2.7.4** If request for extension of period of validity of sanction is required with proper justification, the request for extension is agreed to with the approval of the Competent Authority. In case there is no sufficient justification, the request of extension of validity period is not agreed to.

**2.7.5** After approval / rejection by the Competent Authority, letter for extension of validity period / rejection is issued and a copy of the same is endorsed to Finance Division to make necessary entry in SRDB system.

**Process Output:** Letter communicating extension / rejection of validity period.

## **2.8 Monitoring of Sanctioned Projects**

**Process Input:** Release of assistance.

**Source:** Sanction Letter / Release Letter.

**2.8.1** Progress report in the prescribed proforma is called for from the beneficiary cooperatives during implementation of the sanctioned projects.

**2.8.2** These progress reports are examined with particular reference to utilization of funds and physical progress of implementation of the projects.

**2.8.3** The beneficiary cooperatives are advised to speed up implementation of project in case the project is not being implemented as per schedule.

**2.8.4** Monitoring is also undertaken by field visits to the cooperatives implementing the sanctioned projects, as and when required.

**Process Output:** Review of project implementation

## **2.9 Return of Legal / Security Documents**

**Process Input:** Request for return of legal / security documents after repayment of entire loan.



**Source:** Cooperatives.

**2.9.1** After repayment of entire loan assistance and interest thereon, the beneficiary cooperative requests for return of legal / security documents viz FDR /PDC / Original Title Deed of property pledged / mortgaged to the Cooperation.

**2.9.2** After confirmation about repayment of loan and upto date interest thereon by the Finance Division, in case of documents in the sake custody of Legal Cell, the same are obtained from Legal Cell and sent to Cooperative. In case where the documents are with RO, Regional Directors are advised to return the documents.

## **2.10 Reporting**

**Process Input:** Requisition for information.

**Source:** P&C Division / Finance Division /Other Divisions of NDCD, DOAC&FW / Other Departments / Ministries of GOI & State Governments / RTI Applicants etc.

**2.10.1** Information / reports required from GOI / State Government / Government Agencies / other Divisions of the Corporation etc. are compiled and furnished as and when required.

**2.10.2** After close of the financial year, draft annual report portion pertaining to the Division is prepared and sent to P&C Division.

**2.10.3** Quarterly progress report on use of Hindi in the prescribed format is furnished to Hindi Section of the Corporation after end of the quarter.

**Process Input:** Release of assistance.

**Source:** Submission of requisite information (statutory /regulatory & others) to the concerned.

### 3 PROCESS MEASUREMENT

S.No.	Measurable Process indicators	Standard Working Days
1.	Scrutiny of proposal from the date of receipt and seeking additional information / clarification.	7
2.	Preparation of Agenda on receipt of complete information for projects being desk appraised: i. Direct funding – DSC/PSC agenda ii. Through State Government DSC / ISC agenda	5
3.	Constitution of appraisal team – No. of days for submitting file in DDFS	2
4.	Field appraisal of the Projects to be completed after constitution of team	10
5.	Preparation of appraisal report on completion of field visit and receipt of complete information.	5
6.	Preparation of Agenda Note for CSC / ISC meeting after receipt of appraisal note or minutes of PSC.	3
7.	Preparation of Agenda Note for BOM meeting on receipt of minutes of ISC/CSC.	2
8.	Preparation and submission of draft sanction letter on receipt minutes of ISC/CSC/BOM).	2
9.	Issuance of sanction letter on receipt of control number from Finance Division.	1
10.	Submission of draft release letter to Finance Division from date of receipt of complete information.	2
11.	Issuance of release letter after receipt of control number from Finance Division.	1
12.	Action on request for validity extension on receipt of complete information	2
13.	Submission of executed legal documents for vetting by Legal Cell after receipt of complete information from RO.	2
14.	Parliament Questions / VIP references / other DAC&FW queries.	as per requested timeline
15.	Information called for from other programme divisions & service divisions.	as per requested timeline
16.	Reporting to P&C/Finance Division	as per requested timeline
17.	Maintaining guard file and updation of data in division	Immediately

#### 4. PROCESS CONTROLS

S. No	Process	Process step	Controls established
1.	Generation of proposal	Receipt of Proposal	Schemes of NCDC assistance
2.	Examination of proposal	Operational obligation of the Society.	Bye-laws of the Cooperative Society.
		Receipt of relevant information for analysis of operational / financial performance	As prescribed in common loan application form.
3.	Sanction	Appraisal of the proposal	Field appraisal only in case of necessity as decided by PSC/ Competent Authority.
		Constitution of field appraisal team	Approval from Competent Authority
		Approval of sanction in case of working capital loans	Latest circular on delegation of powers for sanction of Working Capital loans.
		Approval of sanction in case of term loans.	Latest circular on delegation of powers for sanction of term loans.
4.	Release	Fulfillment of terms & conditional of sanction	Sanction letter
		Security cover against sanctioned assistance (Direct Funding)	Latest guidelines for direct funding issued by Finance Division from time to time.
		Legal documentation work (Direct Funding)	RO/HO and empanelled advocate (in case of mortgage of fixed assets) – Guidelines for legal documents.
5.	Reporting	Compliance to statutory / regulatory queries	<ul style="list-style-type: none"> <li>• Official Language Act, 1963.</li> <li>• RTI Act, 2005.</li> <li>• Requisite information within stipulated time.</li> </ul>

## 5. DETAILS OF DOCUMENTED INFORMATION RETAINED

SN	Record	Identification	Location	Maintained by	Retention Period	Disposition
1	Files					
	A. Project files	By Title	Division (Almirah-1 & 2 / Rack)	Sr. Assistant.	8 years after project completion or till loan is repaid whichever is later.	Tearing / Shredding after digitization
	B. Other Misc. files				5 years	
2	Sanction / Release / De-sanction Registers	By Title	Division (Almirah-3)	Sr. Assistant.	15 years	-Do-
3	CSISAC Subsidy Register	By Title	Division (Almirah-3)	Sr. Assistant.	15 years	-Do-
4	Diary and Dispatch Register	By Title	Division (Almirah-3)	Sr. Assistant.	5 years	-Do-
5	Peon Book	By Title	Division (Almirah-3)	Sr. Assistant	5 years	-Do-
6	Attendance Register	By Title	Division (Almirah-3)	PS to DD/ Director (MI/Con)	2 years	-Do-
7	File Register	By Title	Division (Almirah-3)	Sr. Assistant	Permanent	NA
8	File Movement Register	By Title	Division (Almirah-3)	SPS/PS	2 years	Tearing / Shredding after digitization
9	Customer Feedback Register	By Title	Division (Almirah-3)	SPS/PS	5 years	-Do-
10	Complaint Register	By Title	Division	SPS/PS	5 years	-Do-
11	Process Measurement Register	By Title	Division	SPS/PS	5 years	-Do-

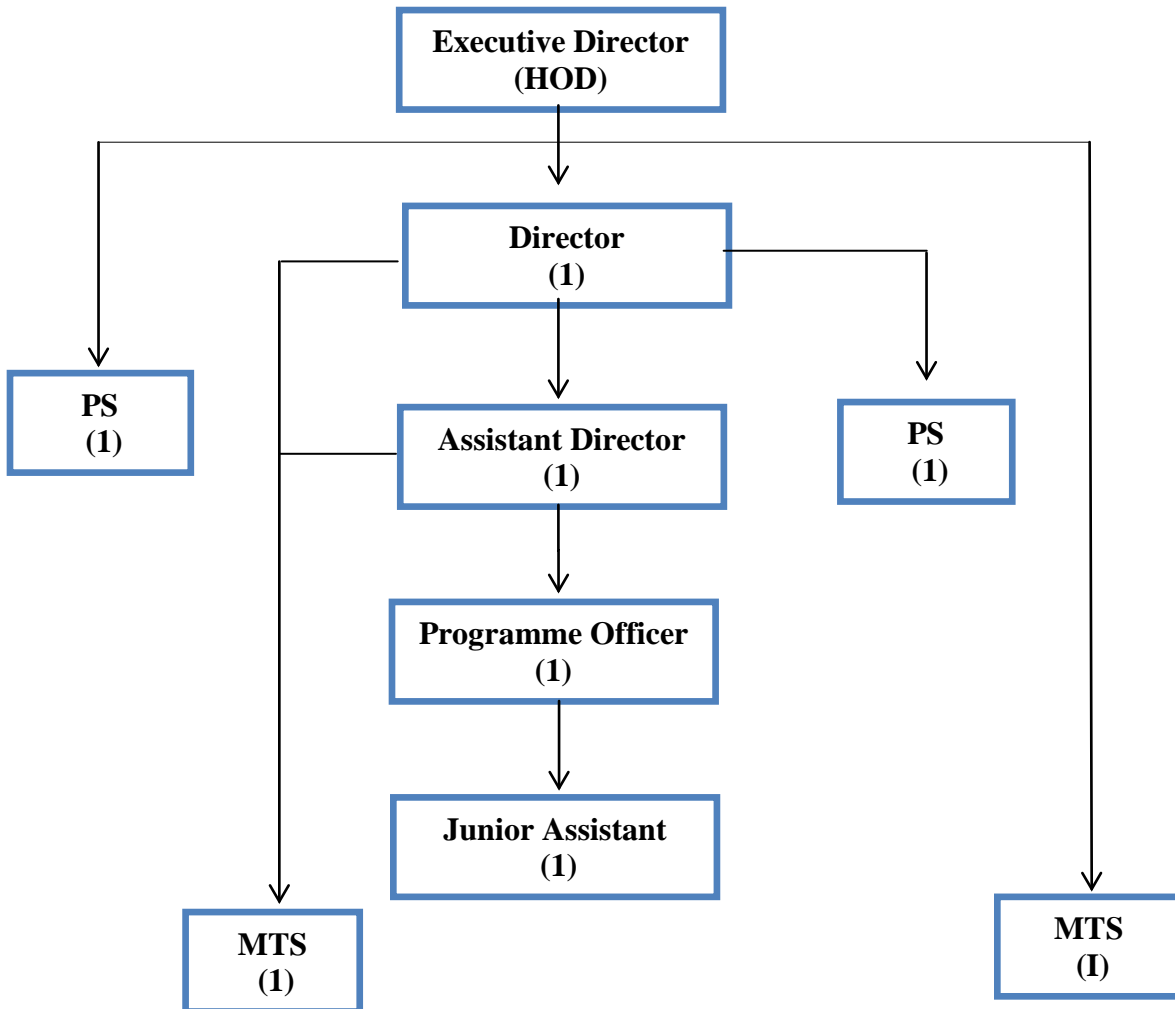
## **6. DETAILS OF DOCUMENTED INFORMATION MAINTAINED**

<b>SN</b>	<b>Record</b>	<b>Identification</b>	<b>Location</b>	<b>Prepared by</b>	<b>Approved by</b>	<b>Revision Number</b>
<b>1</b>	Loan Application Forms	By Title	Division (Rack) & NCDC Website	Finance Division & P&C Division	MD	--
<b>2</b>	Quarterly Progress Report Forms	By Title	Division (Rack)	MI & Cons. Division	HOD	--
<b>3</b>	Guidelines for Direct Funding	Guidelines	Division (Rack) & NCDC Website	Finance Division	BOM	--
<b>4</b>	Policy Circulars	By Title	Division (Rack)	Division	MD	--
<b>5</b>	Check List of Guidelines for assistance	Check List	Division (Rack)	Finance Division	MD	--

## **7. REFERENCES**

- a. NCDC Act, Rules & Regulations;
- b. NCDC's latest circular on Rate of Interest, Service Tax, Record retention etc.;
- c. NCDC's latest guidelines for direct funding;
- d. NCDC's latest loan application form for submission of proposals;
- e. Relevant decision of Board of Management (BOM) / General Council (GC) of NCDC;
- f. Schemes/ Guidelines issued by concerned Ministries / GOI from time to time;
- g. NCDC's schemes/ Schematic pattern of assistance;
- h. NCDC's latest circular on delegation of financial and administrative powers.

## 8. DIVISION STRUCTURE



Note: Excludes Official working on outsource basis i.e. DEO (1) and MTS (1).

## 9. RESPONSIBILITIES & AUTHORITY

Designation	Responsibilities	Authorities
<b>Head of the Division (Executive Director)</b>	<ul style="list-style-type: none"> <li>• Overall management of entire functions of the Division.</li> <li>• Co-ordination with Govt. of India / State Govt. and all concerned relating to activities of the Division.</li> <li>• Forwarding the request to the Competent Authority for approvals beyond delegated powers through proper channel.</li> <li>• Administration &amp; Supervision.</li> <li>• Planning and policy matters.</li> <li>• Act as designated PIO under RTI Act 2005 for the Division.</li> <li>• Handling Customer enquiries, complaints and feedback.</li> <li>• Attending to Parliamentary Question.</li> <li>• Attending to VIP References.</li> <li>• Attending to Audit Question.</li> <li>• Appraisal and Monitoring of projects.</li> <li>• Attending to meetings of concerned federations and other Institutions.</li> </ul>	<ul style="list-style-type: none"> <li>• According approvals within defined delegation of powers.</li> <li>• Sanction / recommending leave of officers / staffs.</li> <li>• To allocate the work of Division among the officials of the Division.</li> </ul>
<b>Director</b>	<ul style="list-style-type: none"> <li>• Examination of proposals including seeking information from State Govt. / Cooperatives, preparation of notes for Pre-Screening Committee / Divisional Screening Committee / Internal Screening Committee / Central Screening Committee / Board of Management and other related work.</li> <li>• Monitoring implementation of the Projects.</li> <li>• Review of working of cooperatives after implementation of the project.</li> <li>• To attend any other work assigned by Senior Officers from time to time.</li> <li>• Work related to concerned federations and other institutions.</li> </ul>	<ul style="list-style-type: none"> <li>• To examination the issues pertaining to the work assigned and recommending the course of action.</li> </ul>
<b>Assistant Director</b>	<ul style="list-style-type: none"> <li>• Examination of proposals including seeking information from State Govt. / Cooperatives, preparation of notes for Pre-Screening Committee / Divisional Screening Committee / Internal Screening</li> </ul>	<ul style="list-style-type: none"> <li>• Need based support to the reporting Officer as assigned from time to time.</li> </ul>

	<p>Committee / Central Screening Committee / Board of Management and other related work.</p> <ul style="list-style-type: none"> <li>• Timely submission of information to P&amp;C Division / Finance Division etc.</li> <li>• Examination of proposal for release /reimbursement of financial assistance.</li> <li>• Coordination work</li> <li>• Hindi work of Division.</li> <li>• Attending all other work assigned from time to time.</li> </ul>	
<b>Programme Officer</b>	<ul style="list-style-type: none"> <li>• Assist Director / Assistant Director and maintain files and records for Marketing and Inputs.</li> <li>• Preparation of Sanction and Release letters.</li> <li>• Putting up letters for seeking information.</li> <li>• Maintain data pertaining to sanction and release of assistance.</li> <li>• Making entries and taking out statements from SRDB system</li> <li>• Preparation / submission of various periodic reports (viz, Hindi, RFD, DAC Grant requisition etc.)</li> <li>• Attending any work assigned from time to time.</li> </ul>	<ul style="list-style-type: none"> <li>• Need based support to the Officer as assigned from time to time.</li> </ul>
<b>Jr. Assistant</b>	<ul style="list-style-type: none"> <li>• Opening new files, registers, etc.</li> <li>• Handling / maintaining files, registers, books, agendas, records, etc.</li> <li>• Attend Diary / Despatch work of Division.</li> <li>• Enter the new proposal in SRDB.</li> <li>• Diarizing fresh receipts / proposals and opening new files.</li> <li>• Dispatching letter to GOI, State Govt. /Societies/ROs by Post / Fax etc.</li> <li>• Maintain / compile the data pertaining to sanction and release.</li> <li>• To attend any other work assigned from Senior Officers (verbally/writing) from time to time.</li> </ul>	<ul style="list-style-type: none"> <li>• Need based support to the Officer as assigned from time to time.</li> </ul>
<b>PS</b>	<ul style="list-style-type: none"> <li>• Taking dictation &amp; typing.</li> <li>• Submission papers for meetings.</li> <li>• Maintenance of file movement register.</li> </ul>	<ul style="list-style-type: none"> <li>• Need based support to the Reporting Officers.</li> <li>• Authority as assigned by Reporting Officers.</li> </ul>



	<ul style="list-style-type: none"> <li>• Sending E-mails and check the receiving mails and printout the same.</li> <li>• Scanning work.</li> <li>• Misc. work assigned from time to time.</li> </ul>	
<b>MTS</b>	<ul style="list-style-type: none"> <li>• Moving files from one officer to another.</li> <li>• Photocopy of the important documents required by Division.</li> <li>• Delivery of approved information to other Division.</li> <li>• To attend to any other work assigned (verbally /writing) from time to time.</li> <li>• Dispatch of letters /circulars.</li> <li>• Dak distribution in the Division.</li> <li>• Any other work assigned from time to time.</li> </ul>	<ul style="list-style-type: none"> <li>• To get photocopied of documents.</li> <li>• To make sets / distribute the circulars etc.</li> <li>• To carry file /document from one officer to other officer within Division / outside Division.</li> <li>• Need based access to files &amp; records.</li> </ul>

## 10. ABBREVIATIONS

ACSTI	Agricultural Cooperative Staff Training Institute
AMI	Agricultural Marketing Infrastructure
BISCOMAUN	Bihar State Cooperative Marketing Union
BOM	Board of Management
CAMPSCO	Central Arecanut Marketing and Processing Cooperative Limited
CICTAB	Centre for International Cooperation and Training in Agricultural Banking
DMI	Directorate of Marketing and Inspection
DAC	Department of Agriculture and Cooperation
DSC	Divisional Screening Committee
Dy. MD/DMD	Deputy Managing Director
EEC	European Economic Community
E&S	Evaluation & Statistics
FCI	Food Corporation of India
FPS	Fair Price Shops
FSS	Farmers Service Societies
FA	General Administration
GC	General Council
GOI	Government of India
HRD	Human Resource Development
IFFCO	Indian Farmers Fertilizers Cooperative Limited
IDA	International Development Association
IDBI	Industrial Development Bank of India
IFCI	Industrial Finance Corporation of India
IFFDC	Indian Farm Forestry Development Cooperative
ICICI	Industrial Credit & Investment Corporation of India
ICA	International Cooperative Alliance
IRDP	Integrated Rural Development Programme
ISC	Internal Screening Committee
KRIBHCO	Krishak Bharti Cooperative Limited
LAMPS	Large Sized Multi-purpose Cooperative Society
MOAFW	Ministry of Agriculture & Farmers Welfare
NABARD	National Bank for Agriculture & Rural Development
NCCF	National Cooperative Consumer Federation
PACS	Primary Agricultural Cooperative Society
POA	Programme of Activity
PSC	Pre Screening Committee
SRDB	Sanction Release Database