



NCDC

Assisting Cooperatives. Always!

National Cooperative Development Corporation

Work Manual

Storage Division

(Updated April 2021)

INDEX

S.No.	PARTICULARS	Page No.
1.	Functions of Division	3
2.	Process Details	3
3.	Process Measurement	9
4.	Process Controls	10
5.	Details of Documented information retained	11
6.	Details of Documented Information maintained	12
7.	References	13
8.	Division Structure	14
9.	Responsibilities & Authorities	15
10.	Abbreviations	17

1. FUNCTIONS OF THE DIVISION

To provide needful and timely financial assistance and advice to State Govt. / Cooperatives for construction & repair/renovation of godowns in cooperative sector and business development of Cooperatives. The works dealt by the Division are as under:

- 1.1 Preparation of Yearly Programme of Activities (POA);
- 1.2 Generation of proposals;
- 1.3 Examination of proposals;
- 1.4 Sanction Process;
- 1.5 Rejection Process / De-Sanction (wherever applicable);
- 1.6 Reimbursement / Release of sanctioned assistance;
- 1.7 Monitoring of sanctioned Projects;
- 1.8 Return of legal documents; and
- 1.9 Reporting.

2. PROCESS DETAILS

2.1 Preparation of Yearly Programme of Activities (POA)

Input: Previous year spill over, projects in pipeline and details of expected generation of proposals.

Source: SRDB, ROs & Cooperative Societies / State Government

- 2.1.1) Yearly targets are prepared by the Division in the form of POA in consultation with RDs/Societies/State Govt. The same are sent to P&C Division. P&C Division in consultation with Finance Division & based on overall targets set by the Corporation, finalizes the POA for the division.

2.2) Generation of proposals

Input: Finalised Programme Outlay along with physical & financial targets.

Source: P&C Division.

- 2.2.1) The schemes of the Storage 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.

2.3) Examination of Proposal

Input: Receipt of proposal.

Source: Cooperative Societies / State Government.

2.3.1) General Information

- 2.3.1.1 Proposal is from Registered Cooperative Society.
- 2.3.1.2 The proposal is in the prescribed format (Common Loan application Form) of the Corporation.
- 2.3.1.3 Proposal is from Registered Cooperative Society.
- 2.3.1.4 Last 3 year's Trading, Profit and Loss Accounts and Balance Sheet at the close of last 3 years are enclosed with the proposal.
- 2.3.1.5 The accounts are audited as per statutory requirement.
- 2.3.1.6 The Board of Management is elected or nominated.
- 2.3.1.7 Period for which assistance is sought.
- 2.3.1.8 Past performance of the Society in repayment of loans and interest thereon to NCDC/ Banks / Other Financial institutions.
- 2.3.1.9 In case of assistance through State Govt., Specific Recommendation of the Govt. for the assistance sought indicating concurrence of Finance Department.
- 2.3.1.10 In case of Direct Funding, Society meets the norms of direct funding as contained in the NCDC's Schematic pattern of assistance. Relaxation in direct funding norms may be considered on merits on case to case basis.
- 2.3.1.11 In case of Direct Funding, Society has not defaulted in repayment to any FI/Banks/NCDC. In case defaulted, details thereof.
- 2.3.1.12 In case of Direct Funding, security proposed to be provided by the society for securing financial assistance.
- 2.3.1.13 In case of Direct Funding, outstanding Balance against the previous assistance and adequacy of total security available there against (including security provided earlier).
- 2.3.1.14 In case of shortfall, additional security will be called for.
- 2.3.1.15 In case the proposal is not received in prescribed format or there is any deficiency of necessary information, clarification is obtained through letters/over telephone/e-mail/fax etc. to facilitate early receipt of information and examination of the proposal.
- 2.3.1.16 Proposals, only after receipt of all the relevant information, are entered in the SRDB (Sanction Release Data Base) System existing in the Corporation.

2.3.2) Scheme related information:

2.3.2.1 Construction/Renovation of godowns.

- 2.3.2.1 Justification for construction of proposed godown
- 2.3.2.2 The society has acquired/has sufficient land for construction of proposed godown.
- 2.3.2.3 The society has obtained permission of local Authorities for construction of godown.
- 2.3.2.4 Site plan & Drawings of the godown clearly indicating length, breadth and height of the godown are furnished.
- 2.3.2.5 Detailed estimate of the godown based on CPWD/PWD schedule of rates prepared by reputed Architect / Engineer has been furnished.
- 2.3.2.6 Arrangement for society's contribution.
- 2.3.2.7 The location of proposed godown is outside the limits of Municipal Corporation Area (in case of assistance under AMI).
- 2.3.2.8 Economic viability of the project

2.3.3 Margin Money/Working Capital

- 2.3.3.1 Sources from where the working capital / Margin Money requirement was met during last 3 years.
- 2.3.3.2 Commodity wise Business Turnover of the society over last three years.
- 2.3.3.3 Targets and business turnover of the society for next two years.
- 2.3.3.4 Whether targets set by the society are achievable, keeping in the view previous year's achievements.
- 2.3.3.5 Commodity wise likely rotations in a financial year OR Commodity wise Closing stock in terms of quantity & value at the end of each month over last three years and estimated figures for next two years.
- 2.3.3.6 Assessment of Working capital/ Margin money required for achieving the set targets.

2.4 Sanction Process

Input: Entry of proposal in SRDB

Source: Proposal details from Cooperative Societies / State Governments

- 2.4.1 Proposal no. is generated in SRDB system and print out of the same is kept in the file.
- 2.4.2 After preliminary scrutiny, the proposal for sanction of assistance up to Rs.1.00 crore is placed before RSC. Based on recommendation of RSC, the proposal is sanctioned / further examined. On approval of RSC, sanction letter is prepared and put up for allotment of control number by Finance Division.
- 2.4.3 The proposal for sanction of assistance more than Rs 1.00 crore is placed before PSC (in case of direct funding). Based on recommendation of PSC, the proposal is Desk appraised / Field appraised. The proposal through State Govt., is desk appraised/field appraised (without requirement of consideration by PSC). In case, the proposal is found fit for consideration by the Division, the same is placed before ISC/CSC (as may be the case) for consideration.
- 2.4.4 For financial assistance more than Rs. 1.00 crore and upto Rs. 50.00 crore, after approval of ISC/CSC, sanction letter is prepared and put up for allotment of Control Number by Finance Division.
- 2.4.5 In case the proposal is for assistance more than Rs.50.00 crore, after recommendation of ISC/CSC, agenda is prepared for placing the proposal before Board of Management. On approval of BOM, draft sanction letter is prepared for allotment of Control Number by Finance Division. However in case of working capital proposals which fulfills Direct Funding criteria, Managing Director has been delegated power to sanction working capital assistance upto Rs.300.00 crore and to the Chairman, BOM, NCDC, in case of loan above Rs.300 crore. Accordingly on the recommendation of ISC, proposals involving working capital loan assistance more than Rs.300.00 crore, are put up on the file to the Chairman, BOM, NCDC for consideration. Such sanctions are placed before the BOM for information in the immediate ensuing meeting.
- 2.4.6 After allotment of Finance Control No., sanction letter containing details of financial assistance including pattern of assistance, schedule for release of assistance, period of loan, validity of sanction etc., and other terms and conditions is issued.
- 2.4.7 In case of direct funding, formats for legal documents viz. Resolution to be passed by the society for availing sanctioned assistance, loan agreement and other concerned documents are sent along with the sanction letter to the concerned beneficiary.
- 2.4.8 Legal documentation work is done by empanelled Advocates at the concerned Regional Office (RO) or at Head Office (HO) as per convenience of the society. After proper execution, original legal documents are kept in safe custody at RO/HO, as may be the case.
- 2.4.9 The Regional Directors are delegated powers to sanction projects having project cost as per latest HO circular issued by the Finance Division. The projects are required to be approved by Regional Screening Committee, after which sanction letter is issued by RD.
- 2.4.10 If validity of sanction expires due to unavoidable reasons, the same is extended on the request of the beneficiary.

2.5) Rejection Process/ De-Sanction (wherever applicable)

Input: If received proposal does not meet the criteria for sanction of financial assistance/ Non compliance of terms & conditions of sanction

Source: Sanction order and Scheme/Guidelines for providing financial assistance

2.5.1 If proposal does not qualify for financial assistance from NCDC, it is rejected after approval of the competent authority and decision is communicated to the concerned.

2.5.2 Unutilized amount, if any, is de-sanctioned after obtaining due approval of competent authority.

2.5.3 If the project does not take off due to any reason, the assistance sanctioned is de-sanctioned after approval of competent authority.

2.5.4 After allotment of Finance Control No., de-sanction letter containing details of financial assistance is issued.

2.6) Reimbursement / Release of sanctioned assistance

Input: Legal Documentation (Direct funding) & Proposal for release.

Source: Cooperative Societies / State Governments

2.6.1 Proposal for reimbursement/ release of sanctioned assistance are received from the concerned State Govt./directly from society, as the case may be and the same are examined in the Division.

2.6.2 Draft letter for reimbursement/release of eligible assistance to the State Govt./ society as the case may be, is prepared and put up to the Finance Division for approval and allotment of Finance Control number by Budget Cell. After approval of the letter for reimbursement/ release of assistance and allotment of Finance Control number, the fair letter is prepared and ink-signed copy of the same is submitted to the Finance Division along with required number of copies for release of assistance.

2.6.3 In case the proposal is for assistance above the prescribed ceiling limit of Regional Office, the Regional Directors send copies of the Deeds / documents executed by the beneficiary to the Division in HO along with request from the beneficiary for release of eligible assistance after fulfilling the requirements mentioned in the sanction letter. The Division examines the documents including security cover (Value of assets to be mortgaged to NCDC as security against the loan should have adequate security margin as prescribed in latest guidelines for direct funding) and the

request of the society for release of assistance before submission of draft release letter for approval and allotment of Control number to Finance Division.

2.6.4 The Guard file is maintained containing copies of the sanction , release & de-sanction letters issued by Head Office as well as by Regional Directors during the financial year.

2.6.5 Registers containing details of sanction/release/desanction of assistance are also maintained in the Division.

2.7) Monitoring of sanctioned Projects

Input: Terms & conditions of sanction / release.

Source: Sanction order / Release letter

2.7.1 By Field visits to the societies implementing the sanctioned projects, as and when required by Regional Directorate/ Head office

2.7.2 In case of infrastructure project, at the time of release of final installment based on progress of work and details of expenditure incurred as certified by engineer and CA respectively.

2.8) Return of legal documents

Input: Receipt of request after repayment of entire loan.

Source: Cooperative Societies

2.8.1 In case of direct funding, after repayment of entire loan assistance and interest thereon, the beneficiary societies request for return of legal document viz. FDR/Original title deed of property pledged/mortgaged to the Corporation. After confirmation of repayment of loan and upto date interest thereon from Finance Division, the legal documents are returned to the beneficiary society.

2.9) Reporting

Input: Requisition for information.

Source: P&C Division/ Finance Division/ Other Divisions of NCDC, DMI/DAC & FW in Ministry of Agriculture & Farmers Welfare, Other Departments/Ministries of GOI & State Governments, VIPs and RTI applicants.

2.9.1 Reports in the prescribed proforma are furnished to the Govt. of India /DMI/other concerned agencies.

2.9.2 Information as and when required by Plan and Coordination, Finance Division and other Divisions of the Corporation is furnished.

- 2.9.3 After close of the financial year, Annual Report of the Division is prepared and sent to P&C Division.
- 2.9.4 Providing inputs to DAC & FW, Ministry of Agriculture & Farmers Welfare for inclusion/modification of inputs relating to policy level changes pertaining to programmes regarding the Division.
- 2.9.5 Preparation of replies to parliament questions, VIP references, RTI and Audit queries as and when received.
- 2.9.6 Submission of quarterly Hindi Reports in prescribed format; and
- 2.9.7 Compliance to provision of the Official Language Act, 1963 to promote progressive use of Hindi.

3. PROCESS MEASUREMENT

S. No.	Measurable Process indicators	Standard Working Days Proposed
1.	Scrutiny of proposal from date of receipt and seeking additional information / clarification.	7
2.	Preparation of Agenda on receipt of complete information for projects being desk appraised: <ol style="list-style-type: none"> 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 on 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 of 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 reference / other DAC&FW queries.	As per requested timeline
15.	Information called for from other programme divisions &	As per requested

	service divisions.	timeline
16.	Reporting to P&C / Finance Division	As per requested timeline
17.	Maintaining Guard File & updating of data in division	Immediately

**In case of delay in compliance with the process measurements, the delay shall be approved by HOD.*

Due date as mentioned in Process Measurement Monitoring Register (format as per Annexure-VIII)

4) PROCESS CONTROLS

S.No	Process	Process step	Controls established
1	Generation of proposal	Receipt of proposal	Schemes of NCDC
2	Examination of proposal	Operational obligation of the society	Bye-laws established under State Cooperative Societies Act
		Receipt of relevant information for analysis of operational / financial performance	As prescribed in common loan application form (Annexure-XI)
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	Upto Rs.1 crore in RSC, more than Rs.1 crore upto Rs.50 crore in ISC/CSC(as may be the case) and more than Rs.50 crore by BOM after clearance of ISC/CSC.
4	Release	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)	Empanelled Advocates
5	Reporting	Compliance to statutory/regulatory queries	<ul style="list-style-type: none"> • Official Language Act, 1963 • RTI Act, 2005 • Immediate response to queries

5) DETAILS OF DOCUMENTED INFORMATION RETAINED

S. No	Title	Identification	Location	Maintained By	Retention Period in Years	Disposition
1	File Register	By Title	Rack	Jr. Assistant	5 years	As per weeding out procedure
2	Diary Register	-Do-	Rack	SPS	3 years	-Do-
3	Dispatch Register	-Do-	Rack	SPS	3 years	-Do-
4	Files for States / Proposals	As per file register	Almirah	PO	10 years or till repayment of loan whichever is later.	-Do-
5	Files for Schemes	As per file register	Almirah-I	Jr. Assistant	10 years	-Do-
6	Process Measurement Register	By Title	Almirah-I	Jr. Assistant	1 year	-Do-
7	Weeding/ Recording File	By Title	Almirah-I	Jr. Assistant	5 years	-Do-
8	Hindi Record File	By Title	Almirah-I	PO	1 year	Do-
9	Peon Book	-Do-	Rack	SPS	5 year	-Do-
10	Attendance Register	-Do-	Rack	SPS to CD	3 year	Do-
11	File Movement Register	By Title	Rack	SPS to CD	1 year	-Do-

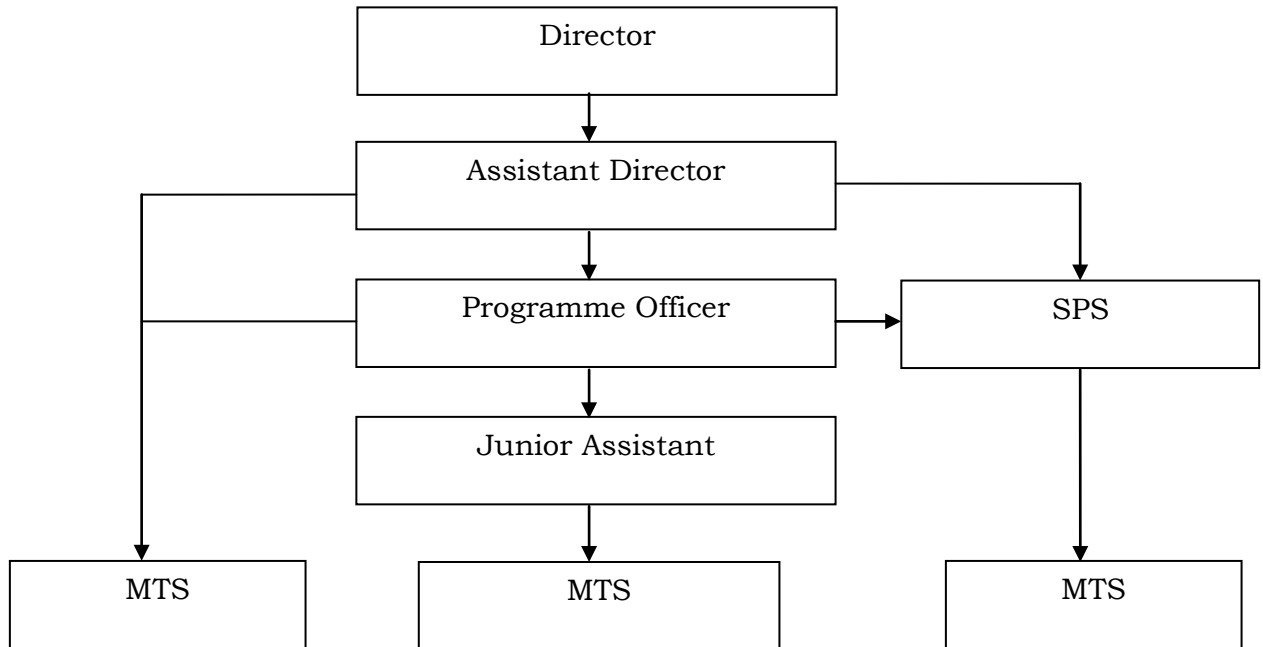
6) DETAILS OF DOCUMENTED INFORMATION MAINTAINED

S.N	Title	Identification	Location	Prepared by	Approved by	Revision no.
1	Common Loan Application Form	Circular	<ul style="list-style-type: none"> On NCDC website www.ncdc.in Almirah-I 	Finance/ PR Division	Board of Management	00
2	Scheme	Circulars/ Pamphlets	<ul style="list-style-type: none"> On NCDC website www.ncdc.in Almirah-I 	Division	Board of Management	00
3	Schematic Pattern of assistance	Circulars/ Pamphlets	<ul style="list-style-type: none"> On NCDC website www.ncdc.in Almirah-I 	PR Division	Board of Management	00
4	Guidelines/ Circulars	Circulars/ Pamphlets	<ul style="list-style-type: none"> Almirah-I 	Division	Board of Management	00
5	Guidelines for Direct Funding documentation	Booklet	<ul style="list-style-type: none"> NCDC website www.ncdc.in 	Finance Division	Board of Management	00
6	Guidelines – AMI sub Scheme of ISAM	Booklet	<ul style="list-style-type: none"> Almirah-I 	DMI	DMI, DAC	00
7	Guidelines - ISAC	Booklet	<ul style="list-style-type: none"> Almirah-I 	DAC	DAC	00
8	Scheme Circular	Circular	<ul style="list-style-type: none"> Almirah-I 	Division	Division	00
9	Format for Monthly Progress Report (DMI-DAC)	F.No.NCDC 36-1/2014-Stg.& No.NCDC 48-2/2014-Stg.	<ul style="list-style-type: none"> Almirah-I 	DMI	DMI, DAC	00
10	WDRA application forms/ Guidelines	WDRA Policy file (No.NCDC:48-1/2010-Stg.)	<ul style="list-style-type: none"> On WDRA website. www.wdra.nic.in Almirah-IV 	WDRA	WDRA	00

7) REFERENCES

S.No	Particulars
7.1	NCDC Act, Rules & Regulations;
7.2	NCDC's latest circular on Rate of Interest, Service Tax, Record retention etc.;
7.3	NCDC's latest guidelines for direct funding;
7.4	NCDC's latest application form for submission of proposals;
7.5	Relevant decision by Board of Management (BOM) / General Council (GC); and
7.6	Schemes/ Guidelines issued by concerned Ministries/GOI from time to time;

8) DIVISION STRUCTURE



9. RESPONSIBILITIES & AUTHORITIES

Designation	Responsibilities	Authorities
Director	<ul style="list-style-type: none"> • Overall management of entire functions of the Division. • Coordination with all concerned relating to activities of the Division. • Forwarding through proper channel the requests to the competent authority for approvals beyond delegated powers. • Planning and Policy Matters • Act as designated PIO under RTI Act. 2005 for the Division. • Handling customer enquires complaints and feedback. • Replies to Parliament Questions, VIP References and Audit queries. • Attending meetings of DMI DAC, WDRA etc. regarding Division's programmes/activities. • Issue of WDRA Accreditation Certificate for warehouses. 	<ul style="list-style-type: none"> (i) Allocate work among officers & staff of the Division. (ii) Sanction/recommend leave of officers & staff. (iii) Nodal officer of NCDC for Accreditation of warehouses .
Assistant Director	<ul style="list-style-type: none"> • All schemes/ work relating to Storage programmes. • Attending VIP references/ Parliament questions/ audit queries. • Processing& providing timely reply to the information sought under RTI Act,2005. • Preparation of important policy circulars. • Monitoring punctuality, discipline of Storage Division. • Preparation of sanction/release/ de-sanction letters. • Correspondence with DMI/DAC/WDRA/ Other Ministries. • Reconciliation of spillover position, as compilation of statement of sanction/release in respect of all matters relating to SRDB • Attending any other work assigned from time to time. 	<ul style="list-style-type: none"> • To examine the issues pertaining to the work assigned and recommend suitable course of action to the reporting officer.
SPS	<ul style="list-style-type: none"> • Assisting the officers of the Division • Taking dictation, typing letters and arranging schedule of activities of the reporting officer. • Make, receive telephone calls. • Maintain Dairy, Despatch, file movement register. • Attending official guests. • Attending any other work assigned from time to time. 	<ul style="list-style-type: none"> • Need based support to the officer as assigned from time to time.

<p>Programme Officer</p>	<ul style="list-style-type: none"> • Implementation and monitoring of Storage programme • Processing & providing timely reply to the information sought under RTI Act 2005. • Attending VIP references / Parliament questions / Audit queries. • Preparation of Annual Report/ Programme of Activities of the Division. • All matters relating to AMI & CSISAC Scheme. • Preparation of sanction/release/ de-sanction letters. • Preparation of Important Policy Circulars. • Correspondence with DMI/DAC/WDRA/ Other Ministries. • Reconciliation of spillover position, as compilation of statement of sanction/release in respect of all matters relating to SRDB • Preparation/submission of various monthly, periodic report (viz. Hindi, RFD, DAC grant requisition, DMI etc.) • Attending to work relating to WDRA. • Attending any other work assigned from time to time. 	<ul style="list-style-type: none"> • To examine the issues pertaining to the work assigned and recommend suitable course of action to the reporting officer.
<p>Junior Assistant</p>	<ul style="list-style-type: none"> • Opening new files, registers etc. • Maintenance of records of proposals received or pending. • Making entries and taking out statements from SRDB system. • Handling/maintaining files, registers, book, agenda, records etc. • Attending any other work assigned from time to time. 	<ul style="list-style-type: none"> • Need based support to the officer as assigned from time to time.
<p>MTS</p>	<ul style="list-style-type: none"> • Moving files from one officer to another. • Carrying out Photocopy and making sets of documents. • Delivery of approved information to other Divisions. • Distribution of circulars and other documents to concerned Divisions. • Delivery of DAK in R&I section. • Attending bells of superiors and serving of tea/coffee/water to officials and visitors. • Attending any other work assigned from time to time. 	<ul style="list-style-type: none"> • Need base access to files and records.

10) ABBREVIATIONS

AMI	Agricultural Marketing Infrastructure
BOM	Board of Management
CSS	Corporation Sponsored Scheme
CWC	Central Warehousing Corporation
DMI	Directorate of Marketing and Inspection
DAC & FW	Department of Agriculture, Cooperation & Farmers Welfare
RSC	Regional Screening Committee
FCI	Food Corporation of India
FI	Financial Institution
ICDP	Integrated Cooperative Development Project
ISAM	Integrated Scheme for Agricultural Marketing
ISC	Internal Screening Committee
GOI	Government of India
LAMPS	Large Sized Multi Purpose Cooperative Society
NABARD	National Bank for Agriculture and Rural Development
NAFED	National Agricultural Cooperative Marketing Federation of India
NHB	National Horticulture Board
NCDC	National Cooperative Development Corporation
PACS	Primary Agricultural Cooperative Society
P&C	Planning and Coordination
PIO	Public Information Officer
PSC	Pre Screening Committee
ISAC	Integrated Scheme for Agricultural Cooperation.
RO	Regional Office
RTI	Right to Information
SRDB	Sanction Release Data Base
WDRA	Warehousing Development and Regulatory Authority