

From
The Registrar,
Cooperative Societies, Haryana,
Panchkula

To

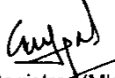
1. The Managing Director
Hafed, Panchkula
2. The Managing Director
HARCO Bank, Chandigarh

Memo no. FRT/MAV 9352-53

dated: 27/9/13

Subject: - Fertilizer Supply Policy, 2013.

Please find enclosed herewith the revised Fertilizer Supply Policy approved by RCS, Haryana for information and necessary action. This policy is applicable with immediate effect.



Addl. Registrar (Mktg)
For Registrar Coop. Societies Haryana,
Panchkula

Endst. No. FRT/MAV 9354-9356

Dated: 27/9/13

Copy of the above is forwarded to:-


1. The Addl. Chief Secretary, to Govt Haryana, Cooperation Department, Sector-17 Chandigarh.
2. The Principal Secretary, to Govt Haryana Agriculture Department, Sector-17 Chandigarh.
3. The Director General Agriculture, Haryana Krishi Bhawan, Sector-21 Panchkula.
4. All the Deputy Commissioners in the State for favour of information
5. All the Chief Executive Officers, Central Cooperative Banks in the State.
6. State Marketing Manager, IFFCO, Haryana, Plot No. 2 B&C, Sector 28-A, Madhya Marg, Chandigarh.
7. Dy. General Manager (Marketing), Kribhco, S.C.O. No. 52-53, Sector 34-A, Chandigarh.
8. State Marketing Manager, NFL, SCO.76-79, Sector 17 D, Chandigarh
9. Sr. Regional Manager, Indian Potash Limited (IPL), SCO No.443-444, Sector 35-C, Chandigarh
10. All Deputy Registrar, Cooperative Societies in the State.
11. All Assistant Registrars Cooperative Societies in the State.
12. All Deputy Director General of Agriculture in the State.


Addl. Registrar (Mktg)
For Registrar Coop. Societies Haryana,
Panchkula

No.Hafed/FT/FA-II/ 1558

dated: 27.9.2013

Copy of the above is forwarded to all the District Managers Hafed in the State for implementation of the revised Fertilizer Policy with immediate effect. Copy of the same may also be sent to all concerned in the district for necessary action.

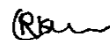

Addl. General Manager (I)
For Managing Director
Hafed: Panchkula

Fertilizers Supply Policy, 2013

Proceedings of the Meetings convened by the Managing Director, Hafed on 13.8.2013 and 4.9.2013 regarding amendments in the existing Fertilizers Supply Policy for supply of fertilizers to PACSs and CMSs


I. BACKGROUND

1. That Hafed was designated as the Sole State Nodal Agency by the State Government in 2011 for arranging all kinds of fertilizers including DAP and Urea and supplying to the farmers through the cooperative network of PACSs and CMSs. The existing Fertilizers Supply Policy was circulated by the Registrar, Cooperative Societies, Haryana vide his memo No. FRT/III/A-3 (iii) dated 30.09.1993 whereunder the fertilizers were supplied to PACSs, Mini Banks and CMSs. The ibid policy was subsequently amended in 1994 and 2011 whereby provisions pertaining to clearance of cheques and credit facility were amended vide Endst. No. 5/2/94/Mkg-3/8864-65 dated 12.08.1994 and Memo No. 1395-1470 dated 01.03.2011 respectively by the Registrar, Cooperative Societies, Haryana.
2. That the representatives of the PACSs and CMSs have been approaching the Registrar, Cooperative Societies explaining that they are running in losses in the business of fertilizers and hence, their sale margins should be increased and the credit period should also be increased so as to make the fertilizer business viable for them. Likewise, member-CMSs of Hafed have also been raising this issue for quite some time during the Annual General Body Meetings and also through various representations to increase their sale margin so that they do not incur losses in the business of fertilizers. These demands of PACSs and CMSs were also discussed by the Additional Chief Secretary to Government Haryana, Cooperation Department and the Hon'ble Cooperation Minister on various occasions so that some viability in the business of fertilizer could be ensured.
3. Under the existing Fertilizer Supply Policy of 1993 (as amended from time to time), the PACSs and Retail Sale CMSs are passed on a sale margin of Rs.60 per MT on sale of DAP, NPK and Urea. Further, the Wholesale CMSs have also been allowed a margin of Rs.10 per MT on fertilizers supplied by them to PACSs. In case of DAP, in addition, one month's credit during January and February and 15 days' credit during March, April, August and September is allowed with post-dated cheques marked as 'Good for Payment'. However, during peak sale season i.e. May, June, July, October, November



and December, no such credit sale is allowed by Hafed. Similarly, in case of Urea, one month's credit during February and March and 15 days' credit during April, May, September and October with post-dated cheques marked as 'good for payment' is allowed. During the peak sale season i.e. June, July, August, November, December and January no such credit sale is permissible.

4. That in view of various representations and voicing of their demands raised by PACSs and CMSs before various authorities, a meeting was decided to be convened at the initiative of Hafed on 13.08.2013 under the chairmanship of Managing Director in the Hafed Conference Hall with a view to strengthen the cooperative network engaged in the supply of fertilizers to the farmers and to explore the possibility of hiking the sale margins. This meeting was attended among others, by the Managing Director, Harco Bank, Additional Registrar, Cooperative Societies (Marketing), G.M. Harco Bank, CEO of Central Cooperative Bank, Hisar, Additional General Manager (I) Hafed and District Managers of Hafed of four districts. The list of these participating officers is enclosed as Annexure-1.
5. That the Managing Director, Harco Bank, Additional Registrar, Cooperative Societies and other officers of the cooperative institutions appreciated the initiative taken by Hafed in this respect. They expressed the hope that with the hiking of the sale margins, these cooperative institutions which are already breathing their last could be revived. They have repeatedly been requesting to transfer a fair portion of the distribution margins to them which are primarily engaged in the business of distribution of fertilizers in the rural areas. After detailed discussions, feedback from the field officers who were present in the meeting, it was decided that before proceeding further into the matter, it would be appropriate to collect monthly sale data of fertilizers of atleast two preceding years of PACSs and CMSs so that it could be determined, for sure, about the peak sale months in each cropping belt, such as, paddy belt, wheat belt and cotton belt etc. It was also felt that the information pertaining to godowning capacity of each PACS and CMS, cash credit limit and vacant land available with them for further construction of godowns, if need be, should also be collected by holding district-level meetings with the representatives of these institutions. It was, therefore, decided to constitute district-level committees consisting of D.M. Hafed, CEO CCB and the Area Manager of the concerned fertilizer manufacturer/supplier i.e. Iffco, Kribhco, NFL, IPL etc. so that the ground realities could be taken into consideration for making a comprehensive Fertilizers Supply Policy which is not only meaningful but more effective as well.



II. EXISTING TRENDS

- a) That in pursuance of the constitution of the district-level committees, an exhaustive exercise was carried out in all the districts of the State in a time-bound manner for collecting monthly details of sales of fertilizers during the last two years and other information as decided to be sought. All the details so collected are placed at Annexure-2. On examination of the data, the following trends emerge in the business of fertilizers carried out through the cooperative network:
- Share of fertilizer distribution through PACSS and CMSs in total sale of DAP and Urea in the State comes out to be about 45% and 30% respectively.
 - Main months when the demand of DAP is at its peak are May, June, July, September, October and November.
 - Main months when the demand of Urea is at its peak are June, July, August, November, December, January and February.
 - Total godowning capacity to the tune of 1.65 lakh MTs is at present available with all the PACSSs in the State, out of which about 1.45 lakh MTs have been reported to be storage-worthy while remaining godowns to the tune of 20,000 MTs need repairs. Further, some of the PACSSs have some vacant land available with them where the construction of additional godowns could be planned on the basis of actual requirement in a particular area. All these facts are contained in Annexure-3.
- b) That after the collection and appreciation of the requisite data as explained above, the next meeting was fixed on 04.09.2013 at Hafed Conference Hall for taking a final view into the matter. The meeting was chaired by the Managing Director Hafed and attended, among others, by Sh. C.R. Rana, IAS, Registrar, Cooperative Societies, Sh. Naresh Chaudhary, Managing Director Harco Bank, Sh. C.M. Singal, Additional, Registrar (Marketing), Sh. Atma Ram, General Manager, Harco Bank, CEOs of two Central Cooperative Banks of Panipat and Hisar, Joint Director, Agriculture, Additional General Manager (I) Hafed and three District Managers of Hafed from Hisar, Karnal and Ambala. The State Marketing Managers of Iffco, Kribhco, IPL and NFL were also there to provide necessary inputs and feedback in the meeting. The list of the officers who attended the meeting is placed at Annexure-4.
- c) That the Additional General Manager (I) Hafed rolled out the arrangements which Hafed is at present making for ensuring the procurement of all kinds of fertilizers as expected from the Sole State Nodal Agency. He explained that the Department of Agriculture of the State Govt. mandates Hafed every year to make advance stocking of

these fertilizers for Rabi and Kharif seasons. He further explained that the following quantities of fertilizers were assigned to Hafed by the Agriculture Department during the last three years:

In Lakh MT

Year	DAP		UREA	
	Targets	Arrangements	Targets	Arrangements
2010-11	4.50	3.08	5.00	4.41
2011-12	4.50	4.87	5.00	5.06
2012-13	4.50	4.46	7.00	5.26

He further informed that Hafed has to also resort to transportation and sometimes multiple handling of fertilizers from surplus areas to the deficit areas necessitated by emergent conditions within the State which the suppliers/manufacturers of fertilizers normally never do otherwise. Further, the Hafed also has to pay storage charges and invest huge money for advance stocking on which interest liability is to be borne by Hafed. To support his arguments, he supplied the following data to highlight the losses which Hafed has incurred during the last three years after receiving a partial compensation from Agriculture Department:-

Year	Total Losses	Rs. in crore	
		Amount Compensated by Agriculture Department	Net Losses
2010-11	13.70	7.00	6.70
2011-12	16.78	7.00	9.78
2012-13	15.72	8.50	7.22

He emphasized that if part of the mandated requirement of fertilizers is stocked by these PACSs during the off-season by taking direct supplies from the rake points depending upon their godowning capacity, multiple handling and secondary transportation could be avoided and hence, more sales margins could instead be passed on to the PACSs and the CMSs which would certainly go a long way to ensure viability thereof.

III. OBJECTIVES

The Committee kept in view the following objectives in mind before finalising the Fertilizers Supply Policy which will be in the interest of all the stake-holders and suppliers and manufacturers of fertilizers and strengthen the cooperative channel and cooperative institutions and bring the farmers closer to them.

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- a) To motivate the PACSs and CMSs to make advance stocking of fertilizers during off-season, thereby ensuring timely availability of fertilizers at all the PACSs and CMSs for hassle-free distribution to the farmers at their doorsteps at all the time. This will also increase their business and profits as well.
- b) To ensure optimum utilization of storage space available with PACSs and CMSs to their benefit, thereby strengthening the cooperative network at village level by making them financially sound.
- c) With the timely placement of fertilizers at PACSs and CMSs, sale flow shall automatically increase, thereby reducing the retention period of fertilizers in the godowns. This will also result into cut in expenditure being incurred on account of interest liability and storage charges.

IV. FERTILIZERS SUPPLY POLICY

After detailed deliberations on the existing parameters of the policy and the objectives as set forth hereinabove, the following decisions were taken:-

A. Sales Margin

In the interest of cooperative networking and strengthening of PACSs and CMSs, it was decided to enhance the distribution margin on sale of fertilizers as tabulated below:-

Particulars	DAP/ DAP Lite/NPK		Urea	
	Existing	Proposed	Existing	Proposed
Wholesale CMSs	10/-	20/-	10/-	15/-
Retailer PACSs/CMSs	60/-	200/-	60/-	90/-
Total	70/-	220/-	70/-	105/-

It was further decided that the Wholesale Marketing Societies shall be entitled to avail the wholesale margin as well as the retail margin on the sale of Fertilizers made from their own counters as per the existing practice.

The committee appreciated the proposal for the benefit of PACSs and CMSs. It further decided that the margin as proposed above will be reviewed annually depending upon the terms and conditions finalised with the suppliers from time to time and the response of cooperative institutions for taking direct delivery from the rake points for advance stocking mainly during off-season.

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B. Credit Facility Against Post Dated Cheques

It was decided to allow the following credit facility to PACSs and CMSs during off-season and sale season-

Product	Off-season Period	Payment Schedule
DAP NPK	For supplies to PACSs and CMSs during Jan, February, March, April and May.	Against post-dated cheques marked as "Good for Payment" by the concerned CCBs and other Nationalized Banks with due date for payment on 15 th June.
	For supplies to PACSs and CMSs from 16 th Aug to 30 th Sept.	Against post-dated cheques marked as "Good for Payment" by the concerned CCBs and other Nationalized Banks with due date for payment on 15 th October.
	Sale Season Period	
	For supplies to PACSs and CMSs during the months of June, July, August (upto 15 th August), October, November and December.	<p>a) Supplies against post-dated cheques marked as "Good for Payment" by the concerned CCBs and other Nationalized Banks with due date to be mentioned by considering 15 days' credit. But the cheques will be realized on the 15th day of the date of delivery challans issued by Hafed/Wholesale Society.</p> <p>b) While presenting the cheque to the banks, the concerned DM Hafed/Wholesale Society will also attach a copy of the delivery challan. The due date for the payment i.e. 15th day of the delivery challan will be mentioned specifically by the DMs/Wholesale Society Managers in the forwarding letter to the banks. The same procedure will be followed in case of supplies to Cooperative Marketing Societies also.</p>
Urea	Off-season Period	Payment Schedule
	For supplies to PACSs and CMSs during March, April, May and June (15 th June).	Against post-dated cheques marked as "Good for Payment" by the concerned Branch Managers of CCBs and other Nationalized Banks with payment due on 30 th June.
	For supplies to PACSs and CMSs during September, October and November.	Against post-dated cheques marked as "Good for Payment" by concerned Branch Managers of CCBs and other Nationalized Banks, with payment due on 7 th December.

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Sale season	
For supplies to PACSs and CMSs during the months of June, July August, December, January & February.	<p>a) Supplies against postdated cheques marked as "Good for Payment" by the concerned CCBs and other Nationalized Banks with due date to be mentioned by considering 15 days' credit. But the cheques will be realized on the 15th day of the date of delivery challan issued by Hafed/Wholesale Society.</p> <p>b) While presenting the cheques to the banks, the concerned DMs Hafed/Wholesale Society will also attach a copy of the delivery challan. The due date for the payment i.e. 15th day of the date of delivery challan will be mentioned specifically by the DMs/Wholesale Society Managers in the forwarding letter to the banks. The same procedure will be followed in case of supplies to Cooperative Marketing Societies also.</p>

C. Storage Rebate

With an objective to compensate the PACSs for making advance stocking of fertilizers during off-season as mandated by the State Government, it was decided as follows-

- a) Storage rebate @ Rs. 10/- per MT per month on the month-wise quantity of DAP or NPK purchased by the PACSs during the off-season from Jan to May (applicable upto 31st May) and during 16th August to 30th September (applicable upto 30th September) will be allowed to them. This storage rebate was neither admissible nor permissible under the existing policy.
- b) Similarly, on Urea also, a lump-sum storage rebate @ Rs. 10/- per MT per month on the month-wise quantity of Urea purchased by PACSs during the off-season from 1st March to 15th June (applicable upto 15th June) and during 1st September to 30th November (applicable upto 30th November) will be allowed.
- c) As per the existing practice under the Fertilizers Supply Policy, Hafed will continue to bear un-loading charges of Urea (not DAP and NPK) at the storage points of PACSs and CMSs.

D. Sale Incentives for Staff of PACSs and CMSs

In addition to the new incentives proposed to be rolled out to various PACSs and CMSs within the State of Haryana on the distribution of all kinds of Fertilizers routed through the

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cooperative channel, it was also decided to incentivise their employees engaged in the business of Fertilizers as explained hereinbelow-

a) **DAP/DAP LITE/NPK**

On Lifting of DAP+NPK during the crop season (Rabi & Kharif)	Sale Incentives (in kind)	Remarks
<ul style="list-style-type: none"> • 100 - 249 MTs • 250 - 399 MTs • 400 - 599 MTs • 600 - 749 MTs • 750 MTs & above 	<ul style="list-style-type: none"> Rs.4,000/- Rs.7,500/- Rs.12,000/- Rs.18,000/- Rs.22,500/- 	<p>(a) 25% of incentive amount (in kind) will be for PACS Managers and rest 75% will be distributed equally among all the Salesmen for both Rabi & Kharif separately.</p> <p>(b) This incentive will also be payable to CMSs on the retail sale made by them during crop seasons i.e. Rabi & Kharif separately & incentive will be divided equally among the Manager and all the Salesmen of the Society.</p>

b) **UREA**

On Lifting of Urea by PACS or CMS during crop season (Rabi & Kharif)	Sale incentives (in kind)	Remarks
<ul style="list-style-type: none"> • 250 - 399 MTs • 400 - 649 MTs • 650 - 849 MTs • 850 - MTs & above 	<ul style="list-style-type: none"> Rs 3,000/- Rs.4,000/- Rs.5,000/- Rs. 6,000/- 	<p>(a) 25% of incentive amount (in kind) will be for PACS Managers and rest 75% will be distributed equally among all the Salesmen for both Rabi & Kharif separately.</p> <p>(b) This incentive will also be payable to CMSs on the retail sale made by them during crop seasons i.e. Rabi & Kharif separately & incentive will be divided equally among the Manager and all the Salesmen of the Society.</p>

It was further decided that-

- a) The sale incentive (in kind) will be disbursed at the district level by organising a Cooperative Seminar by inviting some dignitaries of district administration. The purchase of items for incentives shall be carried out by the District Manager, Hafed

(Signature)

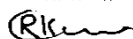
- through a committee consisting of District Manager, Hafed, CEO, CCB, representative of Agriculture Department and the concerned Area Manager of the Fertilizer manufacturer/supplier.
- b) The above incentive policy for staff of PACSs and CMSs will be reviewed as and when required to decide its relevance and further continuity.

V. IMPLEMENTATION OF SCHEME

In order to ensure smooth implementation of the Fertilizers Supply Policy, the following steps were directed to be taken by all the concerned stakeholders as enumerated below:-

- a) District-Level Committee of CEO, CCB, Deputy Director Agriculture, DM Hafed and Area Manager of Fertilizer manufacturers/suppliers i.e. Iffco, Kribhco, NFL and IPL will prepare month-wise Supply Plan of each Fertilizer for each PACS and CMS in the district. District Manager Hafed will be the convener of the committee. However, it will be the joint responsibility of District Manager, Hafed and CEO, CCB to ensure that the Supply Plan is finalized in coordination with other committee members.
- b) District-Level Committee shall prepare an annual Sale Plan for each PACS and CMS for the coming year on the basis of their month-wise sale during the previous year after consultation with them in advance latest by 25th of February each year.
- c) This Sale Plan will further be reviewed before the start of the next Rabi season in the month of August, latest by 31st August and Kharif season latest by 25th February each year positively.
- d) Based on the Sale Plan so drawn for each PACS and CMS, month-wise advance Stocking Plan for them for each Fertilizer will be prepared by the above committee in consultation with the Managers thereof. The Stocking Plan so prepared will also be got confirmed in writing from the respective PACS and CMS, which will be countersigned by the above committee.
- e) It will be the duty of the District Manager Hafed and CEO, CCB to ensure that the Sale Plan and the month-wise advance Stocking Plan for each PACS and CMS is prepared by following due procedure as mentioned above by 25th February every year and is submitted to the Hafed HQ by 5th March positively with copies to the RCS Haryana and MD, Harco Bank.

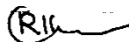
Similarly, the review of the Stocking Plan for Rabi season will also be carried out by the committee latest by 31st August positively and copies thereof will be sent to Hafed HQ, RCS and MD Harco Bank by 7th September. Likewise, the Stocking Plan



for Kharif season will be reviewed by the above committee by 25th February each year and copies thereof will be sent to Hafed HQ, RCS and MD Harco Bank by 5th March positively.

- f) A State-level committee of RCS Haryana, MD Hafed and MD Harco Bank shall monitor and over-view the proper implementation of the scheme on half-yearly basis or as early as deemed appropriate.
- g) Based on month-wise Stocking Plan finalized by the above committee, the District Manager, Hafed shall ensure that month-wise supplies are made by collecting post-dated cheques from the PACSs and CMSs (marked as 'Good for Payment' by the concerned CCB and Nationalized Bank).
- h) District Manager, Hafed shall ensure that while supplying Fertilizers to PACSs and CMSs, it shall be kept in mind that maximum supplies are made to them directly from the rake points to avoid multiple handling. Any instance of preventable multiple handling shall be viewed seriously.
- i) Hafed will make the supplies of Fertilizers to the Wholesale CMSs, Retail CMSs and to PACSs directly wherever Wholesale CMSs are not there against post-dated cheques marked as 'Good for Payment' in favour of Hafed and signed by the concerned Branch Manager of CCB or other Nationalized Bank or in his absence by any other official of CCB or Nationalized Bank so authorized for the purpose.
- j) The same procedure as explained in (h) above will be followed by the Wholesale Marketing Society also for making supplies to the PACSs against post-dated cheques marked as 'Good for Payment' in favour of Wholesale CMSs and signed by the concerned Branch Manager of CCB or other Nationalized Bank or in his absence by any other official of CCB or Nationalized Bank so authorized for the purpose.
- k) District Manager, Hafed shall keep in view the cash credit limits sanctioned for each PACS while drawing Supply Plan of Fertilizers to it. Credit supplies against post-dated cheques in no case shall exceed the cash credit limits enjoyed by the PACSs.
- l) District Manager Hafed and Wholesale Marketing Society will ensure to present the post-dated cheques atleast 4 days before the due date of payment to the concerned bank. The concerned banks will also likewise ensure the credit to Hafed or CMS on due date of payment without any delay. In case the payment is not released on due date, the concerned branch of CCB shall be liable to pay interest for the delayed period to Hafed or CMS as the case may be at the prevailing rate of interest.

- m) While presenting the post-dated cheques to the concerned branch of CCB or other Nationalized Bank, the District Manager Hafed or Wholesale Marketing Society will also attach a copy of the delivery challan issued against the supplies of Fertilizers. They shall specifically mention the due date of payment in the forwarding letter to the banks.
- n) District Manager Hafed shall ensure that all the due payments from the CMSs and PACSs are realized on due date without any delay. It is made clear that if the payment is not received in time, the interest liability shall be fixed on the concerned District Manger Hafed.
- o) Receipt of Fertilizers will be acknowledged by the Salesmen of sale counters & PACS Managers which will be further verified by the Manager of the concerned branch of the CCB within 4 days of the supplies mentioning the Entry No. & Page No. of their Stock Registers. The concerned Area Managers of Fertilizer manufacturers/suppliers will also assist the District Managers Hafed in collecting the receipt from the concerned PACS duly acknowledged by the Salesmen and PACS Managers and verified by the Branch Managers of CCB for timely release of payments to the suppliers by Hafed. However, the District Managers Hafed will be responsible to collect the proper acknowledgment receipts of Fertilizers from PACSs and CMSs.
- p) In case any direct supply of Fertilizers is made to PACSs or CMSs by the Fertilizer manufacturers or suppliers at their own level, Release Order thereof will be issued by them only after the issue of post-dated cheques marked as "Good for Payment" by the concerned Branch Manager of CCB or Nationalized Banks and issue of indent by the concerned District Manager, Hafed.
- q) Manufacturers/Suppliers of Fertilizers will be responsible for de-lumping of Fertilizers, replacement of cut & torn bags and under-weight bags etc., if any, at their own cost. Further, de-lumping and replacement as mentioned above shall be done by them within 15 days. However, if the manufacturers/suppliers fail to comply, the District Manager, Hafed shall do so and the expenditure so incurred will be recovered from the manufacturers/suppliers.
- r) Iffco and Kribhco will be allowed to make direct supplies to their member-PACSs only to the extent which fulfils the minimum conditions of business in terms of quantity or value as per the Multi-State Cooperative Societies Act. However, these direct supplies will be made by them only under intimation to the concerned District Manager, Hafed. Likewise, Hafed shall give preference to Iffco, Kribhco, NFL & IPL for the procurement of Fertilizers as far as the prevailing conditions.

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- s) District Manager, Hafed will maintain regular liaison with all the concerned stakeholders in the matter and any laxity whatsoever shall be viewed seriously.

VI. RISK FUND

The Hafed shall contribute @ Rs.0.50 per MT on yearly sale towards Risk Fund which shall be operated by its Managing Director. This Fund shall be used to compensate the PACSs and CMSs for any loss arising out of theft, burglary, flood or fire of Fertilizers. Alternately, the Hafed would be at liberty to explore to provide insurance cover by paying premium of insurance in place of the aforementioned Risk Fund.

VII. DISPUTE SETTLEMENT MECHANISM

Any dispute with regard to the implementation of the scheme at the district level will be referred to a Standing Committee of DRCS, DDA or his nominee, ARCS, DM Hafed and CEO, CCB. The committee shall be headed by the DRCS and its member secretary shall be the District Manager, Hafed. Any appeal against the decision of the Standing Committee will lie to RCS whose decision will be final and binding.

Sd/-
L.R.Jangra
SMM NFL

Sd/-
Rajesh Tiwari
SRM IPL

Sd/-
N.K.Bhadu
DGM Kribhco

Sd/-
Rishi Pal
SMM Iffco

Sd/-
R.R. Randad
Jt.GMM

Sd/-
Rajnish Sharma
Addl.GM (Inputs)

Sd/-
Atma Ram
GM Harco Bank

Sd/-
C.M Singal
Addl. Registrar Marketing

Sd/-
Naresh Chaudhary
MD Harco Bank

Sd/-
C.R. Rana
RCS Haryana

Sd/-
A K Yadav
MD Hafed

Sd/-
Chairman, HAFED

