



National Cooperative Development Corporation

Work Manual

MIS Division

(Updated May 2021)

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1. Function of the Division:

To access and provide IT facilities to the Users/Staff of NCDC at HO/Regional Directorates, LINAC and to provide Financial Assistance to the Cooperatives for Computerization.

The scope of work includes Identifying and meeting the IT requirements - Hardware (H/W), Software(S/W) and Networking at Head Office and Regional Directorates and facilitating computerization of Cooperatives by providing them Financial Assistance for H/W, S/W, Site preparation and other IT related infrastructure.

2. Processes

2.1 Facilitating IT Services

2.1.1 Purchase of Hardware at HO and LINAC

Process Input	Source
Request for new/additional hardware	Division/Sections at HO & LINAC
Stock verification	Stores/ GA

2.1.1.1 Stock position of computers and other infrastructure is prepared at the end of financial year or as and when required.

2.1.1.2 Based on the user's request/requirement and existing stock position, new Hardware requirement is accessed annually.

2.1.1.3 If new hardware is required then approval for purchase of new hardware is taken from competent authority.

2.1.1.4 Approval of hardware requirement along with Specifications and other technical inputs is sent to General Administration Division (GA) for purchase through GeM Portal as per the GFR rules.

2.1.1.5 After the hardware is procured by GA, specifications, model and brand of Hardware is checked/ verified with the purchase order.

2.1.1.6 After verification, Installation of the hardware is carried out as per requisition.

2.1.1.7 MIS division also suggests the management for incorporating the latest technology from time to time.

Process Output	Providing technical specifications/inputs for procurement of Hardware to General administration division
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2.1.2 Providing of Technical support /Guidance for Computer hardware purchase at Regional Offices

Process Input	Source
Request for new/additional hardware from GA/ROs	General Administration division/ Regional Offices

2.1.2.1 GA sends request of RD's to MIS Division for providing technical specifications or Comments.

2.1.2.2 The required technical specifications/inputs are provided to GA for further action at their end.

2.1.2.3 In case quotations are submitted by RD then these are checked vis-à-vis specifications and cost document returned to GA along with suggestions for sending to RD.

Process Output	Purchase of Hardware by/ for RO's
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2.1.3 Maintenance of Hardware/Network equipments with the help of AMC (Annual Maintenance Contract-Annexure VI) external service provider

Process Input	Source
As per the requirement/ Complaint Register	Users in Division/Sections

2.1.3.1 Problem is logged in logbook maintained in MIS Division.

2.1.3.2 Resident AMC engineer attends to the logged complaints and solve the problem with the help of division's technical persons or their instructions.

2.1.3.3 In case AMC engineer is not able to solve the problem, the issue is taken up with AMC Service Provider (Company) and it is resolved.

2.1.3.4 AMC is renewed at the end of each year subject to satisfactory performance from the date of award of Contract.

2.1.3.5 Before completion and during last quarter of contract, the file is moved to constitute an Advisory-cum-Standing Purchase/Tender Committee and approval from competent authority is taken on file in case need is felt to call fresh tender.

2.1.3.6 Draft Tender document is prepared and placed before the Committee for Consideration and finalization of Tender document.

2.1.3.7 Limited or open tender as per GFR Rules are floated.

2.1.3.8 Technical/Financial parameters of bidders are scrutinized and based on recommendations of the committee; the award letter is issued to the successful bidder.

Process Output	Fixing of Hardware/ Software problems & Renewal of existing AMC or award of work to new successful bidder.
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2.1.4 To review & meet Software requirement of Corporation from time to time or as per need.

Process Input	Source
Concerned Division/ Management/ ROs send their request for new software.	Divisions at HO, ROs & LINAC

2.1.4.1 Based on need of the Management/Divisions, Software Requirement Analysis is done and Terms of Reference (TOR) is prepared.

2.1.4.2 Approval for Tender Committee is taken from competent authority.

- 2.1.4.3 TOR is finalized by Tender Committee.
- 2.1.4.4 Limited or open tender as per GFR rules are floated.
- 2.1.4.5 Selection of Developer for Application Software is carried out based on technical and financial evaluation and work order is awarded to selected developer recommended by Tender Committee.
- 2.1.4.6 Coordination with Developer and concerned Division/Section is done for Software development.
- 2.1.4.7 Developer tests the software with sample data.
- 2.1.4.8 Software is tested and based on user's comments/views, the Software is modified accordingly. This process is repeated till user and MIS Division accept it.
- 2.1.4.9 Software is installed for use and parallel run is carried out.
- 2.1.4.10 Reports are checked by the user and matched with manual reports. In case reports do not match then reasons for mismatch are traced and software is modified accordingly otherwise the software is put to regular use by the users.
- 2.1.4.11 Software is modified as and when required during warranty period (as mentioned in the tender document).
- 2.1.4.12 After the warranty period is over, the developer is asked to give terms for annual maintenance contract (AMC) for the developed software, which is then negotiated and AMC-Annexure VI is awarded to software developer.
- 2.1.4.13 During AMC period, in case of problem with the software is reported by user, it is logged in the complain register and modifications are carried out accordingly by the developer

Process Output	Implementation/ Installation of software and trainings, if required and subsequent AMCs
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2.1.5 Maintenance of In-house developed Systems

In-house developed softwares such as Nurturing Primary Cooperative Societies, NORO interaction portal, Sahakar Mitra portal, portal for webinars are maintained and troubleshooting is carried out.

2.1.6 Back-up of the databases

Process Input	Source
Program and Data Files	Database Servers

2.1.6.1 Back up of the database of Integrated Sanction release and Loan Accounting System (SRDB) and Integrated Financial Accounting Management system (IFAMS) are taken on daily basis on Backup system (MIS).

2.1.6.2 Backup is taken on cloud storage on daily basis and also on external hard disk monthly.

2.1.6.3 For restoration check of data, the data is restored on computer system in Computer room and application is run on it to check. This process is done in the presence of MIS and AMC person of the developing agency. The log is maintained in SRDB & IFAMS audit register.

Process Output	Backup maintained on cloud storage at two different locations.
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2.1.7 Websites maintenance

Process Input	Source
Latest/modified information or uploading of tender documents from Divisions/ ROs/ LINAC.	Divisions at HO, ROs & LINAC

Process:

2.1.7.1 Division/ Section sends the information to be changed/ modified (as approved by the competent authority through P&C Division) in the NCDC website (<https://ncdc.in>). Modifications are carried out in the website and published on web.

2.1.7.2 Tender is also uploaded on the NCDC website as well as on CPPP (Central Public Procurement Portal).

2.1.7.3 Information to be changed/ modified in the NEDAC website (<https://nedac.info>) is received through Corporate Communication Division. Modifications are carried out in the NEDAC website and website is again published on web.

2.1.7.4 Notice and Invoice for the renewal of domain registration and hosting contract are received from service provider before expiry date (15-20 days before the expiry date).

2.1.7.5 File is put up to competent authority for approval.

2.1.7.6 After the approval by competent authority, sanction order is made and sent to Finance Division for payment.

2.1.7.7 Finance Division makes the payment and sends the details of payment to MIS division.

2.1.7.8 Service Provider is informed about payment through email/user account in Service provider portal.

2.1.7.9 Service Provider sends the acknowledgment of payment for domain name registration and web hosting is renewed.

2.1.7.10 Procedure is same for renewal of ncdc.in and nedac.info domains as given at 6.1.7.5 to 6.1.7.9

Process Output	Up to date website.
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2.1.8 Providing Internet/E-mail facility to various Divisions/Sections and Regional Directorates of NCDC as per NCDC Norms

Process Input	Source
Request from users	Employees at HO,ROs & LINAC

Process:

2.1.8.1 Need of internet facilities of the organization are accessed every year.

2.1.8.2 Requirement of organization according to IT market trend is analyzed from time to time.

2.1.8.3 In case the Service of ISP is not satisfactory or needs of organization has changed then fresh Terms of Reference is prepared.

2.1.8.4 Approval for Tender committee is taken from competent authority.

2.1.8.5 Terms of Reference (TOR) are finalized by Tender committee.

2.1.8.6 Tender (Open or Limited) as per GFR (General Financial Rules) is floated.

2.1.8.7 Selection of Internet Service Provider (ISP) is carried out based on technical and financial evaluation by tender committee according to GFR.

2.1.8.8 Sanction work order for assignment of Contract is given to selected ISP.

2.1.8.9 On user requests for E-mail account and internet facility, network availability at user end is accessed.

2.1.8.10 Email services are hosted and maintained by NIC.

2.1.8.11 Email account is created after receiving the email creation request form approved by competent authority.

2.1.8.12 Internet facility with security policies is provided to user as per his/her designation or work assigned.

Process Output	Provide Internet & E-mail facilities
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2.1.9 Maintenance of Servers, Antivirus and Firewalls

Process Input	Source
Regular Updation of antivirus Software	Software updates

2.1.9.1 e-Scan Antivirus for clients (about 200 clients) is regularly updated and maintained.

2.1.9.2 Whenever some problem is noticed with Servers, Anti-virus or Firewalls, it is immediately checked and fixed for smooth functioning.

Process Output	Updated/Protected Servers/Clients
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2.1.10 Uploading NPS Subscription

Process Input	Source
Monthly Subscription details from Finance	Finance Division

Process:

2.1.10.1 Soft copy of the monthly subscription of NPS is provided by paybill section.

2.1.10.2 Using FPU utility of NSDL, a file to be uploaded for subscription is created for NPS

2.1.10.3 Using FVU utility of NSDL, the above created file of NPS subscription is validated.

2.1.10.4 This validated file is then uploaded to Central Record Keeping Agency (CRA) of NSDL (<http://npscan-cra.com>)

2.1.10.5 If there is no error in the uploaded file then Subscriber Contribution Submission Form (CSF) and Subscriber Contribution File is printed and given to Finance division for payment to trustee bank for NPS.

2.1.10.6 If there is error in the uploaded file then nature of error is checked and action is taken accordingly. File is, then, uploaded again and 2.1.11.5 is done.

Process Output	Timely uploading of NPS to CRA
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2.1.11 Training

2.1.11.1 Training on use of computers and application softwares are imparted to users at LINAC/HO and resource person as and when required.

2.2 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/ State Government

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

Process Output	Finalised Programme Outlay along with physical & financial targets
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2.2.1 Generation of proposals

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

There is Scheme for providing financial assistance for Computerization to Cooperative Societies/State Cooperative Banks/ District Cooperative Banks/Federations. The details of the scheme are given in the Annex- I.

The scheme of computerization is circulated among State Govt. authorities, Federations, Regional Directors etc. requesting to advise the societies to formulate suitable proposals and avail financial assistance including benefits available under computerization scheme. The scheme is also available on NCDC website (www.ncdc.in).

2.2.2 On receipt of the proposal from State Govt./State Coop. Banks/ District Cooperative Banks/Cooperative Society, it is entered in dak register of Division.

Process output	Receipt of proposal
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2.3 Examination of the Proposals

Process Input	Source
Receipt of proposal	Cooperative societies/DCB,s and State Government

2.3.1 Proposal is scrutinized in respect of following points:

2.3.1.1 Proposal is from Registered Cooperative Society.

2.3.1.2 Proposal is in the prescribed format of the Corporation (Annex-II).

2.3.1.3 Whether society falls under special category viz. SC/ST/Women/hilly areas/North East Region attracting enhanced subsidy /Concessional financing.

2.3.1.4 The Board of Management is elected or nominated.

2.3.1.5 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.

2.3.2 Direct Funding Proposals (Checklist as per Annex-III)

2.3.2.1. Last three financial years' annual Accounts consisting of Trading Account, Profit & Loss Account and Balance Sheet at the close of the last 3 years duly supported with necessary schedules has been submitted.

2.3.2.2 Annual Accounts have been audited up-to date by Statutory Auditors. In case audit is in arrears (for more than 6 months), accounts audited by CA firm have been furnished.

2.3.2.3 Past performance of the society in repayment of loans and interest thereon to NCDC/ Banks/ Other Financial institutions.

2.3.2.4 Society has not defaulted in repayment to any Banks/NCDC. In case defaulted, details thereof.

2.3.2.5 Security proposed to be provided by the society for securing financial assistance (in case of direct funding)

2.3.2.6 Outstanding Balance against the previous assistance and adequacy of total security available there against (including security provided earlier).

2.3.2.7 The society has furnished a certified copy of Board Resolution for availing financial assistance from NCDC.

2.3.2.8 The Society meets the norms of direct funding as contained in the NCDC's Schematic pattern of assistance. Relaxation in Direct Funding norms may be considered on merits on case to case basis. (As per Annex – IV)

2.3.3 Proposals through State Govt.

2.3.3.1 Specific Recommendation of the Govt. for the assistance sought indicating concurrence of Finance Department.

2.3.3.2 Proposal to be submitted with detailed copy Project Report to NCDC.

Process output	Entry of proposal in SRDB System
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2.4 Sanction Process

Process Input	Source
Entry of proposal in SRDB System	Proposal details from Cooperative Societies/ State Government

2.4.1. Proposal number is generated in SRDB System and print out of the same is taken in the file.

2.4.2 After preliminary scrutiny, the proposal (assistance upto Rs. 1.00 crore and no relaxation required) is desk appraised and placed before Divisional Screening Committee. Proposals upto Rs. 1.00 crore are examined and sanctioned at RO level.

2.4.3 The proposals (assistance above Rs. 1.00 crore or relaxation in direct funding norms required) are placed before the Pre-screening Committee after examination of Financial and technical viability. Based on recommendation of the committee, proposal is desk appraised or field appraised and agenda is prepared by the Division for placing before the Internal Screening Committee.

2.4.4 After approval of the agenda by the concerned Screening Committee (assistance upto Rs. 1.00 crore in DSC and upto Rs. 50.00 crore in ISC/CSC), sanction letter is prepared and put up for approval by the competent authority and for allotment of Control Number by the Finance Division.

2.4.5 After approval of ISC/CSC, in case the assistance is more than Rs. 50.00 crore or projects where relaxation in direct funding norms is required, Agenda is prepared for placing the proposal before Board of Management of NCDC for approval. After, BOM's approval, sanction letter is prepared and put up for approval by the competent authority and subsequent allotment of Control Number by Finance Division.

2.4.6 After allotment of Finance Control No., Sanction letter containing details of financial assistance including pattern of assistance, schedule for disbursement of assistance, period of loan, validity of sanction letter etc. and other terms and conditions are issued.

2.4.7 In case of direct funding, formats for legal documents viz. Resolution to be passed by the society for availing sanctioned assistance, loan agreement and other concerned documents are also sent along with the sanction letter.

2.4.8 Legal documentation work is completed by the concerned Regional Directorates. Original legal documents are kept in safe custody at Regional Directorate/Head Office.

2.4.9 If any project do not meet the criteria for sanction of financial assistance, the same is rejected after obtaining due approval of competent authority.

Process output	Sanction Letter
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2.5 Reimbursement/Disbursement of Sanctioned Assistance

Process Input	Source
Legal Documentation (Direct funding) & request for disbursement	Cooperative Society / State Government

2.5.1 In case of direct funding, the Regional Directors send copies of the Deeds / documents executed by the beneficiary to the Division. The Division examines the documents including security cover and then put up to finance division (legal cell) for vetting.

2.5.2 Request for reimbursement of sanctioned assistance is received from society along with physical & financial progress report as per Annex-V. In case of direct funding expenditure statement duly certified by Chartered Accountant is also required to be sent by Society/Bank. In case of funding through State Govt. Utilization Certificate is required to be sent by State Govt.

2.5.3 Request for reimbursement is examined in the Division for the eligible release amount according to terms & conditions contained in sanction letter and request for extension of validity of sanction is also considered if required.

2.5.4 Draft release letter for reimbursement of eligible assistance for disbursement of assistance is prepared and put up to the Finance Division for approval and allotment of control number. After approval of the release letter and allotment of Finance Control number, the fair release letter is prepared and ink-signed copy of the same is submitted to the Finance Division for release of funds.

2.5.5 Copy of release letter is sent to Regional Directorate and beneficiary society. In case, proposal is through state government, copy of release letter is sent to concerned department of state government & RCS of the state.

2.5.6 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.

2.5.7 Registers containing details of sanction/disbursement of assistance are also updated in the Division.

Process output	Release Letter
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2.6 De-sanction (wherever applicable)

Process Input	Source
Non compliance of terms & conditions of sanction/ if received proposal don't meet the eligibility criteria for sanction of financial assistance	Sanction order and scheme/guidelines for providing financial assistance

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

2.6.2 If any project do not take off due to any reason, the same is also de-sanctioned after obtaining due approval of competent authority.

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

Process output	De-sanction Letter
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2.7 Monitoring of Projects

Process Input	Source
Terms & conditions of the Sanction/Release	Sanction Letter/Release Letter

2.7.1 Progress report in the prescribed Performa (given at Annex-V) is called for from the beneficiary societies/bank/federation during implementation of the sanctioned projects.

2.7.2 These progress reports are examined in detail with reference to utilization of funds

2.7.3 The beneficiary societies are advised to speed up implementation of project in case the project is not being implemented as per schedule.

2.7.4 Monitoring is also undertaken by field visits to the societies implementing the sanctioned projects, if required.

Process output	Progress Reports
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2.8 Return of Original documents

Process Input	Source
Receipt of request letter after repayment of entire loan	Cooperative society/State Government

2.8.1 After repayment of entire loan assistance and interest thereon, the beneficiary society requests NCDC for return of original documents i.e, FDR's/Original title deed of pledged property/mortgaged to the Corporation. After having confirmation about repayment of entire loan and interest thereon by Finance Division, the original documents are returned to the beneficiary society.

Process output	Return of original documents to the society/beneficiary
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2.9 Report Generation

Process Input	Source
Demand from P&C, Finance Division & Management	SRDB & Integrated Financial Management System (Database)

2.9.1 Reports and Information as and when required by Plan and Coordination (P&C) Division, Finance Division and Management is furnished.

2.9.2 After closing of the financial year, chapters for computerization scheme for the Annual Report is prepared and sent to P&C Division.

2.9.3 Programme of Activities (Targets and Releases) of the Division is prepared based on spill-over and expected new projects.

2.9.4 Providing inputs to DAC, Ministry of Agriculture for inclusion/modification of inputs relating to policy level changes pertaining to computerization scheme.

2.9.5 Status reports for Senior Officers/ Management/ DAC are prepared.

2.9.6 Preparation of replies to audit notes, parliament questions, VIP references, RTI as and when received.

Process output	Generation of required reports for P&C, Finance & MOA
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2.10 Progressive Use of Hindi Raj Bhasha

2.10.1 Submission of quarterly Hindi Report in prescribed format after approval by Divisional Head to Hindi Section; and

2.10.2 Taking action on the actionable points emerging from the meeting for progressive use of Hindi; and

2.10.3 Compliance to provision of the Official Language Act 1963 to promote progressive use of Hindi

2.11 Disposal of Old Files/Records

2.11.1 Files of projects which are more than 10 years and repayment is over is sent to record room.

2.11.2 For IT and related services the files/records are maintained for 10 years. After that list of these files/records are sent to HOD for permission to dispose.

3) Process Measurements

SN	Process	Measurable indicators (Working Days)	Monitoring frequency	Frequency monitored by
1.	To provide IT infrastructure and IT facilities as per requirement to all users in the organization	Hardware (*) <ul style="list-style-type: none"> Minor problems solved immediately or within one day For Major Problems, if no new H/W is required then 3-4days. Software (**) <ul style="list-style-type: none"> Minor problems solved 2 - 3 days Major problems solving may take upto 15-20 working days. 	Weekly for Minor problems Monthly for Major problems Weekly Quarterly	Chief Director/DDs Chief Director/DDs Chief Director/DDs Chief Director/DDs
2.	Scrutiny of proposal from date of receipt and seeking additional information / clarification.	7 working days	Quarterly	Chief Director/DDs
3.	Preparation of Agenda on receipt of complete information for projects being desk appraised: (i) Direct funding DSC/PSC agenda (ii) Through State Govt. DSC/ISC agenda	5 working days	Quarterly	Chief Director/DDs
4	Constitution of Appraisal team- No of days for submitting file on DDFS	2 working days	Quarterly	
5	Field appraisal of the projects to be completed after constitution of team	8 working days	Before effective release	Chief Director/DDs
6	Preparation of appraisal report on completion of field visit and receipt of	5 working days	Quarterly	Chief Director/DDs

	complete information			
7	Preparation of Agenda Note for CSC/ISC meeting after receipt of Appraisal Note or minutes of PSC	5 working days	Quarterly	Chief Director/ DDs
8	Preparation of Agenda Note for BOM meeting on receipt of minutes of ISC/CSC.	5 working days	Quarterly	Chief Director/ DDs
9	Preparation and submission of draft sanction letter on receipt of minutes of ISC/CSC /BOM	5 working days	Quarterly	Chief Director/ DDs
10	Issuance of sanction letter on receipt of control number from Finance division	2 working days	Quarterly	Chief Director/ DDs
11	Submission of draft release letter to Finance Division from date of receipt of complete information	10 working days	Quarterly	Chief Director/ DDs
12	Issuance of release letter	5 working days	Quarterly	Chief Director/ DDs
13	Action on request for validity extension on receipt of complete information	3 working days	Quarterly	Chief Director/ DDs
14	Submission of executed legal documents for vetting by Legal cell after receipt from RO in complete. / Execution of legal documents	10 working days	Quarterly	Chief Director/ DDs
15	Parliament Questions, VIP reference / other DAC&FW queries.	Immediately	Quarterly	Chief Director/ DDs
16	Information called for from other Programme divisions & service division.	As per requested time line	Quarterly	Chief Director/ DDs
17	Reporting to P&C/Finance Division	As per requested time line	Quarterly	Chief Director/ DDs
18	Maintaining Guard File & data in division	2 working days	Quarterly	Chief Director/ DDs

Hardware :(*)

Minor Problems:

1. Printer Not working : Reason-Paper Jam, Sensor problem, Printer driver corrupted.
2. Booting problem : C-MOS failure, OS Corrupted.
3. Client end problem : Unable to login, Password problem.
4. Internet/Email problem : Ethernet cable problem, Traffic problem
5. Peripherals : Replacement of Keyboard/Mouse/Monitor/Adaptors repairs.

4) PROCESS CONTROLS

SN	Process	Controls Established
1	Purchase of Hardware at HO & LINAC	<ul style="list-style-type: none"> - Request of Hardware from HO and LINAC - Stock verification - Providing Technical specification/ input for purchase of hardware to GA Division
2	Providing Technical support/ guidance for computer hardware purchase at ROs	<ul style="list-style-type: none"> -Request from GA Division - Providing Technical specification/ input for purchase of hardware to GA Division
3	Maintenance of hardware/ Network equipments with the help of AMC/ External Service Provider	<ul style="list-style-type: none"> -Problem is logged into complaint register - Problem is resolved by MIS Division & resident AMC engineer
4	To review & meet software requirement of Corporation from time to time as per need	<ul style="list-style-type: none"> -Request from Management/ Divisions/ ROs - Requirement analysis and preparation of TOR by purchase committee
5	Back up of the databases/ server	<ul style="list-style-type: none"> -Backup of programs and data are taken on daily basis on cloud storage and stand alone backup system.
6	Websites maintenance	<ul style="list-style-type: none"> -Request from P&C division to update the information on website - Website is updated timely with up-to-date information.
7	Providing Internet/ Email facility to all Divisions/ ROs & LINAC	<ul style="list-style-type: none"> - Internet / Email facility is provided to staff as per the requirements - User Authentication and password protection
8	Maintenance of Server, Antivirus and Firewalls	<ul style="list-style-type: none"> - Up keep of servers, updation of Firewall and antivirus subscription from time to time.

		- Timely renewal of subscription
9	Generation of proposals	-Receipts of proposal from cooperative societies
10	Examination of the proposal	-Operational obligation of the society - Receipt of relevant documents/ information for analysis of operational/ financial performance
11	Sanction	-Appraisal of the proposal - Constitution of field appraisal team - Approval of sanction
12	Release	-Security cover against sanctioned assistance (Direct funding) - Legal documentation work (Direct Funding)
13	Reporting	Compliance to statutory/ regulatory queries

5) Details of documented information retained

S.No.	Record	Identification	Location	Maintained by	Retention period	Disposition
1	Hardware Complaint log book	By Title	Computer Room	DD/ Sr. Assistant	2 years	Weed out
2	Software Complaint log book for SRDB & Loan Accounting	By Title	Computer Room	DD/ Programme Officer	2 years	Weed out
3	Software Complaint log book for IFAMS	By Title	Computer Room	AD/ Programme Officer	2 years	Weed out
4	Requests for changes in websites www.ncdc.in & www.nedac.info	By Title	Almirah- B	DD/ Sr. Assistant	1 year	Weed out after 2 years
5	Files of projects assisted financially	By Title	Almirah- A & B	Sr. Assistant	5 years after the completion of project	Weed out after Digitization
6	Diary Register	By Title	Table of SPA	SPA	2 years	Weed out

7	File movement Register for File/ document movement to/from Division	By Title	Table of SPA	SPA	One year/ register is full	Weed out
8	MIS expenditure register	By Title	Table of DD	DD	Continued	-
9	Dispatch register	By Title	Table of SPA	SPA	One year/ register is full	Weed out
10	Policy/Scheme file	By Title	Almirah- A	Sr. Assistant	Continued	-
11	Copy of GFR	By Title	Almirah- A	Sr. Assistant	Copy already available in GA	-
12	List of Files in Division	By Title	Table of Sr. Assistant	Sr. Assistant	Retained	-
13	Guard File	By Title	Table of SPA	SPA	Continued	-
14	RTI Register	By Title	Almirah- A	Sr. Assistant	Continued	-
15	Website Maintenance Register	By Title	Table of Sr. Assistant	DD/ PO/ Sr. Assistant	Continued	-
16	Annual Stock position of computer H/W	By Title	Computer of MIS	DD/ Sr. Assistant	Continued	-
17	List of computer system allocated to users	By Title	Computer of MIS	DD/ Sr. Assistant	Continued	-
18	List of S/W	By Title	Computer of MIS	DD/PO/ Sr. Assistant	Continued	-
19	Complaint Register for External users	By Title	Table of DD	DD/ Sr. Assistant	Continued	-
20	Guard File for Sanction & Release	By Title	Table of DD	DD/ Sr. Assistant	Continued	-

6) Details of Documented Information maintained

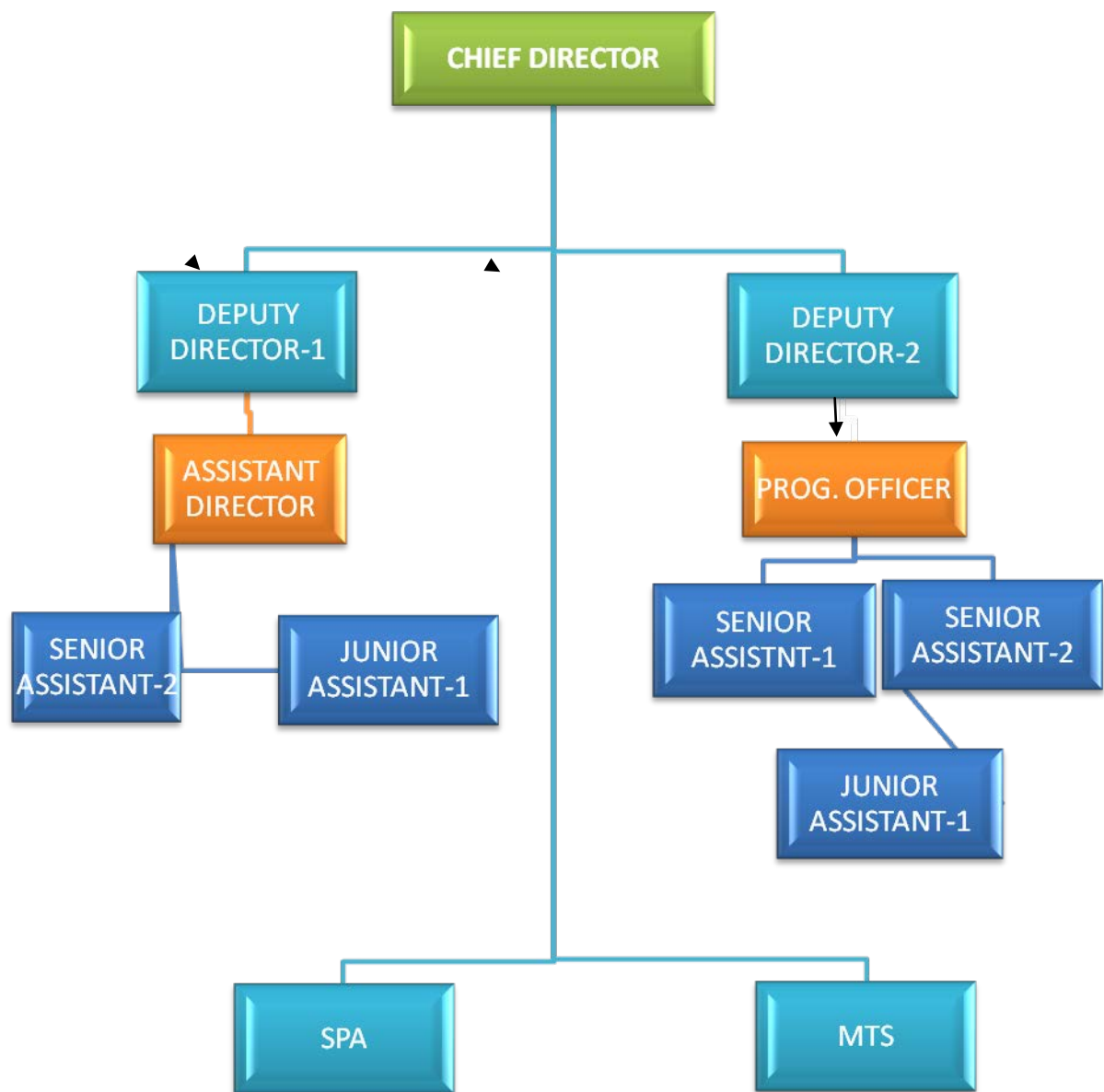
S. No.	Title	Identification	Location	Prepared by	Approved by	Revision no.
1.	Copy of scheme of Financial assistance for Computerization of Cooperatives	Annexure I	Almirah - A	MIS Division	Management / HOD	
2.	Format for Financial assistance for	Annexure II	Almirah - A	MIS Division	MIS Division	

	computerization scheme					
3.	Proposal checklist for preliminary scrutiny	Annexure III	Almirah - A	MIS Division	MIS Division	
4.	Checklist for direct funding by NCDC	Annexure IV	Almirah - A	Finance Division	Finance Division	
5.	Proforma for Physical & Financial progress	Annexure V	Almirah - A	MIS Division	MIS Division	
6	List of Annual Maintenance Contracts (AMC)	Annexure VI	Almirah - A	MIS Division	MIS Division	

7. References

- Pattern of assistance
- NCDC Act
- Guidelines / Norms of Direct Funding
- General Financial Rule (GFR)- Copy is Available with General Administration
- Financial Powers
- Delegation of Powers in NCDC

1. Division Structure (As on 30.11.2020)



Note: Excludes Official working on outsource basis i.e. DEOs (1) and MTS (2).

2. Responsibilities & Authorities

Designation	Responsibilities	Authorities
Head of the Division (Chief Director)	<ul style="list-style-type: none"> Forwarding request to MD for approvals. Performing supervisory functions of Computerization programme in NCDC & assisted cooperatives. Planning Policy Matters related to MIS & computerization of NCDC. Act as designated PIO under RTI Act 2005 for the Division & ensure compliance of obligation under Official Language Act 1963. Forwarding the request of renewal of AMC for IT Services (Networking, Software Maintenance, E-mail services, etc.) to MD for approvals To maintain and improve quality in all activities confirming to ISO 9001-2015. Overseeing the entire functions of the Division under over all control of HOD. Implementation & monitoring of Programme related to Computerizations of PACS/ Banks/ Federations. Providing information with regard to Division's programmes to P&C Division/DAC/Other Ministries with due approval of HOD, wherever necessary Coordination with all concerned Divisions/Agencies relating to activities of the Division. To ensure compliance of obligation under RTI Act 2005 & Official Language Act 1963 Forwarding the requests (through proper channel) to the competent authority for approvals. 	<ul style="list-style-type: none"> Accord approval within delegated authority & recommend approvals within defined financial delegation of powers (Mentioned at 9. Reference). Casual Leave approval of Director (MIS) & recommend other type of leave of Director MIS to P&A. Writing Annual Performance Report of Director & reviewing Annual Performance Report Deputy Director and Assistant Directors of MIS Division Recommending approval for Tours of the officials of the Division Recommending approvals for purchase of H/W and Software To allocate the work among the officials of Division. Signing Sanction, Release & De-sanction letters for project of Computerization on behalf of MD. Casual Leave approval of staff of the Division & forwarding medical bills, LTC requests, EL/HPL etc. for MIS Division staff. Writing Annual Performance Report of Deputy Director and Assistant Directors as reporting officer and Annual Performance Report of Jr. Assistant and Sr. Assistant as reviewing officer. According approval for Tours of the officials of the Division Examine the issue to pertaining of work and recommend course of action.

	<ul style="list-style-type: none"> • Administration & supervision of the Division's staff • Assisting Planning and Policy Matters • Attending to VIP Reference, Audit queries, Parliament Questions • Attending to Implementation & monitoring of Programme. • Any other work assigned from time to time. 	<ul style="list-style-type: none"> • To allocate work among the Division. • Allocating Computer and other IT facilities to users in NCDC • Signing Letter to Outside Agencies for asking and sending the information • Signing the Sanction order for Annual Maintenance Contract (AMC) and Work Orders, Release for payment towards AMC contract
Deputy Director-1	<ul style="list-style-type: none"> • Analysis, Appraisal of Proposals, Feasibility studies of projects related to Computerization. • Work related to Targets & Achievements, Programme of Activities, Budget, Audit replies, RTI, Planning & Coordination(P&C), Program of Activities(PoA), Annual Report, Parliament question, VIP reference, various reports and status papers pertaining to division's work for Management & DAC. • Assist allocation of Computers, Laptops and other IT facilities to users in NCDC. • Preparation and submission of Hindi Quarterly report and ATR to Hindi Division. • To maintain and improve quality in all activities confirming to ISO 9001-2015. • Stock verification of H/W stock/inventory. • Coordination with all concerned Divisions/Agencies related to activities of the Division. • Any other work assigned from time to time. 	<p>The following authorities in the absence of Chief Director :</p> <ul style="list-style-type: none"> • Signing Sanction, Release & De- sanction letters on behalf of MD. • Allocating Computer and other IT facilities to users in NCDC • Signing Letter to Outside Agencies for asking and sending required information • Writing Letter to Outside Agencies for asking and sending the information • Forwarding the project related files to higher authority.

Deputy Director -2	<ul style="list-style-type: none"> • Development of new software from time to time • Managing Antivirus Server. • Coordination with Out-sourced agencies for Hardware /Software installation & Implementation • Assist allocation of Computers, Laptops and other IT facilities to users in NCDC • Putting up/ forwarding the request for purchase of new Hardware/ Software/Renewal of Contracts/ Work- orders for with IT service providers • Coordination for preparation of Tender documents. • Coordination for maintenance of LAN infrastructure, Database and Application Servers. • Managing & coordination with ISP and hardware/software service providers. • Maintenance and trouble-shooting of DDFS (E-file) System including user/ seat/ Section/ dept. management as per the need of Corporation & users at DAC, Head Office and Regional Directorates. • Handling work related to maintenance of website of NCDC (ncdc.in) & NEDAC (nedac.info) • Handling of files related to IT services and payment of Vendors/Service providers. • Taking back-up of system and data. • Conducting video conferences. • Management of HRMS and Paybill system. • Management of email service of NCDC. 	<p>The following authorities in the absence of Chief Director:</p> <ul style="list-style-type: none"> • Assist in preparation of Tender documents. • Coordination with service engineer for resolving day to day maintenance issues. • Coordination with ISP's & AMC Service provider. • Allocating Computer and other IT facilities to users in NCDC • Forwarding IT Services related files to higher authority. • To ensure that the backup of system are on their respective places as mentioned in SOP. • Any other work assigned from time to time.
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Assistant Director	<ul style="list-style-type: none"> • Analysis, Appraisal of Proposals, Feasibility studies of projects related to Computerization. • Work related to Targets & Achievements, Programme of Activities, Budget, Audit replies, RTI, Planning & Coordination(P&C), Program of Activities(PoA), Annual Report, Parliament question, VIP reference, various reports and status papers pertaining to division's work for Management & DAC. • Preparation and submission of Hindi Quarterly report and ATR to Hindi Division. • To maintain and improve quality in all activities confirming to ISO 9001-2015. • Coordination with all concerned Divisions/Agencies related to activities of the Division. • Any other work assigned from time to time. 	<p>The following authorities in the absence of Chief Director and Deputy Director :</p> <ul style="list-style-type: none"> • Writing Letter to Outside Agencies for asking and sending the information • Forwarding the project related files to higher authority.
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Programme Officer	<ul style="list-style-type: none"> • Development of new software from time to time • Maintenance and trouble-shooting of application software for Integrated Financial Accounting Management System (IFAMS), Loan Accounting System (SRDB & LAS), application software for Human Resource Management System (HRMS) and Integrated Document Management System (IDMS) as per the need of Corporation & users at Head Office and Regional Directorates. • Maintenance and trouble-shooting of application software for Storage Database Portal and Loan Appraisal Form Portal as per the need of Corporation & users at Head Office and Regional Directorates. • Maintenance and trouble-shooting of application software for Central Provident Fund (CPF), Pay Bill System and Annual Performance Appraisal Report (APAR) as per the need of Corporation at Head Office. • Coordination for preparation of Tender documents. • Coordination in multimedia related work and design studio. • Handling of files related to IFMS and SRDB. • Assisting Dy. Director for providing reports for Sr. officers & BOM meetings and as desired from time to time. • Providing training in LINAC from time to time. • Coordination for audio visual presentation and Video Conferencing during meetings.. 	<ul style="list-style-type: none"> • Assist in preparation of Tender documents. • Coordination with service engineer for resolving day to day issues. • Management of email service of NCDC. • Any other work assigned from time to time.
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Sr. Assistant-1	<ul style="list-style-type: none"> • Assisting in managing & coordination with ISP and hardware/software service providers. • Assisting in managing Antivirus Server. • Coordination with Genl. Administration for procurement of consumables and peripherals. • Handling of work related to maintenance of website of NCDC (ncdc.in) • Assisting in Coordination for maintenance of Hardware, LAN Infrastructure etc. • Assisting Deputy Director in Stock verification of H/W stock/inventory. • Assisting Assistant Director in coordination with Out-sourced agencies for Hardware /Software installation & Implementation. • Assist in allocation of Computers, Laptops and other IT facilities to users in NCDC • Putting up/ forwarding the request for purchase of new Hardware/ Software/Renewal of Contracts/ Work- orders for IT service providers • Assisting Assistant Director for preparation of Tender documents. • Maintenance and trouble-shooting of DDFS (E-file) System including user/ seat/ Section/ dept. management as per the need of Corporation & users at DAC, Head Office and Regional Directorates. • Handling of files related to IT services and payment of Vendors/Service providers. • Taking back-up of system and data • Entering the data for NPS 	<ul style="list-style-type: none"> • Uploading the website material. • Coordination with service engineer for resolving day to day maintenance issues. • Coordination with ISP's & AMC Service provider. • Allocating Computer and other IT facilities to users in NCDC • Forwarding IT Services related files to Assistant Director. • Management of email service of NCDC. • Any other work assigned from time to time.
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Sr. Assistant-2	<ul style="list-style-type: none"> • Assisting in Managing & coordination with ISP and hardware/software service providers. • Assisting in Coordination for maintenance of Hardware, LAN Infrastructure etc. • Assisting Deputy Director in Stock verification of H/W stock/inventory • Assisting Deputy Director in maintaining and improving quality in all activities conforming to ISO 9001-2015. • Maintaining paging, Docketing and Referencing on files • He shall handle diary, dispatch and shall assist all the officers in the Division in providing of files/papers. • Maintenance and trouble-shooting of application software for Integrated Financial Accounting Management System (IFAMS), Loan Accounting System (SRDB & LAS), application software for Human Resource Management System (HRMS) and Integrated Document Management System (IDMS) as per the need of Corporation & users at Head Office and Regional Directorates. • Taking back-up of system and data. • Preparation of Hindi Quarterly report and ATR. • Coordination for audio visual presentation and Video Conferencing during meetings. 	<ul style="list-style-type: none"> • Opening of new files • To ensure that the files in Almirahs are properly placed. • To ensure that dispatch sent by division properly. • To ensure that the Circulars issued by division are circulated properly. • Management of email service of NCDC. • Any other work assigned from time to time.
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Jr. Assistant	<ul style="list-style-type: none"> • Assisting in Managing & coordination with ISP and hardware/software service providers. • Assisting in Coordination for maintenance of Hardware, LAN Infrastructure etc. • Assisting Deputy Director in Stock verification of H/W stock/inventory • Assisting Deputy Director in maintaining and improving quality in all activities conforming to ISO 9001-2015. • Maintaining paging, Docketing and Referencing on files • He shall handle diary, dispatch and shall assist all the officers in the Division in providing of files/papers. • Preparation of Hindi Quarterly report and ATR. • Taking back-up of system and data. • Coordination for audio visual presentation and Video Conferencing during meetings. • Opening of new files 	<ul style="list-style-type: none"> • To ensure that the files in Almirahs are properly placed. • To ensure that dispatch sent by division properly. • To ensure that the Circulars issued by division are circulated properly. • Management of email service of NCDC. • Any other work assigned from time to time.
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Senior Private Assistant	<ul style="list-style-type: none"> • File Movement from-to Division • Diary Entry • Sending mail. • Attending the calls for Chief Director • Managing the telephone bills, TA bills, Meeting Schedule, medical bills, etc. on HRMS. 	<ul style="list-style-type: none"> • As assigned by reporting officer • Need based support to the officer. • Any other work assigned from time to time.
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3. ABBREVIATIONS

AD	Assistant Director
AMC	Annual Maintenance Contract
ASP	Application Service Provider
BOM	Board of Management
CA	Chartered Accountant
CL	Casual Leave
CPPP	Central Public Procurement Portal
CRA	Central Record Keeping Agency
CSC/ISC	Central/Internal Screening Committee
CSF	Contribution Submission Form
DCCB	District Central Cooperative Bank
DD	Deputy Director
DAC	Department of Agriculture and Cooperation
DSC	Divisional Screening committee
DGS&D	Directorate General of Supplies & Disposals
Dy. Director	Deputy Director
DDFS	Digital Document Filing System
E-mail	Electronic Mail
EL/HPL	Earned Leave/ Half Pay Leave
E-TDS	Electronic filing of Tax Deduction at Source
FMS	Financial Management System
FPU	File Preparation Utility
FVU	File Validation utility
GA	General Administration
GFR	General Financial Rules
GOI	Government of India
H/W	Hardware
HO	Head Office
ISP	Internet Service Provider
IT	Information Technology
IFAMS	Integrated Financial Accounting And Management System
IDMS	Integrated Document Management System
Jr. Assistant	Junior Assistant
LAN	Local Area Network
LINAC	Laxmanrao Inamdar National Academy for Cooperative Research and Development
LTC	Leave Travel Concession
MIS	Management Information System
MTS	Multi Tasking Staff
MD	Managing Director
NCDC	National Cooperative Development Corporation
NEDAC	Network for the Development of Agricultural Cooperatives in Asia

	and the Pacific
NPS	New Pension Scheme
NSDL	National Securities Depository Limited
P&A	Personnel and Administration
P&C	Planning and Coordination
PACS	Primary Agricultural Cooperative Societies
PS	Private Secretary
PSC	Pre-Screening Committee
RCS	Registrar of Cooperative Societies
RD	Regional Directorate
RTI	Right To Information
RH	Restricted Holidays
S/W	Software
SA	System Analyst
SC/ST	Scheduled Caste/Scheduled Tribe
SOP	Standard Operating Procedures
Sr. Assistant	Senior Assistant
SRDB	Sanction Release Database
TOR	Terms of Reference
UD/LD	Under Developed/Least Developed
VIP	Very Important Person

Annexure to Work Manual of MIS Division

List of Annexure

Annexure No.	Title
I	Central Sector & Corporation Sponsored Scheme for Financial Assistance for Computerisation
II	Information to be provided for Financial Assistance (Format)
III	Proposal Checklist
IV	Checklist of Guidelines for Direct Funding by NCDC
V	Performa for Seeking Release of Funds from NCDC
VI	Annual Maintenance Contract (AMC)

Computerization

NCDC's Assistance

NCDC has been facilitating computerization / IT up-gradation of the cooperatives, from primary level to national level, to run their affairs through effective Management Information System, by providing financial assistance as well as technical guidance. The Corporation has sanctioned Rs. 1558.36 Crore to 410 societies/banks and released Rs.545.34 crore up to 31/03/2020 under its computerization programme.

The Central Sector Integrated Scheme for computerization is operational in all the developed/under developed/least developed States and Union Territories for strengthening the societies through modern IT & related infrastructure such as Data Center, Data Recovery Center, enterprise level network, network security, cyber security products, storage solution, CBS, ATMs, POS machines, e-lobby with kiosk etc & for better business decision making. NCDC assistance is available either through State Govt or under direct funding scheme to the eligible societies. The details of scheme are as under:

A. Coverage

Financial assistance for computerization / IT up-gradation is made available to:

1. National level federations
2. State level federations/State Cooperative Banks
3. District Level Societies and processing units
4. Primary Agriculture Cooperative Societies/Banks/Primary Cooperative Marketing Societies.

The Society should be financially sound and viable.

B. Pattern of Financial Assistance

Pattern of Assistance								
Developed States/UTs			Under-developed States/UTs			Least Developed States/UTs		
NCDC to State Govt.	State Govt. to Society	Direct Funding	NCDC to State Govt.	State Govt. to Society	Direct Funding	NCDC to State Govt.	State Govt. to Society	Direct Funding
Loan 75%	Loan 50%	Loan 65%	Loan 70%	Loan 50%	Loan 65%	Loan 70%	Loan 50%	Loan 65%
	SC 25%			SC 20%			SC 20%	
Sub* 15% #	Sub* 15%	Sub* 15%	Sub* 20%	Sub* 20%	Sub* 20%	Sub* 25%	Sub* 25%	Sub* 25%
Members contribution	10%	20%		10%	15%		5%	10%

Sub = Subsidy SC = Share Capital

* Subsidy subject to availability from Govt. of India otherwise equivalent loan from NCDC.

** In case, State Govt. is unable to provide share capital to the society, then the same amount may be passed on as loan

Subsidy is available to the activities/cooperatives in Fisheries, Tribal, SC/ST, Hill Area Cooperatives, Dairy, Poultry, Handloom, Coir, Jute, Tobacco, Sericulture, Women Cooperatives, Labour Cooperatives.

C. Eligibility under Direct Funding Scheme

Under this scheme, Other than the State Government route, Corporation is also providing assistance to the cooperatives directly, if sufficient security is provided to NCDC. For direct funding, the eligibility criteria are as under:

- i. The society should have positive net-worth and there should be no erosion in the paid-up share capital;
- ii. The society should have turnover of Rs 1.00 crore in the preceding year.

D. Project Cost

The project cost may include cost of hardware, system &, application software, networking, technical manpower, maintenance cost, site preparation and training/capacity building.

E. Mode of Release:

(a) Through State Govt.

Assistance will be provided by way of reimbursement after the State Government has released the assistance to the Society/Federation for which State Govt. shall furnish certificate of utilization of funds indicating progress of project implementation etc.

(b) Direct Funding:

NCDC will release 25% of the sanctioned assistance as ways and means advance after submission of security & subsequent releases will be made based on the expenditure already incurred and likely to be incurred in next one month duly certified by Chartered Accountant.

F. Period of loan:

The period of loan shall be 5 years. However, it may be 8 years, if required.

G. Rate of Interest

Prevailing rate of interest at the time of actual release of funds shall be applicable.

H. How to avail the assistance

The Regional Offices of NCDC have been delegated powers to sanction assistance upto project cost of Rs.1.00 crore. Projects over Rs. 1.00 crore are considered by Head Office.

Eligible Federation / Society willing to avail assistance should submit their proposal in the prescribed proforma to NCDC through the State Govt. or directly. For availing assistance under NCDC scheme, duly filled Common Loan Application Form available on our website may be sent to:

Chief Director, NCDC

4, Siri Institutional Area, Hauz Khas,
New Delhi - 110 016

PABX No.: +91-011-26569246

Fax: +91-011-26962370, 26516032

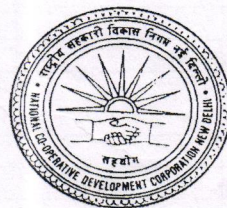
Website: www.ncdc.in Email: mail@ncdc.in

Regional Directorates of NCDC:

Bengaluru, Bhopal, Bhubaneswar, Chandigarh, Chennai, Dehradun, Gandhinagar, Guwahati, Hyderabad, Jaipur, Kolkata, Lucknow, Patna, Pune, Raipur, Ranchi, Shimla, Thiruvananthapuram

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COMMON LOAN APPLICATION



राष्ट्रीय सहकारी विकास निगम

NATIONAL COOPERATIVE DEVELOPMENT CORPORATION (NCDC)
4, SIRI INSTITUTIONAL AREA, HAUZ KHAS, NEW DELHI-110016

PART- A
General information of the Borrowing Cooperatives

(Rs. in lakh and Numbers in actual)

1	Name of the cooperative society							
2	Address with pincode							
3	Contact Details	Phone No.	Fax No.	Email	Website, if any			
4	Details of Board	Elected/Nominated						
		Date of Election						
		Tenure of Board						
5	No. of Directors in Board	Type	Gen	SC	ST	OBC	Total	
		Men						
		Women						
		Transgender						
		Total						
6	No. of Board meetings held during last financial year							
7	Last AGM held	Date						
		No. of participating members						
8	Chief Executive of the Society	Name						
		Designation						
		Mobile No.						
		Email						
		PAN						
		Aadhaar No.						
9	No. of Employees	Category	Regular	Contractual	Seasonal	Total		
		Men						
		Women						
		Transgender						
10	Details of society	Multi state / State						
		Regd. No & date						
		GSTIN No.						
		PAN						
		Area of operation						
11	Statutory audit completed upto							
12	Audit Classification for last 3 years	Year						
		Classification						
13	Brief of present Activities							
14	Membership as on 31/03/ _____	Type	Gen	SC	ST	OBC	Total	
		(i) Individual members						
		a. Men						
		b. Women						
		c. Transgender						
		Subtotal (i)						
		(ii) Societies						
		(iii) State Govt.						
		(iv) Others						
		Total (i) to (iv)						

15	Authorised Share Capital					
16	Paid up share Capital as on 31/03/_____	Individuals	Societies	State Govt.	Others	Total
17	Net worth of the society	Share Capital	Reserves excluding (depreciation + revaluation reserve + bad debts)		Accumulated Profit (+) / Loss (-)	Total
18	Whether assisted by NCDC earlier (Yes/No)	If yes, please provide details (Purpose, NCDC release particulars & repayment status in separate sheet)				
19	Analysis of financial statements	As per prescribed format at Annexure - I . For cooperative banks - Annexure- II & III may be used.				
20	No overdues Certificate (only in case of direct funding)	As per prescribed format at Annexure - IV				
21	Activities under proposed project					
22	Proposed total project cost					
23	Financial assistance sought from NCDC	Loan : Subsidy (if applicable) :				
24	Types of security proposed to be provided for NCDC financial assistance (only in case of direct funding)					
25	Details of assets to be mortgaged (applicable only in case of direct funding)					
	Description of Assets	Land	Building	Plant & machinery	Other fixed assets	Total
	Year/s of Acquisition					
	Cost of acquisition					
	Depreciation					
	Book Value as on _____					
	Distress sale value by SBI/Govt. approved valuer		Not applicable	Not applicable	Not applicable	
	State Government guidance value/ circle rate/Jantri rate		Not applicable	Not applicable	Not applicable	
	Whether above assets are charged (or) mortgaged (or) free from encumbrances					
	If mortgaged, to whom and outstanding balance as on _____					

Net value of assets to be mortgaged = Value of land as agreed by NCDC + book value of other assets + proposed fixed assets being created using NCDC assistance

Note: In case of security other than the above, please provide details separately.

26. Status of term loan already availed from financing institutions including NCDC

(Rs. in lakh)

NCDC/Bank/FI/State Govt./Central Govt./any others	Loan sanctioned		Loan amount availed so far	Repayments made so far	Outstanding as on _____
	Month & Year	Amount			

27. Out of the above term loans, defaults to financial institutions including NCDC/ Banks / State Govt., if any

NCDC/Bank/FI/State Govt./Central Govt./any others	Overdue amount (Rs. In lakh)				Period of default
	Principal	Interest	Others	Total	

Note: In case, the space is insufficient, details may be given in a separate sheet.

Place:

(Chief Executive of the Society)

Date:

Society Seal

Note: Strike out whichever is not applicable

Documents/information to be enclosed with PART A as a part of DPR

- Copy of bye-laws along with its amendments, if any
- Hindi/ English translation of byelaws in respect of objective, area of operation, membership details, authorised share capital, borrowing limit etc in case of other regional languages.
- Audited Financial Statements along with all schedules for last 3 years with audit reports
- Annual reports for last 3 years
- Brief bio-data of board of directors
- If board is nominated/superseded/administered, please specify reason
- If land is proposed as security, land valuation report by SBI/Govt. approved valuer
- Resolution of Board of Directors for availing financial assistance from NCDC
- Disbursement terms & repayment of schedule of all outstanding loans

A. Summarised Profit & Loss accounts of last 3 years

(₹ in lakh)

S.No.	Particulars			
1	Business turnover			
2	Trading profit			
3	Add : Interest receipt			
4	Add: Other receipts			
5	Total Income (2+3+4)			
6	Establishment & other expenses			
7	Profit before interest, depreciation & Taxes (5-6)			
8	Less : Interest paid			
9	Cash Profit (7-8)			
10	Depreciation			
11	Profit before Tax (9-10)			
12	Income Tax			
13	Net profit (11-12)			
B. Summarised Balance Sheets as on 31st March of last 3 years				
S.No.	Particulars			
14	Gross Block			
15	Depreciation			
16	Net Block (14-15)			
17	Work in progress			
18	Investments			
19	Total Fixed Assets (16+17+18)			
20	Current Assets			
	(i) Cash, bank balance & deposits			
	(ii) Inventory			
	(iii) Sundry debtors			
	(iv) Others if any			
	Total :			
21	Current Liabilities			
	(i) Short term loan			
	(ii) Sundry creditors			
	(iii) Interest payable			
	(iv) Other liabilities			
	Total :			
22	Net Working capital (20-21)			
23	Long term loans & deposits			
24	Paid up share capital			
25	Reserves (excluding depreciation, revaluation reserve & bad debts)			
26	Undistributed profits (+)/Accumulated loss (-)			
27	Net worth (24+25+26)			

Annexure-II.2

Analysis of Profit and Loss Account of Cooperative Banks for last 3 years

(₹ in lakh)				
S.No.	Particulars	Year 1	Year 2	Year 3
A	Income			
(i)	Interest Income			
(ii)	Other Income			
	Total Income			
(iii)	Less: Interest Expenditure			
	Net Income			
B	Expenditure			
(i)	Salary and allowances			
(ii)	Other expenditure			
(iii)	Depreciation			
(iv)	Other Provisions			
(v)	Income Tax			
	Total (B)			
C	Net profit (A-B)			
D	Cash profit [C+ B(iii)]			

Key Indicators

(₹ in lakh)				
S. No.	Particulars	Year 1	Year 2	Year 3
1	Deposits raised			
2	Borrowings			
3	Total of deposits and borrowings			
4	Loans & advances			
5	Investments			
6	Total of advances and investments			
7	Gross NPA			
8	Less NPA Provision			
9	Net NPA			
10	Net NPA % (Net NPA / Advances)			
11	Capital Adequacy Ratio			
12	Demand			
13	Collection			
14	Recovery %			
15	No. of Employees			
16	Dividend Paid			
17	Audit Position			

Annexure-II.3

Analysis of Balance Sheet of Cooperative Banks for last 3 years

		(₹ in lakh)		
S.No	Particulars	Year 1	Year 2	Year 3
A	Sources			
i	Paid up share capital			
ii	Reserves and Other funds			
iii	Undistributed Profits (+) / Accumulated losses (-)			
	Net Worth (i+ii+iii)			
iv	Overdue Interest Reserve			
v	Provision for Bad & doubtful debts +NPA			
vi	Provision for depreciation in investments			
vii	Interest Payable			
viii	Deposits & Other Accounts			
a	Fixed			
b	Current			
c	Savings			
d	Others			
	Subtotal (viii)			
ix	Borrowings			
x	Other Liabilities & Provisions			
	Total Source of funds (A)			
B	Applications			
i	Cash on hand & balance with banks			
ii	Investments and FD's			
iii	Advances			
iv	Interest receivables			
v	Fixed Assets			
vi	Other Assets			
	Total application of funds (B)			

Annexure-II.4

NO OVERDUES CERTIFICATE (Only in case of Direct Funding)

1. This is to certify that _____ (name of the cooperative society), as on date, is not in default in repayment of loans and payment of interest to NCDC and any other Financial Institution / Bank.

OR

Position of default in repayment of dues by the cooperative society to NCDC and any other financial institution/bank as on date is as follows:

Name of Lending Institution/ Bank	Loan received		Principal repaid	Outstanding dues			
	Date	Amount		Principal		Interest	Total
				Overdue	Not yet due		

2. It is also certified that other cooperatives on which Directors of our Board are Directors or associated with, are not in default in repayment of loans and payment of interest to NCDC and any other Financial Institution / Bank as on date.

OR

Position of default in repayment of dues by the Cooperatives on which Directors of our Board are Directors or associated with, is as follows:

Name of Director	Name of defaulting cooperative society	Nature of association of the Director with the defaulting society	Name of lending Institution/ Bank	Amount of default	Reasons and period of default

(Chief Executive of the Society)
Society Seal

Place:

Date:

Note: Strike out whichever is not applicable

PART- B
Infrastructure Projects - Establishment/Modernization/Expansion

Details of proposed Project

Type of project					
Project location					
Production & installation capacity of proposed project					
Products/by-products to be produced/processed/stored					
In case of existing unit					
Date of commencement of production in existing unit :					
Particulars		Installation capacity		Production capacity	
Existing (a)					
Proposed disposal, if any (b)					
Proposed addition (c)					
After implementation of proposed project (a-b+c)					
Raw material availability in the area of operation (Preceding 3 years):					
Year	Type of the raw material	Area under cultivation (Ha.), if applicable	Total production (a)	Present local consumption (Pls. specify) (b)	Surplus available (a-b)
Raw material availability from members per year			Area (Ha), if applicable		
			Production		

- **Proposed project Cost (For IT infrastructure project, please refer Appendix-4)**
(Rs. in lakh)

1	Land & Land development	
2	Building & Civil Works	
3	Plant & Machinery	
4	Other Fixed Assets	
5	Contingencies	
6	Pre-operative expenses	
7	Margin Money for raising working capital	
	Total	

- **Means of Financing for the proposed project cost**
(Rs. in lakh)

S.No	Particulars	% of project cost	Amount
a)	Share capital from State Govt.		
b)	Members' share capital		
c)	Subsidy/Grant-in-aid		
d)	Term loan from NCDC		
e)	Any other source (pls. specify)		

- **Implementation schedule of proposed project**

Particulars	Commencement	Completion
Acquisition of land		
Development of land		
Construction of factory buildings		
Construction of ancillary buildings		
Installation of plant & machinery		
Arrangement of power		
Arrangement of water / other utilities		
Trial run		
Commercial production		

Documents/information to be enclosed with PART B as part of DPR

- Need of the proposed activity;
- License for the proposed activity;
- Pollution Control Clearance, if required;
- Other statutory requirements/clearances, if required;
- Fiscal and other incentives from State Govt., if any;
- Source of funds for commencement of existing project, production and installation capacity on commencement and history of further investment in infrastructure upto till date along with its source of funds;
- Suitability & adequacy of the land for proposed project and its accessibility to transport;
- Adequacy of building and machinery layout for the proposed project;
- Brief about technology used & process flow diagram;
- Condition of existing building, plant & machinery and equipment, if applicable;
- Existing list of all machinery & equipment including accessories and testing equipments (make, model, year, capacity, quantity, technical specification, date of commissioning), if applicable;
- Water & power requirement and its availability;
- Availability of man power, transport accessibility etc;
- Estimates of all capital machinery & equipment;
- Plan & estimates for civil works as per applicable rates, if applicable;
- Details of civil/technical/financial consultant engaged for the proposed activity;
- Details of implementing agency, if any;
- Sectoral performance of similar activity in its area, state and national level;
- Demand and supply gap analysis of output products;
- Marketing plan for output products & if applicable, members' consumption of the same;
- Source of member's contribution for the proposed project cost;
- Current status of proposed project, item-wise expenditure incurred so far and its sources;
- Details about period of loan, moratorium period and fund drawal schedule;

- Proposed training & skill development of employees;
- Financial analysis such as Projected cash flow for the loan period along with its assumptions, leverage DSCR, IRR and Payback period;
- Likely benefits expected such as employment generation, benefit to individual members, cost saving, improvement in productivity etc;
- In case of existing society, operational/working performance for last 3 years;
- Method of disposal of waste in compliance to applicable regulations;
- Future scope for further expansion;
- In case of new project, price trend of raw material & output product for the last 3 years from the similar industries;
- If the proposed project is part of any integrated development project under any schemes of State/Central Govt. relevant scheme, sanction & fund release details to be included;
- Copy of land documents such as purchase deed/lease deed/tripartite agreement, approval of site layout, latest 7/12 extracts etc., if land is proposed to mortgage;
- History of subsidy/grant availed so far and its utilisation;
- NOC from State Govt. (or) banks, wherever applicable;
- In case of funding through State Governments, the following shall also be included in addition to the above:-
 - State Govt. letter seeking financial assistance in respect of proposed project including the concurrence of the Finance Department of State Govt.;
 - Plan for settlement of existing liabilities of the society, if any (only in case of existing societies).

P.S: Please avoid the points which ever are not applicable to the relevant project.

ESTABLISHMENT /UPGRADATION OF IT INFRASTRUCTURE FACILITIES

1. Status of existing IT infrastructure facilities;
2. Specify the following details in the below given table format (separately for each branch /location);
 - i) Desktop/Laptops;
 - ii) Operating System/Application Software and other Software;
 - iii) Electricity and Power Back-up;
 - iv) Internet Connection;
 - v) Networking and Security;
 - vi) Data Centre (DC) /Data Recovery Centre (DRC);
 - vii) Storage Solution;
 - viii) ATMs and its Infrastructure;
 - ix) POS Machine;
 - x) E-Lobby with Kiosk;
 - xi) Infrastructure and Site Preparation;
 - xii) Capacity Development Training;
 - xiii) Technical Personnel;
 - xiv) IT System Maintenance;
 - xv) Other Components – Please specify the details alongwith cost

S. No.	Component	Location	No. of Units	Cost per Unit	Total Cost	Specification

3. Details of Implementing agency, if selected

Note: Please exclude the components whichever is not applicable.

राष्ट्रीय सहकारी विकास निगम
National Cooperative Development Corporation

Annexure-III

Checklist for proposal of Working Capital Loan (WL) / Margin Money (MM) /Term Loan (TL)

Proposal ID: _____

Programme Division/RO _____

*Type of assistance: WC/MM ☐

TL ☐

*Mode of Finance: DF ☐

State/ UT Govt. ☐

S. No.	Particulars	**Status		
		Yes	No	Remarks
1.	Request letter of the Society (In case of Direct Funding)			
2.	(a) Recommendation of State Government/ Union Territory (In case of proposal routed through State Govt./ UT)			
	(b) Recommendation has concurrence of State/ UT Finance Department			
3.	Recommendation of Regional Director			
4.	Common Loan Application Form is complete			
	(a) Society details			
	(b) Receipt of DPR (in case of Term Loan)			
	(c) Project details			
	(d) Technical details			
	(e) Financial details			
	(f) Receipt of all the relevant documents as per Common Loan Application Form			
	(g) Monitoring Bank details (in case of security of pledge of Sugar stocks)			
	(h) Repayment track record is satisfactory (If assisted by NCDC earlier)			
5.	Fulfillment of Direct Funding criteria as per the guidelines			
	(a) Erosion in Paid up Share Capital			
	(b) Cash profit for the last 3 years			
	(c) Net profit at least for two of last 3 years			
	(d) Security to the satisfaction of NCDC			
6.	(a) Proposal is field/ desk appraised			
	(b) Receipt of field report (if field appraised)			

* Please tick the appropriate box

**Please tick the status (Yes or No) and record remarks, wherever necessary.

Checked by

Signature:
Date:
Place:

Name:
Designation:
(AD & above)

Check list on Eligibility Criteria for Direct Funding

	Eligibility Criteria	Status
i.	The Society seeking assistance should have positive net-worth and its share capital should not have been eroded.	As on 31/03/2019, the Bank had a positive net worth of ₹838.34 crore as against paid up share capital of ₹274.61 crore. There is no erosion in the paid up share capital.
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.	CRAR of the bank is 24.60 (as on 31/3/2019) A) Long term loan ₹ 2018.53 crore Loan to be sanctioned ₹ <u>3.25 crore</u> B) Networth ₹ 838.34 crore Subsidy ₹ <u>1.00 crore</u> C) Debt: Equity Ratio 71:29 The project is not for manufacturing/processing activities but computerization.
iii.	Audit of accounts should be completed 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.	Accounts of the Bank have been audited upto 31/03/2019. Audit classification is "A".
iv.	The cooperative seeking NCDC assistance, or any other society on which directors of this cooperative have been directors, should not have any major default in repayment of loans to NCDC/Banks/Financial Institutions.	No.
v.	Value of assets to be mortgaged to NCDC as security against the loans should have adequate security margin, normally not less than 1.5 times.	The loan will be secured by Fixed Deposit Receipts of Nationalized/Scheduled Bank (1.2 times of assistance sanctioned) to NCDC as security.
vi.	Working capital loans to cooperative societies/federations.....	N/A
vii.	NCDC, as its discretion, 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	Not Proposed.

NATIONAL COOPERATIVE DEVELOPMENT CORPORATION
(MIS Division)

Proforma for seeking Release of Funds from NCDC

1. Name of the Bank

2. Project Funding : (Rs. In lakh)

Sl. No.	Particulars	% age of Block cost	Amount
1	Loan	50	
2	Subsidy *	20	
	Total from NCDC	70	
3	Bank's Contribution	30	
	Total :	100	

*Subject to availability from GOI.

3. Physical & Financial Progress (As on) (Rs. in lakh)

Sl. No.	Particulars (Item wise) As per Annex-A to Sanction	Total Cost	Expenditure Incurred *
A.	Hardware		
B.	Software		
C.	Site Preparation		
D.	Maintenance for One year		
E.	Others		
	Total Project Cost		

* Expenditure to be certified by Chartered Accountant

4. Likely Expenditure in next one month

Sl. No.	Particulars (Item wise)	Total Cost	Expenditure Incurred *
A.	Hardware		
B.	Software		
C.	Site Preparation		
D.	Maintenance for One year		
E.	Others		
	Total Project Cost		

5. Assistance already released and now sought from NCDC

Sl. No	Particulars	Amount already released (Rs. In lakh)	Amount now sought (Rs. In lakh)
1.	Loan		
2.	Subsidy		
	Total :		

Dated :

General Manager

List of Annual Maintenance Contract (AMC)

S.No.	Contract details	Vendor	Contact Person	Mobile No.	Address
1	Integrated Financial & Accounting Management System	M/s Mindmill Software Ltd.	Ms. Jyoti	9811167663	Mindmill Corporate Tower - Mindmill Software Limited, No. 24A, Film City, Sector 16A, Noida, Uttar Pradesh
2	E-File (Digital Document Filing System – DDFS)	M/s Ospyn Technologies	Mr. Prasadu Varghese	9895758601	Ospyn Technologies, Thejaswini, 4th Floor, Building, Technopark Rd, Technopark Campus, Thiruvananthapuram, Kerala-695581
3	Human Resource Management System (HRMS) & e-APAR	M/s Mentor Infotech Solutions	Mr. Shah Nawaz	9170006603	2/136, Vishal Khand, Gomti Nagar, Lucknow
4	Computer Hardware Maintenance	M/s Hazel Systems Pvt. Ltd.	Mr. Joshi	9818090762	1539/2, 2nd Floor (Glass Building) Wazir Nagar, Kotla Mubarak Pur, New Delhi-110003
5	ISP (TIKONA)	M/s Tikona Infonet Pvt. Ltd.	Mr. Amit Gaur	9910062427	3A 3rd Floor, Corpora, LBS Marg, Bhandup, West Mumbai
6	ISP (SPECTRA)	M/s Shyam Spectra Pvt. Ltd.	Mr. Saikat	9555020484	3rd Floor, Plot No. 21-22, Phase-IV, Udyog Vihar, Gurugram-122015
7	e-Scan Antivirus	M/s MicroWorld Software Services Pvt.Ltd.(eScan)	Mr. Amit	9560299139	MicroWorld Software Services Pvt.Ltd.(eScan), Unit No. 215, Vipul Agora, M.G.Road, Gurgaon, Haryana-122001
8	Networking System	M/s Takyon Networks	Mr. Rajkumar	8874555503	CP-37, Viraj Khand-4, Viraj Khand, Gomti Nagar, Lucknow, Uttar Pradesh 226010
9	NCDC website (www.ncdc.in)	M/s Cyfuture Pvt. Ltd.	Mr. Aditya Kumar	9571642400	Plot No. 197-198, NSEZ, Dadri Road, Phase-2, Noida- 201305
10	Integrated Document Management System (Digitization Software)	M/s JIL Information Technology Limited (Jaypee Group)	Mr. Sunil Kumar	9810068380	JIL Information Technology Limited, Nirman Sadan, Jaypee Greens Wish Town, Sector 128, Noida, Uttar Pradesh, 201304