

## **GRAMIN BHANDARAN YOJANA/RURAL GODOWN SCHEME**

The objective of rural godown scheme is to provide the farming community with facilities for scientific storage so that wastage and produce deterioration are avoided and also to enable it to meet its credit requirement without being compelled to sell the produce at a time when the prices are low. The scheme extended from 26 /06 /2008 to 31.03.2012. Other than scientific storage capacity with allied facilities in rural areas to meet the requirements of farmers for storing farm produce, there were objectives like processed farm produce and agricultural inputs; promotion of grading, standardization and quality control of agricultural produce to improve their marketability; prevention of distress sale immediately after harvest by providing the facility of pledge financing and marketing credit. This will strengthen agricultural marketing infrastructure in the country by paving the way for the introduction of a national system of warehouse receipts in respect of agricultural commodities stored in such godowns and to reverse the declining trend of investment in agriculture sector by encouraging private and cooperative sectors to invest in the creation of storage infrastructure in the country.

### **SALIENT FEATURES**

#### **Eligible Organizations**

The project for construction of rural godowns can be taken up by individuals, farmers, Group of farmers/growers, Partnership/ Proprietary firms, Non-Government Organizations (NGO's), Self Help Groups (SHGs), Companies, Corporations, Co-operatives, Local Bodies other than Municipal Corporations, Federations, Agricultural Produce Marketing Committees, Marketing Boards and Agro Processing Corporations in the entire country. Assistance for renovation of rural godowns will, however, be restricted to godowns constructed by cooperatives only.

#### **Size**

Capacity of a godown shall be decided by an entrepreneur. However, subsidy under the scheme shall be restricted to a minimum capacity of 100 tonnes and maximum capacity of 10,000 tonnes.

Rural godowns of smaller size upto 50 tonnes capacity will also be eligible for subsidy under the scheme as a special case based on viability analysis depending on the topography/special requirement of the State/Region. In hilly areas\*, rural godowns of smaller size upto 25 tonnes capacity will also be eligible for subsidy. For this, NABARD will issue appropriate guidelines.

\*where the project site is located at a height of more than 1000 meters above mean sea level.

#### **Credit Linked Assistance**

Subsidy under the scheme is linked to institutional credit and will be available to only such projects as are financed by Commercial Banks, Regional Rural Banks, State Cooperative

Banks (SCBs), State Co-operative Agricultural and Rural Development Bank (SCARDBs), Agricultural Development Finance Companies (ADFCs), North Eastern Development Finance Corporation (NEDFI), Urban Cooperative Banks etc. Loan to the entrepreneurs from banks for the construction of godowns would carry an adequate long-term repayment period.

Assistance under the scheme shall be available on capital cost of construction of godown including the cost of allied facilities like boundary wall, internal road, platform, internal drainage system, weighing, grading, packaging, quality certification, warehousing facilities which are functionally required to operate the godown.

### **Pledge Loan Facility**

The farmers keeping their produce in the godowns shall be eligible to avail pledge loan on hypothecation of their produce. The terms and conditions governing pledge loans viz. margin, rate of interest, period of pledge, amount etc. will be as per the guidelines issued by RBI/NABARD and as per normal banking practices followed by the financial institutions.

### **Target**

Under the Scheme, creation of new **85 lakh tonnes** and renovation of **5 lakh tonnes** of rural storage capacity is targeted. **(Total 90 Lakh M.T.)**

5 lakh tonnes would be reserved for small farmers and 5 lakh tonnes for cooperatives **during the XI Plan but a conscious decision for diverting this reserved quota to other categories can be taken by the Committee to be constituted in the Ministry as stated above**

### **Insurance**

It will be the responsibility of the owner of the godown to have the insurance for the godown.

### **Subsidy**

Subsidy for the projects under the scheme shall be released through NABARD for projects financed by Commercial, Cooperative and Regional Rural Banks, ADFCs, SCBs, SCARDBs, NEDFI and scheduled PUCBs and other institutions eligible for refinance from NABARD and through NCDC for projects financed by NCDC or by Cooperative Banks in accordance with its eligibility guidelines.

## **INSTITUTIONAL LENDING**

### **Eligible Financing Institutions**

The eligible financing institutions under the scheme are:-

- i) Commercial Banks, Regional Rural Banks (RRBs), State Cooperative Banks (SCBs), State Co-operative Agricultural and Rural Development Banks (SCARDBs), Agricultural Development Finance Companies (ADFCs), Scheduled Urban Coop. Banks, North Eastern Development Finance Corporation (NEDFI), and such other institutions eligible for refinance by NABARD.
- ii) NCDC and Cooperative Banks recognized by NCDC in accordance with its eligibility guidelines.

**PATTERN OF ASSISTANCE**

**i) FOR PROJECTS FOR WHICH SUBSIDY ROUTED THROUGH NABARD**

Pattern of funding

	Projects located in States/ areas other than NE States/ hilly areas, and projects not belonging to women farmers/ SC/ ST entrepreneurs & their self-help groups/ cooperatives	
Source of finance	Farmers@, Agriculture Graduates, Cooperatives and State / Central Warehousing Corporations.	Individuals, Companies and Corporations etc.
Owner's minimum contribution*	25%	25%
Subsidy from the Govt.	25%	15%
Term loan from eligible Financing institutions (Minimum)	50%	50%

\* Cost of land not exceeding 10% of the project cost can form part of the owner's contribution.

\*\* Where the project site is located at a height of more than 1000 meters above mean sea level.

\*\*\* In case of partnership/ co-ownership, the ownership of women partners/ members shall be to the extent of 50% or more in the project to consider an application under the category of women farmer.

\*\*\*\* SC/ST Cooperative to be certified by the concerned officer of the State Government.

**Mode of release**

a) **Advance subsidy:** 50% of the subsidy amount will be released to NABARD by Dept of Agriculture and Cooperation in advance. Accordingly NABARD would release subsidy to participating banks in advance for keeping the same in the Subsidy Reserve Fund Account of the concerned borrower. This amount of 50% advance subsidy would be released by NABARD to the participating banks on submission of a project profile-cum-claim form (Annexure-I).

b) **Final subsidy:** The remaining 50% of the subsidy amount would be disbursed to the participating bank(s) by NABARD after conduct of an inspection by a Joint Inspection Committee comprising of officers from NABARD, participating bank and Directorate of Marketing & Inspection (DMI) in the concerned State.

ii) **FOR PROJECTS FOR WHICH SUBSIDY ROUTED THROUGH NCDC**

**Pattern of funding**

For Cooperatives located in the States/ areas other than NE States/ hilly areas, and projects not belonging to women farmers/ SC/ ST entrepreneurs & their self-help groups/ cooperatives

<u>From NCDC to State Govt. society</u>	<u>From State Govt. to society</u>
Term loan - 65%	Term loan - 50%
Subsidy - 25%	Share Capital - 15%
	Subsidy - 25%
	Society share - 10%

For Cooperatives located in NE States/ hilly areas/ & projects belonging to Women Farmers/ SC/ST entrepreneurs & their self-help groups/ Co-operatives

<u>From NCDC to State Govt. society</u>	<u>From State Govt. to society</u>
Term loan - 56.67%	Term loan - 50.00%
Subsidy - 33.33%	Share Capital - 06.67%
	Subsidy - 33.33%
	Society share - 10.00%

### Through Cooperative Banks / directly to Cooperative Societies

S.No.	Source of Finance	Cooperatives located in the States/ areas other than NE States/ Hilly areas and cooperatives not belonging to women farmers/ SCs/ STs/ their self-help groups	Cooperatives located in NE States/ Hilly areas* and for <b>Women Farmers/ their self help groups / co-operatives and SC/ST entrepreneurs &amp; their Co-operatives</b>
i)	Promoter's contribution (Minimum)**	25%	20%
ii)	Subsidy from the Govt	25%	33.33%
iii)	Term loan (Minimum)	50%	46.67%

\* Where the project site is located at a height of more than 1000 meters above mean sea level.

\*\* Cost of land not exceeding 10% of the project cost can form part of the owner's contribution.

#### **Mode of release**

- a) 50% of subsidy amount shall be released on approval and acquisition of land and balance 50% of subsidy amount shall be provided after godown has reached roof level.
- b) 100% of subsidy amount shall be released in case of renovation of godowns after work of repair and renovation is taken up.
- c) The subsidy provided as interest free loan shall be adjusted only after construction of godown has been completed to the satisfaction of NCDC.

## **6. PLEDGE LOAN**

The farmers keeping their produce in the godowns shall be eligible to avail on hypothecation of produce upto 75% of the value of produce pledged subject to a ceiling of Rs.5 lakh per borrower. Such loan shall be for a period of upto 12 months. The rate of interest on such loans shall be as per RBI guidelines.

## **7. TIME LIMIT FOR COMPLETION**

A time limit of 15 months is prescribed for completion of the project from the date of disbursement of first installment of loan. However, if reasons for delay are justified, a further grace period upto 6 months may be allowed by the participating bank. If the project is not completed within stipulated period, the benefit of subsidy shall not be available and advance subsidy has to be refunded forthwith

## **8. REFINANCE ASSISTANCE FROM NABARD**

### **For Construction of Rural Godowns**

For construction of rural godowns, NABARD would provide refinance, if required by commercial bank / RRBs/ ADFCs / SCBs/ SCARDBs and such other eligible institutions @ 90% of the amount financed by them as term loan. However, quantum of refinance is 95% in case of SCARDBs in North Eastern Region. The quantum of refinance from NABARD could vary from time to time. Rate of interest on refinance will be as decided by NABARD from time to time.

### **For Pledge Loan**

For Pledge Loan, NABARD will also provide refinance to Cooperative Banks as per NABARD's norms which are as under:

- i) Facility of pledge finance is extended to all cultivators
- ii) Quantum of pledge loan will be upto 75% of values of actual produce pledged subject to a ceiling of Rs.5 lakh per borrower;
- iii) The period of pledge loan is upto 12 months;
- iv) Farmers are given freedom to take back their produce once the pledge loan is repaid; and
- v) Rate of interest on re-finance against pledge loan will be as decided by NABARD from time to time.

## **9. OTHER CONDITIONS**

Rural godowns may be treated as infrastructure for financing.

- The participating banks / NCDC / NABARD, etc., will adhere to their own norms for appraisal of projects.

- A signboard at the site "Assisted under Yojana of Ministry of Agriculture, Government of India" will be exhibited.
- Govt.'s interpretation of various terms will be final.
- Besides Joint Inspection Committee (JIC) inspection, pre & post completion inspections of the project may be undertaken to verify physical, financial and operational progress, as and when required.
- Govt. reserves the right to modify, add and delete any term and condition without assigning any reason.

## **PROCEDURE TO BE FOLLOWED FOR SANCTIONING OF PROJECT AND RELEASE OF SUBSIDY**

### **Projects financed through Banks**

- i) Promoter will submit the **project proposal** for term loan and subsidy to Bank on application form as prescribed by the concerned Bank along with project report and other documents for appraisal and sanction of loan. A copy of the proposal shall also be endorsed by the promoter to Sub Office/ Regional Office of DMI as per list at Annexure VI.
- ii) Bank after appraisal and sanctioning of project and disbursement of first installment of loan will furnish a brief **project profile-cum-claim form** for advance subsidy in the prescribed form given at Annexure-I along with a copy of bank's sanction letter to RO, NABARD with a copy to the Sub Office/ Regional Office of DMI as per list at Annexure VI.
- iii) NABARD on receipt of project profile-cum-claim form from the participating bank will sanction and release 50% advance subsidy to the participating bank for keeping the same in the Subsidy Reserve Fund Account (Borrower-wise).
- iv) When the project is complete, the promoter will inform the bank which will initiate action for an **inspection** by a Joint Inspection Committee consisting of officials from bank, NABARD and DMI to ensure that the rural godown conforms to approved technical & financial parameters
- v) The Joint Inspection Committee shall consult the Head of the Gram Panchayat / Member of concerned Local Body before making recommendations for release of final subsidy for each project.
- vi) After inspection is conducted, the bank will submit the claim form for final subsidy in the prescribed format given at Annexure II to NABARD, in triplicate, with a copy to Regional Office/Sub-Office, DMI. The inspection report of Joint Inspection Committee and completion certificate should invariably be enclosed with claim form for final subsidy. NABARD shall release the final subsidy to banks which will be replenished by DMI or adjusted against the subsidy amount provided to NABARD in advance.

### **Projects financed through NCDC**

- i) NCDC shall provide assistance to the cooperatives for construction /renovation of godowns.
- ii) The cooperative societies shall formulate proposals in the format prescribed by NCDC and shall submit to RCS/State Govt. or directly to NCDC.
- iii) The RCS/State Govt. shall examine the proposal and shall recommend to NCDC for consideration.
  - iv) NCDC shall communicate its sanction to the State Govt. and a counter sanction shall be issued by the State Govt. to the societies.
- v) The pattern of funding, interest rates, mode of release of sanctioned assistance shall be as per NCDC's norms and policies as circulated from time to time.
- vii) DMI shall release advance subsidy for parking in NCDC's account. The project-wise subsidy shall be adjusted / replenished by DMI.
- viii) NCDC shall furnish utilisation certificate to DMI.
- ix) NCDC and DMI may undertake inspection of godowns to verify the utilization on a random basis.



**Annexure –I**

**FORMAT FOR PROJECT PROFILE -CUM -CLAIM FORM FOR CLAIMING 50% ADVANCE  
SUBSIDY/REFINANCE**

**(TO BE SUBMITTED BY BANK IN TRIPLICATE TO NABARD WITH A COPY TO DMI)**

To

- (1) Regional Office, NABARD
- (2) Regional/ Sub-office,  
(Nearest, as per addresses enclosed)  
Directorate of Marketing & Inspection,

**CAPITAL INVESTMENT SUBSIDY SCHEME FOR CONSTRUCTION/ RENOVATION OF  
RURAL GODOWN.**

**PART- I**

**(For use by Bank)**

1.
  - i) Name & address of project including Tehsil/Taluka/District
  - ii) Whether located in NE States/Hilly areas i.e., above 1000 MSL
2.
  - i) Name and address of promoter.
  - ii) Whether belongs to SC/ST / their cooperative, if yes, specify :
  - iii) Whether farmer\*/agriculture graduate/SWC/CWC/Cooperative
    - a) If farmer, whether a small farmer\*\*
  - iv) Whether individual/company/corporation/others

\* Farmer is a person whose main source of income is from Agriculture.

\*\* Small farmer is a person having less than 2.5 acres of irrigated land or 5 acres of dry land.

3. Entitlement of subsidy (15%/25%/33.33%)
4. Name & address of financing bank
5. Date of receipt of proposal/application.
6.
  - a) Amount of loan sanctioned
  - b) Date of sanction of loan
  - c) Date of disbursement of first installment

7. Item wise financial projections

	As per project report (Rs)	As appraised by bank (Rs.)
i) Land		
ii) Godown		
iii) Allied facilities		
a) Boundary wall		
b) Internal road		
c) Others (to be specified)		

Total outlay:

8. Means of finance

	As per project Report (Rs)	as appraised by bank (Rs.)
• Promoters contribution		
• Bank loan		
• Any other source		

Total:

9. Capacity of godown:

	No. of chambers	Size (cu.mtrs)	Capacity (in tones)
i) New unit to be created			
ii) Existing unit, if any			
ii) Renovation of Cooperative godowns			

10. Rate of interest (to be charged) %

11. Brief coverage on technical  
Feasibility and financial viability.

12. Other relevant information including as to whether the godown would be for self use/to be leased out to private or Govt. agencies/to store farmers produce on rent and commodity to be stored.

13. The project has been appraised and found to be technically feasible and financially viable. We intend/do not intend to avail of refinance from NABARD. The refinance amount is Rs.\_\_\_\_\_ (if to be availed).
14. An amount of Rs.\_\_\_\_\_ (Rupees \_\_\_\_\_) being the 50% of the eligible amount of subsidy may please be released in respect of the project for crediting to the “Subsidy Reserve Fund Account – Borrower-wise”.
15. We note that a time limit of 15 months is stipulated for completion of the project from the date of disbursement of first installment of loan. If reasons for delay in completion of the project are justified, a maximum grace period of up to 6 months may be allowed for completion of project. We also note that the advance subsidy has to be refunded forthwith if the project is not completed within the above stipulated period and as per the broad parameters of the scheme. It is further noted that in case of any delay in refund of subsidy, the participating bank/beneficiary will be liable for payment of penal interest. It is also confirmed that the project does not fall within a Municipal Corporation area.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

( \_\_\_\_\_ )  
Seal and signature of the  
Authorised signatory of Bank

- Enclosures –
- 1) Project report
  - 2) Land documents
  - 3) Loan sanction letter issued by competent authority
  - 4) Brief coverage on technical feasibility & financial viability
  - 5) Proof of category
  - 6) Affidavit of the beneficiary that he has not availed/shall not avail subsidy for the project from any other source.

**PART-II**  
**(For use of RO, NABARD)**

*(A) For use by RO, NABARD*  
Advance subsidy

The claim of advance subsidy of Rs. \_\_\_\_\_ is forwarded herewith for release of the same.

Date: \_\_\_\_\_  
Authorized signatory,

Regional Office, NABARD.  
*(B) For use by NABARD*

Scheme Code	Project Code
State Code	Bank Code
District Code	

An amount of Rs. \_\_\_\_\_ is released as advance subsidy on \_\_\_\_\_ (name of the bank) vide subsidy disbursement advise no. \_\_\_\_\_ (copy enclosed). This amount may please be replenished/adjusted by DMI.

Date: \_\_\_\_\_  
Authorized signatory,  
Head Office, NABARD.

*(C) For use by HO, DMI*

An amount of Rs. \_\_\_\_\_ as advance subsidy against above mentioned claim is hereby released/replenished to NABARD vide D.D No. \_\_\_\_\_ dated \_\_\_\_\_ drawn on \_\_\_\_\_ (Bank)

Date: \_\_\_\_\_  
Authorized signatory,  
Head Office, DMI

**Annexure – II**

**FORMAT FOR CLAIMING FINAL INSTALMENT OF SUBSIDY**

**(To be submitted by Bank in triplicate to NABARD with a copy to DMI)**

To

- (1) The Regional Office, NABARD/
- (2) Regional/ Sub-office,  
(Nearest, as per addresses enclosed)  
Directorate of Marketing & Inspection,

**CAPITAL INVESTMENT SUBSIDY SCHEME FOR CONSTRUCTION / RENOVATION OF RURAL GODOWN.**

**(For use by Bank)**

1.
  - i) Name & address of project including Tehsil/Taluka/District
  - ii) Whether located in NE States/Hilly areas i.e. above 1000 MSL
2.
  - i) Name and address of promoter.
  - ii) Whether belongs to SC/ST / their cooperative, if yes, specify :
  - iii) Whether farmer\*/agriculture graduate/SWC/CWC/Cooperative
    - a) If farmer, whether a small farmer\*\*
  - iv) Whether individual/company/corporation/others

\* farmer is a person whose main source of income is from Agriculture.

\*\* Small farmer is a person having less than 2.5 acres of irrigated land or 5 acres of dry land.

3. Entitlement of subsidy (15%/25%/33.33%)
4. Name & address of financing bank
5. Date of receipt of proposal/application.
6.
  - a) Amount of loan sanctioned
  - b) Date of sanction of loan
  - c) Date of disbursement of first installment
  - d) Date of disbursement of last installment
  - e) Total loan amount disbursed
7. Item wise cost of project

As per project report	As appraised by Bank	Actual cost
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- i) Land
- ii) Godown
- iii) Allied facilities
  - a) Boundary wall
  - b) Internal road
  - c) Others (to be specified)
- Total:

8. Source of finance

As per project Report	(Rs)	As approved by bank	(Rs.)	Actual (Rs.)
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- Promoters contribution
- Bank loan
- Any other source
- Total

9. Capacity:

No. of chambers	Size ( cu.mtrs).	Capacity (in tones)
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- i) New capacity created
- ii) Existing unit, if any
- i) Renovation of  
Cooperative godowns

10. Total entitlement of subsidy Rs.

11. Amount of advance subsidy released Rs.

12. Balance subsidy to be released Rs.

13. Date of sanction of refinance by NABARD

14. Date of amount of refinance released by NABARD

15. Construction/renovation has been carried out as per technical parameters envisaged under the project.

16. Since the project is complete as per terms and conditions stipulated under the scheme and final inspection of godown has been conducted, an amount of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) being the final instalment of subsidy may please be released for crediting to the "Subsidy Reserve Fund Account – Borrower-wise".

17. The following documents are enclosed:-

- a) Copy of Joint Inspection Committee Report.
- b) Compliance report from bank, if any
- c) Completion certificate signed by promoter and verified by Joint Inspection Committee.
- d) Proof of category

( \_\_\_\_\_ )

Place :

Seal and signature of the  
Branch Manager of Bank

Date

**PART-II**

**(For use of RO, NABARD)**

*(A) For use by RO, NABARD*

An amount of Rs. \_\_\_\_\_ as final instalment of subsidy towards the above claim of \_\_\_\_\_ (name of the bank) in respect of \_\_\_\_\_ (name of the project) may be released.

Date:

(\_\_\_\_\_)

Authorized signatory,

Regional Office, NABARD.

*(B) For use by NABARD*

Scheme Code

Project Code

State Code

Bank Code

District Code

An amount of Rs. \_\_\_\_\_ is released as final subsidy on \_\_\_\_\_ (name of the bank) vide subsidy disbursement advise no. \_\_\_\_\_ (copy enclosed). This amount may please be released by DMI.

Date:

(\_\_\_\_\_)

Authorized signatory,

Head Office, NABARD.

*(C) For use by HO, DMI*

An amount of Rs. \_\_\_\_\_ as final subsidy against above mentioned claim is hereby replenished/adjusted to NABARD vide D.D No. \_\_\_\_\_ dated \_\_\_\_\_ drawn on \_\_\_\_\_ (Bank)

Date:

(\_\_\_\_\_)

Authorized signatory,

Head Office, DMI



**Annexure III**

**FORMAT FOR UTILIZATION CERTIFICATE**

**(FOR THE USE OF FINANCING BANK TO BE SUBMITTED, IN TRIPLICATE, TO THE REGIONAL OFFICE OF NABARD)**

CAPITAL INVESTMENT SUBSIDY SCHEME FOR CONSTRUCTION/ RENOVATION OF RURAL GODOWNS

1. Name, address/location of the Project:

2. Name and address of the beneficiary:

3. Name and address of the financing bank:

4. Date of sanction of loan by bank:

5. Date of inspection by Joint Inspection Committee:

6. Date of completion of the project:

7. (i) Total financial outlay - Rs.

(ii) Margin money - Rs.

(iii) Bank loan - Rs.

(iv) Subsidy received	Date of receipt from	Amount NABARD	Date of credit to the (Rs.)	Subsidy	Reserve
Fund A/c of the					Borrower

(a) 50% Advance Subsidy

(b) Final installment of subsidy

Total

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8. (i) Capacity created

	Volume (cubic mtrs.)	Capacity (In tonnes)	No. of Chambers
(a) New Unit			
(b) Renovation			

9. Rate of interest charged by financing bank - % p.a.  
a) In the case of CBs -PLR - % P.A.

b) In the case of others-  
PLR of Convener bank of SLBC

10. The bank has/has not availed of refinance from NABARD.

11. This is to certify that the full amount of subsidy received in respect of the above project has been fully utilized (by way of crediting to the “Subsidy Reserve Fund Account – Borrower-wise) and adjusted in the books of account under the sanctioned terms and conditions of the project and within the overall guidelines of the scheme.

Place

Date

Seal and Signature of the  
Branch Manager (Financing bank)

**Annexure-IV**

**PROGRESS OF CAPITAL INVESTMENT SUBSIDY SCHEME FOR RURAL GODOWNS**

SANCTIONED/PENDING SCHEME (ABSTRACT)\*

STATUS AS ON \_\_\_\_\_

Sl.No	State	Name of the project	Location	Capacity (tones)	TFO Sanctioned	Bank loan	Promoters Contribution	Total eligible subsidy	Subsidy released to financing banks		
									Advance	Final	Total

\* The above information break-up may be furnished for projects sanctioned to farmers/small farmers/SC/ST entrepreneurs and their cooperatives separately.

**Annexure-V**

**PROFORMA FOR JOINT INSPECTION REPORT OF GODOWN CONSTRUCTED UNDER  
GRAMEEN BHANDARAN YOJANA**

Date of Inspection:

1. Members of Joint Inspection Committee

Organization	Name	Designation	Address
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- i) NABARD
- ii) Financing bank
- iii) DMI

2. i) Name & address of project including Tehsil/Taluka/District  
ii) Whether located in NE States/Hilly areas i.e., above 1000 MSL

3. i) Name and address of promoter.  
ii) Whether belongs to SC/ST / their cooperative, if yes, specify :  
iii) Whether farmer\*/agriculture graduate/SWC/CWC/Cooperative  
a) If farmer, whether a small farmer\*\*  
iv) Whether individual/company/corporation/others

\* Farmer is a person whose main source of income is from Agriculture.

\*\* Small farmer is a person having less than 2.5 acres of irrigated land or 5 acres of dry land.

4. Rate of entitlement of subsidy i.e. 15% / 25% / 33.33%

5. Use of godown

- i) Own use/to store farm produce on rental/to be leased out to private or Govt. agency
- ii) Commodity (ies) to be stored

6. Name & address of financing bank

7.
  - i) Date of sanction of loan
  - ii) Amount of loan sanctioned
  - iii) Date of disbursement of first installment
  - iv) Date of disbursement of last installment
  - v) Total loan amount disbursed
  
8.
  - i) Date of completion of the project
  - ii) Date of intimation of completion to NABARD & DMI

9. Item-wise cost of project

	As per Project Report	As appraised by Bank	Actual
i) Land			
ii) Godown			
iii) Allied facilities			
a) Boundary wall			
b) Internal road			
c) Others (to be specified)			
Total:			

10. Source of finance

	As per project report (Rs)	As approved by bank (Rs.)	Actual (Rs.)
• Promoters contribution			
• Bank loan			
• Any other source			
Total			

11. Capacity:

	No. of chambers	Size (cu.mtrs.)	Capacity ( in tonnes)
i) Capacity created			
ii) Existing unit, if any			
iii) Renovation of			

cooperative godowns

- |     |  |     |
|-----|--|-----|
| 12. | Total entitlement of subsidy   | Rs. |
| 13. | Amount of advance subsidy released   | Rs. |
| 14. | Balance subsidy to be released   | Rs. |
| 15. | a) Whether project completed in time<br>b) Whether construction/renovation has been carried out as per technical parameters envisaged under the scheme,<br>c) If not, please specify the deviation(s).<br>d) Whether the godown has been insured |     |
| 16. | Recommendations of the Joint Inspection Committee  |     |

(Signature and date)

- (i) NABARD
- (ii) Financing Bank
- (iii) DMI