28 अप्रैल 2021
प्रबंध निदेशक
सभी राज्यसहकारी बैंक

<table>
<thead>
<tr>
<th>संदर्भसं.</th>
<th>राबैं.डीओआर/ 59 /ए.जन./2021-22</th>
</tr>
</thead>
<tbody>
<tr>
<td>परिपत्रसं.</td>
<td>राबैं.76 / डीओआर – 22 / 2021</td>
</tr>
</tbody>
</table>

नाबार्ड द्वारा राज्य सहकारी बैंकों को अल्पावधि (अन्य) के तहत विभिन्न प्रयोजनों के वित्तीय प्रयोग हेतु अल्पावधि पुनर्वित्त का प्राधान - वर्ष 2021-22 के लिए नीति

कृपया दिनांक 16 अप्रैल 2020 के हमारे परिपत्र पत्र सं.राबैं.डॉर/33/ए-1(सामान्य)/2020-21 (परिपत्र संख्या 107/ डॉर-32/2020) का संदर्भ लें, जिसके माध्यम से वर्ष 2020-21 के लिए फसलों के विपणन और मौसमी कृषि परिचालनों से इतर कुछ अन्य अनुमोदित प्रयोजनों के लिए वास्तविक रूप कार्यक्रम (आरएलपी) के आधार पर संबंधित प्रयोजनों के वित्तीय प्रयोग के लिए पात्र मध्यवर्ती सहकारी बैंकों के लिए राज्य सहकारी बैंकों को समेतिकत अत्यावधि (अन्य) सीमाओं की मंजूरी के लिए नाबार्ड की नीति की सूचना दी गई थी।

2. यह नीति वित्त वर्ष 2021-22 के लिए जारी रखी गई है। वर्ष 2021-22 के दौरान नाबार्ड द्वारा अल्पावधि (अन्य) पुनर्वित्त के प्राधान्य अनुबंध I में दिये गए हैं। विभिन्न प्रयोजनों के लिए लागू मूल्यांकन मानदंड आवश्यक परिवर्तनों के साथ यथावत जारी रहेगे, और इनका ब्यौरा अनुबंध II में दिया गया है।

3. नाबार्ड से राज्य सहकारी बैंकों को पुनर्वित्त सहायता नाबार्ड द्वारा समय-समय पर सूचित ब्याज दर पर उपलब्ध होगी।

Provision of Short Term refinance by NABARD to State Cooperative Banks for financing various purposes under Short Term (Others) - Policy for the year 2021-22

Please refer to our circular No. NB. DoR / 33 / A.1 Gen / 2020-21 (Circular No. 107 / DoR – 32 /2020) dated16 April 2020 on the captioned subject, communicating NABARD’s policy for the year 2020-21 for sanction of consolidated ST(Others) limits to StCBs on behalf of eligible CCBs for financing marketing of crops,certain approved purposes other than SAO on the basis of Realistic Lending Program for respective purposes.

2. The policy has been continued for refinance for the financial year 2021-22. The governing provisions of ST (Others) refinancement by NABARD during 2021-22 are enumerated in Annexure I. The assessment norms hitherto followed for different purposes would continue mutatis mutandis and is indicated in Annexure-II.

3. The refinance assistance from NABARD to StCBs will be available at an interest rate as advised by NABARD from time to time.
<table>
<thead>
<tr>
<th>स्थानीय कायाभवंतों/अपने कायक्षेत्र में कार्यरत मध्यवर्ती सहकारी बैंकों को अवगत कराएं।</th>
</tr>
</thead>
<tbody>
<tr>
<td>राज्य सहकारी बैंकअल्पावनध (अन्य) ऋण सीमा की मंजूरी के लिए निर्धारित प्रोजाम्न में पूर्ण रूप से भरे अपने आवेदन नाबाद के संबंधित क्षेत्रीय कायाभवंत को तुरंत भेजने को व्यवस्था करें, ताकि वर्ष 2021-22 के लिए ऋण सीमाओं की स्वीकृति समय पर की जा सके।</td>
</tr>
<tr>
<td>कृपया इस परिपत्र की पावती हमारे संबंधित क्षेत्रीय कायाभवंत को भेजें।</td>
</tr>
</tbody>
</table>

4. The contents of this circular may please be brought to the notice of controlling offices / CCBs working under your jurisdiction.

5. StCBs may arrange to submit their applications for sanction of ST (Others) credit limits in the prescribed format, complete in all respects to the concerned Regional Office of NABARD well in advance to facilitate timely sanction thereof.

6. Please acknowledge receipt of this circular to our respective Regional Office.

भवदीय

(एल आर रामचंद्रन)
मुख्य महाप्रबंधक
संलग्न: यथोक्त
Annexure - I

General Terms and Conditions - Cooperative Banks

1. **Operative period of ST (Others) limit**

   वर्ष 2021-22 के लिए एसटी (अन्य) सीमा की परिचालन अवधि 01.04.2021 से 31.03.2022 तक होगी.

   The operative period of ST (Others) limit for the year 2021-22 would be from 01.04.2021 to 31.03.2022.

2. **Sanction of consolidated limit**

   (i) **अतिरिक्त एसटी (अन्य) के अंतर्गत इनके लिए एक समेकित सीमा निम्नानुसार स्वीकृत की जाएगी**

   A consolidated limit under Additional ST (Others) will be sanctioned to

   a. **3 स्तरीय संरचना में पात्र मध्यवर्ती सहकारी बैंकों के लिए एसटीसीबी को**/  
      StCBs on behalf of eligible DCCBs in 3 tier structure/

   b. **2 स्तरीय संरचना के मामले में या कमजोर जिम्मेदार बैंकों (जो पैक्स को वित्त देने की स्थिति में नहीं हैं) के मामले में पात्र एसटीसीबी को.**  
      Eligible StCB in case of 2 tier structure or in case of weak DCCBs (which are not in a position to finance PACS)

   (ii) **राज्य सहकारी बैंकों के लिए अतिरिक्त एसटी (एसएओ) की सीमा नाबालिग अधिनियम, 1981 की धारा 21(4) के साथ पठित धारा 21(1)(i) से (iv) के अंतर्गत राज्य सहकारी बैंकों द्वारा निर्धारित डीपीएन के समक्ष मंजूर की जाएगी और प्रत्येक आहरण के समय लिखित रूप में घोषणा के अधीन कि प्रस्तावित आहरण और पहले से प्राप्त पुर्ववर्ती एसटी (अन्य) के तहत पात्र उद्देश्यों के वित्तपोषण के लिए पात्र सीसीबी को प्रदान किए गए ऋण के समक्ष है और सीसीबी/एसटीसीबी (दो स्तरीय संरचना में) स्तर पर बकाया पर्याप्त गैर-अतिदेय ऋण द्वारा कवर किया गया है.**

   The limit will be sanctioned to StCBs under Sec. 21(1)(i) to (v) read with Sec. 21(4) of the NABARD Act, 1981 against the DPN executed by the StCB and declaration in writing at the time of each drawal that the drawal preferred and the refinance already availed are against the loans provided to eligible CCBs
for financing the eligible purposes under ST (Others) and are covered by adequate non-overdue loans outstanding at CCB/StCB (in two tier structure) level.

The TPNs executed by CCBs in favour of StCB will continue to be endorsed in favour of NABARD and StCB will keep the endorsed TPNs with them as agent of NABARD.

3. राज्य सहकारी बैंक/ मध्यवर्ती सहकारी बैंक के लिए पात्रता मानदंड

Eligibility norms for StCB / CCBs

3.1 लेखा परीक्षा Audit

वर्ष 2019-20 के लिए एसटीसीबी/डीसीसीबी की लेखा परीक्षा पूरी हो जानी चाहिए और वित्तीय विवरणों के साथ संबंधित लेखा परीक्षा रिपोर्ट वर्ष की पहली छमाही में व्रजन आवेदन पर विचार करने के लिए नाबाड के संबंधित क्षेत्रीय कार्यालय को प्रस्तुत की जानी चाहिए जो वित्तीय वर्ष 2020-21 की पहली छमाही में सीमा को अंतिम रूप देने का आधार बनेगा, हालांकि, यदि 2020-21 की लेखा परीक्षा पूरी हो जाती है, तो तब पहली छमाही में सीमा तय करने के लिए ध्यान में रखा जाएगा. 30.03.2021 की स्थिति में 2020-21 के लिए एसटीसीबी की लेखा परीक्षा को पूरा किया जाना चाहिए और उसकी रिपोर्ट 30.09.2021 तक प्रस्तुत की जानी चाहिए. 01.10.2021 को या उसके बाद केवल उन्हीं एसटीसीबी को उनकी शाखाओं या डीसीसीबी के समक्ष शंजू /आहरण की अनुमति दी जाएगी, जिन्होंने वर्ष 2020-21 के लिए लेखा परीक्षा को पूरा कर लिया है और संबंधित लेखा परीक्षा रिपोर्ट नाबाड के संबंधित क्षेत्रीय कर्मचारियों को प्रस्तुत की है और यह पात्रता मानदंड के संबंध में संतोषजनक स्थिति के अधीन है.

The Audit of StCB / DCCBs for the year 2019-20 should have been completed and the relative audit reports along with financial statements should have been submitted to the concerned Regional Office of NABARD, which will form the basis for finalizing the limit in the first half of the FY 2020-21. However, if audit of 2020-21 is completed, the same will be taken into consideration for fixing the limit in first half year. Further, the audit of State Cooperative Banks as on 31.03.2021 should be completed and the report submitted by 30.09.2021. Sanction/Drawals of refinance on or after 01.10.2021 will be permitted only to such StCBs against their branches or DCCBs, which have completed the audit and submitted the relevant audit report to the concerned RO of NABARD and subject to satisfactory position regarding the eligibility norms.

3.2 अनज़ूक्त आस्तियों के लिए मानदंड NPA norm

यह पात्रता, अन्य बातों के साथ साथ, 31.03.2020 की स्थिति में राज्य सहकारी बैंकों की निवल एनपीए स्थिति पर आधारित होगी. 31.03.2020 की स्थिति में, राज्य सहकारी बैंक का निवल एनपीए 12% से
The eligibility, among other things, will be based on the net NPA position of StCBs as on 31.03.2020. Net NPA of the StCB should not exceed 12% as on 31.03.2020. However, with a view to increase the credit flow in the Eastern Region, North Eastern Region, Jammu & Kashmir, Sikkim, Andaman and Nicobar Islands, Himachal Pradesh and Uttarakhand; the ceiling of net NPA norm criterion in these States may be relaxed to 15% in these states.

3.3 StCBs’ eligibility will be based on the net NPA position of the StCBs as on 31.03.2020. Net NPA of the StCB should not exceed 12% as on 31.03.2020. However, with a view to increase the credit flow in the Eastern Region, North Eastern Region, Jammu & Kashmir, Sikkim, Andaman and Nicobar Islands, Himachal Pradesh and Uttarakhand; the ceiling of net NPA norm criterion in these States may be relaxed to 15% in these states.

3.4 Compliance with licensing and CRAR norms

All licensed StCBs (Scheduled / Non Scheduled) and licensed DCCBs fulfilling CRAR conditions as stipulated by extant RBI guidelines which are mentioned below will be eligible for refinance under ST(Others).

K. Only Scheduled / Non Scheduled StCBs / DCCBs having CRAR of 9% and above only will be eligible.

X. 9% and above StCBs/DCCBs having CRAR of 9% and above only will be eligible.

In case of StCBs with CRAR of 9% and above but individual DCCBs with less than 9%, no credit limit will be available on behalf of such DCCBs.
3.5 **Limits to non-scheduled StCBs**

Non-scheduled StCBs which fulfill the CRAR criteria as provided above, will be eligible for sanction of credit limits against Government guarantee under Sec. 21(3)(a) of NABARD Act, 1981 or pledge of Govt. / approved securities (as defined in section 5(a) of BR Act, 1949) under Sec. 21(2)(i) of Act ibid and / or pledge of FDRs of Scheduled Banks under Sec. 33 of Act ibid.

3.6 **Eligibility criteria during 1 April 2021 to 30 September 2021**

Eligibility criteria during 1 April 2021 to 30 September 2021 will be based on their audited financial position as on 31.03.2020 or 31.03.2021 (if available). From 1st October 2021 to 31st March 2022, eligibility criteria will be based on their audited financial position as on 31.03.2021. Sanction and withdrawals of refinance on or after 01.10.2021 will be permitted only to such StCBs/DCCBs, which have completed the audit and submitted the relevant audit report to the concerned RO of NABARD, unless otherwise permitted as special case.

3.7 **CRAR and NPA position**

CRAR and NPA position as indicated in the statutory audit report will form the basis for eligibility. However, in the event of any variation between the audit report and the Inspection Report of NABARD, the latter will be reckoned for determining the eligibility. In case of any reason beyond the control of the Bank, the bank is unable to fulfil the eligibility criteria, NABARD may consider a lower eligibility norms, with adequate comforts/ security.
4. **Quantum of refinance**

NABARD will sanction consolidated limit based on their realistic lending program for various eligible purposes. Banks would assess their realistic lending program as per the norms prescribed for each purpose / activity. The RLP may be reckoned as loans issued during the previous year under all purposes put together with a reasonable increase (average increase during last 3 years). In case there is no disbursement during the previous year, banks would assess their RLP based on their projections/ plan for ST(Others) activities during the financial year. Drawal may be allowed for a period of 12 months irrespective of the purpose.

4.1 **मंजूरी के लिए पुनर्वित्त की मात्रा (सामान्य क्षेत्रों के लिए) निम्नानुसार रहेगी:**

The quantum of refinance (for General region) for sanction will be as under:

<table>
<thead>
<tr>
<th>एसटीसीबी का निवल एनपीए</th>
<th>पात्र सीमा Eligible limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>[एसटीसीबी का धनवि एनपीए] (सामान्य क्षेत्रों के लिए)</td>
<td>[पात्र जिम्स बैंकों / राज्य सहकारी बैंक (द्वितीय व कमजोर जिम्स बैंकों) के वास्तविक ऋण कार्यक्रम (आरएलपी) के प्रतिशत के रूप में]</td>
</tr>
<tr>
<td>6% तक Up to 6%</td>
<td>90%</td>
</tr>
<tr>
<td>6% से ऊपर और 10% तक Above 6% &amp; up to 10%</td>
<td>85%</td>
</tr>
<tr>
<td>10% तक या ऊपर से ऊपर Above 10% &amp; up to 12%</td>
<td>80%</td>
</tr>
<tr>
<td>12% तक या ऊपर Above 12%</td>
<td>पात्र नहीं Not eligible</td>
</tr>
</tbody>
</table>

[As a percentage of Realistic Lending Programme (RLP) of eligible CCBs/StCB (in two tier/weak DCCBs)]
4.2  पूर्वोत्तर क्षेत्र, जम्मू और कश्मीर, सिक्किम, हिमाचल प्रदेश, उत्तराखंड और अंडमान और निकोबार द्वीप समूह में एसटीसीबी निवल एनपीए में छूट के साथ अतिरिक्त पुनर्वत्त के लिए निम्नानुसार पात्र होंगे:

StCBs in the North Eastern Region, Jammu & Kashmir, Sikkim, Himachal Pradesh, Uttarakhand and Andaman & Nicobar Islands, will be eligible for additional refinance with relaxation in net NPAs, as under:

<table>
<thead>
<tr>
<th>एसटीसीबी का निवल एनपीए</th>
<th>पात्र सीमा Eligible limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net NPAs of StCB</td>
<td>[पात्र जिम्स बैंकों / राज्य सहकारी बैंक (ड्विस्टरीय / कमजोर जिम्स बैंकों) के वास्तविक ऋण कार्यक्रम (आरएलपी) के प्रतिशत के रूप में] [As a percentage of Realistic Lending Programme (RLP) of eligible CCBs/StCB (in two tier/weak DCCBs)]</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>10% तक</td>
<td>95%</td>
</tr>
<tr>
<td>Up to 10%</td>
<td></td>
</tr>
<tr>
<td>10% से ऊपर और 15% तक</td>
<td>90%</td>
</tr>
<tr>
<td>Above 10% &amp; up to 15%</td>
<td></td>
</tr>
<tr>
<td>15% से ऊपर</td>
<td>पात्र नहीं</td>
</tr>
<tr>
<td>Above 15%</td>
<td>Not eligible</td>
</tr>
</tbody>
</table>

4.3  पूर्वी क्षेत्र अर्थात बिहार, उड़ीसा, भक्षिम बंगाल, झारखंड, छत्तीसगढ़ राज्यों और पूर्वी उत्तर प्रदेश के 28 जिलों (भारत सरकार की बीजीआईआई योजना के तहत) में एसटीसीबी पुनर्वत्त की लागू सामान्य मात्रा से अधिक अतिरिक्त पुनर्वत्त के लिए निम्नानुसार पात्र होंगे:

StCBs in Eastern Region viz. Bihar, Orissa, West Bengal, Jharkhand, Chhattisgarh States and 28 districts in Eastern Uttar Pradesh (under BGREI scheme of Govt. of India) will be eligible for additional refinance over and above the applicable normal quantum of refinance, as under:

<table>
<thead>
<tr>
<th>एसटीसीबी का निवल एनपीए</th>
<th>पात्र सीमा Eligible limit</th>
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<tr>
<td>Net NPAs of StCB</td>
<td>[पात्र जिम्स बैंकों / राज्य सहकारी बैंक (ड्विस्टरीय / कमजोर जिम्स बैंकों) के वास्तविक ऋण कार्यक्रम (आरएलपी) के प्रतिशत के रूप में]</td>
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<tr>
<td>Up to 6%</td>
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</tr>
<tr>
<td>6% से ऊपर और 10% तक</td>
<td>90%</td>
</tr>
<tr>
<td>Above 6% &amp; up to 10%</td>
<td></td>
</tr>
</tbody>
</table>
4.4 This loan is treated as owned funds of the bank and will be eligible for Interest Subvention for disbursement of KCC Animal Husbandry and Fisheries WC loan of upto Rs 2 lakh and an overall limit of Rs 3 lakh ST loan under KCC as per Interest Subvention Scheme guidelines.

5. **Udhyog–Vara Up–Saimaok** **Sanction of sub-limits purpose-wise**

The consolidated limit to be sanctioned by NABARD to StCB would be segregated into sub-limits by the StCB on the basis of CCB-wise Realistic Lending Program for respective purposes where necessary. The various purposes include:

1. **Atmapadhik Farm Loan**
   ST crop loans exceeding Rs 3 lakh per farmer

2. **Atmapadhik – Krishi and Sambandh Gatinvidhiyon**
   ST- Agriculture and allied activities

3. **Krishi and Sambandh Gatinvidhiyon**
   ST gold loans for agriculture and allied activities

4. **Atmapadhik – Vastuvik Vachik or Vyapariik Lenedon**
   ST - for financing Bonafide Commercial or trade transactions (as contained in Section 21(1)(iv) of the NABARD Act, 1981)

5. **Atmapadhik – Suddha Udyam, Ladu Udyam and Madhmya Udyam**
   ST- Micro enterprise, small enterprise and medium enterprise
6. अत्यावधि - फसलों का विपणन ST - Marketing of crops

7. अत्यावधि - औद्योगिक सहकारी समितियों (बुनकरों के अलावा),
   ST - Industrial Cooperative Societies (other than weavers),

8. पेशेवरों और स्वरोजगों की कार्यशील पूंजी आवश्यकताओं के लिए अत्यावधि ऋण
   ST Loans for working capital requirements of professionals and Self employed

9. एसआरटीओ के लिए वार्षिक रखरखाव की कार्यशील पूंजी आवश्यकताओं के लिए अत्यावधि ऋण
   ST Loans for working capital requirements of Annual Maintenance for SRTOs

10. अत्यावधि - सूक्ष्म उद्यमों, लघु उद्यमों और मध्यम उद्यमों, कुटीर और ग्राममैदानों, हथकरघा,
    लघु वन उपज के संग्रह और विपणन में लगी वन श्रम सहकारी समितियों के 22 स्वीकृत
    व्यापक समूहों में से किसी एक या अधिक में लगे श्रम अनुबंध, ग्रामीण क्षेत्रों में सिविल
    कार्य में लगी श्रम अनुबंध सहकारिताएं,
    ST -Labour Contract engaged in any one or more of the 22 approved broad groups of
    Micro-enterprises, small enterprises and medium enterprises, cottage and village
    industries, handlooms, Forest Labour Cooperative Societies engaged in collection
    and marketing of Minor Forest produce, Labour Contract Cooperatives engaged in
    civil work in rural areas,

11. अत्यावधि - पैक्स / एफएसएस / लैंप्स के बुनकर सदस्यों सहित ग्रामीण कारीगर,
    ST - Rural artisans including weaver members of PACS / FSS / LAMPS,

12. अत्यावधि - रासायनिक उद्भारकों और अन्य कृषि आदानों की खरीद, भंडारण और वितरण.
    ST - Purchase, Stocking and Distribution of Chemical Fertilizers and other
    Agricultural Inputs.

13. सोसायटी और पैक्स के लिए अत्यावधि कार्यशील पूंजी ऋण
    ST working capital loans for Societies and PACS

14. सामाजिक बुनियादी ढांचा परियोजनाओं की कार्यशील पूंजी की आवश्यकता के लिए अत्यावधि
    ऋण
    ST Loans for working capital requirement of Social infrastructure projects

The maximum outstanding reached during the previous year under each purpose / sub-
purpose may also be taken into consideration while segregating the consolidated limit into
sub-limits at the StCB level.

6. Operative Period/Drawable amount

The operative period of the credit limit will be 01.04.2021 to 31.03.2022. The credit limit(s) sanctioned is / are in the nature of cash credit accommodation and the StCB may draw and repay as many times as required, provided the outstanding in the account(s) do not exceed the sanctioned credit limit(s). The outstanding balance(s) in the account(s) is / are repayable on demand. Each drawal on the credit limit would be treated as a separate loan and would normally be repayable within a period of 12 months from the date of drawal.

Banks would be allowed refinance against eligible loans issued during the previous 12 months (as per NODC statement) provided refinance has not been availed against such loans.

7. Interest Rate on Refinance

7.1 Interest Rate

The interest rates on refinance is subject to revision from time to time as advised by us. Interest is payable at quarterly rests on the first of each quarter i.e. on 01 July, 01 October, 01 January and 01 April every year, as hitherto or on repayment of entire principal amount.

7.2 Penal interest in case of default

Penal interest, in case of default, would be charged at 2% per annum on the amount due, after deducting any amounts credited or paid in the account, as directed by the bank.
In the event of default, penal interest rate of 2% p.a over and above the interest rate at which refinance was disbursed, will be charged on the defaulted amount and for the period for which the default persists. The penal interest rates are subject to revision from time to time.

8. **Operational discipline**

8.1 **Excess Drawal**

In the event of default, a penal interest rate of 2% p.a. over and above the interest rate at which refinance was disbursed, will be charged on the defaulted amount and for the period for which the default persists. The penal interest rates are subject to revision from time to time.

NABARD will take a serious view in case of availment of drawals beyond permissible quantum of refinance on account of reporting of incorrect data regarding loan disbursement or of NODC by calling back the excess refinance availed by the bank within 3 days along with the penal interest of 1% p.a.

8.2 **Non-adherence to NODC**

NABARD will take a serious view in case of availment of drawals beyond permissible quantum of refinance on account of reporting of incorrect data regarding loan disbursement or of NODC by calling back the excess refinance availed by the bank within 3 days along with the penal interest of 1% p.a.

Separate NODC has to be maintained by the banks under each purpose. Drawals on the sanctioned limit will be permitted by NABARD to StCB on the basis of aggregate NODC under each purpose pertaining to the eligible StCB branches and DCCBs, which have outstanding borrowings from StCB as hitherto. The banks will however be required to monitor NODC and no additional interest may be charged if overall NODC is available. The StCB will have to submit monthly NODC statement indicating DCCB-wise position by 20th of the succeeding month physically or through digital platform.

Drawals by StCBs will be subject to the condition that the outstanding borrowings including the current drawal permitted do not exceed the NODC available as on the last Friday of the preceding month. In addition, at the time of each drawal, a certificate in the prescribed format regarding the availability of NODC will have to be furnished.
8.3 Additional interest on NODC deficit

In case of deficit in NODC, StCBs will have to make good the deficit in NODC. In case the StCB fails to make good the deficit within one month from the date of occurrence of such deficit, additional interest @ 1% p.a. will be charged on the deficit in NODC for the duration of deficit i.e. till the date on which the amount of deficit is regularized.

8.4 Defaults by DCCBs to StCB

In case a DCCB is in default to the StCB under this line of credit continuously for a period exceeding 3 months, the StCB concerned will not be allowed to operate on the limit in respect of the DCCB concerned till the default is regularized.

8.5 Clearance of default

StCBs which fail to honour their commitments to NABARD in repayment of principal, payment of interest and / or any other dues by the prescribed due dates, will not be eligible for any refinance facility from NABARD till the clearance of default in question.

9. Right to inspection

NABARD reserves the right to inspect / get inspected the books of accounts of the bank (StCB / eligible CCBs).

10. Right to cause special audit
NABARD will have the right to cause special audit of the books of accounts and other relevant material of the Cooperative Banks (StCB / eligible DCCBs) either by itself or through other agencies to ensure that the same are maintained as per the rules and regulations in force and the terms and conditions of refinance are adhered to by the bank.
Eligible activities for provision of refinance assistance from NABARD under ST (Others) – Cooperative Banks

A. Working capital requirement for agriculture and allied activities

1. Eligible activities

1.1 The purposes eligible for refinance under this sub-group will be the activities covered under Sec. 21(1) (i) and (ii) of the NABARD Act, 1981. Broadly, the purposes will be:

a. Loans for agricultural purposes against security of gold and security other than charge on crops

b. Revolving cash credit facility for agricultural purposes extended by cooperative banks against mortgage of land / other collaterals

c. Working capital credit provided for activities allied to agriculture.

d. Short-term credit support provided to cultivators with high scales of finance for commercialization of agriculture, exports, value addition etc.

1.2 The purposes included under this sub-group are to provide short-term finance to the cultivators to carry out activities such as:

a. Loans for agricultural purposes against security of gold and security other than charge on crops

b. Revolving cash credit facility for agricultural purposes extended by cooperative banks against mortgage of land / other collaterals

c. Working capital credit provided for activities allied to agriculture.

d. Short-term credit support provided to cultivators with high scales of finance for commercialization of agriculture, exports, value addition etc.
1.2 ST crop loans issued under Crop Loan System which are eligible to be covered under ST (SAO) credit limits from NABARD will not be covered.

B. ST - Refinance for financing Bonafide Commercial or trade transactions (as contained in Section 21(1)(iv) of the NABARD Act, 1981). It also includes:

i) ST Loans for working capital requirements of professionals and Self employed

ii) ST Loans for working capital requirements of Annual Maintenance for SRTOs

iii) ST Loans > Rs.50000 against gold for non agri purposes/bonafide trading etc. (Purely for loans other than consumption purposes)

2. Quantum of credit (Realistic Lending Program)

Consolidated credit limit to StCB will be determined with reference to the Realistic Lending Program of the eligible CCBs.

3. Security

3.1 Time Promissory Notes (TPNs) executed by the CCB in favour of the StCB and endorsed by the latter in favour of NABARD along with a declaration by StCB setting out the purposes for which it has made loans and advances.
3.2 Banks may take such security from borrowers as may be appropriate and necessary, as per the guidelines issued by RBI in this regard. NABARD would have a charge on the security so hypothecated / pledged / mortgaged to the lending bank.

4. The borrowing StCB / CCBs will submit cover statement and other statement to NABARD as may be prescribed by it, from time to time.

C. Marketing of crops

1. Objectives

1.1 Affording reasonable opportunities for a remunerative price to the growers for their produce by enabling them to hold on to their produce for the time being.

1.2. Facilitating recovery of production loans out of the loans provided for marketing of crops against pledge of agricultural produce and / or from purchase price payable for agricultural produce.

2. Scope

2.1(1) (2)
2.1 Advances (either through societies or directly by StCBs / CCBs) against pledge of agricultural produce belonging to cultivators (both members as well as non-members of PACS) kept in own / hired godowns / private godowns or godowns of PACS / marketing societies / other societies or warehouses / Agricultural Produce Marketing Committees / cold storage units owned by cooperatives / other institutions.

2.2 एक स्थानीय विक्रय द्वारा कृषकों (पैक्स के सदस्य और गैर-सदस्य) की कृषि उत्पाद की एकमुखी खरीद।

2.2 Outright purchase of agricultural produce of cultivators (both members and non-members of PACS) by processing / processing-cum-marketing / marketing societies.

2.3 फसलों के विक्रय में खाद्यान्न फसलें, नकदी फसलें, रोपण और बागवानी फसलें शामिल हो सकती हैं।

2.3 Marketing of crops may include food grain crops, cash crops, plantation and horticultural crops.

2.4 केंद्र/राज्य सरकारों की पीडीएस योजनाएं इस योजना के दायरे से बाहर होंगी।

2.4 PDS Schemes of Central / State Governments will be outside the purview of the Scheme.

2.5 नाबाडभ से पुनर्विकरण सहायता के साथ फसलों के विक्रय के वित्तीय समीक्षाने के लिए योजना का लाभ केवल वास्तविक कृषकों, पैक्स के सदस्यों और गैर-सदस्यों दोनों के लिए है; और बैंकों को यह सुनिश्चित करना चाहिए कि व्यापारियों/व्यवसायियों आदि को योजना के तहत वित्तीय समीक्षा किया जा रहा नया।

2.5 The benefit of the Scheme for financing marketing of crops with refinance support from NABARD is intended only for the bonafide cultivators, both members of PACS and non-members; and banks should ensure that traders / businessmen etc. are not financed under the Scheme.

3. कृषि उत्पाद के एवज में बैंकों से ऋण के लिए लाभार्थी

3. Beneficiaries for loans from banks against agricultural produce

सभी कृषक (पैक्स के उधार लेने वाले और गैर-उधार लेने वाले सदस्य, साथ ही मौसमी कृषि कार्यों में लगे हुए पैक्स के गैर-सदस्य) और साथ ही मौसमी कृषि कार्यों में लगे हुए पैक्स के गैर-सदस्य)

All cultivators (both borrowing and non-borrowing members of PACS, as well as non-members of PACS) engaged in seasonal agricultural operations.

4. ऋण की मात्रा (यथार्थपरक ऋण वितरण कार्यक्रम)

4. Quantum of credit (Realistic Lending Program)

4.1 गिरवी रखे गए वास्तविक उत्पाद के मूल्य के 75% से अधिक नहीं, प्रति कृषक सदस्य 10.00 लाख रुपये की अधिकतम सीमा के अधीन।
4.1 Not exceeding 75% of value of actual produce pledged, subject to a ceiling of ₹ 10.00 lakh per cultivator member.

4.2 Value of actual produce pledged may be determined on the basis of prevailing market rate or the Government announced procurement price, whichever is less.

4.3 Direct finance by StCBs / CCBs to cultivators for marketing of crops against pledge of agricultural produce will also be subject to the exposure norms stipulated vide NABARD's circular No NB.DoS.CMA./ 768 /A.75/2008-09 Circular No.68 /DoS 10/2008 12 May 2008.

4.4 Production credit and other dues recoverable should be deducted from the loans granted for marketing of crops and the amount so recovered should be passed on to the concerned PACS / CCB promptly.

5. Margin requirements:

5.1 Loans to societies for providing credit against pledge of produce:

ए. उधारकर्ता और समिति के बीच:
25% का सामान्य मार्जिन (जैसा कि उपर पैरा 4.1 के अनुसार बनाए रखा जाना आवश्यक है)

ब. Between Borrower and Society:
Usual margin of 25% (as required to be maintained in terms of para. 4.1 above)
b. **Between Society and Bank:**

No separate margins may normally be stipulated, as a margin of 25% is required to be maintained at members' level.

5.2 **Loans to societies for outright purchase of produce:**

ए. समिति और बैंक के बीच: प्रचलित आरबीआई निर्देशों के अनुसार उपज के गिरवी / हल्लिबंधक के समक्ष विवेकपूर्ण मार्जिन।

a. **Between Society and Bank:** Prudential margins against pledge / hypothecation of produce as per RBI instructions in vogue.

बी. **बैंकों द्वारा व्यक्तिगत किसानों को प्रत्यक्ष ऋण:**

25% का सामान्य मार्जिन (जैसा कि ऊपर पैरा 4.1 के अनुसार बनाए रखा जाना आवश्यक है)

b. **Direct loans to individual farmers by banks:**

Usual margin of 25% (as required to be maintained in terms of para. 4.1 above)

6. **Other terms and conditions:**

6.1 **Produce taken over from grower members by processing-cum-marketing society should not be less than 75% of total produce processed in a year.**

6.2 **In case of a pure processing society, the same should be an organization of growers and fall within the purview of the definition of an SSI unit. Further, at least 75% of total produce processed should be that of grower members.**

6.3 **In case of commodities covered by the Selective Credit Control Directives, if any, of the RBI, sanction of loans for marketing of crops against pledge of agricultural produce will be subject to compliance with such Directives.**
6.4 Advances to societies / cultivators against pledge of agricultural produce are not to be treated as cover for borrowings made for financing SAO and vice versa since separate credit limits are sanctioned for the two purposes.

6.5 The produce pledged to the marketing society / PACS should be in its effective custody. Similarly, in case of direct finance to cultivators by CCBs, the produce pledged should be in the effective custody of the Bank. Once the loans for marketing of crops (and the relevant crop loans) are repaid, farmers may have an option to take back their produce from the society / bank for undertaking marketing on their own.

6.6 Borrowers shall follow the quality and storage requirements laid down by the financing banks. Stocks pledged to the financing bank shall be kept separately and adequate care should be taken to ensure its quality. Further, the stocks must be adequately insured against the risk of fire, theft etc.

6.7 The operations of grading, pooling, processing, wherever necessary and selling should be so coordinated as to be over within the period for which loans for marketing of crops are allowed under the scheme and in no case such loans may be extended for periods beyond twelve months.
6.8 Banks should obtain requisite monthly stock statements from borrowing societies in respect of loans extended to borrowers for marketing of crops against pledge of agricultural produce, by 15th of each month succeeding the month of report and all such statements should be kept on record with the CCB and be available for verification by StCB and NABARD.

6.9 Loans extended by Banks against pledge of NWR receipts/ e NWR receipts issued by warehouses accredited by WDRA will also be eligible for refinance.

D. Industrial Cooperative Societies (other than weavers)

(i) Nature of accommodation

The important features of refinance facilities provided by NABARD to the 22 approved broad groups of micro-enterprises, small enterprises and medium enterprises, cottage and village industries, handlooms are as under:

(i) Credit limits are sanctioned by NABARD to the StCBs on behalf of CCBs / DICBs for financing only the production and marketing activities of micro-enterprises, small
enterprises and medium enterprises and also to cottage and village industrial co-operative societies. No part of the credit limit is to be utilized for financing a society whose activities do not involve, in addition to marketing, the manufacture or processing by itself or on its own account by its members. Besides, credit limits are also sanctioned by NABARD to StCBs for financing the Regional / State level federations engaged in procurement and marketing activities of the approved micro-enterprises, small enterprises and medium enterprises and also to cottage and village industrial co-operative societies.

(ii) Refinance facilities are provided by NABARD for financing only the viable or potentially viable micro-enterprises, small enterprises and medium enterprises and also to cottage and village industrial co-operative societies. While assessing viability, apart from the society's financial position, the level of annual production, turnover in sales in the preceding year, ability of the society to provide the required margin on the basis of available net disposable resources etc. are to be taken into account.

(iii) Loans and advances granted to StCBs are by way of refinance against the outstanding advances provided by the CCBs / DICBs or the StCB, as the case may be, with credit limits sanctioned to the StCB on behalf of respective institutions. The outstanding referred to here will be the non-overdue outstanding and would exclude the amount under unrenewed cash credit limits.

(iv) Accommodation granted to the societies by the banks would have to be backed by adequate stocks-in-trade with the borrowing societies subject to maintenance of prescribed margins.
(बी.) कार्यशील पूंजी के मूल्यांकन के लिए मानदंड (यथार्थपरक ऋण वितरण कार्यक्रम)

(b) Norms for assessment of working capital (Realistic Lending Program)

I. कॉयर के अतिरिक्त, अन्य औद्योगिक सहकारी समितियां

I. Industrial Cooperative Societies other than coir

(i) प्राथमिक औद्योगिक सहकारी समितियां (बुनकरों के अतिरिक्त)

प्राथमिक औद्योगिक सहकारी समितियां (बुनकरों के अतिरिक्त) की कार्यशील पूंजी की आवश्यकताओं का आकलन वर्ष के दौरान अनुमानित उत्पादन के 40% पर किया जाना है अर्थात् पिछले वर्ष के उत्पादन या पिछले 3 वर्षों के उत्पादन का औसत, जो भी अधिक हो, साथ ही इसमें 20% और जोड़ा जाना है बशते पिछले वर्ष के दौरान की बिक्री उस वर्ष में उत्पादन के 60% से कम नहीं थी। ऐसे मामलों में जहां बिक्री कम थी, क्रेडिट सीमा को अनुपातिक रूप से कम किया जाना है।

(ii) क्षेत्रीय/राज्य स्तरीय संघ

सूक्ष्म उद्योगों, लघु उद्योगों और मध्यम उद्योगों के क्षेत्रीय/राज्य स्तरीय संघों और कुटीर और ग्राम औद्योगिक सहकारी समितियों के लिए भी, स्वीकृत और विपणन के लिए कार्यशील पूंजी आवश्यकताओं का आकलन वर्ष के दौरान अनुमानित बिक्री के 50% पर किया जाना है। यानी पिछले वर्ष की बिक्री या पिछले 3 वर्षों की बिक्री का औसत, जो भी अधिक हो इसमें 20% और जोड़ा जाना है। क्रेडिट सीमा फेडरेशन के स्वामित्व वाले फंड के 3 गुना से अधिक नहीं होनी चाहिए।

(ii) Regional / State Level Federation

In the case of Regional / State Level Federations of micro-enterprises, small enterprises and medium enterprises and also to cottage and village industrial co-operative societies, the working capital requirements for procurement and marketing are to be assessed at 50% of the anticipated sales during the year i.e. sales during the previous year or the average of last 3 years' sales, whichever is more plus 20%. The credit limit is not to exceed 3 times the owned funds of the Federation.

II प्राथमिक कॉयर सहकारी समितियां

II Primary Coir Co-operative Societies
(i) In the case of **Primary Coir Co-operative Societies**, the anticipated production of husk and coir is to be worked out separately at previous year's production or average of last three years' production, whichever is more, plus 20% and their credit requirements are to be assessed at 75% of the anticipated production of husk and 33\(\frac{1}{3}\)% (one third) of the anticipated production of coir yarn less outstanding, if any, under short term borrowings from the Government.

(ii) In the case of **Mat and Matting Societies**, credit requirements are to be worked out at 33\(\frac{1}{3}\)% (one third) of the anticipated production less outstanding, if any, under short-term borrowings from the Government.

(iii) In the case of **Central Coir Marketing Societies**, the credit limit is not to exceed 40% of the anticipated sales during the year i.e. actual sales during the previous year or the average of last 3 years' sales, whichever is more plus 20%. The credit limit is not to exceed 3 times the owned funds of the society.

**(सी) मार्जिन आवश्यकता**

**(c) Margin requirement**
Normally, the CCBs / DICBs should advance funds to the primary industrial cooperative societies on hypothecation / pledge basis, keeping the usual margin of 40% for hypothecation advances and 25% for pledge advances. The margin requirements may be reduced to 10% provided the State Government agrees to execute a guarantee in favour of the CCB / DICB for the shortfall in the margin in excess of 10% upto 40% and 25% for hypothecation and pledge advances respectively. This guarantee would be in addition to the usual guarantee required to be furnished to NABARD wherever refinance is provided under Sec. 21(3) (a) of the NABARD Act, 1981.

E. Labour Contract Cooperative Societies engaged in any one or more of the 22 approved broad groups of Micro-enterprises, small enterprises and medium enterprises, cottage and village industries handlooms, Forest Labour Cooperative Societies engaged in collection and marketing of Minor Forest Produce, Labour Contract Cooperatives engaged in civil work in rural areas

1. उत्तम गतिविधियां

1. Eligible activities

ए. सूक्ष्म उद्यमों, लघु उद्यमों और मध्यम उद्यमों, कुटीर और ग्रामोद्योग हथकरघा, वन श्रम सहकारी समितियों के 22 अनुमोदित व्यापक समूहों में से किसी एक या अधिक में लगी श्रम अनुबंध सहकारी समितियां, लघु वन उद्योग के संग्रहण और विनम्र में लगी वन श्रम सहकारी समितियां, ग्रामीण क्षेत्रों में सिविल कार्य में लगी श्रम अनुबंध सहकारी समितियां

a. The Labour Contract Cooperative Societies engaged in marketing, manufacturing or processing of goods in any one or more of the 22 approved broad groups of Micro-enterprises, small enterprises and medium enterprises, cottage and village industries, handlooms

b. लघु वनोपज के संग्रहण एवं विपणन में लगी वन श्रम सहकारी समितियां।
b. Forest Labour Cooperative Societies engaged in collection and marketing of Minor Forest Produce.

c. Labour Contract Cooperative Societies engaged for civil work in rural areas.

2. **Quantum of credit (Realistic Lending Program)**

The assessment of the working capital requirement (Realistic Lending Program) of these societies will be made on the basis of the activities undertaken by them subject to the following:

(i) Clean cash credit limit may be sanctioned equal to owned funds without Government guarantee and 3 times the owned funds with Government guarantee.

(ii) In addition to above, sanction of accommodation upto 70% of the executed contracts and pending bills there against with Government / quasi-Government bodies may be granted, provided such bills are not pending for more than 3 months.

3. **Margin requirement**

3.1 Margin requirement

According to the Rural Development Act, 1981, the margin requirement for various categories of societies is as follows:

- **Forest Labour Cooperative Societies:** 40% of the amount lent.
- **Labour Contract Cooperative Societies:** 25% of the amount lent.

The margin requirement for other categories of societies, such as those engaged in the collection and marketing of Minor Forest Produce, will be determined on a case-by-case basis, depending on the nature and scale of their operations.
Normally, the CCBs should advance funds to the concerned primary cooperative societies on hypothecation / pledge basis, keeping the usual margin of 40% for hypothecation advances and 25% for pledge advances. However, if the CCB has joined the Small Loans (Small Scale Industries) Guarantee Scheme, 1981 of the Deposit Insurance and Credit Guarantee Corporation (DICGC), the margin requirement may be reduced to 10% both for pledge as well as hypothecation advances. In other cases also, the margin requirements may still be reduced to 10% provided the State Government agrees to execute a guarantee in favour of the CCB for the shortfall in the margin in excess of 10% upto 40% and 25% for hypothecation and pledge advances respectively. This guarantee would be in addition to the usual guarantee required to be furnished to NABARD wherever refinance is provided under Sec. 21(3)(a) of the NABARD Act, 1981.

F. Rural artisans including weaver members of PACS / FSS / LAMPS

(a) Nature of accommodation

(i) The PACS / FSS / LAMPS should have a full-time paid Manager / Secretary / Managing Director. The societies should have been placed in ‘A’ or ‘B’ class in audit during the previous co-operative year. In the case of ‘C’ class societies, the CCBs may finance them only on the special recommendation of RCS indicating the steps taken to improve the working of the society.

(ii) The accommodation is provided to the StCB in the form of credit limit on behalf of CCBs for financing PACS / FSS / LAMPS for on lending to their rural artisan and weaver members.
(iii) The accommodation can be availed only for financing the production and marketing or servicing activities of such rural artisans including weaver members of PACS / FSS / LAMPS who are engaged in any of the 22 broad groups of approved Micro-enterprises, small enterprises and medium enterprises, cottage and village industries, or handloom weaving industry and are working on a viable basis.

(iv) The accommodation granted to the rural artisans including weavers for working capital purposes should be secured by hypothecation of implements, stocks, raw material and finished goods with the artisans and against surety by two members of the society.

(v) The eligibility criteria relating to level of overdues at the CCB level is not applicable and credit limits for financing rural artisans and weaver members through PACS / FSS / LAMPS are sanctioned irrespective of the level of overdues of the concerned CCB. However, the CCB should monitor the overdues position in respect of such advances closely.

(वी) कार्यशील पूंजी का आकलन करने के लिए मानदंड (यथार्थपरक ऋण वितरण कार्यक्रम)

(b) Norms for assessing working capital (Realistic Lending Program)

ग्रामीण कारीगरों/बुनकर सदस्यों के वित्तीय सहायता के लिए सम्मिलित उत्पादन के 40% (अथवा पिछले वर्ष के उत्पादन या पिछले तीन वर्षों के उत्पादन का औसत, जो भी अधिक हो, इसमें 20% जोड़ा जाना है) पर किया जाता है, बशर्ते पिछले वर्ष के दौरान बिक्री उस वर्ष के उत्पादन के 60% से कम नहीं थी। जहां बिक्री कम होती है, वहाँ क्रेडिट सीमाएं आनुपातिक
रूप से कम कर दी जाती हैं। ग्रामीण कारीगर की गतिविधि के लिए ऋण प्राप्त का आकलन करने में, वार्षिक उत्पादन का स्तर, बिक्री कारोबार, कच्चा माल, तैयार माल, उपकरण आदि के हथिबंधक के माध्यम से प्रतिभूति की उपलब्धता को धारण में रखा जाता है। उत्पादित माल आसानी से वितरण योग्य होना चाहिए। जहां कच्चा माल ग्रामीण कारीगरों से संबंधित नहीं है और कार्यकाल एक सेंचा गतिविधि है, ऐसे मामलों में ग्रामीण कारीगरों की आवश्यकता के लिए नल रूप किया, बिजली / ईंधन आदि के लिए कार्यशील पूंजी प्रदान की जा सकती है।

The working capital requirements of the societies for financing rural artisan / weaver members are assessed at 40% of anticipated production (viz. previous year’s production or average of last three years’ production, whichever is more plus 20%) provided the sales during the previous year were not less than 60% of the production of that year. Where the sales are less, credit limits are reduced proportionately. In assessing the credit eligibility of a rural artisan for his activity, the level of annual production, sales turnover, the availability of security by way of hypothecation of raw materials, finished goods, implements etc. are to be taken into account. The goods produced should be easily marketable. Where the raw materials do not belong to the rural artisans and the activity is undertaken as a service activity, the rural artisans in such cases may be provided investment credit for purchasing tools and implements and also working capital to the extent of labour charges, rent, electricity / fuel etc. for a period of not more than 3 months.

(c) Margin requirement

आम तौर पर, सीसीबी को हथिबंधक अधिनियमों के लिए 40% और गिरवी अधिनियमों के लिए 25% का सामान्य मार्जिन रखते हुए, पैक्स / एफएससी / लैंप्स को हथिबंधक / गिरवी आधार पर धनराना अधि तनी चाहिए, यदि सीसीबी का जमा बीमा और ऋण गारंटी निगम (डीआईसीजीसी) की लघु ऋण (लघु उद्योग) गारंटी को योजना, 1981 में शामिल हो गया है, तो गिरवी और हथिबंधक अधि दोनों के लिए मार्जिन आवश्यकता को 10% तक कम किया जा सकता है। अन्य मामलों में भी, मार्जिन आवश्यकताओं को 10% तक कम किया जा सकता है, बशर्ते राज्य सरकार हथिबंधक और गिरवी अधिनियमों के लिए क्रमशः 10% से 40% और 25% से अधिक मार्जिन में कमी के लिए सीसीबी के पक्ष में एक गारंटी निर्माणित करने के लिए सहमत है। यह गारंटी नाबाल्क अधिनियम, 1981 की धारा 21(3) (ए) के तहत पुनर्वित्त प्रदान करने के लिए नाबाल्क को प्रस्तुत की जाने वाली अपेक्षित सामान्य गारंटी के अतिरिक्त होगी.

Normally, the CCBs should advance funds to the PACS / FSS / LAMPS on hypothecation / pledge basis, keeping the usual margin of 40% for hypothecation advances and 25% for pledge advances. However, if the CCB has joined the Small Loans (Small Scale Industries) Guarantee Scheme, 1981 of the Deposit Insurance and Credit Guarantee Corporation (DICGC), the margin requirement may be reduced to 10% both for pledge as well as hypothecation advances. In other cases also, the margin requirements may still be reduced to 10% provided the State Government agrees to execute a guarantee in favour of the CCB.
for the shortfall in the margin in excess of 10% upto 40% and 25% for hypothecation and pledge advances respectively. This guarantee would be in addition to the usual guarantee required to be furnished to NABARD wherever refinance is provided under Sec. 21(3)(a) of the NABARD Act, 1981.

**G. Purchase, stocking and distribution of chemical fertilizers and other agricultural inputs**

1. **Quantum of credit (Realistic Lending Program):**

   **a. Retail distribution of chemical fertilizers and other agricultural inputs on cash and carry basis**

   "Nakad Bhugan bhar takall aur aur" ke adhatar par urvaar/Inpoot vitaran me lage paks/Piisieemays aadat kri aapna aaveshakatatay kaa akalan piichale kailender varth me urvaarok/Inpootay kii do mahine kii osat bhar par kiyaa jaaya.

   Credit requirements of PACS / PCMS etc., engaged in fertilizer / input distribution on 'cash and carry' basis will be assessed at two months' average sale of fertilizers / inputs in the preceding calendar year.

**b. Provision of Refinance to State Cooperative Banks for financing Procurement and Marketing Activities of State Owned Federations/State /Apex Cooperative Marketing Societies**

1. **Objectives**

   **विपणन संघ और शहकारी सनमनतयों की खरीद और विपणन गतिविधियों के वित्तपोषण के लिए राज्य शहकारी बैंकों के लिए पुनर्वित्त का प्रावधान**

   1. **उद्देश्य**

   विपणन संघ और शहकारी सनमनतयों, कृषि व्यवसाय और विभिन्न कृषि पर्यायों के मूल्य/आपूर्ति श्रृंखला प्रबंधन में महत्वपूर्ण भूमिका निभाया है। बहुत संख्या में किसान, उत्पादक संगठन और प्राथमिक समितियाँ इन संस्थाओं पर अपनी उपज के विपणन और इनपुट आपूर्ति, मूल्यवर्धन और भंडारण सुविधाओं जैसी मूल्य वर्धित सेवाओं के लिए निर्भर हैं। इन संघों और सहकारी समितियों को विपणन कार्य के लिए मौसमी और समय पर अन्यकालिक ऋण सुविधा की आवश्यकता होती है क्योंकि उनके द्वारा दैनिक कार्य का संचालन किया जा सके.
Marketing federations and cooperatives are playing important role in agribusiness and value/supply chain management of the various agricultural commodities.

Large numbers of farmers, producer’s organizations and primary societies depend upon these institutions for marketing of their produce and for value added services like input supply, value addition and storage facilities.

The marketing operations by these federations and cooperatives require seasonal and timely short term credit facility to support their day to day operations.

2. पात्र संस्थान:

2. Eligible Institutions:
ए. राज्य एजेंसियां / समितियां:
a. State Agencies/Societies
बी. राज्य सिविल आपूर्ति निगम:
b. State Civil Supplies Corporations
सी. राज्य सहकारी कृषि मार्केटिंग फेर्डेशन (मार्कफेड)
c. State Cooperative Agri. Marketing Federations (MARKFED)
डी. राज्य कृषि उद्योग निगम:
d. State Agro Industries Corporations
इ. राज्य सरकारों द्वारा अधिसूचित अन्य राज्य सहकारी समितियां / संघ:
e. Other State Cooperatives/federations notified by the State Governments
एफ. उद्यमों की खरीद, भंडारण और वितरण में लगे हुए राज्य/शीर्ष सहकारी वित्तीय समिति / संघ:
f. State/Apex Cooperative Marketing Society/Federations engaged in wholesale procurement, stocking & distribution of fertilizers /agricultural inputs

3. पात्र गतिविधियां:

3. Eligible Activities:
ए. खाद्यान्नों, दालों और मोटे अनाजों की खरीद:
a. Procurement of food grains, pulses and coarse cereals
बी. बीज, उद्यर्क ओर अन्य कृषि, आदानों का भंडारण और वितरण:
b. Stocking and distributions of seeds and fertilizers and other Agri, inputs

4. संघों / समितियों के लिए पात्रता मानदंड:

4. Eligibility criteria for Federations/Societies:
ए. यह राज्य अधिनियमों द्वारा स्थापित या गठित होना चाहिए और प्रदत्त पूंजी का प्रमुख हिस्सा राज्य सरकार के पास या राज्य सरकार द्वारा नियुक्त होना चाहिए।

a. It must have been established or constituted by State Acts and major share of the paid capital is held or controlled by the State Govt.

बी. पिछले तीन वर्षों के दौरान अर्जित लाभ होना चाहिए, संचित हानि नहीं

b. Earned profit during last three years and not having accumulated losses

सी. राज्य सरकार की गारंटी के साथ समर्थित होने पर खराब वित्तीय स्थिति वाली संस्थाओं पर ध्यान किया जा सकता है।

c. The entities with poor financials may be considered if backed with State Govt. guarantee

डी. भारतीय रिवॉल्यू बैंक की खाद्य ऋण व्यवस्था के तहत केंद्र/राज्य सरकारों की सार्वजनिक वितरण प्रणाली (पीडीएस) और खरीद योजनाएं इस योजना के दायरे से बाहर होंगी।

d. PDS and procurement Schemes of Central / State Governments under Food Credit arrangement of RBI will be outside the purview of the Scheme.

5. ऋण का स्वरूप:

5. Nature of Loan:

5.1 स्वीकृत ऋण सीमा नकद ऋण सीमा के रूप में होगी है। प्रत्येक आहरण को एक अलग ऋण के रूप में माना जाएगा और आम तौर पर इसे आहरण की तारीख से 12 महीने की अवधि के भीतर चुकाना होगा।

5.1 The credit limit sanctioned is in the nature of cash credit accommodations. Each drawls will be treated as a separate loan and would normally be repayable within a period of 12 months from the date of drawls.

6. ब्याज दर:

6. Rate of Interest:

6.1 पुनर्वित्त की ब्याज दर नाबार्ड द्वारा समय-समय पर संशोधन के अधीन है। ब्याज प्रत्येक तिमाही के पहले दिन अथावतः 1 जुलाई, 1 अक्टूबर, 1 जनवरी और 1 अप्रैल को त्रैमासिक अंतराल पर देय होता है, या पूरी मूल राशि की चुकौती पर देय होता है।

6.1 The interest rate of refinance is subject to revision from time to time by NABARD. Interest is payable at quarterly rests on the first day of each quarter i.e. 1 July, 1 October, 1 January and 1 April every year, or on repayment of the entire principal amount.

7. पुनर्वित्त की मात्रा

7. Quantum of Refinance
7.1 The quantum of refinance will be in the range of 80% to 95% as detailed in paragraph 4 of Annexure I of the circular.

8. Margin requirements:

8.1 Between Federation and Bank:

Prudential margins against pledge / hypothecation of produce as per RBI instructions in vogue.

9. Other terms and conditions:

9.1 In case of commodities covered by the Selective Credit Control Directives, if any, of the RBI, sanction of loans for marketing of crops against pledge of agricultural produce will be subject to compliance with such Directives.

9.2 Federations shall follow the quality and storage requirements laid down by the financing banks. Stocks pledged to the financing bank shall be kept separately and adequate care should be taken to ensure its quality. Further, the stocks must be adequately insured against the risk of fire, theft etc.

9.3 The operations of grading, pooling, processing, wherever necessary and selling
should be so coordinated as to be over within the period for which loans for marketing of crops are allowed under the scheme and in no case such loans may be extended for periods beyond twelve months.

9.3 Banks should obtain requisite monthly stock statements from borrowing Federations/Societies in respect of loans extended by 15th of each month succeeding the month of report and all such statements should be kept on record with the CCB and be available for verification by StCB and NABARD.

9.4 Accommodation granted to the Federations/Societies by the banks would have to be backed by adequate stocks/stocks-in-trade subject to prescribed margin.

9.5 Drawals submitted by StCBs/CCBs should be supported by stock statement

9.6 Documentations as applicable to ST(Others) purposes

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