



## PROCESS DOCUMENT FOR COLD STORAGE DIVISION

DOC. NUMBER

NCDC/PD(CS)-11

DATE OF ISSUE

01-08-2016



### National Cooperative Development Corporation

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## Process Document Procedure for Cold Storage Division

Document ID : NCDC/PD(CS)-11

Revision No. : 01

Prepared By:	Reviewed By:	Approved By:
 Chief Director (Storage)	 QMS Documentation Committee	 Managing Director (MD)



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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	08.09.2014	Chief Director (Cold Stg.)	-	Initial copy	MR
00	01	01.08.2016	Chief Director (Cold Stg.)	--	Title of document, Input & Output included, process controls and risk management incorporated as per the requirement of ISO 9001:2015	QMS Documentation Committee

#### 2) DOCUMENT AVAILABILITY

HARD COPY / SOFT COPY	LOCATION AND WHERE AVAILABLE
HARD COPY	Chief Director (Cold Stg.)
SOFT COPY	<a href="http://ncdc.in/Internal_files/Page399.htm">http://ncdc.in/Internal_files/Page399.htm</a>

#### 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 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 may be referred

### 2) Responsibilities & Authorities

Annexure-II may be referred

### 3) ABBREVIATIONS

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
DSC	Divisional Screening Committee
FI	Financial Institution
GOI	Government of India
CSISAC	Central Sector Integrated Scheme for Agricultural Cooperation
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 Industry
NCDC	National Cooperative Development Corporation
NE	North Eastern Region
NHB	National Horticulture Board

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

#### 4) PURPOSE

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

#### 5) SCOPE

Sanction and release of financial assistance for Cold Storage activity under schemes like Corporation sponsored, Central Sector MIDH (NHB, NHM) and CSISAC.

Scheme	Purpose
Centrally Sponsored Scheme Mission on Integrated Development of Horticulture (MIDH) - NHB / NHM Sub- Schemes (Term loan & Subsidy)	Construction/ expansion/ modernization of Cold Storages.
Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC) (Term loan & Subsidy)	Construction/expansion/ renovation of Cold Storages.
Corporation Sponsored Scheme (CSS) (Term loan only)	Construction/expansion/ renovation of Cold Storages.
Margin Money (Term loan & Subsidy) and working Capital Assistance (loan)	Business Development.

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### 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.

Process Output	Finalized programme outlay alongwith physical & financial targets.
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#### 6.2 Generation of proposals

Process Input	Source
Finalized programme outlay alongwith physical and financial targets.	P&C Division



6.2.1 The schemes of the Cold 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.

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

Process Output	Receipt of proposal
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#### 6.3 Examination Proposal

Process Input	Source
Receipt of proposal	Cooperative Societies/State Government

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### 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 (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 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

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### 6.3.2 Scheme related information:

#### 6.3.2.1 Construction/Expansion/Modernisation 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 construction of cold storage.

6.3.2.4 Availability of technical/profession capability.

6.3.2.5 Availability of fruits and vegetables for storing in cold storage.

6.3.2.6 Detailed Project Report for the project incorporating techno-economic feasibility of 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 Input	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 above Rs.80.00 lakh and up to Rs.1.00 crore is placed before DSC. Based on recommendation of DSC, the proposal is sanctioned / further examined. On approval of DSC, 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. 5.00 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.5.00 crore, after recommendation of ISC, 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.
- 6.4.6 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.
- 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 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 Output	Sanction order
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### 6.5) Rejection Process/ De-Sanction (wherever applicable)

Process Input	Source
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

- 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 If the project does not take off due to any reason, 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.

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Process Output

Desanction / Rejection letter

### 6.6) Reimbursement / Release of sanctioned assistance

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

- 6.6.1 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.
- 6.6.2 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 no. of copies for release 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 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.
- 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/release 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
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 upto date interest thereon from Finance Division, the original documents are returned to the beneficiary society.

Process Output	Return of original documents to the beneficiary society
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### 6.9) Reporting

Process Input	Source
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

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- 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
- 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

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### 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.	<ol style="list-style-type: none"><li>1. a) Preparing PSC agenda item (in case of Direct funding)<ul style="list-style-type: none"><li>• within 21 days after receipt of the proposal complete in all respects.</li></ul></li><li>b) Examination on file (in case received through State Government)<ul style="list-style-type: none"><li>• Within 21 days after receipts of the proposal complete in all respects.</li></ul></li><li>2. Field Appraisal, if required (within 21 days of decision in this regard).</li><li>3. Preparing Agenda for DSC/ISC/CSC (within 21 days of decision in this regard).</li><li>4. Preparing BOM agenda item (within 7 days after decision of ISC/CSC).</li><li>6. Preparing sanction letter (within 7 days of approval of DSC/ ISC/ BOM)</li><li>7. Issuance of sanction letter (within 7 days after approval of Finance Division).</li></ol>	Quarterly  -do-  -do-  -do-  -do-  -do-	Chief Director

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S.No	Processes	Measurable indicators*	Monitoring frequency	Frequency monitored by
2.	Reimbursement/release of sanctioned assistance	<ol style="list-style-type: none"><li>1.Examination of proposal (within 14 days after receipt of complete information).</li><li>2.Issuance of release Letter (within 7 days after approval of Finance Division).</li></ol>	Quarterly	Chief Director
3.	De-sanction	<ol style="list-style-type: none"><li>1. Examination of proposal (within 14 days after receipt of complete information).</li><li>2. Issuance of letter (within 7 days after approval of Finance Division).</li></ol>	-do-	-do-
4.	Validity extension of sanction	<ol style="list-style-type: none"><li>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 release of assistance.</li></ul></li><li>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></li></ol>	-do-	-do-

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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
6.	Return of original 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-

8) **RISK AND OPPURTUNITIES** : 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	Upto Rs. 1 crore in DSC, more than Rs. 1 crore upto Rs. 5 crore in ISC/CSC (as may be the case) and more than Rs.5 crore by BOM after clearance of ISC/CSC

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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"><li>• Official Language Act, 1963</li><li>• RTI Act, 2005</li><li>• Immediate response to queries</li></ul>

### 10) 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	-do-	3 years	-Do-
3	Dispatch Register	-Do-	Rack	-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	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-

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9	Peon Book	-Do-	Rack	Jr. Assistant	5 year	-Do-
10	Attendance Register	-Do-	Rack	PS to Dir(I) & Dir. (II)	3 year	Do-
11	File Movement Register	By Title	Rack	PS to CD	1 year	-Do-

### 11) 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"><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>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>Almirah-I</li></ul>	DMI	DMI, DAC	00
7	Guidelines - CSISAC	Booklet	<ul style="list-style-type: none"><li>Almirah-I</li></ul>	DAC	DAC	00
8	Scheme Circular	Circular	<ul style="list-style-type: none"><li>Almirah-I</li></ul>	Division	Division	00

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9	Format for Monthly Progress Report (DMI-DAC)	F.No.NCDC 36-1/2014-Stg.& No.NCDC 48-2/2014-Stg.	• Almirah-I	DMI	DMI, DAC	00
10	WDRA application forms/ Guidelines	WDRA Policy file(No.NCDC:48-1/2010-Stg.)	• On WDRA website. <a href="http://www.wdra.nic.in">www.wdra.nic.in</a> • Almirah-IV	WDRA	WDRA	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; and
- 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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## Annexure to the Process Document of Cold Storage Division

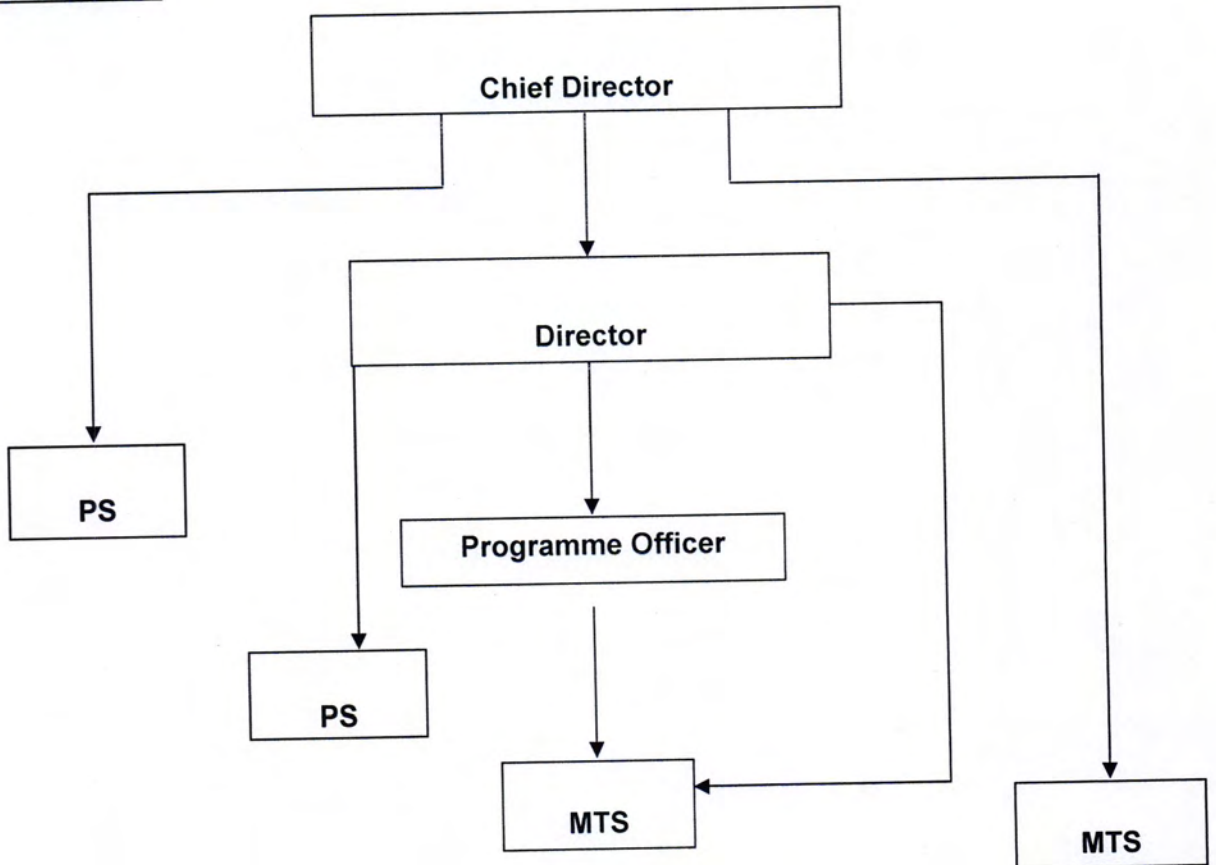
### List of Annexures

<b>Annexure No</b>	<b>Title</b>
I	Division Structure
II	Responsibilities and Authorities
III	Latest Scheme Circular
IV	Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC)

# Annexure to the Process Document of Cold Storage Division

ANNEXURE - I

## Division Structure



## Annexure to the Process Document of Cold Storage Division

### ANNEXURE - II

#### RESPONSIBILITIES & AUTHORITIES

Designation	Responsibilities	Authorities
Head of the Division (Chief Director)	<ul style="list-style-type: none"> <li>• Overall management of entire functions of the Division.</li> <li>• Coordination with all concerned related to activities of the Division.</li> <li>• Forwarding through proper channel the requests to the competent authority for approvals beyond delegated powers.</li> <li>• Planning and Policy Matters.</li> <li>• Act as designated PIO under RTI Act, 2005 for the Division.</li> <li>• Handling customer enquiries, complaints and feedback.</li> <li>• Replies to Parliament Questions, VIP References and Audit queries.</li> <li>• Attending meetings of MIDH (NHM/NHB), DAC etc. regarding Division's programmes/ activities.</li> <li>• Issue of WDRA Accreditation Certificates for warehouses (Cold Storages)</li> </ul>	<ul style="list-style-type: none"> <li>• Allocate work amongst Officers &amp; Staff of the Division.</li> <li>• Sanction/ recommend leave of Officers/ Staff.</li> <li>• Nodal officer of NCDC for Accreditation of warehouses (Cold Storages)</li> </ul>
Director	<ul style="list-style-type: none"> <li>• All schemes/works related to Cold Storage Programme</li> <li>• Coordination work of the Division.</li> <li>• Processing &amp; providing timely reply to the information sought under RTI Act, 2005.</li> <li>• Attending VIP references/ Parliament Questions/ Audit queries.</li> <li>• Preparation of Annual Report/ Programme of Activities of the Division.</li> <li>• Preparation of Important Policy Circulars.</li> <li>• Correspondence with MIDH (NHM, NHB, etc.)/ DAC/ Other Ministries including MOFPI, etc.</li> <li>• Attending any other work assigned from time to time.</li> </ul>	<ul style="list-style-type: none"> <li>• To examine issues pertaining to the work assigned and recommend suitable course of action to Reporting Officer.</li> </ul>

## Annexure to the Process Document of Cold Storage Division

PS	<ul style="list-style-type: none"> <li>• Assisting the Reporting Officer.</li> <li>• Taking dictation, typing letters and arranging schedule of activities of the Reporting Officer.</li> <li>• Make/ receive telephone calls.</li> <li>• Maintain file movement register.</li> <li>• Attending official guests.</li> <li>• Attending any other work assigned from time to time.</li> </ul>	<ul style="list-style-type: none"> <li>• Need based support to the Officer as assigned from time to time.</li> </ul>
PO	<ul style="list-style-type: none"> <li>• Opening new files, registers, etc.</li> <li>• Maintain data pertaining to sanction &amp; release of assistance.</li> <li>• Making entries and taking out statements from SRDB system.</li> <li>• Preparation/ submission of various periodic reports (viz. Hindi, RFD, DAC grant requisition, etc).</li> <li>• Handling/ maintaining files, registers, books, agendas, records, etc.</li> <li>• Attend Diary / Dispatch work of Division.</li> <li>• Attending any other work assigned from time to time.</li> </ul>	<ul style="list-style-type: none"> <li>• Need based support to the Officer as assigned from time to time.</li> </ul>
MTS	<ul style="list-style-type: none"> <li>• Moving files from one Officer/ Division to another.</li> <li>• Carry out photocopies and making sets of documents.</li> <li>• Delivery of approved information to other Divisions.</li> <li>• Distribution of Circulars and other documents to concerned Divisions.</li> <li>• Delivery of dak in R&amp;I section.</li> <li>• Attending bells of superiors, serving of tea/ coffee/ water to Officers/ Staff and visitors.</li> <li>• Attend any other work assigned from time to time.</li> </ul>	<ul style="list-style-type: none"> <li>• Need based access to files and records.</li> </ul>

राष्ट्रीय सहकारी विकास निगम  
NATIONAL COOPERATIVE DEVELOPMENT CORPORATION  
AN ISO 9001 : 2008 CERTIFIED ORGANIZATION  
( COLD STORAGE DIVISION )

\*\*\*\*\*

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4, Siri Institutional Area,  
Hauz Khas, New Delhi 110016.  
Website: [www.ncdc.in](http://www.ncdc.in)

No.NCDC: 1-2/2012-CS

Dated: 20.04.2015

To  
The Secretary (Cooperation / Horticulture),  
(All States / U.Ts)

**Sub: NCDC Cold Storage Programme for establishment/ modernization/ expansion of Cold Storages including Controlled Atmosphere (CA) & Modified Atmosphere (MA) Stores, Pre-cooling units by Cooperatives for horticulture produce – Sanction of financial assistance along with routing of subsidy through NCDC – Regarding.**

Sir,

As you are aware that NCDC provides financial assistance to the extent of 90% of the block cost to the State Govts. in respect of developed as well as under developed states and 95% in the least developed states (i.e. Arunachal Pradesh, Assam, Bihar, Jharkhand, J&K, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim & Tripura), for establishment/ modernization/ rehabilitation/ modification of cold storages including Controlled Atmosphere (CA) and Modified Atmosphere (MA) Stores, pre-cooling units by cooperatives.

2. NCDC assistance for cold storage programme is made available under the following schemes:

- (i) **Capital investment Subsidy (CIS) scheme of GOI: NHB / NHM Sub-scheme of centrally sponsored MIDH scheme for construction/ modernization/ expansion of Cold Storages**

NCDC has dovetailed its cold storage programme with National Horticulture Board (NHB) / National Horticulture Mission (NHM) sub-schemes of MIDH of DAC. In such cases quantum of loan provided by NCDC and share Capital by State Government (incase funding through State Govt.) is reduced by the subsidy available under the said sub-schemes. The details of scheme guidelines for NHB, MIDH, cost norms etc. can be referred on NHB's website:[www.nhb.gov.in/schemes.htm](http://www.nhb.gov.in/schemes.htm)



The scheme provides for credit linked back-ended subsidy @ 35% of the project cost limited to Rs.50.75 lakh per project in General area and 50% of project cost limited to Rs.72.50 lakh per project in NE, Hilly and Scheduled areas.

Assistance from NCDC including **back ended subsidy (BES)** under the above CIS scheme is available as per the following pattern of funding:

Assistance	Through State Government				Direct	
	NCDC to State Govt.		State Govt. to Society		General Areas	NE, H, S Areas
	General Areas	NE, H, S Areas	General Areas	NE, H, S Areas		
Loan	55%	40%	45 %	30%	40%	25%
BES*	35%	50%	35%	50%	35%	50%
Share Capital	***	***	10 %	10%	***	***
<b>Total</b>	<b>90%</b>	<b>90%</b>	<b>90 %</b>	<b>90%</b>	<b>75%</b>	<b>75%</b>
			10 % by Society		25% by Society	

\* Subject to availability from Government of India / NHM / NHB otherwise equivalent loan from NCDC for a cold storage / CA store. NE, H, S = NE, Hilly and Scheduled Areas.

**(ii) Central Sector Integrated Scheme on Agricultural Co-operation (CSISAC)**

Under the scheme, subsidy of 15%, 20% & 25% of the project cost is provided for establishment/ modernization/ expansion of cold storage projects and margin money assistance for developed (related to weaker sections only), under-developed & least-developed States respectively as detailed below:

**(a) Funding Pattern - Infrastructure Creation**

Assistance	Through State Government						Direct		
	NCDC to State Govt.			State Govt. to Society			DS	UD	LD
	DS	UD	LD	DS	UD	LD			
Loan	75%	70%	70%	50%	50%	50%	65%	65%	65%
Subsidy#	15%*	20%	25%	15%*	20%	25%	15%*	20%	25%
Share Capital	***	***	***	25%	20%	20%	***	***	***
<b>Total</b>	<b>90%</b>	<b>90%</b>	<b>95%</b>	<b>90%</b>	<b>90%</b>	<b>95%</b>	<b>80%</b>	<b>85%</b>	<b>90%</b>
<b>Society's Share</b>				10%	10%	5%	20%	15%	10%

DS – Developed states, UD – Under Developed states, LD – Least Developed states.

# Subsidy subject to availability from Government of India otherwise equivalent loan from NCDC.

\* Subsidy applicable to weaker section programmes only in Developed States.

**(b) Funding Pattern - Margin Money for Business Development**

Assistance	Through State Government						Direct		
	NCDC to State Govt.			State Govt. to Society <sup>§</sup>			DS	UD	LD
	DS	UD	LD	DS	UD	LD			
Loan	85%	80%	75%	85%	80%	75%	85%	80%	75%
Subsidy <sup>#</sup>	15%*	20%	25%	15%*	20%	25%	15%*	20%	25%

DS – Developed states, UD – Under Developed states, LD – Least Developed states,  
<sup>#</sup> Subsidy subject to availability from Government of India otherwise equivalent loan from NCDC.

\* Subsidy applicable to weaker section programmes only in Developed States

§ This may be passed on by the State Govt. as either Loan or Share capital to the society.

**N.B.** i) For the purpose of financial assistance, states have been divided in to three categories viz. L.D., U.D. and D.S. States. The states are categorised as under :-

**1. Cooperatively Least Developed States /Union Territories.**

{Arunachal Pradesh, Assam, Bihar, Jharkhand, Jammu & Kashmir, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, and Tripura}

**2. Cooperatively Under Developed States/Union Territories.**

{Andhra Pradesh\*, Chhattisgarh, Goa, Himachal Pradesh, Madhya Pradesh, Odisha, Rajasthan, Telangana, Uttar Pradesh, Uttarakhand, West Bengal, Andaman & Nicobar Islands (UT) and Lakshadweep (UT)}

**3. Cooperatively Developed States/Union Territories.**

{Gujarat, Haryana, Karnataka, Kerala, Maharashtra, Punjab, Tamilnadu, Chandigarh (UT), Dadra & Nagar Haveli (UT), Daman & Du (UT), Puducherry (UT), Delhi }.

ii) **Weaker Sections programme** :- (Fisheries, Dairy, Poultry, Live Stock, Coir, Jute, Sericulture, Handloom, Labour and Women Cooperatives)

**(iii) Working capital assistance:**

Besides, NCDC also provides working capital assistance for business operations of cooperative cold storages.

3. NCDC has been circulating its scheme for providing financial assistance to cooperative cold storages to all States / Union Territories / National Level and State Level Federations. The earlier Capital Investment Subsidy (CIS) Scheme of NHB and some other schemes of DAC have now been subsumed into one scheme viz. Mission for Integrated Development of Horticulture (MIDH).

Availability of subsidy under the scheme shall be subject to fulfillment of the terms & conditions as laid down by MIDH for the scheme. The detailed information/ operational guidelines of the scheme may be obtained from [www.midh.gov.in](http://www.midh.gov.in) and [www.nhb.gov.in](http://www.nhb.gov.in)

4. All project proposals received under various schemes of Department of Agriculture and Cooperation, Ministry of Agriculture, Government of India for setting up of Cold Chain Projects are required to invariably comply with the extant specifications standards and protocols on cold storage and cold chain components. While preparing Detailed Project Report for assistance for Cold Storage Projects, the concerned State Govts./ Society is required to adhere to the above protocol.

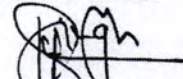
5. New proposals from societies, who have availed benefit of subsidy earlier, will be considered for fresh subsidy depending upon viability of new project and satisfactory performance of previous project(s).

6. Well established existing cooperative societies in operation for not less than three years may also avail NCDC assistance for construction / modernization /expansion of cold storages on direct funding basis. Broad eligibility conditions for availing assistance under direct funding scheme are (a) the society should have positive net worth, not less than 100% of paid up share capital i.e. there should be no erosion in the paid up share capital, (b) the society should not have any cash losses during last three years and there should be net profit in at least two of the previous years, (c) the debt equity ratio will normally be 65:35, depending upon the economic viability of the project, (d) value of assets to be mortgaged to NCDC as security against the loans should have adequate security margin, normally not less than 1.5 times, (d) the society seeking assistance, or any other society on which directors of this society have been directors, should not have any major default in repayment of loans to NCDC/FI/Banks.

7. Proposal(s) of cooperatives for establishment/ modernization/ expansion of Cold Storages as also Storages for various horticulture produce may be forwarded through concerned State Governments (with its recommendation) or directly as mentioned in para 6 above to avail NCDC assistance. The prescribed application forms for availing NCDC assistance, present interest rates and other details may be viewed/ downloaded from our website [www.ncdc.in](http://www.ncdc.in).

8. A list of potential proposals for setting up of Cooperative Cold Storages may kindly be made available to this Corporation at the earliest.

Yours faithfully,

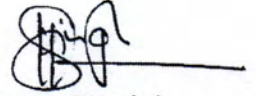


( K.J. Singh )

Chief Director (Cold Storage)

**Copy to:-**

1. The Registrar of Cooperative Societies (All States) \_\_\_\_\_
2. Principal Secretaries, Horticulture/Agriculture (All States/UTs)
3. Mission Directors, State Horticulture Missions (All States/UTs)
4. The Managing Director, State Cooperative Marketing Federations (All States)/  
National Level Federations \_\_\_\_\_
5. All Regional Directors, NCDC \_\_\_\_\_
6. Assistant Director (MIDH), Horticulture Division, Deptt. of Agriculture &  
Cooperation, Ministry of Agriculture, Krishi Bhawan, New Delhi
7. The Managing Director, National Horticulture Board, 85, Institutional Area,  
Sector-18, Gurgaon (Haryana).



( K.J. Singh )

Chief Director (Cold Storage)



**NATIONAL COOPERATIVE  
DEVELOPMENT CORPORATION**

4 - Siri Institutional Area,  
Hauz Khas, New Delhi 110016,  
Tel.No. 26510314  
Fax : 011-26962370  
E.mail. [mdncdc@ncdc.in](mailto:mdncdc@ncdc.in)

No. NCDC: 3-1/2012-P&C

Dated: 17.09.2014

From:

**Vasudha Mishra, I.A.S.,  
Managing Director**

To,

The Secretaries to Government,  
Cooperation Department  
Animal Husbandry, Dairy & Fisheries Department,  
Tribal Welfare/SC/ST Department,  
Industries Department,  
(All States & Union Territories)

Sub: Introduction of CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION (CSISAC) for financial assistance to Cooperative Societies by NCDC during the remaining period of the 12<sup>th</sup> Five Year Plan (2013-2017) – reg

Madam/Sir,

The Government of India in the Ministry of Agriculture, Department of Agriculture & Cooperation (DAC) has approved the CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION (CSISAC) for financial assistance to Cooperative Societies by NCDC during the remaining period of the 12<sup>th</sup> Five Year Plan (2013-2017). The DAC has issued detailed guidelines specifying the Components, coverage, eligible sectors and organisations, quantum of subsidy, Plan and Year-wise outlay etc. under the Scheme which is enclosed at Annexure-A for ready reference.

2. The Scheme has three Components covering several activities, target groups and also addresses the aspects containing regional disparities. Accordingly, NCDC has developed a comprehensive Operational Guideline for Implementation which is enclosed at Annexure-B to this letter for your ready reference. It may be noted that the assistance from DAC under the CSISAC Scheme is towards meeting the subsidy component specified under the Scheme, while the loan component (both Term Loan & Investment Loan) is to be provided by NCDC from its own resources. The conditions contained in the Guidelines

*PC retain as copy each policy file.*

*24.09*

*DP (MI)  
DP (SH)*

*AD (CS)*

*Sh. Sangay  
Sh. Brajendra  
Sh. G. K. Singh*

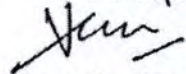
issued by DAC now supersede instructions earlier circulated in respect of Restructured Central Sector Scheme as implemented by NCDC through the 10<sup>th</sup> & 11<sup>th</sup> Five Year Plans, upto 03.07.2014 while on 04.07.2014 the new CSISAC scheme has been introduced by the DAC for implementation during the remaining part of 12<sup>th</sup> Five Year Plan.

3. It is requested that the Scheme may be brought to the notice of all the cooperative societies and others concerned, in your State and the cooperative societies may be impressed upon to prefer their proposals to NCDC for financial assistance. Cooperatively Developed States may please note that subsidy assistance under the scheme which was not earlier available to them under the Components I is now permitted @15% for projects/ programmes related to weaker sections subject to conditions detailed in the Guidelines. Further, Societies organised as Women Cooperatives and Labour Cooperatives under the provision of State Act, shall also be considered as Weaker Section Cooperatives for the purpose of subsidy assistance under CSISAC.

4. For any further clarification about the CSISAC Scheme, guidelines for preparation of Detailed Project Reports (DPR) and formulation of proposals, the Head Office at New Delhi and / or the concerned Regional Office of NCDC in your region may kindly be contacted for necessary assistance in facilitating generation of proposals, to derive optimal benefits from the Scheme for promotion and development of cooperative sector in your State. List of NCDC's Regional Offices and their contact addresses are enclosed at Annexure-C which are also available on the website: [www.ncdc.in](http://www.ncdc.in).

5 Hindi version of this circular follows.

Yours faithfully,

  
(Vasudha Mishra)  
Managing Director

Encl: As above.

Copy to:

1. Chief Director (Cooperation), Department of Agriculture and Cooperation, Ministry of Agriculture, Government of India, Krishi Bhawan, New Delhi
2. Registrar of Cooperative Societies (All States/UTs)
3. Directors/Commissioner of Fisheries (All States/UTs)
4. Directorate of Animal Husbandry & Veterinary Services (All States/UTs)
5. Director Handloom, Handicraft, Textile & Khadi, (All States/UTs)
6. Managing Director, Scheduled Caste and Scheduled Tribe Federations (All States/UTs)

7. Managing Director, State Cooperative Dairy Federation (All States/UTs)
8. Managing Director, State Cooperative Consumer Federation (All States/UTs)
9. Managing Director, State Apex Marketing Federation (All States/UTs)
10. Chief Executive Officer, National Level Cooperative Organisation
11. Managing Director, State Labour & Construction Cooperative Federation (All States/UTs)
12. All Chief Director, NCDC Head Office including TOPIC; Advisers (SCU/KPV/GKG) and Directors (MIS/PR), NCDC, Head Office
13. All Regional Director, NCDC
14. Guard File

**ANNEXURE - A**

No. L-12013/1/2014-I&P  
Government of India  
Ministry of Agriculture  
Department of Agriculture & Cooperation

R.No.333, Krishi Bhawan,  
New Delhi-110001  
Dated 4<sup>th</sup> July 2014

To

The Managing Director  
NCDC,  
Hauz Khas,  
New Delhi- 110016

**Subject :- Guidelines for implementation of the component of Assistance to NCDC Programme for Development of Co-operatives under the Central Sector Integrated Scheme on Agricultural Co-operation reg.**

Madam,

I am directed to refer to this Deptt.'s letter of even number dated 21<sup>st</sup> March 2014 and yours DO letter no. NCDC 3-1/2012-P&C dated 18.06.2014 on the subject mentioned above and to enclose a copy of revised guidelines for implementation of the component of 'Assistance to NCDC Programmes for Development of Co-operatives' under the Central Sector Integrated Scheme on Agricultural Co-operation during the remaining period of 12<sup>th</sup> Five Year Plan (2013-17) for further necessary action.

This issues with the approval of Secretary (A&C)

Encl : As Above

Yours faithfully

Sd/-

(Dr. A.K. Mishra)  
Chief Director (Cooperation)

Page1/14



**GUIDELINES FOR IMPLEMENTATION OF THE COMPONENT OF ASSISTANCE TO NCDC PROGRAMMES FOR DEVELOPMENT OF COOPERATIVES UNDER CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION (CSISAC) DURING THE REMAINING PERIOD OF 12<sup>TH</sup> FIVE YEAR PLAN (2013-17)**

**1. Objectives:**

The Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC) is the result of merger of two erstwhile schemes of 11<sup>th</sup> Five Year Plan viz, Restructured Central Sector Scheme for Assistance to National Cooperative Development Corporation (NCDC) Programmes for Development of Cooperatives and Central Sector Scheme for Education & Training. The main objectives of the scheme are to provide financial assistance for improving the economic conditions of cooperatives, remove regional imbalances and to speed up cooperative development in agricultural and allied sectors, help cotton growers to fetch remunerative price for their produce through value addition besides ensuring supply of quality yarn at reasonable rates to the decentralized weavers, overall development of selected districts in the country through cooperative efforts in agriculture and allied sectors and to assist National Level Cooperative Federation/ Multi State Cooperative Societies (MSCS) in the agriculture and allied sector to undertake promotional and skill development activities.

**2. Components of the Scheme:**

Financial assistance will be provided for the following components under the Scheme (CSISAC) under the component of Assistance to NCDC Programmes for Development of Cooperatives:

- i) Marketing, Processing, Storage, Consumer, Weaker Section Programmes of Cooperatives, Computerization of Primary Agricultural Cooperative Credit Societies (PACS), District Central Cooperative Banks (DCBs), State Cooperative Banks (SCBs) and Technical & Promotional (T&P) Cell Scheme for strengthening Management of State Cooperative Federations [subsidy on tapering basis].

Financial assistance will be provided under this component for improving the economic conditions of cooperatives, remove regional imbalances and to speed up cooperative development in agricultural marketing, processing, storage, computerization and weaker section programmes. The government will provide assistance to NCDC for financing the activities under agro and allied sector for processing, marketing, storage and input supply, development of weaker sections cooperatives such as tribal cooperatives, dairy, poultry, livestock, fisheries, handloom, coir, jute, sericulture cooperatives etc., T&P Cell and computerization of cooperatives.

- ii) Assistance for cotton development including ginning and pressing and establishment of new and modernization/ expansion/rehabilitation of existing cooperative spinning mills.

The basis objective of the scheme is to help cotton growers to fetch remunerative price for their produce through value addition besides ensuring supply of quality yarn and reasonable rates to the decentralized Weavers. Under this component, financial assistance will be provided to the cooperative spinning mills for share capital participation, modernization/ expansion of existing mills, rehabilitation of sick cooperative spinning mills, margin money assistance to cooperative spinning mills and State Cotton Federations, besides for setting up of new and modernization of existing cotton ginning and pressing units.

- iii) **Integrated Cooperative Development Projects in selected districts (ICDP):**

This scheme aims to promote overall development of selected districts in the country through cooperative efforts in agriculture and allied sectors including fisheries, poultry, handloom and rural industries etc.; strengthen cooperative network; promote business development plans by forging effective linkage with credit and other institutional structure in the area; develop PACS as multi-purpose entities and modernization of management of Cooperatives.

The component-wise details of physical and financial targets approved for 12<sup>th</sup> five year plan are given at Annexure-I and details of components are given at Annexure-II.

**3. Coverage /Area of operation:**

The scheme is approved for its implementation in all parts of the country covering all States and Union Territories (UTs).

**4. Eligible Sectors for NDCD's assistance under the scheme:**

Agricultural Marketing, Processing, Storage, Computerization and weaker sections' Programmes, and input supply, Plantation/horticultural crops, SC & ST cooperatives, tribal cooperatives, hill area cooperatives, dairy, poultry, livestock, fisheries, handloom coir, jute, cash crops, sericulture, computerization of cooperatives including PACS, DCCB and State Cooperative Banks, Spinning Mills, modernization/expansion of existing mills, rehabilitation of sick Cooperative Spinning Mills, Margin money assistance to cooperative spinning mills.

**5. Eligible Organizations for seeking assistance from NDCD under the scheme:**

Financial assistance will be provided to cooperative societies as per eligible sectors in para- 4 above.

Societies should not be less than three years older, having positive balance net worth for last three years and having rich experience in the field for which project is proposed under the scheme. In the case of government sponsored projects for cooperatives, this condition could be relaxed on case to case basis by Managing Director, NCDC.

#### **6. Pattern of Assistance to NCDC under the scheme:**

##### **Component - I**

Assistance for Marketing, processing (Small & medium sized processing units including Fruit & Vegetable units, Oilseed, Foodgrains, Plantation Crops, Cottage & Village Industries and Small Scale Industrial units, Handicrafts, Cane bamboo units etc.), Storage, Consumer, Weaker Sections' programmes (Fisheries, Dairy, Poultry, Live Stock, Coir, Jute, Sericulture, Handloom and Women Cooperatives).

Computerization of cooperatives (PACS, DCBs & SCBs), Creation of T&P Cell Scheme (subsidy on tapering basis) for strengthening of management of State Cooperative Federations.

##### **Pattern of Assistance**

A. The Assistance/ grants-in-aid under the scheme will be released by Government of India to NCDC and the loan part will be managed by NCDC from its own resources. The details of pattern of assistance/ grant-in-aid under the scheme will be as per details given below:

- (I) 25% Subsidy for Organizations / projects located in Cooperatively Least Developed States.
- (II) 20% subsidy for Organizations / projects located in Cooperatively under Developed States.
- (III) 15% subsidy for Organizations / projects located in Cooperatively Developed States subject to the following restrictions:
  - i) Cap of Rs. 5 crores per project/ per proposal;
  - ii) For financing proposals of weaker sections only for activities as identified by NCDC i.e. (a) Fisheries, (b) Tribal/SC & ST/ Hill Area Cooperatives, (c) Dairy, (d) Poultry, (e) Handloom, (f) Coir, Jute & Tobacco, (g) Sericulture, (h) Women Cooperatives and (i) Labour Cooperatives; and
  - iii) Only 20% of the total subsidy available under the plan/ scheme shall be provided for schemes/projects in Cooperatively Developed States.

## Component – II

Establishment of New and modernization of existing Ginning and Pressing units;

Rehabilitation of sick Cooperative Spinning Mills (Assistance for package to be evolved in consultation with concerned State Govt).

Establishment of new and expansion / modernization of existing cooperative spinning mills.

### Pattern of Assistance

15% subsidy for the above activities in all states.

## Component – III

Integrated cooperative development project in selected districts

- (a) All activities under the purview of NCDC may be covered keeping in view the needs and potential in the participating districts.
- (b) \* Special focus on training and development of manpower in cooperatives.
- (c) \* Managerial assistance applicable to project implementing agency (PIA)/ project implementation team (PIT) and monitoring.
- (d) \* Incentives for the cooperative personnel.
- (e) Dovetailing the subsidies available from any Department / Ministry / agencies for passing on to cooperatives.

*\* In case of special category states, 100% subsidy under the scheme while in other states shared equally between central grant and State Government. Total subsidy component in a project would not exceed 30% of the total project cost. Pattern of assistance for ICDP is enclosed as Annexure – III.*

B. Following may also be ensured while implementing the subsidy linked schemes:

- (I) For balanced distribution of subsidy linked assistance to all sectors / societies, repetition of grants / subsidy to a particular society for a particular project is not allowed.

However, in case of projects wherein enhancement is due to reasons beyond control of the society, viz.; natural calamities, policy decisions, etc. the issue may be examined on case to case basis on merits by BOM, NCDC and if required interim enhancement in the project cost before completion of approved project may be allowed.

- (II) The applicable assistance / subsidy across different interventions / components under the scheme would be the same as in the case of other ongoing schemes of the DAC or comparable schemes of other departments / ministries;
- (III) The Grants-in-aid / subsidy shall not be utilized for payment of salary / remuneration to the staff except in respect of ICD Projects, T&P Cell and salary under pre-operative cost of the infrastructure projects.

**7. Procedure for submission of applications/ project proposals for financial assistance from NCDC under the scheme:**

- (i) Rules/ Procedures shall be framed by the NCDC under intimation to the Administrative Ministry for assistance from NCDC.

**8. Release of Grant:**

Subsidy / grants-in-aid shall be released on request of NCDC, in prescribed format / proposal form. The release will be considered on submission of the utilization certificate of the grants-in-aid released during the previous financial year; detailed physical and financial progress report indicating the approved activities for which the grant was utilized; details of unspent balances, if any, and details of programmes / activities proposed to be undertaken during the financial year. Audited statement of accounts may submitted as soon as available.

**9. Documents Required:**

NCDC may prescribe the requirements of documents to be obtained from the agency as per the nature and size of the project(s).

**10. Implementation and monitoring of the projects sanctioned:**

Annual Action Plan / Programme of activities and other financial statements / documents for the scheme will be prepared by NCDC and submitted to DAC. The implementing agencies shall develop a mechanism to verify the projects at every stage to assess the performance.

For effective and smooth implementation of the projects under the scheme regular monitoring is required. Therefore, in addition to the existing system of project appraisal and monitoring of NCDC i.e. Central and Divisional Screening Committees, Board of Management, General Council, etc., NCDC shall also develop a system of requiring its implementing agencies to supervise all the projects funded by NCDC and send regular returns on physical and financial progress to DAC in the prescribed format (Appendix- I). The compilation of these returns may be reviewed in the Cooperation Division, DAC on a quarterly basis. In addition, NCDC may also undertake monitoring of some representative

projects selected on the basis of random sampling and also conduct evaluation of its schemes from time to time.

Further, NCDC would prepare a clear template for monitoring of the scheme for its effective and smooth implementation and submit the same to DAC. DAC shall also carry out inspection of subsidy linked projects on sample basis, from time to time.

**11. States specific focus:**

States in North-East of India may be given due consideration while implementing the scheme and not less than 10% Grant-in-aid should be utilized for these States.

**12. Sector specific focus:**

24% of total grants-in-aid under the scheme should be utilized for SC/ST societies (16% for SC and 8% for ST).

Besides the above, NCDC would ensure adequate coverage of societies belonging to women and other weaker segments of society under their grant-in-aid scheme to ensure that benefits of implementation are inclusive and accrued to the intended beneficiaries in accordance with Government guidelines and policies.

**13. Convergence with other schemes of DAC / other Ministries / Departments**

NCDC and other implementing agencies / MSCS / National Federations should make efforts for convergence of scheme with the other schemes of DAC and other Departments / Ministries / Organizations / Agencies etc. to avoid any over lapping / duplication of subsidy linked assistance. Panchayati Raj Institutions shall also be appropriately consulted for ensuring that local / Panchayati level requirements are adequately addressed.

**14. Review and Reporting**

The progress of implementation of the scheme / projects / societies would be reviewed by the implementing agencies from time to time. Further, the implementation of the scheme would be reviewed in DAC on quarterly basis. Therefore, the progress of implementation of the projects by the societies would be maintained by the implementing agencies / NCDC / Societies in prescribed format attached (Appendix-I) and made available to DAC as and when required.

**15. Evaluation**

The evaluation of the performance of the scheme would be carried out towards the end of 12<sup>th</sup> Plan or as advised by DAC.

**16. General Issues**

- i. There should not be any post-facto approval of grants for the projects / societies.
- ii. The projects should be completed in stipulated / approved time limit, no extension should be given in general.

**NOTE:**

- (i) If any relaxation in the implementation of these Guidelines is considered necessary, the same may be done with the approval of the Ministry.
- (ii) Guidelines in respect component (iv) i.e. Assistance to Multi-State Cooperative Societies (MSCS) / National Level Cooperative Federations, which will be implemented directly by DAC, shall be issued separately.

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### Annexure-I

The component wise and year wise projections of financial outlays and physical targets approved for 12<sup>th</sup> five year plan in respect of the component of Assistance to NCDC Programmes for Development of Cooperatives (subsidy & loan both) under the Central Sector Integrated Scheme on Agricultural Cooperation.

(Rs. in crore)

FINANCIAL PROJECTIONS (RS. IN CRORE)				PHYSICAL TARGETS (NEW SANCTIONS)
YEAR	LOAN	SUBSIDY	TOTAL	
<b>2012-13</b>				
i. Assistance for marketing, processing, storage etc. for Cooperative Development	107.44	54.11	161.55	5097*
ii. Assistance for Cotton Development, G& P Programmes and Establishment of New & Modernization / Expansion / Rehabilitation of Existing Cooperative Spinning Mills	20.05	3.00	23.05	7
iii. Integrated Cooperative Development Projects (ICDP) in selected districts	267.27	11.89	279.16	16
<b>Total</b>	<b>394.76</b>	<b>69.00</b>	<b>463.76</b>	<b>5120</b>
<b>2013-14</b>				
i. Assistance for marketing, processing, storage etc. for Cooperative Development	248.95	99.35 (62.50)	348.30	160
ii. Assistance for Cotton Development, G& P Programmes and Establishment of New & Modernization / Expansion / Rehabilitation of Existing Cooperative Spinning Mills	133.20	28.80 (7.00)	162.00	9
iii. Integrated Cooperative Development Projects (ICDP) in selected districts	124.00	16.00 (12.50)	140.00	19
<b>Total</b>	<b>506.15</b>	<b>144.15 (82.00)</b>	<b>650.30</b>	<b>188</b>
<b>2014-15</b>				
i. Assistance for marketing, processing, storage etc. for Cooperative Development	342.21	132.84 (70.50)	475.05	160
ii. Assistance for Cotton Development, G& P Programmes and Establishment of New & Modernization / Expansion / Rehabilitation of Existing Cooperative Spinning Mills	195.59	42.73 (18.00)	238.32	8
iii. Integrated Cooperative Development Projects (ICDP) in selected districts	76.25	17.37 (12.50)	93.62	19
<b>Total</b>	<b>614.05</b>	<b>192.94 (101.00)</b>	<b>806.99</b>	<b>187</b>



## Annexure-I (Contd.)

YEAR	LOAN	SUBSIDY	TOTAL	Physical Target
<b>2015-16</b>				
i. Assistance for marketing, processing, storage etc. for Cooperative Development	342.20	132.85	475.05	160
ii. Assistance for Cotton Development, G& P Programmes and Establishment of New & Modernization / Expansion / Rehabilitation of Existing Cooperative Spinning Mills	195.58	42.73	238.31	8
iii. Integrated Cooperative Development Projects (ICDP) in selected districts	76.24	17.37	93.61	18
Total	614.02	192.94	806.97	186
<b>2016-17</b>				
i. Assistance for marketing, processing, storage etc. for Cooperative Development	342.20	132.85	475.05	160
ii. Assistance for Cotton Development, G& P Programmes and Establishment of New & Modernization / Expansion / Rehabilitation of Existing Cooperative Spinning Mills	195.58	42.74	238.32	8
iii. Integrated Cooperative Development Projects (ICDP) in selected districts	76.24	17.37	93.61	18
Total	614.02	192.96	806.98	186
<b>2012-13 to 2016-17</b>				
i. Assistance for marketing, processing, storage etc. for Cooperative Development	1383.00	552.00	1935.00	5737
ii. Assistance for Cotton Development, G& P Programmes and Establishment of New & Modernization / Expansion / Rehabilitation of Existing Cooperative Spinning Mills	740.00	160.00	900.00	40
iii. Integrated Cooperative Development Projects (ICDP) in selected districts	620.00	80.00	700.00	90
Grand Total	2743.00	792.00	3535.00	5867

\* includes 5015 societies sanctioned margin money @Rs.2 lakh / society. Total assistance sanctioned is Rs.100.30 crores, however amount sanctioned per society is meager.

While the loan component will be provided by NCDC from its own resources / market borrowings, the subsidy would be provided by the Department of Agriculture and Cooperation, Ministry of Agriculture. Apart from this outlay of Rs. 22500 crores has been proposed during 12<sup>th</sup> Five Year Plan under the Cooperation Sponsored Scheme for which the funds will be arranged by NCDC from its sources.

Note : Figures in brackets indicate funds allotment under RE (2013-14) and Annual Plan/BE (2014-15).

**Annexure – II**  
**Details of components, activities and pattern of subsidy in 12<sup>th</sup> Five Year Plan**

S.No.	Component	Activities / Cooperatives	Pattern of subsidy assistance
1.	Assistance for Marketing, Processing, Storage etc. programmes in Cooperatively Under and Least Developed States.	Assistance for Marketing, Processing*, Storage, Cold Storage, Consumer, Weaker Section** programmes. Computerization of cooperatives (PACS, DCBs & SCBs)*. Creation of T&P Cell Scheme (subsidy on tapering basis) for strengthening of management of State Cooperative Federations. (Margin Money, Term Loan, Investment Loan & subsidy)	A. Cooperative Least Developed States : 25% B. Cooperatively Under Developed States : 20%
	Assistance for Marketing, Processing, Storage etc. programmes in Cooperatively Developed States	Fisheries, Tribal, SC/ST, Hill Area Cooperatives, Dairy, Poultry, Handloom, Coir, Jute, Tobacco, Sericulture, Women Cooperatives, Labour Cooperatives. (Margin Money, Term Loan, Investment Loan & subsidy)	Cooperatively Developed States : 15%
2.	Assistance for Cotton development including Ginning & Pressing units, Establishment of new and modernisation / expansion / rehabilitation of existing Cooperative Spinning Mills	<ul style="list-style-type: none"> <li>Establishment of New and modernization of existing Ginning and Pressing units;</li> <li>Rehabilitation of sick Cooperative Spinning Mills. (Assistance for package to be evolved in consultation with concerned State Govt).</li> <li>Establishment of new and expansion /modernization of existing cooperative spinning mills. (Margin Money, Term Loan, Investment Loan &amp; Subsidy)</li> </ul>	All states, All Components : 15%

S. No.	Component	Activities / Cooperatives	Pattern of subsidy assistance
3.	Integrated Cooperative Development Projects in selected districts.	For all activities under the purview of NCDC in participating district with special focus on training and development of manpower in cooperatives. (Margin Money, Term Loan, Investment Loan & Subsidy towards managerial assistance for Project Implementing agency (PIA)/ Project Implementation Team (PIT) to meet the cost of PIA/PIT, monitoring, incentives and subsidy dovetailed for beneficiary cooperatives.	<p>1. Manpower Development &amp; Training</p> <p>2. Managerial assistance (applicable to PIA and Monitoring Cell also) and Incentives</p> <p>3. For sub-projects of cooperatives in ICDP, the pattern applicable in case of normal NCDC Schemes for the given State / Activity / Category shall be applied. The subsidy assistance available from any Dept / Ministry / Agencies shall be dovetailed for passing on to the cooperatives.</p> <p>Special category States 100% while for other States 50% (balance to be contributed by State Govt. from their own resources)</p> <p>Total subsidy (1, 2 &amp; 3) in the project restricted to 30% of the project cost.</p>

• Small & medium sized processing units include Fruit & Vegetable units, Oilseed, Foodgrains, Plantation Crops, Cottage & Village Industries and Small Scale Industrial units, Handicrafts, Cane bamboo units etc.

\*\* Weaker section programmes / activities which are:-

Fisheries, Dairy, Poultry, Live Stock, Coir, Jute, Sericulture, Handloom, Tribal / SCs and STs / Hill area, Tobacco, Labour and Women Cooperatives.

Note: Inter-component transfers of funds may be permitted with approval of DAC.

ANNEXURE-III

PATTERN OF ASSISTANCE IN RESPECT OF INTEGRATED COOPERATIVE DEVELOPMENT PROJECTS IN SELECTED DISTRICTS (ICDP)

Sl. No.	Activity	From NCDC to State Government		From State Government to Society			
		Loan	Sub.	Loan	Share Capital	Sub.	Total
(i)	Manpower Development & Training	-	@50%	-	-	100%	100%
(ii)	Managerial assistance (applicable to PIA and Monitoring Cell and also) incentive	-	@50%	-	-	100%	100%
(iii)	For sub-projects of cooperatives in ICDP, the pattern applicable in case of normal NCDC Schemes for the given State/activity/category shall be applied with the modification that 100% of the assistance shall be provided to the State Govt. for passing on to the cooperatives. The subsidy assistance available from any Deptt./Ministries/agencies shall be dovetailed for passing on to the cooperatives.						

The total subsidy component in a project would not exceed 30% of the total project cost.

@ In the case of states classified as 'Special Category States', 100 per cent subsidy shall be given out of the scheme to State Government under items No. (i) and (ii) above.

APPENDIX-1

Central Sector Integrated Scheme on Agricultural Cooperation  
 Monthly Progress Report for the Month of \_\_\_\_\_

Name of Society, Address, Regn. No. & date	Name of project	Project Location	Type of society SC/ST, Women, General	Purpose /objective	Total cost proposed	DETAILS OF PROJECT			Completion schedule	Cumulative sanctions / disbursements	Category / component under which sanctioned	Monitoring schedule	Remarks			
						Total cost sanctioned										
						Loan	Sub	Total								
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17

**National Cooperative Development Corporation**

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**Sub: Operational Guidelines for Implementation of Central Sector Integrated Scheme on Agricultural Cooperation of the Department of Agriculture and Cooperation (DAC) by NCDC**

Under the for Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC), NCDC shall provide financial assistance in the form of loan (both Term Loan and Investment Loan) and subsidy to the cooperative societies for their development.

2. The loan component shall be provided from out of NCDC's own funds while the subsidy will be provided from outlay earmarked by Department of Agriculture & Cooperation, Ministry of Agriculture, Government of India under the CSISAC.
3. The scope of the Scheme covers whole of India.
4. For the purpose of NCDC's funding the states are categorised as under :
  - Cooperatively Least Developed States /Union Territories. {Arunachal Pradesh, Assam, Bihar, Jharkhand, Jammu & Kashmir, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, and Tripura};
  - Cooperatively Under Developed States/Union Territories. {Andhra Pradesh, Chhattisgarh, Goa, Himachal Pradesh, Madhya Pradesh, Odisha, Rajasthan, Telangana, Uttar Pradesh, Uttarakhand, West Bengal, Andaman & Nicobar Islands (UT) and Lakshadweep (UT)};
  - Cooperatively Developed States/Union Territories. {Gujarat, Haryana, Karnataka, Kerala, Maharashtra, Punjab, Tamilnadu, Chandigarh (UT), Dadra & Nagar Haveli (UT), Daman & Dui (UT), Puducherry (UT), Delhi }
5. There are three components of the CSISAC Scheme as detailed in Annexure -A.

**5.1 COMPONENT - I**

5.1.1 NCDC provides assistance for activities related to (i) Marketing, (ii) Processing (Small & Medium sized processing units related to agriculture and allied activities), (iii) Storage including Cold Storage and (iv) Consumer business.

5.1.2 Weaker Section Programme shall include programmes related to activities mentioned at (i) to (iv) above taken up by (a) Fisheries, (b) Dairy & Livestock, (c) Poultry, (d) Coir, (e) Jute, (f) Sericulture, (g) Handloom & (g) Tobacco Cooperatives. Apart from these programme/activities, Weaker Section benefits will also be extended to Tribal / Scheduled Caste/ Scheduled Tribe/ Hill area, Labour and Women Cooperatives for undertaking the above activities (5.1.1 above).

5.1.3 The pattern of funding under the Component – I is detailed here under:

**A. Margin Money for Business Development:**

To cover all levels of cooperatives for sectors/activities funded by NCDC

Developed States/UTs (For Weaker Section Programme only) (For all activities as detailed at Para 5.1.1)			Under Developed States/UTs (For all activities as detailed at Para 5.1.1)			Least Developed States/UTs (For all activities as detailed at Para 5.1.1)		
NCDC to S/Govt.	S/Govt to Society	Direct Funding	NCDC to S/Govt.	S/Govt to Society	Direct Funding	NCDC to S/Govt.	S/Govt to Society	Direct Funding
Loan 85%	Loan and/or SC 85%	Loan 85%	Loan 80%	Loan and/or SC 80%	Loan 80%	Loan 75%	Loan and/or SC 75%	Loan 75%
Sub. 15%	Sub. 15%	Sub. 15%	Sub 20%	Sub 20%	Sub 20%	Sub 25%	Sub 25%	Sub 25%
S/Govt. – State Government; Sub - Subsidy; SC - Share Capital Subsidy subject to availability from Govt. of India otherwise equivalent loan from NCDC								

**B. Assistance for Infrastructure Creation (Project Facilities), Capital Asset Creation, Establishment of Small & Medium scale Agro & Allied Processing Units, Computerisation etc.**

NCDC shall provide assistance for establishment/ renovation/ expansion/ upgradation & modernisation of godowns, storage, & cold storages, worksheds, workshed cum showroom, showroom, warehouse, small & medium scale agro & allied sector processing units including pre/post loom processing/garment & knitting units; creation of infrastructure for marketing; purchase of furniture & fixtures; transport vehicles including refrigerated vans; purchase/ installation of computers/ computerization (including hardware, software, networking, site preparation, manpower, training etc.).

Assistance shall also be provided for supply of agriculture inputs by establishment of bio-fertiliser unit; agro service/custom hiring centers/ service/repair centers/ workshops, agricultural inputs manufacturing and allied units – small/ medium sized insecticides/pesticides formulation units, seed processing units etc.); Consumer business by establishment of diesel, kerosene bunk/warehouse, new/expansion/modernisation of wholesale consumer cooperative stores/ departmental consumer cooperative store/ Consumer Federations; Fisheries Cooperative for purchase of operational inputs such as fishing boats, nets, and engines, development of inland fisheries, seed farms, hatcheries, etc. and Integrated Fisheries Projects (Marine, Inland and Brackish Water); Livestock Cooperative for setting up of slaughter houses; purchase of livestock animals for breeding, rearing, meat, fleece, skin, wool and other by-products.

Developed States/UTs (For Weaker Section Programme only) (For all activities as detailed at Para 5.1.1)			Under Developed States/UTs (For all activities as detailed at Para 5.1.1)			Least Developed States/UTs (For all activities as detailed at Para 5.1.1)		
NCDC to S/Govt.	S/Govt. to Society#	Direct Funding	NCDC to S/Govt.	S/Govt. to Society	Direct Funding	NCDC to S/Govt.	S/Govt. to Society	Direct Funding
Loan 75% Sub 15%	Loan 50% SC 25% Sub 15%	Loan 65% Sub 15%	Loan 70% Sub 20%	Loan 50% SC 20% Sub 20%	Loan 65% Sub 20%	Loan 70% Sub 25%	Loan 50% SC 20% Sub 25%	Loan 65% Sub 25%
Members' contribution	10%	20%		10%	15%		5%	10%

✓ S/Govt. – State Government; Sub - Subsidy; SC - Share Capital;  
 ✓ Subsidy subject to availability from Govt. of India otherwise equivalent loan from NCDC;  
 ✓ In case of "Computerisation" programme 100% assistance (i.e. as loan / Subsidy/ Share Capital) may be provided through Govt. or directly to the beneficiary in all States;  
 ✓ # Debt equity ratio may vary depending upon viability of the proposed project.

### C. Technical and Promotional Cell

- i. All state level cooperative federations (excluding those connected with the weaker sections programmes):

Under - Developed States	Least – Developed States
Subsidy for employment of professionals to be provided for a period of 5 years on a tapering scale. i) 100% in the first 2 years. ii) 80% in the 3 <sup>rd</sup> & 4 <sup>th</sup> year. iii) 70% in the 5 <sup>th</sup> year.	Subsidy for employment of professionals to be provided for a period of 7 years on a tapering scale. i) 100% for the first 5 years. ii) 80% for the subsequent 2 years.

- ii. All Federations connected with the weaker sections programmes:

Subsidy for employment of professionals to be provided for a period of 7 years on a tapering scale. i) 100% for the first 5 years. ii) 80% for the subsequent 2 year.
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Qualifications and scales of pay and other emoluments for the various experts/professionals would be determined by the concerned federations in consultation with NCDC. Subsidy, if available from the Central Govt., is proposed to be provided only for Pay, HRA, CCA, DA for 5 to 7 years. The assistance will be sanctioned by the Corporation only after careful consideration of the proposal of the institutions and assessing the need for appointment of such experts.

## 5.2 COMPONENT -II:

5.2.1 NCDC shall provide assistance for establishment of modern and modernisation/expansion of existing ginning & pressing unit organised by cotton growers and their cooperatives with the objective of improving the quality of lint, material handling for improvement in quality of cotton which is used as major raw material for textile unit. NCDC also provides financial assistance for establishment of new/modernisation & expansion of existing cooperative spinning mills organised by



cotton growers and weavers in the country. Under WTO spinning mills are free to use natural and manmade fibers as raw material.

5.2.2 The activities covered and pattern of funding are as under:

From NCDC to State Govt.	From State Govt. to Society	Direct Funding
<b>(a) Establishment of New Cooperative Spinning Mills</b>		
Term Loan 50% Investment Loan 25% Subsidy 15%	Term Loan 50% Share Capital 25% Subsidy 15% Members Contribution 10%	Term Loan 60% Subsidy 15% Members Contribution 25%
<b>(b) Modernization/Expansion of Existing Spinning Mill</b>		
Term Loan 45% Investment Loan 30% Subsidy 15%	Term Loan 45% Share Capital 30% Subsidy 15% Members Contribution 10%	Term Loan 60% Subsidy 15% Members Contribution 25%
<b>(c) Margin Money Assistance for Coop. Spinning Mills &amp; State Coop. Cotton Federation</b>		
Term Loan 85% Subsidy 15%	Term Loan 85% Subsidy 15%	Term Loan 85% Subsidy 15%
<b>(d) Establishment of Modern Ginning &amp; Pressing Unit, Modernisation/Expansion of Existing Unit</b>		
Term Loan 50% Investment Loan 25% Subsidy 15%	Term Loan 50% Share Capital 25% Subsidy 15% Members Contribution 10%	Term Loan 50% Subsidy 15% Members Contribution 35 %
<b>(e) Rehabilitation of Sick Coop. Spinning Mills</b>		
Investment Loan 75% Subsidy 15%	Investment Loan 75% Subsidy 15% Members Contribution 10%	Not Applicable (State Govt's involvement is mandatory)

### 5.3 **COMPONENT - III:**

5.3.1 One of the important schemes of the NCDC is "Integrated Cooperative Development Project (ICDP) Scheme" which was introduced in the year 1985-86 and aims at:

- ✓ Development of Primary Agricultural Credit Societies as multi purpose self-reliant entities;
- ✓ Development of allied sector cooperatives; and
- ✓ Development of viable functional linkages among cooperatives.

5.3.2 Under the Scheme, an area development approach is adopted for development of cooperatives. A Macro Plan is prepared for the whole of selected district, keeping in view the local resources and needs. The Project is implemented by a Project Implementing Agency (PIA) selected by the State Government in consultation with NCDC. Generally the project is implemented by the District Central Cooperative Bank. To assist the PIA in project implementation, a project implementation team (PIT) is constituted at the district level to prepare Business Development Plan for the societies, assess the society-wise infrastructural and margin money and provide assistance accordingly. The systems and procedures are

streamlined and viable functional linkages are established to make the operations cost effective.

5.3.3 Gaps in managerial skills are identified and necessary training is provided to personnel in cooperatives. PIT personnel provide on the job training and guidance to the cooperatives. The Scheme also has an incentive component for motivating the paid staff of primary cooperatives to perform better and improve the functioning of the cooperatives.

5.3.4 NCDC funds the ICD Projects through State Govt. The project funding is under two heads - Loan and Subsidy. The loan is for creation of infrastructure and strengthening of share capital / providing margin money for augmenting the business of the societies. Subsidy is provided for project implementation, manpower development and training, monitoring and incentives. Subsidy assistance available from any department / ministries / agencies shall be dovetailed for passing on to the cooperatives.

5.3.5 The activities covered and the pattern of funding are as under:

SN	Activity	From NCDC to S/Govt.			From S/Govt. to Cooperatives			
		Loan	Sub	Total	Loan	S/cap.	Sub.	Total
<b>A. Cooperatively Least Developed States</b>								
i)	Infrastructure Creation (Component I & II)	75%	25%	100%	50%	25%	25%	100%
ii)	Margin money to beneficiaries societies	75%	25%	100%	-	75%	25%	100%
iii)	Share capital to DCCBs	100%	-	100%	-	100%	-	100%
iv)	Manpower Development & Training	-	50% @	50% @	-	-	100%	100%
v)	Managerial assistance to PIA and Monitoring Cell etc.	-	50% @	50% @	-	-	100%	100%
<b>B. Cooperatively Under-Developed States</b>								
i)	Infrastructure Creation (Component I & II)	80%	20%	100%	50%	30%	20%	100%
ii)	Margin money to beneficiaries societies	80%	20%	100%	-	80%	20%	100%
iii)	Share capital to DCCBs	100%	-	100%	-	100%	-	100%
iv)	Manpower Development & Training	-	50% @	50% @	-	-	100%	100%
v)	Managerial assistance to PIA and Monitoring Cell etc.	-	50% @	50% @	-	-	100%	100%
<b>C. Cooperatively Developed States</b>								
<b>a) Weaker Section Programme / Activities</b>								
i)	Infrastructure Creation (Component I)	85%	15%	100%	50%	35%	15%	100%
ii)	Margin money to beneficiaries societies	85%	15%	100%	50%	35%	15%	100%
iii)	Share capital to DCCBs	100%	-	100%	-	100%	-	100%
iv)	Manpower Development & Training	-	50% @	50% @	-	-	100%	100%
v)	Managerial assistance to PIA and Monitoring Cell etc.	-	50% @	50% @	-	-	100%	100%
<b>b) Other than Weaker Section Programme / Activities</b>								
i)	Infrastructure Creation (Component I & II)	100%	-	100%	50%	50%	-	100%
ii)	Margin money to beneficiaries societies	100%	-	100%	50%	50%	-	100%
iii)	Share capital to DCCBs	100%	-	100%	-	100%	-	100%
iv)	Manpower Development & Training	-	50% @	50% @	-	-	100%	100%
v)	Managerial assistance to PIA and Monitoring Cell etc.	-	50% @	50% @	-	-	100%	100%
<b>Note:</b>								
✓ Total subsidy component under any project shall, however, not exceed 30% of the total project cost.								
✓ Subsidy assistance available from any department / ministries / agencies shall be dovetailed for passing on to the cooperatives.								
✓ The subsidy is shared between the NCDC and the State Government on 50:50 basis.								
✓ In case of special category states indicated as @ in the table above, entire subsidy component is provided by the NCDC. The special category states are all North-Eastern States, Sikkim, Himachal Pradesh, Jammu & Kashmir and Uttrakhand.								

6. **NOTES FOR AVAILING NCDC ASSISTANCE:**

6.1 **General Criteria**

- i) Debt-Equity ratio in case of processing units and other infrastructural facilities can be adjusted keeping in view the viability of the projects. Members' contribution could be reduced provided the State Government makes good the members' part of the share.
- ii) In case of projects funded under specific schemes of the Government of India/other Institutions, their pattern of assistance will apply.
- iii) The Schemes of NCDC could be dovetailed with the schemes of Govt. of India/Departments of Government/any other source(s). The pattern of assistance will be adjusted accordingly, with the condition that only one central subsidy shall be available. State Government can however contribute subsidy from their sources, if considered desirable.
- iv) Assistance to cooperatives having area of operations in more than one state could be provided directly subject to suitable security by way of mortgage of assets etc.
- v) Direct funding will be as per the guidelines decided by NCDC from time to time.
- vi) Pattern of assistance indicates the maximum limit of financial assistance that can be provided.
- vii) Programme/Project should meet the Statutory/Obligatory requirements viz. pollution, environment, hygiene etc.
- viii) Cooperatives shall normally have a democratically elected Board, professionally managed and proper arrangements for forward and backward linkages.

6.2 **Norms for Direct Funding**

The details are available in NCDC's website: [www.ncdc.in](http://www.ncdc.in) under the heading "Eligibility for Direct Funding" which will be applicable for implementation of programmes under CSISAC.

6.3 **Procedure for availing NCDC's assistance**

Cooperative societies intending to avail NCDC's assistance may contact the Office of Registrar of Cooperative Societies(RCS)/Commissioner in charge of the specific programme / Agriculture & Cooperation Department/ Regional Offices of NCDC. The list of NCDC's **Regional Offices**, its jurisdiction, contact numbers, email address etc. are available in NCDC's website under the heading "Regional Directorate". The **Common Loan Application Forms** for various activities are also available in NCDC's website under heading "Application Form" which may be utilised.

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## Annexure-C

## NCDc FIELD OFFICES

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