

National Cooperative Development Corporation

Work Manual
Finance Division
(Updated September, 2021)

INDEX

S. No.	PARTICULARS	Page No.
1.	Functions of Division	3
2.	Process Details	4
3.	Process Measurement	15
4.	Details of Documented information retained	19
5.	Details of Documented information maintained	21
6.	Reference	21
7.	Process Control	22
8.	Responsibilities & Authority	23
9	Division Structure	32
10	Abbreviations	33

1. Functions of the Division

- i. Safe custody of legal documents.
- ii. Centralized allotment of control numbers for sanction and disbursement of assistance etc.
- iii. Work related to Asset Liability Management Committee- convening the meeting, issue of agenda and minutes.
- iv. Providing support to Programme Divisions/ Regional Offices in the matter of sanction and disbursement of assistance by way of examination of proposals, approvals, vetting of legal documents.
- v. Providing support in the form of legal advice to all Programme divisions and Regional offices in execution of legal documents for securing financial assistance provide by NCDC to cooperatives directly.
- vi. Arranging funds by way of market borrowing and from Banks/ Government / other institutions/ agencies under various Government scheme at competitive rates and related documentation.
- vii. Centralized disbursement of financial assistance to the borrowers and recovery of financial assistance.
- viii. Timely issue of demands for recovery of financial assistance and regular tracking of all overdues.
- ix. Issue of no dues certificate to borrowing entities
- x. Maintenance and audit of corporate accounts.
- xi. Timely payments of all Statutory dues like TDS, GST, Cess etc and regular filing of statutory returns.
- xii. Dealing employee matters pertaining to salary & allowances and employee advances.
- xiii. Dealing with matters pertaining to Provident fund of the employees and NPS subscription.
- xiv. Examination and settlement of medical claims of serving employees, their dependents and retired employees.
- xv. Examination and settlement of TA/ DA, TTA, Foreign tours and LTC of the employees.
- xvi. Offering comments/ financial concurrence on the proposals related to procurement of goods/ services.
- xvii. Examination of draft letters received from various programme divisions
- xviii. Work related to Asset Liability Management Committee- convening the meeting, issue of agenda and minutes.
- xix. Dealing with matters pertaining to superannuation benefits.
- xx. Submission of Daily reports on to Borrowing and Payments, Weekly report on Sanctions and Disbursements, Fortnightly reports on sanctioned administrative projects (NIPMAR) and Nodal Officer discussion with Regional directorates, monthly reports on Salary and allowances, etc.

2. Process Details

All the processes of finance division are implemented by various cells created for the purpose. The procedure of all the activities of these cells are as follows:-

2.1 Budget Cell

2.1.1 Policy issues regarding terms of finance and schemes

- I. Preparation of policy guidelines on the terms and conditions of financial assistance by the Corporation, based on the feedback/ references received from programme divisions and directions of management.
- II. Revision of rate of interest from time to time based on cost of borrowing of Corporation to keep interest rates competitive.

2.1.2 Convening meetings of Pre-Screening Committee, Internal and Central Screening Committees

- I. Receipt of agenda notes from programme divisions for consideration of the concerned Committee.
- II. Convening meeting of concerned Committee after seeking convenience of Chairman of the Committee.
- III. Examination and offering comments on proposals as per the lending policy and related circulars
- IV. Circulation of agenda notes along with meeting notice.
- V. Drafting of minutes of the meeting and issue of minutes with the approval of Chairmen of the respective committee

2.1.3 Participation in the Divisional Screening Committee Meetings

- I. Nominated officers participate in the meeting of the Divisional Screening Committees to which s/he is nominated.

2.1.4 Approval of sanction letters

- I. After approval of assistance by the screening committee, Programme division sends draft sanction letter to Finance Division for vetting and approval.
- II. Draft sanction letters are examined with reference to the particulars indicated in the agenda notes and minutes of the meeting of screening committee.

- III. After approval, sanction letter is returned to programme division after allotment of centralized Finance Control number generated by SRDB system and entering the details in sanction register.

2.1.5 Approval of Disbursements

- I. Checking of receipt of processing fee as per corporation policy.
- II. For approval of disbursement, Programme Divisions send disbursement proposals alongwith draft disbursement letters on file to Finance Division for vetting/approval
- III. After approval, the file is returned to programme division after allotment of centralized Finance Control number generated by SRDB system and entering the details in disbursement register.

2.1.6 Approval of extension of validity period of NCDC assistance

- I. Proposal for extension of validity period of NCDC sanction is sent by programme divisions to finance division. After obtaining approval of competent authority, extension of validity period is entered in the SRDB system.

2.1.7 Approval of De-sanction of assistance

- I. Programme Divisions send de-sanction proposals to finance division for vetting/ approval. After obtaining approval of competent authority, particulars of de-sanction are entered in the SRDB system

2.1.8 Sanction Release Data Base (SRDB) system.

- I. Addition of new Primary borrowers in SRDB system on the request of programme division/ Regional Office.
- II. Entry of sanction, disbursement, de-sanction, extension of validity period particulars after obtaining approvals of competent authority.
- III. In case of Regional Office, Finance Control Numbers are allotted on the request received through email/Fax and the same is communicated to Regional Office through email.
- IV. Entry of state-wise and division-wise annual outlay in the SRDB system, based on the outlays finalized by Corporation.
- V. Coordination with MIS division for making necessary changes in the SRDB system depending upon the requirement of Programme Division as well as Finance Division.

2.1.9 Arrangement of grants under Restructured Central Sector Scheme from DAC&FW and monitoring of utilisation of grants received under various schemes.

- I. Requisition of information from programme divisions for preparation of Revised Estimates (RE) for the current year and Budget Estimates (BE) for the next year in respect of Central Sector Integrated scheme on Agriculture Cooperation (CSISAC) of Ministry of Agriculture.
- II. Compilation and finalization of information received from programme divisions for RE/BE.
- III. Assessing the requirement of Grants under the Restructured Central Sector Scheme based on the needs of various programme divisions.
- IV. Sending detailed proposal of RE/BE to Ministry of Agriculture for approval.
- V. Coordination with the programme division from time to time to ascertain their requirement of grants.
- VI. Correspondence with DAC&FW for disbursement of grants to NCDC under the Restructured Central Sector Scheme.
- VII. Submission of periodic information to DAC&FW regarding requirement and utilization of grants.
- VIII. Review of utilization of grants received from DAC&FW, NHB, MFPI, DMI and other sources.
- IX. Preparation of adjustment of vouchers in respect of grants utilized and provision of un-spent grants if any at the end of financial year.
- X. Intimation of un-spent grants in the first week of every month to Marketing and Storage division in respect of grants received from DMI under GBY and Marketing infrastructure scheme.

2.1.10 Correspondence with DAC&FW on other issues

- I. Preparation and compilation of information pertaining to Parliament questions relating to Finance division.
- II. Submission of information in respect of guarantee given by Central Government for funds disbursement to Cooperatives in UT's on the guarantee of GOI.
- III. Preparation and compilation of information required by DAC&FW.

2.1.11 Miscellaneous functions

- I. Reconciliation of sanctions/disbursements/De-sanctions details with programme divisions and Regional Offices.

- II. Preparation and compilations of various information sought by MD/ Senior Officers/ P&C and other programme divisions from time to time.
- III. Preparation and compilation of information sought by internal auditors and statutory auditors.
- IV. Preparation and compilation of information of disbursements made on advance basis to the State Governments.
- V. Preparation and compilation of information of recoverable amount from State Government/Cooperatives in respect of de-sanction of financial assistance.

2.2 Market Borrowing Cell

Process : Market Borrowing Cell ensures arrangement of funds through borrowing of loans (Term Loan / Cash Credit Loan) to meet out the requirement for programme of activities and other committed expenditure of the Corporation from different banks and issue of commercial papers and taxable bonds at competitive rates. The Cell also coordinates the related work to Asset Liability Management Committee.

2.2.1 Loan (Term loan/Cash Credit loan)

- I. Assessment of requirement of funds during the year and preparing of Board Agenda Item on the basis of approved programme of activities of the Corporation by BOM / GC of NCDC.
- II. Borrowing of short term / cash credit loan from banks as per requirement by inviting quotations / rates from different banks to meet out the requirement of funds.
- III. Loan documentation with the Banks/ FIs and other lenders.
- IV. Get the rating of NCDC commercial borrowing done by rating agency.
- V. Ensuring timely repayment of loan and payment of interest to banks.
- VI. Providing information to banks/ lenders as per requirement.

2.2.2 Commercial Paper (CP) / Bonds :-

- I. Assessment of requirements for raising of funds through issue of CP/ Bonds during the year out of total approved borrowing and preparing of Board Agenda Item.
- II. Get the rating of CP/ Bond done by rating agencies.
- III. Appointing IPA & RTA as per FIMMDA guidelines for issue of CP.
- IV. Raise funds through issue of CP/ Bonds as per requirement of funds in different tranches after considering the suitable market condition.
- V. Pursue with NSDL for issue of ISIN and with arrangers / investors for investment in CP.
- VI. Ensure timely payment of interest on Bonds and repayment of maturity amount of commercial paper/ bonds to the respective investors on maturity of CP/ Bonds.
- VII. Issues related to borrowing of funds through issue of bonds.
- VIII. Ensure timely payment of fee and other charges payable to NSE/ NSDL/ CDSL/ Trustees/ IPA etc.

2.3 Taxation Cell

Income tax cell is responsible for making payment of Income Tax of the Corporation on its income and for its Assessment.

- I. Estimate the income of the Corporation for payment of advance income tax in four installments due in June, September, December and March.
- II. Filing of income tax return (E-filing).
- III. Reply to the notices of the Assessing Officer (AO) and furnishing of details, prepared in consultation with tax consultants as called for in connection with assessment of income tax return.
- IV. Attending the hearings fixed before AO in connection with assessment proceedings.
- V. Maintaining close liaison with the tax consultants for timely preparation and filing of income tax appeal to Commissioner of Income Tax (Appeal)/Income Tax Appellate Tribunal (ITAT) against the order of assessing officer/CIT(A) respectively
- VI. Preparation of details for appeal before CIT (A)/ITAT and attending the hearings along with the tax consultants.
- VII. Preparation of appeal effect application to be filed with the AO after receipt of appellate orders from CIT (A)/ITAT and the follow-up action thereafter.
- VIII. Preparation of application for Central Board of Direct Taxes (CBDT) / any authority under the law for availing certain deduction /rebate in consultation of tax consultants.
- IX. Appointment of tax consultants/ tax advocate.

2.4 Corporate Accounts & Audit Cell

2.4.1 Corporate Accounts Cell :

Corporate Accounts Cell maintains Accounts of the Corporation and prepares annual accounts. The Cell coordinates the conduct of Statutory and Internal Audit of the Corporation.

- I. Finalization of Balance Sheet, Income & Expenditure A/c, Statement of account, all the schedules, statements of analysis of annual accounts of the Corporation.
- II. Preparation of Agendas of Annual Accounts of the Corporation for BOM & GC.
- III. Processing of all payments made by the Corporation and account for all repayments received.
- IV. Process the Monthly Accounts of Regional Offices and settle their queries & observations.
- V. Calculation of Depreciation of all the assets of HO, all ROs and LINAC.
- VI. Review of liabilities & provisions of the different heads of accounts of the HO, all ROs and LINAC and preparation of adjustment vouchers thereof.
- VII. Prepare the Half Yearly Returns of the activities of the Corporation.

2.4.2 TDS – Contractors, Professionals and Rent

- I. The TDS is deducted while making payment to contractors, professionals and on rent to landlords for hired accommodation of Regional Offices. TDS deducted by all offices of NCDC is deposited in Government Treasury by Head Office.
- II. Filing of quarterly TDS returns, correspondence with Regional Offices/ LINAC regarding TDS queries, issue of TDS Certificates.

2.4.3 Filing of GST returns

- I. Recording of details of input supplies on which GST has been paid for the purpose of claim of GST ITC.
- II. Recording details related to payment on which GST TDS has been deducted.
- III. Reconciliation of invoices of inward supplies with the details uploaded by the vendors on quarterly basis.
- IV. Preparation of data for annual GST audit process.
- V. Filing of GSTR 1, GSTR 3B, GSTR 7A and GSTR 9 within due dates.

2.4.4 Statutory Audit

- I. Coordinate with CAG regarding conducting Audit of the Corporation (Certification of Accounts and Transaction Audit).
- II. Ensure smooth conduct of Statutory Audit – Coordinate with various Divisions of the Corporation as regards to submission of reply / providing of records to the Audit Party.
- III. Discussion with Audit Party on the Draft Inspection / Audit Report and provide additional information if required, for their satisfaction so as to ensure that Audit Report so received, does not contain any adverse comments.
- IV. Preparation of Agenda Item for BOM and GC for placing of audited Annual Accounts of the Corporation.

2.4.5 Internal Audit

- I. Preparation of Agenda Item for BOM for appointment of internal auditors.
- II. Ensure smooth conduct of Internal Audit – Coordinate with various Divisions of the Corporation as regards to submission of reply / providing of records to the Internal Auditor.
- III. Circulation of Internal Audit Report to the concerned division and ensure its compliance as pointed out in the Internal Audit Report.

2.5 Cash Cell

- I. Preparing the Pre Payment Vouchers for Final Payment after receiving duly passed Invoices/ Sanction Orders from various divisions.
- II. Making payments to the societies/ State Governments against the loans/ grants sanctioned.
- III. Making payments relating to Medical, TA, Cash, PF, Salary & Pay and Marketing Borrowing and all other employee reimbursement.
- IV. Cash Cell prepares Receipt Vouchers for all the repayments received from State Governments/ Societies against the sanctioned assistance/ grants.

- V. Reconciliation of Bank accounts on monthly basis and prepare their statements.
- VI. Scrutinize the monthly accounts of Regional Offices and make necessary corrections.
- VII. Preparing Fixed Deposit payment voucher by incorporating details of FD in software module.
- VIII. Ensure timely transfer of funds by banks of payment sent through RTGS.
- IX. Collection of TDS certificate from banks on quarterly basis.
- X. Efficient management of funds on daily basis.
- XI. Maintain daily bank balance and Investment Register.

2.6 C.P.F. Cell

Process: The NCDC EP FUND Regulation 1964 is administered by a committee of Trustees. Provident Fund Cell maintain the accounts of PF Trust as well as individual accounts of member of PF, provide advance / withdrawal to individual employee from their PF Account and make final payment to retired employees. PF Cell invests the surplus fund of PF Trust and prepares annual accounts of PF.

- I. Manage the fund consisting of contribution of employer and the employees.
- II. Obtain the details of own contribution from employees and make changes in the pay bill system.
- III. The amount recovered from the salary of the individual is transferred to the individual's EPF account/ ledger through pay bill system.
- IV. On receipt of application for non refundable withdrawal / advance, CPF Cell make payment to the eligible employees immediately. The same is entered in Pay Bill System and Tally Accounts system of CPF.
- V. On the first working day of the month following the month of retirement and on receipt of No Demand Certificate from P&A Division / Pay Bill Cell, the file is sent to the committee of Trustee for approval and after that payment is made through Cheques/RTGS.
- VI. The surplus fund, if any, is invested immediately in Bank FD, State/Central Government Guaranteed Schemes, Bonds etc. For investment, CPF Cell obtains rate of interest on deposit and price of bonds available in the market and prepares comparative statement and make investment accordingly.
- VII. CPF cell ensures the maturity of Investment / interest payment on investment and make necessary correspondence / discussion with banks / institutions.
- VIII. Annual Accounts of CPF are prepared. The accounts are audited by internal Auditor as well as Statutory Auditor. After Statutory Audit and on receipt of Audit certificate, the accounts are presented to Board of Management / General Council of NCDC for approval.
- IX. Yearly statement is issued to the individual employee/ subscriber for their information and record.
- X. Remittance of NPS contribution (own and Corporation share) to the trustee Bank of NPS.

2.7 Salary & Pay Bill Cell

Pay Bill Cell facilitate the payment of Salary and various advances (HBA, Vehicle, Education Loan etc.) to the employees of the Corporation posted at Head Office and various Regional Offices including LINAC. Pay Bill Cell also maintains Income Tax calculations on salaries and allowances of all employees of the Corporation.

- I. Drawl of salary and allowances for all employees of HO and ROs/ LINAC.
- II. After receiving sanction and disbursement order from Personnel and Administration Division for HBA and other advances (i.e. vehicle, computer, welfare and festival etc.), the particulars entered in the computer, advance and event register and prepare payment voucher.
- III. Ensure recovery of advances and interest on monthly basis and entered in the event register.
- IV. After receiving orders from P&A Division, supplementary bill drawn for payment of leave encashment and fixation of pay, bonus etc of the employees of the Corporation.
- V. Reimbursement of tuition fee of the wards of the employees of the corporation.
- VI. Annual increment in the salary of the employees of the Corporation.
- VII. Forwarding of authority letters to ROs for release of Salary and allowance, Leave Encashment and Arrears.
- VIII. Calculate professional tax of Regional Offices wherever applicable as per professional tax laws and rules of the relevant states.
- IX. Making recovery from the salaries of the employees against HPL, EOL etc.
- X. Calculate the Income tax liability of the officers and the staff members of the corporation after considering their declaration of savings.
- XI. Filing of quarterly and annual return of the income tax on salaries.
- XII. Issue of Form 16, 12 BA to the employees of the corporation.
- XIII. Reconciliation of Remittance of Premium of LIC with the Demand Letter received from LIC and preparation of reconciliation statement.
- XIV. Recovery of own contribution towards CPF & NPS from the salary of the regular employees as applicable.
- XV. Remittance of corporation contribution of CPF for employees on deputation to the relevant authorities.
- XVI. Calculation of leave salary and pension contribution in respect of Officers on deputation at the rates informed by the parent office and remittance to be made to the concerned authorities.
- XVII. Payment of Gratuity and Leave Salary to retiring employees and for those who have resigned.
- XVIII. Payment of Superannuation fund to the nodal agency every month.
- XIX. Preparation of Budget estimates and Revised estimates towards Salary and Allowances of the Corporation for the financial year.
- XX. Facilitate Actuarial Valuation of Gratuity, Leave Encashment every year for the preparation of annual accounts of the corporation.

2.8 Loan Cell

2.8.1 Disbursement of financial assistance to the borrowers

- I. On receipt of File/ Ink signed/ Scanned copies of disbursement letter from the Regional Offices/Programme Divisions payment voucher from Loan Accounting System (LAS) and pre payment voucher from Financial Accounting Package (FAP) are generated.
- II. The pre payment voucher along with supporting documents is sent to cash cell for making remittance of funds to the borrowers.
- III. Intimation letter is sent to the borrower providing details of electronic transfer/ Cheque/ Draft.

2.8.2 Maintenance of loan account and recovery of loan

- I. After disbursement of funds to the borrowers, particulars of remittances and terms and conditions of loan i.e. date of remittance of funds, cheque/draft/RTGS details, period of loan, dates of commencement of principal/interest, rate of interest are entered in the LAS.
- II. Generation and checking of the demand statements from LAS and sending the claim for payment to borrowers. Claims for payment of loan installment are sent 75 days prior to due date in case of State Governments and 30 days in case of direct funding loans.
- III. Once repayment is received, Loan cell records the classification of the payments received into principal and interest and the classification recorded is sent to Cash cell for making necessary entries in the accounting system.
- IV. Receipt of the repayment received is sent to the borrower.
- V. In case of default in payment of loan installment, Loan Cell intimates the same to MD, FA, concerned Divisions/ Regional Office for pursuing with the borrower for payment of overdue amount.

2.8.3 Preparation of statements required for preparation of annual accounts

- I. After closure of the financial year, Loan Cell reconciles loan balances of each borrower as on 31st March of the previous year.
- II. Loan cell prepares statements of loan balances, accrued interest, overdue interest, provision required against NPAs and standard assets and obtains approval of competent authority for making necessary provisions in annual accounts.
- III. Statements of loan balances of each borrower as on 31st March of the previous year are generated and sent to all borrowers for confirmation.

2.8.4 Sugar Development Fund (SDF) - Disbursement of Sugar Development Fund (SDF) loans to Coop. Sugar Factories

- I. NCDC is functioning as agent of GOI for disbursement and recovery of SDF loans to cooperative sugar factories. Office of Chief Controller of Accounts Ministry of Consumer Affairs, Food & Public Distribution (GOI) disburses funds to cooperatives either directly or through NCDC.

- II. After disbursement of assistance, details of the loan and repayment schedule is maintained.
- III. Demand statement for payment of loan installment is prepared and sent to borrower, two months in advance.
- IV. On receipt of payments from the Cooperative Sugar factory, Loan cell records the classification of the payments and issues receipt of repayment to the borrower.
- V. Funds received from cooperatives are to be remitted to GOI within 3 working days. Soon after receipt of payment approval of FA is sought for remittance of funds to GOI.
- VI. Loan cell prepares various statements such as month-wise/year-wise repayment schedules, outstanding loan balances, statement of overdues, etc. required by GOI/Sugar division from time to time.
- VII. Detailed reconciliation of SDF loan accounts of NCDC with the accounts maintained by Controller of Accounts, GOI is made annually after closure of the financial year.
- VIII. After reconciliation of loan accounts with CCA, statement of agency commission payable by GOI is prepared and put up to concerned Authorised Officer of the Ministry for verification. After verification, claim for payment of agency commission is sent to Director (SDF) Ministry of Consumer Affairs, Food & Public Distribution.

2.8.5 Maintenance of accounts of borrowing from National Scheduled Tribes Finance & Development Corporation (NSTFDC)

- I. On receipt of cheque from NSTFDC the same is entered in the Receipt Register and forwarded to cash cell. Concerned division is also informed by providing a Xerox copy of cheque/forwarding letter
- II. After receipt of loan from NSTFDC, repayment schedule in accordance with the terms and conditions incorporated in the disbursement order, is prepared.
- III. On receipt of demand for Quarterly/yearly installment from NSTFDC, the same is checked and put up for sanction of competent authority.
- IV. After approval of the competent authority, sanction order and payment voucher are prepared and sent to cash cell and accordingly, the payment is remitted to NSTFDC.

2.9 TA Cell

TA Cell settle the TA claim of employees of the Corporation for their official journey, LTC and transfer TA claims. TA claim of members of General Council and Board of Management of NCDC and candidates called for interview / test are also being settled in TA Cell.

2.9.1 TA- Cell (Regional Offices)

- I. All TA bills of Regional Directors are received, examined, and settled in this cell.
- II. The above bills, after receipt are examined on the basis of the approved tour programme, entitlements of the officers and rules of the Corporation.

After approval of the competent authority, an authority letter for payment is sent to the Regional Office.

- III. After the issue of authority letter, these bills are posted in the computer and bill number is generated.
- IV. TTA bills received directly from individual officers and LTC bills received through Administration Division are examined and settled.
- V. At the end of financial year the total expenditure is reconciled with the ledger and the TA expense register.

2.9.2 TA- Cell (H.O)

- I. Payment of TA Advance for approved tour programmes and LTC advance to the employees and making entry in the advance register.
- II. TA bills/ Foreign tour bills received from individual officers and LTC bills received through Administration Division are examined and settled.
- III. TA claim forms received through candidates attending interview/test/personal discussion, endorsed by P&A Division are settled.
- IV. TA claims for members attending GC/BOM meeting are settled.
- V. At the end of financial year, the total expenditure of TA Expense Register is reconciled with the ledger account of TA/LTC.

2.10 Medical Cell

Medical Cell facilitates the medical expenditure reimbursement claim to regular employees and their dependent family members as well as the retired employees and / or their spouse as per NCDC Medical Attendance Scheme under OPD and IPD treatment.

2.10.1 OPD Facility

- I. Scrutiny and settlement of the claims according to the guidelines of Medical Attendance Scheme
- II. Medical Acquaintance Roll (MAR) is generated weekly in case of regular employees and fortnightly in case of retired employees, then pre payment voucher is prepared and sent to cash cell for payment.

2.10.2 IPD facility

- I. Issuing of authority letter on individual employee's requests for IPD treatment with empanelled hospitals, providing medical advance on individuals request for IPD treatment for other than empanelled hospitals.
- II. After getting the bills from hospital/employees, check the bills as per terms and conditions of the agreement with hospital/CGHS rules etc. & NCDC's Medical Attendance Scheme and finally settle the bill accordingly.

2.10.3 Empanelment of Hospitals

- I. Empanelment of new hospitals with the approval of MD, NCDC.
- II. Renew the Contract Agreement of hospitals on the mutual consent of both the parties.

- III. Maintaining a list of various empanelled hospitals located in Delhi and NCR Necessary changes (addition or deletion) made in the empanelled hospital list as per requirement.

3. Process Measurements

A. Market Borrowing				
S. No	Process	Measurable Process Indicators	Monitoring Frequency	Responsibility for Monitoring
1.	Repayment of principal amount & Payment of interest on short term loan borrowed from Banks & funds raised by issue of Commercial paper	On due dates	Weekly	DD(MB)
2.	Furnishing reply of queries of banks	Within a week on receipt of letter from bank	Daily	DD(MB)
3.	Execution of loan documents	Within 3days on receipt of prepared documents from banks	Weekly	DD(MB)
4.	Payment of IPA fee, arranger fee & other bills	Within a week after receipt of bills	Weekly	DD(MB)
5.	Obtaining of Bank guarantee for guaranteed loan	Within a week on receipt of file from concerned Division	Weekly	DD(MB)
6.	Preparation of Budget	Before 25 th January of every year	Yearly	FA
7.	Reconciliation of outstanding loan and interest paid thereon	Before 30 th April of every year	Yearly	DD(MB)
B. Income Tax Cell				
1.	Payment of advance income-tax of the Corporation	On or before 15th of every quarter	Quarterly	FA
2.	Tax audit of the Corporation	On or before 30th September of every year.	Annually	FA
3.	Filing of Income-tax return of the Corporation	On or before 30th September of every year.	Annually	FA
4.	Filing of Income-tax appeals before various Appellate authorities	Within the statutory limits as laid down in the Income-Tax Act.	Daily	FA

C. Budget Cell				
1.	On receipt of approval of draft sanction letter finance control number is to be issued by the next day.	Allotment of Finance Control number within 24 hours.	Monthly	AD/DD (Budget)
2.	On receipt of approval of disbursement finance control number is to be issued by the next day.	Allotment of Finance Control number within 24 hours.	Monthly	AD/DD (Budget)
3.	On receipt of approval of draft de-sanction letter finance control number is to be issued by the next day.	Allotment of Finance Control number within 24 hours.	Monthly	AD/DD (Budget)
D. Loan Cell				
1.	Generation of Payment Voucher from Loan Accounting System(LAS), Financial Accounting Package(FAP) & Forwarding of vouchers to Cash Cell For remittance of funds	2 days from receipt of ink- signed copy of Disbursement Letter	Quarterly	AD/DD (Loan)
2.	Despatch of cheque/draft received from cash cell and Intimation to the borrower about remittance of funds electronically	Same day on receipt of draft/cheque or intimation about remittance of funds electronically	Quarterly	AD/DD (Loan)
3.	Generation and forwarding of Demand Statement to the borrowers	i) State Government loans – 75 days before due date ii) Direct funding loans – 30 days before due date	Quarterly	AD/DD (Loan)
4.	Reconciliation of loan balances with General Ledger	One month from closure of financial year	Yearly	AD/DD (Loan)
5.	Providing adjustment vouchers along with statement of loan balances, Accrued interest and provision required for NPA and Standard Assets to the Corporate Cell	One month after reconciliation of loan balances i.e. upto 31 st May of next financial year	Yearly	AD/DD (Loan)
6.	Confirmation of loan balances to the borrowers	Upto 30 th June of the next financial year	Yearly	AD/DD (Loan)

E. Medical Cell				
1.	OPD Claims	Within 45 days from the date of Diary	i) Weekly basis in case of Regular & ii) Fortnightly basis for Retired Employees.	AD (Medical)
2.	I.P.D. Cases/ Hospitalization claims	Within 45 days.	Fortnightly Basis	AD (Medical)
3.	Issuing of Authority Letter for Cashless Treatment	Within 2 days.	Daily Basis	CD (Finance)
4.	Medical Advance	Within 3 days of Request	Daily Basis	CD (Finance)
5.	Renewal of Agreement with Empanelled Hospitals	Within 30 days after receiving the letter from concerned Hospitals	Annually	CD (Finance)
F. Corporate, Audit, TDS, Service Tax				
1.	Preparation of Annual Accounts of NCDC	Before 30th June every year	Annually	CD (Finance)
2.	Preparation of Half Yearly Returns of the Corporation	before 30th June & 31 st December every year	Twice a year	CD (Finance)
3.	Printing of Annual Accounts of NCDC	Order for printing in July every year	Annually	AD/DD (Finance)
4.	Sending of printed copies of Annual Account of NCDC to Ministry for placing in both houses of parliament	November/December every year	Annually	CD (Finance)
5.	Deposit of TDS on monthly basis	on or before 7th day of next month	12 times in a year	AD/DD (Accounts)
6.	Filing of E-TDS Return	on quarterly basis	4 times a year	AD/DD (Accounts)
7.	Deposit of GST on monthly basis	on or before 10th day of next month	12 times in a year	AD/DD (Accounts)
8.	Filing of Annual GST Return	on yearly basis	Annually	CD (Finance)
G. Pay Bill Cell				
1.	Preparation of Salary Bill of Head Office.	Before 27 th of Every month.	Monthly	AD (Pay)
2.	Preparation of Salary Bill of Regional Offices.	Before 25 th of Every month.	Monthly	AD (Pay)
3.	Remittance of Income Tax deducted from Salary.	Before 7 th of Every month.	Monthly	AD (Pay)

4.	Remittance of deduction made from the Salary of Officers on deputation.	Before 10 th of Every month.	Monthly	AD (Pay)
5.	Remittance of Saving Linked Group Insurance Scheme.	Before 10 th of Every month.	Monthly	AD (Pay)
6.	Filing of Quarterly Return of Income Tax.	Within 10 days at the end of Every Quarter of a year.	Quarterly	AD (Pay)
7.	Payment of Superannuation Fund to the Nodal Agency every month.	Before 10 th of Every month.	Monthly	AD (Pay)
8.	Preparation of Budget.	Before 15 th February of Every Year.	Yearly	AD(Pay)
9.	Reconciliation of Advances outstanding against the Officers and Staff of the Corporation.	Before 30 th April of Every Year.	Yearly	AD (Pay)
H. E. P. Fund				
1.	Preparation of CPF Schedule	Before last working day of every month	Monthly	AD (CPF)
2.	Change in Own Contribution of Members	Before 20 th of every month	Monthly	AD (CPF)
3.	Schedule for drawl of Fund from NCDC	Before 28 th of every month	Monthly	AD (CPF)
4.	Process of Application for Non Refundable Withdrawals/Advances	Within 3 working days from the date of receipt of application	Monthly	AD (CPF)
5.	Final payments to the retired employees	On the 1st working day of the following month of retirement & on receipt of No Demand Certificate	Monthly	CD (Finance)
6.	Investment of Surplus Fund	Same day	Daily	AD (CPF)
7.	Maturity/Receipt of Interest on investment	Every day	Daily	AD (CPF)
8.	Preparation of Annual Accounts of CPF	Before 30 th April of every year after closing of previous financial year	Yearly	CD (Finance)
9.	Remittance of NPS Contribution	Before 10 th of every month	Monthly	AD (CPF)
I. T.A. Cell				
1.	TA/LTC Bills Examination	Within 8 days after receipt of bill	Monthly	AD
2.	Final Settlement of TA/LTC Bills	Within 7 days after Examination of the	Monthly	CD (Finance)

		Bills		
3.	TTA Bills Examination	Within 5 days after receipt of bill	Monthly	AD
4.	Final Settlement of TTA Bills	Within 10 days after Examination	Monthly	CD (Finance)
5.	Issue of Authority letter of TA/LTC/TTA bills	Within 24 hrs of final settlement	Monthly	CD (Finance)
6.	Reconciliation of TA Expense Register with ledger	up to 30 April Every year	Yearly	AD
J. Cash Cell				
1.	Preparation of Payment Vouches for Invoices received from various divisions	Within 2 days from receipt of Invoices	2 days	AD/DD (Accounts)
2.	Remittances of Income Tax deducted from Contractors & Professionals	Before 7 th of every month for deductions made for previous month	Monthly	AD/DD (Accounts)
3.	Filing of quarterly TDS Return of Income Tax	Within 15 days at the end of every quarter of the year	Quarterly	AD/DD (Accounts)
4.	Bank Reconciliation	Within 15 days after following month	Monthly	AD/DD (Accounts)

4. Details of documented information retained

S. No.	Record	Identification	Location	Maintained by	Retention period in years	Disposition
1.	Market Borrowing Files/Registers	By Title	Almirahs/ racks of Market Borrowing Cell	Sr./Jr. Assistant	As approved by competent authority	By tearing/ shredding or digitization whichever is later
2.	Income Tax Files/ Registers	By Title	Almirahs/ racks of Taxation Cell	DD	As approved by competent authority	By tearing/ shredding or digitization whichever is later
3.	Budget Files/Registers	By Title	Almirahs/ racks of Budget Cell	Sr./Jr. Assistant	As approved by competent authority	By tearing/ shredding or digitization whichever is later

4.	Medical Files/Registers	By Title	Almirahs/ racks of Medical Cell	Sr./Jr. Assistant	As approved by competent authority	By tearing/ shredding or digitization whichever is later
5.	Corporate A/cs, Audit, TDS, Service Tax Files/Registers	By Title	Almirahs/ racks of Corporate A/c Cell	PO/ LDC	As approved by competent authority	By tearing/ shredding or digitization whichever is later
6.	Pay Bill Files/Registers	By Title	Almirahs/ racks of Pay Bill Cell	Sr. Assistant/ PO	As approved by competent authority	By tearing/ shredding or digitization whichever is later
7.	Provident Fund/New Pension Scheme Files/Registers	By Title	Almirahs/ racks of PF/NPS Cell	PO	As approved by competent authority	By tearing/ shredding or digitization whichever is later
8.	Travelling Allowance – H.O. Files/Registers	By Title	Almirahs/ racks of TA Cell	AD	As approved by competent authority	By tearing/ shredding or digitization whichever is later
9.	Travelling Allowance – R.O. Files/Registers	By Title	Almirahs/ racks of TA Cell	AD	As approved by competent authority	By tearing/ shredding or digitization whichever is later
10.	Bank Book, Files, Registers, Vouchers, Monthly accounts of Regional Offices, Bank Reconciliation Statement	By Title	Almirahs/ racks of Cash Cell	PO	As approved by competent authority	By tearing/ shredding or digitization whichever is later
11.	Loan Cell Files/Registers (Related to State Government and Direct funding)	By Title	Almirah/ racks of Loan Cell	Sr. Assistant	As approved by competent authority	By tearing/ shredding or digitization whichever is later

5. Details of documented information maintained (Forms, Guidelines, Checklists)

Sl. No.	Title	Location
1.	Guidelines for execution of loan agreement and mortgage of assets of society	Budget Cell
2.	Reimbursement claim Form	Medical Cell
3.	Certificate-B to be submitted by IPD Patients	Medical Cell
4.	TA Reimbursement claim form	TA Cell
5.	Income tax declaration form	Pay Cell
6.	Form for Change of Contribution in CPF	CPF Cell
7.	Application Form for Non-Refundable withdrawal from CPF	CPF Cell
8.	Application Form for Refundable advance from CPF	CPF Cell
9.	Application Form for allotment of Permanent Retirement Account Number (PRAN)	CPF Cell

6. References

Sl. No.	Title	Identification	Location
1.	Delegation of powers for sanction of working capital loans	NCDC:15-2/87-Budt. dated 19.3.2018	Budget Cell
2.	Delegation of powers for sanction of project loans	NCDC:15-2/87-Budt. dated 22.3.2018	Budget Cell
3.	Financial delegation of powers to Regional Director for sanction and release of assistance	NCDC:15-2/87-Budt. dated 31.1.2017	Budget Cell
4.	Acceptance of FDRs of DCC Banks	NCDC:1-2/2002- Budt. dated 21.5.2010	Budget Cell
5.	Consolidated Guidelines for appraisal of project for NCDC assistance	NCDC:1-2/2002- Budt. dated 5.9.2018	Budget Cell
6.	Guidelines for direct funding by NCDC	NCDC:1-2/2002- Budt. dated 4.1.2016	Budget Cell
7.	Guidelines for execution of loan agreement and mortgage of assets of societies	NCDC:1-2/2002- Budt. dated 25.5.2004	Budget Cell
8.	Guidelines for revalidating of existing sanctioned cases of working capital loan to cooperative sugar mills	NCDC:18-4/98-Sugar dated 22.3.2019	Budget Cell
9.	Due date for repayment of tem loan and payment of interest under direct funding scheme of NCDC	NCDC:1-1/90-Budt. dated 9.5.2016	Budget Cell
10.	Guidelines for preparation of Agenda Item	NCDC:1-2/2002-Budt. dated 6.9.2018	Budget Cell

11.	Terms and conditions governing loans released by NCDC	NCDC:1-1/84-Budt. dated 15.10.1984	Budget Cell
12.	NCDC Employees Provident Fund	As amended upto October, 1999	CPF Cell
13.	Medical Attendance Scheme	As amended upto 10.10.2017	Medical Cell
14.	TA/DA Regulations of NCDC	NCDC:1-3/82-Admn. dated 22.6.1990	TA Cell
15.	Classification of cities for NCDC TA/DA Regulations	NCDC:A&C/5(4)/85 dated 16.3.2000 and 5.8.2005	TA Cell
16.	TA/DA Regulations of NCDC in respect of DA and lodging charges	NCDC:A&C/TA-90 dated 1.2.2010	TA Cell

7. Process Control

Sl. No.	Process	Controls Established
1.	Examination of sanction and release proposals	<ul style="list-style-type: none"> • Delegation of powers for sanction and release of NCDC Assistance • NCDC terms and conditions for project sanction • NCDC guidelines for project appraisal • NCDC guidelines for direct funding
2.	Raising of funds from open market	<ul style="list-style-type: none"> • NCDC Act/ Rules • SEBI guidelines • Competitive bidding
3.	Deposit of Income Tax of Corporation	<ul style="list-style-type: none"> • Income Tax Act
4.	Examination of legal documents/ security documents for loan assistance	<ul style="list-style-type: none"> • Standard formats of documents of NCDC • NCDC Guidelines for execution of loan agreement and mortgage of assets of society
5.	Preparation of Annual Accounts of the Corporation	<ul style="list-style-type: none"> • NCDC Act • Annual audit by CAG
6.	Examination of Medical claims	<ul style="list-style-type: none"> • NCDC Medical Attendance Scheme
7.	Examination of TA/ TTA/ LTC claims	<ul style="list-style-type: none"> • NCDC TA/DA Regulations
8.	Management of CP Fund	<ul style="list-style-type: none"> • NCDC EPF Regulations

8. Responsibilities & Authority

	Responsibility	Authority
<u>Financial Advisor</u>	<ul style="list-style-type: none"> • Overseeing entire functions including personnel related matters of 3 assigned Cells namely Corporate Taxation, Budget and Market Borrowing. • Overall responsibility of raising and utilisation of record of funds. • Coordination within three assigned Cells of the Finance Division for smooth functioning. • Policy issues related to finance • Issue of letters of sanction. • To maintain the fund position of the Corporation efficiently. Explore possibilities for raising funds at lower rates. • To execute all financial powers delegated including disbursement of funds to cooperatives, etc. 	<ul style="list-style-type: none"> • Assign jobs among the officers of three Cells and sanction/ recommend leave. • Vetting all proposals and matters dealt by the Division and provide comments/ recommendation as Financial Advisor. • Vetting of sanction and release letters received from the Divisions. • Raising of funds from open market. • OTA /Conveyance Charges for holidays and Sundays for the Officers of 3 assigned Cells.
<u>Budget Cell</u>		
<u>DD/AD</u>	<ul style="list-style-type: none"> • Examination and review of issues regarding terms of finance and schemes. • Convening meetings of Pre-Screening Committee, Internal and Central Screening Committees. Participation in the Divisional Screening Committee Meetings for considering proposals for sanction of NCDC assistance. • Examination and vetting of sanction and disbursement letters with regard to terms and conditions and seek approval of competent authority. • Examination of cases for extension of validity period of NCDC assistance • Examination of De-sanction of assistance • Entry of information in Sanction Release Data Base (SRDB) system. • Monitoring of utilisation of grants received under various schemes from GOI. • Preparation and compilations of 	<ul style="list-style-type: none"> • To examine and analyze all proposals for sanctioning and release of loans and grants. • To examine all matters for jobs allotted and put up with due recommendations • To issue letters/ circular to convey the decision/ approval of the competent authority. • To sanction casual leave/ recommend leaves of subordinate staff. • To sign store indent for stationery/ other material.

	information required by DAC&FW and pertaining to Parliament questions relating to Finance division.	
<u>PO/ Assistant</u>	<ul style="list-style-type: none"> • Circulation of agenda notes along with meeting notice of Pre-Screening Committee, Internal and Central Screening Committees • Addition of new Primary borrowers in SRDB system on the request of programme division/ Regional Office. Entry of sanction, disbursement, de-sanction, extension of validity period particulars in the SRDB system after obtaining approvals of competent authority. • Entry of state-wise and division-wise annual outlay in the SRDB system, based on the outlays finalized by Corporation. • Coordination with MIS division for making necessary changes in the SRDB system depending upon the requirement of Programme Division as well as Finance Division. • Reconciliation of sanctions/disbursements/De-sanctions details with programme divisions and Regional Offices. • Preparation and compilation of information sought by internal auditors and statutory auditors. 	<ul style="list-style-type: none"> • To keep record of all policy circulars/ issues in respect of terms and conditions of NCDC financing. • To record and keep all files and records pertaining to Budget Cell. • Making regular entries in the SRDB system and issuing of finance control number. • Raise requisition for Photostat of documents.
<u>Market Borrowing Cell</u>		
<u>DD</u>	<ul style="list-style-type: none"> • Assessment of requirement of funds during the year and preparing of Board Agenda Item on the basis of approved programme of activities of the Corporation by BOM / GC of NCDC. • Borrowing of short term / cash credit loan from banks as per requirement by inviting quotations / rates from different banks to meet out the requirement of funds. • Coordinates the related work to Asset Liability Management 	<ul style="list-style-type: none"> • To examine and analyze all proposals for raising of funds from the open market. • To issue letters/ circular to convey the decision/ approval of the competent authority. • To sanction casual leave/ recommend leaves of subordinate staff. • To sign store indent for stationery/ other material. • To reply mails and provide requisite information to the

	<p>Committee.</p> <ul style="list-style-type: none"> • Get the rating of NCDC commercial borrowing done by rating agency. • Ensuring timely repayment of loan and payment of interest to banks. • Get the rating of CP/ Bond done by rating agency. • Appointing IPA & RTA as per FIMMDA guidelines for issue of CP. • Pursue with NSDL for issue of ISIN and with arrangers / investors for investment in CP. • Issues related to borrowing of funds through long term bonds. • Arrange bank guarantees from Banks. 	<p>banks and other related agencies.</p> <ul style="list-style-type: none"> • To arrange bank guarantees as and when required.
<u>PO/ Assistant</u>	<ul style="list-style-type: none"> • Assist DD (Market Borrowing) in the work entrusted to him. • Maintain files and records of the Cell. • Attend all jobs assigned from time to time. • To coordinate with Banks and rating agencies. • Submission of requisite information to Banks. • Preparation of Prepayment Voucher, sanction order & RTGS letters. • Preparation of letters and noting work pertaining to borrowing of loans repayment of loans, interest payment, new sanction etc. • Ensure timely payment of fee like Auditors fee, IPA fee, Arranger Fee etc. 	<ul style="list-style-type: none"> • To examine and carry out primary analysis of the issues relating to borrowings. • To record and keep all files and records pertaining to Market Borrowing Cell. • Raise requisition for Photostat of documents. • Raise indent for stationery/ other materials. • Diary and record of all incoming and outgoing communication. • Preparation of fund position on daily basis
<u>Taxation Cell</u>		
<u>DD</u>	<ul style="list-style-type: none"> • Estimate the income of the Corporation for payment of advance income tax. • Filing of income tax return (E-filing). • Reply to the notices from Income Tax Department • Drafting the Court cases pertaining to Income Tax and attending the Court/ Tribunal proceedings. • Appointment of tax consultants/ tax advocate. 	<ul style="list-style-type: none"> • Payment of advance income tax of the Corporation every quarter. • Calculation of total tax payable in a financial year. • Examination of decisions/ orders of the Court / Tribunal in income tax matters.

		<ul style="list-style-type: none"> •
CD (Finance)	<ul style="list-style-type: none"> • Coordination within different Cells of the Finance Division for smooth functioning of the Division. • Timely preparation of Annual Accounts of the Corporation. • Disbursement of tour advance and settlement of TA/Transfer TA/LTC Claims, subject to approval of tour programme by competent authority. (including foreign tours). • Sanction of medical claims and advance for medical expenses. • To pursue recovery of loans and to maintain a healthy recovery percentage. • All matters relating to salary and allowances. 	<ul style="list-style-type: none"> • Assign jobs among the officers of the Division and sanction/ recommend leave. • Sanction of medical claims of the employees/ retired employees of the Corporation. • Sanction of TA/ TTA/ LTC claims of employees of the Corporation. • OTA /Conveyance Charges for holidays and Sundays. • All matters relating to salary and allowances.
CD (Loan)	<ul style="list-style-type: none"> • Overall in-charge of the Loan Cell and to pursue recovery of loans to maintain a healthy recovery percentage. • Pursue with Regional Offices and Divisions for recovery of overdues. 	<ul style="list-style-type: none"> • Assign jobs among the officers of the Loan Cell and sanction leave. • To follow up with ROs and Divisions for all upcoming dues and overdues.
Cash Cell		
AD	<ul style="list-style-type: none"> • Making all payments to vendors, employees, societies after receiving duly passed Invoices/ Sanction Orders from various divisions. • Preparation of Receipt Vouchers for all the repayments received from State Governments/ Societies against the sanctioned assistance/ grants. • Reconciliation of Bank accounts on monthly basis and prepare their statements. • Deduction of taxes such as Income Tax, GST, etc as per law and issue TDS Certificates to the concerned parties. • Preparing Fixed Deposit payment voucher by incorporating details of FD in software module. 	<ul style="list-style-type: none"> • Checking of all pre payment vouchers for correct booking of the expenses before processing the payment. • To regularly assess the fund position maintained with different Banks. • To check the correctness of payee details before making any payment. • To sanction casual leave/ recommend leaves of subordinate staff. • To sign store indent for stationery/ other material.
PO	<ul style="list-style-type: none"> • Deposit of cheque/ Draft in banks received towards repayment of 	<ul style="list-style-type: none"> • To keep record of all policy circulars/ issues in respect of

	loans/ refund of T.A. Advance/ other advance & other Receipt. <ul style="list-style-type: none"> • Ensure timely transfer of funds by banks of payment sent through RTGS. • Collection of TDS certificate from banks on quarterly basis. • Efficient management of funds on daily basis. • Maintain daily bank balance and Investment Register. • Remittance of funds to Regional Offices/ LINAC as and when required. 	Cash Cell. <ul style="list-style-type: none"> • To record and keep all files and records pertaining to Budget Cell. • Making regular entries in the SRDB system and issuing of finance control number. • Raise requisition for Photostat of documents.
Corporate & Audit Cell		
DD/ AD	<ul style="list-style-type: none"> • Finalization of Balance Sheet, Income & Expenditure A/c, Statement of account, all the schedules, statements of analysis of annual accounts of the Corporation. • Preparation of Agendas of Annual Accounts of the Corporation for BOM & GC. • Process the Monthly Accounts of Regional Offices and settle their queries & observations. • Calculation of Depreciation of all the assets of HO, all ROs and LINAC. • Filing of monthly and annual GST returns and claim of eligible ITC. • Coordinate with CAG for conduct of Audit of the Corporation (Certification of Accounts and Transaction Audit). 	<ul style="list-style-type: none"> • Compilation of expenses of the Corporation and preparation of Annual Accounts of the Corporation. • Convey the errors in monthly accounts to Regional Offices. • Verification of all payment and receipt vouchers. • Filing of GST returns for the Corporation. • Resolving queries of the Audit team for conduct of CAG Audit successfully.
C.P.F. Cell		
AD	<ul style="list-style-type: none"> • Manage the fund consisting of contribution of employer and the employees. • Obtain the details of own contribution from employees and make changes in the pay bill system. • Investment of surplus fund, if any, in Bank FD, State/Central Government Guaranteed Schemes, Bonds etc. • Preparation of Annual Accounts of CPF. The accounts are audited by internal Auditor as well as Statutory Auditor. 	<ul style="list-style-type: none"> • To process and examine the CPF withdrawal requests. • To manage the CP fund of the Corporation. • To make investment of the surplus funds in secured instruments. • Deduction of monthly CPF contribution from the salaries of the employees. • To sanction casual leave/ recommend leaves of subordinate staff.

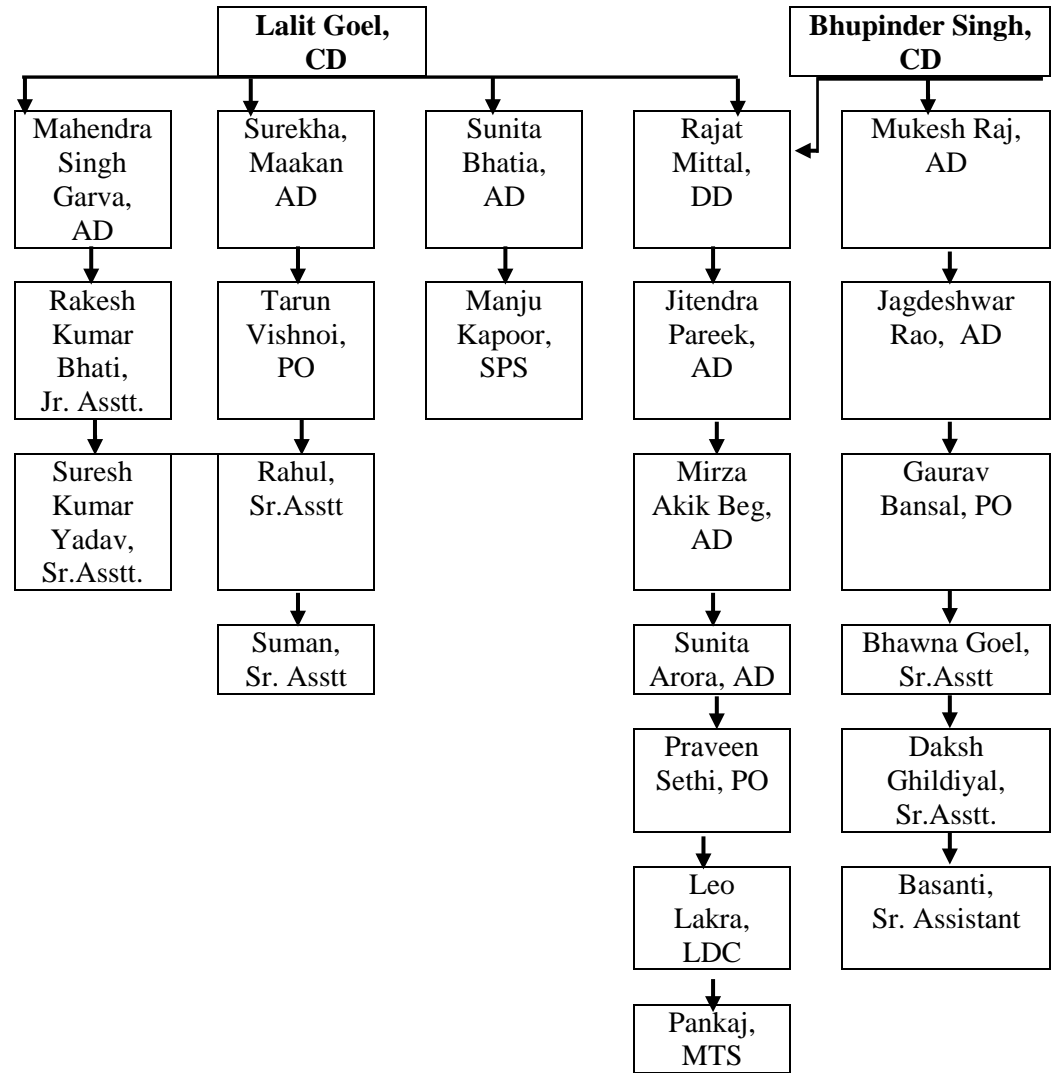
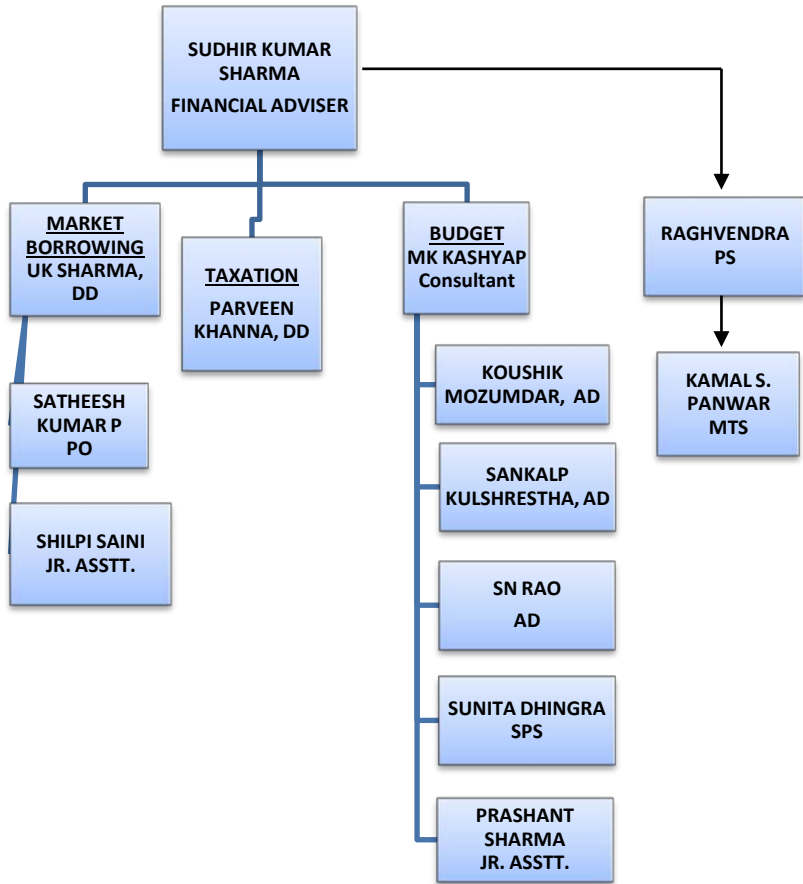
	<ul style="list-style-type: none"> • Remittance of NPS contribution (own and Corporation share) to the trustee Bank of NPS. • Issuance of yearly statement to individual employee/ subscriber for their information. 	<ul style="list-style-type: none"> • To sign store indent for stationery/ other material.
<u>PO/ Assistant</u>	<ul style="list-style-type: none"> • Issuance of yearly statement to individual employee/ subscriber for their information. • Maintain files and records of the Cell. • Attend all jobs assigned from time to time. • Attend diary dispatch work of the Cell. • Assist DD in the work assigned to him. 	<ul style="list-style-type: none"> • To examine and carry out primary analysis of the CPF withdrawal requests received. • Raise indent for stationery/ other materials. • Raise requisition for Photostat of documents. • To record and keep all files and records pertaining to CPF Cell.
<u>Salary & Pay Bill Cell</u>		
<u>AD</u>	<ul style="list-style-type: none"> • Processing the payment of salary and allowances to employees of the Corporation. • Ensuring recovery of advances and interest on monthly basis. • Annual increment in the salary of the employees of the Corporation. • Calculate professional tax of Regional Offices wherever applicable. • Calculate the Income tax liability of the officers and the staff members of the corporation after considering their declaration of savings. • Filing of quarterly and annual return of the income tax on salaries. • Payment of Gratuity and Leave Salary to retiring employees. • Preparation of Budget estimates and revised estimates towards Salary and Allowances of the Corporation for the financial year. • Facilitate Actuarial Valuation of Gratuity, Leave Encashment every year for the preparation of annual accounts of the corporation. 	<ul style="list-style-type: none"> • To process the timely payment of salary and allowances to employees. • Recovery of advances, deduction of leave salary of the employees. • Generation of Income Tax statement of the employees and deduction of TDS as per rules. • Making payment of retirement benefits to the retiring employees. • Grant of NOC to retiring/ resigning employees in respect of pay/ advances. • To sanction casual leave/ recommend leaves of subordinate staff. • To sign store indent for stationery/ other material.
<u>PO/ Assistant</u>	<ul style="list-style-type: none"> • Processing the salary bill of the employees of the Corporation. • Issue of Form 16, 12 BA to the 	<ul style="list-style-type: none"> • To record and keep all files and records pertaining to Pay Bill Cell.

	<p>employees of the corporation.</p> <ul style="list-style-type: none"> • Collection of Income Tax declaration form from all employees of the Corporation. • Obtain leave records from P&A Division for the purpose of making deduction from the salary of the employees. • Maintain files and records of the Cell. • Attend all jobs assigned from time to time. • Attend diary dispatch work of the Cell. 	<ul style="list-style-type: none"> • Making regular entries in the HRMS system. • Raise indent for stationery/ other materials. • Raise requisition for Photostat of documents. • Diary and record of all incoming and outgoing communication.
<u>LOAN CELL</u>		
<u>DD/AD</u>	<ul style="list-style-type: none"> • Processing Disbursement of financial assistance to the borrowers on receipt of disbursement letters from the Regional Offices/Programme Divisions. • After disbursement of funds, particulars of remittances and terms and conditions of loan are entered in the Loan Accounting System (LAS). • Preparation of statements of loan balances, accrued interest, overdue interest, provision required against NPAs and standard assets and for making necessary provisions. • Keep track of all the overdues and intimate Senior Officers, concerned Division Head and Regional Director whenever a society defaults in making repayment. • Disbursement of Sugar Development Fund (SDF), GOI loans to Coop. Sugar Factories and maintenance of SDF Loan accounts for recovery of loan. Preparation of statement of agency commission receivable from GOI for the SDF. • Maintenance of accounts of borrowing from National Scheduled Tribes Finance & Development Corporation (NSTFDC) 	<ul style="list-style-type: none"> • To check all demand notices sent to the State Government./ borrowing societies. • To verify that the terms and conditions of the loan are entered properly in the Loan accounting system. • To classify the repayments received and maintain daily record of the overdue position. • To calculate interest received, accrued interest, overdue interest, provisions for NPAs and standard assets for preparation of Annual Accounts. • To calculate the recovery ratio of the Corporation. • To sanction casual leave/ recommend leaves of subordinate staff.
<u>PO/ Assistant</u>	<ul style="list-style-type: none"> • Generation and sending of loan balances of each borrower as on 	<ul style="list-style-type: none"> • To generate demand notices to be sent to the borrowers.

	<p>31st March of the previous year to all the borrowers for confirmation.</p> <ul style="list-style-type: none"> • Processing the demands due from the societies. • Maintain files and records of the Cell. • Attend all jobs assigned from time to time. • Attend diary dispatch work of the Cell. • Maintain liaison with Programme Divisions and Regional Offices regarding the repayments due. 	<ul style="list-style-type: none"> • To send release letters to the societies whenever there is any release. • Sending receipt of payment to the societies. • To record and keep all files and records pertaining to Budget Cell. • Making regular entries in the SRDB system. • Raise requisition for Photostat of documents.
<u>TA Cell</u>		
<u>AD</u>	<ul style="list-style-type: none"> • Examination of TA bills of the employees at HO and Regional Directors. • Examination of foreign tour bills of the employees of the Corporation. • The bills are examined on the basis of the approved tour programme, entitlements of the officers and rules of the Corporation. • Examination of TA claims of members attending GC/BOM meetings. • Examination of all TTA bills and LTC bills. • Reconciliation of TA expenses at the end of financial year. 	<ul style="list-style-type: none"> • To examine TA Bills of the employees. • To examine and put up TA bills as per the rules for approval of the competent authority. • To examine and put up LTC bills for approval of the competent authority. • To sign store indent for stationery/ other material.
<u>Medical Cell</u>		
<u>DD/ AD</u>	<ul style="list-style-type: none"> • Scrutiny and settlement of all OPD/ IPD claims as per the guidelines of NCDC Medical Attendance Scheme • Issuing of authority letter on individual employee's requests for IPD treatment with empanelled hospitals. • Processing of medical advance for IPD treatment for other than empanelled hospitals. • Empanelment of new hospitals with the approval of MD, NCDC. • Renewal of the Contract with hospitals. 	<ul style="list-style-type: none"> • To examine and pass Medical Bills of the employees upto Rs.8,000/- • To examine and put up Medical bills as per the rules, for approval of the competent authority. • To issue authority letter to employees for IPD treatment in empanelled hospitals • To sanction casual leave/ recommend leaves of subordinate staff. • To sign store indent for

		stationery/ other material.
<u>Assistant</u>	<ul style="list-style-type: none"> • Process the OPD/ IPD bills for consideration of the competent authority. • Process the authority letter for IPD treatment and medical advance. • Maintain files and records of the Cell. • Attend all jobs assigned from time to time. • Attend diary dispatch work of the Cell. 	<ul style="list-style-type: none"> • To examine and carry out primary analysis of the medical bills received. • Raise indent for stationery/ other materials. • Raise requisition for Photostat of documents. • To record and maintain the list of medical bills received. • Diary and record of all incoming and outgoing communication.

9. Division Structure



10. Abbreviations

AD	Assistant Director
AO	Assessing Officer
BE	Budget Estimates
BOM	Board of Management
CAG	Comptroller & Auditor General
CBDT	Central Board of direct taxes
CCA	Controller of Accounts, GOI
CD	Chief Director
CDA	Central Dearness Allowance
CIT	Commissioner of Income Tax
CPF	Contributory Provident Fund
CP	Commercial Paper
DD	Deputy Director
DAC&FW	Department of Agriculture, Cooperation and Farmers Welfare
DVAT	Delhi Value Added Tax
EPF	Employees Provident Fund
EOL	Extra Ordinary Leave
FAP	Financial Accounting Package
FA	Financial Adviser
FD	Fixed Deposit
FIMMDA	Fixed Income Money Market and Derivatives Association of India
GBY	Gramin Bhadaran Yojana
CGHS	Central Government Health Scheme
GL	General Ledger
GOI	GOI
GST	Goods and Services Tax
HBA	House Building Advance
HO	Head Office
HPL	Half pay leave
IFMS	Integrated Financial Management System
IPA	Issuing & Paying Agent

ISIN	International Securities Identification Number
IPD	In Patient Department
ITAT	Income Tax Appellate Tribunal
LAS	Loan Accounting System
LRM	Local Road Mileage
LTC	Leave Travel Concession
MAR	Medical Acquaintance Roll
MFPI	Ministry of Food Processing Industries
MIS	Management Information System
NEFT	National Electronic Fund Transfer
NHB	National Horticulture Board
NPS	New Pension Scheme
NSDL	National Securities Depositories Ltd.
NSTFDC	National Scheduled Tribes Finance and Development Corporation
OPD	Out Patient Department
PO	Programme Officer
RE	Revised Estimates
RO	Regional Office
RTGS	Real Time Gross Settlement
RTA	Register & Transfer Agent
SDF	Sugar Development Fund
SRDB	Sanction Release Data Base
TA	Traveling Allowance
TDS	Tax deduction at Source
TTA	Transfer Traveling Allowance
UT	Union Territory