

PROCESS DOCUMENT - COLD CHAIN DIVISION



राष्ट्रीय सहकारी विकास निगम  
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मास्टर प्रति

MASTER COPY

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प्रक्रिया दस्तावेज़ - शीत श्रृंखला प्रभाग  
**Process Document - Cold Chain  
 Division**

Document ID: NCDC/PD(Cold Chain)  
 Revision No: 01

Prepared By:	Reviewed By:	Approved By:
 Chief Director (Cold Chain)	 QMS Documentation Committee	 Managing Director



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**DOCUMENT CONTROL PAGE**

**1) REVISION HISTORY**

Revision No		RELEASE DATE	AUTHOR	SECTION / PAGE NO CHANGED	DETAILS OF CHANGES	REVIEWED BY
FROM	TO					
00	01	02.09.2020	Chief Director (Cold Chain)	Section No.5,10,11	i) AMI Scheme has been incorporated ii) website addresses of MIDH, NHB, MoFPI, DMI has been mentioned iii) Division Structure along with Responsibilities & Authorities has been modified. iv) Word 'release of assistance' has been replaced with 'disbursement of assistance' v) Link of the soft copy has been changed.	QMS Documentation Committee

**2) DOCUMENT AVAILABILITY**

HARD COPY / SOFT COPY	LOCATION AND WHERE AVAILABLE
HARD COPY	Chief Director (Cold Chain)
SOFT COPY	<a href="https://www.ncdc.in/documents/employee-corner/4417240619PD Cold%20Storage.pdf">https://www.ncdc.in/documents/employee-corner/4417240619PD Cold%20Storage.pdf</a>

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**3) CONFIDENTIALITY**

- The Process Documents ('PD') contain confidential and proprietary information. The materials, ideas and concepts contained herein are the property of NCDC ("the Corporation") and neither this, 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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- 1) **Division Structure**  
Annexure-I may be referred
- 2) **Responsibilities & Authorities**  
Annexure-II may be referred
- 3) **ABBREVIATIONS**

AMI	Agricultural Marketing Infrastructure
APEDA	Agricultural & Processed Food Products Export Development Authority
BOM	Board of Management
CII	Confederation of Indian Industries
CPRI	Central Potato Research Institute
CSC	Central Screening Committee
CSS	Corporation Sponsored Scheme
DAC & FW	Department of Agriculture, Cooperation & Farmers Welfare
DMI	Directorate of Marketing & Inspection
FI	Financial Institution
GOI	Government of India
CSISAC	Central Sector Integrated Scheme on Agricultural Cooperation
ISAM	Integrated Scheme for Agricultural Marketing
ISC	Internal Screening Committee
LAMPS	Large Sized Multi-purpose Cooperative Society
LOI	Letter of Intent
MIDH	Mission for Integrated Development of Horticulture
MOFPI	Ministry of Food Processing Industries
NCCD	Nation Centre for Cold Chain Development
NCDC	National Cooperative Development Corporation
NER	North Eastern Region

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NHB	National Horticulture Board
NHM	National Horticulture Mission
P&C	Plan and Coordination Division
PACS	Primary Agricultural Cooperative Society
PIO	Public Information Officer
PSC	Pre Screening Committee
RSC	Regional Screening Committee
RTI Act	Right to Information Act
SRDB	Sanction Release Data Base
WDRA	Warehousing Development and Regulatory Authority

**4) PURPOSE**

To provide needful and timely financial assistance and advice to State Govt./ Cooperatives for establishing Cold Chain infrastructure, capacity creation / expansion/ renovation of Cold Storages in cooperative sector and Business Development of Cooperatives.

**5) SCOPE**

Sanction and disbursement of assistance for Cold Chain activities, including Cold Storage under schemes like Corporation Sponsored, Central Sector MIDH (NHB / NHM), AMI, MoFPI and CSISAC.

<b>Scheme</b>	<b>Purpose</b>
Centrally Sponsored Scheme Mission on Integrated Development of Horticulture (MIDH) - NHB / NHM Sub- Schemes & schemes of MoFPI (Term loan & Subsidy)	-Establishment of integrated pack house, pre-cooling units, cold room, mobile pre-cooling unit, ripening chambers and refrigerated transport vehicle. -Construction/ expansion /modernization of Cold Storages.
Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC)	-Setting up of Cold Chain infrastructure/ components.

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(Term loan & Subsidy)	-Construction/ expansion /modernization of Cold Storages.
Agricultural Marketing Infrastructure Scheme a Sub scheme of ISAM (Term loan & Subsidy)	-Establishment of Integrated Value Chain infrastructure comprising of sorting, grading, primary processing, pack house, pre-cooling units, cold room, ripening chambers and refrigerated transport vehicle etc.
Ministry of Food Processing Industries (MoFPI) (Term loan & Subsidy)	-Establishment of integrated pack house, pre-cooling units, cold room, mobile pre-cooling unit, ripening chambers and refrigerated transport vehicle.  -Construction/ expansion /modernization of Cold Storages.
Corporation Sponsored Scheme (CSS) (Term loan only)	- Setting up of Cold Chain infrastructure/ components - Construction / expansion /modernization of Cold Storages.
Margin Money (Term loan & Subsidy) and working Capital Assistance (loan)	Business Development.

**6) Processes**

**6.1 Preparation of yearly targets in the form of Programme of Activities.**

Process Input	Source
Previous year spillover, projects in pipeline and details of expected generation of proposals	SRDB, Regional Offices & Cooperative Societies/State Governments.

Targets are prepared by the Division in the form of Programme of activities in consultation with concerned Regional Directors, Societies & State Govt. The same are sent to P&C Division. P&C Division in consultation with Finance Division & based on the overall targets set by the Corporation decides the targets for the Division.

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Finalized programme outlay along with physical & financial targets.
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**6.2 Generation of proposals**

Finalized programme outlay along with physical and financial targets.	P&C Division
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6.2.1 The schemes of the Cold Chain 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.

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

Receipt of proposal
---------------------

**6.3 Examination of Proposal**

Receipt of proposal	Cooperative Societies/State Government

**6.3.1 General Information**

6.3.1.1 Proposal is from Registered Cooperative Society.

6.3.1.2 The proposal is in the prescribed format (Common Loan Application Form) of the Corporation.

6.3.1.3 All the columns are filled in with the requisite information.

6.3.1.4 Last 3 year's Trading, Profit and Loss Accounts and Balance Sheet at the close of last 3 years are enclosed with the proposal.

6.3.1.5 The accounts are audited as per statutory requirement.

6.3.1.6 The Board of Management is elected or nominated.

6.3.1.7 Period for which assistance is sought.

6.3.1.8 Past performance of the Society in repayment of loans and interest thereon to

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NCDC/ Banks / Other Financial institutions.

- 6.3.1.9 In case of assistance through State Govt., Specific Recommendation of the Govt. for the assistance sought indicating concurrence of Finance Department.
- 6.3.1.10 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.
- 6.3.1.11 In case of Direct Funding, Society has not defaulted in repayment to any FI / Banks / NCDC. In case defaulted, details thereof.
- 6.3.1.12 In case of Direct Funding, security proposed to be provided by the society for securing financial assistance.
- 6.3.1.13 In case of Direct Funding, outstanding Balance against the previous assistance and adequacy of total security available there against (including security provided earlier).
- 6.3.1.14 In case of shortfall, additional security will be called for.
- 6.3.1.15 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.
- 6.3.1.16 Proposals, only after receipt of all the relevant information, are entered in the SRDB (Sanction Release Data Base) System existing in the Corporation.

Process Output

Entry of proposal in SRDB system

6.3.2 Scheme related information:

- 6.3.2.1 Establishment of integrated pack house, pre-cooling units, cold room, mobile pre-cooling unit, ripening chambers and refrigerated transport vehicle  
Construction/Expansion/Modernization of Cold Storages.
- 6.3.2.1 Justification of the proposed project.
- 6.3.2.2 Availability of land, water, electricity etc.
- 6.3.2.3 The society has obtained permission of local Authorities for Cold Chain and/or construction of cold storage.
- 6.3.2.4 Availability of technical/professional capability.
- 6.3.2.5 Availability of fruits and vegetables for storing in cold storage and other perishable for handling by Cold Chain & Cold Storage.
- 6.3.2.6 Detailed Project Report for the project incorporating techno-economic feasibility of

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the project.

6.3.2.6 Arrangement for society's contribution. In case of assistance through State Govt., consent of State Govt. for routing of assistance and contributing its share.

**6.3.3 Margin Money/Working Capital**

6.3.3.1 Sources from where the working capital / Margin Money requirement was met during last 3 years.

6.3.3.2 Commodity wise Business Turnover of the society over last three years.

6.3.3.3 Targets and business turnover of the society for next two years.

6.3.3.4 Whether targets set by the society are achievable, keeping in the view previous year's achievements.

6.3.3.5 Commodity wise likely rotations in a financial year

6.3.3.6 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.

6.3.3.7 Assessment of Working capital/ Margin money required for achieving the set targets.

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### 6.4 Sanction Process

Process	Source
Entry of proposal in SRDB system	Proposal details from Cooperative Societies / State Governments

- 6.4.1 Proposal number is generated in SRDB system and print out of the same is kept in the file.
- 6.4.2 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.
- 6.4.3 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.
- 6.4.4 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.
- 6.4.5 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.
- 6.4.6 After allotment of Finance Control No. sanction letter containing details of financial assistance including pattern of assistance, schedule for disbursement

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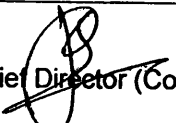

of assistance, period of loan, validity of sanction etc., and other terms and conditions is issued.

- 6.4.7 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.
- 6.4.8 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 case.
- 6.4.9 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.
- 6.4.10 If validity of sanction expires due to unavoidable reasons, the same is extended on the request of the beneficiary.

Process Input	Sanction order
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### 6.5 Rejection Process/ De-Sanction (wherever applicable)

Process Input	Source
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If received proposal does not meet the criteria for sanction of financial assistance/ Non compliance of terms & conditions of sanction	Sanction order and Scheme/Guidelines for providing financial assistance
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6.5.1 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.

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

6.5.3 In case of sanctioned project does not take off within a period of 12 months from the date of sanction, which may be extended by 6 months on the request of borrower, a final notice may be given for de-sanction and if the project due to any reason even after extended period, the assistance sanctioned is de-sanctioned after approval of competent authority.

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

Process Output	De-sanction / Rejection letter
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### 6.6 Reimbursement / disbursement of assistance

Process Input	Source
Legal Documentation (Direct funding) & Proposal for release	Cooperative Societies / State Governments

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

6.6.2 Draft letter for reimbursement/disbursement of 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/ disbursement of assistance and allotment of Finance Control number, the fair letter is prepared and ink-signed

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copy of the same is submitted to the Finance Division along with required no. of copies for disbursement of assistance.

6.6.3 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 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 disbursement of assistance before submission of draft release letter for approval and allotment of Control number to Finance Division.

6.6.4 The Guard file is maintained containing copies of the sanction / release letters issued by Head Office as well as by Regional Directors during the financial year.

6.6.5 Registers containing details of sanction/disbursement of assistance are also maintained in the Division.

Process Output	Release letter
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## 6.7 Monitoring of sanctioned Projects

Process Input	Source
Terms & conditions of sanction/ release	Sanction order / Release letter

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

6.7.2 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.

Process Output	Periodical Progress Reports
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## 6.8 Return of original documents

Process Input	Source
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Receipt of request after repayment of entire loan

Cooperative Societies

6.8.1 After repayment of entire loan assistance and interest thereon, the beneficiary societies request for return of original document viz. FDR/Original title deed of property pledged/mortgaged to the Corporation. After confirmation of repayment of loan and up to date interest thereon from Finance Division, the original documents are returned to the beneficiary society.

Return of original documents to the beneficiary society

### 6.9 Reporting

Requisition for information

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

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

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

6.9.3 After close of the financial year, Annual Report of the Division is prepared and sent to P&C Division.

6.9.4 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.

6.9.5 Preparation of replies to Parliament questions, VIP references, RTI and Audit queries as and when received.

6.9.6 Submission of quarterly reports on use of Hindi in prescribed format; and

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6.9.7 Compliance to provisions of the Official Language Act, 1963 to promote progressive use of Hindi.

Process Output

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

### 7) PROCESS MEASUREMENTS

S.No	Processes	Measurable process indicators (Working days)	Monitoring frequency	Frequency monitored by
1.	Proposals (completed in all respect) for sanction of financial assistance.	<p>1. a) Preparing PSC agenda item (in case of Direct funding)</p> <ul style="list-style-type: none"><li>• Within 21 days after receipts of the proposal complete in all respects.</li></ul> <p>b) Examination on file (in case received through State Government)</p> <ul style="list-style-type: none"><li>• Within 21 days after receipts of the proposal complete in all respects.</li></ul> <p>2. Field Appraisal, if required (within 21days days of decision in this regard).</p> <p>3. Preparing Agenda for ISC/CSC (within 21 days of decision in this regard).</p> <p>4. Preparing BOM agenda item (within 7 days after decision of ISC/CSC).</p> <p>6. Preparing sanction letter (within 7 days of approval of ISC/ BOM)</p>	Quarterly  -do-  -do-  -do-  -do-	Chief Director

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		7. Issuance of sanction letter (within 7 days after approval of Finance Division).	-do-	
2.	Reimbursement/ disbursement of assistance	1.Examination of proposal (within 14 days after receipt of complete information). 2.Issuance of release Letter (within 7 days after approval of Finance Division).	Quarterly	Chief Director
3.	De-sanction	1. Examination of proposal (within 14 days after receipt of complete information). 2. Issuance of letter (within 7 days after approval of Finance Division).	-do-	-do-
4.	Validity extension of sanction	1.Putting up of Draft letter extending the validity of the sanction <ul style="list-style-type: none"> <li>• within 7 days of receipt of the request or while processing disbursement of assistance.</li> </ul> 2. Issue of letter extending validity <ul style="list-style-type: none"> <li>• within 7 days after receipt of approval of the draft validity extension/release letter (as is the case) .</li> </ul>	-do-	-do-
5.	Monitoring of sanctioned projects	At the time of release of final installment based on progress of work and details of expenditure incurred as certified by engineer and CA (in case of infrastructure projects)	Quarterly	Chief Director

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6.	Return of legal documents of properties & assets, mortgaged/ pledged as security for NCDC's financial assistance and issue of No Dues certificate	After repayment of entire released assistance <ul style="list-style-type: none"> <li>• within 21 days after receipt of request</li> </ul>	-do-	-do-
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8) **RISK AND OPPORTUNITIES** : Refer NCDC's Risk register

9) **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
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 Term Loan / Margin Money	As per latest circular on delegation of powers for sanction of project loans. (Annexure V)
		Approval of sanction in case of Working Capital	As per latest circular on delegation of powers for sanction of working capital loans. (Annexure VI)
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

Prepared By:

Reviewed By:

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Reporting

Compliance to statutory/regulatory queries

- Official Language Act, 1963
- RTI Act, 2005
- Immediate response to queries

### 10) DOCUMENTED INFORMATION RETAINED

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

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### 11) DOCUMENTED INFORMATION MAINTAINED

S. No.	Title	Identification	Location	Prepared by	Approved by	Revision no.
1	Common Loan Application Form	Circular	<ul style="list-style-type: none"><li>On NCDC website <a href="http://www.ncdc.in">www.ncdc.in</a></li><li>Almirah-I</li></ul>	Finance/ PR Division	Board of Management	00
2	Scheme	Circulars/ Pamphlets	<ul style="list-style-type: none"><li>On NCDC website <a href="http://www.ncdc.in">www.ncdc.in</a></li><li>Almirah-I</li></ul>	Division	Board of Management	00
3	Schematic Pattern of assistance	Circulars/ Pamphlets	<ul style="list-style-type: none"><li>On NCDC website <a href="http://www.ncdc.in">www.ncdc.in</a></li><li>Almirah-I</li></ul>	PR Division	Board of Management	00
4	Guidelines/ Circulars	Circulars/ Pamphlets	<ul style="list-style-type: none"><li>Almirah-I</li></ul>	Division	Board of Management	00
5	Guidelines for Direct Funding documentation	Booklet	<ul style="list-style-type: none"><li>On NCDC website <a href="http://www.ncdc.in">www.ncdc.in</a></li></ul>	Finance Division	Board of Management	00
6	Operational Guidelines – MIDH	Booklet	<ul style="list-style-type: none"><li>On MIDH website <a href="http://www.midh.gov.in">www.midh.gov.in</a></li><li>Almirah-I</li></ul>	DAC	DAC	00
7	Operational Guidelines – NHB	Booklet	<ul style="list-style-type: none"><li>On NHB website <a href="http://www.nhb.gov.in">www.nhb.gov.in</a></li><li>Almirah-I</li></ul>	NHB	DAC	00
8	Guidelines - CSISAC	Booklet	<ul style="list-style-type: none"><li>Almirah-I</li></ul>	DAC	DAC	00
9	Operational Guidelines – AMI	Booklet	<ul style="list-style-type: none"><li>On DMI website <a href="http://www.dmi.gov.in">www.dmi.gov.in</a></li><li>Almirah-I</li></ul>	DMI	DMI, DAC	00

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10.	Operational Guidelines – MoFPI	Booklet	<ul style="list-style-type: none"><li>MoFPI Website <a href="http://www.mofpi.nic.in">www.mofpi.nic.in</a></li><li>Almirah-I</li></ul>	MoFPI	MoFPI	00
11.	Scheme Circular	Circular	<ul style="list-style-type: none"><li>Almirah-I</li></ul>	Division	Division	00

### 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 loan application form for submission of proposals;
- Relevant decision of Board of Management (BOM) / General Council (GC) of NCDC;
- Schemes/ Guidelines issued by concerned Ministries/GOI from time to time;
- NCDC's schemes/ Schematic pattern of assistance; (Annexure III, IV & V); and
- NCDC's latest circular on delegation of financial and administrative powers.

Prepared By:

Chief Director (Cold Chain)

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QMS Documentation Committee

Approved By:

Managing Director (MD)

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राष्ट्रीय सहकारी विकास निगम  
**NCDC**

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