



बिहार राज्य सहकारी बैंक लि०

THE BIHAR STATE CO-OPERATIVE BANK LTD.

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Ref. No.

Date

OFFICE ORDER UPON APPROVAL OF THE COMPETENT AUTHORITY

GL Code- 19027

The Comprehensive Policy for Financing under the World Largest Grain Storage Programme (WLGSP) is hereby issued for implementation with immediate effect.

The Government of India has launched the World Largest Grain Storage Programme with the objective of creating decentralized, scientific and modern storage infrastructure at the level of Primary Agricultural Credit Societies (PACS), reducing post-harvest losses, ensuring better price realization to farmers, and strengthening PACS as viable multi-service institutions. In alignment with this national initiative, the Bank has framed a comprehensive financing policy for extending credit support to eligible PACS in the State of Bihar.

1. Applicability

This policy shall be applicable to all branches/offices of the Bank for financing eligible PACS under WLGSP within the State of Bihar.

2. Eligible Borrowers

The following PACS shall be eligible for finance under the scheme:

- PACS approved by DCDC / SCDC / PMU
- PACS having positive net worth and profitability
- PACS having clear title ownership or long-term leasehold land
- Valid PACS resolution for availing loan facility

3. Eligible Activities

Finance may be considered for:

- Construction of godowns / warehouses / silos
- Drying, cleaning, grading and assaying units
- Procurement centres
- Other allied agri-infrastructure activities permitted under WLGSP

4. Financial Parameters

- Minimum promoter contribution: 10% of project cost or as prescribed under applicable guidelines.
- Need-based term loan subject to project viability.
- Interest rate as per Bank norms with applicable interest subvention.
- Repayment period up to 07 years, including moratorium, as per scheme guidelines.

5. Security

1. Hiring Assurance
2. Hypothecation and mortgage of assets created out of Bank finance. Additional collateral security may be obtained as per Bank norms wherever required.

6. Disbursement & Monitoring

Loan shall be disbursed in stages linked with project progress. End-use verification, site inspections, utilization monitoring and periodic review shall be ensured by the concerned branch/office.

7. Asset Classification & Recovery

All accounts shall be classified and monitored as per extant RBI / NABARD guidelines. Recovery measures shall be undertaken promptly in case of irregularity/default.

8. Operational Instructions

All Branch Managers / Controlling Offices are directed to strictly follow the provisions of the policy while processing, sanctioning, documenting, disbursing and monitoring the loans under the scheme. Any clarification required in this regard may be obtained from the loans And Advances Section of Headquarter. This order shall come into force with immediate effect.

Yours Truthfully

17/21/4/2026
(Manoj Kumar Singh)
Managing Director

Dated

Memo No

Copy to:

- IT Section, (BSCB) – for information and necessary action.
- All Branch Managers, BSCB – for information and necessary action.

17/21/4/2026
Managing Director

INTRODUCTION

The World Largest Grain Storage Programme (WLGSP) is a landmark initiative of the Government of India aimed at creating decentralized, modern and scientific storage infrastructure across the country, particularly at the level of Primary Agricultural Credit Societies (PACS). The programme seeks to strengthen the agricultural supply chain by reducing post-harvest losses, improving farmers' access to storage facilities, enhancing price realization, and promoting food security through efficient warehousing and allied infrastructure. By leveraging convergence of various central and state schemes along with institutional finance, WLGSP envisions transforming PACS into viable, multi-service centers that support agricultural development at the grassroots level.

In alignment with this national objective, The Bihar State Cooperative Bank Ltd. (SCB) has framed a Comprehensive Policy for Financing under the World Largest Grain Storage Programme to provide a structured, transparent and uniform framework for extending credit support to eligible PACS across Bihar. This policy outlines the guiding principles, eligibility criteria, project coverage, financial parameters, appraisal mechanisms, security norms, monitoring processes, and recovery measures to ensure prudent lending while facilitating timely implementation of storage infrastructure projects.

The policy is formulated in conformity with the WLGSP Margadarshika/Standard Operating Procedures issued by the Ministry of Cooperation, relevant NABARD guidelines, Agriculture Infrastructure Fund (AIF) norms, and extant RBI regulations. It aims to balance developmental objectives with financial discipline by promoting sustainable projects, ensuring risk mitigation, and maintaining asset quality.

Through this policy, SCB endeavors to play a pivotal role in strengthening the cooperative structure in Bihar, empowering PACS, supporting farmers, and contributing to the broader goals of agricultural modernization, financial inclusion, and rural economic growth under the World Largest Grain Storage Programme.

COMPREHENSIVE POLICY FOR FINANCING UNDER WORLD LARGEST GRAIN STORAGE PROGRAMME (WLGSP)

THE BIHAR STATE COOPERATIVE BANK LTD. (SCB)

1. Preamble

In pursuance of the Government of India initiative for creation of decentralized, scientific and modern storage infrastructure at PACS level under the World Largest Grain Storage Programme (WLGSP), The Bihar State Cooperative Bank Ltd. (SCB) frames this policy to provide a uniform framework for appraisal, sanction, documentation, disbursement, monitoring, NPA management and recovery of loans. This policy is aligned with WLGSP Margadarshika/SOP issued by the Ministry of Cooperation, NABARD guidelines (Ref No NB. DoR/Policy/PPS-9/113986-114016/2024-25 Dated 31 December 2024) and AIF Norms.

2. Objectives

- Creation of scientific grain storage infrastructure at PACS level
- Reduction of post-harvest losses and distress sale
- Strengthening PACS as multi-service viable units
- Ensuring availability of secured and guaranteed credit

3. Scope & Applicability

Applicable to all branches of SCB for financing PACS under WLGSP in Bihar.

4. Eligibility of Borrowers

- PACS approved by DCDC/SCDC/PMU
- Positive net worth and profitability as per WLGSP norms
- Clear title/long lease land and valid PACS resolution

5. Eligible Activities

- Construction of godowns/warehouses/silos
- Drying, cleaning, grading, assaying facilities
- Procurement centres and allied agri-infrastructure permitted under WLGSP

6. Project Cost & Finance

Project cost includes civil works, plant & machinery, electrification, fire safety, insurance during construction, consultancy and contingencies. Finance shall comprise bank loan, margin and subsidy/assistance under converged schemes.

7. Margin

Minimum promoter contribution of 10% or as prescribed under WLGSP/AIF and NABARD Guideline. To be maintained with BSCB. (Ref No NB. DoR/Policy/PPS-9/113986-114016/2024-25 Dated 31 December 2024)

8. Quantum, Interest & Tenure

Need-based finance subject to scheme limits. Interest rate as per SCB norms with applicable interest subvention. Repayment up to 07 years including moratorium.

9. Security

Primary security by hypothecation and Mortgage of assets. collateral may be taken if needed to the extent of guarantee cover.

10. Appraisal, Sanction & Documentation

Techno-economic appraisal, sanction as per delegated powers, and execution of standard loan/security documents and other documents as per bank guideline.

11. Disbursement & Monitoring

Stage-wise disbursement linked to progress. Periodic inspection and monitoring of utilization, income and storage operations.

12. NPA Management & Recovery

Accounts shall be classified as per RBI norms (Ref. RBI/DOR/2025-26/311 DOR.STR.REC.230. /21.04.048/2025-26 Dated November 28, 2025). Early Warning Signals, SMA monitoring, recovery actions shall be undertaken as per extant guidelines.

13. Review

Policy shall be reviewed annually or earlier based on regulatory or scheme changes.

COLUMN-WISE POLICY FOR FINANCING UNDER WORLD LARGEST GRAIN STORAGE PROGRAMME (WLGSP)

THE BIHAR STATE COOPERATIVE BANK LTD. (SCB)

| Sl. No. | Policy Parameter | SCB – WLGSP Policy Provisions (Aligned with RBI/NABARD/Agri/AIF Policy & WLGSP Margadarshika) |
|---------|------------------------|--|
| 1 | Name of Scheme | World Largest Grain Storage Programme (WLGSP) – Cooperative Sector |
| 2 | Policy Objective | Creation of decentralized scientific grain storage infrastructure at PACS level; reduction of post-harvest losses; strengthening PACS viability |
| 3 | Implementing Authority | Ministry of Cooperation, Govt. of India in convergence with AIF, AMI, SMAM, PMFME and other schemes |
| 4 | Lending Institution | The Bihar State Cooperative Bank Ltd. (SCB) through Branches |
| 5 | Eligible Borrowers | PACS approved by DCDC/SCDC; PACS having positive net worth, profitability and land ownership/long lease as per WLGSP norms |
| 6 | Eligible Projects | Godowns, warehouses, silos, drying, cleaning, grading, assaying units, procurement centres and allied infrastructure as permitted under WLGSP |
| 7 | Location Criteria | PACS land approved by DCDC; non-waterlogged, legally clear, suitable for construction |
| 8 | Project Cost | Includes civil construction, P&M, electrification, fire safety, insurance during construction, consultancy and contingencies |
| 9 | Means of Finance | (a) Bank Loan (b) Margin/Promoter contribution (c) Subsidy/Grant under converged schemes |
| 10 | Margin Requirement | 10% (To be maintained with BSCB.) NOTE: Any grant or subsidy available under any present or future scheme of Central/State government can be availed for projects under this financing facility. However, a minimum of 10% of the project cost shall be mandatory as promoter's contribution. |
| 11 | Quantum of Finance | Need based. Limit will be decided on the basis of project cost and total financial outlay of the project. |
| 12 | Nature of Facility | Term Loan |
| 13 | Mode of Disbursement | Term Loan may be disbursed in instalments as per the stages of development of project. Disbursement should be made directly to the supplier/Constructor Via PACS Account. |

| Sl. No. | Policy Parameter | SCB – WLGSP Policy Provisions (Aligned with RBI/NABARD/Agri/AIF Policy & WLGSP Margadarshika) |
|---------|-----------------------|---|
| 14 | Rate of Interest | 4%, subject to interest subvention under AIF/WLGSP |
| 15 | Refinance | 3%, To be Received from NABARD under WLGSP. |
| 16 | Interest Subvention | All loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹2 Crore. This subvention will be available for a maximum period of 7 years. In case of loans beyond ₹2 Crore, then interest subvention will be limited up to ₹2 Crore As per AIF/WLGSP guidelines (presently 3% p.a. where applicable) |
| 17 | Repayment Period | Up to 07 years including moratorium, aligned with cash flow and scheme guidelines |
| 18 | Moratorium | Construction period + stabilization period, Maximum 12 months |
| 19 | Primary Security | Hypothecation and Mortgage of assets created out of bank finance NOTE: a) Valuation of IPs is to be done as per Bank's extant guidelines. b) Where mortgage cannot be created immediately, other collateral security (IP/ Liquid Security) to be taken. c) In situations where the mortgage by deposit of title deed is not possible, the property being ancestral property (without title deed), the sanctioning authority may accept, at its discretion, the registered mortgage of such property, if possible and/ or equitable/ registered mortgage of some other property. However, in above cases, following should be ensured: i. The property should be clearly demarcated and identifiable and should have an independent access. ii. In case the above conditions are not compliable, all the co- owners should be made mortgagee. d) Mortgage of IPs is to be obtained as per extant guidelines circulated by Bank. e) Detailed guidelines on mortgage of immovable property/assets and filing of particulars of transaction creating security interest (Mortgages) by way of deposit of Title Deeds with Central Registry (CERSAI) to be complied with. |
| 20 | Collateral Security | As per Bank norms and other requirement. |
| 21 | Insurance | Assets charged to Bank to be fully insured against fire, theft and other risks with Bank clause (fee borne by borrower) |
| 22 | Appraisal Methodology | Techno-economic feasibility, cash flow analysis, PACS track record, storage gap assessment, WLGSP Calculation norms |
| 23 | Sanctioning Authority | Borad of Director (BOD) |

| Sl. No. | Policy Parameter | SCB – WLGSP Policy Provisions (Aligned with RBI/NABARD/Agri/AIF Policy & WLGSP Margadarshika) |
|---------|----------------------|--|
| 24 | Documentation | Loan agreement, hypothecation deed, PACS resolution, land records, insurance |
| 25 | Disbursement | Stage-wise (As Instructed in Secretary Cooperative Department Bihar government Letter No 2610 Dated 13.03.2026, Enclosed with Policy), linked to construction progress. Disbursement to be routed via PACS Loan Account directly to BSWC Account (PMC in this Project) |
| 26 | Monitoring | Periodic inspections during construction and operation; utilization and income monitoring |
| 27 | Asset Classification | Loans for construction of storage facilities (warehouse, market yards, godowns and silos) designed to store agriculture produce/products shall be eligible for classification under Agriculture: Agriculture Infrastructure. |
| 28 | Income Recognition | On accrual basis for Standard Assets; on realization basis for NPAs |
| 29 | NPA Monitoring | Early Warning Signals (EWS), structured follow-up by Bank/Branch |
| 30 | Recovery Mechanism | Regular follow-up, restructuring where permissible, adjustment of receivables, legal action if required |
| 31 | Charges | Below Charges is to Be Borne by Borrower. <ul style="list-style-type: none"> • Processing fee 0.5% Up to 10,000/- (Excluding GST) • CIBIL Charge (As Per Bank guideline) • Valuer's Fee • Legal Fee • Stamp Duty (As Per Govt Guideline) • Other Charges |
| 32 | Power to Amend | Board of Directors |
| 33 | Guarantee | As per Bank's Requirement with suitable net means |

Note: This column-wise policy is framed on the pattern of AIF policy structure and fully aligned with WLGSP Margadarshika and NABARD guidelines.

DIRECT SCB → PACS FINANCING MODEL

(Applicable where DCCBs are Non-functional / Weak / Under Liquidation)

| Sl. No. | Parameter | Direct SCB Financing to PACS |
|---------|-----------------------|--|
| 1 | Financing Channel | Loan sanctioned and disbursed directly by SCB branch to PACS |
| 2 | Approval for Lending | With approval of SCB HO / Board / NABARD, as applicable |
| 3 | Appraisal | Conducted by SCB branch/HO using WLGSP appraisal norms |
| 4 | Sanctioning Authority | As per SCB delegated powers |
| 5 | Rate of Interest | As per SCB lending rates with applicable interest subvention |
| 6 | Security | Hypothecation and Mortgage of assets. |
| 7 | Disbursement | Stage-wise directly by SCB to vendors/contractors |
| 8 | Monitoring | Direct monitoring by SCB branch/HO with site inspections |
| 9 | Asset Classification | As per RBI/NABARD norms in SCB books |
| 10 | Recovery | Direct recovery by SCB; legal route if required |
| 11 | Reporting | SCB to report directly to NABARD/MoC |

बिहार सरकार
सहकारिता विभाग

पत्रांक 2610 / दिनांक 13.03.2026.
04/नि0 (योजना) सभेकित अनाज भंडारण -01/2023

प्रेषक,

धर्मेन्द्र सिंह, भा0प्र0से0,
सरकार के सचिव।

सेवा में,

प्रबंध निदेशक,
राज्य सहकारी बैंक लि0, पटना
प्रबंध निदेशक जिला केन्द्रीय सहकारी बैंक,
सुपौल, समस्तीपुर, औरंगाबाद, नवादा,
पश्चिमी चम्पारण, सिवान एवं बेगूसराय।
जिला सहकारिता पदाधिकारी,
सारण, सहरसा, सुपौल, समस्तीपुर, औरंगाबाद, नवादा,
पश्चिमी चम्पारण, सिवान एवं बेगूसराय।
जिला अंकेक्षण पदाधिकारी,
सारण, सहरसा, सुपौल, समस्तीपुर, औरंगाबाद, नवादा,
पश्चिमी चम्पारण, सिवान एवं बेगूसराय।

विषय : विश्व की सबसे बड़ी अन्न भंडारण योजना अंतर्गत गोदाम निर्माण हेतु
चरणवार राशि विमुक्ति के संबंध में।

महाशय,

उपर्युक्त विषय के संबंध में कहना है कि विश्व की सबसे बड़ी अन्न भंडारण योजना अंतर्गत संबंधित समिति, बिहार राज्य भंडार निगम एवं संबंधित बैंक के साथ त्रिपक्षीय समझौता किया गया है। उक्त समझौते में तीनों पक्षों के विधिवत कार्य एवं उनके जिम्मेवारियों को स्पष्ट उल्लेखित किया गया है। योजना अंतर्गत, योजना लागत का 10 प्रतिशत राशि संबंधित समिति को वहन करना है एवं विभागीय पत्र संख्या 2270 दिनांक 02.03.2026 द्वारा राज्य सरकार की ओर से 10 प्रतिशत वित्तीय सहायता प्रदान करने हेतु सैद्धांतिक सहमति संसूचित है।

उपर्युक्त के आलोक में विषयांकित योजना अंतर्गत निर्माण कार्य हेतु निम्नांकित निर्देश का अनुपालन सुनिश्चित किया जाय :-

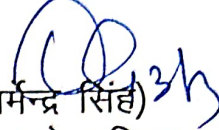
1. निर्माण कार्य हेतु बिहार राज्य भंडार निगम द्वारा कार्य सम्पादन के आधार पर निम्नरूपेण जिला सहकारिता पदाधिकारी की सहमति से चार किशतों में राशि की निकासी की जा सकेगी :-

(क) निर्माण कार्य हेतु ले-आउट होने के पश्चात बिहार राज्य भंडार निगम द्वारा प्रतिनियुक्त अभियंता के अनुशंसा एवं अधियाचना के आलोक में स्वीकृत DPR के राशि का अधिकतम 30% राशि।

8. 1 70
- (ख) प्लीथ तक कार्य पूरा होने एवं मापी पुस्तिका में प्रविष्टि के उपरांत आवश्यक फोटो प्रमाणक के साथ प्रतिवेदन समर्पित किये जाने एवं प्रतिनियुक्त अभियंता की अनुशंसा एवं अधियाचना पर द्वितीय किशत के रूप में स्वीकृत DPR के राशि का अधिकतम 30% राशि।
- (ग) छत तक कार्य पूरा होने एवं मापी पुस्तिका में प्रविष्टि के उपरांत आवश्यक फोटो प्रमाणक के साथ प्रतिवेदन समर्पित किये जाने एवं प्रतिनियुक्त अभियंता के अनुशंसा एवं अधियाचना पर तृतीय किशत के रूप में स्वीकृत DPR के राशि का अधिकतम 30% राशि।
- (घ) शेष 10% राशि निर्माण कार्य पूरा होने के पश्चात मापी पुस्तिका में प्रविष्टि के उपरांत आवश्यक फोटो प्रमाणक समर्पित किए जाने, गोदाम समिति को handover करने एवं प्रतिनियुक्त अभियंता के अनुशंसा एवं अधियाचना पर चतुर्थ किशत के रूप में Finishing के पश्चात दिया जायेगा।
- केन्द्रीय सहकारी बैंक के स्तर से यह सुनिश्चित किया जाए कि उपरोक्त निर्धारित चरणवार राशि समिति के Loan Account के माध्यम से बिहार राज्य भंडार निगम के खाते में हस्तांतरित हो। एतदर्थ भंडार निगम द्वारा तुरंत संबंधित खाते की विवरणी संबंधित जिला सहकारिता पदाधिकारी एवं बैंक को उपलब्ध कराया जाएगा।
 - बिहार राज्य भंडार निगम उपर्युक्त कंडिका (1) के आलोक में प्राप्त राशि का आवश्यक उपयोगिता प्रमाण-पत्र समिति, संबंधित बैंक एवं जिला सहकारिता पदाधिकारी को आवश्यक फोटो प्रमाणक के साथ समर्पित करेंगे।
 - प्रबंध निदेशक, केन्द्रीय सहकारी बैंक/राज्य सहकारी बैंक यह सुनिश्चित करेंगे कि उनके संबंधित शाखा से समितियों को उपर्युक्त कंडिका (1) के आलोक में भुगतान किया जा रहा है।
 - योजना अंतर्गत सरकार से उपलब्ध कराए गए अनुदान/वित्तीय सहायता से ऋण राशि के विरुद्ध समायोजन किया जा सकेगा।
 - योजना का नियमित निरीक्षण प्रबंध निदेशक, बिहार राज्य भंडार निगम/जिला सहकारिता पदाधिकारी/प्रबंध निदेशक, केन्द्रीय सहकारी बैंक/जिला अंकेक्षण पदाधिकारी, सहयोग समितियाँ द्वारा किया जाएगा तथा प्रगति का आवश्यक फोटो प्रमाणक के साथ जिला पदाधिकारी एवं निबंधक, सहयोग समितियाँ को नियमित रूप से अवगत कराया जायेगा।
 - बिहार राज्य भंडार निगम द्वारा योजना से संबंधित प्रगति की समीक्षा की जाय एवं पाक्षिक प्रगति प्रतिवेदन मुख्यालय को समर्पित किया जाय।

8. विषयांकित योजना में स्वीकृत DPR के अनुसार निर्माण अवधि कार्य प्रारंभ होने से अधिकतम 12 माह निर्धारित है, अतः Agriculture Infrastructure Fund (AIF) के तहत Moratorium period तदनुसार 12 माह की होगी।

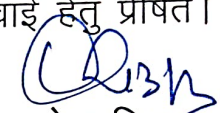
विश्वासभाजन


(धर्मन्द्र सिंह)

सरकार के सचिव।

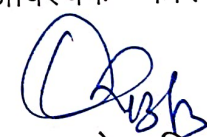
ज्ञापांक 2610 / पटना, दिनांक 13.03.2026

प्रतिलिपि :- जिला पदाधिकारी -सह- अध्यक्ष, जिला सहकारी विकास समिति, सारण, सहरसा, सुपौल, समस्तीपुर, औरंगाबाद, नवादा, पश्चिमी चम्पारण, सिवान एवं बेगूसराय को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित।


सरकार के सचिव।

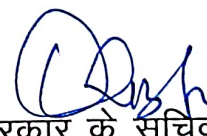
ज्ञापांक 2610- / पटना, दिनांक 13-03-2026

प्रतिलिपि :- प्रमंडलीय संयुक्त निबंधक, सहयोग समितियाँ, दरभंगा, मगध, भागलपुर, सारण, कोशी एवं तिरहुत को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित।


सरकार के सचिव।

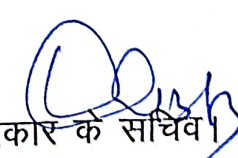
ज्ञापांक 2610 / पटना, दिनांक 13.03.2026

प्रतिलिपि :- मुख्य महाप्रबंधक, नाबार्ड, पटना को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित।


सरकार के सचिव।

ज्ञापांक 2610 / पटना, दिनांक 13.03.2026

प्रतिलिपि :- संयुक्त सचिव, सहकारिता मंत्रालय, भारत सरकार को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित।


सरकार के सचिव।