



**PROCESS DOCUMENT FOR FISHERIES AND TRIBAL
DEVELOPMENT DIVISION**

DOC. NUMBER.

NCDC/PD(F&TD)-03

DATE OF ISSUE

01/08/2016



National Cooperative Development Corporation

4, Siri Institutional Area, Hauz Khas, NEW DELHI – 110016

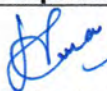

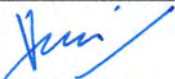
Phone: 011-26961930

FAX: 011-26962370, 26516032 Email: mail@ncdc.in

**Process Document for
Fisheries & Tribal Development
Division**

Document ID : NCDC/PD (F&TD)-03

Revision No. : 01

Prepared By:	Reviewed By:	Approved By:
 Chief Director (F & TD)	 QMS Documentation Committee	 Managing Director (MD)



PROCESS DOCUMENT FOR FISHERIES AND TRIBAL DEVELOPMENT DIVISION

DOC. NUMBER.

NCDC/PD(F&TD)-03

DATE OF ISSUE

01/08/2016

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	Dy. Director	--	NIL	Initial Release
00	01	01.08.2016	Chief Director (F&TD)	--	Title of document, Input & Output included, process controls and risk management incorporated as per the requirement of ISO 9001:2015	QMS Documentation Committee

2) DOCUMENT AVAILABILITY

HARD COPY / SOFT COPY	LOCATION AND WHERE AVAILABLE
HARD COPY	Chief Director(F&TD)
SOFT COPY	http://ncdc.in/Internal_files/Page399.htm

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.

Prepared By:	Reviewed By:	Page 2 of 22
 Chief Director (F & TD)	 Documentation Committee	



PROCESS DOCUMENT FOR FISHERIES AND TRIBAL DEVELOPMENT DIVISION

DOC. NUMBER.

NCDC/PD(F&TD)-03

DATE OF ISSUE

01/08./2016

INDEX

S.No.	Particulars	Page No.
1.	Division Structure.....	4
2.	Responsibilities and Authorities.....	4
3.	Abbreviations.....	4
4.	Purpose.....	5
5.	Scope.....	5
6.	Process Details.....	6
7.	Process Measurements.....	16
8.	Risk & Opportunities identified.....	17
9.	Process Controls.....	17
10.	Details of Documented Information Retained.....	19
11.	Details of Documented Information Maintained.....	21
12.	References.....	22

Prepared By:

Chief Director (F & TD)

Reviewed By:

Documentation Committee



PROCESS DOCUMENT FOR FISHERIES AND TRIBAL DEVELOPMENT DIVISION

DOC. NUMBER.

NCDC/PD(F&TD)-03

DATE OF ISSUE

01/08./2016

1) DIVISION STRUCTURE

Annexure-I

2) RESPONSIBILITIES & AUTHORITIES

Annexure-II

3) ABBREVIATIONS

ACF	Assistant Commissioner of Fisheries
ADF	Assistant Director Fisheries
AMI	Agriculture, Marketing & Infrastructure
AMIGS	Agricultural and Marketing Infrastructure, Grading and Standardization
ATR	Action Taken Report
BOM	Board of Management
CCL	Child Care Leave
COF	Commissioner of Fisheries
CSC	Central Screening Committee
DAC & FW	Department of Agriculture, Cooperation & Farmers Welfare
DAHD&F	Department of Animal Husbandry, Dairying and Fisheries
DMI	Directorate of Marketing and Inspection
DoNER	Department of North Eastern Region
DSC	Divisional Screening Committee
EL	Earned Leave
FDC	Fisheries Development Commissioner
FISHCOPFED	National Federation of Fisher's Cooperatives Ltd.
GC	General Council
GOI	Government of India
HO	Head Office
HPL	Half Pay Leave
ICAR	Indian Council for Agricultural Research
ISC	Internal Screening Committee
ISAM	Integrated Scheme for Agricultural Marketing
LAMPS	Large Sized Agricultural Multipurpose Cooperative Societies
LD STATE	Least Developed State
MFPI	Ministry of Food Processing Industries
MLA	Member of Legislative Assembly
MLC	Member of Legislative Council
MOA & FW	Ministry of Agriculture & Farmers Welfare

Prepared By:

Reviewed By:

Chief Director (F & TD)

Documentation Committee

Page 4 of 22



PROCESS DOCUMENT FOR FISHERIES AND TRIBAL DEVELOPMENT DIVISION

DOC. NUMBER.	NCDC/PD(F&TD)-03	DATE OF ISSUE	01/08./2016
---------------------	-----------------------------	----------------------	--------------------

MoS	Minister of State
MP	Member of Parliament
MR	Management Representative
MTS	Multi Task Staff
NABARD	National Bank for Agriculture and Rural Development
NCDC	National Cooperative Development Corporation
NDDDB	National Dairy Development Board
NFDB	National Fisheries Development Board
NSTFDC	National Scheduled Tribe Finance Development Corporation
POA	Programme of Activities
PS	Private Secretary
PSC	Pre-Screening Committee
QPR	Quarterly Progress Report
QMS	Quality Management System
RCS	Registrar of Cooperative Societies
RO	Regional Office
SPA	Senior Personal Assistant
TRIFED	The Tribal Cooperative Marketing Development Federation of India Limited
UD/LD STATE	Under Developed Least Developed State

4) PURPOSE

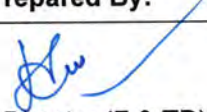
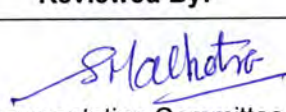
To plan, promote and provide financial assistance for development of cooperatives with particular reference to Fisheries and Tribal Development either directly or through State Govt. within the framework of NCDC Act.

5) SCOPE:

FISHERIES

NCDC provides financial assistance in the form of term loan, margin money, working capital & subsidy to Fisheries Cooperatives for the following activities

- Purchase of operational inputs such as fishing boats, nets, and engines.
- Creation of infrastructure facilities for marketing, transport vehicles, ice plants, cold storages, retail outlets, processing units, etc.
- Development of inland fisheries, seed farms, hatcheries, etc.
- Preparation of feasibility reports.
- Integrated Fisheries Projects (Marine, Inland and Brackish Water)

Prepared By:	Reviewed By:	
 Chief Director (F & TD)	 Documentation Committee	Page 5 of 22



PROCESS DOCUMENT FOR FISHERIES AND TRIBAL DEVELOPMENT DIVISION

DOC. NUMBER.

NCDC/PD(F&TD)-03

DATE OF ISSUE

01/08./2016

TRIBAL DEVELOPMENT

NCDC provides financial assistance for the following purposes:

- Margin Money/Share Capital – for enhancing the business (marketing of agricultural and minor forest produce, distribution of agricultural inputs, supply of consumer goods, etc.)
- Infrastructure Creation – All types of small and medium sized Units of processing, marketing, supply and distribution of Agricultural, Horticultural and Forest Produce including rehabilitation/expansion/modernization of existing units.

6) PROCESS DETAILS

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/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	Finalised Programme Outlay along with physical & financial targets
----------------	--

6.2 Generation of proposals

Process Input	Source
Finalised Programme Outlay along with physical & financial targets	As per POA

- 6.2.1 The schemes of the Fisheries and Tribal Development 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 Regular follow ups with Regional Directors for promotional activities and generation of proposals

Process Output	Receipt of proposal
----------------	---------------------

Prepared By:	Reviewed By:	Page 6 of 22
 Chief Director (F & TD)	 Documentation Committee	



PROCESS DOCUMENT FOR FISHERIES AND TRIBAL DEVELOPMENT DIVISION

DOC. NUMBER.

NCDC/PD(F&TD)-03

DATE OF ISSUE

01/08./2016

6.3 Examination of Proposal

Process Input	Source
Receipt of proposal	Cooperative Societies/State Government

6.3.1 On receipt of the proposal from State Governments/Cooperative Society the same is preliminarily scrutinized as per the checklist given in Annexure-III:

6.3.2 If the proposal is complete, SRDB entry is made otherwise additional information is called for as per the requirement.

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 Proposals upto Rs.80.00 lakh are examined & sanctioned at RO level as per Annexure-IX

6.4.2 Depending upon the quantum of assistance, the proposal is placed before Divisional Screening Committee (DSC) if it is upto Rs. 1.00 crore and beyond that is placed before Pre-screening Committee (PSC) for its recommendation as per annexure-VII & VIII. As per the recommendations, the proposal is desk appraised or field appraised. Based on field appraisal report, proposal is examined for further necessary action as per direct funding guidelines.

6.4.3 Based on the desk appraisal / field appraisal, agenda note is prepared by the Division for approval of the Divisional Head for placing before the Divisional Screening Committee/Internal Screening Committee, depending upon the quantum of assistance involved for sanction.

6.4.4 After approval of the agenda note by the concerned Screening Committee (upto Rs.1.00 crore in DSC and upto Rs.5.00 crore in ISC/CSC), draft sanction letter is prepared and put up for approval by the competent authority and for allotment of Control Number by the Finance Division.

6.4.5 In case the assistance is more than Rs.5.00 crore, after approval of ISC/CSC, draft agenda note is prepared for placing the same before Board of Management (BOM) for approval. After BOM's approval, draft sanction letter is prepared for approval and for allotment of Control Number. However in case of working capital proposals, Managing Director has been

Prepared By:	Reviewed By:	Page 7 of 22
 Chief Director (F & TD)	 Documentation Committee	



PROCESS DOCUMENT FOR FISHERIES AND TRIBAL DEVELOPMENT DIVISION

DOC. NUMBER.	NCDC/PD(F&TD)-03	DATE OF ISSUE	01/08./2016
---------------------	-----------------------------	----------------------	--------------------

delegated power to sanction working capital assistance upto Rs. 100.00 crore. Such sanctions are placed before the BOM for information in the immediate ensuing meeting. In case proposal is for sanction of working capital of more than Rs.100.00 crore, based on the recommendations of Internal Screening Committee/Central Screening Committee (ISC/CSC), agenda proposal is placed before Board of Management (BOM) for its approval and sanction.

- 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, validity of sanction letter etc. and other terms and conditions are issued. However, in case the society/State Govt. does not avail the sanctioned assistance within validity period then the same is de-sanctioned. However, in case a request for extension of validity of sanction is received from the society/ State Govt., the same is examined and validity of sanction is extended.
- 6.4.7 In case of direct funding, formats for legal documents viz. Resolution to be passed by the society for availing sanctioned assistance, loan agreement and other concerned documents are sent along with the sanction letter with the approval of the legal cell of the finance division.
- 6.4.8 Legal documentation work is done by the concerned Regional Director or at H.O. as per convenience of the society. Original legal documents are kept in safe custody at Regional Directorate / H.O. After completion of legal documentation, the same are sent to the Legal cell for vetting.
- 6.4.9 If proposal does not qualify for financial assistance from NCDC, it is rejected after due approval of the competent authority and the decision is communicated to the concerned.

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

6.5 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 / State Governments

- 6.5.1 Request for reimbursement of sanctioned assistance are received from the concerned State Govt. and directly from society in case of direct funding and the same are examined in the Division.

Prepared By:	Reviewed By:	Page 8 of 22
 Chief Director (F & TD)	 Documentation Committee	



PROCESS DOCUMENT FOR FISHERIES AND TRIBAL DEVELOPMENT DIVISION

DOC. NUMBER.

NCDC/PD(F&TD)-03

DATE OF ISSUE

01/08./2016

6.5.2 Draft letter for reimbursement/release of eligible assistance to State Govt. in case of assistance through State Govt. or directly to society in case of direct funding is prepared and submitted to the Finance Division for approval and allotment of Finance Control for approval and allotment of Finance Control number. 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 for release of assistance.

6.5.3 In case of direct funding, the Regional Directors send copies of the Deeds / documents executed by the beneficiary to the Division 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 and the request of the society for release of assistance.

6.5.4 The Guard file is maintained containing copies of the sanction / release letters issued by Head Office as well as by Regional Directors during the financial year.

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

Process Output	Release letter
----------------	----------------

6.6 Revision of sanctions

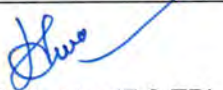
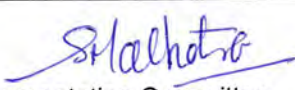
Process Input	Source
Request for revision of sanction	Cooperative Societies / State Governments

6.6.1 Revision of sanction within the sanctioned project cost

6.6.1.1 On receipt of the proposal for revision of sanctioned assistance the same is examined in the division on the following aspects:

6.6.1.1.1 Regional Director's suggestion on the proposal.

6.6.1.1.2 Justification for revision of sanction is examined w.r.t. the actual sanction and whether revision is not for diversion of funds to activities other than the sanctioned activities. The proposal (for upward or downward revision) is also examined to see that the viability of the project is not affected and the tangible benefits proposed in the project are not diluted due to the revision.

Prepared By:	Reviewed By:	Page 9 of 22
 Chief Director (F & TD)	 Documentation Committee	



PROCESS DOCUMENT FOR FISHERIES AND TRIBAL DEVELOPMENT DIVISION

DOC. NUMBER.

NCDC/PD(F&TD)-03

DATE OF ISSUE

01/08./2016

- 6.6.1.1.3 The revision proposed is generally considered within the total project cost sanctioned by NCDC (with the consent of the beneficiary institution).
- 6.6.1.1.4 In case the project has already received partial assistance (i.e. NCDC has released assistance to the project), the progress of implementation is examined with respect to the proposal for revision and its impact on progress made.
- 6.6.1.2 Based on findings, the proposals deficient in all/any of the above aspects is reverted back to the beneficiary institution / State Govt. seeking additional information/ clarification. Letter approved by competent authority in this regard is issued.
- 6.6.1.3 On receipt of all the above information, if the division is satisfied, the following action is initiated:
- 6.6.1.3.1 The proposal along with justification is placed on file with draft revised sanction letter for the approval of the competent authority.
- 6.6.1.3.2 On receipt of approval the revised sanction letter is issued.

6.6.2 Revision of sanction beyond the sanctioned project cost

- 6.6.2.1 In case the beneficiary institution seeks additional funds and provides supporting documents/information as listed in Annexure-III and is justified in doing so the proposal is re-examined with respect to the following aspects:
- 6.6.2.1.1 Proforma invoices/ quotations for plant and machinery and layout, design and cost estimates of civil works (by competent authority) if the revision so requires.
- 6.6.2.1.2 In case the sanction is more than a year old the status of previous loans availed by the Institution.
- 6.6.2.1.3 Justification on the need for the project supported by documents (proposed locations, beneficiaries etc) in case there is additional capacity proposed in the project.
- 6.6.2.1.4 Schedule of implementation for the proposed project.
- 6.6.2.1.5 In case the sanction is more than a year old, last year's audited Trading Account, Profit and Loss Account and Balance Sheet

Prepared By:

Chief Director (F & TD)

Reviewed By:

Documentation Committee

Page 10 of 22



PROCESS DOCUMENT FOR FISHERIES AND TRIBAL DEVELOPMENT DIVISION

DOC. NUMBER.	NCDC/PD(F&TD)-03	DATE OF ISSUE	01/08./2016
---------------------	-----------------------------	----------------------	--------------------

including Schedules forming parts of the statements of accounts along with Audit Classification at the closure of financial year is enclosed with the proposal.

6.6.2.1.6 Board resolution supporting the proposal and willingness to avail NCDC assistance.

6.6.2.2 On preliminary scrutiny, if the proposal is found deficient in all/any of the above aspects a letter addressed to the beneficiary/ State Govt. with a copy to the Regional Director concerned is issued seeking the required information with the approval of competent authority.


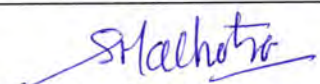
6.6.2.3 If the additional information called for is received/ responded to by the prospective beneficiary and/or is complete in all respects, the competent authority considers the appraisal of the project on the aspects of revision sought or agenda item is prepared by the Division for approval of the Divisional Head for placing before the Divisional Screening Committee/Internal Screening Committee, depending upon the quantum of assistance involved for revised sanction. However, in case of an appraisal, the appraisal note supporting the revision is examined and an agenda item is prepared by the Division for approval of the Divisional Head for placing before the Divisional Screening Committee/Internal Screening Committee, depending upon the quantum of assistance involved for revised sanction.

6.6.2.4 If approved by the Competent Authority the procedure as listed in para-6.4 is followed as the case may be.

6.6.3 Revision of Sanctioned Assistance due to non availability of Subsidy

Projects qualifying for subsidy under other schemes (DMI/DAHD&F/DOAC&FW etc.) are already communicated about the possibility of non-availability of subsidy and converting the same into loan. In such an event of non-availability of subsidy clearly being informed by the subsidy providing agency the sanction is revised converting the subsidy into loan. The letter communicating the changes is issued to the implementing agency with the approval of the competent authority.

Process Output	Modified Sanction Letter
-----------------------	---------------------------------

Prepared By:	Reviewed By:	
 Chief Director (F & TD)	 Documentation Committee	Page 11 of 22



PROCESS DOCUMENT FOR FISHERIES AND TRIBAL DEVELOPMENT DIVISION

DOC. NUMBER.	NCDC/PD(F&TD)-03	DATE OF ISSUE	01/08./2016
---------------------	------------------	----------------------	-------------

6.7 De-sanction Process (if needed)

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

6.7.1 Sanctioned projects that do not avail assistance from NCDC within the stipulated period are monitored by issue of regular reminders and Regional Directors are requested to expedite releases.

6.7.2 In case the beneficiary fails to respond within a stipulated period given by NCDC or states its inability to take up the project or Regional Director informs that the Institution is not interested in implementing the project the following action is initiated:

6.7.2.1 Draft de-sanction letter in case of State Govt. recommended project is put up citing either of the above reasons.

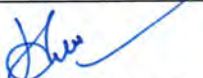
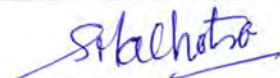
6.7.2.2 The Institution is advised to pay processing fee in case of Direct Funding cases before putting up draft de-sanction letter.

6.7.2.3 On receipt of the processing fee (in case of direct funding) and with the approval of the competent authority de-sanction letter is issued.

6.7.3 In case of projects partially complete and/or if the implementing agency/beneficiary institution informs that project is complete at a lower cost or its inability to complete the project the following aspects are looked at.

6.7.3.1 When the implementing agency/ beneficiary institution claims the project is complete the division examines the case looking into justification of the same as well as the tangible benefits which are expected to be accrued at the time of sanction. In case of standalone projects information is examined on sources of funds through which the project was completed (in case the beneficiary has sought assistance from another agency which provides grants/ subsidy, assistance at liberal terms).

6.7.3.2 In case of multiple units assisted the proposal is examined with the view of the proportionate number of units installed within the restricted project cost. In case the implementing agency/beneficiary institution justifies the abrupt closure of the project based on the above the division supports de-sanction of the unutilized amount and places it before the competent authority for approval and allotment of finance control number is sought vide draft letter. Letter containing finance control number is issued.

Prepared By:	Reviewed By:	Page 12 of 22
 Chief Director (F & TD)	 Documentation Committee	



PROCESS DOCUMENT FOR FISHERIES AND TRIBAL DEVELOPMENT DIVISION

DOC. NUMBER.	NCDC/PD(F&TD)-03	DATE OF ISSUE	01/08./2016
---------------------	-----------------------------	----------------------	--------------------

6.7.3.3. When the implementing agency/ beneficiary institution informs of its inability to complete the project, the division examines the case looking at aspects relating to economic viability of the partially completed project and may suggest de-sanction of the entire/partial assistance and recalling the assistance released along with interest. The case is accordingly put up for the approval of the competent authority. On approval, the outstanding amount as on date is sought from the Finance Division and draft letter to the implementing agency informing the de-sanction and recalling the assistance is communicated with the approval of the competent authority.

Process Output	Desanction Letter
-----------------------	-------------------



6.8 Revalidation of sanction

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

6.8.1 Delays in implementation of the project are examined as and when the validity of the project expires. The implementing agency/beneficiary institution is informed of the delay and letter with the approval of the competent authority is issued seeking reasons for the delay. On receipt of the justification for the delay and expected date of completion of the project the division proposes revalidation of the project and seeks the approval of the competent authority.

6.8.2 However, in case the final installment of assistance is to be released thereby technically communicating completion of the project, the Division may on its own suggest extension of the validity to facilitate the release and drawal of the assistance by the implementing agency/beneficiary institution. On receipt of the approval of the competent authority, letter communicating release and revalidation of the project is issued to the implementing agency/beneficiary institution.

Process Output	Letter for revalidation of sanction
-----------------------	-------------------------------------

Prepared By:	Reviewed By:	
 Chief Director (F & TD)	 Documentation Committee	Page 13 of 22



PROCESS DOCUMENT FOR FISHERIES AND TRIBAL DEVELOPMENT DIVISION

DOC. NUMBER.	NCDC/PD(F&TD)-03	DATE OF ISSUE	01/08./2016
---------------------	------------------	----------------------	-------------

6.9 Revoking De-Sanctioned Project

Process Input	Source
Request for revoking of sanction	State Government

Projects funded by State Govt. that are de-sanctioned due to inordinate delays in implementation of project are revoked based on merit and on receipt of request from the State Govt. Based on the merit of the case the proposal for revoking the de-sanction is placed before the Competent Authority for approval. The Finance Division in such a case considers the project as fresh sanction.

Process Output	Sanction Letter for revival
----------------	-----------------------------

6.10 Monitoring of sanctioned Projects

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

6.10.1 Progress report is called from the beneficiary societies during implementation of the sanctioned projects.

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

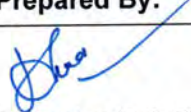
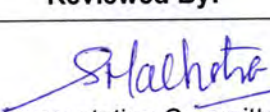
6.10.3 The beneficiary societies are advised to speed up implementation of project in case the project is not being implemented as per schedule.

Process Output	Periodical Progress Reports
----------------	-----------------------------

6.11. Return of original documents

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

6.11.1 After repayment of entire loan assistance and interest thereon, the beneficiary societies request for return of original documents viz. FDR/Original title deed of property pledged/mortgaged to the Corporation.

Prepared By:	Reviewed By:	Page 14 of 22
 Chief Director (F & TD)	 Documentation Committee	



PROCESS DOCUMENT FOR FISHERIES AND TRIBAL DEVELOPMENT DIVISION

DOC. NUMBER.

NCDC/PD(F&TD)-03

DATE OF ISSUE

01/08./2016

6.11.2 After confirmation of repayment of loan and up to date interest thereon by Finance Division, the original documents are returned to the beneficiary society.

Process Output	Return of original documents to the beneficiary
-----------------------	--

6.12 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

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

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

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

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

6.12.5 Reports on Action Plan etc. as required by Plan and Coordination Division, Finance Division and other Divisions of the Corporation are furnished.

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

6.12.7 Submission of quarterly Hindi Report in prescribed format; and

6.12.8 Compliance to provisions of the Official Language Act, 1963 to promote progressive use of Hindi.

Prepared By:	Reviewed By:	Page 15 of 22
 Chief Director (F & TD)	 Documentation Committee	



PROCESS DOCUMENT FOR FISHERIES AND TRIBAL DEVELOPMENT DIVISION

DOC. NUMBER.

NCDC/PD(F&TD)-03

DATE OF ISSUE

01/08./2016

Process Output

Submission of requisite information
(statutory/regulatory & others) to the
concerned

6.13 Miscellaneous Work

- 6.13.1 Work allocation amongst the Officers and staff of the division, leave application record, posting record and other related administrative issues.
- 6.13.2 Convey the training needs of Officer/Staff to TOPIC Division and also associate in the Training programmes by providing material of the Scheme & case studies and participation as guest faculty.
- 6.13.3 Weeding of records is done as per the latest guidelines as circulated by the General Administration division
- 6.13.4 Preparation of Revised Estimated/Budget Estimate in respect of F&TD Division and submit the same to Finance Division.

7. PROCESS MEASUREMENTS

S. No.	Process	Measurable Process Indicators (in working days)	Monitoring frequency	Responsibility for Monitoring
1.	Preparation of Agenda (i) Direct funding- DSC/PSC agenda (ii) Through State Govt.- DSC/ISC agenda	Within 15 days of receipt of complete information. If more than 1 proposal is received at the same time, additional 3 days for action on each proposal.	Quarterly	Chief Director
2.	Constitution of Appraisal team	Within 7 days of receipt of minutes of Pre-Screening Committee meeting.	Quarterly	Chief Director
3.	Field appraisal of the Projects	Within 20 days from the date of constitution of appraisal team.	Quarterly	Chief Director
4.	Preparation of appraisal report	Within 15 days of completion of field appraisal.	Quarterly	Chief Director
5.	Preparation of Agenda Note for CSC/ISC meeting.	Within 7 days of receipt of Appraisal report or minutes of PSC meeting. If more than 1 proposal then additional 2 days.	Quarterly	Chief Director

Prepared By:

Chief Director (F & TD)

Reviewed By:

Documentation Committee

Page 16 of 22



PROCESS DOCUMENT FOR FISHERIES AND TRIBAL DEVELOPMENT DIVISION

DOC. NUMBER.

NCDC/PD(F&TD)-03

DATE OF ISSUE

01/08./2016

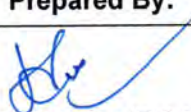
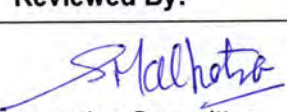
6.	Preparation of Agenda Note for BOM meeting	Within 7 days of receipt of minutes of CSC/ISC meeting. If more than 1 proposal then additional 1 day.	Quarterly	Chief Director
7.	Preparation and submission of draft sanction letter to finance Division for vetting and allotment of Control number	Within 5 days of receipt of minutes of CSC/ISC/BOM meeting.	Quarterly	Chief Director
8.	Issuance of sanction letter	Within 3 days after allotment of control number by the Finance Division.	Quarterly	Chief Director
9.	Submission of draft release letter to Finance Division	Within 5 days of receipt of request for reimbursement. If more than 1 request then additional 2 days.	Quarterly	Chief Director
10.	Issuance of release letter	Within 3 working days after allotment of control number by the Finance Division	Quarterly	Chief Director
11.	Action on request for validity extension	Within 5 working days of receipt of request. If more than 1 request then additional 1 day.	Quarterly	Chief Director

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 from State Govts../UTs/ cooperative societies	Norms of NCDC assistance.
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 Loan application form (Tribal - Annexure-IV & Fishery - Annexure-V)

Prepared By:	Reviewed By:	Page 17 of 22
 Chief Director (F & TD)	 Documentation Committee	



PROCESS DOCUMENT FOR FISHERIES AND TRIBAL DEVELOPMENT DIVISION

DOC. NUMBER.

NCDC/PD(F&TD)-03

DATE OF ISSUE

01/08./2016

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-VII)
		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-VIII)
4	Release	Fulfillment of terms & conditions of sanction	Sanction Letter
		Security cover against sanctioned assistance (Direct funding)	Latest guidelines for direct funding issued by Finance Division from time to time
		Legal documentation work (Direct funding)	Empanelled Advocates
5	Reporting	Compliance to statutory/regulatory queries	<ul style="list-style-type: none"> • Official Language Act, 1963 • RTI Act, 2005 • Immediate response to queries

Prepared By:

Reviewed By:

Chief Director (F & TD)

Documentation Committee

Page 18 of 22



PROCESS DOCUMENT FOR FISHERIES AND TRIBAL DEVELOPMENT DIVISION

DOC. NUMBER.

NCDC/PD(F&TD)-03

DATE OF ISSUE

01/08./2016

10) DETAILS OF DOCUMENTED INFORMATION RETAINED

Sl. No.	Title	Identification	Location	Maintained By	Retention Period in Years	Disposition
1.	Files for which assistance has been sanctioned & released	Title & File No.	Almirahs/ Racks(as per list Annexed)	Sr. Assistant	8 Years after completion of the project or loan repayment whichever is later.	After digitization weeding out
2.	Files for which sanction of assistance has not taken place.	Title & File No.	Almirahs/ Racks(as per list Annexed)	-do-	3 years	After digitization weeding out
3.	Miscellaneous communication	Title & File No.	Almirahs/ Racks(as per list Annexed)	-do-	5 years	After digitization weeding out
4.	Policy files	Title & File No.	Almirahs/ Racks(as per list Annexed)	-do-	Permanent	-
5.	Sanction & release register	Register no.	Almirahs/ Racks(as per list Annexed)	-do-	Permanent	-
6.	File Register	Register No.	Almirahs/ Racks(as per list Annexed)	-do-	Permanent	-
7.	Attendance Register	Division Name	Almirahs/ Racks(as per list Annexed)	-do-	3 Years	Weeding out
8.	Dispatch Register	-do-	Almirahs/ Racks(as per list Annexed)	-do-	5 Years	Weeding out
9.	Diary Register	-do-	Almirahs/ Racks(as per list Annexed)	-do-	5 Years	weeding out

Prepared By:

Reviewed By:

Chief Director (F & TD)

Documentation Committee

Page 19 of 22



PROCESS DOCUMENT FOR FISHERIES AND TRIBAL DEVELOPMENT DIVISION

DOC. NUMBER.

NCDC/PD(F&TD)-03

DATE OF ISSUE

01/08./2016

10.	Guard File	Division Name	Almirahs/ Racks(as per list Annexed	-do-	10 Years	After digitization weeding out
11.	File movement Register	File No.	Almirahs/ Racks(as per list Annexed	-do-	5 years	weeding out
12.	Attendant Book	Division Name	Almirahs/ Racks(as per list Annexed	-do-	3 Years	weeding out
13.	Parliament Ques., VIP references etc.	Title &File No.(as per list	Almirahs/ Racks(as per list Annexed	-do-	5 Years	After digitization weeding out
14.	Customer Feedback/compl aints register	Division Name	Almirahs/ Racks(as per list Annexed	-do-	5 Years	weeding out
15.	POA	Title &File No.	Almirahs/ Racks(as per list Annexed	-do-	5 Years	After digitization weeding out
16.	Annual Report	Title &File No.	Almirahs/ Racks(as per list Annexed	-do-	5 Years	After digitization weeding out
17.	ISO	Title &File No.	Almirahs/ Racks(as per list Annexed	-do-	5 Years	After digitization weeding out
18.	CAPA file	Title &File No	Almirahs/ Racks(as per list Annexed	-do-	5 Years	After digitization weeding out

Prepared By:

Reviewed By:

Chief Director (F & TD)

Documentation Committee

Page 20 of 22



PROCESS DOCUMENT FOR FISHERIES AND TRIBAL DEVELOPMENT DIVISION

DOC. NUMBER.

NCDC/PD(F&TD)-03

DATE OF ISSUE

01/08./2016

11) DETAILS OF DOCUMENTED INFORMATION MAINTAINED

Sl. No.	Title	Identification	Location	Prepared by	Approved by	Revision no.
1.	Loan application form	Title	File No. NCDC: 2-10/2013-Fish (Rack No.1, Shelf No. 1)/NCDC Website	Finance Division	MD, NCDC	01
2.	Direct Funding Guidelines	No.NCDC:1-1/90-Budt dated 20.11.2002	File No. NCDC: 2-10/2013-Fish (Rack No.1, Shelf No. 1)/NCDC Website	Finance Division	Board of Management	01
3.	Operational Guidelines of Scheme for Development/St rengthening of Agriculrural Marketing Infrastructure, Grading and Standardisation	Title	File No. NCDC: 2-10/2013-Fish (Rack No.1, Shelf No. 1)/NCDC Website	DAC& FW	MOAC&FW	01
4.	Scheme for Development of Fisheries activities	Circular No. (File No. NCDC:1-1/87-Fish dated 09.10.2009	File No. NCDC: 2-10/2013-Fish (Rack No.1, Shelf No. 1)/NCDC Website	Division	MD, NCDC	01
5.	Scheme for Development Tribal Development activities	Circular No. (File No. NCDC:1-1/92-TD dated 23.12.2012	File No. NCDC: 2-10/2013-Fish (Rack No.1, Shelf No. 1)/NCDC Website	Division	MD, NCDC	01
6.	Interest rates on NCDC loans	Finance circular No. NCDC:1-1/90-Budt. Dated 06.11.2013	File No. NCDC: 2-10/2013-Fish (Rack No.1, Shelf No. 1)/NCDC Website	Finance Division	MD, NCDC	01

Prepared By:

Reviewed By:

Chief Director (F & TD)

Documentation Committee

Page 21 of 22



PROCESS DOCUMENT FOR FISHERIES AND TRIBAL DEVELOPMENT DIVISION

DOC. NUMBER.

NCDC/PD(F&TD)-03

DATE OF ISSUE

01/08./2016

7.	Guidelines for Preservation and Weeding of Official Records	Circular No. NCDC/14-13/80-Admn dated 09.04.1980	File No. NCDC: 2-10/2013-Fish (Rack No.1, Shelf No. 1)/NCDC Website	Administration Division	MD, NCDC	01
8.	Delegation of Financial Power	Office Order No. NCDC: 15-2/87-Budt.	File No. NCDC: 2-10/2013-Fish (Rack No.1, Shelf No. 1)	Finance Division	MD, NCDC	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 latest 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:

Chief Director (F & TD)

Documentation
Committee

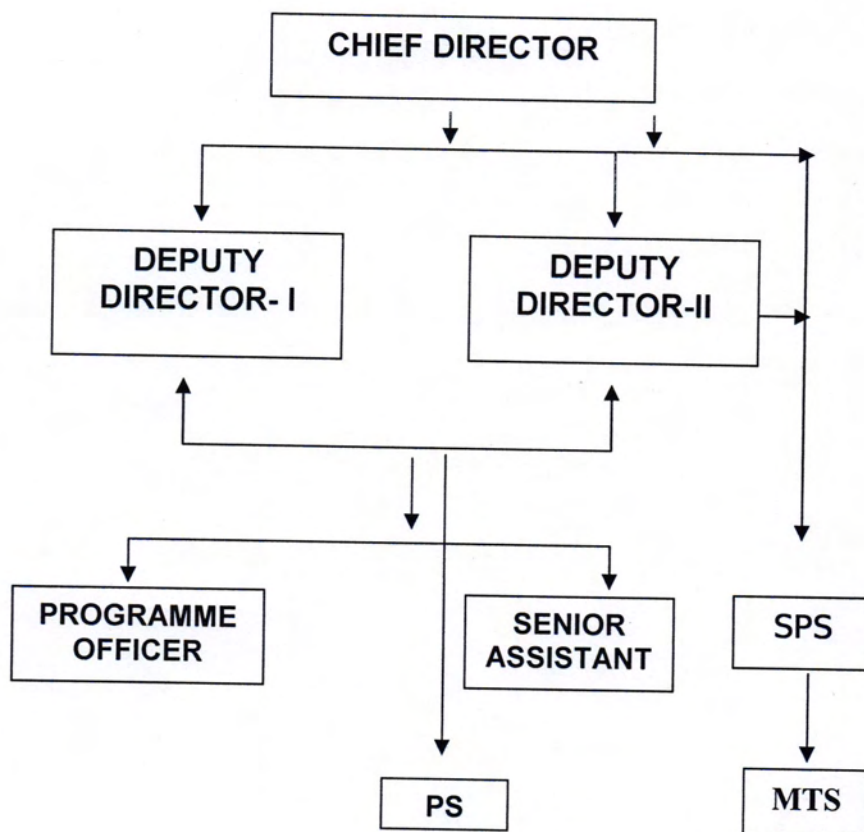
Managing Director (MD)

Page 22 of 22

LIST OF ANNEXURES

Annexure No	Title
I	Division Structure
II	Responsibilities and Authorities
III	Check list for Examination of proposals
IV	Latest Common Loan Application form including check list
V	Loan application form of Fisheries
VI	Client Feedback form
VII	Latest circular on delegation of powers for sanction of Working Capital
VIII	Latest circular on delegation of powers for sanction of term loans except WC Loans
IX	Latest circular on delegation of powers of Regional Offices for sanction of projects
X	Latest POA approved by DAC&FW

DIVISION STRUCTURE (As on 01.08.2016)



RESPONSIBILITIES AND AUTHORITIES

Designation	Responsibilities	Authorities
Chief Director	<p>i) Chief Director will, ordinarily, dispose of majority of cases coming upto him on his own responsibility. He should use his discretion in taking orders of the General Manager/Managing Director on the more important cases, whether orally or by submission of papers. The oral method should be adopted as far as possible.</p> <p>ii) To ensure implementation of ISO standards.</p>	<p>As per Delegation of power circulated vide Office Order No. NCDC:15-2/87-Budt. dated 02.02.2010.</p> <p>i) Allocation of work in the Division.</p> <p>ii) Sanction of Casual Leave and Restricted Holiday leave including station leaving permission to staff.</p> <p>iii) Recommendation for EL/HPL/Commuted leave of reporting staff.</p> <p>iv) Recommendation of CCL</p> <p>v) Vetting of all proposals & matters dealt by the division & recommend course of action.</p> <p>vi) Authorized signatory of Sanction & release letters.</p>
Deputy Director I & II	<p>i) Scrutinize the note of dealing hand, add his own remarks or suggestions where necessary and submit the case to the Divisional Head or higher officer.</p> <p>ii) Deputy Director will dispose of as many cases as possible on his own responsibility but will take the orders of Chief Director or higher officers on cases of an important nature or those involving questions of policy. He/she should endeavour to reduce the number of cases to be submitted formality to the Chief Director by taking his verbal directions.</p>	<p>i) Authorised signatory of sanction & release letter.</p> <p>ii) Sanction /recommendation of Casual Leave and Restricted Holiday leave of reporting staff.</p> <p>iii) Examine the issues pertaining to work assigned and recommend course of action.</p> <p>iv) Intermediate routine action on all cases e.g., issuing reminder acknowledgement,</p>
	<p>iii) Where he/she has to pass orders or to make recommendations for the consideration of higher officers, he/she will confine his/her note to the actual points that should be dealt with by him/her without attempting to reiterate the ground already covered in the previous notes. When he/she agrees with the recommendations made in the preceding note, he/she will merely append his signature.</p> <p>iv) Implementation & monitoring of the</p>	<p>etc.</p> <p>v) final disposal of routine cases e.g. those in which factual information of a non-confidential nature has to be called for from, or to be supplied to a Ministry/Division; and</p> <p>vi) any other action by a general or specific office order.</p>

	<p>Programmes.</p> <p>v) Any other work assigned by higher officer from time to time.</p>	
Programme Officer	<p>i) He/She shall assist Dy. Dir. / Assistant Director and maintain files and records for the division.</p> <p>ii) Enter the new proposal in SRDB system.</p> <p>iii) Examination of Release Proposals</p> <p>iv) Diarizing fresh receipts/proposals and opening new files.</p> <p>v) Dispatching letter to GOI, State Govts./Societies/ROs. By Post/Fax etc.</p> <p>vi) He/She shall maintain /compile the data pertaining to sanction and release.</p> <p>vii) To attend any other work assigned from senior officers (verbally/in writing) from time to time.</p>	Authorized signatory to get necessary photocopies made, receive all dak and make entries in registers
PS/SPA	<p>i) Assisting the Controlling officer.</p> <p>ii) Attending telephone calls, recording movement of files & dak.</p> <p>iii) Secretarial assistance</p>	<p>i) Need Based support to the Officer.</p> <p>ii) Authority as assigned by Controlling officer.</p>
Sr. Assistant	<p>i) Maintain the data pertaining to sanction & release of assistance.</p> <p>ii) Attend to all type of coordination work including establishment and administration and shall report to all senior officers in the division.</p> <p>iii) Attend to any other work assigned (verbally/in writing) from time to time.</p> <p>iv) Handle diary, dispatch and shall assist all the officers in the Division in providing of files/papers.</p> <p>v) Attend to any other work assigned (verbally/in writing) from time to time.</p> <p>vi) Entry of proposals in SRDB System and updation of status.</p>	Authorized signatory to get necessary photocopies made, receive all dak and make entries in registers.
MTS	<p>i) Delivering of files from one desk to another as required.</p> <p>ii) Photo copy of documents required by Division.</p> <p>iii) Delivery of dak and distribution of circulars.</p> <p>iv) Attend to any other work assigned (verbally/in writing) from time to time.</p>	Need based Access to files & records, obtain receipt against documents delivered.

Checklist for Examination of Proposal

- a. Recommendation letter for the proposal by the State Govt. in case of State Govt. assisted projects.
- b. The Constitution of the Institution with particular reference to its Cooperative nature as well as its democratic status supported with documentary proof (eg. Registration certificate, Bye-Laws of the Institution and resolution of its Board of Directors to seek assistance from NCDC).
- c. The proposal is in the prescribed format of the Corporation (Annexed).
- d. All the columns are filled in with the requisite information.
- e. Last 3 year's audited Trading, Profit and Loss Account and Balance Sheet including Schedules forming parts of the statements of accounts along with Audit Classification at the closure of financial years is enclosed with the proposal.
- f. Performa invoices/ quotations for plant and machinery and layout, design and cost estimates of civil works (by competent authority).
- g. Status of previous loans availed by the Institution seeking assistance from NCDC.
- h. Justification on the need for the project supported by documents (proposed locations, beneficiaries etc).
- i. Schedule of implementation for the proposed project.

**COMMON
LOAN APPLICATION FORM**
(Revised as on September 11, 2015)

FOR

PROJECTS

**(OILSEEDS, FOODGRAINS, PLANTATION CROPS, SUGAR, TEXTILE, FRUIT
& VEGETABLES, OTHER PROCESSING, STORAGE & COLD STORAGE,
INDUSTRIAL COOPERATIVES, DAIRY POULTRY & LIVE STOCK)**



**NATIONAL COOPERATIVE
DEVELOPMENT CORPORATION**
4-SIRI INSTITUTIONAL AREA, HAUZ KHAS,
NEW DELHI - 110016

NATIONAL COOPERATIVE DEVELOPMENT CORPORATION

Common Loan Application Form for Projects

PART – A (general information about the borrowing coop.)

<ul style="list-style-type: none"> • Name & address of the applicant society 	:	
<ul style="list-style-type: none"> • Telephone/ Fax/email address 	:	
<ul style="list-style-type: none"> • Name & address and contact No. of the key officials (MD/GM/Chairman of the Society) 	:	
<ul style="list-style-type: none"> • Society Details 	:	<ul style="list-style-type: none"> a) State/Multi State : b) Registration No. and date : c) Registration under : d) Objective of the society as per bye-laws : e) Type of Society (Existing/New) : f) If existing, <ul style="list-style-type: none"> (i) date of commencement of commercial operation : (ii) Installation capacity : (iii) Production capacity :
<ul style="list-style-type: none"> • Board of Management 	:	Elected or Nominated : _____ Date of Election/Nomination : _____ No. of Directors: General: _____ SC: _____ ST: _____ Women: _____ (Brief Bio-data of Board Members & Promoters may be attached)
<ul style="list-style-type: none"> • Present activities 	:	
<ul style="list-style-type: none"> • Proposed activities/project 	:	
<ul style="list-style-type: none"> • Need of the project 	:	

<ul style="list-style-type: none"> Membership & paid up share capital as on 31st March..... 	:	Category of membership	No. of members	Paidup share capital (Rs. in lakhs)
		Grower members General: SC : ST : OBC : Women :		
		Cooperative Socys./Institutions (Membership details) General: SC : ST : OBC : Women :		
		Other Members (Membership details) General: SC : ST : OBC : Women :		
		State Govt.		
		Total:		

Financial Status of the Cooperative

I. Summarised Profit & Loss Accounts of preceding 3 years.

(Rs. in lakhs)

1	Business turnover			
2	Gross profit before Interest, Depreciation and Tax			
3	Interest			
4	Cash profit (2-3)			
5	Depreciation			
6	Profit before tax (4-5)			
7	Income Tax			
8	Net profit (6-7)			

II. Summarised Balance Sheets of preceding 3 years

1	Gross Block			
2	Depreciation			
3	Net Block (1-2)			
4	Work in Progress			
5	Investments			
6	Total Fixed Assets (3+4+5)			
7	<u>Current Assets</u> i. Cash, Bank Balance & Deposits ii. Inventory iii. Sundry Debtors iv. Loans, advances and Prepaid expenses v. Others, if any			
8	<u>Current liabilities</u> i. Working capital loan ii. Sundry Creditors iii. Interest payable iv. Short term loans v. Other provisions and liabilities			
9	Net Working capital (7-8)			
10	Long term loans & deposits			
11	Paid up share capital			
12	Reserves (excluding depreciation)			
13	Un-distributed Profits (+) Accumulated loss (-)			
14	Net worth (11+12+13) or (6+9-10)			
15	Net Disposable Resources (10+11+12+13-6) (for margin money)			

***Tentative figures may be given in case accounts have not been finalized.**

PART B – ABOUT THE PROPOSED PROJECT

☐ **Project description**

Type of Project:-			Capacity per day/per year (in tons):-		
Project Location:-					
Products/By-products to be produced/processed/stored					
In case of expansion/modernization, please indicate : <ul style="list-style-type: none"> Existing Capacity : Expansion of capacity proposed : Capacity after expansion/modernization: 					
Raw material production in the area of operation (preceding 3 years):					
Year	Name of the raw material	Area under cultivation (hec.)	Total Production (tons) (a)	Present Consumption/ Utilization (tons) (b)	Marketable Surplus (tons) (a-b)
1					
2					
3					
Members' Production of raw material			Area (ha.) : _____ Production (tons): _____		
Area of operation of the society (AOO).			Districts in AOO (names): _____ Villages in AOO (Nos.): _____		

☐ **Details of overall position of similar units in the area of operation**

(Capacity in tons)

Sector	Nos.	Capacity		No. of Units			
		Per day	Annual	In operation		Closed	
				No.	Cap.	No.	Cap.
Private							
Cooperative							
Others							
Total:							

☐ **Performance of the existing units of the borrowing cooperative for preceding 3 years**

Existing Units		Unit-I	Unit-II	Unit-	Unit-IV
1	Installed capacity				
2	Capacity Utilisation(%)				
3	Gross Profit (Rs.in lakhs)				
4	Net Profit/Loss(+/-) (Rs. in lakhs)				

(In case of Sugar Mill project additional details for Gross season days, Cane crushed (lakhs tonnes) , Sugar produced (lakh quintals), Sugar recovery(%), Crushing capacity utilization (%) based on 160 days annually, Molasses produced (lakh quintals) and Molasses recovery(%) may also be provided)

- (i) Audit Reports for the preceding 3 years alongwith compliance reports.
- (ii) Audit classification (year wise) for the preceding 3 years

☐ **Project Cost**

1	Land & land development	
2	Building & Civil works	
3	Plant & Machinery	
4	Misc. fixed assets	
5.	Contingencies	
6	Pre-operative expenses	
7	Margin money for raising working capital	
	Total	

☐ **Means of Financing**

		Percentage of block cost	Amount (Rs. in lakhs)
a)	Share Capital by the State Govt		
b)	Members' share capital		
c)	Subsidy/grant-in-aid		
d)	Term loan from NCDC		
e)	Any other source (i) (ii)		
	Total		

Financial bench marks for the proposed project:

a)	Internal Rate of Return (IRR)	
b)	Debts Service Coverage Ratio (DSCR)	
c)	Break Even Point (BEP)	

- ☐ **Marketing Plan/Strategy** :
(A comprehensive note may form part of the DPR)

- ☐ **Implementation schedule:**
(A Bar Chart covering the following activities may form part of the DPR)

	Commencement	Completion
Acquisition of land		
Development of land		
Factory building		
Auxiliary buildings		
Machinery foundation		
Erection of plant & machinery (P&M)		
Arrangement for power		
Arrangement for water		
Trial runs		
Commercial production		

ADDITIONAL DETAILS FOR SOCIETIES APPLYING FOR STORAGE GODOWNS

1. EXISTING GODOWN (S)

(A) Godown (s) available with the society

- (i) Owned
(ii) Hired
(iii) Godown(s) under construction

No.	Cap.(tons)

(B) Expenditure incurred on Storage in the preceding 3 years

		(Rs. in lakhs)		
		Year		
(i)	Rent Paid			
(ii)	Transportation/handling/other charges			
(iii)	Total			

(C) capacity utilization of owned godown(s) in preceding 3 years

Year			
%			

2. PROPOSED GODOWN

		(Rs. in lakhs)		
		Location	No.	Cap.(tons)
(i)	Construction			
(ii)	Renovation/Expansion			

3. NEED FOR PROPOSED GODOWN(S) :

4. AVAILABILITY OF LAND

Location	Area	Municipal area (Yes/No)

5. BUSINESS UNDERTAKEN IN PRECEEDING 3 YEARS/PROJECTIONS FOR NEXT 3 YEARS

		(Rs. in lakhs)											
		Actual						Projections					
Year													
		Q	V	Q	V	Q	V	Q	V	Q	V	Q	V
a) Credit													
i)ST													
ii) MT<													
Total													
b)Non-credit													
i) Marketing													
ii)Input													
iii)Consumer													
iv)Others													
Total													

Q = Quantity in tons
V = Value (Rs. in lakhs)

- ☐ **Details of assets to be mortgaged (applicable in case of direct funding)**

(Rs. In lakhs)

Description of Assets	Yr. of acquisition	Cost of acquisition	Depreciation	Book Value	Market Value	Whether charged/ mortgaged/ free from encumbrances	To whom Mortgage	Against what amount of loan
i)								
ii)								
iii)								
Total:								

- ☐ **Status of loan already availed from financing institutions including NCDC**

(Rs.in lakhs)

Loan sanctioned		Loan availed		Repayments made so far		Outstanding as on date
Amount	Date	Amount	Date	Amount	Date	

- ☐ **Of the above term loans defaults to financial institutions such as NCDC / others Bank/State Govt.**

	Amount (Rs. in lakhs)				Period of default
	Principal	Interest	Other	Total	
NCDC					
Other Fis					
Banks					
State Govt					

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

PART-C CHECK LIST

(Please tick (✓) in the box against the documents enclosed)

☐ Detailed Project Report (DPR) should necessarily contain the following

- Brief description of the project ☐
- Industry scenario (National, State & the Area specific) ☐
- Policy of State Govt. with regard to proposed activity/industry. ☐
- Existing capacity (private/public sector and cooperatives), its utilisation and performance ☐
- Scope for creation of additional capacity. ☐
- Problems, if any, in optimum utilization of the capacity ☐
- Production and availability of raw material in the area of operation, district and state in the preceding 3 yrs. (duly authenticated) and projections for next 3 years. ☐
- Availability of animals / day old chicks (DOC) / grazing ground / green product / dry fodder / concentrate feed, medicines, veterinary aid breeding centre etc. and training facilities. (applicable in respect of dairy, poultry and live stock projects.) ☐
- Details of cooperative linkages –forward as well as backward (for procurement of raw material & marketing of finished goods). ☐
- Demand and marketability of the product (s) ☐
- Marketing plan / Strategy ☐
- Implementation schedule in the form of a Bar Chart ☐
- A note on power situation & effluent treatment ☐

☐ **Viability Analysis**

Assumptions made for working out financial viability

- Projected cash flow statement (for 8 years)
- Internal Rate of Return (IRR)
- Break even point (as % of installed capacity)

- Debt Service Coverage Ratio (DSCR)

☐ **Sensitivity Analysis**

- Manpower requirements alongwith annual emoluments
- Site details ; location, requirement of land (measurement of land) and acquisitions alongwith supporting documents
- Plan & cost estimates for Civil Works (duly certified by qualified Architect/ Engineer) and Plant & Machinery (component wise) , Fixed assets (duly supported by quotations).
- Technology, process flow diagram, material balance, etc.
- Estimates of margin money and working capital requirement

☐ **ENCLOSURES**

- No-overdues certificate as per proforma enclosed.
- Bye-laws of the Society (English version) may be added.
- Resolution of Board of Directors for the proposal.
- Plan/source of raising members' equity/ Promoters' contribution.
- Security cover for the loan.
- Summarised profit & loss a/c and balance sheet in prescribed proforma duly certified by a Chartered Accountant .
- Licensing requirement for the proposed activity (enclose copy of license or specify status)
- Pollution control clearance (enclose copy or specify the status)

- Other statutory requirements/clearances, if any, and their status
- Power requirement and power scenario in the State
- Power supply arrangements, specify status.
- Fiscal and other incentives, if any, by State Govt.
- Water supply arrangements, specify status.

Authorised signatory

Name : _____
 Designation: _____
 Seal of the Society: _____

Place: _____
 Date: _____

NO OVERDUES CERTIFICATE

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

OR

Position of default in repayment of dues by the society to NCDC and other institutions 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 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 Financial Institution/ Bank	Name of Financial Institution / Bank	Amount of default	Reasons and period of default

(Chief Executive of the Society)

Place:

Date:

Note : Strike out which is not applicable

RASHTRIYA SAHAKARI VIKAS NIGAM
NATIONAL COOPERATIVE DEVELOPMENT CORPORATION

4, SIRI INSTITUTIONAL AREA, HAUZ KHAS, NEW DELHI-110 016

APPLICATION FOR AVAILING FINANCIAL ASSISTANCE BY
FISHERIES COOPERATIVE SOCIETIES

1. Name and complete Address of the Society
2. Date of Registration
3. Area of operation
4. Membership and Funds
 - i) Authorised Share Capital : Rs.
 - ii) Membership and paid up Share Capital for the last 2 years

(Rs. in lakhs)

As on 31st March

Category/Type of Members				
	No. of members	Share Capital (Rs.)	No. of members	Share Capital (Rs.)
a. Individuals				
— Fishermen—SC				
— Fishermen—ST				
— Fishermen—Others				
— Other than Fishermen				
Sub-Total				
b. State Govt.				
c. NCDC through State Govt.				
d. Other Institutions (Please specify)				
Total				

(Rs. in lakhs)

As on 31.3.

As on 31.3.

- iii) Reserves & other funds
- iv) Undistributed profits if any
- v) Total owned funds
(ii + iii + iv)
- vi) Accumulated losses, if any
- vii) Long terms investments made from owned funds
- viii) Net disposable owned funds (v - vi - vii)

5. Audit completed up to (year)

Audit classification

Year

Classification

During last 3 years

6. Net Profit/Loss

Year

Profit/Loss

During last 3 years

(Audited/Provisional)

7. Board of Directors

i. No. of Directors

a. Elected

b. Nominated

ii. Date of election of the present Board :
and its tenure (years)

iii. If the board is not elected,
the reasons for the same and the likely
date for holding the elections.

8. Performance of the Society (for the last 3 years) :

(Amount Rs. in lakhs)

Type of business			
i. Marketing of fish and fish products			
ii. Supply of fishery requisites (Nets, engines, diesel, boats spare parts etc.)			
iii. Distribution of consumer articles (both controlled and non-controlled)			
iv. Others (specify)			
Total			

9. Business projections for the current financial year (expected) and the next 2 years (projected) :

(Amount Rs. in lakhs)

Type of business			
i. Marketing of fish and fish products			
ii. Supply of fishery requisites			
iii. Distribution of consumer articles			
iv. Others (specify)			
Total			

10. Insurance :

(a) Fishermen

- i. No. of fishermen insured
- ii. No. of claims during the year

(b) Boats

- i. No. of boats insured
- ii. No. of claims during the year

11. (i) Existing Fishing Boats owned by the members of the society :

(Rs. in lakhs)

Type of boats	No.	Size	Cost (Rs.)	Source of Capital	Value of fish catch in the last 3 years	
a. Mechanised						
b. Non-mechanised						

(ii) Existing Fishing Boats owned by the society :

(Rs. in lakhs)

Type of boats	No.	Size	Cost (Rs.)	Source of Capital	Value of fish catch in the last 3 years	
a. Mechanised						
b. Non-mechanised						

12. Existing Transport Vehicles :

(Rs. in lakhs)

Particulars	No.	Capacity (in tons)	Cost (Rs.)	Source of Capital	Economics (Rs.)	
					Expenditure	Income
a. Trucks						
b. Insulated Vehicles						
c. Pick-up Vehicles						
d. Motor boats/ launches for transport						

13. Existing Processing Units

(Rs. in lakhs)

Type of unit	Capacity	Original Block cost (Rs.)	Source of funding	Value of products processed by the Units during last 2 years	
i. Fish Pulverising Unit					
ii. Ice Plant					
iv. Cold Storage					
v. Freezers					
vi. Others (specify)					

14. Existing Diesel/Petrol Pumps :

(Rs. in lakhs)

Particulars	Cost of installation (Rs.)	Source of capital	Value of fuel/lub. oil distributed (Rs.)	
i. Diesel/Petrol Pump				
ii. Others				

15. Existing Godowns :

(Rs. in lakhs)

Particulars	Cost (Rs.)	Source of capital	Capacity	Location	Capacity utilisation

16. Existing Freshwater/Brackishwater Resources :

- Total Area (ha)
- Location
- Area presently used for Prawn/Fish culture (ha)
- Capital invested (Rs. in lakhs)
- Source of Capital

f. Fish/Prawn Production: (in tons) —

g. Expenditure (Rs. in lakhs) —

h. Income (Rs. in lakhs) —

i. No. of fishermen engaged on whole time basis

j. Income per fisherman/year

k. Other details

17. Existing Retails Outlets :

a. No of retails outlets :

b. Location of the outlets :

c. Fish marketed in retail

i. Quantity (in tons) —

ii. Value (Rs. in lakhs) —

d. Fish marketed in wholesale

i. Quantity (in tons) —

ii. Value (Rs. in lakhs) —

e. Other items marketed

i. Quantity (in tons) —

ii. Value (Rs. in lakhs) —

f. Sources of supply alongwith (details of quantity & value of supplies by different cooperatives/agencies)

i. Fish —

ii. Other Items —

18. Financial assistance required :

i. Name of the project :

a. Total Block Cost : Rs.

b. Funding proposed from State Govt. to the Society :

Loan : Rs.

Subsidy : Rs.

Share Capital : Rs.

Own contribution : Rs.

Total : Rs.

c. Funding proposed from NCDC to State Govt. :

Loan : Rs.

Subsidy : Rs.

Total : Rs.

- ii. Name of the project
- a. Total Block Cost
- b. Funding proposed from State Govt. to the Society

Rs.

Loan	:	Rs.
Subsidy	:	Rs.
Share Capital	:	Rs.
Own contribution	:	Rs.
Total	:	Rs.

- c. Funding proposed from NCDC to State Govt.

Loan	:	Rs.
Subsidy	:	Rs.
Total	:	Rs.

19. Enclosures

- Audited financial Accounts of Society including income and expenditure statement, Trading Account, Profit & Loss Account and Balance Sheets for the last 3 years (latest audited and provisional for other years).
- Details of each of the projects with justification, project costs, specifications and detailed estimates, economics, operational details and cash flow statements etc.
- Quotations/Invoices
- Resolution of the Board of Directors of the Society to avail the assistance for NCDC.

Place :

Date :

.....
Signature of the
president/Chairman with seal

.....
Counter Signature of the
District Fishery Officer/
Asstt. Director of Fisheries
verifying the above details

**PROCEDURE MANUAL**

National Cooperative Development Corporation
CLIENT FEEDBACK

To

(Indicate name of customer here)

Sir,

As a most valuable client of ours, we at NCDC request you to kindly give us your free and fair feedback in the format below. This is required as a part of our ISO 9001:2008 based systems for our improvement so that we can provide you 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 FEED BACK**

Division/RO of NCDC with whom you are in contact _____

Sl. No	Criteria	Excellent	Very Good	Good	Satisfactory	Poor
		5	4	3	2	1
1.	Guidance/Clarification provided was clear and adequate					
2.	Time taken for sanction					
3.	Procedure for Legal documentation (Only in case of Direct Funding)					
4.	Time taken for legal documentation (Only in case of Direct Funding)					
5.	Release procedure					
6.	Time taken for release					
7.	Overall quality of services provided by NCDC					
8.	Overall benefits to your cooperative due to services of NCDC					

Suggestions for improvement of the services provided by NCDC, if any

To,

MD,NCDC**QF10/00**Signature
Name
Organisation

**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 (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.	(i) Managing Director - upto ₹ 100.00 crores (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 Director**All Chief Directors/Directors at HQ****All 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	
----	---	----	--

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 convenor

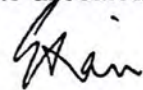
(b) The Divisional Screening Committee will comprise of:

- (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.

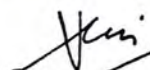
June 20, 2014

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

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: <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.	
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:

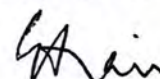
1. Regional Screening Committee will consist of:

- (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