



PROCESS DOCUMENT FOR TEXTILE DIVISION

DOC. NUMBER

NCDC/PD-(Tex.)-19

DATE OF ISSUE

01-08-2016



National Cooperative Development Corporation

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Process Document for Textile Division

Document ID : NCDC/PD (Tex.)-19

Revision No. : 01

Prepared By:	Reviewed By:	Approved By:
 Deputy Director (Textile)	 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	Deputy Director	--	Initial	Management Representative
00	01	01.08.2016	Deputy Director	--	Title of document, Input & Output included, process controls and risk management incorporated as per the requirement of ISO 9001:2015	QMS Documentation Committee

2) DOCUMENT AVAILABILITY

HARD COPY / SOFT COPY	LOCATION AND WHERE AVAILABLE
HARD COPY	Head of Division
SOFT COPY	http://ncdc.in/Internal_files/Page399.html

3) CONFIDENTIALITY

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

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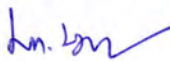
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1) DIVISION STRUCTURE

Annexure-I

2) RESPONSIBILITIES & AUTHORITIES

Annexure-II

3) ABBREVIATIONS

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

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

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4) PURPOSE

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

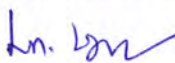
5) SCOPE

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

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

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6) PROCESSES

6.1 Preparation of Yearly Programme of Activities (PoA)

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

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

Process Output	Finalized Programme Outlay along with physical & financial targets
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6.2 Generation of proposals

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

6.2.1 The schemes of the Textile Division for financial assistance are circulated among all the State Governments/ Union Territories/Cooperative Federations to advise the societies to formulate suitable proposals and avail financial assistance including benefits available under various schemes.

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

Process Output	Receipt of proposal
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6.3 Examination of Proposal

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

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6.3.1 The proposal is scrutinized in respect of following points:

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

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

6.4 Sanction Process

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

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

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agreement or mortgage of Assets of societies], it will recommend the formation of Field Appraisal Team or Desk Appraisal as per requirement.

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

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other concerned documents are sent along with the sanction letter to the concerned beneficiary.

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

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

Process Output	Sanction letter / Rejection letter
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6.5 De-sanction Process (wherever applicable)



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

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

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

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

Process Output	Desanction letter
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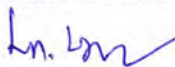

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6.6 Reimbursement / Release of sanctioned assistance

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

- 6.6.1 In case of direct funding, legal documentation work is done by empanelled Advocates at the concerned Regional Office (RO) or at Head Office (HO) as per convenience of the society. After proper execution, original legal documents are kept in safe custody at RO/HO. Division submits all copies of legal documents to legal cell in HO for proper vetting. Once it is agreed, the society submits the proposal for release of financial assistance.
- 6.6.2 Proposal for reimbursement of sanctioned assistance are received from the concerned State Govt./directly from society in case of direct funding and the same are examined in the Division for fulfillment of all terms & conditions of sanction.
- 6.6.3 Draft letter for reimbursement/release of eligible assistance to the State Govt. in case the assistance is sanctioned through State Govt. and to the beneficiary society, in case of direct funding, is prepared and put up to the Finance Division for approval and allotment of Finance Control number by Budget Cell. After approval of the letter for reimbursement of assistance and allotment of Finance Control number, the fair letter is prepared and ink-signed copy of the same is submitted to the Finance Division along with other copies for release of assistance.
- 6.6.4 In case the proposal is for assistance above the prescribed ceiling limit of Regional Office, the Regional Directors send copies of the Deeds / documents executed by the beneficiary to the Division in HO along with request from the beneficiary for 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 Finance Control number.

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

6.6.6 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. Registers containing details of sanction/release of assistance are also maintained in the Division.

Process Output

Release letter

6.7 Revalidation of sanctioned Projects

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

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

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

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

Process Output

Letter for revalidation of sanction

6.8 Monitoring of sanctioned Projects

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

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

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

Process Output	Periodical Progress Reports
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6.9 Return of original documents

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

- 6.9.1 After repayment of entire loan assistance and interest thereon, the beneficiary societies request for return of original document viz. FDR/Original title deed of property pledged/mortgaged to the Corporation.
- 6.9.2 After confirmation of repayment of loan and upto date interest thereon by Finance Division, the original document is returned to the beneficiary society.

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

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

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

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

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

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

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

6.10.6 Submission of quarterly Hindi Report in prescribed format; and

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

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

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

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

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

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

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8) **RISK AND OPPORTUNITIES IDENTIFIED**

Ref.# Risk register

9) **PROCESS CONTROLS**

S.no	Process	Process step	Controls established
1	Generation of proposal	Receipt of proposal for: a) Rehabilitation of sick cooperative societies	Only through State Government
		Receipt of proposal for: b) All other than above at a	As per the Schemes of NCDC
2	Examination of proposal	Operational obligation of the society	Bye-laws established under State Cooperative Society's Act
		Receipt of relevant information for analysis of operational / financial performance	As prescribed in common loan application form
3	Sanction	Appraisal of the proposal	Field appraisal only in case of necessity as decided by PSC / Competent Authority
		Constitution of field appraisal team	Approval from Competent Authority
		Approval of sanction in case of working capital loans	Latest circular on delegation of powers for sanction of Working Capital (WC) loans (Annexure-IX)
		Approval of sanction in case of term loans / margin money loans	Latest circular on delegation of powers for sanction of term loans except WC loans (Annexure-X)
4	Release	Fulfilment of terms & conditions of sanction	Sanction Letter
		Security cover against sanctioned assistance (Direct funding)	Latest guidelines for direct funding (Annexure-III) issued by Finance Division from time to time

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		Legal documentation work (Direct funding)	Empanelled Advocates
5	Reporting	Compliance to statutory/regulatory queries	<ul style="list-style-type: none"> Official Language Act RTI Act Immediate response to queries

10) DETAILS OF DOCUMENTED INFORMATION RETAINED

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

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6.	File Register	By Title	Division	Programme Officer, Sr. Assistant & Jr. Assistant	Retained	
7.	File Movement Register	By Title	Division	SPS and PS	2 years	Weeding out by tearing/shreddi ng

11) DETAILS OF DOCUMENTED INFORMATION MAINTAINED

S. No.	Title	Identification	Location	Prepared by	Approved by	Revision no.
1	Common Loan Application Form	By Title	Division & NCDC's web site at www.ncdc.in	Finance Division	BOM	01
2	Form for Periodical Progress Report (Annexure-VI)	By Title	Division	Division	HOD	01
3	Guidelines for Direct Funding (Annexure-III)	Guidelines	Division	Finance Division	MD	01
4	Policy Circulars	By Title	Division	Division	BOM	01
5	Checklist of Guidelines for assistance	Check List	Division	Finance Division	MD	01

12) REFERENCES

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

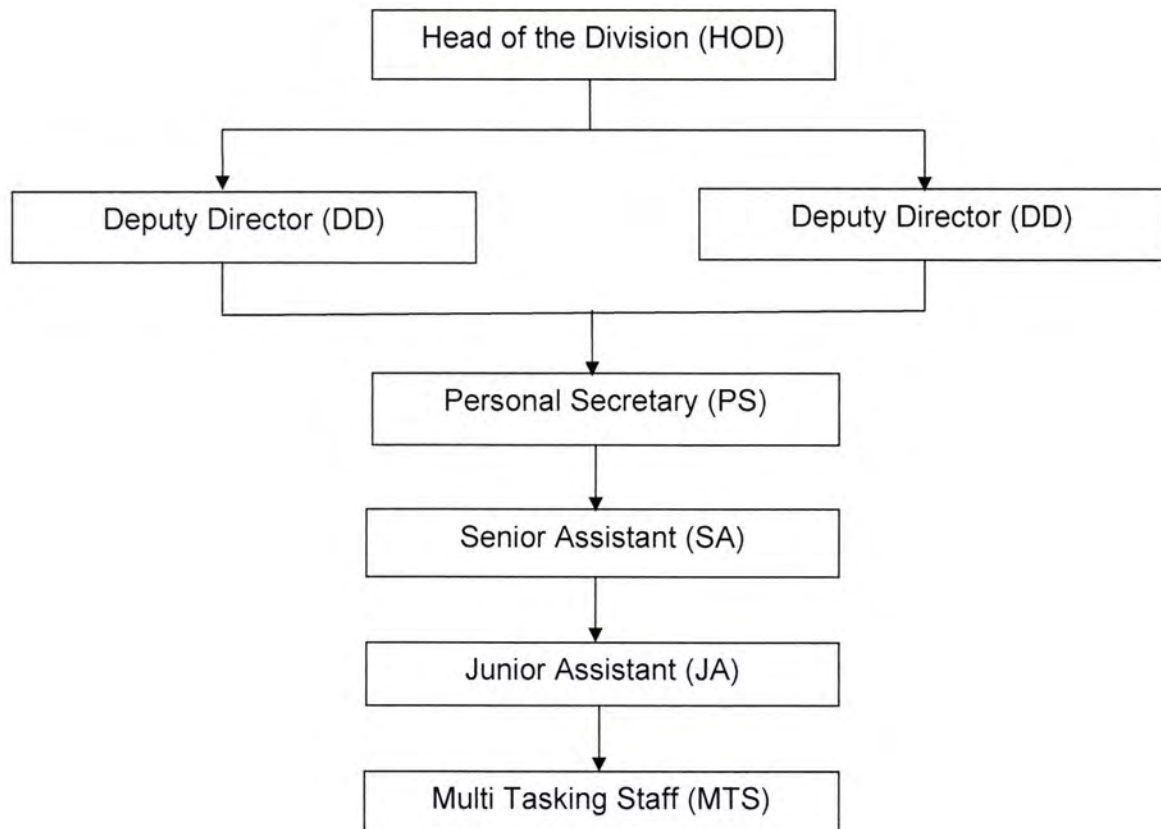
Prepared By:	Reviewed By:	Approved By:	Page 19 of 19
 Deputy Director (Textile)	 QMS Documentation Committee	 Managing Director (MD)	

Annexure to Process Document for Textile Division

LIST OF ANNEXURES

Annexure No	Title
I	Division Structure
II	Responsibilities and Authorities
III	Latest guidelines for Direct Funding
IV	Latest Rate of Interest Circular
V	Latest Service Tax Circular
VI	Periodical Progress Report format
VII	Latest Repayment due date circular
VIII	Feedback form
IX	Latest circular on delegation of powers for sanction of Working Capital (WC) loans
X	Latest circular on delegation of powers for sanction of term loans except WC loans
XI	Latest circular on delegation of powers of Regional Offices for sanction of projects

DIVISION STRUCTURE AS ON 1.8.2016



RESPONSIBILITIES & AUTHORITIES

Designation	Responsibilities	Authorities
Head of the Division (HOD)	<ul style="list-style-type: none">• Overall management of the functions of the Division;• Preparation of Five Year/Annual programme of activities of the Division;• Administration & supervision of Officers/Staff;• Coordination with all concerned relating to activities of the Division;• Recommendation for approval of the Competent Authority on matters beyond delegated powers;• Recommend course of action on planning and policy matters;• Act as designated PIO under RTI Act 2005 for the Division;• Handling customer enquiries, complaints and feed back;• Furnishing replies/returns related to Parliamentary Questions/VIP References/ Audit Queries/ Compliance to Official Language(Hindi) Act 1963;• Attending to all jobs related to TUFs; and	<ul style="list-style-type: none">• To allocate the work among officials of the Division;• Accord approvals within defined financial delegation of powers/ Recommend course of action for other cases;• Approval of casual leaves for Officer/Staff of the Division; and• Forwarding/Reviewing of medical bills/festival advance/Leave Travel Concession/tour programme.

Designation	Responsibilities	Authorities
Deputy Directors / Asst. Directors	<ul style="list-style-type: none"> • Preliminary examination of proposals with regard to eligibility norms and seeking additional information, if any; • Final examination of the proposal for sanction, release, de-sanction, revalidation etc; • Preparation of agenda notes for PSC/DSC/ISC/CSC/BOM; • Preparation of Sanction & Release letters. • Programme of activities; • Dealing with policy matters related to the Division; • Preparing status note, information for Annual Report, meetings, for internal & external use; • Work related to subsidy (capital & interest) schemes of State Government; • Preparing reply for Parliamentary Questions, Audit queries, RTI & VIP reference/Compliance to Official Language(Hindi) Act 1963; • Work related to Technology Upgradation Fund Scheme (TUFS) of Ministry of Textile; • Monitoring of ongoing projects & completed projects; • Supervise and guide subordinates for discharge of jobs allocated in time; • Attending Meetings on matters pertaining to Textile Division; and • Attend any other jobs assigned from time to time. 	<ul style="list-style-type: none"> • To provide his views/ opinion on proposals, issues etc; • Accord approval for casual leave; and • Issue of sanction/ release/ desanction/ NOC etc.

Designation	Responsibilities	Authorities
Programme Officer (PO)	<ul style="list-style-type: none"> ▪ All work pertaining to Textile Division; • Preparing status note, information for internal meetings, information as requested by service divisions; • Dealing with matters related to entries/reconciliation in SRDB system and Digital Document Filing System (DDFS) related to Textile Division; • Monitoring of ongoing projects & completed projects; • Coordination work of Textile Division; and ▪ Attend any other jobs assigned from time to time. 	<ul style="list-style-type: none"> ▪ To provide his views/opinion on proposals, issues etc. ▪ Issue of reminders from time to time.
SPS/PS	<ul style="list-style-type: none"> • Record and track movement of files; • Facilitate engagements and communication needs of the officer; • Assist to reporting officers in carrying out the work of Division; and • Attend any other jobs assigned from time to time. 	<ul style="list-style-type: none"> • Assess requirement and raise indent for stationery /other consumables; • Requisition for photostat of documents; • Control file movement register; • Control incoming and outgoing communication through telephone & other modes; and • Control need based access of visitors to the officer. • Attend any other jobs allotted from time to time.

Annexure - II contd...

Designation	Responsibilities	Authorities
Sr. Assistant / Jr.Assistant	<ul style="list-style-type: none"> • Diarizing fresh receipts/proposals and opening new files; • Maintaining files & records of Textile Division; • Compilation & maintenance of the data pertaining to sanction and release; • Assist in work related to Technology Upgradation Fund Scheme (TUFS) of Ministry of Textile; • To enter proposal in SRDB system; • All typing work ; and • Attend any other jobs assigned from time to time. 	<ul style="list-style-type: none"> • Receipt and circulation of dak; • Put up FRs on file to senior; • Despatch of letters; • Numbering and docketing the files; • Maintenance of files and records; • Entry of proposals in SRDB; and • To assist seniors. • Attend any other jobs allotted from time to time.
MTS (Peon)	<ul style="list-style-type: none"> • Moving files from one officer/division to other officer/division; • Carry out photocopies and making of sets of documents; • Circulation of documents; • Delivery of dak in R&I Section; and • Attend any other jobs assigned from time to time. 	<ul style="list-style-type: none"> • As assigned by reporting officer; • Keep files/records in proper place; • get photocopy of documents; and • Cater the needs of officers and visitors. • Attend any other jobs allotted from time to time.

NATIONAL COOPERATIVE DEVELOPMENT CORPORATION
(Finance Division)

No.NCDC1-2/02-Budt.

4th January, 2016

Sub: Amendments in Guidelines for direct funding by NCDC.

In continuation of direct funding guidelines circulated vide circulars No.NCDC:1-1/90-Budt. dated 20.11.2002, 3.06.2004, the Board of Management in its meeting held on 8.12.2015 has amended direct funding guidelines as given below:

1. Eligibility criteria:

NCDC may extend direct assistance to existing cooperatives in operation fulfilling the following conditions:

- i. the society seeking assistance should have positive net-worth and its share capital should not have been eroded;
- ii. The debt equity ratio considering all long term loans should normally be in the range from 65:35 to 70:30 for projects involving manufacturing/processing activities;
- iii. Audit of accounts should be complete upto previous year within 6 months of close of the financial year. In case where audit is undertaken by Government auditors and is not completed, accounts audited by Chartered Accountant will be submitted. In the case of newly formed society the 6 months period will be reckoned from the date when it is due as per the Act under which the society is registered.
- iv. The cooperative seeking NCDC assistance, or any other cooperative on which directors of this cooperative have been directors, should not have any major default in repayment of loans to NCDC/Banks/Financial Institutions.
- v. Value of assets to be mortgaged to NCDC as security against the loans should have adequate security margin, normally not less than 1.25 to 1.5 times. (Shortfall in the security may be made good by way of guarantee of a scheduled bank or an FDR of scheduled bank endorsed in favour of NCDC). Margin in case of security of FDR may not be less than 1.1 times;
- vi. Working capital loans to cooperative societies/federations may be secured by hypothecation of stocks/debtors/other assets, keeping a minimum margin of 20%. If considered necessary, NCDC may ask for additional security of first or second charge on the fixed assets. In case of working capital loan for government procurement or Price Support operations no minimum margin may be insisted.



vii. NCDC may ask for additional securities by way of one or more of the following:

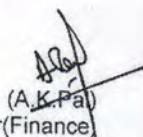
- Government Guarantee
- Guarantee of a scheduled bank
- Personal guarantee of the Directors and collateral security

2. Mere fulfilment of eligibility criteria does not entitle the cooperative to be eligible for direct funding from NCDC. NCDC would examine viability of the projects with regard to various parameters as detailed below:

- (a) technical feasibility & financial viability of project,
- (b) financial soundness of the cooperative,
- (c) past financial & operational performance of the cooperative (wherever applicable),
- (d) professional expertise of the Management/ employees of the cooperative,
- (e) experience of the management of the cooperative in handling similar projects,
- (f) past loan repayment performance of the cooperative (wherever applicable),
- (g) capacity of the cooperative to raise its share of project cost,
- (h) availability of adequate security for the loans sought from NCDC

Only such projects, which in opinion of NCDC are viable based on these parameters, shall be eligible for direct funding assistance from NCDC. ***Further, the cases of cooperatives which do not have track record will be carefully appraised, and the background & capability of promoters of cooperative would be assiduously assessed.***

3. Other terms, conditions and criteria stipulated in circulars No. NCDC:1-1/90-Budt. Dated 20.11.2002 and 03.06.2004 shall remain unchanged.


(A.K. Pal)
Chief Director(Finance)

To,

- 1. All Chief Directors/Directors/Dy. Directors/Asstt. Directors at H.O.
- 2. All Regional Directors,
- 3. Chief Director(Topic), Gurgaon,
- 4. All Advisors/Consultants at H.O./ TOPIC
- 5. Sr. PS to MD/DMD/ED.

National Cooperative Development Corporation
(Finance Division)
4, Siri Institutional Area, Hauz Khas, New Delhi - 110 016

No. NCDC:1-1/90-Budt.

26th April, 2016

To,
The Secretary In-charge of Cooperation,
All State Governments & Union Territories

Sub: Interest rates on NCDC loans

Dear Sir,

In modification of our letter of even number dated 05.10.2015, interest rates for NCDC loans are revised w.e.f. 26th April, 2016 as follows:

Scheme	Effective rate of Interest *
A. Term Loans:	
(a) Through State Governments	
(i) Weaker section programmes	10.70%
(ii) Other programmes	10.90%
(b) Direct funding	
(i) Weaker section programmes	
- upto project cost of Rs.50 lakhs	10.95%
- above project cost of Rs.50 lakhs	11.20%
(ii) Other Programmes	11.45%
B. Working Capital Loans:	
(a) Through State Governments	
(i) from 3 to 6 months	9.15%
(ii) above 6 months - upto 9 months	9.40%
(iii) above 9 months - upto one year	9.75%
(iv) above one year - upto two years	10.00%
(b) Direct funding	
(i) from 3 to 6 months	9.15%
(ii) above 6 months - upto 9 months	9.40%
(iii) above 9 months - upto one year	9.90%
(iv) above one year - upto two years	10.30%

* Subject to payment of instalments on or before due date.

AKC

2. Interest shall be charged on monthly compounding basis. In case of :

- i. Term Loans through State Govts., payment of interest shall be made annually,
- ii. Term Loans under Direct Funding, payment of interest shall be made half yearly; and
- iii. Working capital Loans, payment of interest shall be made at such intervals as indicated in the sanction/release letters.

Note:

(a) In case payment of the installment is not received on or before due date, Normal Rate (effective + 1%) would be applicable.

(b) Penal rate of interest in case of default will continue @ 2.5% over and above Normal Rate.

(c) Interest will be charged as applicable at the time of release of funds.

(d) Weaker section programmes:

- (i) Fisheries
- (ii) Tribal/ SC & ST/ Hill Area Cooperatives
- (iii) Dairy
- (iv) Poultry
- (v) Handloom
- (vi) Coir, Jute & Tobacco
- (vii) Sericulture
- (viii) Women Cooperatives
- (ix) Labour Cooperatives

3. Period of Term Loans will be upto 8 years. Period for margin money assistance (loan) will be upto 5 years and working capital loan will be provided upto 2 years.

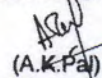
4. Moratorium on term loans for the projects/ godowns will be upto 3 years, depending on gestation period of the project. For margin money, working capital and investment loan to State Governments for share capital participation, there will be no moratorium.

ARJ

5. In case of direct funding, processing fee shall be charged @ 0.5% of the sanctioned amount, not exceeding Rs.3 lakhs (0.5% of Rs.6 crores) in each case. However, processing fee shall not be charged for working capital loans upto one year.

6. Other terms & conditions as contained in Corporation's letter of even number dated 15th October, 1984 shall continue to be applicable.


Yours faithfully,


(A.K. Pal)

Chief Director(Finance)

Copy to:

1. The Registrar of Cooperative Societies,
All States & Union Territories.
2. The Secretary In-charge, Fisheries Department,
West Bengal, Maharashtra, Karnataka, Gujarat, Kerala, Tamilnadu,
Andhra Pradesh, Telangana, Orissa, Manipur, Tripura, Assam, Nagaland.
3. The Addl. Secretary (Cooperation & Credit),
Ministry of Agriculture & Farmers Welfare, Deptt. of Agri. & Coop,
Krishi Bhawan, New Delhi.
4. The Joint Secretary (Cooperation & Credit),
Ministry of Agriculture & Farmers Welfare, Deptt. of Agri. & Coop,
Krishi Bhawan, New Delhi.
5. Director of Fisheries,
West Bengal, Maharashtra, Karnataka, Gujarat, Kerala, Tamilnadu,
Andhra Pradesh, Telangana, Orissa, Manipur, Tripura, Assam, Nagaland.
6. SPS to MD/DMD/ED.
7. All Chief Directors/Directors, NCDC, H.O.
8. All Regional Directors, NCDC.
9. All Advisers, NCDC, New Delhi.
10. Chief Director (Topic), NCDC, Gurgaon.


(A.K. Pal)

Chief Director(Finance)

National Cooperative Development Corporation
(Finance Division)

CIRCULAR

No.NCDC/A&C/5/04

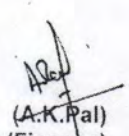
27.5.2016

Sub: Applicability of Service Tax on NCDC – Regarding.

Reference is invited to the Notification No. 31/2016 – Service Tax dated 26.5.2016 and to say that the Govt. of India has imposed Krishi Kalyan Cess @ 0.50% w.e.f. 01.06.2016.

It is, therefore, requested that service tax @ 14.50% on the amount of processing fee, accreditation fee of warehouses, receipt of rent of office premises and consultancy charges may be collected from the cooperative societies and other clients if the payment is made on or before 31.5.2016. However if the payment is made on or after 01.06.2016, the service tax @ 15.00% may be collected from the cooperative societies and other clients.

It is requested to take a note of the above clause in service tax rate & necessary arrangements may please be made for implementation of the same.


(A.K. Pal)
Chief Director (Finance)

To

All Executive Directors/Chief Directors/ Directors/
Deputy Directors and Regional Directors

Annexure to Process Document for Textile Division

Annexure – VI

PERIODICAL PROGRESS REPORT IN THE IMPLEMENTATION OF PROJECTS

Report for the period ending March/June/Sept./Dec.
(Date) (Year)

(₹ in lakh)

S.No	General Information								
1. (i)	Name of Society/Mill								
(ii)	Address								
(iii)	Registration No. & date of registration								
2.	Details of proposed programme (New/Modernisation/Expansion/Rehabilitation)								
3.	Position of Membership & paid up share capital		Members						Paid up share capital
Men			Women						
SC/ST			OBC	GEN	SC/ST	OBC	GEN		
(i)	Individual Growers								
(ii)	Individual Weavers								
(iii)	Growers' Cooperative Societies								
(iv)	Weavers' Cooperative Societies								
(v)	Cooperative Institutions								
(vi)	Others (please specify)								
(vii)	Details regarding the progress in the enrollment of members and collection of share capital								
4.	Project Cost								
	Particulars	Sanctioned Cost	Actual Expenditure incurred	Expenditure to be incurred in the next one month	Expenditure to be incurred on completion				
(i)	Land & Site Development								
(ii)	Building & Civil Works								
(iii)	Plant & Machineries								
(iv)	Misc. Fixed Assets								
(v)	Pre-operative Expenses								
(vi)	Provision for contingencies								
(vii)	Margin money for working capital								
	Total								
5.	Means of finance for the sanctioned project cost								
	Particulars	Amount so far raised (specify date)				Amount to be raised			
(i)	Term Loan from NCDC								
(ii)	Share Capital from State Govt.								
(iii)	Subsidy from Govt. of India								
(iv)	Share Capital from members								
	Total								
6.	Steps taken for raising funds, problems, if any (please give details)								
7.	Status of physical progress								
	Particulars	Scheduled (Month & Year)		Actual Progress (Month & Year)		Revised schedule of completion, if any			
		Commencement	Completion	Commencement	Completion				
(i)	Delivery of machines								
(ii)	Installation of machines								
(iii)	Trial run								
(iv)	Commercial production								
(v)	Reasons for delay in the progress, if any								
(vi)	Justification for revised schedule, if any								

राष्ट्रीय सहकारी विकास निगम
NATIONAL COOPERATIVE DEVELOPMENT CORPORATION
Finance Division (Budget Cell)

No.NCDC:1-1/90-Budt.

Dated: 09.05.2016

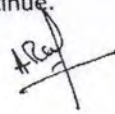
Sub: Modification in Due date for repayment of term loan and payment of interest under Direct Funding Scheme of NCDC- Reg.

(i) Direct Funding Term Loans

Presently the due date for repayment of half yearly instalments of **term loans** and payment of interest under Direct Funding Scheme of NCDC for all Cooperative Societies/Banks/National level Federation states is fixed as 5th April and 5th October. Accordingly, loan instalment of almost all direct funding term loans fall due on these two dates. For smooth flow of funds throughout the year, **due date for payment of half yearly instalment of term loans** has been spread over the year by fixing different due dates for different states as indicated below:

Name of the State	Revised due date for Term loans under Direct Funding Scheme
Maharashtra	5 th Sept. & 5 th March
Manipur, Tripura, Karnataka, Haryana	5 th Oct. & 5 th April
Andhra Pradesh, Telangana, Kerala, Orissa	5 th Nov. & 5 th May
Assam, Chhattisgarh, Gujarat, Madhya Pradesh	5 th Dec. & 5 th June
Bihar, Jharkhand, Meghalaya, Uttar Pradesh, Uttarakhand, West Bengal	5 th Jan. & 5 th July
Punjab, Tamil Nadu	5 th Feb. & 5 th Aug.
Rajasthan, Himachal Pradesh, Jammu & Kashmir, Mizoram, Sikkim, Arunachal Pradesh, Nagaland, Pondicherry	5 th March & 5 th Sep.

In respect of existing loans, the existing due dates shall continue.
For new projects, due dates as above shall be applicable.




Annexure – VII contd...

(ii) **Term Loans through State Govts.**

In case of repayment of term loans through State Govt., the existing systems of making payment in annual instalment shall continue.

(iii) **Working Capital Loans**

In case of repayment of working capital loan, the loan installment is already linked with actual date of disbursement of funds. Accordingly, the existing system of repayment shall also continue.


(A.K. Pal)
Chief Director (Finance)

Copy to :

1. All Chief Directors/Directors, NCDC, HO
2. All Regional Directors, NCDC
3. All Advisers, NCDC, New Delhi
4. Chief Director (Topic), NCDC, Gurgaon

**NCDC
CLIENT FEEDBACK**

To

(Indicate name of customer here)

Sir,

Your organization is a valuable client of ours and we at NCDC were privileged to serve you. You are requested to kindly give us your free and fair feedback in the format below. This is required as a part of our ISO 9001:2015 based systems for our improvement so that we can provide you even better services in future. We request you to please spare a few moments for us for this.

Thanking you,

Yours faithfully,

(For and on behalf of MD)

CLIENT FEEDBACKFeedback on _____
(Name of the project)

Type of Service Availed (Please tick)

- a. Sanction ()
b. Legal Documentation ()
c. Release of funds ()

Sl. No	Area of Service	Excellent 5	Very good 4	Good 3	Satisfactory 2	Poor 1
A	Guidance/Clarification provided was prompt, clear and adequate					
B	Overall services provided by NCDC					
(Please tick : √)						
C	Would you like to avail financial assistance from NCDC in future	Yes		Most Likely		No
D	Would you recommend other cooperatives to avail the services from NCDC	Yes		Most Likely		No

In case of "No" for C & D, please specify reasons.

Suggestions/comments, if any:

To
MD, NCDCSignature :
Name :
Organization :
Designation :
Date :


National Cooperative Development Corporation
(Finance Division)

No.NCDC.15-2/87-Budt.

13th March, 2012**Sub: Delegation of powers for sanction of working capital loans**

Board of Management in its meeting held on 22.12.2011, while reviewing the working capital loan scheme has revised the delegation of financial powers for sanction of working capital loan as follows:

Proposals	Delegation of powers
(i) In case of cooperatives fulfilling the condition for direct funding, or	(i) Managing Director - upto ₹ 100.00 crores
(ii) If the cooperatives are able to furnish the security of pledge of Fixed Deposit Receipts (FDRs) of value not less than 1.1 times of the loan amount.	(ii) Chairman, BOM, NCDC - above ₹ 100.00 crores The cases of sanction shall be placed before the Board of Management for information in the immediately next board meeting.
(iii) In case of cooperatives requiring relaxation in direct funding norms and are not able to provide security in the form of pledge of FDRs of 1.1 times to loan amount.	BOM, NCDC Proposals to be placed before BOM, NCDC with proper justification.


(Pramod Mathur)
Financial Adviser

Executive DirectorAll Chief Directors/Directors at HOAll Regional Directors

CC: PPS to Managing Director
SPA to DMD

Budget/Circular

HEAD OFFICE

No.NCDC:15-2/87-Budt.

February 2, 2010

OFFICE ORDER

In supersession of previous orders on redelegation in respect of matters covered herein, and in exercise of the powers vested under Regulation 25 read with Regulation 24 of NCDC General Regulations 1975, I hereby re-delegate financial powers to the officers of the Corporation to the extent as specified below, until further orders:

S.No	Particulars	Powers delegated/ re-delegated to	Remarks
PROJECTS:			
1.	Sanction of projects with NCDC assistance: (a) upto Rs.1 crore and escalation exceeding this limit upto 20% of original sanction, except subsidy from Corporation resources (b) upto Rs.5 crores and escalation exceeding this limit upto 20% for project loans.	Divisional Head in consultation with Divisional Screening Committee. MD, in consultation with Screening Committee of the Corporation.	1. Subject to notes 1 to 3 given below. 2. Board in its meeting held on 27.3.1989 has decided that ICD Projects may be sanctioned by Vice Chairman and Chairman, BOM.
2.	Approval of Sanction Letters on the basis of sanction of the assistance by competent authority (a) upto Rs.1 crore except subsidy from Corporation resources (b) upto Rs.5 crores except subsidy from Corporation resources (c) Other cases	Divisional Head Divisional Head in consultation with Dir (Fin) F.A.	Sanction Letters will be issued only after allocation of Control no. by Finance division. (i) File may be sent to Dir(Fin) for allocation of Control no. (ii) Sanction letters for direct funding will be issued with concurrence of Finance division.

3.	<p>Extension of validity period of the projects</p> <p>(a) upto NCDC assistance of Rs.10 crores except (i) subsidy from Corporation resources and (ii) direct funding, subject to maximum extension upto 1 year</p> <p>(b) upto two years in all cases and beyond two years for projects with NCDC assistance upto Rs.10 crores.</p> <p>(c) beyond two year for projects with NCDC assistance above Rs.10 crore</p>	<p>Divisional Head</p> <p>F.A.</p> <p>MD</p>	
4.	<p>Release of funds subject to sanction of the assistance by competent authority and recommendation of the programme division.</p> <p>(a) upto Rs.1 crore except subsidy from Corporation resources</p> <p>(b) upto Rs.5 crores, except subsidy from Corporation resources on each occasion</p> <p>(c) Full powers</p>	<p>Divisional Head</p> <p>Dir (Fin)</p> <p>F.A.</p>	<p>Release Letters will be issued only after allocation of Control no. by Finance division.</p> <p>(i) File may be sent to Dir (Fin) for allocation of Control no.</p> <p>(ii) Release Letters for direct funding will be issued with concurrence of Finance division.</p>
5.	<p>De-sanction of</p> <p>(a) projects/ assistance where sanctioning authority is Divisional Head</p> <p>(b) other projects/assistance</p>	<p>Divisional Head</p> <p>M.D.</p>	<p>De-sanction Letters will be issued after allocation of Control no. by Fin. division.</p> <p>In consultation with Dir (Fin)</p> <p>File to be routed through F.A.</p>

6.	Condone delay in payment of installments and approve concessions in cases where delay in payment of installment is not more than one week or concessions allowed is less than Rs.1.00 lakh.	MD	
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NOTES:

1 (a) Screening Committee of the Corporation will consist of:

- (i) MD
- (ii) DMD, FA, EDs
- (iii) One senior most CD posted at H.O
- (iv) CD (P&C)
- (v) For Central Sector/ Centrally Sponsored Schemes
 - (a) FA/ Dy Secy (Finance), Min. of Agriculture
 - (b) A representative of the concerned Ministry
- (v) Director (Finance) - as convener

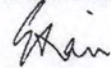
(b) The Divisional Screening Committee will comprise of:

- (i) Divisional Head
- (ii) 2 CDs to be nominated by MD
- (iii) Representative of Finance division
- (iv) A representative of the concerned Ministry in case of Central Sector/ Centrally Sponsored schemes
- (v) CD/ Director of the concerned Division, as Convenor.

(c) Outside experts may be associated with the Screening Committee/ Divisional Screening Committee as and when deemed necessary with the approval of MD. Programme divisions may maintain a panel of experts concerning relevant fields.

2. Guidelines for scrutiny, appraisal, sanction and monitoring of proposals for NCDC assistance issued vide no.13-3/2002-P&C dt. 23.10.2003 will be scrupulously followed. Proposals for direct funding shall be processed as per guidelines circulated vide no. 1-1/90-Budt. dated 20.11.2002 and 21.2.2007. Financial delegation to DSC will be applicable for direct funding also.

3. Divisional Head means DMD, FA, EDs, CDs for the divisions allocated to them.


(Govindan Nair)
Managing Director

**National Cooperative Development Corporation
(Finance Division)****REGIONAL OFFICES**

No.NCDC.15-2/87-Budt.

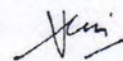
June 20, 2014

OFFICE ORDER

In supersession of previous orders on re-delegation in respect of matters covered herein, and in exercise of the powers vested under Regulation 25 read with Regulation 24 of NCDC General Regulations 1975, I hereby re-delegate financial powers in respect of Regional Offices of the Corporation as specified below until further orders:

S. No.	Particulars	Powers delegated to	Remarks
1.	Sanction of projects with NCDC assistance upto Rs.80.00 lakhs and escalation exceeding this limit upto 20% of original sanction, except subsidy from Corporation resources	RD in consultation with Regional Screening Committee	Subject to notes 1 to 4 given in Office Order No.NCDC:15-2/87-Budt. Dated 13.1.2010.

The other terms & conditions and guidelines for sanction of financial assistance will remain same as contained in Office Order of even number dated 13.1.2010 and as issued from time to time.


(Vasudha Mishra)
Managing Director

Copy to:

All Regional Directors
All Chief Directors at Head Office
All Directors
SPS to MD/DMD
SPS to ED /FA

Delegation of power to RO-order

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REGIONAL OFFICES

No.NCDC.15-2/87-Budt.

13th January, 2010

OFFICE ORDER

In supersession of previous orders on re-delegation in respect of matters covered herein, and in exercise of the powers vested under Regulation 25 read with Regulation 24 of NCDC General Regulations 1975, I hereby re-delegate financial powers in respect of Regional Offices of the Corporation as specified below until further orders:

S. No.	Particulars	Powers delegated to	Remarks
1.	Sanction of projects with NCDC assistance upto Rs.40.00 lakhs and escalation exceeding this limit upto 20% of original sanction, except subsidy from Corporation resources	RD in consultation with Regional Screening Committee	Subject to notes 1 to 4 given below.
2.	Approval of Sanction letters for the projects sanctioned by Regional Director.	RD	After entering proposal particulars in SRDB system, RDs may send particulars of assistance sanctioned in the prescribed format to Finance Division by e-mail for allotment of control number. After receiving control number online, sanction letter may be issued.
3.	Extension of validity period for the projects sanctioned by the RD (a) Upto 2 years (b) Beyond 2 years	RD Divisional Head	Copy of extension letter may be sent by RD to programme division. Letter of extension should be issued by RD. Copy of letter of extension may be endorsed to Director (Budt.) with a request for entry in the SRDB system.
4.	Approval for release of funds in respect of projects sanctioned by RD	RD	RD will send particulars of assistance approved for release to Finance Division in the prescribed format through e-mail for allotment of control number. After receiving control number online, RD may issue release letter and send one ink-signed copy alongwith four other copies to Director (Loan) for disbursement of funds. Copy of release letter may also be sent to Programme division.

5.	De-Sanction of the projects/ assistance sanctioned by RD	RD	Draft de-sanction letters may be sent by RD to programme division which in turn may send the same to DD (Budt.)/ Director (Budt.) on file for concurrence and allotment of control number. After receipt of control number programme division may intimate the same to RD to issue de-sanction letter.
6.	Expenditure relating to: (a) Stationery & Printing of Stationery (b) Postage and telegrams (c) Telephone charges (d) Electricity & water charges (e) Purchase of Books and periodicals (f) Other contingencies, repairs etc. subject to the ceiling in annual budget (g) Petrol expenses	R.D.	
7.	Purchase of dead stock items (except staff car and air-conditioners) in respect of those items for which financial provision has been made in the approved budget.	R.D.	
8.	Approval of tour programme of: (i) Officials posted in the regional office for tours within the region (ii) Officials posted in the regional office for tours outside the region (iii) RD upto 5 tour days in a month within the region (upto 7 tour days in case of RD, North East Region) (iv) RD for tours other than (iii) above	R.D. D.M.D. R.D. M.D.	Copies of tour programmes may be sent to CD (P&C) for information. D.M.D. in the absence of M.D.

9.	Sanction of tour advance and settlement of TA bills subject to approval of the tour by competent authority	R.D.	TA bills of RD will be settled at H.O.								
11.	Sanction of LTC advance subject to permission for availing LTC by competent authority	R.D.									
12.	Sanction of Festival advance	R.D.									
13.	Assistance for staff welfare activities subject to following annual ceiling: <table border="0"> <tr> <td><u>No. of employees</u></td> <td><u>Amount</u></td> </tr> <tr> <td>Upto 7</td> <td>Rs.7,000</td> </tr> <tr> <td>8 to 11</td> <td>Rs.8,500</td> </tr> <tr> <td>More than 11</td> <td>Rs.10,000</td> </tr> </table>	<u>No. of employees</u>	<u>Amount</u>	Upto 7	Rs.7,000	8 to 11	Rs.8,500	More than 11	Rs.10,000	R.D.	
<u>No. of employees</u>	<u>Amount</u>										
Upto 7	Rs.7,000										
8 to 11	Rs.8,500										
More than 11	Rs.10,000										
14.	Entertainment expenses: (a) Upto budgetary ceiling (b) Exceeding budgetary ceiling	R.D. D.M.D.	F.A. in the absence of D.M.D.								
15.	Issue of Liveries to entitled staff	R.D.									
16.	Payment of medical claims of the officials including RD subject to annual ceiling of Rs.7,000 for each official	R.D.	Subject to Medical Attendance Scheme of NCDC. Other cases may be referred to Dir.(Fin.) at H.O.								

NOTES:

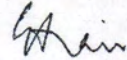
1. Regional Screening Committee will consist of:

- (i) Regional Director
- (ii) Next Senior most officer in the Regional Office
- (iii) An officer from State govt. not below the rank of Joint Registrar of Coop. Societies

A copy of Regional Screening Committee constituted by RD may be sent to F.A. for information.

2. Financial delegation to RDs will be applicable for direct funding also. Proposals for direct funding shall be processed as per Guidelines for direct funding circulated vide no. NCDC.1-1/90-Budt. dated 20.11.2002 & 3.6.2004. Regional offices may associate a Chartered Accountant on their panel for analysis of financial statements, if required. Proposals requiring relaxation of eligibility criteria may be referred to Programme division alongwith recommendation of Regional Screening Committee for consideration at head office.
3. Guidelines for field appraisal and legal documentation vide circular No.1-1/90-Budt.Vol.2 dt. 21.2.2007 (Simplification of procedures for sanction and release of financial assistance) should be followed.

4. While sanctioning projects as per above delegation, NCDC policies and guidelines regarding financial parameters and the norms for unit costs/designs should be observed.
5. RD in the above statement means the Chief Director or Regional Director as the case may be.
6. Above financial delegation of powers is subject to the budgetary ceilings.
7. Expenditure above Rs.2 lakhs in each case will be incurred in consultation with the Financial Adviser.
8. Regarding other contingencies (6 f), in those cases where expenditure is more than Rs.15,000/- details may be sent to Chief Dir (Gen Admn) for information.



(Govindan Nair)
Managing Director

Copy to:

All Regional Directors
All Chief Directors at Head Office
All Directors
DD (Admn.)
Asstt Director (MD Office)
Sr. PA to DMD
PS to ED (GPG) /ED(PB)

Budget/Circular