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PROCESS DOCUMENT - TEXTILE DIVISION

DOC.
NUMBER.

NCDC/PD(Tex)-19

DATE
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प्रक्रिया दस्तावेज़ – वस्त्र प्रभाग
Process Document - Textile
Division

Document ID: NCDC/PD(Tex)-19
Revision No: 02

Prepared By:	Reviewed By:	Approved By:
 Divisional Head (Textile)	 QMS Documentation Committee	 Managing Director



DOCUMENT CONTROL PAGE

1) REVISION HISTORY

REVISION NO.		RELEASE DATE	AUTHOR	SECTION / PAGE NO. CHANGED	DETAILS OF CHANGES	REVIEWED BY
FROM	TO					
--	00	08.09.2014	Deputy Director	--	Initial	Management Representative
00	01	01.08.2016	Deputy Director	--	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	Divisional Head	Wherever applicable	The word "release" replaced with "disbursement".	QMS Documentation Committee

2) DOCUMENT AVAILABILITY

HARD COPY /	LOCATION AND WHERE AVAILABLE
HARD COPY	Divisional Head
SOFT COPY	https://ncdc.in/documents/employee-corner/5017240619PD_Textile.pdf

3) CONFIDENTIALITY

- 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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1) DIVISION STRUCTURE

Annexure-I

2) RESPONSIBILITIES & AUTHORITIES

Annexure-II

3) ABBREVIATIONS

1.	AICOTTON	All India Cooperative Cotton Federation Ltd.
2.	AIFCOSPIN	All India Federation of Cooperative Spinning Mills Ltd.
3.	BOM	Board of Management
4.	CCEA	Cabinet Committee on Economics Affairs
5.	CPIO	Central Public Information Officer
6.	CSC	Central Screening Committee
7.	CSISAC	Central Sector Integrated Scheme on Agricultural Cooperation
8.	CSS	Centrally Sponsored Scheme
9.	DOAC & FW	Department of Agriculture, Cooperation & Farmers Welfare
10.	DMD	Deputy Managing Director
12.	DMI	Directorate of Marketing & Inspection
13.	DSC	Divisional Screening Committee
14.	EFC	Expenditure Finance Committee
15.	FR	Fresh Receipt
16.	FDR	Fixed Deposit Receipt
17.	GC	General Council
18.	GOI	Government of India
19.	G&P	Ginning & Pressing
20.	HO	Head Office
21.	ICA	International Cooperative Alliance
22.	ICICI	Industrial Credit & Investment Corporation of India
23.	IDA	International Development Association
24.	IDBI	Industrial Development Bank of India
25.	IFCI	Industrial Finance Corporation of India
26.	IMSC	Inter Ministerial Steering Committee

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27.	IRDP	Integrated Rural Development Programme
28.	ISC	Internal Screening Committee
29.	JCI	Jute Corporation of India
30.	JIMCI	Jute Industrial & Marketing Cooperative of India Ltd.
31.	LD	Least Developed
32.	MoT	Ministry of Textile
33.	NON-SSI	Non - Small Scale Industries
34.	NABARD	National Bank for Agriculture & Rural Development
35.	NOC	No Objection Certificate
36.	NTP	New Textile Policy
37.	OM	Office Memorandum
38.	OTC	Office of the Textile Commissioner
39.	OTS	One Time settlement
40.	P&C	Planning & Coordination
41.	PSC	Pre Screening Committee
42.	RCSS	Restructured Central Sector Scheme
43.	RO	Regional Office
44.	RTI	Right To Information
45.	SGDTT	Scheme for Growth and Development of Technical Textiles
46.	SIDBI	Small Industries Development Bank of India
47.	SITP	Scheme of Integrated Textile Parks
48.	SRDB	Sanction Release Data Base
49.	SSI	Small Scale Industries
50.	T&P CELL	Technical & Promotional Cell
51.	TMC	Technology Mission Cotton
52.	TMTT	Technology Mission of Technical Textile
53.	TUFS	Technology Upgradation Fund Scheme
54.	UD	Under developed
55.	UT	Union Territory
56.	WC	Working Capital

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4) PURPOSE

To plan, promote and provide financial assistance for development of cooperatives with particular reference to Ginning & Pressing, Spinning, Powerloom, Knitting, Garment Manufacturing, Handloom, Coir, Jute and Sericulture programmes either directly or through State Govt. within the framework of NCDC Act.

5) SCOPE

To identify the projects/proposals and sanction & disburse financial assistance as per requirements (financial as well as managerial) of Cooperative Societies/Cooperative Federations throughout the country involved in Textile Sector such as Ginning & Pressing, Spinning, Powerloom, Knitting, Garment Manufacturing, Handloom, Coir, Jute and Sericulture programmes.

Scheme	Purpose
Margin Money Assistance (Term loan & Subsidy) for all Textile Cooperatives	For raising working capital
Working Capital Assistance (Only loan) for all Textile Cooperatives	For regular operation
Term loan, Investment loan and Subsidy	Modernisation/expansion of existing units and establishment of new units (Ginning & Pressing and Spinning mills) either directly or through State Governments.
Investment loan	To State Governments for participating in the equity of new spinning mills.
Term Loan, Investment loan and Subsidy	Rehabilitation of sick Cooperative Spinning Mills only through State Governments.
Loan and subsidy for Handloom, Coir, Jute & Sericulture programmes.	Construction of work shed, creation of processing facilities, construction/renovation of showroom/warehouse/godown/central godown and showroom-cum-godown/market yard, purchase of transport vehicles
Loan for Powerloom programmes, Pre/post loom processing, Garment manufacturing and Knitting	Construction/renovation of work shed, establishment/modernisation/expansion of manufacturing/processing units, construction/renovation of showroom/warehouse/godown/market yard etc.

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6) PROCESSES

6.1 Preparation of Yearly Programme of Activities (PoA)

Process Input	Source
Previous year spillover, projects in pipeline and details of expected generation of proposals	SRDB, RO & Cooperative Societies/Cooperative Federations/State Government

6.1.1 Yearly targets are laid down in the form of Programme of Activities prepared by the Division along with State-wise/Activity-wise break up of financial outlay.

Process Output	
	Finalized Programme Outlay along with physical & financial targets

6.2 Generation of proposals

Process Input	Source
Finalised Programme Outlay along with physical & financial targets	P&C Division

6.2.1 The schemes of the Textile 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.

Process Output	
	Receipt of proposal

6.3 Examination of Proposal

Process Input	Source
Receipt of proposal	Cooperative Societies/Cooperative Federations/State Government

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6.3.1 The proposal is scrutinized in respect of following points:

- 6.3.1.1 Proposal is from Registered Cooperative Society.
- 6.3.1.2 The proposal is in prescribed format (Common Loan Application Form).
- 6.3.1.3 All the rows & columns are filled in with the requisite information.
- 6.3.1.4 Last 3 year's Manufacturing/Trading, Profit and Loss Account and Balance Sheet at the close of last 3 years are enclosed with the proposal.
- 6.3.1.5 All the relevant documents are enclosed as per checklist in Common Loan Application Form.
- 6.3.1.6 The accounts are audited as per statutory requirement of State Govt. or Cooperative Act.
- 6.3.1.7 In case the proposal is not received in prescribed format or there is in 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.
- 6.3.1.8 Proposals, only after receipt of all the relevant information, are entered in the SRDB Module (Sanction Release Data Base System) existing in the Corporation.
- 6.3.1.9 Proposal no. is generated in SRDB system and print out of the same is taken in the file.

Process Output	Generation of proposal number in SRDB system
-----------------------	--

6.4 Sanction Process

Process Input	Source
Examined proposal having proposal number	SRDB (Sanction Release Data Base) System

6.4.1 Proposal is examined. If it is fit for financing through State Govt./Direct Funding [in case of proposal received under direct funding, proposal is placed before Pre-screening Committee which determines whether the project should be taken up for further appraisal etc. depending on the financial strength of society & security offered as per Finance Division's Guidelines (Annexure-III) for execution of loan agreement or mortgage of Assets of societies], it will recommend the formation of Field Appraisal Team or Desk Appraisal as per requirement.

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- 6.4.2** In case of field appraisal, the appraisal team constituted with the approval of Managing Director visits the site and examines all the aspects like availability of raw-material, facilities like electricity, roads connectivity, capability of management, market and techno-economic viability etc. The appraisal report invariably includes scheduling of the project activities based on realistic assessment of ground conditions. Sensitivity analysis is also included in the report. Appraisal team submits its report to the Divisional Head.
- 6.4.3** In case of desk appraisal, the Division examines all the above said aspects at para 6.4.2 in HO itself and the project authorities may be called for desk appraisal if need be. Appraisal report will be submitted to the Divisional Head.
- 6.4.4** After preparation of the Appraisal Report, an agenda note is prepared by the concerned officer for approval of the Divisional Head/other Competent Authority for placing before the Divisional Screening Committee (DSC)/Internal Screening Committee (ISC)/Central Screening Committee (CSC)/ Board of Management (BOM) depending upon the quantum of assistance involved for sanction.
- 6.4.5** After approval of the agenda note by the concerned Screening Committee [For delegation of powers for sanction of working capital loans, latest HO circular at Annexure-IX may be referred and for sanction of remaining loans, latest HO circular at Annexure-X may be referred], draft sanction letter is prepared and put up for approval of the Competent Authority and for allotment of Control Number by the Finance Division.
- 6.4.6** After allotment of Finance Control No. sanction letters containing details of financial assistance including pattern of assistance, schedule for disbursement of assistance, period of loan, rate of interest (Annexure-IV), applicable service tax (Annexure-V), validity of sanction, repayment due date (Annexure-VII) etc., and other terms and conditions are issued. Feedback form as per Annexure-VIII will be enclosed alongwith sanction letter.
- 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.

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6.4.8 The Regional Directors are delegated powers to sanction projects having project cost as per latest HO circular issued by the Finance Division (Annexure-XI). The projects are required to be approved by Regional Screening Committee before issue of sanction letter by RDs.

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

Process Output	Sanction letter / Rejection letter
-----------------------	------------------------------------

6.5 De-sanction Process (wherever applicable)

Process Input	Source
Proposal for de-sanction / Non compliance of terms & conditions of sanction	Cooperative Societies/Cooperative Federations/State Government and Sanction Letter

6.5.1 Proposal for de-sanction is received from the concerned State Govt./directly from society in case of direct funding and the same are examined in the Division against terms & conditions of sanction.

6.5.2 If non compliance of terms & conditions of sanction is witnessed, Division may initiate the de-sanction process after obtaining due approval of competent authority. If there is any unutilized amount for longer period or if any project do not take off due to any reason, the same is also de-sanctioned after obtaining due approval of competent authority. Draft de-sanction letter is prepared and put up for approval of the Competent Authority and for allotment of Control Number by the Finance Division.

6.5.3 After allotment of Finance Control No., de-sanction letters containing details of financial assistance are issued.

Process Output	Desanction letter
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6.6 Reimbursement / Disbursement of sanctioned assistance

Process Input	Source
Request for disbursement (Legal Documentation should be completed before disbursement in case of direct funding)	Cooperative Societies /Cooperative Federations/ State Governments

- 6.6.1** In case of direct funding, 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. Division submits all copies of legal documents to legal cell in HO for proper vetting. Once it is agreed, the society submits the proposal for disbursement of financial assistance.
- 6.6.2** Proposal for reimbursement of sanctioned assistance are received from the concerned State Govt./directly from society in case of direct funding and the same are examined in the Division for fulfillment of all terms & conditions of sanction.
- 6.6.3** Draft letter for reimbursement/ disbursement of eligible assistance to the State Govt. in case the assistance is sanctioned through State Govt. and to the beneficiary society, in case of direct funding, 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 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 other copies for disbursement of assistance.
- 6.6.4** 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 disbursement 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 disbursement of assistance before submission of draft disbursement letter for approval and allotment of Finance Control number.

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6.6.5 Fair disbursement letter is issued alongwith feedback form as per Annexure-VIII.

6.6.6 The Guard file is maintained containing copies of the sanction / disbursement letters issued by Head Office as well as by Regional Directors during the financial year. Registers containing details of sanction/ disbursement of assistance are also maintained in the Division.

Process Output	Disbursement letter
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6.7 Revalidation of sanctioned Projects

Process Input	Source
Request for revalidation of sanction	Cooperative Societies/Cooperative Federations/State Governments

6.7.1 Proposal for revalidation i.e., validity extension is received from the concerned State Govt./directly from society in case of direct funding and the same are examined in the Division against terms & conditions of sanction.

6.7.2 If validity of sanction expires due to unavoidable reasons, then draft letter is prepared and put up for approval of the Competent Authority.

6.7.3 After approval of Competent Authority, revalidation letter containing details of extension in validity period is issued.

Process Output	Letter for revalidation of sanction
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6.8 Monitoring of sanctioned Projects

Process Input	Source
Terms & conditions of sanction/ disbursement	Sanction letter / Disbursement letter

6.8.1 Progress report in the prescribed proforma (Annexure-VI) is called for from the beneficiary societies during implementation of the sanctioned projects.

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6.8.2 These progress reports are examined in detail with particular reference to utilization of funds and physical progress of implementation of the project.

6.8.3 The beneficiary societies 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 societies implementing the sanctioned projects, as and when required.

Process Output	Periodical Progress Reports
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6.9 Return of original documents

Process Input	Source
Receipt of request for return of original documents after repayment of entire loan	Cooperative Societies /Cooperative Federations/State Governments

6.9.1 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.

6.9.2 After confirmation of repayment of loan and upto date interest thereon by Finance Division, the original document is returned to the beneficiary society.

Process Output	Return of original documents to the beneficiary and issue of no-dues certificate
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6.10 Reporting

Process Input	Source
Requisition for information	P&C Division/ Finance Division/ Other Divisions of NCDC, DOAC & FW in Ministry of Agriculture & Farmers Welfare, Other departments/Ministries of GOI & State Governments, VIPs and RTI applicants and Internal & External Auditors

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

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

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

6.10.4 Providing inputs to DOAC & FW, Ministry of Agriculture & Farmers Welfare for inclusion/modification of inputs relating to policy level changes pertaining to programmes regarding this division.

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

6.10.6 Submission of quarterly Hindi Report in prescribed format; and

6.10.7 Compliance to provision of the Official Language Act to promote progressive use of Hindi.

Process Output	Submission of requisite information (statutory/regulatory & others) to the concerned
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7) PROCESS MEASUREMENTS

S. No	Processes	Measurable process indicators (in working days)	Monitoring frequency	Frequency monitored by
1.	Proposals (completed in all respect) for sanction of financial assistance towards working capital, Margin Money and Term Loan including Investment Loan and subsidy etc. for Ginning & Pressing units, Spinning Mills, Powerloom, Handloom, Coir, Jute and Sericulture Cooperative Societies.	<ol style="list-style-type: none"> 1. Examination of the proposal 2. (within 10 days after receipt of complete information). 3. Agenda for PSC in case of direct funding (within 7 days after 1 above). 4. Field Appraisal, if required (within 14 days after approval of PSC/ Competent Authority). 5. Agenda for DSC (within 7 days after 1 above). 6. Agenda for ISC/CSC [within 7 days after 1 above (State Govt.) / after decision of PSC or after field appraisal in case of direct funding]. 7. Agenda for BOM (within 7 days after decision of ISC/CSC). 8. Issuance of sanction letter (within 2 days after approval of Finance Division). 	<p>Quarterly</p> <p>-do-</p> <p>-do-</p> <p>-do-</p> <p>-do-</p> <p>-do-</p> <p>-do-</p>	Assistant Director or above

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

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S. No	Processes	Measurable process indicators (in working days)	Monitoring frequency	Frequency monitored by
2.	Reimbursement/ disbursement of sanctioned assistance	1. Examination of proposal (within 10 days after receipt of complete information). 2. Issuance of disbursement Letter (within 2 days after approval of Finance Division).	Quarterly -do-	Assistant Director or above
3.	De-sanction	1. Examination of proposal (within 10 days after receipt of complete information). 2. Issuance of letter (within 2 days after approval of Finance Division).	-do- -do-	Assistant Director or above
4.	Revalidation of sanction	1. Examination of proposal (within 10 days after receipt of complete information/ fulfillment of necessary obligations). 2. Issuance of letter (within 2 days after approval of Finance Division).	-do- -do-	Assistant Director or above
5.	Monitoring of sanctioned projects	1. On-going projects through periodical progress reports	-do-	Assistant Director or above
6.	Return of original documents of properties & assets, mortgaged/ pledged as security for NCDC's financial assistance	1. Examination of the request (within 10 days after receipt of complete information). 2. Issuance of No dues certificate (within 2 days after approval of Finance Division).	-do- -do-	Assistant Director or above

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

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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 for: a) Rehabilitation of sick cooperative societies	Only through State Government
		Receipt of proposal for: b) All other than above at a	As per the Schemes of NCDC
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 (Annexure-IX)
		Approval of sanction in case of term loans / margin money loans	Latest circular on delegation of powers for sanction of term loans except WC loans (Annexure-X)
4	Disbursement	Fulfilment of terms & conditions of sanction	Sanction Letter
		Security cover against sanctioned assistance (Direct funding)	Latest guidelines for direct funding (Annexure-III) 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 • RTI Act • Immediate response to queries

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10) DETAILS OF DOCUMENTED INFORMATION RETAINED

S.No	Title	Identifi- cation	Location	Maintained By	Retention Period in Years	Disposition
1.	Files					
	I. Financial Assistance Files	By Title	Division	Programme Officer, Sr. Assistant & Jr. Assistant	For 8 years (or) till loan is repaid whichever is later. For TUFs related files, till subsidy reimbursement exists.	Digitization and weeding out by tearing/shredding
	II. Policy Matters and Non Financial Files	By Title			Permanent	
2.	Sanction/ Disbursement / De-sanction Registers	By Title	Division	Programme Officer, Sr. Assistant & Jr. Assistant	15 years	Digitization and weeding out by tearing/shredding
3.	Diary and Despatch Register	By Title	Division	Sr. Assistant & Jr. Assistant	1 year	Weeding out by tearing/shredding
4.	Peon Book	By Title	Division	Sr. Assistant & Jr. Assistant	1 year	
5.	Attendance Register	By Title	Division	Assistant Director	1 year	
6.	File Register	By Title	Division	Programme Officer, Sr. Assistant & Jr. Assistant	Retained	
7.	File Movement Register	By Title	Division	SPS and PS	2 years	Weeding out by tearing/shredding

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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	MD	02
2	Form for Periodical Progress Report (Annexure-VI)	By Title	Division	Division	HOD	02
3	Guidelines for Direct Funding (Annexure-III)	Guidelines	Division	Finance Division	BOM	02
4	Policy Circulars	By Title	Division	Division	BOM	02
5	Checklist of Guidelines for assistance	Check List	Division	Finance Division	MD	02

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;
- NCDC's latest circular on delegation of financial and administrative powers.

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Managing Director (MD)

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