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PROCESS DOCUMENT - CREDIT, INDUSTRIAL
COOPERATIVES AND SERVICE COOPERATIVES

DOC.
NUMBER.

NCDC/PD (C,
IC&SC)-02

DATE
OF ISSUE

02.09.2020



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मास्टर प्रति

MASTER COPY

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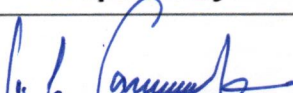
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सेवा सहकारिताएं प्रभाग

Process Document - Credit,
Industrial Cooperatives and
Service Cooperatives Division

Document ID: NCDC/PD (C, IC&SC)-02

Revision No: 02

Prepared By:


Executive Director
(C,IC&SC)

Reviewed By:


QMS Documentation Committee

Approved By:


Managing Director



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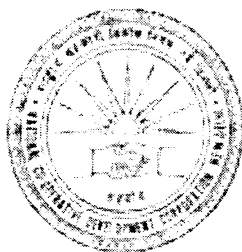
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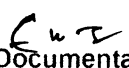
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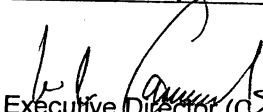
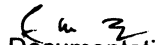
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1. REVISION HISTORY

Revision No.		RELEASE DATE	AUTHOR	SECTION/ PAGE NO. CHANGED	DETAILS OF CHANGES	REVIEWED BY
FROM	TO					
--	00	08.09.2014	Director (C, IC & SC)	--	Initial	MR
00	01	01.08.2016	Chief Director (C, IC & SC)	--	Title of document, Input & Output included, process controls and risk management incorporated as per the requirement of ISO 9001:2015	QMS Documentation Committee
01	02	02.09.2020	Executive Director (C, IC & SC)	--	Word 'release of assistance' has been changed to 'disbursement of assistance', changes in examination of proposal and process measurement	QMS Documentation Committee

2. DOCUMENT AVAILABILITY

HARD COPY / SOFT COPY	LOCATION AND WHERE AVAILABLE
HARD COPY	Head of Division
SOFT COPY	https://www.ncdc.in/documents/employee-corner/4517240619PD_C,IC&SC.pdf

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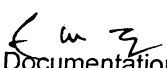
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- The PROCESS DOCUMENT (PD) contains confidential and proprietary information. The materials, ideas and concepts contained herein are the property of NCDC ('the corporation') and neither these, nor any other contents of NCDC may be copied, distributed or disclosed to any third party, by any means in any form, without the express written permission of NCDC.
- The procedures listed here are a facilitator to smooth functioning and a means of spreading common process knowledge and understanding across the Corporation.

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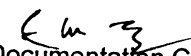
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1) DIVISION STRUCTURE:

Annexure-I

2) RESPONSIBILITIES & AUTHORITIES:

Annexure-II

3) ABBREVIATIONS:

BOM	Board of Management
CAPA	Corrective Action and Preventive Action
C, IC & SC	Credit, Industrial Cooperative & Service Cooperative
DAC & FW	Department of Agriculture, Cooperation and Farmers Welfare
DCCB	District Central Cooperative Bank
DPR	Detailed Project Report
DSC	Divisional Screening Committee
FDR	Fixed Deposit Receipt
G.C	General Council
GOI	Government of India
HO	Head Office
ISC/CSC	Internal Screening Committee/Central Screening Committee
MOA	Ministry of Agriculture and Farmers Welfare
MPCS	Multipurpose Cooperative Society
MR	Management Representative
NCDC	National Cooperative Development Corporation
NLCFI	National Labour Cooperative Federation of India Ltd.
PACS	Primary Agricultural Cooperative Society
P & C	Planning & Coordination
PDC	Post Dated Cheque
POA	Programme of Activities
PSC	Pre-Screening Committee
RCS	Registrar of Cooperative Societies
RFD	Restructure Framework Development

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RO	Regional Office
SCARDB	State Cooperative Agriculture & Rural Development Bank
SCB	State Cooperative Bank
SCLCF	State Cooperative Labour & Construction Federation
S/G	State Government
SRDB	Sanction Release Data Base
UD/LD	Under-Developed/Least Developed

4) PURPOSE:

To plan, promote and provide short term loans to cooperatives/ cooperative banks to meet their working capital requirements and financial assistance to cooperatives for Industrial, Service and Labour activities coming under the purview of NCDC.

5) SCOPE:

To provide financial assistance in the form of (i) Short term working capital loans to cooperatives for providing loans to cooperatives and individual for agriculture & allied and other activities coming under the purview of NCDC. (ii) Term loans to cooperatives for Creation, Modernization, Expansion, Repairs, Renovation etc. of infrastructural facilities relating to Tourism, Hospitality, Transport, Generation and Distribution of Electricity by New, Non-conventional and renewable sources of energy, Rural Housing, Hospital and Healthcare for Human beings and Education. (iii) Term loans to Agricultural Credit Cooperatives for Creation, Modernization, Expansion, Repairs, Renovation etc. of infrastructural facilities such as branch/office buildings, counters, strong rooms, safe deposit vaults, vehicles, furniture & fixtures etc. (iv) Term loan to Labour Cooperatives for purchase of construction related machines and equipment, tool & tackles, loading/unloading/packing; Establishment/Construction of Service Complex/Godown; Computerisation, furniture and infrastructure for establishment of Data Bank by National, State level and District level. (v) Term loan to Cooperatives for establishment of industrial worksheds/units including plant & machinery for production/fabrication/assembling/processing of industrial goods, handicrafts, rural crafts & other products; expansion/modernization/renovation of existing industrial cooperative units; construction of marketing infrastructure including showrooms/warehouses/transport vehicles etc.; establishment of Cooperative Industrial Estates for small-scale industries.

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6) PROCESSES:

6.1 Preparation of Yearly Programme of Activities (POA):

Process Input	Source
(i) Spillover sanctions at the beginning of the year.	(i) SRDB, Files of the Divisions
(ii) Proposals under consideration.	(ii) Regional Offices, Files of the Divisions
(iii) Feedback from Regional offices.	(iii) Regional Offices
(iv) Potential Proposals.	(iv) Cooperatives /State Government

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

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

6.2 Generation of proposals:

Process Input	Source
(i) Finalised Programme Outlay along with physical & financial targets	(i) As per approved POA
(ii) Scheme circulars	(ii) Division

6.2.1 The schemes of the Credit, Industrial and Service Cooperative Division for financial assistance are circulated among all the State Governments/ Union Territories/Cooperatives for formulation of suitable proposals for availing financial assistance from NCDC.

6.2.2 On receipt of the proposal from State Government/Cooperatives, it is diarized in the Division and entered in the SRDB system of the Corporation.

Process Output	Receipt of proposal

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6.3 Examination of Proposal:

Process Input	Source
Receipt of proposal	Cooperatives/State Governments

- 6.3.1 The proposal is preliminarily examined as to whether it is submitted 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) loan recovery position and key financial indicators for the last 3 years in case of credit cooperatives/banks, (iv) membership & share capital position, (v) composition of Board of Directors, (vi) Dates of last Annual General Body meeting & election to the Board of Directors, (vii) no default certificate in case of direct funding proposal, (viii) requirement of assistance with justification, (ix) 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.
- 6.3.2 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 same is examined.
- 6.3.3 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.
- 6.3.4 After preliminary scrutiny, the proposal is placed before Pre-Screening Committee (PSC). Direct funding proposals involving NCDC assistance above ₹ 100.00 lakhs 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 ₹ 100.00 lakhs the proposal is preliminarily examined. With the approval of competent authority, the proposal is either desk appraised or field appraised.
- 6.3.5 Based on the desk appraisal / field appraisal, agenda note is prepared by the Division for approval of the Divisional Head for placing before the Central Screening

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Committee/Internal Screening Committee, depending upon the quantum of assistance involved for sanction.

- 6.3.6 In case of proposals involving NCDC term loan assistance more than ₹50.00 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 ₹300.00 crore and to the Chairman, BOM, NCDC in case of loan above ₹300.00 crore. Accordingly, on the recommendation of ISC, proposals involving working capital loan assistance more than ₹ 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
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6.4 Sanction of Proposal:

Process Input	Source
Control number for sanction in SRDB system	SRDB (Sanction Release Data Base) System

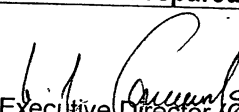

- 6.4.1 After the approval from ISC/CSC/BOM, the draft sanction letter containing details of financial assistance including pattern of assistance, schedule for release of assistance, period of loan, validity of sanction letter etc. and other terms and conditions is sent to Finance Division for vetting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

- 6.4.2 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
----------------	------------------------------------

6.5 De-sanction of sanctioned assistance:

Process Input	Source
Request for de-sanction / Non compliance of terms & conditions of sanction	Cooperatives/State Government and Sanction Letter

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- 6.5.1 In case there is no progress in the project even after considerable time after sanction or request for de-sanction is received from the State Govt./ cooperative, file for de-sanction is put up to the competent authority.
- 6.5.2 After approval of the Competent Authority, draft de-sanction letter is prepared and sent to Finance Division for allotment of control number.
- 6.5.3 In case of partly un availed sanction, after a considerable time after sanction or on request by the State Govt./Cooperative, partly unutilized sanction assistance is de-sanctioned as per procedure stipulated above.
- 6.5.4 After allotment of Finance Control No., de-sanction letter is sent to State Govt./Cooperative.

Process Output	Desanction Letter
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6.6 Disbursement of sanctioned assistance:

Process Input	Source
Request for disbursement	Cooperatives / State Governments

- 6.6.1 In case of project assisted directly, legal documentation for creation of security is done prior to disbursement 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.
- 6.6.2 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.
- 6.6.3 Proposals for disbursement of assistance received from State Governments/Cooperatives are examined with reference to terms and conditions of sanction and the eligible assistance for disbursement is assisted. Draft

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sanction and the eligible assistance for disbursement is assisted. Draft disbursement letter for disbursement of eligible assistance is sent to Finance division on file for approval and allotment of control number.

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

6.6.5 In case of disbursement 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 disbursement letter is also endorsed to the division.

6.6.6 In case of disbursement of funds to state governments, a copy of the release letter is also endorsed to the concerned beneficiary cooperative.



Process Output	Release letter
----------------	----------------

6.7 Extension of validity of sanctioned Projects:

Process Input	Source
Request for extension of validity period of sanction	Cooperatives/State Government

6.7.1 Proposal for extension of validity period of sanction is received from the State Govt./Cooperative. The same is examined in the Division against terms & conditions of sanction.

6.7.2 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 ₹ 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 ₹ 10.00 crore. Managing Director has powers to extend validity of sanction in all cases.

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- 6.7.3 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.
- 6.7.4 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.
- 6.7.5 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 of validity period of sanction/rejection.
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6.8 Monitoring of sanctioned Projects:

Process Input	Source
Disbursement of assistance	Sanction Letter / Release letter

- 6.8.1 Progress report in the prescribed Performa is called for from the beneficiary cooperatives during implementation of the sanctioned projects.
- 6.8.2 These progress reports are examined with particular reference to utilization of funds and physical progress of implementation of the project.
- 6.8.3 The beneficiary cooperatives are advised to speed up implementation of project in case the project is not being implemented as per schedule.
- 6.8.4 Monitoring is also undertaken by field visits to the cooperatives implementing the sanctioned projects, as and when required.

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Process Output

Review of project implementation

6.9 Return of legal/ security documents:

Process Input	Source
Request for return of legal/security documents after repayment of entire loan	Cooperatives

- 6.9.1 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 Corporation.
- 6.9.2 After confirmation about repayment of loan and upto date interest thereon by the Finance Division, in case of documents in the safe 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.

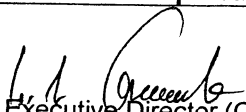
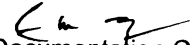
Process Output

Return of original documents to the beneficiary

6.10 Reporting:

Process Input	Source
Requisition for information	P&C Division/ Finance Division/ Other Divisions of NCDC, DOAC & FW, Other departments/ ministries of GOI & State Governments, RTI applicants etc.

- 6.10.1 Information/reports required from GOI/State Govt./Government agencies, other divisions of the corporation etc. are compiled and furnished as and when required.
- 6.10.2 After close of the financial year, draft annual report portion pertaining to the division is prepared and sent to P&C Division.
- 6.10.3 Quarterly progress report on use of Hindi in the prescribed format, is furnished to Hindi Section of the Corporation after end of the quarter.

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Process Output

Submission of requisite information
(statutory/regulatory & others) to the
concerned

7) PROCESS MEASUREMENTS:

S. No.	Process	Measurable indicators (in working days)	Monitoring frequency	Frequency monitored by
1.	Preliminary scrutiny, request for additional information, if required and entry in the SRDB system.	Within 20 working days (for working capital loan) after receipt of proposal	Monthly	Dy. Director
2.	Placement of proposal before PSC if required	15 days from the date of receipt of proposal or additional particulars whichever is later.	Quarterly	Dy. Director
3.	Field Appraisal of Projects	Within 20 working days from the date of constitution of appraisal team.	Quarterly	Dy. Director
4.	Preparation of Appraisal report	15 working days of completion of field appraisal	Quarterly	Dy. Director
5.	Preparation of agenda note for ISC/ CSC/BOM	10 working days after submission of appraisal report and receipt of minutes of PSC/ISC/CSC meeting	Quarterly	Dy. Director
6.	Preparation and submission of draft sanction letter to Finance Division for vetting and allotment of Control Number.	5 working days after approval of proposal by ISC/CSC/BOM	Quarterly	Dy. Director
7.	Issue of sanction / rejection letter	5 working days after allotment of control number by the Finance Division	Quarterly	Dy. Director
8.	Submission of release proposal to Finance Division.	3 working days on receipt of request from of the	Weekly	Dy. Director

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		cooperative/ State Govt. and meeting all the terms & Conditions		
9.	Issue of Release Letter	Within 2 working days after receipt of control no from Finance Division	Weekly	Dy. Director
10.	Review of progress report of the project	Within 7 working days of receipt of progress report	Quarterly	Dy. Director
11.	Extension of validity of Sanction	Within 5 working days on receipt of request with proper justification	Weekly	Dy. Director

8) RISK AND OPPORTUNITIES IDENTIFIED:

Ref.# Risk Register

9) 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 established under State Cooperative Society's Act
		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 (WC) loans

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Reviewed By:


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		Approval of sanction in case of term loans	Latest circular on delegation of powers for sanction of term loans except WC loans
4	Disbursement	Fulfilment of terms & conditions 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).
5	Reporting	Compliance to statutory/regulatory queries	<ul style="list-style-type: none">• Official Language Act, 1963• RTI Act, 2005• Requisite information within stipulated time.

10) DETAILS OF DOCUMENTED INFORMATION RETAINED:

S. No	Documented Information	Identification	Location	Maintained By	Retention Period in Years	Disposition
1.	Files					
	I. Financial Assistance Files	By Title	Division	Deputy Director, Programme Officer, Sr. & Jr. Assistant	Till loan is repaid.	Digitization and weeding out
	II. Policy Matters and Non Financial Files	By Title			Permanent	Digitization and weeding out as per requirement
2.	Sanction/Release / De-sanction Registers	By Title	Division	Programme Officer, Sr. & Jr. Assistant	15 years	Digitization and weeding out
3.	Diary and Despatch Register	By Title	Division	Sr. & Jr. Assistant	1 year	Weeding out
4.	Peon Book	By Title	Division	Sr. & Jr. Assistant	1 year	Weeding out

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5.	Attendance Register	By Title	Division	Deputy Director	1 year	Weeding out
6.	File Register	By Title	Division	Programme Officer, Sr. & Jr. Assistant	5 years	Digitization and weeding out
7.	File Movement Register	By Title	Division	PS and PS	2 years	Weeding out
8.	Guard File	By Title	Division	Sr. & Jr. Assistant	Till the repayment of loan	Weeding out
9.	Customer Feedback File	By Title	Division	Sr. & Jr. Assistant	5 years	Weeding out
10.	Complaint Register	By Title	Division	Sr. & Jr. Assistant	5 years	Weeding out
11.	RTI Register	By Title	Division	Sr. & Jr. Assistant	5 years	Weeding out
12.	Parliamentary question Register	By Title	Division	Sr. & Jr. Assistant	5 years	Weeding out
13.	Process Measurement Register	By Title	Division	Sr. & Jr. Assistant	5 years	Weeding out

11) DETAILS OF DOCUMENTED INFORMATION MAINTAINED

S. No.	Title	Identification	Location	Prepared by	Approved by	Revision no.
1	Common Loan Application Form	By Title	Division & NCDC's web site at www.ncdc.in	Finance Division	BOM	01
2	Form for Periodical Progress Report	By Title	Division	Division	HOD	01
3	Guidelines for	Guidelines	Division	Finance	MD	01

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	Direct Funding			Division		
4	Policy Circulars	By Title	Division	Division	BOM	01
5	Checklist of Guidelines for assistance	Check List	Division	Finance Division	MD	01

12) REFERENCES

- NCDC Act, Rules & Regulations;
- NCDC's latest circular on Rate of Interest, Service Tax, Record retention etc.;
- NCDC's latest guidelines for direct funding;
- NCDC's latest common loan application form for submission of proposals;
- Relevant decision by Board of Management (BOM) / General Council (GC); and
- Schemes/ Guidelines issued by concerned Ministries/GOI from time to time

13) LIST OF ANNEXURES

Annexure No	Title
I	Division Structure
II	Responsibilities and Authorities

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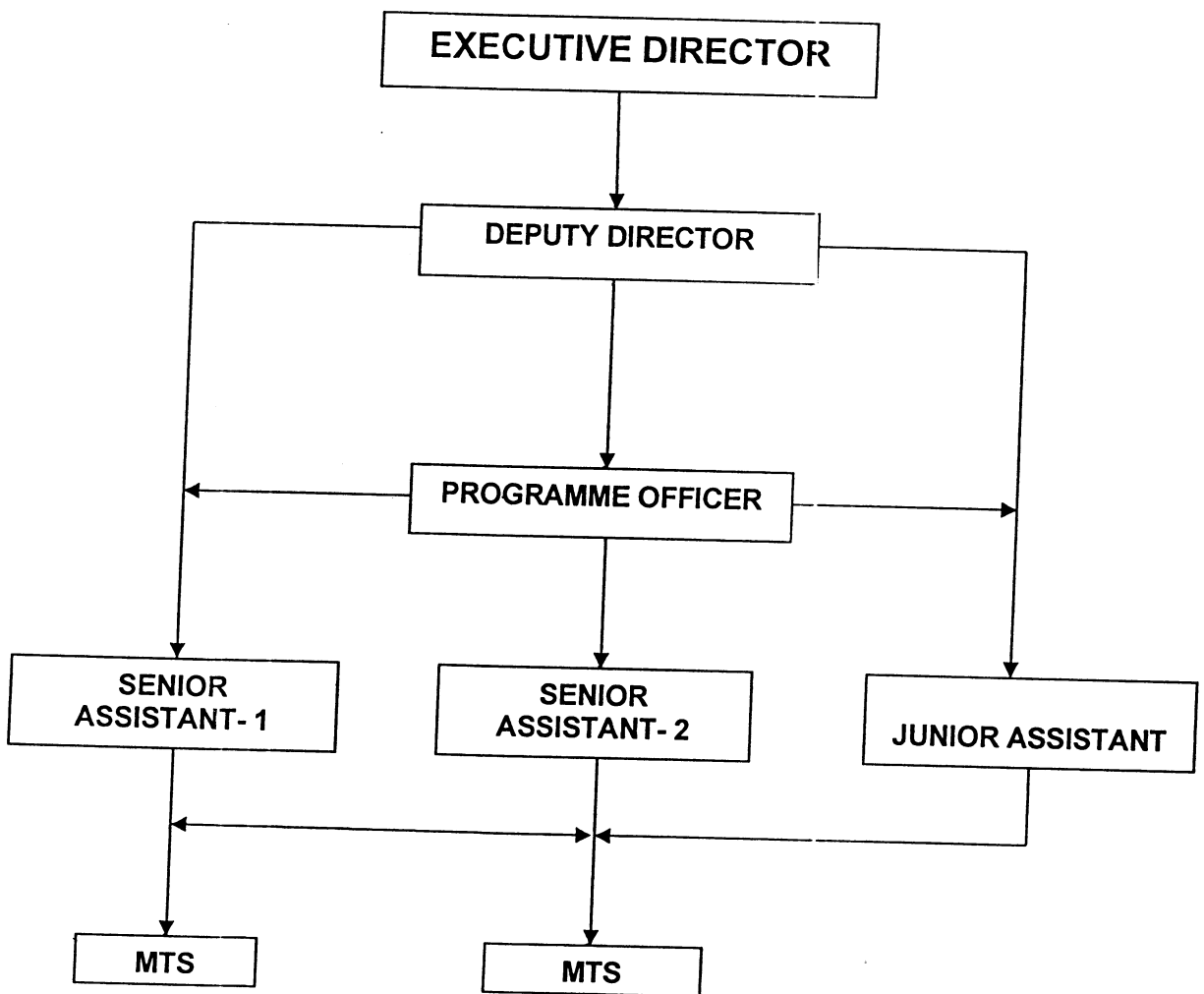
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Annexure-I

1. DIVISION STRUCTURE as on (02/09/2020)



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<i>[Signature]</i> Executive Director (C, IC & SC)	<i>[Signature]</i> QMS Documentation Committee	



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Annexure-II

RESPONSIBILITIES & AUTHORITIES

Designation	Responsibilities	Authorities
Head of the Division (Executive Director) (C, IC & SC)	<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.➤ Administration & supervision➤ Planning and Policy Matters➤ Act as designated PIO under RTI Act. 2005 for the Division.➤ Handling customer enquires complaints and feedback.➤ Attending to Parliament Questions,➤ Attending to VIP Reference.➤ Attending to Audit queries.	<ul style="list-style-type: none">➤ According approvals within defined delegation of powers.➤ Sanction/recommending leave of officers/staffs.➤ To allocate the work of division among the officials of the division.
Dy. Director (C, IC & SC)	<ul style="list-style-type: none">➤ Cross-examination of the proposal put up by AD/ PO.➤ Coordination work including establishment and administration➤ Attend to any other work assigned from time to time.	<ul style="list-style-type: none">➤ To sign letters/ circular to convey the decision/ approval of competent authority and for seeking information from divisions;➤ To examine/ move proposal/ tour programme for approval➤ To sanction/ recommend the leave of subordinate/ supporting staff➤ To sign store indent for stationery/ other material➤ Authority as assigned by the reporting officer.

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Programme Officer / Senior Assistant (C, IC & SC)	<ul style="list-style-type: none">➤ Preliminary examination of proposal with analysis of financial statements and forwarding the same to Dy. Dir.➤ Follow-up with societies to call for information not provided.➤ Furnishing factual information to other divisions/ MoA, if permitted.➤ Furnishing annual report, POA, RFD and other information to concerned divisions.➤ Any other work assigned from time to time	<ul style="list-style-type: none">➤ To examine/ move proposal/ tour programme for approval➤ To sanction/ recommend the leave of subordinate/ supporting staff➤ To sign store indent for stationery/ other material➤ Authority as assigned by the reporting officer.
Junior Assistant (C, IC & SC)	<ul style="list-style-type: none">➤ He/She shall maintain the data pertaining to sanction & release of assistance.➤ He shall attend to all type of coordination work including establishment and administration and shall report to all senior officers in the division.➤ He/ she shall attend to any other work assigned (verbally/in writing) from time to time.➤ Maintaining and submission of report on usage of Hindi language to Hindi Division on quarterly basis in the Performa prescribed by the Hindi Division.➤ Any other work assigned from time to time	<ul style="list-style-type: none">➤ To make indent for stationery /other materials;➤ To sign photocopy request for getting photocopy of documents;➤ To maintain files/records of the divisions;➤ To receive/ dispatch dak➤ Authority as assigned by the reporting officer.
MTS (C, IC & SC)	<ul style="list-style-type: none">➤ Moving files from one officer to another.➤ Photocopy of the important documents required by Division.➤ Delivery of approved information to other divisions.➤ He/ she shall attend to any other work assigned (verbally/in writing) from time to time.➤ Dispatch of letters/circulars.➤ Dak distribution in the division.➤ Any other work assigned from time to time	<ul style="list-style-type: none">➤ To get photocopied of documents;➤ To make sets/ distribute the circulars etc.;➤ To carry file/document from one officer to other officer within division/ outside division➤ Need based access to files & records

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 Executive Director (C, IC & SC)	 QMS Documentation Committee	 Managing Director (MD)

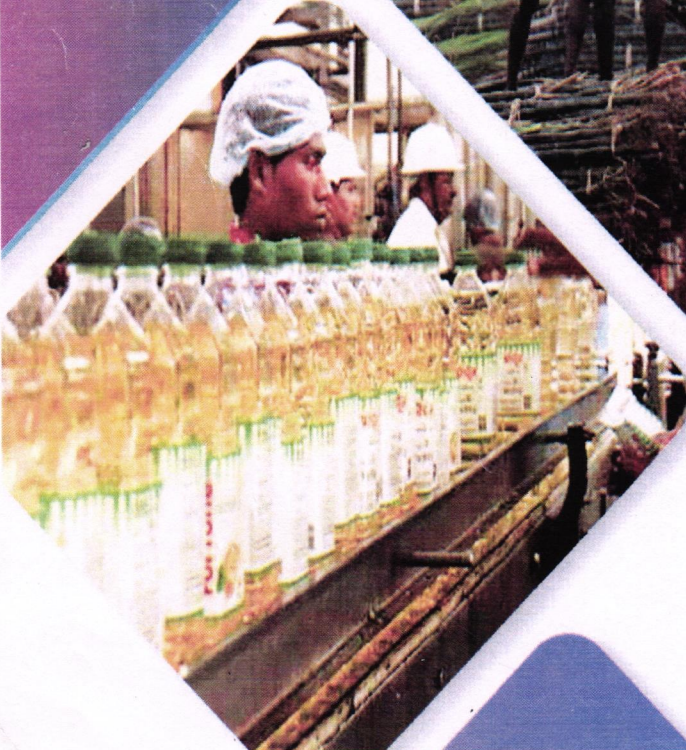


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