



संदर्भ सं. राबैं. प्रका. डीओआर. जीएसएस/ 295 /मृदा परीक्षण लैब-NPOF/2017-18

21 अप्रैल 2017

परिपत्र सं. 96 /डीओआर-जीएसएस- 23 /2017

<p>अध्यक्ष/प्रबंध निदेशक सभी अनुसूचित वाणिज्य बैंक / क्षेत्रीय बैंक/एससीएआरडीबी/ रास बैंक/ अनुसूचित प्राथमिक शहरी सहकारी बैंक</p> <p>महोदया/ महोदय</p> <p>राष्ट्रीय जैव कृषि परियोजना के अंतर्गत जैव कृषि की वाणिज्यिक उत्पादन इकाइयों के लिए पूंजी निवेश सब्सिडी योजना -मृदा परीक्षण लैब (एक स्थान पर/ मोबाइल)/ मिनी लैब की स्थापना और ग्राम स्तर पर मृदा परीक्षण परियोजनाओं को शामिल करना - परिचालन दिशानिर्देश</p> <p>कृपया राष्ट्रीय जैव कृषि परियोजना के अंतर्गत जैव निविष्टियों की वाणिज्यिक उत्पादन इकाइयों के लिए पूंजी निवेश सब्सिडी योजना के तहत दो घटकों नामतः फल और सब्जी बाजार कचड़ा कंपोस्ट और जैव उर्वरक-जैव कीटनाशक उत्पादन इकाइयों को जारी रखने से संबंधित संशोधित परिचालन दिशानिर्देशों पर 09 मई 2011 के हमारे परिपत्र सं.88/ टीएसडी-1/ 2011 और योजना को 2016-17 के दौरान जारी रखने के संबंध में 7 जून 2016 के हमारे परिपत्र सं.130 का संदर्भ लें.</p> <p>2. भारत सरकार ने किसानों के बीच सॉयल हेल्थ कार्डों को बढ़ावा देने के लिए बहुत बड़े पैमाने पर अभियान चलाया है और यह प्रस्ताव किया है कि मृदा परीक्षण लैब स्थापित करने</p>	<p>The Chairman/Managing Director All Scheduled Commercial Banks /RRBs/SCARDBs/ StCBs/Scheduled PUCBs</p> <p>Dear Sir/Madam</p> <p>Capital Investment Subsidy Scheme for Commercial Production Units of Organic Farming under National Project on Organic Farming –Inclusion of Establishment of Soil Testing Labs(Static/Mobile)/MiniLabs and Soil Testing Projects at Village level – <u>Operational guidelines</u></p> <p>Please refer to our circular No.88/TSD-1/2011 dated 9 May 2011 on revised operational guidelines on continuation of the two components viz. Fruit and Vegetable Market Waste Compost and Biofertilizers-Biopesticides production units under the Capital Investment Subsidy Scheme for Commercial Production Units of Organic Inputs under National Project on Organic Farming and circulars No 130 dated 7 June 2016 on continuation of the scheme during 2016-17.</p> <p>2. Govt. of India has launched a massive campaign for promotion of Soil Health Cards among farmers and GoI has proposed to provide capital subsidy for setting up of Soil Testing Labs. In this regard, Ministry of Agriculture and Farmers Welfare(Fert Use Cell/INM Division), GoI vide their letter dated 8</p>
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## राष्ट्रीय कृषि और ग्रामीण विकास बैंक

D:\GSS\7-1-NPOF\soil testing\National Bank for Agriculture and Rural Development

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के लिए पूंजी सब्सिडी दी जाएगी. इस संबंध में कृषि और किसान कल्याण मंत्रालय (उर्वरक उपयोग कक्ष/ आईएनएम प्रभाग), भारत सरकार ने 8 फरवरी 2017 के अपने पत्र के माध्यम से शीर्षोक्त योजना के अंतर्गत अतिरिक्त घटकों के रूप में मृदा परीक्षण लैब (एक स्थान पर/ मोबाइल)/ मिनी लैब की स्थापना और ग्राम स्तर पर मृदा परीक्षण परियोजनाओं के लिए अनुमोदित परिचालन दिशानिर्देश प्रेषित किए हैं. भारत सरकार द्वारा अनुमोदित परिचालन दिशानिर्देश संलग्न है.

3. योजना के अंतर्गत प्रत्येक मृदा परीक्षण लैब (एक स्थान पर/ मोबाइल) को परियोजना की लागत के 33.33% की दर से या रु.25 लाख में से जो भी कम हो उस सीमा तक सब्सिडी दी जाएगी और एक परिचालन चक्र के लिए कार्यशील पूंजी सहित परियोजना लागत की उच्चतम सीमा रु. 75 लाख होगी. इसी प्रकार ग्राम स्तर पर प्रत्येक मृदा परीक्षण लैब को लागत के 40% की दर से या रु.4 लाख में से जो भी कम हो उस सीमा तक सब्सिडी दी जाएगी जब कि परियोजना लागत की उच्चतम सीमा रु.10 लाख होगी. आईसीएआर टेक्नोलॉजी वाले मिनी मृदा परीक्षण लैब के लिए लागत के 44% या रु. 44,000 में से जो भी कम हो उस सीमा तक सब्सिडी दी जाएगी जब कि परियोजना लागत की उच्चतम सीमा रु.86,000+ लागू कर होगी. इन सभी श्रेणियों में परियोजना लागत की उच्चतम सीमा से उच्चतर लागत वाली इकाइयों के लिए ऋण देने के लिए बैंक स्वतंत्र होंगे. लेकिन सब्सिडी निर्दिष्ट उच्चतम सीमा तक ही दी जाएगी.

4. यह योजना एनसीओएफ, गाजियाबाद द्वारा राज्य सरकारों के कृषि और सहकारिता विभाग / संबंधित विभाग के साथ मिलकर कार्यान्वित की जाएगी. राष्ट्रीय दीर्घकालिक कृषि मिशन (एनएमएसए) के तहत जिला स्तरीय कार्यकारी समितियां गठित की जाती हैं जो लाभार्थियों का चयन करती हैं. इस समिति की अनुशंसा के आधार पर राज्य सरकार का कृषि/ संबंधित विभाग योजना के अंतर्गत बैंकों को मामले भेजेगा और बैंक अपने मानदंडों/ कार्य पद्धतियों के अधीन ऋण मंजूर करेंगे. बैंक भी मामले समिति को विचारार्थ भेज सकते हैं. वित्तपोषक बैंक/ राज्य सरकार का संबंधित विभाग परियोजना

February 2017 and letter dated 17 April 2017 has forwarded the approved operational guidelines for establishment of Soil Testing Labs(Static/Mobile), Mini Labs and Soil Testing projects at Village level as additional components under the captioned scheme. The operational guidelines of the scheme as approved by Govt. of India is enclosed.

3. Under the scheme, Each Soil Testing Laboratories (Static/Mobile) will be provided with a subsidy @ 33.33% of cost of the project subject or ₹25 lakh whichever is lower, with the ceiling on project cost including working capital for one operating cycle at ₹ 75 lakh. Similarly each soil testing lab at village level will be provided with a subsidy @40% of cost or ₹4lakh whichever is lower with a ceiling on project cost @₹10 lakh. Mini-Soil Testing Lab with ICAR Technology will be provided with a subsidy assistance @44%of cost or ₹44,000 whichever is lower with a project cost ceiling of ₹86000+ applicable tax. In all these categories, Banks are free to provide loan to the units with higher cost than the ceiling of project cost, however subsidy will be provided upto the ceilings indicated.

4. The scheme will be implemented by NCOF, Ghaziabad in collaboration with the Agriculture and Cooperation Department/concerned Department of the State Governments. Under National Mission for Sustainable Agriculture (NMSA), District Level Executive Committees (DLEC) are formed, which identify beneficiaries. Agriculture/Concerned Department of State Govt. on recommendation by the DLEC will refer the cases to banks under the scheme and the banks will sanction the loan subject to their norms/procedures. Banks can also refer the cases to DLEC for consideration. The financing banks/concerned Department of State



की सघन मॉनिटरिंग करेगा. नाबार्ड योजना के लिए सब्सिडी देने हेतु माध्यम एजेंसी है.

5. यद्यपि दो घटकों नामतः एनपीओएफ के फल और सब्जी बाजार कचड़ा कंपोस्ट और जैव उर्वरक-जैव कीटनाशक उत्पादन इकाइयों के लिए सब्सिडी दो चरणों यानी अग्रिम और अंतिम सब्सिडी जारी की जाती है, नाबार्ड द्वारा मृदा परीक्षण इकाई घटकों के लिए वित्तपोषक बैंकों को उसके द्वारा अपेक्षित दस्तावेज प्रस्तुत करने पर अपक्रंट (एक बार की सब्सिडी) जारी की जाएगी. एक बार में दी जाने वाली सब्सिडी के लिए अनुबंध I में दिए गए प्रोफार्मा के अनुसार वित्तपोषक बैंक ऋण की पहली किस्त जारी करने के बाद और वित्तपोषक बैंक, डीएसी एण्ड एफडब्ल्यू /एनसीओएफ तथा राज्य सरकार के विभाग द्वारा इकाई के निरीक्षण के बाद अपने नियंत्रक बैंक के माध्यम से आवेदन प्रस्तुत कर सकता है. नाबार्ड द्वारा सब्सिडी जारी किए जाने के बाद वित्तपोषक बैंक को अनुबंध II में दिए गए प्रोफार्मा में नाबार्ड को उपयोगिता प्रमाणपत्र प्रस्तुत करना है.

6. इस योजना के अंतर्गत 1 फरवरी 2017 से वित्तपोषित की जाने वाली मृदा परीक्षण इकाइयों के सभी ऋण सब्सिडी के लिए पात्र होंगे. यह योजना 31 मार्च 2018 तक लागू रहेगी. राष्ट्रीय जैव कृषि परियोजना के अंतर्गत जैव निविष्टियों के लिए पूंजी निवेश सब्सिडी योजना के अंतर्गत अन्य दोनों घटक अर्थात् फल और सब्जी कचड़ा कंपोस्ट और जैव उर्वरक-जैव कीटनाशक उत्पादन इकाइयां वर्ष 2017-18 के दौरान जारी रहेंगे. सब्सिडी की मंजूरी और निर्गम भारत सरकार द्वारा निधियां उपलब्ध कराए जाने और भारत सरकार द्वारा इस संबंध में समय-समय पर जारी किए जाने वाले अनुदेशों के अनुपालन के अधीन होंगे.

7. राष्ट्रीय जैव कृषि परियोजना के अंतर्गत जैव निविष्टियों की वाणिज्यिक उत्पादन इकाइयों के लिए पूंजी निवेश सब्सिडी योजना से संबंधित हमारे परिचालन दिशानिर्देशों में निर्धारित अन्य सभी शर्तें यथावत् रहेंगी.

Govt. will be monitoring the project closely. NABARD is the subsidy channelizing agency for the scheme.

5. Although subsidy is released in two stages ie. Advance and final subsidy in case of the two components viz. Fruit and Vegetable Market Waste Compost and Biofertilizers-Biopesticides unit under NPOF, subsidy will be released upfront (one time subsidy) to the financing banks in case of the soil testing unit components by NABARD on submission of required documents for subsidy by the financing bank. An application for one time subsidy as per proforma in Annexure I may be submitted by the financing bank through their Controlling office after release of first instalment of loan and after conducting inspection of the unit by the bank, DAC&FW/NCOF and State Govt. Department. After release of subsidy by NABARD a Utilization Certificate as per Annexure II may be submitted by the financing bank to NABARD.

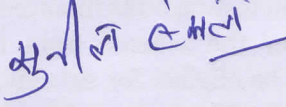
6. All the loans of soil testing units financed by the banks under the scheme from 1 February 2017 will be eligible for subsidy. The scheme is applicable upto 31 March 2018. The other two components, i.e Fruit and Vegetable Market Waste Compost and Bio-Fertilizers-Biopesticides Production Units under CISS of Organic Inputs under National Project on Organic Farming also would continue during the year 2017-18. The sanction and release of subsidy is subject to availability of funds by Govt. of India and adherence of instructions issued by GoI from time to time in this regard.

7. All the other conditions stipulated in our operational guidelines on CISS for Commercial Production Units of Organic Inputs under National Project on organic Farming would continue.



<p>8. आप योजना के विवरणों के बारे में अपने नियंत्रक कार्यालयों/ शाखाओं को अनुदेश दें और राज्य सरकार के कृषि/ संबंधित विभाग के परामर्श से इसके प्रभावी कार्यान्वयन के लिए प्रभावी कदम उठाएं. आप संबंधित राज्य में स्थित नाबार्ड के क्षेत्रीय कार्यालय को अपने प्रस्ताव प्रस्तुत कर सकते हैं जो भारत सरकार से निधि की उपलब्धता के अधीन योजना के अंतर्गत सब्सिडी जारी करेगा.</p> <p>9. नाबार्ड को सब्सिडी का दावा प्रस्तुत करने के लिए फार्मों की एक-एक प्रति योजना के सामान्य परिचालन दिशानिर्देश और उपयोगिता प्रमाणपत्र का फार्मेट संलग्न हैं.</p>	<p>8. You may, instruct your controlling offices/branches about the details of the scheme and initiate other necessary steps in consultation with State Agriculture/concerned Department of State Govt. for its effective implementation. You may submit the proposals to the Regional Offices of NABARD in the respective states which will sanction and release subsidy under the scheme, subject to availability of funds from GoI.</p> <p>9. A copy of formats for submission of subsidy claims to NABARD, broad operational guidelines of the scheme and format for utilization certificate are attached.</p>
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भवदीय/ Yours faithfully



(एस के बंसल/ S K Bansal)

मुख्य महाप्रबंधक/ Chief General Manager

अनुलग्नक: यथोक्त / Encl.: As above



## Format for One time Subsidy

Format for Project profile cum claim from the financing branch of the bank through its Controlling office for release of one time subsidy in respect of the component of Establishment of Soil Testing Labs (Static/Mobile)/ Mini Labs and Soil Testing Projects at Village level under CISS for National Project on Organic Farming (To be submitted to NABARD RO concerned with a copy to NCOF, Ghaziabad and State Agriculture/concerned Department of State Govt.)

1. Name and Address of the project
2. Name and Address of the Promoter
3. E-mail address/Aadhar No of the promoter
4. Name and Address of the financing bank
5. E-mail address/direct telephone Number of financing bank
6. Date of receipt of proposal/application by the financing bank
7. Date of sanction of term loan by bank
8. Loan Account Number
9. Date of disbursement of first instalment of loan
10. Means of finance  
 Total Financial Outlay :  
 Promoters Contribution :  
 Bank Loan (term loan including working capital for one operating cycle) :
11. Type of unit  
 Soil Testing Laboratories (Static/Mobile)  
 Soil Testing Labs (village Level)  
 Mini – Soil Testing Labs with ICAR Technology
12. Rate of interest to be charged
13. Repayment schedule prescribed
14. Date of Inspection by financing bank
15. Date of Inspection by Agriculture/concerned Dept. of St. Govt.
16. Brief coverage on technical feasibility and financial viability  
 (Enclose separate sheet along with project report)
17. Other relevant information, if any
18. The project has been appraised and found to be technically feasible and financially viable. We intend/do not intend to avail refinance from NABARD.
19. An amount of ..... ₹.....(..), being the eligible amount of subsidy may please be released in respect of the project for crediting to the "Subsidy Reserve Fund Account – Borrower wise"
20. We undertake having complied with all the instructions contained in the circular No 96/DOR-GSS-23/2017 dated 21 April 2017.

21. We note that a time limit of 15 months is stipulated for completion of the project from the date of sanction of the project. If reasons for delay in completion of the project is justified, a maximum grace period of 3 Months may be allowed for completion of the project. We also note that the subsidy has to be refunded forthwith to NABARD if the project is not completed within the above stipulated period as per the broad parameters of the scheme. We also undertake to submit utilization certificate to NABARD after crediting the subsidy of the project to Subsidy Reserve Fund Account. 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.

Place

Date

Branch Manager  
Seal and Signature

Controlling officer  
Seal and Signature

Encl : (i) Bank's sanction letter (2) Brief profile on technical feasibility and financial viability and project report



**Format for Utilization Certificate**

Format for Utilisation Certificate from the financing branch of the bank in respect of the component of Establishment of Soil Testing Labs (Static/Mobile)/Mini Labs and Soil Testing Projects at Village level under CISS for National Project on Organic Farming (To be submitted to NABARD RO concerned with a copy to NCOF, Ghaziabad and State Agriculture /concerned Department of State Govt.)

1. Name and Address of the project
2. Name and Address of the Promoter
3. E-mail address/Aadhar No of the promoter
4. Name and Address of the financing bank
5. E-mail address/direct telephone number of financing bank
6. Date of sanction of term loan by bank
7. Date of disbursement of first instalment
8. Means of finance  
Total Financial Outlay :  
Promoters Contribution :  
Bank Loan ( term loan including working capital for one operating cycle)
9. Type of unit  
Soil Testing Laboratories (Static/Mobile)  
Soil Testing Labs (village Level)  
Mini – Soil Testing Labs with ICAR Technology
10. Number of Soil Health Cards issued
11. Date of Field Monitoring /Joint Inspection by officials of financing bank and State Govt. Department and DAC&FW/NCOF
12. Date of commission of the unit.
13. Date of Completion of the Unit
14. Brief Description of the assets created
15. Date and amount of subsidy received  
Amount of Subsidy received from NABARD :  
Date of receipt of subsidy from NABARD  
Date of credit to the Subsidy Reserve Fund A/c of the borrower
16. Rate of interest charged by the financing bank
17. The bank has availed/not availed refinance from NABARD
18. Other relevant information, if any

This is to certify that the full amount of subsidy received in respect of the above project has been fully utilised (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 within overall guidelines of the scheme.

Place

Date

Seal and Signature of Branch Manager



**Operational Guidelines for including the component of Soil Testing Labs (Static/Mobile and village level)/Mini-Soil Testing Labs in CISS for Vegetable and Fruit Market Waste Compost and Bio-Fertilizers – Bio-Pesticides Production Units.**

**1. Introduction:**

Fertilizer consumption in India is highly skewed with inter-state, inter-district and inter-crop variations. The NPK ratio – a measure of balanced use of fertilizer – shows wide inter-state disparity. Though there has been an impressive growth in the consumption of fertilizers in post green revolution period, their reckless use has been one of the reasons for declining productivity in recent years. Investigations have revealed that one reason for the unbalanced fertilizer use is lack of adequate soil testing facilities that forced the farmers to rely on fertilizer dealers for advice on the fertilizer requirement. Hence the Government of India has launched a massive campaign for promotion of Soil Health Cards among farmers. Further, the GoI has proposed to provide capital subsidy support for setting up of Soil Testing Labs in rural areas and include this as eligible component under CISS for Vegetable and Fruit Market Waste compost and Bio-fertilizers - Bio-pesticides Production Units.

The above scheme is credit-linked with back-ended capital subsidy. NABARD is the subsidy channelizing agency. The Soil Testing Labs to be promoted are required to facilitate the quick issuance of Soil Health Cards.

The objectives and parameters of the scheme are as under:

**2. Objectives:**

- i. To improve soil quality and profitability of farmers.
- ii. Employment generation for rural youth.
- iii. To improve timeliness in analysis of soil samples.
- iv. To provide soil testing facilities to farmers at their door step.
- v. To facilitate State Governments to quickly provide soil health cards to farmers.



**3. Expected Outcome:**

- i. It will promote balanced and judicious use of plant nutrients.
- ii. The demand for organic sources of plant nutrient like bio-fertilizers, organic manure, vermi-compost, slow release nitrogenous fertilizer like neem/sulphur coated urea will increase, which in turn improve the soil fertility as well nutrient use efficiency.

**4. Eligible Beneficiaries:**

Fertilizer companies, private industries, private entrepreneurs/individuals, PACS, Farmers clubs and any other entity approved by the Government of India.

**5. Types of Units eligible under the scheme:**

- i. Soil Testing Lab (Static/Mobile and village level) for catering upto 10,000 samples/year with command area of cluster of villages with facility to analyse 12 parameters viz pH, EC, OC, N, P, K, S, Zn, Fe, Mn, B & Cu.
- ii. Mini-soil testing labs with ICAR technology for catering to 3,000 samples/year with facility to analyse 12 parameters viz pH, EC, OC, N, P, K, S, Zn, Fe, Mn, Cu & B.

**6. Unit Cost and Rate of Subsidy:**

Sr. No.	Type of Unit	Unit Cost (including working capital for one operating cycle) *	Rate of Subsidy
1	Soil Testing Laboratories (Static /Mobile)	₹75,00,000	33.33% of cost or ₹25,00,000 whichever is lower
2.	Soil Testing Project at Village level	₹ 10,00,000	40% of cost or ₹4,00,000 whichever is lower.
3.	Mini-soil Testing Lab with ICAR Technology	₹ 86,000 + applicable tax	44% of cost or ₹ 44,000 whichever is lower.

\*Banks can provide loan to the units with higher cost than indicated here. But the subsidy will be provided up to the ceilings indicated above.



**7. Margin:**

The margin may be stipulated by the financing bank as per RBI Guidelines.

**8. Rate of Interest on loan:**

The rate of interest on the loan will be charged as per the norms of financing bank.

**9. Eligible Financial Institutions:**

NABARD, Scheduled Commercial Banks, RRBs, StCBs, SCARDBs and such other institutions which are eligible for refinance from NABARD can participate in the scheme.

**10. Security for the loan:**

As regards obtaining security for the loans, banks may follow RBI Guidelines.

**11. Repayment period and Lock-in period:**

Sr. No.	Type of Unit	Repayment Period	Lock-in Period
1	Soil Testing Laboratories (Static /Mobile)	8 years	3 years
2.	Soil Testing Project at village level	8 years	3 years
3.	Mini-soil Testing Labs with ICAR Technology	4 years	1 year

**12. Refinance from NABARD:**

The refinance from NABARD will be available to banks as per the applicable NABARD Refinance Policy.

**13. Parking of advance funds with NABARD:**

The Government of India will park funds in advance with NABARD to facilitate quick release of subsidy.



**14. Scheme Period:**

All the loans financed by banks under the scheme from 01 February 2017 are eligible for subsidy.

- 15.** If the loan becomes NPA, the beneficiary will not get the benefit of subsidy and the amount of subsidy released will have to be refunded.

**16. Role of State Government:**

- i. Under National Mission for Sustainable Agriculture (NMSA), the District Level Executive Committees (DLEC) are formed, which identify the beneficiaries. The DLEC comprises of Collector/ADM, Dy. Director (Agriculture), District Agriculture/Horticulture Officer, Representatives of line Departments, SAUs/ICAR, nominated progressive farmers, representatives from SHG, Project Director ATMA and representatives from lead banks/NABARD.
- ii. Agriculture/concerned Department of the state governments will (after recommendation by the DLEC) refer the cases to the banks under the scheme and the banks will sanction the loan subject to their norms/procedures. Banks also can refer the cases to DLEC for consideration.
- iii. The financing banks and Agriculture/concerned department of State Government will monitor the project closely.
- iv. The State Government will use these units as facilitators for issuance of soil health cards and, if possible, route the payments towards soil health testing charges to be made to them through the concerned banks where the loan for the project has been obtained in order to facilitate smooth recovery of loans.
- v. The State Government will provide technical guidance and training to the promoters of such projects on the aspects of selecting suitable equipments for setting up soil testing labs, conduct of soil tests, guiding farmers on soil health based on the data obtained through soil tests etc.