



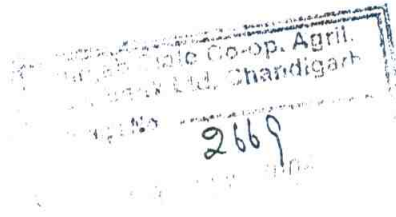
NATIONAL BANK FOR AGRICULTURE AND  
RURAL DEVELOPMENT  
PUNJAB - HARYANA REGIONAL OFFICE  
PLOT No. 3  
SECTOR 34 A  
CHANDIGARH - 160 022

11458  
NB.CHG.ICD/ /ADP-PH-PB/2004-05

Phone 0172 - 5071424, 5071426  
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10 January 2005

The Managing Director  
Punjab State Cooperative Agriculture  
& Rural Development Bank  
Sector 17 B, Bank Square  
Chandigarh 160 022



Dear Sir,

**Area Development Project for Cultivation of Kinnow  
under High Density Planting in Ferozpur District**

Please refer to the discussions we had with Sr.Goel, Project Officer on the above subject. In this connection, we are pleased to inform you that we have sanctioned one Area Development plan for cultivation of Kinnow under high density planting in Ferozpur district of Punjab. The physical and financial program under the banking plan is given below:-

Name of the financing bank	Area of cultivation	Total financial outlay (Rs. in lakhs)	Bank loan (Rs. in lakhs)	NABARD refinance @ 90% of BL (Rs. in lakhs)
<b>PSCADB</b>	<b>300 acres</b>	<b>95.70</b>	<b>71.77</b>	<b>64.60</b>

Scheme Area	Ropar, Hoshiarpur and Gurdaspur districts of Punjab
Phasing	2004 - 2006
Unit Cost	Rs.31,900 per acre

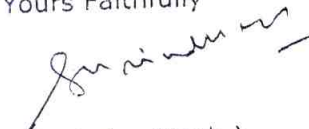
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You may extend the finance under the scheme and approach us for the drawl of refinance under ARF scheme. The details of the unit costs suggested for cultivation of Kinnow and a model repayment schedule for bank loan etc. are enclosed as Annexure.

In this regard, it is further advised that :-

1. The unit cost may be proportionately reduced or increased according to the area of cultivation in each loan case.
2. The concerned District Manager may be advised to discuss the proposal with the concerned PADB's manager as also the LVO's so that the project is grounded as per the requirements.
3. The PADB's may also consult the Dy. Director of Horticulture of the concerned districts, so as to ascertain the number of persons trained in cultivation of Kinnow by the department. These participants can also serve as potential borrowers. The bank may then screen these participants based on their willingness and competency to take up the activity as also meeting the security requirements.
4. The PSCARDB and NABARD may jointly monitor the progress of implementation.
5. The PADB's may be advised to clearly indicate the disbursements made under this ADP separately from those made under conventional fruit cultivation while forwarding their claims to PSCARDB for refinance. The PSCARDB may lodge the claim separately to NABARD.
7. **NABARD will hold a detailed meeting with the concerned District Managers, Manager's and LVO's of the concerned districts to discuss the modalities of financing as also the monitoring mechanism.** In the meanwhile, concerned DM may be requested to identify select borrowers with recommendations of the concerned LVO which can be discussed in the proposed meeting.

Yours Faithfully

  
(Gurinder Singh)

Asst. General Manager

THE PUNJAB STATE COOPERATIVE AGRICULTURE DEVELOPMENT BANK LTD:  
CHANDIGARH.

Encl: As Above

Endst No. SADB/Dev/\_\_\_\_\_

Dated \_\_\_\_\_

Copy of the above is forwarded to;

1. All the Managers PADB's in the state for information and compliance.

2. All the AGAs in the state of Panjab for information.

3. All R.Cs. in the state of Panjab for information.

2 AGMs, Feroze, Raju, Hoshie, & Gurdar  
for information & attention

General Manager(P&D)  
for Managing Director



755

All the Managers  
of PLMBs in the State of  
Punjab.

Sub: Scheme for financing Bio-Gas plants in 12 Distts. of Punjab.

D/Sirm

In continuation of letter No. Dev/16562 dt. 26.5.86 and 2068 dt. 29.8.86, some amendments regarding subsidy are made, which are asunder:-

Sr. No.	Size of Plant (meters)	Unit cost Rs	Subsidy in case		Bc Rs
			Non SC Rs	SC Rs	
1.	3	4500/-	1900/-	2850/-	4500/-
2.	4	6500/-	2140/-	3220/-	6500/-
3.	6	7500/-	2610/-	3920/-	7500/-

*Back loan*  
*1st*

The subsidy is to be released by Deptt. of Agriculture to the PLMBs concerned soon after the sanction of the loan application and will be credited to the loan A/C of the beneficiaries only after satisfying about the utilisation of loan.

The period of repayment shall not exceed 7 years in case of loan for plants of the size of 3&4Cb.mts. and 5 years in case of size of plant of 6 Cb.meters.

The loan should be disbursed in 2 to 3 instalments on the basis of work in progress and after due certification by the Chief Agri. Officer, of the District concerned.

As already advised to all the Managers of the PLMBs that they should have meeting with the CAOs of his area and give list of farmers to whom the PLMB has already advanced the dairy loan.

It maybe mentioned that the cases sponsored by Deptt. of Agri. are disposed off within a week's time in order to give maximum loan under this scheme.

Yours faithfully,

*[Signature]*  
Secretary,  
for Managing Director.  
Dt. 13-10-86

Ends.No.Dev/ 3593  
Copy to:

- All I.Os for information. They should review the progress and follow up with CAO.
- CIO Jalandhar and Patiala for information
- Director of Agri. Punjab, Chandigarh for information.
- All Chief Agri. Officers of Punjab in each distt.
- General Manager, NABARD, Chandigarh for information and n/action.

*[Signature]*  
Secretary,  
for Managing Director.  
10/10



309

O. DEV/SADB/ 7/119

DT: 12-38

All The Managers  
of PADBs in the State of  
Punjab.

Sub:- Scheme for financing Gobar Gas Plants in the Punjab State.

D/Sir,

The Managing Director, NABARD, Chandigarh vide letter No. N (CHG)PB/3115/85-86 dt. 17th March, 1986 has advised that automatic refinance facility for financing of Bio-gas Plants is already available and there is no need to have a separate scheme. You have already provided guidance on the subject and the NABARD Circular No. NB.PD/NFS.330/MS(37)-84/85 dt. 9.10.84 has already been circulated to you to submit the disbursement statement in the prescribed proforma to PADBs.

The Department of Agriculture, Punjab has agreed to sponsor 10% loan cases out of the total target of the District and the applications are now being received by PADBs which the Managing Director of this Bank is reviewing in the monthly meetings, as per NABARD terms & conditions which has already been provided to you vide letter No. Dev/SMB/3592 dt. 13.10.86 and the same is given as under:-

Sr. No.	Size of Plant (meters)	Unit cost Rs.	Subsidy in case		₹
			Non SC Rs.	SC Rs.	
1.	3	4500/-	1900/-	2860/-	
2.	4	6500/-	2140/-	3220/-	
3.	6	7500/-	2610/-	3920/-	

The subsidy is to be released by Deptt. of Agriculture to the PLMBs concerned soon after the sanction of the loan application and will be credited to the loan A/c of the beneficiaries only after satisfying about the utilisation of loan.

The period of repayment shall not exceed 7 years in case of loan for plants of the size of 3 & 4 Ch.mts. and 5 years in case of size of plant of 6 Ch. meters.

The loan should be disbursed in 2 to 3 instalments on the basis of work in progress and after due certification by the Chief Agri. Officer of the District concerned.

As already advised to all the Managers of the PLMBs that they should have meeting with the CAOs of his area and give list of farmers to whom the PLMB has already advanced the dairy loan.

It may be mentioned that the cases sponsored by Deptt. of Agri. are disposed off within a weeks's time in order to give maximum loan under this scheme.

Yours faithfully

Sr. Agri. Economist  
for Managing Director

Enclst. No. Dev/ 7/119

Dated: 12-38

Copy to:-

1. Director of Agri. Punjab, Chandigarh for information.
2. General Manager, NABARD, Chandigarh for information
3. Divisional Manager, Patiala/Jalandhar "
4. All Area Managers in the State "
5. All Chief Agri. Officers of Punjab State in each distt. for infrmn.

Sr. Agri. Economist  
for Managing Director



ANNEXURE

The salient features of the scheme :

1. The scheme has come into force with effect from 1 June 1985.
2. The following risks will be covered under the above scheme :-  
Fire, riot, strike, malicious damage, explosion/implosion, aircraft damage, impact damage, flood, inundation, storm, tempest, cyclone, hurricane, tornado, earthquake, volcanic eruption or other convulsions of nature, subsidence and landslide including rockslide damage.
3. The scheme will cover only those units where the cost of original investment in equipment and machinery does not exceed Rs.5 lakhs and the total sum insured including other assets, such as building, raw material, finished stocks, etc., does not exceed Rs.10 lakhs. In case during the subsequent years, at the time of renewal of the policy, market value of the equipment and machinery of the unit on revaluation, exceeds Rs.5 lakhs but the total sum insured along with other assets does not exceed Rs.10 lakhs, such units will also continue to be covered.
4. The GIC will charge concessional rate of premium of Re.1 per Rs.1,000/- sum insured per annum.
5. A minimum insurance premium of Rs.15/- will be charged per policy.
6. The insurance policy may be taken on yearly basis.
7. The scheme will be operated through the following four insurance companies :-
  - (i) National Insurance Company Ltd;  
3, Middleton Street, Calcutta - 700 071.
  - (ii) New India Assurance Company Ltd.,  
87, M.G.Road, Bombay 400 023.
  - (iii) The Oriental Insurance Company Ltd.,  
Oriental House, A-25/27 Asif Ali Road,  
New Delhi 110 002.
  - (iv) United India Insurance Company Ltd.,  
24, Whites Road, Madras 600 014.
8. In the event of damage the beneficiary should inform the insurance company as well as the concerned banker. However, the claim has to be preferred by the bank. The compensation will be given by the insurance company to the bank. In case of small claims the insurance company will be prepared to accept