



# Handbook on Rural Infrastructure Development Fund (RIDF)



**STATE PROJECTS DEPARTMENT**

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**NABARD, HEAD OFFICE, MUMBAI**



***Automated Milk Processing Plant, Uttar Pradesh***



***Flood Protection Works, Odisha***



# **Handbook on Rural Infrastructure Development Fund (RIDF)**



**State Projects Department, NABARD  
Head Office, Mumbai**

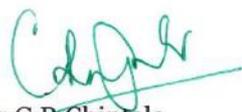


## FOREWORD

NABARD has been providing financial support to State Governments for strengthening rural infrastructure, under the Rural Infrastructure Development Fund (RIDF). The Fund has played a significant role in completion of large number of successful projects across the country under three broad sectors i.e., (i) Agriculture and related areas (ii) Rural Connectivity and (iii) Social Sector. Currently, 37 activities are eligible under RIDF for support. RIDF investments have benefited the rural population by way of increase in income levels, diversification of rural livelihood activities, improvement in quality of life, greater financial inclusion, etc.

In order to facilitate State Government officials at implementation level, a compilation in the form of Hand Book, containing various policy and operational instructions communicated by NABARD from time to time was provided. There has been a felt need for updation of the Hand Book based on the existing policy and procedural instructions as various changes/amendments have taken place subsequently. The same will be fulfilled with this publication.

This Hand Book is aimed to be a source of knowledge for those dealing with RIDF projects at implementation level as well as those at the higher level. The detailed procedures enunciated will enrich the understanding of RIDF. It is expected that this Hand Book will prove to be a vital resource in serving the objective of NABARD in development of rural infrastructure.



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Chairman

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# Handbook on Rural Infrastructure Development Fund (RIDF)

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## Rural Infrastructure Development Fund (RIDF)

### 1. Genesis

1.1 Rural Infrastructure Development Fund (RIDF) was instituted in the year 1995-96 in NABARD. In the 1995–96 budget speech, the then Hon'ble Union Finance Minister made a statement that "Inadequacy of public investment in agriculture is today a matter of general concern. This is an area which is the responsibility of States. But many states have neglected investment in infrastructure for agriculture. There are many rural infrastructure projects which have been started but are lying incomplete for want of resources. They represent a major loss of potential income and employment to rural population". On the other hand, there was the problem of continuous shortfall in agricultural lending mainly due to bottlenecks in infrastructure or due to the conservative lending policy and practices of commercial banks. So, the Government announced in the 1995–96 Union budget that a Rural Infrastructure Development Fund (RIDF) would be created with funding from the Scheduled Commercial Banks which would contribute to the extent of shortfall in their agricultural lending subject to a maximum of 1.5% of the Net Bank Credit. It was thus strategic meshing of objectives of funding the rural infrastructural gap and the lending gap of the Commercial Banks.

1.2 The fund was initially created with a corpus of ₹2000 crore for giving support to State Governments for quick completion of ongoing projects relating to medium and minor irrigation, soil conservation, watershed management and other forms of rural infrastructure. Even though RIDF was set up with the immediate objective of leading the existing incomplete projects to completion, in subsequent years it was appreciated that there is a large void to be filled in terms of unmet demand for rural infrastructure. Hence, subsequently, coverage of RIDF was broad-based in various tranches and at present 37 activities under three broad sectors viz.: Agriculture & Related Sector, Connectivity Sector and Social Sector are being funded under RIDF.

1.3 RBI makes bank-wise allocations to the annual corpus based on the priority sector shortfall by each bank. Under RIDF I, the fund was allocated from the shortfall in sub-target (18%) for agriculture under priority sector lending. From RIDF II to XIV, the funds were allocated from shortfall in priority sector lending (40%) and / or agriculture (18%). From RIDF XV onwards, the allocation to RIDF is being met out of shortfall from priority sector and/or agriculture and/or weaker section (10%). From an initial allocation of ₹2,000 crore under RIDF Tranche I for the year 1995-96, the allocation has reached the level of ₹40,491 crore under RIDF XXVII (2021-22). As on 31 March 2021, 26 tranches of RIDF with total allocation of ₹3,78,022 crore have funded 7.09 lakh projects with cumulative sanctions of ₹4,09,063 crore (including ₹18,500 crore under Bharat Nirman).

### 2. Normative Allocation

The corpus announced for each Tranche is allocated among different States/UTs based on a set of parameters which include geographical area of State/UT, rural population including rural poverty, composite infrastructure development index, inverse of Rural CD ratio, per capita PS Credit, performance of State/UT in utilisation under RIDF and share of past sanctions for Agriculture and Rural Drinking Water Projects.

### 3. Phasing

3.1 The implementation phase for projects sanctioned is spread over 2-5 years, varying with type of the project and also location of the State/UT. As against maximum phasing period of 2-3 years for normal projects, a phasing period of 4 years is permitted for projects from North East (including Sikkim) & Hilly States / UTs (Jammu & Kashmir, Ladakah, Uttarakhand &

Himachal Pradesh). The phasing of 5 years is permitted for major & medium irrigation projects and other stand-alone projects involving RIDF loan of ₹50 crore and above.

3.2 The phasing of projects, sanctioned in second half of the financial year i.e., between 01<sup>st</sup> October and 31<sup>st</sup> March, is reckoned from 01<sup>st</sup> April of the subsequent financial year. The works can however be executed ahead of the schedule and reimbursements claimed therefor accordingly.

3.3 While Tranche I to XIX have been closed, **Tranches XX to XXVII are on-going**. The phasing of any specific tranche is extended based on requests from States/UTs and/or any other genuine reason.

#### 4. Eligible Activities

4.1 Under RIDF I, incomplete Irrigation, Soil conservation, Watershed Management projects etc. were financed as a 'last mile approach' to facilitate completion of the projects delayed on account of budgetary constraints. Coverage of RIDF has been broad-based in subsequent tranches and at present a wide range of 37 activities, (**Annexure I**) as approved by Government of India, covering almost all aspects of rural infrastructure are being funded under RIDF.

4.2 The activities are classified under three broad categories *i.e.*, (i) Agriculture and Related Sectors which are eligible for loans upto 95 per cent of eligible project cost, (ii) Social Sector, where loans can be upto 90 per cent of eligible project cost in North eastern and Hilly States and 85 per cent of project cost in all other States and (iii) Rural Connectivity Sector where loans are extended upto 90 per cent of eligible project cost in North-eastern and Hilly States and 80 per cent in all other States.

#### 5. Rate of Interest

**With effect from 01 April 2012, interest rates on RIDF loans had been linked to the Bank Rate prevailing at the time of disbursement. As of now, lending rate (irrespective of Tranche) is Bank Rate minus 1.5 percentage points (as on the date of disbursement).**

#### 6. Documentation /Security

- i. All loans sanctioned by NABARD under RIDF are secured by the irrevocable letter of authority/ mandate executed by State/UT Govt and registered with Reserve Bank of India / Principal Banker to the State Government/UT, for repayment of the principal and/or payment of interest to NABARD. **Mandate Format** is given as **Annexure IX**.
- ii. Submission of Time promissory Note (TPN) in the prescribed format for each release of loan (**TPN format** is given as **Annexure II**)
- iii. Acceptance of terms and conditions (General and Special) of sanction in the duplicate copy of the sanction letter.
- iv. General Terms and Conditions of sanction & other conditions under RIDF is given as **Annexure III A & B**.

## 7. Appraisal & Sanction of Proposals

7.1 RIDF funding is based on project-based lending which entails submission of Detailed Project Reports (DPRs) containing technical and financial parameters, drawings, maps etc. submitted by the Implementing Departments of State Government (through Nodal Dept.). The checklists for use by the concerned State Government Departments in preparation/formulation of projects in respect of irrigation, roads & bridges, social sector and agriculture & allied activities have been forwarded to State Governments vide letter NB.SPD/1089/B.123/2005-06 dated 30 Sep. 2005. **(Annexure IV)**

7.2.1 The cost estimates of projects are to be as per the latest Schedule of rates (SoR)/Market rates and should be prepared after detailed field survey. Identifiable items of capital nature are only eligible for consideration under RIDF. Pre-appraisal expenses such as expenses incurred on project preparation, cost of technical surveys are allowed upto 0.5 % of the RIDF loan eventually sanctioned, provided the same is outsourced.

7.2.2 Contingency is permitted up to a maximum limit of 3 % of civil works under the project.

7.2.3 An inbuilt provision for cost escalation over the updated cost as mentioned in DPR/Project report is also permitted. For projects having phasing upto 2 years -"upto 5% over the updated cost." and for project having phasing of more than 2 years "upto 10 % over the updated cost" is allowed.

7.3 DPRs for the project Proposals prioritised by State Government will have to be submitted to NABARD Regional Offices through the Nodal (Finance) Department of State Government. The projects prioritised by the State Governments should be completed in 2-5 years. The projects should be technically feasible and financially viable. Economic Rate of Return should be greater than 10% and the Benefit-Cost-Ratio should be more than 1 at a discounting factor of 10%.

7.4.1 Road Projects on Major District Roads (MDRs), Other District Roads (ODRs) & Village Roads (VRs) are eligible for loan under RIDF. Road projects on State Highways, National Highways are not eligible. Norms as per Indian Road Congress (IRC) specifications have to be followed for appraisal of Road projects. Widening of MDRs by increasing the carriage way width to meet the increased traffic intensity is also eligible for RIDF loan. Construction of new bridges as per I.R.C/MORTH specifications to replace the existing old, damaged and narrow bridges is eligible. Bridge projects on State Highways in rural areas are also eligible for RIDF loan.

7.4.2 In case of road projects, provision of maintenance cost upto a maximum of 10% of the project cost can be capitalised in the project cost. A Defect Liability Period of 5 years has also been made mandatory for projects to be considered after 01 April 2020.

7.4.3 As per Pradhan Mantri Gram Sadak Yojana (PMGSY) guidelines, in case of bridge projects, pro rata cost beyond a specified length is required to be borne by the State Governments. In respect of such projects, the share of State Government could be considered for assistance under RIDF. Similarly, for Accelerated Irrigation Benefit Programme (AIBP) assisted Major, Medium irrigation projects (and Minor irrigation where applicable), where the loan component is to be raised by State Governments through borrowing, the States can seek support from NABARD under RIDF to meet their own share of AIBP project cost.

7.4.4 Road Projects of less than one km may not be considered under RIDF. State/UT Governments may use other sources of funds for such projects.

7.5 In respect of irrigation projects, water courses/distribution system should normally be integral part of the project. Alternatively, the State Government should indicate arrangements for On Farm Development (OFD) works so that water reaches the farmers' fields. In respect of all ongoing Major Irrigation projects (MJP) and Medium Irrigation projects on Inter-State Rivers, clearance from Central Water Commission (CWC) /Planning Commission is required. Clearances from Ministry of Rural Development (if Rehabilitation & Resettlement is involved) and Ministry of Environment & Forests are required, wherever applicable.

7.6 Eligible project proposals received from State Governments are considered for sanction by the Sanctioning Committee.

### **7.7 Time Frame for Grounding of projects**

- i. Administrative Approval (AA) - Prior AA or AA within 1 month from the date of in-principle sanction.
- ii. Technical Sanction (TS) - within 3 months from the date of sanction.
- iii. Tendering - within 6 months from the date of sanction.
- iv. Issuance of work order - within 9 months from date of sanction.
- v. Grounding of project - within 12 months from the date of sanction.

### **8. Disbursements /Drawals**

8.1 A request for drawal of funds is to be made in prescribed format by the Finance Department (Nodal Department) of the State Government/authorised person of the Finance Department (if project implementing department is authorised by Finance Department) after satisfactory completion of all the prescribed formalities. (Drawal Application Sample Format is given in Annexure V).

8.2 NABARD provides funds on 'reimbursement basis', except for the initial 20 per cent of the project loan given as 'mobilisation advance'. North-Eastern and Hilly States are eligible for 30 % of loan as mobilisation advance. Mobilisation advance is disbursed within 1 year from the date of sanction, on acceptance of the terms & conditions of sanction letter.

8.3 Borrowings of State Government under RIDF are governed by Article 293(3) of the Constitution of India under which Government of India grants consent of borrowing by a State Government during a year and Article 293(1) under which limits are fixed by the State legislature for borrowing. Disbursements are made under RIDF projects after receipt of approval of Borrowing Power under Article 293 (3) of Constitution of India by the State Government concerned as also a certificate that no limits have been fixed/ the borrowings are within the limits fixed by the State legislature under Article 293(1).

8.4 After scrutiny of drawals, NABARD will call for Time Promissory Note (TPN) from Finance Department (Nodal Department) of the State Government. State Government shall submit TPN and NABARD will release loan/mobilisation advance to the Finance Department.

## **9. Repayment Period & Pattern**

RIDF loans shall be repaid by the State Government in accordance with the repayment schedule prescribed by NABARD. At present, loan is to be repaid in equal annual instalments within seven years from the date of drawal, including a grace period of two years.

The instalments falling due on any date during a month will be payable on the first day of the next month. Interest is payable during the grace period also. The interest shall be paid at the end of each quarter i.e. 31 March, 30 June, 30 September and 31 December every year.

## **10. Cost Escalation**

State Governments are required to meet cost escalation, if any (apart from inbuilt), out of their own resources. However, for certain genuine reasons, beyond the control of State Governments like i. Change in Schedule of Rates (SoR) ii. Need based unforeseen changes in design and iii. Land acquisition cost due to judicial intervention (restricted to 60 % of the cost of land acquisition) if cost escalation arises, the same may be considered. The proposal for cost escalation need to be forwarded within 2 years from the date of sanction to be eligible for consideration of additional loan.

## **11. Non-Starter Projects (NSPs)**

A project will be considered as non-starter if it is not grounded within 12 months from the date of issue of sanction letter, irrespective of whether the mobilisation advance has been availed or not by the State Government. A project will be treated as grounded only where the work order has been issued and the physical work has commenced. The entire mobilisation advance released in respect of the project will be adjusted / recalled as soon as the project becomes a NSP. The sanction will lapse, if the project is not grounded within 18 months from the date of sanction letter.

## **12. Project Monitoring Committee**

A High Power Committee (HPC) constituted by the respective State Governments monitors the progress in implementation of the various projects sanctioned to the State from out of the RIDF. HPC meetings are an important institutional mechanism to review RIDF Projects and monitor the progress at highest level. HPC needs to meet once in a quarter and comprise representatives from the Finance/Nodal and other concerned departments. NABARD officials will also participate in the meeting. The Chief Secretary of the State may chair the HPC meetings. However, in the absence of Chief Secretary, Additional Chief Secretary may chair the meetings. All important aspects viz. prioritisation of projects, bottlenecks in implementation, adequacy in borrowing limit, utilisation of allocation etc. shall be discussed in the meeting.

## **13. Project Completion Certificate (PCC) / Project Completion Report (PCR)**

13.1 Implementing Departments may submit a Project Completion Certificate (PCC) to NABARD, immediately on completion of the physical works in respect of the project executed with financial assistance under RIDF. The specimen format in this regard is attached as Annexure VI.

13.2 Project Completion Report is a document of information to be furnished by the implementing department after completion of sanctioned projects. The objective in obtaining PCRs is to make

overall assessment of the project and chalk out strategy for funding identical projects in future/ policy interventions to be introduced, etc.

13.3 PCR as per the prescribed formats is to be submitted by the Implementing Department to the Regional Office of NABARD within six months from the date of completion of the projects, in the prescribed format.

Sample PCR formats are given in Annexure VII.

## **14. Social Monitoring**

14.1 In order to bring the basic details of projects in public domain and generate awareness among the ultimate beneficiaries, media, banks, etc., suitable project boards may be displayed at prominent places by providing physical and financial details in local language and Hindi / English with NABARD's name.

14.2 The boards may be affixed at project site within 15 days of commencement / completion of tendering process / formalities for the project. A specimen format of Project Display Board is given as Annexure VIII.

14.3 For civil structures like Hospitals, School Buildings etc., NABARD logo and basic details should be permanently engraved in the structure in addition to display boards. A certificate stating adherence to the above requirement may be furnished in para 4 (x) of drawal application.

## **Annexure I**

### **RIDF-ELIGIBLE ACTIVITIES**

#### **A. Agriculture and related sectors (RIDF loan: 95%)**

1. Minor Irrigation Projects/ Micro Irrigation;
2. Soil Conservation;
3. Flood Protection;
4. Watershed Development/ Reclamation of waterlogged areas;
5. Drainage;
6. Forest Development;
7. Market Yard, Godown, Mandi, Rural Haat, Marketing Infrastructure;
8. Cold storage, Public/ Joint sector cold storage at various exit points;
9. Seed/ Agriculture/ Horticulture Farms;
10. Plantation and Horticulture;
11. Grading/ certifying mechanisms; testing/ certifying laboratories;
12. Community irrigation wells for the village as a whole;
13. Fishing harbour/ jetties;
14. Riverine Fisheries;
15. Animal Husbandry;
16. Modern Abattoir;
17. Medium Irrigation Projects;
18. Mini Hydel Projects/ Small Hydel Projects (upto 10 MW);
19. Major Irrigation Projects (already sanctioned and under execution);
20. Village Knowledge Centres;
21. Desalination plants in coastal areas;
22. Infrastructure for Information Technology in rural areas;
23. Infrastructure works related with alternate sources of energy viz. solar, wind etc. and energy conservation;
24. 5/10 MW Solar Photovoltaic Power Plant;
25. Separate Feeder Line;
26. Dedicated Rural Industrial Estates;
27. Mechanisation of Farm Operations and Related Services;

#### **B. Social Sectors (RIDF loan: 85% / Hill & NE States 90%)**

1. Drinking Water;
2. Infrastructure for Rural Education Institutions;
3. Public Health Institutions;
4. Construction of toilet blocks in existing schools, specially for girls;
5. "Pay & use" toilets in rural areas;
6. Construction of Anganwadi Centres;
7. Setting up of KVIC industrial estates/ centers;

#### **C. Rural Connectivity (RIDF loan: 80%/ Hill & NE States 90%)**

1. Rural Roads;
2. Rural Bridges



***Flood Protection Works, Assam***



***Dairy Processing Plant, Tamil Nadu***



***Cold Storage, Tripura***



***Major Irrigation, Madhya Pradesh***





**ANNEXURE II**  
**Form of Promissory Note to be obtained from a State**  
**Government at the time of making Advances**

(Note: This Promissory Note need not be stamped if borrower is a State Government)

The Governor of the State of \_\_\_\_\_ Promises to pay the National Bank for Agriculture and Rural Development or order the sum of ₹ \_\_\_\_\_ (Rupees \_\_\_\_\_ only) in five equal instalments, the first such instalments shall be paid immediately on the expiry of a period of 36 months from the date and subsequent instalments to be paid at intervals of 12 months therefrom, together with interest on the amount for the time being outstanding at \_\_\_\_% \* per cent per annum from the date, such interest to be calculated with quarterly rests and to be payable at the end of each quarter.

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_

(Signature)

Secretary, Finance Department  
Government of \_\_\_\_\_  
or the official authorised by  
him, acting for and on  
behalf of the Governor of the  
State of \_\_\_\_\_

\* As applicable

## **ANNEXURE III A**

### **A. GENERAL TERMS AND CONDITIONS**

#### **1) Nodal Department**

The Finance Deptt. of the State Govt. shall be designated as the nodal department and shall notify to NABARD the name, designation and specimen signature of the officer of the Finance Department, who is duly authorized by it to apply for drawal of the loan amounts and issue necessary acknowledgments for the amounts disbursed and also to receive communication, notices and other correspondence from NABARD in respect of the loans sanctioned under RIDF, for completion of formalities, drawal of loan instalments and repayments thereof together with interest. The Department shall also intimate NABARD subsequent change in the designated officer, if any, and forward the particulars and specimen signature of the new incumbent.

#### **2) Grant of loans**

- a) Loans shall not exceed the borrowing power of the State Government under Article 293(1) and consent of GoI under Article 293(3) of the Constitution of India. The State Government shall furnish a certificate in this regard.
- b) The State Govt. shall apply for the drawals upto the amount for which Plan Finance I Division, Department of Expenditure, Ministry of Finance has accorded consent under Article 293(3) of Constitution of India for negotiated loans at the beginning of the financial year, based on the allocations finalised by the Planning Commission in the State Annual Plan.
- c) State Government shall furnish a certificate before the mobilisation advance/ first drawal that none of the projects considered for this sanction, had been sanctioned in any earlier RIDF tranches.
- d) NABARD shall disburse the loan amount on a monthly /weekly basis on submission of a statement of expenditure incurred by the State Government in execution of the works. The loan to be so disbursed shall be restricted to the amount of the statement of expenditure. The State Government will be required to expend the proportionate amount indicated in the Schedule to sanction letter.
- e) Drawal applications can be submitted based on actual execution of works and expenditure incurred ahead of phasing given in the sanction.

#### **3) Use of loan amount**

The State Government shall utilise the loan amount solely and exclusively for the purpose for which it is sanctioned by NABARD. No part of the administrative expenditure shall be included by the State Government for reimbursement from NABARD.

The Finance Department of the State Government shall ensure that funds drawn from NABARD are passed on to the Implementing Department. No part of the funds shall be diverted for any other purpose other than for completion of the projects sanctioned.

#### **4) Compliance with the other terms and conditions**

The State Government shall observe, perform and fulfill such other terms & conditions /obligations as prescribed in the sanction letter/ booklet issued by NABARD.

#### **5) Execution and completion of the projects**

The State Government shall execute and complete the projects for which the loans are granted within such time as stipulated in the sanction letter.

#### **6) Tendering**

The State Government shall adhere to the following stipulations as a pre-qualification requirement while selecting / enlisting Contractors /Firms.

- a) Satisfactory track record of the Contractor / Firm
- b) Adequate net worth of partners in relation to the project cost proposed to be undertaken
- c) Experience of the similar projects executed earlier
- d) Banking facilities / credit limits availed by the contractor / firm should be adequate enough for smooth and timely execution of the project
- e) Firm / contractor not blacklisted earlier
- f) The State Government shall incorporate a clause in the tender that the contractors/ firms shall be responsible for the defect liability period of minimum two years no sooner the projects are commissioned /completed
- g) In the case of road projects, the defect liability period of minimum five years is mandatory
- h) State Government should introduce e-tendering of all projects

#### **7) Security for the loan**

All loans sanctioned by NABARD under RIDF would be secured by the irrevocable letter of authority registered with Reserve Bank of India / any other Scheduled Commercial Bank which is the principal Banker to the State Government (or the irrevocable letter of adjusting the dues against the Central Government in the case of Sikkim), for repayment of the principal and/or payment of interest to NABARD due in respect of the loans and advances made from RIDF.

#### **8) Rate of Interest on outstanding loans**

- a) The rate of interest to be paid by the State Government on the borrowings under Tranche shall be as prescribed by RBI/ GoI from time to time. Presently, it is 1.5% below the Bank Rate applicable as on date of disbursement. Bank Rate is decided by RBI from time to time and so is floating rate. Therefore, the interest rate on RIDF loan would vary as per the changes in the bank rate.
- b) The interest shall be paid on quarterly basis at the end of each quarter i.e. 31 March, 30 June, 30 September and 31 December every year. The interest shall be paid by State Government on the first day of the month succeeding the quarter. Interest is payable during the grace period also.
- c) If State Government fails to pay the interest on the due date(s), it shall be liable to pay interest on the overdue amount at the same rate as is applicable to the principal amount as per sub clause (a) hereof.

## **9) Repayment of loans**

- a) Each drawal of funds will be deemed as a separate loan for the purpose of repayment schedule.
- b) Loans shall be repaid by the State Government to NABARD in accordance with the repayment schedule prescribed by NABARD. It shall be repaid in equal annual instalments in seven years from the date of drawal, including a grace period of two years. No notice of demand for the purpose will be issued by NABARD. The instalments falling due on any date during a month will be payable on the first day of the next month.
- c) NABARD would accept advance repayment of loan or advance before due date subject to the condition that there is no default of the State Government to NABARD under any other loan and that the State Government gives three days clear notice (excluding Saturdays, Sundays and Bank Holidays) to the concerned office of NABARD for such advance payment, provided however that if the State Government fails to give aforesaid advance notice of three days, the repayment shall be deemed to have been made after three days (excluding Saturdays, Sundays and Bank Holidays) from the actual date of realisation of the cheque/draft and interest will be levied accordingly. In case of default of the State Government under any other loan or advance or interest thereon the amount tendered by way of advance repayment of loan will be first adjusted towards the loan/interest under default and only the balance, if any, after such adjustment will be credited towards advance repayment of the loan/advance in question.

## **10) Budgetary Provision**

- a) The State Govt. shall make adequate provision in the budget as may be required for the smooth implementation of the sanctioned projects. An undertaking to this effect shall be given by State Government to NABARD.
- b) The State Government shall make suitable budget provision for timely payment of interest and repayment of loan instalments.
- c) The State Government shall meet cost escalation, if any, out of budgetary provisions.
- d) The state government shall also make adequate annual budgetary provisions for the recurring expenditure on account of maintenance and repairs of the assets created.

## **11) Administrative Approval**

State Government shall accord administrative approval in respect of the projects sanctioned by NABARD and in case of revision in the cost of the projects, the State Govt. shall also accord Administrative Approval for the same within one month from the date of sanction. The State Govt. undertakes to submit copy of such administrative approvals to NABARD forthwith to ensure uninterrupted flow of funds.

## **12) Fund Allocation**

The State Government shall make available the required funds to enable the executing authorities to incur the expenditure on the projects as per the phasing/implementation schedule in time and to complete the projects within stipulated time frame.

## **13) Invoking of the Mandate/Letter of Authority**

If any installment of repayment of the principal or payment of interest remains unpaid on the due date, NABARD may issue notice to the State Government calling for payment of the same and if still it is not paid within the period of 15 days after receipt of such notice, NABARD shall be entitled to issue a requisition to the Reserve Bank of India/ Principal Banker to the State Govt. as the case may be for recovering the sums in default. This shall, however, be without prejudice to any other legal remedies available to NABARD. Interest at the stipulated rate is payable by the State Government both on principal and interest over dues, till the realisation thereof by NABARD. Any decision taken by NABARD regarding the default shall be final and conclusive and shall not be called in question by State Government.

## **14) Stoppage of further disbursements**

- a) Without prejudice to NABARD's rights and any other legal remedies as may be available to it upon breach of any or all of the terms and conditions herein contained or any or all of the special terms and conditions contained in Schedule II of sanction, NABARD at its sole discretion shall stop further disbursement of the loans and advances to State Government either in respect of the project in which the default has occurred or all the projects sanctioned to State Government.
- b) Notwithstanding what is contained in sub clause (a) of this clause, on the occurrence of default in repayment of any instalment of the principal or payment of any installment of the interest as mentioned above, or if the State Government commits default in repayment of principal or payment of interest accruing due under any other loan taken by it from NABARD or under any guarantee issued by it to NABARD, it shall be open to NABARD to stop further disbursal of loans and advances sanctioned under the above project until such amounts in default are paid in full by the State Government. In such an event, NABARD shall not be liable for any loss, damage or expenses that may be caused in the completion of the aforesaid project otherwise.

## **15) Appropriation of repayments**

All amounts paid by the State Government shall be first appropriated towards interest accrued on the overdue interest/ outstanding loan amount if remaining unpaid on the due dates and the balance, if any, towards principal. If the amount repaid by the State Government is in excess of the installment of the principal/interest such excess amount shall be appropriated towards the next installment of the principal, either in whole or in part, as the case may be.

## **16) Recalling the RIDF loan**

Without prejudice to anything herein before contained or in the sanction letter, NABARD shall be entitled to call upon the State Government to repay the entire loan in one lump sum together with



interest in case NABARD is convinced that the State Government has committed breach of any of the terms and conditions of the sanction.

### **17) Implementation of the Project**

The projects sanctioned under RIDF should be completed early, if necessary, through redeployment of additional staff. The State Government through its implementing department will ensure that the projects are completed within the shortest possible time and in any case not later than the period stipulated in the sanction letter. If necessary, continuity of officers directly involved in implementation may be ensured.

### **18) Progress of Works**

The State Government shall maintain such records and furnish such information to NABARD from time to time to establish to the satisfaction of NABARD that the work of the projects is progressing satisfactorily and diligently so as to be completed within the time prescribed in the sanction letter.

In case, NABARD is of the view that the work is not progressing with such speed and diligence so as to be completed within the period prescribed in the sanction letter, it shall be open to NABARD to stipulate such further conditions and terms as it may deem fit for completion of the project, alternatively if NABARD finds that the project cannot be completed as envisaged in the sanction letter, to recall the entire loan disbursed under the project together with interest accrued thereon in one lump sum. NABARD's findings and decision in this regard shall be final and it shall not be questioned by the borrower.

### **19) Project Design**

The State Government shall ensure that the project is completed as per the approved technical design cost estimate and specified time schedule. In case if any deviation needed for such changes the State Government shall inform NABARD in advance, justifying the need for change.

### **20) Maintenance of Account**

The implementing department, on receipt of project funds from Finance Department, shall maintain separate accounts of project expenditure. Accounts shall be maintained head-wise and the same shall be made available for scrutiny to the NABARD officials.

### **21) Inspection of the books of accounts and inspection of work site**

NABARD shall have the power to enter upon and inspect the project site with a view to assessing the progress of the works and also verify all the relevant records and books of accounts relating to the works and seek such clarification or information or documents as it may deem fit and make suggestions in writing for maintenance of such further records or books as it may be considered necessary for proper monitoring of the progress of the work or utilisation of the loan amount and the State Government shall ensure compliance of such suggestions. The State Government shall extend all assistance and facilities to the officers/authorized representatives of NABARD to visit the works and review the progress from time to time for the purpose.

## **22) State Government's obligation to ensure smooth progress of the work**

- a) The State Government shall take all such steps as may be found necessary to remove any legal or other procedural hurdles in the smooth implementation of the projects.
- b) State Government shall ensure completion of all process including land acquisition, if any, in respects of obtaining necessary clearances from the concerned authorities at the earliest in order to enable timely completion of the sanctioned projects.

## **23) Quality Control and Project Monitoring**

- a) The Project Implementing Authority shall undertake desk/field monitoring and quality control tests as per the internal instructions/manual of Implementing Department. The reports of the inspecting officer/quality control tests and compliance thereto shall be retained on record by the Project Implementing Division. These reports shall be made available to NABARD whenever required.
- b) The monitoring of the progress will also be done by NABARD through prescribed returns, review meetings, High Power Committee meetings and periodical field visits. The Implementing Department may prepare and submit the Progress Report every quarter indicating the status on physical progress, residual work and expenditure incurred and claimed. The Project Completion Certificate / Project Completion Report in the prescribed format, along with photographs, should be submitted to NABARD within one month / six months of completion of the project.

## **24) Display Board**

The Implementing Department shall arrange to display prominently at the project site the physical and financial details of the projects financed in Hindi /English and local language understandable to the layman with NABARD's name. For civil structures like Hospitals, School Buildings etc., NABARD logo and basic details should be permanently engraved in the structure in addition to display boards.

## **ANNEXURE III B** **Other Conditions**

### **1. Rural Road & Bridge Projects**

#### 1) Environmental Clearance

- a) The State Govt. shall confirm that the conditions laid down by Ministry of Environment and Forest, GoI, has been satisfactorily complied with.
- b) Vertical and horizontal clearances for construction of bridge structures passing above National / State Waterways shall be taken from concerned authorities.

#### 2) Design Criteria

- a) The project should be executed as per the IRC / MOST / MORTH standards regarding geometric design, pavement design as also the quality of materials to be used in order to serve the design life period. The project should also be designed as per earthquake zonal regulation stipulated in BIS code. A certificate to this effect from the competent authority should be furnished at the time of drawal.
- b) Design criteria should be such that there is minimum land acquisition / land cutting
- c) Roads shall be designed all weather compliant to reduce maintenance cost
- d) Special care shall be taken for design of roads in rain prone / snowfall areas to increase its life.

#### 3) Construction Safeguards

The construction of roads should have adequate safeguards against floods, heavy rains, etc. These may include:

- a) Proper alignment avoiding low-lying area;
- b) Proper drainage/crossing/cross drainage works.
- c) Road side barriers and dividers wherever required to avoid mishaps of falling down / collision, etc.

#### 4) Quality Control

- a) The State Govt. shall ensure that the technical personnel and well equipped laboratory system are available for exercising effective quality control.
- b) Periodical appraisal of the quality control data shall be made not only for implementation during construction but also for effective possible improvement in quality control and construction techniques. Periodical tests on material and finished works shall be conducted as per IRC / MOST/MORTH and BI standards. Some important items are indicated as under :
  - (i) Earth compaction requirement of embankment and sub grade soil shall be as per the table:

Sl. No.	Type of work/material	Field dry density as percentage of maximum laboratory dry density as per IS : 2720 (Part-7)	Frequency of test as per IS : 2720 - Pt 28/29
1	Sub grade (top 500 mm. below pavements) and shoulder	Not less than 100	One test per 500 m <sup>2</sup>
2	Embankment (body below 500 mm. from sub grade top)	Not less than 95	One test per 1000 m <sup>2</sup>
3	For highly expansive clay	85 to 90	-do-

(ii) Physical requirements of coarse aggregates for WBM Sub-base/Base courses shall be as below:

Test	Test Method	Requirements	Frequency of test
Los-Angeles Abrasion test or Aggregate Impact test	IS : 2386 - Part 4 -do-	50(Max.) 40(Max.)	One test for every 200m <sup>3</sup> or part thereof
Flakiness and Elongation Index	IS : 2386 - Part 1	25(Max.)	-do-

(iii) The fine and coarse aggregates for concrete shall comply with the specifications stipulated in I.S. 383-1970 and I.S. 2386 (Part-I) - 1963. The strength of the concrete shall comply with the specifications and tests prescribed in I.S. 516 : 1959.

(iv) Fixing up formwork, manufacture and placement, compaction, curing etc. have to be strictly adhered to as indicated in the guidelines furnished in I.S.: 516 in case of bridges.

(v) The quality testing of the materials as well as the frequency shall be as indicated in the following table:

#### **Quality Test Standards for Road Construction Materials**

Sr.No.	Material	Test	Test Method	Minimum Desirable Frequencies
1	Cement	Physical & Chemical Tests	IS:269/445/ 1489 8112	Once for each source of supply and occasionally when called for in case of long and/or improper storage.
2	Coarse and fine aggregates	i) Gradation ii) Deleterious constituents iii) Moisture content iv) Bulking of fine aggregates (for concrete batching)	IS:2386(Pt.I) IS:2386(Pt.II) IS:2386(Pt.III) -do-	One test for 15 cu.m. of each fraction of course aggregate and fine aggregate -do- Regularly as required subject to a minimum of one test/day for coarse and two tests/day for fine aggregate. Once for each source for deriving moisture content-bulking relationship.
3	Coarse aggregate	i) Los Angeles Abrasion value/Aggregate Impact Test	IS:2386(Pt.IV)	Once for each source of supply and subsequently when warranted by changes in the quality of aggregates.
		ii) Soundness	IS:2386(Pt.V)	As required
		iii) Alkali-Aggregate reactivity	IS:2386(Pt.VII)	-do-
4	Water	Chemical tests	IS:456	Once for approval of source of supply, subsequently only in case of doubt.

c) The test certificate of manufactured materials from the sources from where these are procured shall be obtained and preserved properly.

- d) Details of the quality tests, frequency, the method of rectifying the defects, etc. are contained in IRC SP-11 "Handbook of Quality Control for construction of Roads and Runways". The same shall be followed.
- e) The results of all quality control tests and observations shall be systematically recorded and carefully preserved.
- f) State Govts. shall ensure adequate number of mobile testing vans with required laboratory.
- g) Equipment for on-site testing of materials.
- h) Third party monitoring of projects shall be insisted during execution stage at regular intervals.

5) Implementation of the Project Arrangement of Labour

- a) The projects under this sector are labour intensive and involve seasonal activities. Details of the arrangement for labour force, made by the State Government may be furnished. Wherever, the labour is arranged under the Government sponsored programmes like employment assurance/guarantee schemes, etc., the cost of labour would not be eligible for reimbursement under RIDF, since separate funds are provided by the State/Central Government for the purpose.
- b) Contract agencies involved in construction work shall ensure compliance of labour laws while employing labourers for construction work.
- c) Payment of minimum wages and statutory obligations to labourers shall be ensured.

6) Budget Provision

- a) The State Government may provide for, through budgetary source, plantation of trees on both sides of roads.
- b) The prime source for repayment of the loan including interest would be the budgetary allocation. However, the State Government may consider levying suitable charges for the service provided to the users of the roads.
- c) Sufficient budgetary provision shall be made for fixing of road signages, signals, road markings, etc. with a view to minimise road accidents.
- d) Sufficient budgetary provision shall be made for land acquisition cost.
- e) Sufficient budgetary provision shall be made for maintenance of road / bridge projects.

**2. Irrigation Projects**

1) Water Allocation

The State Government shall constitute Water Allocation Committee for the project, which shall include MRO, MDO, Agricultural Extension Officer, concerned project staff and selected farmers in the benefiting area. State Government shall also constitute operational committees for day-to-day distribution of water.

2) Water Rates

The State Government shall submit to NABARD a firm action plan acceptable to NABARD for revision of water rates to meet at least O&M cost of the projects. The State Government may revise the water rates as recommended by the Vaidyanathan Committee/National Commission for Integrated Water Resources Development Plan 1999.

3) Water User Association

In order to involve farmers in irrigation management the Water Users' Association shall be formed before the last installment is drawn. The Government shall consider handing over the irrigation management to Water Users Association after executing the appropriate memorandum of understanding with them. This will lessen the burden of O&M charges and shall also increase the irrigation efficiency. The Government shall draw an action plan in this regard.

4) Supporting Activities

The State Government through its appropriate department shall ensure the availability of fertilizers and other inputs in adequate quantities in the project area at the right time. The Agriculture Department may also provide extension facilities to farmers.

5) Other Conditions

- a) The State Government shall obtain Central Water Commission (CWC)/other Authority clearance, if required.
- b) The State Government shall obtain the Water Lifting Permission, wherever required.

**Conditions for Canal Projects**

1) Technical Conditions

- a) The State Government shall ensure that the canal is designed to meet the full irrigation requirement in Kharif season.
- b) The State Government shall ensure that all civil, mechanical and other works are executed strictly as per the approved design and latest BIS codes.
- c) Canal and water course design shall be such as to permit full irrigation even when the flows are less than 50% of the capacity.
- d) The State Government shall make appropriate arrangements for proper drainage in command area having black cotton soil to prevent water logging and salination problems.
- e) Crop water requirement shall be calculated and only the recommended cropping pattern shall be adopted in the command area of the project.
- f) The State Government shall ensure that biennial safety inspections are carried out on completion of the project and necessary repair works are undertaken.

2) Monitoring of Gaps

The State Government may devise a suitable system to monitor the major gaps after completion of the project. These are:

- a) Irrigation potential created vs. utilization
- b) Fertility of the soil; gap between desired levels and the present levels
- c) Productivity gap, i.e., the gap between actual production and the production envisaged in the project report.

The State Government would endeavor to reduce these gaps wherever necessary.

3) Catchment Protection

Catchment protection may be done through soil and water conservation methods on watershed basis. The State Government may ensure afforestation on farm bunds and in the catchment area, where necessary, from out of the departmental budgets on priority basis.

4) Conjunctive Use of Water

To effectively utilise the seepages, water logging and regenerated flow, the possibility of bank loan for works like wells, tube wells, etc shall be explored. These investments should stand the test of techno-financial feasibility.

5) Quality Control

The State Government shall design/provide an appropriate mechanism to ensure that quality control measures are strictly adhered to at the field level.

6) Budgetary Provisions

The State Government shall carry out periodical maintenance in accordance with the manual and proper budget provisions may be made so as to avoid siltation of canal. An undertaking in this regard is to be furnished before the first drawal.

7) Other Conditions

- a) The State Government shall obtain Central Water Commission (CWC)/other Authority clearance, if required.
- b) The State Government shall obtain the Water Lifting Permission, wherever required.

**3. Minor Irrigation Projects**

Technical Conditions

Design and construction

- a) The State Govt. shall ensure that the projects are designed to meet the full irrigation requirement in Rabi and Kharif seasons.
- b) The State Govt. shall ensure that all civil, mechanical, electrical and other works of the sanctioned projects are executed strictly as per the approved design and latest BIS codes and specifications.
- c) The design of distribution system of the projects shall be such as to permit full irrigation even when the flows are less than 50% of the capacity.
- d) The State Govt. shall make appropriate arrangements for proper drainage in command area having black cotton soil to prevent water logging and salinization problems.
- e) Crop water requirement shall be calculated and only the recommended cropping pattern shall be adopted in the command area of the projects.
- f) The State Govt. shall ensure that biennial safety inspections are carried out on completion of the projects and necessary repair works are undertaken.

#### Other Conditions

- a) The State Government shall obtain Central Water Commission (CWC)/other Authority clearance, if required.
- b) The State Government shall obtain the Water Lifting Permission, wherever required.

#### **4. Drip Irrigation system for Horticultural Crops**

##### 1) Technical Conditions

- a) The design of the appropriate micro irrigation system should be done for the selected crop by the manufacturing company taking into consideration source and availability of water, wind velocity in different seasons (in respect of sprinkler system), suitability of the system for the proposed crop (s) / cropping pattern.
- b) A plan of the area showing the layout of the system and a detailed cost estimate of the system should be prepared by the Manufacturing / Supply Company for each beneficiary.
- c) The manufacturing company should offer performance guarantee for the operation of the system for the initial 5 years against any defect, i.e., manufacturing, working, installation, etc. The firm should also offer regular after sales service for maintenance beyond the guarantee period, against payment of reasonable service charges by the farmer.
- d) The implementing agency should satisfy itself that the training inputs (both theoretical and practical) provided by the system manufacturer to the beneficiary farmers are comprehensive.

##### 2) Power Supply

The State Govt. shall ensure uninterrupted supply of power to the farmers depending upon the water discharge in the project areas to meet the daily water requirement of the proposed crops. They may also think for providing standby generator sets as an alternate arrangement in case of frequent power failures.

##### 3) Project Monitoring

A High Power Committee (HPC) under the Chairmanship of Chief Secretary / Additional Chief Secretary, of the State Govt. and comprising heads of all implementing Departments and NABARD shall review the progress of the project at quarterly intervals. The State Govt. shall under take periodical monitoring and concurrent/ex-post evaluation of the project by an independent third-party agency, to be awarded by the State Govt. to evaluate the project on the following parameters:

- a) Assessment of the quality of irrigation system components supplied in the project by the manufacturer.
- b) System performance with respect to design emission uniformity.
- c) Supply of spare parts by the manufacturer / supplier.
- d) Adequacy and designing of the training module and the topics covered.
- e) Adequacy of technical and agronomic support provided to the beneficiaries by the manufacturer.

Impact evaluation of the micro irrigation system and technology transfer to farmer on

- a) Saving in water
- b) Increase in cropping intensity
- c) Increase in irrigated area
- d) Saving in power (energy)
- e) Improvement in productivity and net farm income
- f) Saving in labour requirement

4) Support Activities and Infrastructure

The State Govt. through its appropriate Department, may ensure timely availability of fertilizers recommended for supply through fertigation system and other inputs in adequate quantities in the project areas. Further, the Government may critically assess the existing marketing and storage of crop produce related infrastructure at the district level and the same may be augmented wherever necessary.

5) Other Conditions

- a) The State Government shall obtain Central Water Commission (CWC)/other Authority clearance, if required.
- b) The State Government shall obtain the Water Lifting Permission, wherever required.

**5. Flood Protection Projects**

1) Environmental Clearance

The State Government shall confirm that the conditions laid down by the Ministry of Environment and Forest, Government of India has been satisfactorily complied with.

The State Government shall obtain CWC/ Other authority clearances if required, before commencement of the project.

2) Design and construction

- a) The State Govt. shall ensure that all works of the sanctioned projects are executed strictly as per the approved design and latest BIS codes and specifications.
- b) The State Govt. shall make appropriate arrangements for proper drainage in command area having black cotton soil to prevent water logging and salinization problems.
- c) The State Govt. shall ensure that biennial safety inspections are carried out on completion of the projects and necessary repair works are undertaken.

3) Catchment Protection

Catchment protection may be done through soil and water conservation methods on watershed basis. The State Govt. may ensure afforestation on farm bunds and in the catchment area, where necessary, from out of the departmental budgets on priority basis.

4) Health Problems

All measures may be taken by the State Govt. to minimise the hazard of water borne diseases.

5) Other Conditions

The implementing department will complete the entire survey of the project area before the commencement of the work of the project for proper monitoring and supervision.

**6. Watershed Development Project**

1) Environmental Clearance

The State Government shall confirm that the condition laid down by the Ministry of Environment and Forest, Government of India has been satisfactorily complied with.

2) Design and construction

- a) The State Govt. shall ensure that all works of the sanctioned projects are executed strictly as per the approved design and specifications.
- b) The State Govt. shall make appropriate arrangements for proper drainage in command area having black cotton soil to prevent water logging and salination problems.
- c) The State Govt. shall ensure that biennial safety inspections are carried out on completion of the projects and necessary repair works are undertaken.

3) Catchment protection

Catchment protection may be done through soil and water conservation methods on watershed basis. The State Govt. may ensure afforestation on farm bunds and in the catchment area, where necessary, from out of the departmental budgets on priority basis.

4) Health Problems

All measures may be taken by the State Govt. to minimise the hazard of water borne diseases.

5) Other terms and conditions:

- a) To ensure quality and effective implementation through people participation, survey number wise (khasra-wise) plan for each sub project area together with its temporal phasing for the project period should be prepared in consultation with villagers and owner of the plots and submitted by the State Government. This will be basis for monitoring of achievement vis-a-vis plan.
- b) All the works shall be implemented as per standard norms specification and funding guidelines specified by the Government of India for similar projects. Quality control shall be maintained while execution of projects
- c) Since the objective of the project is rain water management, the watershed boundaries must be delineated on the basis of ridge and valley concept. This must be ensured at the time of actual, on spot planning of the micro watersheds/ projects.
- d) The check dam, recharge check dams and water harvesting structures must be designed on the basis of estimation of run-off, submergence area, L-section and cross section of Nala/Valley.

- e) To harvest and manage maximum possible rain water, suitable measures should be so planned that no area of the project be left without planning so that the rain water of the entire area is harvested in the project / micro watershed itself.
- f) In some areas where tributaries or nala joins a flood prone river, the check dam at nala, if at all necessary, to be planned on the demand of the local farmers, be provided with a gate system which may allow the back flow of river water without causing damage to earthen structures.
- g) The planning of the different water conservation measures viz. contour bunds, peripheral and marginal bunds, check dams and other water harvesting structures in the entire project should be made on the basis of direct contour planning with prescribed vertical intervals. The measures must be planned as per the technical instructions of the department. The plan map should represent the actual topography of the area.
- h) For maintenance of the structures, watershed wise maintenance funds may be created out of shramdan, contribution by villagers and state government.

## **7. Infrastructure Facilities in Educational Institutions**

### 1) Design criteria and Location

- a) The projects shall be executed conforming to the approved designs. The designs shall be finalized by the competent authority. The minor changes in designs, where ever warranted shall be technically approved by the project engineers. The technical specifications and quality of materials to be used in construction shall adhere to the latest BIS/National Building codes. The location for construction of the proposed structures in the existing land and premises will be identified properly taking into account suitable technical parameters and future needs and planning.
- b) Design of structures shall be done suiting to local conditions and requirements.
- c) Structures shall be designed earth quake proof.

### 2) Construction safeguards

The construction of Buildings shall have adequate safeguards against floods, heavy rains, etc. Some of them shall include:

- a) Proper site selection;
- b) Plinth level of the building should be above the maximum flood level;
- c) Proper drainage of water etc.
- d) Safety codes applicable for construction shall be followed.
- e) Safeguards against cyclonic wind loads shall be taken.
- f) Temporary structures like aluminium sheet roofing, canopies, etc. shall be avoided.

### 3) Quality Control

- a) The State Govt. shall ensure that adequate technical personnel and well equipped laboratory system are available at site for exercising effective quality control.
- b) Periodical appraisal of the quality control data shall be made not only for implementation during construction but also for effecting possible improvement in quality control and construction techniques themselves. Periodical tests on building materials, concrete and finished works shall be conducted as per BIS codes.

- c) State Govts. shall ensure adequate number of mobile testing vans with required laboratory equipment for on-site testing of materials.
  - d) Third party monitoring of projects shall be insisted during execution stage at regular intervals.
- 4) Implementation of the Project and arrangement for labour
- a) The projects under this sector are labour intensive and involve seasonal activities. Wherever the labour is arranged under the government sponsored programmes like employment assurance / guarantee schemes, etc., the cost of labour shall not be eligible for reimbursement under RIDF, since separate funds are provided by the State / Central Government for the purpose.
  - b) Contract agencies involved in construction work shall ensure compliance of labour laws while employing labourers for construction work.
  - c) Payment of minimum wages and statutory obligations to labourers shall be ensured.
- 5) Budget Provision
- a) The State Government shall make adequate budget provision towards execution of these projects and an undertaking to this effect shall be given by the State Government to NABARD.
  - b) The other infrastructure / facilities not covered in the present cost estimate and required to run the schools efficiently shall be arranged by the State Government from their budgetary resources.
  - c) The structure of existing schools in dilapidated or damaged conditions, if any, shall be repaired or reconstructed by the State Government from their budgetary resources and an undertaking to this effect shall be given by the State Government to NABARD.
  - d) Other infrastructure facilities which are not funded under RIDF such as furniture, scientific instruments for laboratory, books, etc. as well as teaching and non-teaching staff required for the sanctioned schools shall be provided by the State Government from their budgetary resources.
  - e) Sufficient budgetary provision shall be made for purchasing electronic equipment required for conducting online classes.
- 6) Community Participation

Community participation in educational process is inevitable to achieve universalisation of school education. State Govt. shall ensure effective functioning of secondary schools by motivation of teachers, students and parents and also to overcome problems related to admission, functioning of education system in disciplined manner. The School Development Committees (SDC) will also ensure proper functioning of schools, regular attendance, cultural activities, sports, parents' meet, medical checkup, etc. for students. Further, the Directorate of Education may be advised to involve the SDC to monitor execution of projects.

7) Meetings of School Development Committees

School Development Committees members with School Principal as Chairman have been constituted under Society Registration Act, 1960 for maintenance and development of school premises. The State Govt. will ensure regular conduct of the SDC meetings with a large participation of its members.

## **8. Small Hydel Power Project**

### 1) Hydrological Clearance

Necessary Hydrological Clearance if required to be obtained and a copy of it to be furnished to NABARD.

### 2) Environmental Clearance

Necessary Environmental / Forest Clearance/ Other clearances from regulatory authorities, to be obtained and a copy of it to be furnished to NABARD.

### 3) Other Terms

- a) The State Govt. shall ensure that steps taken to reform the power sector in the State are in tune with the policy /guidelines of GoI which has been framed for restructuring the power sector in the country.
- b) The State Govt. shall review and revise the electricity tariff rates at periodical intervals to meet the full operational and maintenance costs. The tariff charges should be utilised for local maintenance of the supply system and for salaries of the operators.

### 4) Technical Conditions

- a) The State Government shall ensure that all civil, mechanical and electrical works are executed strictly as per the approved design and latest BIS codes.
- b) The design and drawings of the projects should be prepared based on the approved design and standard guidelines prevailing for such projects in seismic zone and should be followed during execution.
- c) The State Government shall install Turbines, generators, transformers, switchboards, panels and other E & M equipment, etc. conforming to the prevailing quality standards of BIS.
- d) The State Government shall make adequate arrangements for evacuation of the power generated from the project. A plan of action shall be formulated by the State Government.
- e) The State Government shall adopt accepted safety instructions and precautions in implementing and running the power project.

### 5) Quality Control and Project Monitoring

- a) The electrical equipment and components purchased/procured from the reputed manufacturers should be insured and a CAR (Compressive All Risk) policy should be obtained from reputed Company.
- b) To examine efficiency and accuracy of electrical equipment and components after installations, a trial run of the equipment before the commissioning the same should be made. Any defect noticed during such trial run should be rectified by the supplier/department as the case may be.
- c) The manufacturer supplying electrical equipment and components should give guarantee/warranty certificate towards the quality of the equipments and components supplied.

6) Insurance

Necessary insurance shall be taken to cover all risks including workmen compensation during implementation of the projects.

7) Safety Measures

Adequate safety measures for both men and machines shall be ensured at project site during the construction work

8) Electricity Tariffs

The State Govt. shall review and revise the electricity rates as and when required. Efforts shall be made to ensure collection of electricity charges from the consumers.

**9. Public Health Institutions**

1) (a) Design criteria

- i. The projects shall be executed conforming to the approved designs. The designs shall be finalized by the competent authority. The minor changes in designs, wherever warranted shall be technically approved by the competent authority. The technical specifications and quality of materials to be used in construction shall adhere to the latest BIS/National Building codes. A certificate to this effect from the competent authority should be furnished at the time of drawal.
- ii. Design of structures shall be done suiting to local conditions and requirements.
- iii. Structures shall be designed earth quake proof.

(b) Primary Health Centre-wise layout plan and cost estimate

- i. The implementing department shall prepare and submit to NABARD PHC-wise detailed layout plan together with cost estimate before drawal.
- ii. Layout plan shall be got approved from local authorities.
- iii. Cost estimate shall be prepared based on latest schedule of rates with proper cost index for the area.

2) Construction safeguards

The construction of buildings shall have adequate safeguards against floods, heavy rains, etc. Some of them shall include:

- a) Proper site selection;
- b) Plinth level of the building should be above the maximum flood level;
- c) Proper drainage of water etc.;
- d) Safety codes applicable for construction shall be followed;
- e) Safeguards against cyclonic wind loads shall be taken; and
- f) Temporary structures like aluminium sheet roofing, canopies, etc. shall be avoided.

### 3) Quality Control

- a) The State Govt. shall ensure that adequate technical personnel and well equipped laboratory system are available at site for exercising effective quality control.
- b) Periodical appraisal of the quality control data shall be made not only for implementation during construction but also for effecting possible improvement in quality control and construction techniques themselves as given below :
  - The fine and coarse aggregates for concrete shall comply with the specifications stipulated in I.S. 383 -1970 and I.S. 2386 (Part-I) - 1963. The strength of the concrete shall comply with the specifications and tests prescribed in I.S. 516: 1959.
  - Fixing up form work, manufacture and placement of concrete, compaction, curing etc. periodical field test for quality have to be strictly adhered to as indicated in the guidelines furnished in IS 516 or as per standard specifications.
- c) The test certificates of building materials from the sources from where these are procured shall be obtained.
- d) The results of all quality control tests and observations shall be systematically recorded and carefully preserved.
- e) State Govts. shall ensure adequate number of mobile testing vans with required laboratory equipment for on-site testing of materials.

Third party monitoring of projects shall be insisted during execution stage at regular intervals.

### 4) Budget Provisions

- a) The other infrastructure / facilities not covered in the present cost estimate and required to run the Primary Health Centres efficiently shall be arranged by the State Government from their budgetary resources.
- b) The infrastructure facilities such as ambulance, wheel chairs, related fixtures & furniture, medical equipment's and instruments, etc. not covered in the present cost estimate but require to run these PHCs efficiently shall be provided by the State Government from their budgetary resources.
- c) Sufficient budgetary provision shall be made for purchasing required medical equipment and other required facilities for treating patients with COVID-19 and related diseases.

### 5) Other Conditions

- a) State Government shall complete all component items of work in time and also ensure posting of adequate staff as per the norms of PHCs/Community Health Centres (whichever is applicable) so that the completed PHCs are operationalised immediately.
- b) The State Government shall make suitable arrangements for providing generator set/emergency light arrangements for each PHCs from their own resources which will be used by PHCs during electricity failure.

## **10. Veterinary Infrastructure Improvement Project**

### 1) Design Criteria

The projects shall be executed conforming to the approved designs. The minor changes in designs, wherever warranted shall be technically approved by the competent authority. The technical

specifications and quality of materials to be used in construction shall adhere to the latest ISI / BIS codes. A certificate to this effect from the competent authority should be furnished at the time of drawal.

## 2) Construction Safeguards

The State Government through its implementing mechanism, shall ensure that construction of buildings have adequate safeguards against landslides, heavy rains / floods, etc. These may include:

- a) Proper site selection
- b) Plinth level to be above high flood level
- c) Proper drainage of water, etc.
- d) Protective measures on cut/fill sites.
- e) Provide ramp with optimum slope for livestock
- f) Provide Animal Travis / Artificial insemination Crate
- g) Provide for disposal of hospital waste
- h) Adequate safety measures for men and machinery shall be ensured at the project sites during construction.

## 3) Quality Control

- a) The State Government shall ensure that adequate technical personnel and well-equipped laboratory systems are available for exercising effective quality control.
- b) Test check of the quality of the materials purchased as well as adoption of the technical norms and specifications shall be ensured through periodical appraisal visits by the departmental officials.
- c) Periodical tests on building materials from the sources from where these are procured shall be obtained.
- d) The results of all quality control tests and observations shall be systematically recorded and carefully preserved

# 11. Development of Infrastructure for Pisciculture Farms

## 1) Operation & Maintenance

After commissioning of the projects, these will be handed over to Fish Farmers/Fish Farmers' Association for operation and maintenance with technical support from the Fisheries Department. This condition is not applicable if it is a fish seed farm project by State Government Department.

## 2) Environmental Clearance

State Govt. shall confirm that the condition laid down by the Ministry of Environment and Forest, Government of India has been satisfactorily complied with.

## 3) Project Execution

Project execution shall be taken up only after detailed survey, site wise layout maps, plan, designing, preparation of detailed cost estimates for sluices, earthwork, handling sheds, approach roads, etc. The project design, execution and maintenance should be done as per latest BIS codes and standards.

#### 4) Formation of Fish Farmers' Association / Beneficiary Committee

The State Govt. shall encourage building up of strong and efficient Fish Farmers Association / Beneficiary Committee which can take up the responsibility of functional aspects of the fish farms. The Govt. shall draw a plan in this regard and submit to NABARD. This condition is not applicable if it is a fish seed farm/fish farm operated by State Fisheries Department.

### **12. Soil & Moisture Conservation Projects in Forest Lands**

1) State Government after delineation of areas into convenient blocks shall prepare comprehensive location maps clearly indicating the items of investment such as contour bund, contour trench, percolation tanks, check-dams, plantations etc. In the map after undertaking necessary survey for each of the projects. A copy of the comprehensive map on Micro-Watershed treatments, silviculture treatments etc. prepared for each project should be submitted to NABARD after receipt of sanction from NABARD and before execution of the projects.

#### 2) Other Conditions

- a) The State Government through Forest Department shall ensure proper maintenance.
- b) Treatments must be planned and practiced on sound soil and water conservation principles and on watershed basis on a contiguous basis. Further, the treatment must be carried out on area saturation mode and not on piecemeal adhoc and scattered basis.
- c) The State Government shall ensure that necessary provisions are made for maintenance of the plantations raised from 4th year onwards.
- d) The State Government may ensure providing necessary extension facilities in the fringe villages through the Agriculture Department and Ground Water Department as the potential for agriculture development will improve due to the soil and moisture conservation activities taken up in the forest areas. Integration with land based activities has to be ensured wherever possible.
- e) There is a possibility of abundant availability of raw materials for undertaking various non-farm sector activities and hence the State Government may ensure involvement of the respective departments and also the bankers for financing production / processing / marketing activities.
- f) The Forest Department may endeavor to have participatory approach in the project area for maintenance of the structures taken up etc.
- g) To the extent possible, involvement of forest dwelling communities is to be ensured through active participation of Joint Forest Management Committees in all stages of planning and execution.
- h) The soil & moisture conservation works should not hamper free movement of wild life animals.

### **13. Construction of Anganwadi Centres**

#### 1) Construction safeguards

The construction of buildings shall have adequate safeguards against floods, heavy rains, etc. as indicated in the next page:

- a) Proper site selection;
- b) Plinth level to be above flood level;
- c) Proper drainage of water etc.;
- d) Protective measures on cut/fill sites.
- e) Safeguards against cyclonic wind loads shall be taken.
- f) Temporary structures like aluminium sheet roofing, canopies, etc. shall be avoided.

## 2) Other Conditions

- a) The outer part of the hall of Anganwadi Centre shall be used for medical advice, literacy message etc.
- b) No Anganwadi Centre shall be allowed to be used for commercial purpose.
- c) The other infrastructure/facilities not covered in the cost estimate but required to run efficiently the Anganwadi Centres shall be arranged by the State Government from their own resources.
- d) Each Anganwadi Centre on implementation shall adhere to the norms indicated by Government of India in Integrated Child Development Services (ICDS).
- e) The Anganwadi Centre shall be kept open at least for 300 days in a year.
- f) A proper record for utilisation of each Anganwadi Centre shall be made activity wise by the State Government.
- g) All Anganwadi Centre shall be kept neat and clean and in hygienic condition.
- h) The construction of Anganwadi Buildings under the present proposal shall be taken by the State Government at Anganwadi Centres running without any building.
- i) The State Government shall ensure the supplementary nutrition to children below five years, pregnant and nursing mothers and their immunization.

## **14. Joint Forest Management Project**

### 1) Environmental Clearance

The State Government shall confirm that the condition/s laid down by Ministry of Environment and Forest, GoI, have been satisfactorily complied with before commencement of the construction. A certificate to this effect shall be furnished by the State Govt. to NABARD at the time of drawal.

### 2) Project Monitoring

Special monitoring formats may be designed by the Forest Department for the purpose of monitoring. In addition, it has been decided that the Executive Committee shall be meeting not less than three times a month for the purpose of discussing the progress of implementation. The FPC wise state of the works is to be compiled and sent to the DFO every six months to apprise him of the pace of implementation. The monitoring of the progress of individual projects shall be done by NABARD through prescribed returns. In addition, periodic visits to selected project areas shall also be undertaken. Officers of the Regional Office will have frequent interaction with the project authorities from time to time.

3) Implementation of the Project /Arrangement for Labour

The projects under this sector are labour intensive and involve seasonal activities. Details of the arrangement for labour force, made by the State Government may be furnished. In the projects if the labours are arranged under the Government sponsored programmes like employment assurance/guarantee schemes etc., the cost of labour shall not be eligible for reimbursement under RIDF, since separate funds are provided by State/Central Government for the purpose.

4) Additional Manpower and Machinery

Deployment of additional manpower and machinery wherever necessary shall be done by the State Govt. to enable completion of the projects as per schedule. To ensure timely completion, project wise action plan shall be prepared and submitted to NABARD by Forest Department.

5) Other items

- a) All the community items of investment created shall be handed over to the respective FPCs for management and maintenance.
- b) The State Government, through the Forest Department shall ensure proper maintenance.
- c) Treatments must be planned and practiced on sound soil and water conservation principles (the working and management techniques adopted by the Forest Department (FD) are always on watershed principles) covering the entire FPC forest area. Further, the treatment must be carried out on area saturation mode and not on piecemeal adhoc and scattered basis.
- d) The State Government may ensure proper extension facilities to the FPC villages through their Agriculture Department as the potential for agriculture development will improve due to the soil and moisture conservation activities taken up in the forest areas. Integration with land based activities has to be ensured wherever possible.
- e) There is a possibility of abundant availability of raw materials for undertaking various non-farm sector activities and hence the State Government may ensure involvement of their respective departments and also the bankers for financing production / processing / marketing activities.

**15. Seed Farm Projects**

1) Environmental Clearance

The State Government shall confirm that the condition laid down by the Ministry of Environment and Forest, Government of India has been satisfactorily complied with, if required.

2) Project Design

The projects once sanctioned shall not be subjected to any changes in the approved project costs and/or project designs. The State Government shall ensure that the projects are completed within the cost estimates and specified time schedule with the same project designs. In case there is a need for change in the design or estimate, the State Government shall inform NABARD justifying the need for change.

3) Design and construction

a) The State Government shall ensure that the Indian Minimum Seed Certification Standards or respective State Seed Certification Standards are strictly adhered to. In case of any construction activities, all works of the sanctioned projects are to be executed strictly as per the approved design and latest BIS codes and specifications.

b) The State Government shall ensure that the standard schedule of inspections for the purpose of seed certifications are carried out by the Seed Certification authorities and proper records maintained. In case of construction activities, it may be ensured that biennial safety inspections are carried out on completion of the projects and necessary repair works are undertaken.

4) Project Execution

Project execution shall be taken up only after detailed survey, site wise location maps, index plan, designing, finalisation of detailed cost estimates etc. and with due approval of the Seed Certification/Agriculture Department. The project designing, execution, maintenance should be done as per latest BIS codes and Seed Certification Standards.

## **16. Food park and Demonstration cum Training Centre**

1) Environmental Clearance

The State Government shall confirm that the condition laid down by the Ministry of Environment & Forest and / or Ministry of Food Processing, Government of India has been satisfactorily complied with, if required.

2) Project Design

The projects once sanctioned shall not be subjected to any changes in the approved project costs and/or project designs. The State Government shall ensure that the projects are completed within the cost estimates and specified time schedule with the same project designs. In case there is a need for change in the design or estimate, the State Government shall inform NABARD justifying the need for change.

3) Design and construction

a) The State Govt. shall ensure that all works of the sanctioned projects are executed strictly as per the approved design and latest BIS codes and specifications.

b) The State Govt. shall ensure that biennial safety inspections are carried out on completion of the projects and necessary repair works are undertaken.

4) Project Execution

Project execution shall be taken up only after detailed survey, site wise location maps, index plan, designing, finalisation of detailed cost estimates etc. The project designing, execution, maintenance should be done as per latest BIS codes and standard.

## **17. Fisheries Jetty Projects**

### 1) Environmental Clearance

The State Government shall confirm that the condition laid down by concerned authorities regarding environment, pollution control etc. has been satisfactorily complied with.

### 2) Construction Safeguards

The State Govt. shall adopt stringent methods of monitoring to ensure structural safety of the various construction taken up for implementation of the project. The Implementing department shall carry safety inspection and maintenance and repair works as required regularly and in a structured manner.

### 3) Design and construction

- a) The State Govt. shall ensure that all civil and other works are executed as per the approved design and latest BIS codes.
- b) While designing the jetty/landing centre number of vessels expected to use the facility, taking into account the future requirement is to be taken into consideration.
- c) Project execution shall be taken up only after detailed survey, site plan, estimates based on land available for construction.

## **18. Rural Water Supply Project**

### 1) Technical Conditions – (Design and construction)

- a) State Government shall ensure that all civil, mechanical and electrical works are executed strictly as per the approved design and latest BIS codes.
- b) State Government shall install pump sets, transformers and other equipment's, pipes, valves, etc. conforming to the prevailing quality standards of BIS.
- c) The State Government shall make adequate arrangements to obtain required power supply from power corporations to run the pump sets involved in the project. A plan of action shall be formulated by the State Government.
- d) It may be ensured by the PHED that the pump sets to be installed have more than 60% efficiency.
- e) State Government shall submit a plan of action for the related works for distribution of safe drinking water to the designed population.
- f) In the sanctioned project, no part of the administrative expenditure shall be included by State government for reimbursement from NABARD.
- g) MS pipe is to be fabricated at site. State Government shall ensure the supply of materials at site for completion of the project by the scheduled time.
- h) State Government shall ensure that biennial safety inspections are carried out and necessary repair works undertaken by the Implementing Department.

### 2) Other Conditions

#### a) Operation & Maintenance

In order to involve village water committees and the users, in Operation and Maintenance of the project, such fora will be constituted for which the Government shall draw an action plan in this



regard. Such plan will be implemented with the budgetary provision made in the project for IEC (Information, Education & Communication) and CAP (Community Awareness Program) activities.

b) Quality Of Water

Quality of water shall be regularly monitored by the Implementing Department as per the Manual of Water Supply and Treatment and also conforms to the physical and chemical standards prescribed by ICMR for drinking purposes.

c) Water Rates

The State Government will constitute Village Water Committees which apart from looking after O&M of the project will also collect existing drinking water charges from the users as per the prevalent policy of the State Govt. Such charges will be utilised for maintenance of the supply system.

d) Health Protection

All necessary measures shall be taken up by State Government to minimise the hazards of water borne diseases. Chlorination arrangement may be provided at delivery point, if required.

e) Other

State Government shall ensure that water source for Rural Water Supply Project will be able to meet the design life of the project.



***Rural Bridge, Kerala***



***Solar Power Plant, Haryana***



***Forest Development, Rajasthan***



***Training Centre, Karnataka***



## ANNEXURE IV

### Check List for preparation of Detailed Project Report to be submitted for loans under RIDF

#### A. Irrigation project

- i. Name of project :
- ii. Districts covered :
- iii. Project outlay (₹ crore) :

S. No.	Item	Remarks	Furnished (Yes/No)
<b>1</b>	<b>General</b>		
i.	Whether the project is prioritized by the State Govt.		
ii.	Whether the project submitted through the Nodal Dept.		
iii.	Whether the project included in the State Plan		
<b>2</b>	<b>Clearances from (wherever applicable)</b>		
i.	NITI Aayog, GOI	Major & Medium Irrigation Projects	
ii.	Central Water commission (involving any Inter State issue)	-do-	
iii.	Ministry of Environment & Forests		
iv.	Ministry of Welfare (involving rehabilitation & resettlement)	-do-	
v.	Administrative Approval		
vi.	Technical Sanction		
vii.	Land Acquisition - Extent, status and time-frame		
viii.	State Ground Water Authority		
<b>3</b>	<b>General Profile</b>		
i	<b>Objectives of the Project</b>		
ii.	<b>Salient features of Project Area</b>	Land classification based on soil survey; Topographical features, drainage; Soil characteristics etc.	
<b>4</b>	<b>Agro-economic survey</b>		
i.	Demographic and social characteristics	Population, farm size, land use, land holding pattern/ farm size distribution	
ii.	Cropping pattern	Existing and proposed cropping pattern and yields	
iii.	Agricultural support services	Extension services and supply of inputs, marketing, credit arrangement	
S. No.	Item	Remarks	Furnished (Yes/No)
<b>5</b>	<b>Technical Aspects</b>		
i.	<b>Surface Water projects</b>		
a.	Location	Minimum 20 years rainfall data & run off estimate may be furnished	
b.	Source of Water		

c.	Catchment Area	in MJP/MIP Command area and live storage capacity at 75% dependability All relevant details like maps of the project showing dam, irrigation network, cross section of main canals with other structures etc. should be furnished	
d.	Rainfall		
e.	Hydrology		
f.	Design of dam, weir, barrage etc.		
g.	Design of main canal, branch canals, distributaries		
h.	Any other relevant detail		
i.	Status of land acquisition		
j.	Submergence area under reservoir and canals/ distribution system		
ii.	<b>Ground Water projects</b>		
a.	Location		All relevant details like map of command area, designs, specification, of structures etc. should be furnished
b.	Geological formation		
c.	Hydrogeology		
d.	Ground water availability		
e.	Design of wells		
f.	Specification of pumping machinery		
g.	Available discharge from the structures		
h.	Irrigation command area of structures		
i.	Any other relevant detail		
<b>6</b>	<b>Financial Aspects</b>		
i.	Schedule of rates adopted (Whether updated to current costs)	Year	
ii.	If not, whether cost proposed will be sufficient to create the assets		
iii.	<b>Cost Estimate</b>		
a.	Item -wise cost of project	Total physical quantity, already completed and balance to be completed for each item of development should be detailed with unit cost and analysis	
b.	Item-wise expenditure incurred		
c.	Item-wise cost of balance works		
d.	Item-wise RIDF loan		
e.	Item-wise State Govt. contribution		
f.	Year-wise phasing of RIDF loan and State Govt., contribution		
g.	contribution		
h.	Specific justifications for high cost of development		
<b>7</b>	<b>Benefits and justification</b> Overall impact of the project need to be assessed and detailed	Irrigation potential to be created (category-wise coverage of Small/ Marginal and other farmers ) Increase in food grain/ non food grain commodities production Estimated contribution to GDP Non-recurring and recurring employment generation  Income 'Without' and 'With' project and cash statement to be furnished	
<b>S. No.</b>	<b>Item</b>	<b>Remarks</b>	<b>Furnished (Yes/No)</b>
<b>8</b>	<b>Operation and Maintenance</b>		
	Arrangements for O/M inc. involvement of Water User's Associations/ User Groups; Water charges		
<b>9</b>	<b>Infrastructure Facilities</b>		
i.	Organizational structure of the Implementing Dept.		
ii.	Capacity and preparedness of the Implementing Dept. and status of implementation of earlier sanctioned projects Quality control infrastructure and mechanism Availability of labour		
iii.	Budget provision		
iv.	a. For contribution to State Share		

	b. For subsequent O&M c. For repayment of loans - Principal and interest		
<b>10</b>	<b>Project Risks</b>		
i.	Land acquisition		
ii.	Rehabilitation and resettlement		
iii.	Forest clearance		
iv.	Railway/ road crossings		
v.	Construction hazards		
vi.	Any other risk		
<b>11.</b>	<b>Convergence with any other programme</b>		

**Check List for preparation of Detailed Project Report to be submitted for loans under RIDF**

**B. Road / Bridge project**

- i. Name of project :**  
**ii. Districts covered :**  
**iii. Project outlay (₹ crore) :**

S. No.	Item	Remarks	Furnished (Yes/No)
<b>1</b>	<b>General</b>		
i.	Whether the project is prioritized by the State Govt.		
ii.	Whether the project submitted through the Nodal Dept.		
iii.	Whether the project included in the State Plan		
<b>2</b>	<b>Clearances from (wherever applicable)</b>		
i.	Ministry of Environment & Forests		
ii.	Ministry of Railways		
iii.	Administrative Approval		
iv.	Technical Sanction		
v.	Land Acquisition - Extent, status and time-frame		
<b>3</b>	<b>Technical Aspects</b>		
i.	<b>General</b>		
a.	Whether Master Plan prepared by State Govt. and proposed projects are as per Master Plan		
b.	Whether proposed projects are new or strengthening of existing roads		
c.	Whether proposed projects have been designed as per IRC standards. Reasons for deviation, if any should be spelt out		
d.	Type of road projects - Village Roads, Other District Roads, Major District Roads		
e.	Whether fair weather connectivity is proposed, reasons for same to be elucidated		
ii.	<b>Roads Projects</b>		
a.	Details of roadway, carriage way, pavement thickness (formation, sub-base, base courses, black topping), culverts and small bridges in existing and proposed conditions to be furnished in relevant Annexures		
b.	Extent of Cement Concrete sections, wherever provided to be detailed		
c.	Justifications for widening /strengthening should be supported by relevant data along with year of construction		
iii.	<b>Bridge projects</b>		
	Hydraulic data, geo-technical details of foundations, design details and drawings be furnished Bridge projects with detailed investigations should only be posed		
<b>4</b>	<b>Financial Aspects</b>		
i.	Schedule of rates adopted (Whether updated to current costs)	Year	
ii.	If not, whether cost proposed will be sufficient to create the assets		
iii.	<b>Cost Estimate</b>		
a.	Item -wise cost of project	Total physical quantity, already	
b.	Item-wise expenditure incurred	completed and balance to be	

c.	Item-wise cost of balance works	completed for each item of development should be detailed with unit cost and analysis	
d.	Item-wise RIDF loan		
e.	Item-wise State Govt. contribution		
f.	Year-wise phasing of RIDF loan and State and Govt., contribution (2 year phasing allowed, reasons for 3 year phasing, wherever required)		
g.	Specific justifications for high cost of development		
<b>5.</b>	<b>Benefits and justification</b> Overall impact of the project needs to be assessed and detailed	Potential (road in km and bridge in m span) Reduction in distance (km) Population benefited Access to Marketing/ tourist /pilgrimage centers (numbers to be furnished) PCU data with likely savings in VOC etc. Non-recurring and recurring employment generation Income 'Without' and 'With' project and cash statement to be furnished	
<b>6.</b>	<b>Operation and Maintenance</b>		
	Arrangements for O/M of projects after completion		
<b>7.</b>	<b>Infrastructure Facilities</b>		
i.	Organizational structure of the Implementing Dept.		
ii.	Capacity and preparedness of the Implementing Dept.		
	Status of implementation of earlier sanctioned projects		
	Quality control infrastructure and mechanism		
	Availability of labour		
iii.	Budget provision		
iv.	a. For contribution to State Share		
	b. For subsequent O&M		
	c. For repayment of loans - Principal and interest		
<b>8.</b>	<b>Project Risks</b>		
i.	Land acquisition		
ii.	Forest clearance		
iii.	Railway/ road crossings		
iv.	Construction hazards		
v.	Any other risk		
<b>9.</b>	<b>Convergence with any other programme</b>		

## **Check List for preparation of Detailed Project Report to be submitted for loans under RIDF**

### **C. Social Sector (School/Health etc.) Project**

- i. Name of project :  
 ii. Districts covered :  
 iii. Project outlay (₹ crore) :

S. No.	Item	Remarks	Furnished (Yes/No)
<b>1</b>	<b>General</b>		
i.	Whether the project is prioritized by the State Govt.		
ii.	Whether the project submitted through the Nodal Dept.		
iii.	Whether the project included in the State Plan		
<b>2</b>	<b>Clearances from (wherever applicable)</b>		
i.	Ministry of Environment & Forests		
ii.	Administrative Approval		
iii.	Technical Sanction		
iv.	Land Acquisition - Extent, status and time-frame		
<b>3.</b>	<b>General</b>		
i.	Whether present project is part of GOI programme. If yes, furnish details of support and conditions of GOI		
ii.	Justification of the project with reference to National and State Human Development Index		
<b>4</b>	<b>Technical Aspects</b>		
a.	Whether projects are based on detailed site specific plans or based on replicable model		
b.	Approved drawings/details to be furnished		
c.	Whether all components have been included in the project. If not, the arrangements for the same by the State Govt. may be specified		
<b>5</b>	<b>Financial Aspects</b>		
i.	Schedule of rates adopted (Whether updated to current costs)	Year	
ii.	If not, whether cost proposed will be sufficient to create the assets		
iii.	<b>Cost Estimate</b>		
a.	Item -wise cost of project	Total physical quantity, already completed and balance to be completed for each item of development should be detailed with unit cost and analysis	
b.	Item-wise expenditure incurred		
c.	Item-wise cost of balance works		
d.	Item-wise RIDF loan		
e.	Item-wise State Govt. contribution		
f.	Year-wise phasing of RIDF loan and State and Govt., contribution		
g.	Share of GOI, if any, to be specified		
h.	Specific justifications for high cost of development		
<b>6</b>	<b>Benefits and justification</b> Overall impact of the project in tangible and non-tangible terms to be assessed and detailed	Population (students in school projects) to be benefited Reduction in distance (km) Estimated benefits to be accrued Non-recurring employment generation Income 'Without' and 'With' project and cash statement, wherever feasible, to be furnished	

S. No.	Item	Remarks	Furnished (Yes/No)
<b>7</b>	<b>Execution/ Operation and Maintenance</b>		
	Arrangements for execution of projects (like School under SSA) to be specified Role Community in execution and O/M of projects after completion		
<b>8</b>	<b>Infrastructure Facilities</b>		
i. ii. iii.	Organizational structure of the Implementing Dept. (coordination mechanism, where project to be executed by other than Implementing Department) Capacity and preparedness of the Implementing Dept. and status of implementation of earlier sanctioned projects Quality control infrastructure and mechanism Availability of labour Budget provision a. For contribution to State Share b. For subsequent O&M c. For repayment of loans - Principal and interest		
<b>9</b>	<b>Project Risks</b>		
i. ii. iii. iv. v.	Land acquisition Forest clearance Railway/ road crossings Construction hazards Any other risk		
<b>10</b>	<b>Convergence with any other programme of GOI</b> Details to be furnished about the mechanism of implementation		

**Check List for preparation of Detailed Project Report to be submitted for loans under RIDF**

**D.Allied to Agriculture Sector (Plantation / Horticulture/ Forestry etc.) Project**

- i. Name of project :  
 ii. Districts covered :  
 iii. Project outlay (₹ crore) :

S. No.	Item	Remarks	Furnished (Yes/No)
<b>1</b>	<b>General</b>		
i.	Whether the project is prioritized by the State Govt.		
ii.	Whether the project submitted through the Nodal Dept.		
iii.	Whether the project included in the State Plan		
<b>2</b>	<b>Clearances from ( wherever applicable)</b>		
i.	Ministry of Environment & Forests		
ii.	Administrative Approval		
iii.	Technical Sanction		
iv.	Land Acquisition - Extent, status and time-frame		
<b>3</b>	<b>General Profile</b>		
i.	<b>Objectives of the Project</b>		
ii.	<b>Salient features of Project Area</b>	Land classification based on soil survey; Topographical features, drainage ; Soil characteristics etc.	
<b>4</b>	<b>Agro-economic survey</b>		
i.	Demographic and social characteristics	Population, farm size, land use, land holding pattern/ farm size distribution	
ii.	Cropping pattern	Existing and proposed cropping pattern and yields	
iii.	Agricultural support services	Extension services and supply of inputs, marketing, credit arrangement	
<b>5</b>	<b>Technical Aspects</b>		
a.	Location and suitability of the project area for the proposed investment		
b.	All relevant details on technical aspects of proposed investment, backward and forward linkages inc. marketing, cost of development/ unit etc. should be furnished		
<b>6</b>	<b>Financial Aspects</b>		
i.	Schedule of rates adopted ( Whether updated to current costs)	Year	
ii.	If not, whether cost proposed will be sufficient to create the assets		
iii.	<b>Cost Estimate</b>		
a.	Item -wise cost of project	Total physical quantity, already completed and balance to be completed for each item of development should be detailed with unit cost and analysis	
b.	Item-wise expenditure incurred		
c.	Item-wise cost of balance works		
d.	Item-wise RIDF loan		
e.	Item-wise State Govt. contribution		
f.	Year-wise phasing of RIDF loan and State Govt. contribution		

h.	Arrangement for maintenance after 3 years		
i.	Specific justifications for high cost of development, wherever required		
<b>7</b>	<b>Benefits and justification</b> Overall impact of the project need to be assessed and detailed	Potential to be created Increase in production Estimated contribution to GDP Non-recurring and recurring employment generation Income 'Without' and 'With' project and cash statement to be furnished	
<b>8</b>	<b>Operation and Maintenance</b>		
	Arrangements for maintenance of the project after execution till realization of returns		
<b>9</b>	<b>Infrastructure Facilities</b>		
i.	Organizational structure of the Implementing Dept.		
ii.	Capacity and preparedness of the Implementing Dept. and status of implementation of earlier sanctioned projects		
iii.	Quality control infrastructure and mechanism		
iv.	Availability of labour		
v.	Budget provision		
	a. For contribution to State Share		
	b. For subsequent O&M		
	c. For repayment of loans - Principal and interest		
<b>10</b>	<b>Project Risks</b>		
i.	Land acquisition		
ii.	Forest clearance		
iii.	Railway/ road crossings		
iv.	Any other risk		
<b>11.</b>	<b>Convergence with any other programme</b>		
	Furnish details		

**ANNEXURE-V**

**FORMAT OF DRAWAL APPLICATION UNDER THE RURAL INFRASTRUCTURE DEVELOPMENT FUND (RIDF)**

**(To be submitted in duplicate to the Regional Office of NABARD)**

**To  
The Chief General Manager/  
Officer in Charge  
National Bank for Agriculture and Rural Development  
Regional Office**

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Dear Sir,

**Drawal Application under the Rural Infrastructure Development Fund (RIDF)  
for the Quarter/Month ended \_\_\_\_\_**

Please refer to your sanction letter No.NB.SPD\_\_\_\_\_/RIDF\_\_\_\_\_/ (year) dated \_\_\_\_\_ communicating the sanction of ₹\_\_\_\_\_ crore in respect of \_\_\_ projects (please specify).

2. We had vide our letter No.\_\_\_\_\_ dated \_\_\_\_\_ conveyed to you, the State Govt's. acceptance to the terms and conditions stipulated in your sanction letter, referred to above, by returning the duplicate copy of the sanction letter duly signed.

3. We hereby apply for release of a loan of ₹\_\_\_\_\_ crores (Col.9 of Ann-A) being the amount expended by the Government, towards cost of the works done in respect of the said projects upto the quarter/month ended \_\_\_\_\_. Details of the expenditure incurred and the claim thereof are furnished in Annexure A to B.

4. In this connection, we certify that:

i. The amount sought for under RIDF as per the present drawal is within the limits fixed by the State Legislature under Article 293(i) of the Constitution of India/no limit has been fixed (certificate in Form-I enclosed);

ii. The \_\_\_\_\_ Department has obtained the administrative approval of the Competent Authority for the revised cost of the project as sanctioned by NABARD;

iii. Tendering Committee(s) had/have been constituted by the Government to finalise the tender documents relating to the projects for which assistance had been sought for from NABARD;

iv. The Government had actually incurred the amounts indicated in "Statement of Expenditure" in Annexure A. In addition, the Government's proportionate share as per the sanction letter has been provided or incurred.

v. This claim for reimbursement do not include any expenditure for the projects incurred prior to 01 April \_\_\_\_\_;(Start of applicable tranche)

vi. The amounts claimed under the drawal application had not been claimed earlier from NABARD under RIDF or any other scheme of finance;



vii. None of the projects in respect of which reimbursement is claimed is under any interstate water dispute. The water utilization in respect of the project (specify) is within the allocation made by the concerned tribunal (specify); (Applicable for Irrigation Projects)

viii. Separate accounts of expenditure (project-wise) are being maintained by the \_\_\_\_\_ Department (Name of implementing Dept.);

We agree to repay the aforesaid amount and interest and other charges accruing/due thereon at such rate of interest and as per the repayment schedules that may be prescribed by NABARD while releasing the loan amount/revised by NABARD from time to time.

ix. The project display board has been installed at the project site as per the prescribed specification.

Yours faithfully,

Signature of the Authorized

Official of the Finance Department  
(Seal)

Enclosures:  
Annexure A to B

CERTIFIED THAT:

- a. Items of work have been executed as per the financial rules of the Govt. of \_\_\_\_\_ after observing the prescribed tender formalities.
- b. Expenditure reported has actually been incurred & recorded in the books of accounts of the concerned divisions.
- c. The physical progress made is satisfactory.  
(In case of unsatisfactory physical progress/reasons are given here under)

Authorised Signatory  
Implementing Dept.  
(Seal)  
Date:



### FORM – I

(Form of Certificate to be furnished by the State Government to the effect that the loan sanctioned to it is within the limit fixed by the State Legislature U/A 293(1) and for compliance of the requirement of Article 293(3) of the Constitution)

The Chief General Manager/General Manager/  
Officer-in-Charge  
National Bank for Agriculture  
And Rural Development  
Regional Office

---

Dear Sir,

With reference to the loan advance of ₹\_\_\_\_\_ sanctioned to the Government of \_\_\_\_\_ by National Bank for Agriculture and Rural Development (NABARD) during the financial year \_\_\_\_\_ together with earlier drawals from the Rural Infrastructure Development Fund, it is hereby certified that no limits have been fixed/the said borrowings were within the limits fixed by the \_\_\_\_\_ State Legislature for borrowings by the \_\_\_\_\_ State, under Article 293(1) of the Constitution of India.

2. With reference to the above loans/advances, the State Government has obtained /will obtain consent of Government of India under Article 293(3) and submit the copy thereof to NABARD by the first week of April in the next financial year.

Signature

Secretary to the Government of \_\_\_\_\_  
Department \_\_\_\_\_

Date :

Place

**ANNEXURE - A**  
**(Statement of Expenditure)**

GOVERNMENT OF \_\_\_\_\_  
FINANCE DEPARTMENT

(Enclosure to the drawal application dated \_\_\_\_\_  
Submitted by the Govt. of \_\_\_\_\_, to  
NABARD under RIDF scheme)

STATEMENT OF THE COST OF WORKS DONE UNDER RIDF PROJECT DURING  
THE MONTH / QUARTER(S) 20 \_\_\_\_\_

(₹ Lakh )

Sl. No.	Type of Project	No. of Projects	NABARD' s Sanction Letter ----- -- No & Date	Cost of works done upto end of the previous month /Qtr	Amount of loan already claimed upto the end of the previous month/Qtr	Cost of works done during the month/Qtr under ref....	Total Cost of works done upto the end of the quarter under ref....	Amt. of loan for which the present claim is submitted
1	2	3	4	5	6	7	8	9
1								
2								
<b>TOTAL</b>							<b>:</b>	

CERTIFIED THAT: the cost of works indicated in col.No.8 has been incurred.

Authorised Signatory  
Finance Deptt.  
(Seal)  
Date:

**ANNEXURE B**

GOVERNMENT OF \_\_\_\_\_  
\_\_\_\_\_ DEPARTMENT

(Enclosure to the drawal application dated \_\_\_\_\_  
Submitted by Govt. of \_\_\_\_\_, to NABARD under RIDF scheme)

PROGRESS OF PHYSICAL AND FINANCIAL WORKS FOR ONGOING \_\_\_\_\_ PROJECTS  
SANCTIONED UNDER RIDF FOR THE MONTH / QUARTER ENDING 20\_\_\_\_\_  
(To be submitted for each Project)

1. Name of the project:
2. Date of commencement of the project :
3. Approved/revised project cost  
(₹ Lakhs)
4. Cost incurred upto 31 March \_\_\_\_\_ (₹ Lakhs)
5. Balance cost for completion: \_\_\_\_\_ (₹ Lakhs)

CERTIFIED THAT:

- (a) Items of work have been executed as per the financial rules of the Govt of \_\_\_\_\_ after observing the prescribed tender formalities.
- (b) Expenditure reported has actually been incurred & recorded in the books of accounts of the concerned divisions.
- (c) The physical progress made is satisfactory  
(in case of Unsatisfactory physical progress/reasons are given hereunder).

Authorised Signatory  
Implementing Dept.  
(Seal)  
Date:

(₹ lakhs)

Sl No	Item of work	Physical		Financial		Total (5 + 6)	Loan required under RIDF	Likely drawal during the ensuing quarter ended...	Remarks
		Target	Achievement	Expenditure incurred upto the previous month/quarter...	Expenditure incurred during the present month/quarter				
1	2	3	4	5	6	7	8	9	10
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									

TOTAL

Items of Work will be as applicable to the type of project. For Say Irrigation, it may be Head Works, Canal works, Distributaries, on farm works, other works etc. (As per sanction letter)



## ANNEXURE VI

### Project Completion Certificate

This is to certify that the Project : -----(Name) -----(Project ID) at -----  
-----Block, -----District, -----State sanctioned under RIDF Tranche -  
-----which commenced on -----, has since been completed on -----  
----- as per the general and special terms and conditions of sanction of RIDF loan.

It is also certified that all physical works planned under the project have been completed satisfactorily.

The project is expected to realise the objectives as laid down at the time of sanction.

The detailed Project Completion Report (PCR) in respect of the above project will be submitted to NABARD within a period of six months, from the date of this certificate.

Authorised Signatory (with seal)

Circle -----

Department-----

Government of -----

Dated :-----

## ANNEXURE VII PROJECT COMPLETION REPORTS

### IRRIGATION PROJECT

1. State :
2. Name & Type of Project :  
(Whether scheme part  
of any composite Project)
3. Location of the project :  
(District / Block / Taluka)

4. Project Details Amount (₹ lakh)

S. No	Items of development* ( only Major Components)	Physical quantity	Financial details		Remarks (reasons for variation, if any)
			Estimated cost	Actual expenditure	
1					
2					
	Total				

\* As per abstract of estimate

5. Implementing Agency :
6. Details of approval :
  - a. Date of Administrative Approval(AA) :
  - b. Amount approved(₹ lakh) :
  - c. Date of Technical Sanction :
7. Date of commencement of project :
8. Scheduled date of completion of project as per sanction :
9. Date of actual completion of work :
10. No. and date of NABARD Sanction Letter :
11. RIDF Sanction (₹ Lakh) :
  - a. Tranche and Project ID :

- b. Total cost of the project :
- c. Expenditure incurred before RIDF loan sanction :
- d. Balance Cost :
- e. RIDF Loan :
- f. State Govt. Contribution :
12. RIDF loan released (₹ Lakh) :
13. Up-to-date expenditure statement (Year wise from inception) :

Financial Year	Amount (₹ lakh)
TOTAL	

14. Water rate proposed to be charged :
15. Status of Formation of Water User's Association and Extension Services :
16. Details of expenditure incurred -
- a. Project cost as per sanction :
- b. Actual expenditure on completion :
- c. Excess / Savings :
17. Reasons for excess/savings :
18. Certificate

Certified that all items as envisaged in the sanction in respect of \_\_\_\_\_ project have been completed in all respects and there is no balance physical work remaining. The work has been carried out as per specifications laid down in the sanction and as per sound engineering practices. The project will be able to realize the objectives as laid down during the time of sanction.

Superintending Engineer  
(Signature along with stamp)

Circle :

Department:

Dated :

**Annexure (i)**

1. Brief details of the project :
2. Location of the project in the block map :
3. Direct Benefits / Expected Benefits
  - a. Potential created (ha) :
  - b. Employment generated (non-recurring) in lakh mandays :
  - c. No. of villages benefitted :
  - d. Population benefitted :
  - e. Any other relevant information :
4. Indirect benefits :
5. Arrangements for maintenance
  - a. Budgetary Source :
  - b. Any Other Source (Please specify) :
6. Constraints, if any, faced in implementation of the project :
7. Views of the beneficiaries on utility of the project :
8. Photograph (in colour) of the project :
9. Safety measures/ Quality standards undertaken :
10. Any other relevant information :

**PROJECT COMPLETION REPORTS**  
**RURAL ROAD AND BRIDGE PROJECTS**

1. State :
2. Name of the Project :
3. Location of the project :  
(District / Block / Taluka)
  - a. Chainage (km) :
    - i. From :
    - ii. To :
    - iii. Length :
  - b. Other relevant details as per Annexure-(i) may be furnished :
4. Type of Project (Please ✓)
  - a. New :
  - b. Upgradation/Strengthening :
5. Implementing Agency :
6. Project Design Brief Tech. Details :  
(As per Annexure ii and iii)
7. Details of approval :
  - a. Date of Administrative Approval (AA) :
  - b. Amount approved (₹ lakh) :
  - c. Date of Technical Sanction :
8. Date of Commencement of Project :
9. Scheduled date of completion as per sanction :
10. Date of actual completion of work :
11. No. and date of NABARD Sanction Letter :
12. RIDF Sanction (₹ Lakh) :
  - a. Tranche and Project ID :
  - b. Total cost of the project :
  - c. Expenditure incurred before RIDF loan sanction :
  - d. Balance Cost :
  - e. RIDF Loan :
  - f. State Govt. Contribution :

13. RIDF loan released (₹ Lakh) :
14. Up-to-date expenditure statement :  
(Yearwise from inception)

Financial Year	Amount (₹ lakh)
TOTAL	

15. Defect Liability Period (No. of years after completion):
16. Toll proposed to be collected :
17. Details of expenditure incurred
- a) Project cost as per sanction :
- b) Actual expenditure on completion :
- c) Excess / Savings :
18. Reasons for excess/savings :

**19. Certificate**

Certified that all the items as envisaged in the sanction in respect of \_\_\_\_\_ project have been completed in all respects and there is no balance physical work remaining. The work has been carried out as per specification laid down in sanction and as per sound engineering practices. The project will be able to realize the objectives as laid down at the time of sanction.

Superintending Engineer  
(Signature with stamp)

Circle \_\_\_\_\_

Department \_\_\_\_\_

Dated:

**Annexure (i)**

1. Brief details of the road/bridge project :
2. Location of the road/bridge in the block map :
3. Direct Benefits / Expected Benefits
  - a. Employment generated (non-recurring) in lakh man-days :
  - b. No. of villages connected :
  - c. Population benefitted :
  - d. Marketing centers connected :
  - e. Distance reduction details (pre development position vis-a-vis Post-development) :
  - f. Any other relevant information :
4. Indirect benefits :
5. Arrangements for maintenance after Defect Liability Period
  - a. Budgetary Source :
  - b. Any Other Source (Please specify) :
5. Constraints, if any, faced in implementation of the project :
6. Views of the beneficiaries on utility of the project :
7. Photograph (in colour) of the project :
8. Safety measures/ Quality standards undertaken :
9. Any other relevant information :

**Annexure (ii)**

**RIDF-RURAL ROAD PROJECTS-Technical Details**

Sr. No.	Status	Length of Road (km)	Class of Road	Roadway Width (m)	Carriageway Width (m)	Lane (single/intermediate/two)	Pavement							
							Thickness (mm)				Material			
							Sub-base	Base	Surfacing	Total	Sub-base	Base	Surfacing	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
1	Pre-development (existing)													
2	As per sanction													
3	Post development (Final)													
4	As per I.R.C. Standard													

**Note: In case of the project is being proposed in different sections, the above details may be furnished for each section of the road.**

**Annexure (iii)**

**RIDF-Rural Bridge Projects – Technical Details – RIDF**

Sr. No.	Status	Connecting Roads		Length (m)	Width (m)	No. of Spans	Span Length (m)	Type	
		Class	Roadway Width (m)					Foundation	Super Structure
1	2	3	4	5	6	7	8	9	10
1	Pre-Development (Existing)								
2	As per sanction								
3	Post development (Final)								
4	As per I.R.C. Standard								

**PROJECT COMPLETION REPORT**  
**FLOOD PROTECTION PROJECT**

1. State :
2. Name & Type of Project :
3. Location of the project :  
a. (District / Block / Taluka)

4. Project Details: (Amount in ₹)

S. No	Items of development* ( only Major Components)	Physical quantity	Financial details		Remarks ( reasons for variation, if any)
			Estimated cost	Actual expenditure	
1					
2					
	Total				

\* As per abstract of estimate

5. Implementing Agency :
6. Details of approval :  
a. Date of Administrative Approval(AA) :  
b. Amount approved(₹ lakh) :  
c. Date of Technical Sanction :
7. Date of commencement of project :
8. Scheduled date of completion of project as per sanction :
9. Date of actual completion of work :
10. No. and date of NABARD Sanction Letter :
11. RIDF Sanction (₹ Lakh) :  
a. Tranche and Project ID :  
b. Total cost of the project :  
c. Expenditure incurred before RIDF loan sanction :

- d. Balance Cost :
- e. RIDF Loan :
- f. State Govt. Contribution :

12. RIDF loan released (₹ Lakh) :

13. Up-to-date expenditure statement (Year-wise from inception) :

Financial Year	Amount (₹ lakh)
TOTAL	

14. Details of expenditure incurred -

- a. Project cost as per sanction :
- b. Actual expenditure on completion :
- c. Excess / Savings :

15. Reasons for excess/savings :

16. Certificate

Certified that all the items as envisaged in the sanction in respect of \_\_\_\_\_ project have been completed in all respects and there is no balance physical work remaining. The work has been carried out as per specification laid down in sanction and as per sound engineering practices. The project will be able to realize the objectives as laid down at the time of sanction.

Superintending Engineer/Deputy Director  
(Signature along with stamp)

Circle :

Department:

Dated :

### Annexure (i)

1. Brief details of the project :
2. Location of the project in the block map :
3. Direct Benefits / Expected Benefits
  - a. Agriculture production :
  - b. Protection of assets/infrastructure :
  - c. Employment generated (non-recurring) in lakh man-days :
  - d. No. of villages benefitted :
  - e. Population benefitted :
  - f. Any other relevant information :
4. Indirect benefits :
5. Arrangements for maintenance
  - a. Budgetary Source :
  - b. Any Other Source (Please specify) :
6. Constraints, if any, faced in implementation of the project :
7. Views of the beneficiaries on utility of the project :
8. Photograph (in colour) of the project :
9. Safety measures/ Quality standards undertaken :
10. Any other relevant information :

**PROJECT COMPLETION REPORT**  
**FOREST DEVELOPMENT PROJECT**

1. State :
2. Name and Type of Project :
3. Location of the project :  
(District / Block / Taluka)
4. Project Details :

(Amount in ₹)

S. No	Items of Development* (Only Major Components)	Physical Quantity	Financial Details		Remarks (reasons for variation, if any)
			Estimated Cost	Actual Expenditure	
1					
2					
	Total				

\* As per abstract of estimate

5. Implementing Agency :
6. Details of approval :
  - a. Date of Administrative Approval (AA) :
  - b. Amount approved (₹ lakh) :
  - c. Date of Technical Sanction :
7. Date of commencement of project :
8. Scheduled date of completion of project as per sanction :
9. Date of actual completion of work :
10. No. and date of NABARD Sanction Letter :
11. RIDF Sanction (₹ Lakh) :
  - a. Tranche and Project ID :
  - b. Total cost of the project :
  - c. Expenditure incurred before RIDF loan sanction :
  - d. Balance Cost :
  - e. RIDF Loan :
  - f. State Govt. Contribution :

12. RIDF loan released (₹ Lakh) :

13. Up-to-date expenditure statement :  
(Year wise since inception)

Financial Year	Amount (₹ lakh)
TOTAL	

14. Details of expenditure incurred -

a. Project cost as per sanction :

b. Actual expenditure on completion :

c. Excess / Savings :

15. Reasons for excess/savings :

16. Certificate

Certified that all the items as envisaged in the sanction in respect of \_\_\_\_\_ project have been completed in all respects and there is no balance physical work remaining. The work has been carried out as per specification laid down in sanction and as per sound engineering practices. The project will be able to realize the objectives as laid down at the time of sanction.

District Forest Officer  
(Signature along with stamp)

Circle :  
Dated :

Department:

### Annexure (i)

1. Brief details of the project :
2. Location of the project in the block map :
3. Direct Benefits / Expected Benefits
  - a. Employment generated (non-recurring) in lakh mandays :
  - b. Area benefitted :
  - c. No. of villages benefitted :
  - d. Rural population benefitted :
  - e. Any other relevant information :
4. Indirect benefits :
5. Arrangements for maintenance
  - a. Budgetary Source :
  - b. Any Other Source (Please specify) :
6. Constraints, if any, faced in implementation of the project :
7. Views of the beneficiaries on utility of the project :
8. Photograph (in colour) of the project :
9. Safety measures/ Quality standards undertaken :
10. Any other relevant information :

**PROJECT COMPLETION REPORT**  
**RURAL DRINKING WATER SUPPLY PROJECT**

1. State :
2. Name and Type of Project :
3. Location of the project :  
(District / Block / Taluka)

4. Project Details: (Amount in ₹)

S. No	Items of Development* (Only Major Components)	Physical Quantity	Financial Details		Remarks (reasons for variation, if any)
			Estimated Cost	Actual Expenditure	
1					
2					
	Total				

\* As per abstract of estimate

5. Implementing Agency :
6. Details of approval :  
a. Date of Administrative Approval (AA) :  
b. Amount approved (₹ lakh) :  
c. Date of Technical Sanction :
7. Date of commencement of project :
8. Scheduled date of completion as per sanction :
9. Date of actual completion of work :
10. No. and date of NABARD Sanction Letter :
11. RIDF Sanction (₹ Lakh) :  
a. Tranche and Project ID :  
b. Total cost of the project :  
c. Expenditure incurred before RIDF loan sanction :  
d. Balance Cost :  
e. RIDF Loan :  
f. State Govt. Contribution :

12. RIDF loan released (₹ Lakh) :

13. Up-to-date expenditure statement  
(Yearwise from inception) :

Financial Year	Amount (₹ lakh)
TOTAL	

14. Designed Supply (in LPCD) :

15. Water charges

a. Private connections :

b. Stand Post connections :

16. Details of expenditure incurred -

a. Project cost as per sanction :

b. Actual expenditure on completion :

c. Excess / Savings :

17. Reasons for excess/savings :

18. Certificate

Certified that all items as envisaged in the sanction in respect of \_\_\_\_\_ project have been completed in all respects and there is no balance physical work remaining. The work has been carried out as per specifications laid down in the sanction and as per sound engineering practices. The project will be able to realize the objectives as laid down during the time of sanction.

Superintending Engineer  
(Signature along with stamp)

Circle :

Department:

Dated :

### Annexure (i)

1. Brief details of the project :
2. Location of the project in the block map :
3. Direct Benefits / Expected Benefits
  - a. Employment generated (non-recurring) in lakh mandays :
  - b. No. of private connections :
  - c. No. of stand-posts :
  - d. No. of villages benefitted :
  - e. Rural population benefitted :
  - f. Any other relevant information :
4. Indirect benefits :
5. Arrangements for maintenance
  - a. Budgetary Source :
  - b. Any Other Source (Please specify) :
6. Constraints, if any, faced in implementation of the project :
7. Views of the beneficiaries on utility of the project :
8. Photograph (in colour) of the project :
9. Safety measures/ Quality standards undertaken :
10. Any other relevant information :

**PROJECT COMPLETION REPORT**  
**RURAL EDUCATION INSTITUTION PROJECT**

1. State :
2. Name and Type of Project :
3. Location of the project :  
(District / Block / Taluka)

4. Project Details: (Amount in ₹)

S. No	Name of Schools	Status of school pre-project*	Additions modifications made in the school (indicate variations vis-a-vis sanctions if any)**	Physical Quantity	Financial Details		Remarks (reasons for variation, if any)
					Estimated Cost	Actual Expenditure	
1							
2							
	<b>Total</b>						

\* Specify such as new / ongoing, one room, two room, three room; kutchha / pucca structure etc.

\*\* Specify items such as additional rooms, toilet/boundary wall/ drinking water etc.

5. Implementing Agency :
6. Details of approval :
- a. Date of Administrative Approval (AA) :
- b. Amount approved (₹ lakh) :
- c. Date of Technical Sanction :
7. Date of commencement of project :
8. Scheduled date of completion of project as per sanction :
9. Date of actual completion of work :
10. No. and date of NABARD Sanction Letter :
11. RIDF Sanction (₹ Lakh) :
- a. Tranche and Project ID :

- b. Total cost of the project :
- c. Expenditure incurred before  
RIDF loan sanction :
- d. Balance Cost :
- e. RIDF Loan :
- f. State Govt. Contribution :

12. RIDF loan released (₹ Lakh) :

13. Up-to-date expenditure statement :  
(Yearwise from inception)

Financial Year	Amount (₹ lakh)
TOTAL	

14. Details of expenditure incurred -
- a. Project cost as per sanction :
  - b. Actual expenditure on completion :
  - c. Excess / Savings :

15. Reasons for excess/savings :

16. Certificate

Certified that all items as envisaged in the sanction in respect of \_\_\_\_\_ project have been completed in all respects and there is no balance physical work remaining. The work has been carried out as per specifications laid down in the sanction and as per sound engineering practices. The project will be able to realize the objectives as laid down during the time of sanction.

District-in-charge  
Implementing Department  
(Signature along with stamp)

Circle :

Department:

Dated :

### Annexure (i)

1. Brief details of the project :
2. Location of the project in the block map :
3. Direct Benefits / Expected Benefits
  - a. Employment generated (non-recurring) in lakh man-days :
  - b. Addition in student strength/reduction in drop-outs (No.) :
  - c. No. of villages benefitted :
  - d. Any other relevant information :
4. Indirect benefits :
5. Arrangements for maintenance
  - a. Budgetary Source :
  - b. Any Other Source (Please specify) :
6. Constraints, if any, faced in implementation of the project :
7. Views of the beneficiaries on utility of the project :
8. Photograph (in colour) of the project :
9. Safety measures/ Quality standards undertaken :
10. Any other relevant information :

**PROJECT COMPLETION REPORT  
TYPE DESIGN PROJECTS**

1. State :
2. Name of the Proposal :
3. Implementing Agency :
4. Tranche and Proposal ID :
5. No. and date of NABARD Sanction Letter :
6. Details of projects sanctioned in the District/Division (as per annexure)
  - a. Total cost of the projects :
  - b. Total RIDF Loan sanctioned :
  - c. Total RIDF loan released :
7. Defect Liability Period (No. of years after completion) (where applicable) :
8. Arrangements for maintenance after Defect Liability Period
  - a. Budgetary Source :
  - b. Any Other Source (Please specify) :
9. Constraints, if any, faced in implementation of the projects:
10. Views of the beneficiaries on utility of the project :
11. Photographs (in colour) of the projects :
12. Safety measures/ Quality standards undertaken :
13. Any other relevant information :
14. Certificate

Certified that all items of works in respect of the projects mentioned in Annexure I have been completed in all respects and there is no balance physical work remaining. The works have been carried out satisfactorily in accordance with the approved design. The project will be able to realize the objectives as laid down at the time of sanction.

District-In-Charge  
 Implementing Department  
 (Signature with stamp)  
 District/Division \_\_\_\_\_  
 Dated:

Project Completion Format - Type Design Projects																		
Annexure I																		
Anganwadi Centres																		
Area of Individual Building: _____ sq mt																		
Cost per unit: _____ (Rs. crore)																		
Sr No.	Project Id	Project Name	Dist.	Taluka/B lock	Village	Date of				Financial details				Reasons for excess/savings	Benefits			
						AA	TS	Commencement	Scheduled Completion	Actual Completion	TFO	RIDF loan	RIDF loan released		Actual Exp incurred	Excess/Savings	Children benefitted	Women benefitted
I New Projects																		
II Upgradation																		





## ANNEXURE VIII (Project Board – Specimen)

### RIDF Project

**Implemented by:  
(Department)**

**Project Name:**

**Location:**

**RIDF Tranche:**

**Project Code:**

**Project Cost:**

**NABARD Loan:**

**Date of Commencement:**

**Scheduled date of completion:**

**The Contractor:**

**Note:**

- i) The minimum size of the Board may be 6' x 4'
- ii) Letters in black Colour against yellow background
- iii) The Project Board may be displayed prominently



## ANNEXURE IX

### **FORM OF IRREVOCABLE LETTER OF AUTHORITY TO BE FURNISHED BY THE STATE GOVERNMENT IN FAVOUR OF RESERVE BANK OF INDIA IN CONNECTION WITH LOANS FROM OUT OF THE RURAL INFRASTRUCTURAL DEVELOPMENT FUND (RIDF) UNDER SECTION 27 A OF THE NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT ACT, 1981 READ WITH SECTION 39 OF THE ACT IBID**

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PLACE :

DATE :

The Chief General Manager/General Manager  
Reserve Bank of India

Dear Sir

Recovery of instalments/interest on loans granted by the National Bank for Agriculture and Rural Development to the State Government of \_\_\_\_\_ and/or to the corporations/bodies owned by the State Government

The National Bank for Agriculture and Rural Development (hereinafter referred to as "the National Bank") at our request and/or upon guarantee given by us, has agreed to provide us and/or to corporations/ bodies owned by us loans out of Rural Infrastructural Development Fund for implementation/completion of rural infrastructural projects relating to minor/medium irrigation, soil conservation, watershed management and any other purpose(s) relating to rural infrastructure as may be approved by the National Bank from time to time.

2. In consideration thereof we have agreed that the National Bank will be authorised by us to require you to debit our current account No. \_\_\_\_\_ with you in the event of any default on our part or on the part of the borrower and other charges, if any, in respect of any loan or loans mentioned in para 1 above on the respective due dates, with such sums as may be in default by us or the borrower, and remit the same to the National Bank in such manner as they may require.

3. Accordingly, we hereby authorise and request you that as and when a written requisition is received by you from the National Bank and notwithstanding any dispute that may exist on issues between us and the National Bank, you may without reference to us, debit our said current account maintained with you, with such sums as may be specified by the National Bank in its written request and pay the same to the National Bank in such manner as they desire, under advice to us.

4. We agree that the fact that the National Bank has approached you in writing for debiting our current account with you shall be conclusive proof that a default has arisen in respect of payment of the sums by us or by the borrower to the National Bank and it shall not be necessary for us or for the borrower to admit to the fact of default by means of a separate advice to the RBI/National Bank.

5. This letter of authority shall also be enforceable against any current A/c, which may be opened with you by our successors or assigns.



6. This letter of authority shall not be revoked by us except with the prior concurrence of the National Bank and the RBI may act upon this authority until such time this authority is revoked and a written communication thereof is received by the Chief General Manager/General Manager, Reserve Bank of India.

7. It is clarified that this letter of authority does not countermand or affect in any way the existing authorities on mandates already given by us to you in respect of various refinance facilities given by the National Bank in the past and they shall not be deemed to have been substituted by this mandate.

Please acknowledge receipt of this letter and also return the duplicate copy thereof confirmed by you to the \_\_\_\_\_ - Regional Office of the National Bank.

Yours faithfully,

For and on behalf of the Governor  
of the State of \_\_\_\_\_

Authorised official

Confirmation of the RBI on the duplicate copy of the letter of authority:

Returned to the National Bank for Agriculture and Rural Development, \_\_\_\_\_ . The RBI hereby agrees to comply with the requisitions as may be issued by the, National Bank from time to time in terms of the above letter of authority.

For Reserve Bank of India

PLACE:

DATE:

AUTHORISED OFFICIAL

*Fish Kiosk, Nagaland*



*Drinking Water, Telangana*



**Primary Health Sub- Centre, Manipur**



**Pre-fabricated Aanganwadi, Madhya Pradesh**



## **Rural Infrastructure Promotion Fund (RIPF)**

Rural Infrastructure Promotion Fund has been created with an initial corpus of ₹25 crore and operationalized from 1<sup>st</sup> September 2011 with an objective to promote capacity building initiatives as also efforts for creation of innovative/experimental/promotional infrastructure especially in rural sector and rural areas. The activities to be supported under RIPF should lead to promotion of sustainable infrastructure development in rural and agriculture & allied sector.

### **Eligible Activities**

The following activities will be eligible for assistance:

- a) Knowledge sharing workshops/seminars, conferences for policy makers/peoples' representatives, particularly on topics/ areas on infrastructure development/ promotion.
- b) Exposure visits national and international, of officials from commercial banks, RBI, GoI, State, Govts., NABARD and other agencies involved in promotion of rural infrastructure. Exposure visits of Govt. officials from one State to the other and for exchange of technical experts, academicians, economists, media people, NGOs, peoples' representatives, to get first-hand knowledge on RIDF implementation procedure, good practices, etc.
- c) Evaluation studies on RIDF projects, external monitoring of innovative infrastructure projects and survey for potential assessment/demand survey for new rural infrastructure projects and publication of success stories, documentation of good practices, etc. in infrastructure sector.
- d) Preparation of detailed project reports for infrastructure development of North-East/ East/ Hilly areas by NABCONS on the approval of the concerned State Government.
- e) Support to different stakeholders to develop/promote experimental infrastructure projects/proto-types that may generate demand for infrastructures of higher order through RIDF.
- f) Support for software development for RIDF operations, viz., project appraisal, database management, monitoring, etc.
- g) Other activities that directly or indirectly lead to promotion of infrastructure in rural areas

### **Eligible Institutions**

The following institutions/ individuals will be eligible for assistance from RIPF:

- a) State Governments/UTs.
- b) NGOs, Registered Community Based Organisations (CBOs) Panchayati Raj Institutions (PRIs), SHGs/ SHG Federations and Farmers' Clubs/ FC Federations, etc.
- c) Research Institutions, Universities, etc.
- d) Other stakeholders whose objectives/ activities are in conformity with the overall objectives of RIPF and are approved by NABARD in this regard.
- e) Offices of NABARD.
- f) Generally, projects/ programmes having short duration of up to one year would be considered for support under the Fund. However, where it is necessary, the projects of longer duration could also be considered.

### **Mode and Quantum of Assistance**

The support will be only in the form of grant. NABARD may support the projects fully or partially. For certain experimental/innovative projects benefiting the community, NABARD may prescribe peoples' participation in terms of "Shramadan", or any other mode of contribution by the community to implement the project.

### **Submission of proposals**

The institutions/agencies eligible to avail assistance under the Fund may submit their proposals in the format prescribed by NABARD (Annexure I).

### **Monitoring and Submission of Progress Reports**

- a) The agencies/ institutions will undertake to monitor the projects through constitution of a Project Monitoring and Review Committee (PMRC). PMRC should meet at least twice during the project period and monitor the progress and would guide in preparing strategies for solving the problems encountered, if any. The PMRC will include -
- Representative from NABARD not below the rank of DGM as Chairman.
  - Representative of NGO/PRI/SHG/CBO as Convener.
  - Representative from concerned State Govt. Dept. as Member
  - DDM of respective District as Member
- b) The institutions availing assistance under the Fund may submit Quarterly Progress Reports (QPRs) to NABARD.

### **Utilisation of Assistance**

Eligible institutions availing of financial assistance will have to give an undertaking for proper utilisation of assistance received from NABARD (Annexure II). Where the assistance received from NABARD has not been utilised for the purpose for which it was released and no satisfactory explanation is forthcoming, NABARD will recall the entire amount of grant at once, along with interest or any other penal charge that may be levied.

**ANNEXURE - I**

**Format for seeking financial assistance from Rural  
Infrastructure Promotion Fund (RIPF)**

1. Name and address of the institution/ agency/(full contact address with telephone No./ e-mail, fax No., etc.) :
2. Brief background details of the agency along with audited financial statements for the last three years in case of NGOs and other institutions :
3. Details of the proposed project & its expected outcome :
4. Relevance of the proposal to infrastructure agriculture and rural sector :
5. Duration of the Project and likely date of commencement :
6. Total cost/ outlay of the proposed project/ activity (Please furnish break- up details of each item envisaged in the proposal) : ₹....lakh
7. Agency's/ individual's own contribution : ₹ ..... lakh
8. Quantum of assistance sought from NABARD: ₹..... lakh
9. Monitoring mechanism (convening of monitoring committee meetings, submission of monitoring reports, etc.)
10. Certificate/ Undertaking (As per format prescribed in Annexure II).

**Annexure - II**

**Format of undertaking**

Certified that

1. The proposed work has the approval of the competent authority of the applicant/agency.
2. We undertake that the assistance to be provided by NABARD will be utilised for the purpose for which it is sanctioned by NABARD and in the event of our inability to utilize the same, we shall refund the entire amount released by NABARD for the purpose with interest or any other penal charge which NABARD may like to levy/ insist upon for the purpose.

(Signature of Authorised Official/ Proponent)

Date :

Place:

***Rural Bridge, Jammu & Kashmir***



***Major Irrigation, Gujarat***





**नाबार्ड**

**राष्ट्रीय कृषि और ग्रामीण विकास बैंक**

**National Bank for Agriculture and Rural Development**

**C-24 'G' Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051**

**[www.nabard.org](http://www.nabard.org)**