

**Compilation of
Guidelines for Financial Assistance for
Cooperatives in different sectors
under the Cooperation Department in
West Bengal**

July 2010

**Cooperation Department
Government of West Bengal**

F O R E W O R D

This compilation of guidelines for financial assistance to cooperatives in different sectors has been prepared with a view to disseminate this information to cooperatives and officials at various levels through out the state. This is aimed at ensuring that the proposals are initiated in the proper format with relevant information and subject to various terms and conditions of different guidelines. This compilation has scheme guidelines in different sectors giving objective/purpose of the scheme, eligibility criteria, scale and pattern of assistance, documents required. Notification numbers under which the scheme was notified are also given. The guidelines adhere to the requirements of external agencies like National Cooperative Development Corporation (NCDC), National Bank for Agriculture and Rural Development (NABARD) wherever applicable.

I hope that the compilation will serve a useful purpose in reaching out to all cooperative societies in the state and ensure healthy growth of the cooperative within the state.

(Pawan Agarwal)
Principal Secretary
Cooperation Department

Kolkata
25 June 2010

INDEX

Sl. No	Sector	Containing the Scheme Guidelines on	Page
1.	Short Term	Share capital to weaker sections under Universal Membership Scheme	1
2.a	Short Term	Special Bad Debt Reserve of CCB & PACS (Risk Fund)	2
2.b	Long Term	Supply of Long Term Credit (Risk Fund)	3
3.	Short Term	Strengthening of PACS	4-6
4.	Women's	Development of Women's / Mahila Co-operative Societies	7-8
5.	Urban Credit	Development of Urban Credit Cooperative Societies	9-10
6	Short Term & Long Term	Investment in share of Cooperative Organization under NRC (LTO) Fund	11-13
7.	Marketing & Processing	Common Eligibility Criteria and Common Documentation for Marketing Sector	14
a.	Marketing & Processing	Share Capital Assistance To Primary Agricultural Marketing Co-Operative Societies (PAMS) Under Re-Structured Centrally Sponsored Scheme	15
b.	Marketing & Processing	Assistance to Apex Marketing Federation (BENFED)) under re-structured centrally sponsored scheme	15
c.	Marketing & Processing	Seed Development Project	16
d.	Marketing & Processing	Development of Processing Cooperatives	17
e.	Marketing & Processing	Establishment / repair / expansion / modernisation of Cold Storage	18-19
f.	Marketing & Processing	Establishment / expansion of Multi-Commodity Mini Cold storage	20-21
g.	Marketing & Processing	Construction / repair / renovation / expansion of rural godowns	22-23
h.	Marketing & Processing	Establishment of co-operative farmers' service centres under ncdc scheme	23
i.	Marketing & Processing	Margin money loan under state plan for commercial trading of potato/ fruits & vegetables	24
k.	Marketing & Processing	Computerization Co-operative Societies	24
l.	Marketing & Processing	Equipment financing schemes for co-operative societies	25
8.a.	Consumer	Development of Urban Consumers Cooperatives	26-27
8.b.	Consumer	Distribution of Consumer Articles in Rural Areas	28-29
9.	Housing	Development of Housing Cooperatives	30-31
10.a.	Industry	Development of Engineers Cooperatives	32-33
10.b.	Industry	Development of Labour Cooperatives	34-35

Annexure to Notification No. 161-Coop/CO/O/F/8P-09/2009 dated 14.01.2010 with the concurrence of the Finance Department vide their U.O. No. 2945, Group - AI dated 30.12.2009

SHORT TERM CREDIT SECTOR

SHARE CAPITAL TO WEAKER SECTIONS UNDER UNIVERSAL MEMBERSHIP SCHEME

Purpose of the Scheme	To enable the persons eligible for share capital grant to avail financial assistance from financing banks on on-lending mode by becoming members of PACS, FSCS or LAMPS etc. for production of their crops, purchase of goods for trade and ancillary occupational scheme like goatery, poultry etc.
Eligibility Criteria	The grant for share capital is provided to the PACS for onward transmission to small and marginal farmers owning land not exceeding 2.5 acres, landless and agricultural labourers, share croppers and poor rural artisans for purchase of shares of equivalent amounts in the PACS, provided that the total Paid-up Share Capital, after infusion of the assistance, does not surpass the Authorised Share Capital of the PACS as per its by-laws.
Short Guidelines	The Scheme is in operation since 1977. The scheme aims at encouraging and assisting the Weaker Section of the population to become members of the Agricultural Credit Co-operative Societies. Initially a sum of Rs.10/- was given as Grant per new member to enable him to purchase share of PACS, FSCS or LAMPS etc. This amount was considered too inadequate and was raised to Rs.50/- since 1983-84. The scheme has helped mainly the Bargadars and Patta holders to become members of PACS and thus be eligible for production credit under SCP.
Scale & Pattern of finance	The scale of advance is, at present, Rs.50/- only per intending member and the pattern of assistance is grant-in-aid.
Documents required	(i) Application from the intending members fulfilling the eligibility criteria, (ii) Compiled information in the prescribed <i>pro forma</i> , (iii) Application of the society in common <i>pro forma</i> prescribed, (iv) Board resolution praying for the assistance and (v) Specific recommendation of the local Inspector of Co-operative Societies, the financing Bank and the Assistant Registrar of Co-operative Societies of the Range.
Other points to be noted	Share Capital Grant will be granted to the society for payment to individual applicant not in cash and will be credited to the Share Capital account of the applicant on payment of admission fee as per provision of By-law. Utilisation Certification of the sanctioned Grant will have to be furnished by the society Concerned through the financing bank.

Annexure to NOTIFICATION NO – 162–Coop/CO/O/F/8P-10/2009 dated 14.01.2010 with the concurrence of the Finance Department vide their U.O. NO 2946, Group - AI dated 30.12.2009

SHORT TERM CREDIT SECTOR

RISK FUND (Special Bad Debt Reserve of CCB & PACS)

Purpose of the Scheme	The revised scheme has been introduced from 1975-76 to encourage the Central Co-operative Banks / Regional Offices (erstwhile units) of the State Co-operative Bank and the PACS to enhance flow of credit to the Weaker Sections of the Community, by providing subsidy @ 2% and @ 4% of the Short Term and Medium Term loans advanced to the Weaker Sections in a year in excess of the amount already advanced during the previous year in order to provide a cushion to such CCBs/R.Os of W.B.S.C.B. Ltd. and the PACS respectively for absorption of the risk involved in such lending operation. This grant is provided as an incentive to liberalise the loaning policy to intend credit to the Weaker Sections for agricultural production/ identified production purposes.
Eligibility Criteria	Only if there is an increase (as compared to previous year's performance) in the amount of lending to (i) landless tenants, (ii) small and marginal farmers, possessing not more than 5 acres of land, (iii) all members of SC/ST and (iv) traditional artisans by the PACS and the CCBs / SCB ROs, risk fund is granted to those institutions.
Short Guidelines	PACS shall deposit the risk fund grant in respective Central Co-operative Banks in a separate A/c and interest earned or accrued on it shall be credited to the same Account. The rules for drawal of Risk Fund are as follows:- 1) All drawals from Risk Fund shall be with the permission of the Registrar of Co-operative Societies, West Bengal. 2) Central Co-operative Banks may draw upon the 'Risk Fund' to cover 2/3rds of losses arising out of bad debt. 3) The Primary Societies may draw upon 'Risk Fund' to cover the entire amount of loss incurred by them on their lending to Weaker Section after furnishing a list of bad debts, duly approved by the Assistant Registrar of Co-operative Societies provided that if such bad debt or any part of it is recovered, the amount shall be credited to Risk Fund.
Scale & Pattern of finance	The rates of contribution to PACS & CCBs are @ 4% and 2% of the additional loans as issued at PACS level over that issued in the previous year.
Documents required	(i) Compiled information in the prescribed proforma, (ii) Application of the society in common <i>pro forma</i> prescribed, (iii) Board resolution of the society praying for the assistance, (iv) Application of the Central Co-operative Bank / State Co-operative Bank RO and (iv) Specific recommendation of the local Inspector of Co-operative Societies and the Assistant Registrar of Co-operative Societies of the Range.

LONG TERM CREDIT SECTOR

SUPPLY OF LONG TERM CREDIT (RISK FUND) SCHEME

Purpose of the Scheme	To encourages Primary Co-operative Agriculture and Rural Development Banks (including the Branches of the Apex CARDB playing the role of primaries in certain districts) to advance loan to weaker section of the community by providing a cushion (3% of loan advanced) against any portion of such amount turning bad and irrecoverable.
Eligibility Criteria	All PCARDBs and the lending Branches of the Apex CARDB in certain districts are eligible.
Short Guidelines	-
Scale & Pattern of finance	3% of loan advanced to any borrower belonging to weaker section of the community by CARD Banks in a financial year, without any ceiling.
NCDC Component	N I L
Documents required	<ul style="list-style-type: none"> (i) Application in common <i>pro forma</i> prescribed (ii) Check List in the <i>pro forma</i> prescribed (iii) Board resolution praying for the assistance (iv) Business Plan for the next 3 years assuming infusion of the dose of assistance prayed for, along with projected income-expenditure statement (v) Certified true copies of the Statements of Accounts (Profit & Loss Account, Trading Account & Balance Sheet) for the last 3 years (audited for at least one year) and the latest Audit Report (vi) Latest Audit Rectification Report (vii) Documents regarding payment of Government Dues, Redemption of State Share, Dividend paid to the Government, Audit Fees and Co-operative Education Fund (viii) Certificate from financing banks countersigned by ARCS regarding the loan advanced to weaker section (ix) Specific recommendation of the Assistant Registrar of Co-operative Societies of the Range

Annexure to NOTIFICATION NO – 163–Coop/CO/O/F/8P-11/2009 dated 14.01.2010 with the concurrence of the Finance Department vide their U.O. NO 2947, Group - AI dated 30.12.2009

SHORT TERM CREDIT SECTOR

STRENGTHENING OF PACS

Objective	<p>There are 5529 working PACS in the state as on 31.03.2009, of which 2928 own godown. Other 2301 PACS do not have the required infrastructure to diversify their activities. Construction of godowns is being done under the schemes like ICDP, RKVY. But it will not be possible to cover all societies in new future under all of the schemes. Moreover, there a good number of PACS which neither own any land for the purpose of constructions of Godown nor have the capacity to purchase land because of dearth of fund. Some of such PACS are either newly registered or revived from their dormant condition recently.</p> <p>The objective of the scheme is to give such societies the opportunity to diversify their activities/training under Strengthening of PACS scheme redesigned for the purpose in the following manner.</p>
Eligibility Criteria	<p>The PACS which will fulfil all of the following criteria, will be eligible for assistance under the scheme:</p> <ol style="list-style-type: none"> No of members is not less than 100. Must have elected management. Provided that the PACS where election cannot be held because of the order of any court may be considered. Must have required staff who look after the proposed activities. Not owning godowns or land suitable for construction of Godown. Having potential to expand business activities. Not sanctioned godown under ICDP/RKVY scheme. Audit is not pending for more than 1(one) year.
Pattern of finance	<ol style="list-style-type: none"> PACS will be assisted to hire godowns to store their stock of goods/ premises to be utilized as sales counter for the purpose of diversification of business. Maximum amount of Rs. 2000/- per society per month will be allowed initially for three years after which the societies should make themselves capable of purchasing land to construct their own godowns/ Sales counter. The PACS will also be provided with assistance to purchase furniture and fixture for the purpose of conducting business once in not less than 5(five) years interval. An amount of Rs. 14,000/- per PACS will be allowed as one-time lump grant for the purpose. The society will be assisted to provide incentives to the staff to encourage them to take active part in diversification of business. Maximum amount of Rs. 1,000/- per month will be provided for the purpose for three years but such amount will be available during second and third year only in case of gradual growth of business The societies will need working capital to start a new activity. Assistance to the extent of Rs. 50,000/- per PACS will be provided as one-time grant to utilize the same as margin money to borrow required amount of fund from the bank for diversification of Business.

	<p>e). The societies should associate the SHGs formed by them in the matter of diversification of activities. The members of SHGs should be helped to take up economic activities suitable for them and for this purpose assistance will be given to the PACS for conducting of skill development programmes of the SHGs. Maximum amount of Rs. 5,000/- per training programme of 20 members for 3 days will be allowed which will be utilized for payment towards the cost of meal & tiffin of each participants for each day, payment of remuneration to the trainer and the cost of material required for training,. Each PACS will be allowed to conduct 5 (five) such programme each year.</p> <p>Such assistance will be allowed to the SHGs existed for at least 6(six) months</p>
Submission of Application:	<p>The societies should submit the following documents along with the prayer for assistance under the scheme:</p> <ul style="list-style-type: none"> (i) Application in the prescribed format, (ii) Business Projection for the next three years (iii) Accounts of last 3 years of which at least 2 years accounts must be audited. In case of newly registered societies, the accounts from the date of registration should be submitted and all accounts excepting that of last year must be audited. (iv) Certified copy of the resolution of the Board of Directors of the society to the effect that they want to come under the scheme and to abide by the norms to utilize the assistance received properly.
Mode of Disbursement:	<p>The Registrar of Cooperative Societies, west Bengal will draw the fund under the scheme and disburse the same to the PACS through the ARCS of the respective ranges.</p> <p>The ARCS of the ranges will be responsible for proper utilization of the fund and for collection of utilization certificate for submission to the Accountant General, West Bengal.</p> <p>The ARCS must obtain the copy of the agreement between the owner of the Godown/ Business premises and the PACS before disbursement of assistances Under the scheme.</p> <p>The fund so received should be kept in the Bank which should be released from time to time by the ARCS of the range as per requisition of the concerned society and after being satisfied as to the proper utilization of the fund already released.</p>
Monitoring of the Scheme:	<p>The ARCS should arrange for the quarterly verification of utilization of fund by the officers of the ranger and a quarterly report should be sent to the Directorate for consideration at the end of each quarter in the format to be prescribed for the purpose by The Registrar of Cooperative Societies, west Bengal.</p> <p>In case of detection of any deviation of the norms in the matter of utilizing the fund by any society, further release of fund should be stopped immediately.</p> <p>An annual appraisal of the performance of the PACS received assistance under the scheme must be done by the ARCS of the range and proposal for second year will be considered only if such performance is found satisfactory.</p>

**PROFORMA FOR SUBMISSION OF APPLICATION BY THE PACS FOR ASSISTANCE
UNDER STRENGTHENING OF PACS SCHEME**

1. Name of the PACS with registration no & date:

2. Address with name of the Block and range:

3. Number of Members:

a) SC..... b) ST..... c) Others..... d) Total.....

4. Date of Last AGM:

5. Date of election of Directors:

6. Year upto which audited:

7. Number of employees with designation:

8. SHGs formed by the PACS:

a) Total Number of Groups..... b) Of which female Groups.....

9. Whether the society owns any land suitable for construction of Godown:

10. Whether the society owns any Godown or Business premises:

11. Name of the existing activities and the turnover during the last year:

Name of activity

Turnover

a.)

b.)

c.)

12. Name of the activities the society proposed to undertake on receipt of assistance and the estimated amount of turnover of each activity during next three years

Name of activity

Proposed turnover during

1st year 2nd year 3rd year

a.)

b.)

c.)

13. Assistance applied for:

Type of assistance

Amount

a). Hiring charges for godown for one year:

b). Incentive to the staff for one year:

c). Grant for furniture & fixture:

d). Margin money:

e). Skill development programme for the members of the SHGs for one year:

Signature of the Secretary

Signature of the Chairman

Comments of the ARCS:

Signature of the ARCS
.....Range

Annexure to NOTIFICATION NO – 164 –Coop/CO/O/F/8P-12/2009 dated 14.01.2010 with the concurrence of the Finance Department vide their U.O. NO 2948, Group - AI dated 30.12.2009

WOMEN'S SECTOR

DEVELOPMENT OF WOMEN'S / MAHILA CO-OPERATIVE SOCIETIES (STATE SHARE, GOVERNMENT LOAN AND GOVERNMENT GRANT TO WOMEN'S/MAHILA CO-OPERATIVES)

<p>1. Short guidelines of the scheme and purpose of financing</p>	<p>The women credit co-operative societies play an important role for socio-economic empowerment of women by extending banking facilities and uplift of women by issuing diversified credit to the members, generating thereby self-employment through self-help groups, small artisans and other self-employment schemes.</p> <p>In order to raise the socio-economic status of the women financial assistances are required to be provided to Women's Co-operative Banks and Societies.</p> <p>Financial Assistances under this scheme will be admissible to the eligible societies in the shape of - Share Capital: For strengthening the Working Capital Base of the society. Loan cum Grant:-i. For creation/ extension/ repairing of infrastructure viz. counter, chest etc. ii. For providing managerial subsidy. iii. For purchase of furniture & fixture. iv. For computerization. v. For expansion of business activities (including both production & marketing)</p>
<p>2. Eligibility criteria</p>	<p>i. AGM & Election of the Board should preferably be regular in accordance with law. In exceptional cases discretion lies with the Registrar of Co-operative Societies, West Bengal.</p> <p>ii. Eligibility for State Share as per provision of the By-law of the society is to be scrutinised.</p> <p>iii. There should have positive net worth, i.e., there should be no erosion in the paid up share capital. Besides, there should be net profit in at least of the previous 3 years.</p> <p>iv. No reported cash defalcation/ cash losses during the last 3 (three) years.</p> <p>v. Statutory Audit should preferably be regular and there should be a trend of improvement in the financial position of the society over the years and it should preferably earn net profit at least one year out of last 3 (three)years.</p> <p>vi. In case of credit society applying for financial assistances should not have Over due more than 60% of the demand. However the society with overdue between 60%-65% of the Demand would also be eligible for financial assistances provided they have improved their recovery performance by at least 5% than that of the previous year.</p>

	<p>vii. In case of urban Bank, applying for financial assistances should preferably have full fledged Chief Executive.</p> <p>viii. The society has utilized the Government assistances sanctioned previously.</p> <p>ix. The reason for recommending financial assistances must be justified.</p> <p>x. Where the society is running in loss or has accumulated losses, the society must give a comprehensive programme/ project to show that further dose of financial assistances will help the society to achieve viability. The Programme/Project so prepared by the society should be countersigned by the Range ARCS along with his specific comments on the same.</p> <p>xi. Audit fee contribution towards Cooperative Education Fund must be up-to-date.</p>								
3. Beneficiaries:	<p>Scheme is extended for assisting all types of urban Credit Cooperatives, viz. Apex Body (if any) Mahila Co-operative Bank and Primary Mahila Co-operative Societies</p> <p>Selection of societies and quantum of assistances should be made on the basis of business potentiality of the respective societies.</p>								
4. Scale of Finance (Pattern of Funding)	<table><tr><td>State Share</td><td>Loan</td><td>Grant</td><td>Total</td></tr><tr><td>50%</td><td></td><td>50%</td><td>100%</td></tr></table> <p>Maximum state share contribution would be 5 (five) times of paid up share capital of the society or Rs.5 (five) lakhs whichever is lower.</p>	State Share	Loan	Grant	Total	50%		50%	100%
State Share	Loan	Grant	Total						
50%		50%	100%						
5. Necessary Documents To be submitted:	<p>i. Application for Financial assistances in the prescribed format to be duly recommended by the appropriate authority.</p> <p>ii. Photocopy of the relevant provision of the By-law in respect of eligibility for State Share capital contribution.</p> <p>iii. Resolution of the Board meeting praying for financial assistances.</p> <p>iv. Common Checklist containing vital information of last 3 (three) years regarding financial position of the society should be enclosed with the proposal.</p> <p>V. Last 3(three) years statement of Accounts, of which 1 (one) year must be audited.</p> <p>vi. Business Development Project Report for coming 3 (three) years</p> <p>vii. Resolution of the Annual General Meeting.</p> <p>viii. Document showing redemption of state Share (if any).</p> <p>ix. Utilization certificate regarding Financial assistances already received by the society and the same should be counter signed by the appropriate authority (if any).</p> <p>x. Documents showing payment of Audit Fee Cooperative Education Fund has been made.</p>								

Annexure to NOTIFICATION NO – 165–Coop/CO/O/F/8P-13/2009 dated 14.01.2010 with the concurrence of the Finance Department vide their U.O. NO 2949, Group - AI Dated 30.12.2009

URBAN CREDIT SECTOR

DEVELOPMENT OF URBAN COOPERATIVE SOCIETIES

<p>1. Purpose & Guidelines of the scheme:</p>	<p>The Urban Credit Cooperatives are instrumental in elevating the standard of life in Urban and semi urban areas. Different types of loans are issued to the people living in urban and semi-urban areas for various purposes viz. personal, housing, travel, consumer durables and medical purposes etc.</p> <p>For meeting the growing needs and better services to different classes of people in urban & semi-urban areas these types of societies are working for interest of their members and deserve financial assistances.</p> <p>Financial Assistances under this scheme will be admissible to the eligible societies in the shape of-</p> <p>Share Capital: For strengthening the working Capital Base of the society.</p> <p>Grant: i. For creation/ extension/ repairing of infrastructure viz. counter, chest etc. ii For providing managerial subsidy. iii For purchase of furniture & fixture. iv For computerization</p>
<p>2. Eligibility Criteria:</p>	<p>i. AGM & Election of the Board should preferably be regular in accordance with law. In exceptional cases discretion lies with the Registrar of Co-operative Societies, WB.</p> <p>ii. Eligibility for State Share as per provision of the By-laws of the society is to be scrutinized.</p> <p>iii. The Society should have positive net worth, i.e., there should be no erosion in the paid up share capital.</p> <p>iv. No reported cash defalcation/ cash losses during the last 3 (three) years.</p> <p>v. Statutory Audit should preferably be regular and there should be a trend of improvement in the financial position of the society over the years and it should preferably earn net profit at least one year out of last 3 (three)years.</p> <p>vi. Ordinarily the society applying for financial assistances should not have Over due more than 60% of the demand. However the society with overdue between 60%-65% of the Demand would also be eligible for financial assistances provided they have improved their recovery performance by at least 5% than that of the previous year.</p> <p>vii. In case of urban Bank, applying for financial assistances should preferably have a full-fledged Chief Executive.</p>

	<p>viii. The society has utilized the Government assistances sanctioned previously.</p> <p>ix. The reason for recommending financial assistances must be justified.</p> <p>x. Where the society is running in loss or has accumulated losses, the society must give a comprehensive programme/ project to show that further dose of financial assistances will help the society to achieve viability. The Programme/Project so prepared by the society should be countersigned by the Range ARCS along with his specific comments on the same.</p> <p>xi. Audit fee contribution towards Cooperative Education Fund must be upto date.</p>
3. Beneficiaries:	<p>Scheme is extended for assisting all types of urban Credit Cooperatives, viz. Urban Federation Primary Urban Cooperative Bank and Primary Urban Credit Cooperative Societies</p> <p>Selection of societies and quantum of assistances should be made on the basis of business potentiality of the respective societies.</p>
4. Scale of Finance & Pattern of Assistances:	<p>State Share = 50%</p> <p>Grant = 50%</p> <p>Maximum State Share contribution would be 5 (five) times of the Paid up Share Capital of the society or Rs. 5 lakh which ever less is.</p>
5. Necessary Documents to be submitted:	<p>i. Application for Financial assistances in the prescribed format to be duly recommended by the appropriate authority.</p> <p>ii. Photocopy of the relevant provision of the By-law in respect of eligibility for State Share capital contribution.</p> <p>iii. Resolution of the Board meeting praying for financial assistances.</p> <p>iv. Common Checklist containing vital information of last 3 (three) years regarding financial position of the society should be enclosed with the proposal.</p> <p>v. Last 3(three) years statement of Accounts, of which 1(one) year must be audited.</p> <p>vi. Business Development Project Report for coming 3 (three) years</p> <p>vii. Resolution of the Annual General Meeting.</p> <p>viii. Document showing redemption of state Share (if any).</p> <p>ix. Utilization certificate regarding Financial assistances already received by the society and the same should be counter signed by the appropriate authority (if any).</p> <p>x. Documents showing payment of Audit Fee and Cooperative Education Fund.</p>

Annexure to NOTIFICATION NO – 166 –Coop/CO/O/F/8P-14/2009 dated 14.01.2010 with the concurrence of the Finance Department vide their U.O. NO 2950, Group - AI dated 30.12.2009

SHORT TERM & LONG TERM CREDIT SECTOR

INVESTMENT IN SHARE OF COOPERATIVE ORGANIZATION UNDER NRC (LTO) FUND [ST SECTOR]

Purpose of the Scheme	To strengthen the Share Capital base and net worth of the Primary Agricultural Cooperative Credit Societies (including FSCS and LAMPS), Central Co-operative Banks and the State Co-operative Bank, i.e., all the three tiers of the STCCS, out of borrowing from the National Bank for Agriculture and Rural Development, known as the National Rural Credit (Long Term Operations) Fund of NABARD, as constituted under Section 42 of the NABARD Act, 1981 and regulated under Section 27 ibid.
Eligibility Criteria	<ul style="list-style-type: none"> (i) For those SCBs/DCCBs earning profits during the last-but-one year with no accumulated losses, net NPA not to exceed 10% as on the 31st March of the last-but-one year or of the last year whichever is lower. (ii) For SCBs/DCCBs earning profits during the last-but-one year with accumulated losses and SCBs/DCCBs incurring losses during the last-but one year with or without accumulated losses, gross NPA of SCB/DCCB not to exceed 15% as on 31st March of the last-but-one year or of the last year whichever is lower. (iii) SCBs/DCCBs whose cases have been recommended to RBI for rejection of licence or whose licence has already been rejected by RBI will not be eligible for the assistance. (iv) The SCBs/DCCBs, which have not submitted exemption application within stipulated time duly recommended by the concerned State Govt. are also not eligible for share capital contribution. (v) Section 11(1) non-compliant SCBs/DCCBs will be eligible for the assistance even though (a) their exemption applications, duly approved and recommended by NABARD, are pending for more than a year with RBI/Govt. of India; (b) NABARD had recommended for rejection of licence, provided SCBs/DCCBs have submitted fresh applications together with suitable action plan seeking exemption from the provisions of Section 11(1) of R.B. Act, 1949 (AACS), acceptable to NABARD Head Office (DoS). (vi) The banks, whose licence applications have already been rejected, will not be eligible for reimbursement from NABARD. (vii) The applicant society / Bank should not have overdues exceeding 60% of the demand as on 30th June of the preceding year. (viii) The applicant PACS should have been placed under 'A', 'B' or 'C' class under audit classification for the relevant year.
Scale & Pattern of finance	<ol style="list-style-type: none"> 1. The share capital contribution by the State Govt. should not exceed 25% of the paid up capital of the institutions assisted viz. SCB, DCCB, PACS, FSCS and LAMPS irrespective of whether the State concerned has accepted the recommendations of the Vaidyanthan Committee. 2. The maximum eligible amount will be subjected to the following conditions:- <ul style="list-style-type: none"> (a) The annual ceiling of assistance per SCB and DCCB will be Rs.400 lakh and Rs.300 lakh respectively. (b) The annual ceiling of reimbursement assistance per society viz. Primary Agricultural Credit Societies (PACS), Farmers Service Societies (FSS), Large-sized Multi-Purpose Societies (LAMPS) will be Rs.2.00 lakh, Rs.3.00 lakh and Rs.2.50 lakh respectively.
NABARD Component	100% of the assistance is provided by NABARD to the Government of West Bengal.

Documents required	<ul style="list-style-type: none"> (i) Application in common <i>pro forma</i> prescribed (ii) Check List in the <i>pro forma</i> prescribed (iii) Board resolution praying for the assistance (iv) Business Plan for the next 3 years assuming infusion of the dose of assistance prayed for, along with projected income-expenditure statement (v) Certified true copy of the relevant by-laws provision on authorised Share Capital, <i>if State Share prayed for is not covered under the authorised Share Capital incorporated in the latest audited Balance Sheet furnished</i> (vi) Certified true copies of the Statements of Accounts (Profit & Loss Account, Trading Account & Balance Sheet) for the last 3 years (audited for at least one year) and the latest Audit Report (vii) Latest Audit Rectification Report (viii) Documents regarding payment of Government Dues, Redemption of State Share, Dividend paid to the Government, Audit Fees and Co-operative Education Fund (ix) Specific recommendation of the Inspector of Co-operative Societies of the Block and the Assistant Registrar of Co-operative Societies of the Range concerned.
--------------------	---

INVESTMENT IN SHARE OF COOPERATIVE ORGANIZATION UNDER NRC (LTO) FUND
[LT SECTOR]

Purpose of the Scheme	To strengthen the Share Capital base and net worth of the Primary and State Co-operative Agriculture and Rural Development Banks, i.e., both the tiers of the LTCCS, out of borrowing from the National Bank for Agriculture and Rural Development, known as the National Rural Credit (Long Term Operations) Fund of NABARD, as constituted under Section 42 of the NABARD Act, 1981 and regulated under Section 27 <i>ibid</i> .
Eligibility Criteria	<ol style="list-style-type: none"> 1. Percentage of overdue should not be more than 50% in case of PCARDBs and 65% in case of SCARDBs. 2. Quantum of State Share should not be more than 50% of paid-up share capital.
Short Guidelines	The guidelines differ from year to year and fresh circulars are issued in this regard by NABARD every year.
Scale & Pattern of finance	<p>Eligible Amount is (Paid up share capital/2) <i>minus</i> State Share already contributed.</p> <p>There is a ceiling of maximum amount of State Share sanctioned during a financial year which is Rs.75.00 lakh in case of PCARDBs and Rs.400.00 lakh in case of SCARDBs.</p>
NABARD Component	100% of the assistance is provided by NABARD to the Government of West Bengal.
Documents required	<ol style="list-style-type: none"> (i) Application in common <i>pro forma</i> prescribed (ii) Check List in the <i>pro forma</i> prescribed (iii) Board resolution praying for the assistance (iv) Business Plan for the next 3 years assuming infusion of the dose of assistance prayed for, along with projected income-expenditure statement (v) Certified true copy of the relevant by-laws provision on authorised Share Capital, <i>if State Share prayed for is not covered under the authorised Share Capital incorporated in the latest audited Balance Sheet furnished</i> (vi) Certified true copies of the Statements of Accounts (Profit & Loss Account, Trading Account & Balance Sheet) for the last 3 years (audited for at least one year) and the latest Audit Report (vii) Latest Audit Rectification Report (viii) Documents regarding payment of Government Dues, Redemption of State Share, Dividend paid to the Government, Audit Fees and Co-operative Education Fund (ix) Specific recommendation of the Assistant Registrar of Co-operative Societies of the Range concerned.

Annexure to Notification No. 167–Coop/CO/O/F/8P-15/2009 dated 14.01. 2010 with the concurrence of the Finance Department vide their U.O. No. 2951, Group - AI Dated 30.12.2009

MARKETING & PROCESSING SECTOR

COMMON ELIGIBILITY CRITERIA FOR MARKETING & PROCESSING SECTOR

Financial strength of the society	As in the last financial year net profit is desirable and at that year-end Net Worth should preferably be positive.
Statutory Audit	Completed at least upto the 1 st year out of the last 3 financial years, the rest years being covered by tentative financial statements (Trading A/c, Profit & Loss A/c and Balance Sheet)
Annual General Meeting	Should be regular except when restrained by Court
Other criteria	<ul style="list-style-type: none"> (i) The society should preferably be governed by an elected board. (ii) There should be no record of defalcation of society's funds or misappropriation of its property and in case of such record there should be proof of exhaustive administrative / legal measures for recovery. (iii) There should be legal measures for recovering any cash loss due to theft, burglary etc. (iv) Cash-in-safe, Cash-at-counter and Cash-in-transit and stocks of commodities at different storing points must be adequately covered under insurance policies. (v) The authorised Share Capital in the by-laws must cover the additional State Share prayed for. (vi) The total of borrowings (including the Government Loan applied for, if any) and deposits should not exceed the Maximum Borrowing Limit fixed for the year in an Annual / Special General Meeting subject to modification made by the Registrar (if any). (vii) Timely repayment of Government instalments, redemption of State Shares fallen due, payment of Audit fees and Cooperative Education Fund payable are desirable.

COMMON DOCUMENTATION FOR MARKETING & PROCESSING SECTOR

Documents required	<ul style="list-style-type: none"> (i) Application in common <i>pro forma</i> prescribed (ii) Check List in the <i>pro forma</i> prescribed (iii) Board resolution praying for the assistance (iv) Business Plan for the next 3 years assuming infusion of the dose of assistance prayed for, along with projected income-expenditure statement (v) Certified true copy of the relevant by-laws provision on authorised Share Capital, <i>if State Share prayed for is not covered under the authorised Share Capital incorporated in the latest audited Balance Sheet furnished</i> (vi) Certified true copy(ies) of the relevant resolutions of the general meeting adopting the new / expanded business activity and the maximum borrowing limit (vii) Certified true copies of the Statements of Accounts (Profit & Loss Account, Trading Account & Balance Sheet) for the last 3 years (audited for at least one year) and the latest Audit Report (viii) Latest Audit Rectification Report (ix) Documents regarding payment of Government Dues, Redemption of State Share, Dividend paid to the Government, Audit Fees and Co-operative Education Fund. (x) Specific recommendation of the Inspector of Co-operative Societies of the Block and the Assistant Registrar of Co-operative Societies of the Range concerned
--------------------	--

SHARE CAPITAL ASSISTANCE TO PRIMARY AGRICULTURAL MARKETING CO-OPERATIVE SOCIETIES (PAMS) UNDER RE-STRUCTURED CENTRALLY SPONSORED SCHEME

Purpose of the Scheme	To enable the societies to develop their business with an aim to attain or sustain viability utilising the assistance as Margin Money.		
Eligibility Criteria (other than common ones)	Society type	Primary Agricultural Marketing Co-operative Society (PAMS)	
	Annual Turnover	Positive growth rates during the last 3 years	
Short Guidelines	The society shall adopt a Business Plan for the next 3 years, with quarterly phasing, in conformity with the mandate of the last general body meeting, justifying additional working capital requirement.		
Scale & Pattern of finance	Pattern	Composition	Scale/ Ceiling
	Govt. Loan	-	-
	State Share	80%	32% of the additional Working Capital requirement, based on the business plan, subject to the ceiling of 5 times of Share capital paid up by non-Government members.
	Subsidy	20%	8% of the additional Working Capital requirement, based on the business plan.
NCDC Component	Loan	80%	-
	Subsidy	20%	*vide note below
Documents required	Only Common Documents		
Other points to be noted	A society is not ordinarily entitled to a second dose of assistance under the same Scheme within 3 years from the date of last such assistance.		
*In case of non-availability of this subsidy Component from GoI, the pattern of assistance will be 100% of the Project Cost as loan from NCDC to the State Government and for the Society – 100% Government Share.			

ASSISTANCE TO APEX MARKETING FEDERATION (BENFED) UNDER RE-STRUCTURED CENTRALLY SPONSORED SCHEME

Purpose of the Scheme	To enable the Apex Marketing Federation (BENFED) to develop its business, particularly storage and distribution of agricultural inputs, outright purchase of agricultural produces with an aim to attain or sustain viability.		
Eligibility Criteria (other than common ones)	Society type	Apex Agricultural Marketing Co-operative Society	
	Annual Turnover	Positive growth rates during the last 3 years	
Short Guidelines	The society shall adopt a Business Plan for the next 3 years, with quarterly phasing, in conformity with the mandate of the last general body meeting.		
Scale & Pattern of finance	Pattern	Composition	Scale/ Ceiling
	Govt. Loan	-	-
	State Share	80%	32% of the additional Working Capital requirement, based on the business plan
	Subsidy	20%	8% of the additional Working Capital requirement, based on the business plan
NCDC Component	Loan	80%	-
	Subsidy	20%	*vide note below
Documents required	Only Common Documents		
*In case of non-availability of this subsidy Component from GoI , the pattern of assistance will be 100% of the Project Cost as loan from NCDC to the State Government and for the Society – 100% Government Share			

SEED DEVELOPMENT PROJECT

Purpose of the Scheme	To create / strengthen infrastructure relating to seed cleaning, grading, processing, seed treating, packaging and seed storage units as well as for seed testing facilities for ensuring production and distribution of quality seeds (Cereals, Pulses, Oilseeds, Fibres, Fodders and Vegetables).		
Eligibility Criteria (other than common ones)	Society type	Primary Co-operative Agricultural Credit, Marketing & Processing Societies, including Cold Storage co-operatives	
	Annual Turnover	Positive growth rates during the last 3 years	
Short Guidelines	<p>1.The society shall adopt a Business Plan for the next 3 years, with quarterly phasing, in conformity with the mandate of the last general body meeting, along with projected profit & loss account, indicating how the assistance sought for will add to its profitability.</p> <p>2. Assistance will be available, on the basis of a Techno-economic Feasibility Study report by a competent person / agency, for purchase / installation of (a) Seed Pre-cleaner, (b) Seed Cleaner-cum-Grader, (c) Indent Cylinder, (d) Conveyor System, (e) Seed Elevator, (f) Seed Treater, (g) Seed Drying Unit, (h) Seed Holding Bins, (i) Weighing Machine, (j) Bag Closer, (k) Other connected equipments/accessories/different sieve sizes, (l) Seed Testing Laboratory Equipments and (m) construction / renovation of Seed godown.</p> <p>3.(i) The construction of seeds godown shall be as per the CPWD or State PWD specification or any other specification laid down in this behalf. The godown shall be properly ventilated, shall have well fitted doors, windows and ventilators and shall be waterproof (control of moisture from floor, walls and roof etc.).</p> <p>(ii) The seeds godown structure shall have protection from rodents (high pucca elevated platform with pucca staircase).</p> <p>(iii) The seeds godown shall have protection from birds (windows/ventilators with jail).</p> <p>(iv) The openings of the seeds godown such as doors, windows, etc. shall be designed in such a manner that the seeds godown can be sealed for effective fumigation, etc.</p> <p>(v) The seeds godown complex shall have an easy approach road, pucca internal roads, proper drainage, arrangements for effective control against fire and theft and also have arrangements for easy loading and unloading of stocks.</p>		
Scale & Pattern of finance	Pattern	Composition	Scale
	Govt. Loan	-	
	State Share	70%	
	Subsidy	20%	
	Society contribution	10%	
NCDC Component	Loan	70%	
	Subsidy	20%	
Documents required (beyond Common Documents)	(i)Information regarding sanctioned staff and the staff in position including the monthly emoluments as well as proposed deployment, (ii) Report on Techno-economic Feasibility Study of the activity, conducted / vetted by a competent authority (iii) Plan for civil construction sanctioned by the appropriate authority and (iv)Quotations for plant, machinery and equipments from the authorised distributor(s) / dealer (s).		
Other points to be noted	A society is not ordinarily entitled to second dose of assistance under the same Scheme within 3 years from the date of last such assistance.		

DEVELOPMENT OF PROCESSING CO-OPERATIVES

Purpose of the Scheme	To enable the co-operatives to set up or expand or modernise processing unit for adding value to the agricultural produces		
Eligibility Criteria (other than common ones)	Society type	Processing Societies, Primary Agricultural Credit Societies (PACS), Primary Agricultural Marketing Societies (PAMS) and Apex Marketing Federation	
	Annual Turnover	Positive growth rates during the last 3 years	
	Other criteria	(i) The society should have sufficient and suitable class of land, connected by a motorable road, for setting up a new processing unit. (ii) The society should have clearance from the Pollution Control Board and clearance/ assurance from the WBSEDCL / other electricity authority for supply of the power required and arrangement for adequate water supply for establishment/ expansion/modernisation of the unit. (iii) The society should preferably have hinterland for production of the agricultural produce to be processed, with adequate marketable surplus and a convincing prospect of marketing the processed goods manufactured in the proposed new / expanded / modernised unit.	
Short Guidelines	1. The society shall adopt a Business Plan for the next 3 years, with quarterly phasing, in conformity with the mandate of the last general body meeting. 2. Assistance will be provided for establishment of new processing units and expansion / modernization / rehabilitation / diversification of existing units on the basis of a techno-economic feasibility study conducted / vetted by a competent and qualified agency accredited by or acceptable to the State Government.		
Scale & Pattern of finance	Pattern	Composition	Scale / Ceiling
	Govt. Loan	50%/	
	State Share	20%	
	Subsidy	20%	*Vide note below
	Society contribution	10%	
NCDC Component	Loan	70%	
	Subsidy	20%	
Documents required (in addition to the Common Documents)	(i)Information regarding sanctioned staff and the staff in position including the monthly emoluments as well as proposed deployment, (ii) Techno-economic feasibility study report in support of the proposed activity, (iii) Plan for civil construction, sanctioned by a competent authority, (iv) Title Deed, Mutation Certificate, Conversion Certificate (if required) and Search-cum-non-encumbrance certificate in respect of the land, (v)Clearance from the Pollution Control Board, (vi) Clearance/ assurance from the WBSEDCL / other electricity authority for supply of the power required and arrangement for adequate water supply for establishment/ expansion/modernisation of the unit and (vii)Documents showing hinterland for production of the agricultural produce to be processed, adequate marketable surplus and the prospect of marketing the processed goods manufactured in the proposed new / expanded / modernised unit.		
Other points to be noted	A society is not ordinarily entitled to second dose of assistance under the same Scheme within 3 years from the date of last such assistance.		
*In case of non-availability of this subsidy component from GoI, the pattern of assistance will be 90% of the Project Cost as loan from NCDC to the State Government and for the Society – 70% Govt. Loan, 20% State Share & 10% Society’s own contribution. However, in deserving cases, the State Government may soften the pattern of financial assistance by lowering the Loan composition and enhancing the State Share composition by a suitable extent.			

ESTABLISHMENT / REPAIR / EXPANSION / MODERNISATION OF COLD STORAGE

Purpose of the Scheme	To create / expand / modernise infrastructure for storage / preservation of potato and other vegetables, fruits, molasses, eggs etc. through controlled humidity, temperature and/or atmosphere.		
Eligibility Criteria (other than common ones)	Society type	Cold Storage Co-operative Societies, Primary Agricultural Marketing Co-operative Societies (PAMS) or PACS or Fruit Processing Societies or Horticulture Co-operative Societies or LAMPS or societies under BCW.	
	Annual Turnover	Full capacity utilisation during the last 3 years for expansion / modernisation of the existing units and projection of at least break even capacity utilisation from the starting year after commissioning for the new / expanded / modernised units.	
	Other criteria	(i) The Society should possess adequate land for setting up the cold storage. (ii) The cold storage is to be used for mainly rental purpose. For ensuring full capacity utilisation, purchase of commodities by the society for making its own business is also desired. (iii) Permission/ clearance from the WBSEDCL to supply power. (iv) No-objection Certificate from the Sabhadhipati of the concerned Zilla Parishad for construction of cold storage. (v) Approval from the Agricultural Marketing Officer of the District. (vi) Report on production of potato for the last five years and projected production of potatoes and other agricultural produces to be stored for the next 5 years in the hinterland of the proposed unit from the Principal Agriculture Officer of the District . (vii) Statement of prices of potato per tonne for the last four years and the quantity of marketable surplus, certified by the Agricultural Marketing Officer of the District.. (viii) Information regarding presence and working status of other existing cold storage(s) in the project area.	
Short Guidelines	1.The society shall adopt a Business Development Plan for the next 3 years, with quarterly phasing, in conformity with the mandate of the last general body meeting. 2.Assistance will be provided for establishment of a new cold storage unit and repair/ expansion / modernization / rehabilitation / diversification of the existing unit on the basis of a techno-economic feasibility study conducted / vetted by BENFED or any Government / Semi-Government body or any institution accredited by the State Government		
Scale & Pattern of finance	Pattern	Composition	Scale / Ceiling
	Govt. Loan	50%	-
	State Share	20%	-
	Subsidy*	20%	*vide note below
	Society contribution	10%	-
NCDC Component	Loan	70%	-
	Subsidy*	20%	*vide note below
* (i) In case of non-availability of this Subsidy component from NHB / GoI, the pattern of assistance will be 90% of the Project Cost as loan from NCDC to the State Government and for the society 70% Government Loan, 20% State Share and 10% own contribution. However, in deserving cases, the State Government may soften the pattern of financial assistance by lowering the Loan composition and enhancing the State Share composition by a suitable extent or continue the present pattern of 40% Govt. Loan, 50% State Share			

(or 30% State Share + 20% Subsidy) and 10% society's contribution.

(ii) Back-ended Capital Investment Subsidy (valid upto 31/03/2012) @ 25% of the Project Cost (cost of Plant and technical civil works), computed on the basis of the normative cost of Rs.4,000.00 per M.T. for establishment / expansion of a cold storage (subject to a ceiling of Rs.50,00,000/- only per unit), Rs.2,000.00 per M.T. for establishment / expansion of onion storage etc. and Rs.1000.00 per M.T. for modernisation of existing cold storage will be provided by NCDC, subject to availability from National Horticulture Board / Government of India. NCDC will initially provide an amount, equivalent to the admissible Subsidy amount, as interest-free loan to the State Government till completion of the unit along with 65% loan component.

Documents required (Beyond Common Documents)	<ul style="list-style-type: none"> (i) Information regarding sanctioned staff and the staff in position including the monthly emoluments (ii) Survey <i>pro forma</i> for cold storage, duly filled in, along with Techno-economic feasibility study report in support of the proposed activity and sketch map of the site and cold storage (prepared by the society and vetted by BENFED or any Government/Semi-Government body or any institution accredited by the State Government) (iii) Plan for civil construction, sanctioned by a competent authority (iv) Title Deed, Mutation Certificate, Conversion Certificate (if required) and Search-cum-non-encumbrance certificate in respect of the land (v) Clearance from the Pollution Control Board (vi) Clearance/ assurance from the WBSEDCL / other electricity authority for supply of the power required and arrangement for adequate water supply for establishment/ expansion / modernisation of the unit (vii) Certificate from the Agriculture / Agricultural Marketing Department showing production of potato and other agricultural produces (to be stored) in the hinterland and adequate marketable surplus justifying full utilisation of the capacity of storing potato in the proposed new / expanded / modernised unit (viii) N.O.C. from the Agriculture Marketing Department regarding setting up of Coldstorage for issuance of licence. (ix) Documents in support of depositing the society contribution in the Bank. (x) Approval of the project from the District planning Committee.
Other points to be noted	<ul style="list-style-type: none"> 1) Usually a minimum capacity of 10000 MT is taken for a viable unit for setting up of a potato cold storage. 2) If a PAMS intends to set up cold storage it can enrol new individual members. 3) Completion period is taken as maximum 18 months from the beginning of the construction of civil works. 4) The society is to adopt a resolution in the meeting of its Board of Directors, entrusting the supervisory work for the construction and allied works of the cold storage to BENFED or any other agency approved by the State Government and the required fee for supervisory works. 5) The Tender Committee, constituted by the Government of West Bengal under the Chairmanship of the Registrar of Co-operative Societies, West Bengal, is authorised to finalise the tenders for the construction of civil, electrical and refrigeration work of the cold storage. 6) The society is to start the function of the cold storage on receiving the completion certificate from the BENFED and obtaining the requisite licence from the Agricultural Marketing Department of the Government of West Bengal for running the cold storage. 7) Five sets of proposals are to be prepared by the intending society.

ESTABLISHMENT / EXPANSION OF MULTI-COMMODITY MINI COLD STORAGE

Purpose of the Scheme	To create infrastructure for storage / preservation of vegetables, fruits, molasses, dates, eggs etc. through controlled humidity, temperature and/or atmosphere in multiple chambers.		
Eligibility Criteria (other than common ones)	Society type	Cold Storage Co-operative Societies, Primary Agricultural Marketing Co-operative Societies (PAMS) or PACS or Fruit Processing Societies or Horticulture Co-operative Societies or LAMPS or societies under BCW.	
	Annual Turnover	Full capacity utilisation during the last 3 years for expansion of the existing units and projection of at least break-even capacity utilisation from the starting year after commissioning for the new / expanded units.	
	Other criteria	(i)The Society should possess adequate land for setting up the mini cold storage. (ii)The mini cold storage is to be used for mainly rental purpose. For ensuring full capacity utilisation, purchase of commodities by the society for making its own business is also desired. (iii)Permission/ clearance from the WBSEDCL to supply power. (iv)No-objection Certificate from the Sabhadhipati of the concerned Zilla Parishad for construction of cold storage. (v) Clearance from the Agricultural Marketing / Horticulture Officer of the District. (vi)Report on Techno-economic Feasibility Study of the mini cold storage project, along with a Marketing Plan and Commodity Calendar for the first 3 years after commissioning of the Project from BENFED or any Government / Semi-Government body or any institution accredited/approved by the State Government. (vii)Information regarding presence and working status of other existing mini cold storage(s) in the project area.	
Short Guidelines	1. The society shall adopt a Business Development Plan for the next 3 years, with quarterly phasing, in conformity with the mandate of the last general body meeting. 2. Assistance will be provided for establishment of a new mini cold storage unit and expansion / diversification of the existing unit on the basis of a techno-economic feasibility study conducted / vetted by BENFED or any Government / Semi-Government body or any institution accredited / approved by the State Government		
Scale & Pattern of finance	Pattern	Composition	Scale / Ceiling
	Govt. Loan	50%	-
	State Share	20%	-
	Subsidy*	20%	*vide note below
	Society contribution	10% (at least)	-
NCDC Component	Loan	70%	-
	Subsidy*	20%	*vide note below
* (i) In case of non-availability of this Subsidy component from NHB / GoI, the pattern of assistance will be 90% of the Project Cost as loan from NCDC to the State Government and for the society 70% Government Loan, 20% State Share and 10% own contribution. However, in deserving cases, the State Government may soften the pattern of financial assistance by lowering the Loan composition and enhancing the State Share composition by a suitable extent or continue the present pattern of 40%			

Govt. Loan, 50% State Share (or 30% State Share + 20% Subsidy) and 10% society's contribution.

(ii) Back-ended Capital Investment Subsidy (valid upto 31/03/2012) @ 25% of the Project Cost (cost of Plant and technical civil works), computed on the basis of the normative cost of Rs.4,000.00 per M.T. for establishment / expansion of a cold storage (subject to a ceiling of Rs.50,00,000/- only per unit), Rs.2,000.00 per M.T. for establishment / expansion of onion storage etc. and Rs.1000.00 per M.T. for modernisation of existing cold storage will be provided by NCDC, subject to availability from National Horticulture Board / Government of India. NCDC will initially provide an amount, equivalent to the admissible Subsidy amount, as interest-free loan to the State Government till completion of the unit along with 65% loan component.

Documents required (other than Common Documents)	<ul style="list-style-type: none"> (i) Information regarding sanctioned staff and the staff in position including the monthly emoluments (ii) Survey <i>pro forma</i> for mini cold storage, duly filled in, along with Report on Techno-economic Feasibility Study of the mini cold storage project, including a Marketing Plan and Commodity Calendar for the first 3 years after commissioning of the Project and sketch map of the site and cold storage (prepared by the society and vetted by BENFED or any Government/Semi-Government body or any institution accredited by the State Government) (iii) Plan for civil construction, sanctioned by a competent authority (iv) Title Deed, Mutation Certificate, Conversion Certificate (if required) and Search-cum-non-encumbrance certificate in respect of the land (v) Clearance from the Pollution Control Board (vi) Clearance/ assurance from the WBSEDCL / other electricity authority for supply of the power required and arrangement for adequate water supply for establishment/ expansion / modernisation of the unit, and (xviii) Documents in support of depositing the society contribution in the Bank. (vii) Approval of the project from the District Planning Committee. (viii) No-Objection Certificate from the Agriculture Marketing Department regarding setting up of Coldstorage for issuance of licence. (ix) Documents in support of depositing the society contribution in the Bank.
Other points to be noted	<ul style="list-style-type: none"> 1) If a PAMS intends to set up a mini cold storage it can enrol new individual members. 2) Completion period is taken as maximum one 18 months from the beginning of the construction of civil works. 3) The society is to adopt a resolution in the meeting of its Board of Directors, entrusting the supervisory work for the construction and allied works of the cold storage to BENFED or any other agency approved by the State Government and the required fee for supervisory works. 4) The Tender Committee, constituted by the Government of West Bengal under the Chairmanship of the Registrar of Co-operative Societies, West Bengal, is authorised to finalise the tenders for the construction of civil, electrical and refrigeration work of the cold storage. 5) The society is to start the function of the cold storage on receiving the completion certificate from the BENFED and obtaining the requisite licence from the Agricultural Marketing Department of the Government of West Bengal for running the cold storage. 6) Five sets of proposals are to be prepared by the intending society.

CONSTRUCTION / REPAIR / RENOVATION / EXPANSION OF RURAL GODOWNS

Purpose of the Scheme	To enable the societies to develop their business, particularly storage and distribution of agricultural inputs, essential consumer articles and pledge or outright marketing of agricultural produces with an aim to attain or sustain viability.		
Eligibility Criteria (Other than Common ones)	Society type	Processing Co-operatives, PACS, PAMS and other types of co-operative societies operating in rural / semi-urban areas	
	Other criteria	The society must possess sufficient land of the required classification, size and shape for construction /expansion of godown (along with other admissible civil works), duly connected by a fair-weather motorable road and a market place in the vicinity.	
Short Guidelines	1. Usually, assistance is provided for construction of rural godowns of 50 M.T. and 100 M.T. capacities for the PACS and in the range of 250 to 5000 M.T. capacity for the PAMS and in special cases, assistance is also provided for larger sizes of godowns of 10000 M.T. capacity and above depending upon the potential. For developing primary cooperatives into growth centres at the village level, assistance applied for may include provision for construction of an office room, a shop for sale of consumer articles and a residence for the Manager (wherever deemed essential) with the rural godown. 2. The society shall adopt a Business Development Plan for the next 3 years, with quarterly phasing, in conformity with the mandate of the last general body meeting, to expand its non-credit business and for fuller utilisation of the godown proposed to be constructed / renovated / expanded.		
Scale & Pattern of finance	Pattern	Composition	Scale
	Govt. Loan	50%	
	State Share	20%	
	Subsidy*	20%	*vide note below
	Society contribution	10%	
* (i) However, in deserving cases, the State Government may soften the pattern of financial assistance by lowering the Loan composition and enhancing the State Share composition by a suitable extent (ii) Back-ended Capital Investment Subsidy under Gramin Bhandaran Yojana (valid upto 31/03/2012) may obtained @ 25% (for the general / 33.33% for the SC/ST co-operatives) of the normative project cost as stipulated below:- 1. For godowns up to 1000 tonnes capacity – Project cost as appraised by NCDC or actual cost or Rs.2500/- per tonne of storage capacity, whichever is lower; 2. For godowns exceeding 1000 tonnes capacity – Project cost as appraised by NCDC or actual cost or Rs.1875/- per tonne of storage capacity, whichever is lower. However, for godowns exceeding 10,000 tonnes capacity, the subsidy would be restricted to that admissible for capacity of 10,000 tonnes only; and 3. For renovation of godowns – Project cost as appraised by NCDC or actual cost or Rs.625/- per tonne of storage capacity, whichever is lower. [N.B.:- No beneficiary shall draw subsidy for the godown project or any of its component from more than one source and the capacity of godown shall be calculated @ 0.4 M.T. per cubic metre]			
NCDC Component	Loan	70%	
	Subsidy	20%	*vide note below
* Back-ended Capital Investment Subsidy under <i>Gramin Bhandaran Yojana</i> (valid upto 31/03/2012) may obtained @ 25% (for the general) or @33.33% for the co-operatives formed by the Women Farmers/SC/ST), computed on the basis of the normative project cost as stipulated below:- 1. For godowns up to 1000 tonnes capacity – Project cost as appraised by NCDC or actual cost or Rs 2500/-per tonne of storage capacity, whichever is lower;			

2. For godowns exceeding 1000 tonnes capacity – Project cost as appraised by NCDC or actual cost or Rs 1875/- per tonne of storage capacity, whichever is lower. However, for godowns exceeding 10,000 tonnes capacity, the subsidy would be restricted to that admissible for capacity of 10,000 tonnes only; and 3. For renovation of godowns - Project cost as appraised by NCDC or actual cost or Rs.625/- per tonne of storage capacity, whichever is lower. [N.B.:- No beneficiary shall draw subsidy for the godown project or any of its component from more than one source and the capacity of godown shall be calculated @ 0.4 M.T. per cubic metre]	
Documents required (other than Common ones)	(i) Information regarding sanctioned staff and the staff in position including the monthly emoluments (ii) Title Deed, Mutation Certificate, Conversion Certificate (if required) and Search-cum-non-encumbrance certificate in respect of the land,
Other points to be noted	A society is not ordinarily entitled to second dose of assistance under the same Scheme within 3 years from the date of last such assistance.

ESTABLISHMENT OF CO-OPERATIVE FARMERS' SERVICE CENTRES UNDER NCDC SCHEME

Purpose of the Scheme	To reduce the number of distribution tiers and allow maximum distribution margin to primary societies and to develop those societies as “Single Window” centres for providing all the inputs required by the farmer-members.		
Eligibility Criteria (Other than Common ones)	Society type	All types of primary co-operatives engaged in retail distribution of fertilisers and other agricultural inputs and non-credit activities.	
Short Guidelines	The society shall adopt a Business Plan for the next 3 years, with quarterly phasing, in conformity with the mandate of the last general body meeting.		
Scale & Pattern of finance	Pattern	Composition	Scale
	Govt. Loan /State Share	80%	
	Subsidy	20%	
NCDC Component	Loan	80%	
	Subsidy	20%	
Documents required	All Common Documents		
Other points to be noted	The society is not ordinarily entitled to second dose of assistance under the same Scheme within 3 years from the date of last such assistance.		
*In case of non-availability of this subsidy Component from GoI, the pattern of assistance will be 100% of the Project Cost as loan from NCDC to the State Government and for the Society – 100% Government Share			

MARGIN MONEY LOAN UNDER STATE PLAN FOR COMMERCIAL TRADING OF POTATO/ FRUITS & VEGETABLES

Purpose of the Scheme	To enable the society to initiate / expand its own business on table potato and seed potatoes for optimum utilisation of the storage capacity.	
Eligibility Criteria (Other than Common ones)	Society type	Co-operative Cold Storage Society or Co-operative Society having Cold Storage unit(s)/ Mini Cold Storage unit(s).
Short Guidelines	The society shall adopt a Business Plan for the next 10 years, showing the surplus out of which the loan along with the interest to be repaid to the State Govt. as the term of loan for repayment covers nine years.	
Scale & Pattern of finance	Pattern	Composition
	Govt. Loan/ State Share	40% of the Working Capital requirement
Documents required	All Common Documents	
Other points to be noted	The society should have no previous dues in respect of this type of financial assistance	
• 40% of the amount required for commercial trading of potato/ other commodities will be provided by the State Government.		

COMPUTERIZATION OF CO-OPERATIVE SOCIETIES

Purpose of the Scheme	To enable the societies to develop their business by installing computers and evolve effective Management Information Systems with an aim to attain or sustain viability.		
Eligibility Criteria (Other than Common ones)	Society type	State-Level Federations/Societies, district-level Societies and processing societies, PACS, PAMS and Co-operative Banks.	
	Other criteria	The society should have a specific programme adopted in its Board meeting for computerisation of specified activities.	
Short Guidelines	1. Usually, assistance is provided for hardware, site preparation including requisite furniture, system and application software and training. 2. The society shall adopt a Business Development Plan for the next 3 years, with quarterly phasing, in conformity with the mandate of the last general body meeting, to expand its non-credit business and for fuller utilisation of the computer hardware and software purchased / developed with the assistance sought for.		
Scale & Pattern of finance	Pattern	Composition	Scale
	Govt. Loan	50%	
	State Share	20%	
	Subsidy	20%	
	Society contribution	10%	
NCDC Component	Loan	70%	
	Subsidy	20%	
Documents required (Other than Common Documents)	(i) Information regarding hands (existing / future) to be deployed for the computer operations (ii) Details of Computer Hardware & Software requirement with quotations from authorised dealers of hardware and technically qualified software expert.		

EQUIPMENT FINANCING SCHEMES FOR CO-OPERATIVE SOCIETIES

Purpose of the Scheme	To provide need-based assistance to co-operative societies for acquisition of capital goods / equipments, both indigenous and imported, not related to any specific projects. Here 'capital goods/ equipment' means identifiable items of plant, machinery or other equipments / machines for development of agricultural produces and includes equipments relating to value addition / modernisation / expansion / balancing / replacement / energy saving / quality control / transportation / pollution control and environmental protection / process control equipment / fire fighting / material handling/ computers/equipments or machinery for development of agricultural production/ or other purposes which are not related to any specific project. In appropriate cases, it would also include need-based incidental civil works and miscellaneous fixed assets.		
Eligibility Criteria (Other than Common ones)	Society type	The societies engaged in production, processing, marketing, import and export of agricultural produces, foodstuff, poultry feed and notified commodities	
	Other criteria	The society should have been in operation for the last 4 years, preferably have a good track record of performance and of sound financial position earning cash profits during the preceding 3 financial years and have a positive net worth and should not be in default to the Government/ financial institutions/ banks in payment of its dues.	
Short Guidelines	1. Assistance is provided for a varied range of activities as elaborated in the purpose of the Scheme. 2. The society shall adopt a Business Development Plan for the next 3 years, with quarterly phasing, in conformity with the mandate of the last general body meeting, to expand its business with the help of the assistance sought for.		
Scale & Pattern of finance	Pattern	Composition	Scale
	Govt. Loan	40%	Assistance under the Scheme will be upto 80% of the cost, normally subject to a minimum of Rs.15.00 lac and maximum of Rs.200.00 lac.
	State Share	20%	
	Subsidy	20%	
		Society contribution	20%
NCDC Component	Loan	60%	
	Subsidy	20%	
Documents required (Other than Common Documents)	Details of capital goods / equipments required along with quotations from authorised dealers of the items, plan and estimate for the civil work to be performed (prepared by a qualified engineer) and an expert opinion on the need for replacement / acquisition of the capital goods proposed.		
Other points to be noted	Normally, a society which has availed assistance under this scheme will not be eligible for a second dose of assistance unless and until it has repaid at least 50% of its previous dues.		
N.B. : (1) All the loans/share under the Marketing and Processing and CFSC Sector, if backed by NCDC borrowing, will be repayable/ redeemable in 5 years, till revision of the period by NCDC.			
(2) All the loans/share under Processing, cold storage & godown CFSC Sector, if backed by NCDC borrowing, will be repayable/ redeemable in 8 years inclusive of maximum moratorium of 12 months, till revision of the period by NCDC.			
(3) All the loans/share under Processing, cold storage Marketing & Godown Sector, if backed by the State Government on its own, will be repayable/ redeemable in 10 years with no moratorium.			

Annexure to Notification No – 168–Coop/CO/O/F/8P-16/2009 dated 14.01.2010 with the concurrence of the Finance Department vide their U.O. NO 2952, Group - AI Dated 30.12.2009

CONSUMER SECTOR

DEVELOPMENT OF CONSUMER COOPERATIVE SOCIETIES

<p>1. Purpose & Guidelines of the scheme:</p>	<p>Consumer Cooperative societies spread over the whole of West Bengal through a large 3-tier network for distribution of consumer articles at competitive and reasonable prices to the people of both rural and urban areas and thus trying to reach more and more middle and lower class of people to stabilize the market price maintaining standard of articles and to protect to some extent exploitation of those consumers by the unscrupulous traders.</p> <p>In the light of globalization and market economy consumer cooperatives have to re-orient their activities so as to bring about more disciplines within the three tier structure thereby enabling them to reap the benefit of changed economic scenario. In order to make consumer cooperatives play a greater role in the distributive trade set up in West Bengal financial assistances under this scheme is provided in the shape of Share Capital: For strengthening the working Capital Base. Loan-cum-Grant: i. For creation/ extension/ repairing of infrastructure i.e. Self service counter, Retail shop, Retail outlet etc. ii. For computerization iii. For introduction of home delivery system. Iv. For purchase of furniture & fixture. v. For expansion of business activities. vi. For managerial subsidy.</p>
<p>2. Eligibility Criteria:</p>	<p>i. AGM & Election of the Board should preferably be regular in accordance with law.</p> <p>ii. Eligibility for State Share should conform to the provision of the By-laws of the society.</p> <p>iii. The society should have positive net worth not less than 100% of paid up share capital i.e. there should be no erosion in the paid share up share capital.</p> <p>iv. No reported cash defalcation/ cash losses during the last 3 (three) years.</p> <p>v. Statutory Audit should preferably be regular and there should be a trend of improvement in the financial position of the society over the years and it should preferably earn net profit at least one year out of last 3 (Three) years. In exceptional cases discretion lies with the RCS, WB.</p> <p>vi. The society has utilized the Government assistances sanctioned previously.</p> <p>vii. The reason for recommending financial assistances must be justified.</p>

	<p>viii. Where the society is running in loss or has accumulated losses, the society must give a comprehensive programme/ project to show that further dose of financial assistances will help the society to achieve viability. The Programme/Project so prepared by the society should be countersigned by the Range ARCS along with his specific comments on the same.</p> <p>ix. Audit fee, Contribution towards Co-operative Education Fund must be upto date.</p>
3. Beneficiaries:	<p>Scheme is extended for assisting all types of Consumer Cooperative Societies viz., CONFED, Wholesale Consumers' Cooperative societies, Primary Consumers' Cooperative Societies, Students' Consumers' Cooperative Societies.</p> <p>Selection of societies needs to be required on the basis of business potentiality.</p>
4. Scale of Finance & Pattern of Assistances:	<p>Loan / Share= 50%</p> <p>Grant = 50%</p> <p>Maximum State-Share eligibility will be Rs.5 lakh or 5 times of the Share capital paid up by the non-Government Share, which ever is lower.</p>
5.Necessary Documents To be submitted:	<p>i. Application for Financial assistances in the prescribed format to be duly recommended by the appropriate authority.</p> <p>ii. Photocopy of the relevant provision of the By-law in respect of eligibility for State Share capital contribution.</p> <p>iii. Resolution of the Board meeting praying for Financial assistances.</p> <p>iv. Common Checklist containing vital information of last 3 (three) years regarding financial position of the society.</p> <p>v. Last 3 (three) years statement of Accounts, of which 1 (one) year must be audited.</p> <p>vi. Business Development Project Report for coming 3 (three) years.</p> <p>vii. Resolution of the Annual General Meeting.</p> <p>viii. Document showing redemption of state Share (if any).</p> <p>ix. Utilization certificate regarding Financial assistances already received by the society and the same should be counter signed by the appropriate authority (if any).</p> <p>x. Documents showing payment of Audit Fee, Cooperative Education Fund.</p>

DISTRIBUTION OF CONSUMER ARTICLES IN RURAL AREAS

<p>1. Purpose & Guidelines of the scheme:</p>	<p>Consumer Cooperative societies spread over the whole of West Bengal through a large 3-tire network for distribution of consumer articles at competitive and reasonable prices to the people of both rural and urban areas and thus trying to reach more and more middle and lower class of people to stabilize the market price and check to some extent from exploitation.</p> <p>In the light of globalization and market economy consumer cooperatives have to re-orient their activities so as to bring about more disciplines within the three tired structure thereby enabling them to reap the benefit of changed economic scenario. In order to make consumer cooperatives play a greater role in the distributive trade set up in West Bengal financial assistances is provided to different types of consumer Cooperatives.</p> <p>Financial Assistances under this scheme will be admissible to the eligible societies in the shape of –</p> <p>Share Capital: For strengthening the working (proposed) Capital Base of the society.</p> <p>Grant: i. For creation/ extension/ repairing of infrastructure i.e. Self service counter, Retail Shop Retail outlet etc. ii. For computerization iii. For purchase of furniture & fixture. iv. For expansion of business activities. v. For providing managerial subsidy.</p> <p>NCDC component: i. For infrastructural Development (Loan & Share) ii. Any other purpose, as per order</p>
<p>2. Eligibility Criteria:</p>	<p>i AGM & Election of the Board should preferably be regular in accordance with law. In exceptional cases discretion lies with the RCS, WB.</p> <p>ii. Eligibility for State Share as per provision of the By-law of the society is to be scrutinized.</p> <p>iii. There should have positive net worth i.e. there should be no erosion in the paid share up share capital.</p> <p>Iv. No reported cash defalcation/ cash losses during the last 3 (three) years.</p> <p>v. Statutory Audit should preferably be regular and there should be a trend of improvement in the financial position of the society over the years and it should preferably earn net profit at least one year out of last 3 (three)years. In exceptional cases discretion lies with the RCS, WB.</p> <p>vi. The society has utilized the Government assistances sanctioned previously.</p> <p>vii. The reason for recommending financial assistances must be justified on the basis of business potential and managerial capabilities of the society</p>

	<p>viii. Where the society is running in loss or has accumulated losses, the society must give a comprehensive programme/ project to show that further dose of financial assistances will help the society to achieve viability. The Programme/Project so prepared by the society should be countersigned by the Range Assistant Registrar of Co-operative Societies along with his specific comments on the same.</p> <p>ix. Audit fee, contribution towards Cooperative Education Fund must be up to date.</p>
3. Beneficiaries:	Scheme is extended for assisting PACS, having consumer business Primary Consumers' Cooperative societies and Students' Consumers Cooperatives having working capital less than Rs.25 lakhs.
4. Scale of Finance & Pattern of Assistances:	<p>Loan / Share= 50%</p> <p>Grant = 50%</p> <p>Maximum State-Share eligibility will be Rs.5 lakh or 5 times of the Share capital paid up by the non-Government Share, which ever is lower.</p>
5.Necessary Documents To be submitted:	<p>i. Application for Financial assistances in the prescribed format to be duly recommended by the appropriate authority.</p> <p>ii. Photocopy of the relevant provision of the By-law in respect of eligibility for State Share capital contribution.</p> <p>iii. Resolution of the Board meeting praying for Financial assistances.</p> <p>iv. Common Checklist containing vital information of last 3 (three) years regarding financial position of the society.</p> <p>v. Last 3 (three) years statement of Accounts, of which 1 (one) year must be audited.</p> <p>vi. Business Development Project Report for coming 3 (three) years.</p> <p>vii. Resolution of the Annual General Meeting.</p> <p>viii. Document showing redemption of state Share (if any).</p> <p>ix. Utilization certificate regarding Financial assistances already received by the society and the same should be counter signed by the appropriate authority (if any).</p> <p>x. Documents showing payment of Audit Fee, Cooperative Education Fund.</p>

Annexure to Notification No 169–Coop/CO/O/F/8P-17/2009 dated 14.01.2010 with the concurrence of the Finance Department vide their U.O. NO 2953, Group - AI dated 30.12.2009

HOUSING SECTOR

DEVELOPMENT OF HOUSING COOPERATIVES

1. Purpose & Guidelines of the scheme:	<p>With a view to combating the acute problem of housing in both the rural and urban sector, the West Bengal State Cooperative Housing Federation (HOUSEFED) was formed with the main objective to provide loans to affiliated Primary Housing Societies, which is subsequently extended to individuals. In addition to that HOUSEFED has acquired plots of land to construct own housing projects.</p> <p>But the housing problem is not being adequately addressed due to lack of fund flow. In order to combat the situation financial assistances is provided in the shape of Share Capital Assistance in order to strengthen the working capital bases of the society.</p>
2. Eligibility Criteria:	<p>i. AGM & Election of the Board should preferably be regular in accordance with law. In exceptional cases discretion lies with the RCS, WB.</p> <p>ii. Eligibility for State Share as per provision of the By-law of the society is to be scrutinized.</p> <p>iii. There should be no erosion in the paid share up share capital.</p> <p>Iv. No reported cash defalcation/ cash losses during the last 3 (three) years.</p> <p>v. Statutory Audit should preferably be regular and there should be a trend of improvement in the financial position of the society over the years and it should preferably earn net profit at least one year out of last 3 (three) years. In exceptional cases discretion lies with the RCS, WB.</p> <p>vi. The society has utilized the Government assistances sanctioned previously.</p> <p>vii. The reason for recommending financial assistances must be justified.</p>
3. Beneficiaries:	Scheme is extended for assisting West Bengal State Cooperative Housing Federation (HOUSEFED)
4. Scale of Finance & Pattern of Assistances:	<p>Share Capital = 100%</p> <p>Maximum quantum of State Share contribution would be 5 (five) times of the Paid up Share Capital.</p> <p>The quantum of assistances under the scheme would be considered on the basis of volume of business and/or availability of own fund raising for working capital.</p>
5. Necessary	i. Application for Financial assistances in the prescribed format to be

<p>Documents To be submitted:</p>	<p>duly recommended by the appropriate authority.</p> <ul style="list-style-type: none"> ii. Photocopy of the relevant provision of the By-law in respect of eligibility for State Share capital contribution. iii. Resolution of the Board meeting praying for financial assistances. iv. Common Checklist containing vital information of last 3 (three) years regarding financial position of the society. V. Last 3(three) years statement of Accounts, of which 1 (one) year must be audited. vi. Business Development Project Report for coming 3 (three) years vii. Resolution of the Annual General Meeting. viii. Document showing redemption of state Share (if any). ix. Utilization certificate regarding Financial assistances already received by the society and the same should be counter signed by the appropriate authority (if any). x. Documents showing payment of Audit Fee, Cooperative Education Fund.
-----------------------------------	--

INDUSTRY SECTOR

DEVELOPMENT OF UNEMPLOYED ENGINEERS COOPERATIVES

<p>1. Purpose & Guidelines of the scheme:</p>	<p>Engineers' Cooperatives are formed by the unemployed Engineers/ Graduates to address the problem of unemployment by gainful employment through Self Help. Apart from exemption from repayment of earnest money, 20% of work is kept reserved for such societies. But dearth of required capital as well as stiff competition from the private organization results in failure to execute important contractual work offered by different work awarding agencies.</p> <p>In view of the above circumstances, it becomes justifiably necessary to boost up the financial strength of Engineers Cooperatives by providing Financial Assistances.</p> <p>Financial Assistances under this scheme will be admissible to the eligible societies in the shape of-</p> <p>Share Capital: For strengthening the working Capital Base of the society.</p> <p>Grant i For purchase of furniture & fixture. ii For computerization.</p> <p>Selection of societies needs to be required on the basis of business potentiality.</p>
<p>2. Eligibility Criteria:</p>	<p>i. AGM & Election of the Board should preferably be regular in accordance with law. In exceptional cases discretion lies with the RCS, WB.</p> <p>ii. Eligibility for State Share as per provision of the By-law of the society is to be scrutinized.</p> <p>iii. There should have positive net worth i.e. there should be no erosion in the paid share up share capital.</p> <p>iv. No reported cash defalcation/ cash losses during the last 3 (three) years.</p> <p>v. Statutory Audit should preferably be regular and there should be a trend of improvement in the financial position of the society over the years and it should preferably earn net profit at least one year out of last 3 (three) years. In exceptional cases discretion lies with the RCS, WB. The quantum of assistances under the scheme would be considered on the basis of volume of business of cooperatives and/or availability of owned fund raising for working capital.</p> <p>vi. The society has utilized the Government assistances sanctioned previously.</p> <p>vii. The reason for recommending financial assistances must be justified.</p> <p>viii. Where the society is running in loss or has accumulated losses, the society must give a comprehensive programme/ project to show that</p>

	<p>further dose of financial assistances will help the society to achieve viability. The programme/Project so prepared by the society should be countersigned by the Range ARCS along with his specific comments on the same.</p> <p>ix. Audit fee, contribution towards Cooperative Education Fund must be up-to-date.</p>
3. Beneficiaries:	Scheme is extended for assisting Primary Engineers' Cooperative societies.
4. Scale of Finance & Pattern of Assistances:	<p>Share Capital = 90% Grant = 10%</p> <p>Maximum quantum of State Share contribution would be 5 (five) times of the Paid up Share Capital or Rs.2 lakh which ever less is. The assistance of Share and Grant would be in the ratio of 9:1. Relaxation may be allowed in exceptional cases.</p> <p>The quantum of assistances under the scheme would be considered on the basis of volume of business of cooperatives and/or availability of owned fund raising for working capital.</p>
5. Necessary documents to be submitted:	<ul style="list-style-type: none"> (i) Application for Financial assistances in the prescribed format to be duly recommended by the appropriate authority. (ii) Photocopy of the relevant provision of the By-law in respect of eligibility for State Share capital contribution. (iii) Resolution of the Board meeting praying for financial assistances. (iv) Common Checklist containing vital information of last 3 (three) years regarding financial position of the society. (v) Last 3(three) years' statement of Accounts, of which 1(one) year must be audited. (vi) Business Development Project Report for coming 3 (three) years (vii) Resolution of the Annual General Meeting. (viii) Document showing redemption of state Share (if any). (ix) Utilization certificate regarding Financial assistances already received by the society and the same should be counter-signed by the appropriate authority(if any) (x) Documents showing payment of Audit Fee, Cooperative Education Fund. (xi) Documents showing unemployment status of the members.

DEVELOPMENT OF LABOUR CONTRACT COOPERATIVES

<p>1. Purpose & Guidelines of the scheme:</p>	<p>Labour Contract Cooperative Societies are formed to improve the economic condition of the labourers as well as to safeguard their interest from the exploitation of the private contractors and promoters and thus the problem of unemployment are tried to be mitigated and these societies get preferential treatment with regard to allotment of specific types of jobs.</p> <p>As most of the members of this type of societies belong to economically weaker section, these societies suffer from paucity of fund which ultimately results in delay/ failure to execute contractual work offered by different work awarding agencies.</p> <p>With a view to solving the problem, it becomes justifiably necessary to boost up the financial strength of Labour Contract Cooperatives by providing Financial Assistances.</p> <p>Financial Assistances under this scheme will be admissible to the eligible societies in the shape of-</p> <p>Share Capital: For strengthening the working Capital Base of the society.</p> <p>Grant cum Loan: i For purchase of furniture & fixture. ii For computerization. iii For expansion of business activities iv For managerial subsidy.</p>
<p>2. Eligibility Criteria:</p>	<p>(i) AGM & Election of the Board should preferably be regular in accordance with law.</p> <p>(ii) Eligibility for State Share as per provision of the By-law of the society is to be scrutinized.</p> <p>(iii) There should have positive net worth, i.e., there should be no erosion in the paid share up share capital. The quantum of assistances under the scheme would be considered on the basis of volume of business of cooperatives and/or availability of own fund raising for working capital.</p> <p>(iv) No reported cash defalcation/ cash losses during the last 3 (three) years.</p> <p>(v) Statutory Audit should preferably be regular and there should be a trend of improvement in the financial position of the society over the years and it should preferably earn net profit at least one year out of last 3 (three) years. Selection of societies needs to be required on the basis of business potentiality.</p> <p>(vi) The society has utilized the Government assistances sanctioned previously.</p> <p>(vii) The reason for recommending financial assistances must be justified.</p> <p>(viii) Where the society is running in loss or has accumulated losses, the society must give a comprehensive programme/ project to show that further dose of financial assistances will help the society to achieve viability. The Programme/Project so prepared by the society should be countersigned by the Range ARCS along with his specific comments on the same.</p> <p>(ix) Audit fee, contribution towards Cooperative Education Fund must be up-to-date.</p>
<p>3. Beneficiaries:</p>	<p>Scheme is extended for assisting Labour Contract Cooperative societies and</p>

	Forest Labour Cooperative Societies.
4. Scale of Finance & Pattern of assistances:	<p>Share Capital = 80%</p> <p>Grant-cum-loan = 20%</p> <p>Maximum quantum of State Share contribution would be 5 (five) times of the Paid Share Capital or Rs.2 lakhs which ever less is. The assistance of Grant and Loan would be in the ratio of 1:1.</p>
5. Necessary Documents to be submitted:	<p>(i) Application for Financial assistances in the prescribed format to be duly recommended by the appropriate authority.</p> <p>(ii) Photocopy of the relevant provision of the By-law in respect of eligibility for State Share Capital contribution.</p> <p>(iii) Resolution of the Board meeting praying for financial assistances.</p> <p>(iv) Common Checklist.</p> <p>(v) Last 3(three) years statement of Accounts, of which 1(one) year must be audited.</p> <p>(vi) Business Development Project Report for coming 3 (three) years</p> <p>(vii) Resolution of the Annual General Meeting.</p> <p>(viii) Document showing redemption of state Share (if any).</p> <p>(ix) Utilization certificate regarding Financial assistances already received by the society and the same should be counter-signed by the appropriate authority(if any)</p> <p>(x) Documents showing payment of Audit Fee, Cooperative Education Fund.</p>

GUIDELINES
ON
FINANCIAL PROPOSALS
FOR
DIFFERENT SECTORS
UNDER
CO-OPERATION DEPARTMENT

DEPARTMENT OF COOPERATION
GOVERNMENT OF WEST BENGAL

**GUIDELINES
ON
FINANCIAL PROPOSALS
FOR
DIFFERENT SECTORS
UNDER
CO-OPERATION DIRECTORATE**

**DEPARTMENT OF COOPERATION
GOVERNMENT OF WEST BENGAL**

**GUIDELINES
ON
FINANCIAL PROPOSALS
FOR
DIFFERENT SECTORS
UNDER
CO-OPERATION DIRECTORATE**

**DEPARTMENT OF COOPERATION
GOVERNMENT OF WEST BENGAL**

