

"ഭരണഭാഷ- മാതൃഭാഷ"



**കേരള സർക്കാർ**

**സംഗ്രഹം**

സഹകരണ വകുപ്പ് - സാങ്കേതിക വിദ്യാധിഷ്ഠിത കൃഷിയിൽ സഹകരണ വകുപ്പിന്റെ നൂതന പദ്ധതി - {Co-operative initiative in Technology Driven Agriculture (CITA)} - ധനസഹായം അനുവദിക്കുന്നതിനുള്ള മാർഗ്ഗരേഖ /റൂൾസ്- അംഗീകാരം നൽകി ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു.

**സഹകരണ (ബീ) വകുപ്പ്**

സ.ഉ.(കൈ) നം.9/2026/Co-Op തീയതി,തിരുവനന്തപുരം, 26-02-2026

പരാമർശം:- 1. സഹകരണ സംഘം രജിസ്ട്രാറുടെ 07/05/2024, 26/08/2025 എന്നീ തീയതികളിലെ പി&എ എ(1)/3498/24 നം കത്തുകൾ

2. 23/05/2024 ലെ വർക്കിംഗ് ഗ്രൂപ്പ് യോഗ തീരുമാനം

**ഉത്തരവ്**

കൃഷിയുടെയും അനുബന്ധ മേഖലകളുടേയും മത്സരക്ഷമതയും നിലനിൽപ്പും വർദ്ധിപ്പിക്കുന്നതിന്, സാങ്കേതിക വിദ്യാപ്രയോഗത്തിനും കൃഷിയിലെ കൂട്ടായ പരിശ്രമങ്ങൾക്കും ഊന്നൽ നൽകിക്കൊണ്ട് സഹകരണ വകുപ്പ് ആവിഷ്കരിച്ചിരിക്കുന്ന പുതിയ പദ്ധതിയാണ് - സാങ്കേതിക വിദ്യാധിഷ്ഠിത കൃഷിയിൽ സഹകരണ മേഖലയുടെ നൂതന പദ്ധതി - {Co-operative initiative in Technology Driven Agriculture (CITA)} . സഹകരണ മേഖലയുടെ പിന്തുണയോടെ, കാർഷികമേഖലയുടെ പ്രവർത്തനക്ഷമത വർദ്ധിപ്പിക്കുന്നതിനായി കാർഷികോൽപ്പന്നങ്ങളുടെ ഉൽപ്പാദനം സംയോജനം, സംഭരണം, മൂല്യവർദ്ധന, വിപണനം എന്നിവയാണ് പദ്ധതികൊണ്ട് ഉദ്ദേശിക്കുന്നത്. പ്രസ്തുത പദ്ധതി പ്രകാരം ധനസഹായം അനുവദിക്കുന്നത് സംബന്ധിച്ച പ്രപ്പോസൽ പരാമർശം (1) പ്രകാരം സഹകരണ സംഘം രജിസ്ട്രാർ സമർപ്പിക്കുകയും പരാമർശം (2) പ്രകാരമുള്ള വർക്കിംഗ് ഗ്രൂപ്പ് യോഗം കരട് റൂളും അനുബന്ധങ്ങളും അംഗീകരിക്കുന്ന കാര്യം പരിഗണിച്ചിരുന്നു.

2. സർക്കാർ ഈ വിഷയം വിശദമായി പരിശോധിച്ചു. കൃഷിയുടെയും അനുബന്ധ മേഖലകളുടേയും മത്സരക്ഷമതയും നിലനിൽപ്പും വർദ്ധിപ്പിക്കുന്നതിന്, സാങ്കേതിക വിദ്യാപ്രയോഗത്തിനും കൃഷിയിലെ കൂട്ടായ പരിശ്രമങ്ങൾക്കും ഊന്നൽ നൽകിക്കൊണ്ട് സഹകരണ വകുപ്പ് ആവിഷ്കരിച്ചിരിക്കുന്ന പുതിയ പദ്ധതിയായ - സാങ്കേതിക വിദ്യാധിഷ്ഠിത കൃഷിയിൽ സഹകരണ മേഖലയുടെ നൂതന പദ്ധതി - {Co-operative initiative in

**Technology Driven Agriculture (CITA)}** - പ്രകാരം ധനസഹായം അനുവദിക്കുന്നതിനുള്ള മാർഗ്ഗരേഖ/റൂൾസ് അംഗീകരിച്ച് ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു.

3. അംഗീകരിച്ച മാർഗ്ഗരേഖ/റൂൾ അനുബന്ധമായി ചേർത്തിരിക്കുന്നു.

(ഗവർണ്ണറുടെ ഉത്തരവിൻ പ്രകാരം)  
അജി ഫിലിപ്പ്  
അഡിഷണൽ സെക്രട്ടറി

സഹകരണ സംഘം രജിസ്ട്രാർ, തിരുവനന്തപുരം.  
പ്രിൻസിപ്പൽ അക്കൗണ്ടന്റ് ജനറൽ (എ&ഇ/ആഡിറ്റ്) കേരള, തിരുവനന്തപുരം.  
ജില്ലാ ട്രഷറി ഓഫീസർ, തിരുവനന്തപുരം.  
ധനകാര്യ (അഗ്രി-സി) വകുപ്പ് (അഗ്രി സി1/183/2024/ധന)  
വെബ് & ന്യൂ മീഡിയ, ഓഫീസ് കോപ്പി (ബി1/94/2024)

ഉത്തരവിൻ പ്രകാരം

സെക്ഷൻ ഓഫീസർ

- പകർപ്പ്:- 1. ബഹു. സഹകരണ വകുപ്പ് മന്ത്രിയുടെ പ്രൈവറ്റ് സെക്രട്ടറിയ്ക്ക്  
2. സഹകരണ വകുപ്പ് സെക്രട്ടറിയുടെ പി.എ ക്ക്

## **ANNEXURE**

### **ASSISTANCE FOR CO-OPERATIVE INITIATIVE IN TECHNOLOGY DRIVEN AGRICULTURE (CITA)**

#### **Introduction**

As per the objectives of the 14th Five Year Plan, in order to enhance the competitiveness and viability of agriculture and allied sectors a new initiative, emphasizing on the technology application and collective efforts in farming, Co-operative's Initiative in Technology-driven Agriculture (CITA) is being implemented from 2022-23. The scheme is intended for the production, aggregation, storage, value addition and marketing of agriculture products to enhance viability of farm sector with the support of cooperative sector.

Hence the rules are framed and these Rules may be called "The Rules for The Payment of Financial Assistance to Co-operative Societies under the scheme Co-operative's Initiative in Technology-driven Agriculture (CITA).

#### **RULES FOR FINANCIAL ASSISTANCE FOR CO-OPERATIVE**

#### **INITIATIVE IN TECHNOLOGY DRIVEN AGRICULTURE (CITA)**

#### **1.Objective**

The main objective of the scheme is to enhance the competitiveness and viability of agriculture and allied sectors a new initiative, emphasizing on the technology application and collective efforts in farming.

#### **2. Eligibility:**

Primary Agricultural Credit Societies (PACS), farmer collective organizations, or other cooperatives with established primary sector linkages having profitable experience for 5 consecutive years' in the field and are potentially viable which can showcase implementable projects with definite

periodic cash flow projections, will be considered eligible for assistance.

The assistance under the scheme will be in the pattern as shown below which includes in the Detailed Project Report (DPR) and it shall be approved by the State Level Project Selection Committee. This DPR should be approved by the Managing Committee of the society by a resolution and recommended by the Registrar of Co-operative Societies.

Subsidy : 10 % of the total project cost

Share : 30% of the total project cost

Loan : 50 % of the total project cost

Minimum 10% of the total project cost will be met by the society from its own fund. Balance amount of this project (90%) will be in the pattern of subsidy (10 %),

share (30 %) and loan(50%).

### **3. The criteria for selection of a Society and to promote innovations in the**

#### **sector are as follows:-**

a. Projects will be considered for funding if and only if proven and accepted technologies are embedded in the project during its cycle. DPRs should explore innovative business models that can generate new opportunities, such as indirect employment, cooperative ventures and also the collaboration with other departments. It should also focus on strategies for income generation and self sustenance to ensure long-term viability and financial independence of the project. Priority will be given to those societies, which are engaged in procurement, sorting, grading and marketing of rice, vegetables and fruits.

b. It is a one-time assistance for establishment of viable projects, however on a case to case basis, continued assistance may be considered subject to

clearance of the technical committee.

c. 10% of the total project cost shall be provided (for the first three years) to the projects as working capital subsidy.

d. The projects should be guided throughout with the help of a skilled person with a relevant qualification in the activity undertaken, such as the help of a full time Degree/VHSC holder/Diploma holder. Contractual salary for this purpose can be met from the outlay, subject to the clearance of the technical committee.

e. Activities without submission of individual project will not be supported under the scheme.

**4. The criteria for selection of a Society and to promote innovations in the sector are as follows:-**

a. There should be cultivation of not less than 300 acres under the service area of Primary Co-operative Societies (Farmers Service Center/Groups).

b. Short-term agricultural crops should be grown on 200 acres and long-term agricultural crops including fruits on 100 acres.

c. Each society should ensure the participation of at least 50 SHGs/groups at a time.

d. Each Self-Help Group should have a representative to lead it.

e. The PACS/Other Co-operatives should cover all the participating farmers under Kissan Credit Card Scheme (KCC), possibly with technology backup.

**5. The project provides support to Primary Agricultural Credit Co-operative Societies/other co-operatives for the implementation of CITA. The scheme will be implemented throughout Kerala from 2024-25 (preference will be**

given to co-operative societies having agricultural background and excellence in agricultural production). The projects will be selected based on the recommendations of a State Level Project Selection Committee.

6. The application for the assistance under the scheme shall be made in Form-A and forwarded to the Registrar of Co-operative Societies through Joint Registrar (General) of the concerned district. The application shall be supported by a resolution of the Managing Committee of the society, the detailed report on the functioning of the society for the last 5 years with facts and figures.

7. The Joint Registrar of Co-operative Societies (General) of the district concerned shall recommend the proposal along with the progress report on the functioning of the society at present, to the Registrar of Co-operative Societies. After getting the recommendation of the State Level Project Selection Committee, Government will sanction the assistance subject to availability of the budget provision for the scheme.

8 The maximum amount of assistance shall be fixed by the State Level Project Selection Committee, depending upon the quantum of business and cost and nature of the project/proposed activities subject to the maximum limit. In the case of projects, the maximum assistance will be limited to 90% of the project cost.

**9. Drawal of Assistance** - The society receiving the Government assistance, under the scheme shall execute an agreement in Form-B for availing subsidy, Form C for share and form D and E for Hypothication and Mortgage Deeds respectively for availing loan portion (appended to the rules). Form E is executed for mortgaging of property for availing loan assistance from Government. If the loan amount is up to 10.00 lakh and this amount is used to buy equipments/machinery the society shall execute form D for hypothication of the said equipments/machinery.

**10. Assistance to Grameen Market** - The scheme will provide a subsidy assistance of Rs. 10 lakh each for setting up of Grameen Markets. The assistance for marketing will be limited to maximum 50 % of the cost, limited to 25 lakh per society and the project amount will be released in phases only after assessing the progress. This amount will be released, if and only if a matching grant is provided by the PACS and a proof to that effect is submitted to the Registrar of Co operative Societies's office. Assistance to Grameen market up to 10.00 lakh will be sanctioned by Registrar of Co-operative Societies as per G.O (Rt) No 193/2022/Coop dtd 22/03/2022.

**11. Assistance to Farmers Service Centre (FSC)** - Project based assistance for innovative activities of the established FSCs, Assistance for the setting up of nurseries, bio pharmacy for agriculture, organic agriculture units, service units, facilitation centres, farm mechanization services etc. Assistance for setting up of new Farmers Service Centres and implementation of Haritha Sena to provide agricultural services to farmers can be considered.

**12** The amount sanctioned by Government shall be credited to the account of the beneficiary society. Registrar of Co-operative Societies may give necessary orders to withdraw the amount after obtaining the agreement, share certificate and receipt. The agreement connected records shall be kept under the safe custody of Registrar of Co-operative Societies or any other officer authorized for this purpose.

**13.** The Co-operative society shall not sell, transfer or otherwise dispose or create any encumbrance on the movable or immovable assets purchased from financial assistance availed under the scheme without the consent of the Government.

**14.** The assistance sanctioned under the scheme shall be utilized within a period of 6 months from the date of drawal of financial assistance. In case of breach of all or any of the terms and conditions contained in these rules the entire amount shall become repayable to Government in lump. The Joint Registrar (General) of the concerned district shall maintain Demand

Collection Balance Register under the scheme and watch the utilization of the assistance, repayment of loan installments and interest there on and furnish certificate of the assistance to the Accountant General, Kerala in due course.

**15.** The share capital contribution under the scheme shall be recovered in 10 equal installments on the expiry of 3rd year from the date of drawal of assistance the subsequent installments on the corresponding date during the succeeding year. Loan amount shall be repaid in 10 equal annual installments along with interest fixed by Government from time to time. The first installment shall fall due on the expiry of 3rd year of the date of drawal of the amount.

**16.** In the event of default in repayments of share capital assistance and assistance, the society will be liable to pay penal interest @ 2.5 per annum for defaulted installments.

**17.** The dividend on the share capital contribution of Government shall be remitted in the Treasury within one month after the declaration of dividend by the General Body of the concerned society .

**18.** If the society makes default in the repayment of any installments or installment of the assistance, the entire amount sanctioned under the scheme with interest and penal interest shall become recoverable in lump. The Registrar of Co-operative Society is competent to order for the recovery of assistance under the scheme under provision of the Revenue Recovery Act 1969 for the time being.

**19.** The President, Board of Director and Secretary/Chief Executive of the concerned society shall be jointly and severally responsible for proper utilization of the assistance received under the scheme.

**APPLICATION FOR FINANCIAL ASSISTANCE TO CO-OPERATIVE INITIATIVE IN TECHNOLOGY DRIVEN AGRICULTURE (CITA) FORM A**

1	Name and address of the Society/Bank	:	
	A) Register No:	:	
	B) Telephone No., Email ID	:	
2	A) Date of Registration	:	
	B) Date of Commencement of business	:	
4	Board of management	:	
	A) Elected/Nominated	:	
	B) Date of Election and Term	:	
	C) No of Directors	:	
	D) Date of last annual General Body Meeting held	:	
5	Membership	:	
6	Authorized share capital	:	
7	Paid up share capital	:	
8	Financial position of the society As per last audited Balance sheet	:	
	A) Resources	:	
	i Paid up share capital	:	
	ii Deposit	:	
	iii Reserve	:	
	iv Reserve fund	:	
	v Other funds	:	
	vi Other (Specify)	:	
	Reserve for overdue Interest	:	
	Interest payable	:	
	Grants & Subsidies	:	
	Staff PF & Security	:	
	Dividend Payable	:	
	Due to Advance	:	
	MDS	:	
	vii Professional Education Fund	:	
	viii SPL BDR FD	:	
	ix Total	:	

		(i+ii+iii+iv+v+vi+vii+viii+ix)		
	B)	Asset	:	
	i	Fixed assets	:	
		Movable Assets	:	
	ii	Investments in Share, Bonds, Debentures	:	
	iii	Others (Specify)	:	
		Cash & Bank Balance	:	
		Investment of Funds	:	
		Loans to Members	:	
		Interest Receivable	:	
		Misc. Income Receivable	:	
		Stock in Trade	:	
		MDS	:	
		Due by Advances	:	
	iv	Total	:	
	c)	Amount due to Government (Specify)	:	
9		Net Profit/Accumulated profit/loss	:	
10		Business Activities	:	
		Type of business undertaken	:	
	1.	Banking business	:	
		Deposit Loans to Members	:	
	2.	Other Activities	:	
	1.	Fertilizers	:	
	2.	Manure	:	
	3.	Neethi store	:	
	4.	Agri market	:	
	5.	Solar Energy Production Unit of 15 KWA	:	
	6.	Others	:	
11		Details of Contribution/Participation in social activities in the region (Detailed report to be enclosed)	:	
12		Government assistance proposed under Project	:	
	a)	Loan	:	

	b)	Share	:	
	c)	Subsidy	:	
13		Infrastructure facilities available	:	
	a)	Land	:	
	b)	Building	:	
	c)	Equipment of Machinery	:	
	d)	Staff	:	
	e)	Availability of Raw Materials	:	
	f)	Others if any (Lab Equipment)	:	
14		Additional facilities required for the implementation of the project	:	
	a)	Machinery	:	
	b)	Furniture	:	
	c)	Other Assets (Lab Equipment)	:	
	d)	Consumable	:	
15	a)	Whether a copy of audit report of the Society for the last audited year enclosed	:	
	b)	Whether a copy of the last Tentative Trading Profit&Loss Balance sheet for current year are Enclosed (as on 31.03..... )	:	
	c)	Whether a copy of the bye-law of the society/Bank enclosed	:	
	d)	Whether the annual report of the society for last year is enclosed	:	
	e)	Whether a copy of the resolution of the Board of Directors for availing of the financial assistances enclosed	:	
16		Whether the project report is enclosed (furnish 3 copies of the project report)	:	
17		Whether the self assessment report on the facilities of the society for the last 5 years is enclosed (Rule 8)	:	

**FORM-B** This agreement is executed on this the ..... day of

.....two thousand ..... and .....between the  
 ..... registered under the Kerala Co-operative  
 Societies Act 1969.(Act of 1969) and having its registered office at  
 ..... (herein after referred to as “the society/Bank”) of one part  
 and the Governor of Kerala (herein after referred to as“the Government”) of  
 the other part. WHEREAS the society applied to Government for a subsidy  
 of Rs. ....(Rupees..... Only)  
 towards the scheme of the financial assistance to the Co-operative Initiative  
 in Technology Driven Agriculture(CITA) under State plan Scheme. AND  
 WHEREAS the Registrar of Co-operative Societies has sanctioned a subsidy  
 of Rs..... (Rupees.....only) to  
 the society for the above purpose subject to the terms and conditions  
 contained in the guidelines and those herein contained. Now these presents  
 witness and it is hereby mutually agreed to as follows: 1. The amount of  
 subsidy of Rs..... (Rupees.....only) is  
 hereby paid to the society/Bank both admit and execute and acknowledge the  
 receipt of the same. 2. The said subsidy of Rs.....  
 (Rupees..... only) shall immediately after sanction  
 the Registrar of Co-operative Societies shall give permission to withdraw the  
 amount after obtaining agreement and after the society/Bank has fulfilled all  
 the conditions. The assets acquired by the utilization of the said subsidy shall  
 not be disposed, sold or transferred without prior permission of the Registrar  
 of Co-operative Societies in writing In case the society/Bank commits breach  
 of all or any of the terms and conditions here in contained or those contained  
 in the guidelines and in the said order, the society/Bank shall on demand pay  
 the entire amount due to the Government in a lump at once. All sums found  
 due to Government under or by virtue of the agreement shall be recoverable  
 from the society/Bank and its assets movable and immovable under the  
 provisions of the Revenue Recovery Act for the time being in force as if  
 such sums are arrears of land revenue and in such other manner as the  
 Government may deem fit. The society/Bank hereby declares that the  
 executants here of for and on behalf of the society has got full power and  
 authority to execute this agreement for and on behalf of the society as per the  
 Resolution No..... duly passed. IN WITNESS WHERE OF  
 Sri..... for and on behalf of the society and  
 Sri..... for on behalf of the Governor of Kerala  
 have here unto set their hands and the seal of the society has here unto been  
 fixed the day, month and year first above written. Signed by  
 Sri..... for and behalf of the Society/Bank. In

the presence of witness. 1. 2. Signed by Sri.....(here in after Name and Designation) for and on behalf of the Governor of Kerala In the presence of witness 1. 2. **FORM-C** THIS AGREEMENT IS executed on this the .....day of.....Two thousand and.....BETWEEN..... (Hereafter name of the society) a Co-operative Society registered under the Kerala Co-operative Societies Act (21 of 1969) and having its registered office.....(hereinafter referred to as “the society/Bank) of the one part of the GOVERNOR OF KERALA (Hereinafter referred to as” the Government) of the other part: WHEREAS on the application of the society under the “Guidelines - governing Government's Share Capital contribution to Primary Agricultural Credit Co-peratives/Banks (PACS) for taking up project for Cooperative Initiative in Technology driven Agriculture(CITA). (herein after called “the guidelines”, which shall form part of this deed as if in corporate herein) for assistance, the Government have in G.O. No..... dated: ..... (hereinafter called the said order” which shall form part of this deed as if incorporated herein) sanctioned the payment of an amount of Rs..... as share capital contribution to the society subject to the terms and conditions contained in the guidelines, said order and these hereinafter appearing to which the society/Bank has also agreed. NOW THESE PRESENT WITNESS AND IT IS HEREBY AGREED AS FOLLOWS: 1. In consideration of the payment of Rs..... (Rupees.....only) the Receipt of which the society/Bank hereby accepts and acknowledges the society/Bank hereby agrees that the amount shall be utilized only for the purpose for which it was sanctioned and for no other purpose. The society agrees to utilize the financial assistance within six months from the date of sanction of amount and any amount remaining unutilized after six months shall be refunded to Government. 2. The society/Bank shall repay the share capital contribution amount of Rs..... in ten equal annual installments of Rs..... (Rupees.....only) the first installment falling due on 1<sup>st</sup> day after the expiry of the 3<sup>rd</sup> year from the date of drawn of the amount by the society and the subsequent installment on the corresponding dates of the succeeding years. 3. In the case of default in payment of any installment of the amount in accordance with clause (2) above the society/Bank shall pay penal interest as the rate of 2.5 % per annum for the defaulted installments calculated on the amount defaulted from the last date of default till the date or repayment. 4. The society/Bank

shall issue printed share certificate in the name of the Governor of Kerala to the Joint Registrar of Co-operative Societies within one month from the date of receipt of the share capital contribution. 5. Not with standing anything herein contained or in the guidelines or in the said order or in the bye laws of the society/Bank it shall be open to the Government to withdraw at any time without stating any reason what so ever the whole or any portion of the Government share capital contribution and the society shall there upon forthwith refund the amount so with drawn in a lump. 6. (a) The dividend on the shares allotted to Government shall be paid to the Government by remittance into the nearest government treasury within one month after the division of profit for each year is approved by the General body of the society/Bank. (b) The dividend shall be payable on the share capital contribution made by the Government in the society/Bank from time to time after deduction the repayment made by the society. 7. In the case ,the society commits breach of all or any of the terms and conditions herein contained or those contained in the rules and the said order, the society/Bank shall on demand pay the entire amount due to the Government in a lump at once. 8. If any dispute arises out of or under or touching this agreement the matter shall be referred to the Government and the decision of the Government shall be final and legally binding the society/Bank 9. All sums found due to the government under or by virtue of this deed shall be recoverable from the society/Bank and its properties both movable and immovable under the provisions of the Revenue Recovery Act for the time being in force, as though such are arrears of land revenue and in any other manner as the Government may deem fit. 10. The society hereby declares that the executants here of for and on behalf of the society has got full power and authority to execute this agreement for and on behalf of the society/Bank as per the resolution No..... duly passed.....on.....it is hereby mutually agreed upon by both the parties that this agreement shall be deemed to have came into force on and from..... 11. IN WITNESS WHERE OF Sri.....for and on behalf of the society/Bank and Sri..... For on behalf of the Governor of Kerala have here unto sat their hands and the seal of the society/Bank has here unto been fixed the day, month and year first above written. Signed by Sri.....for and on behalf of the society/Bank. In the presence of Witness 1. 2. Signed by Sri..... (hereinafter Name and Designation) for and on behalf of the Governor of Kerala. **FORM - D** THIS DEED OF HYPOTHICATION made on the ..... day of

..... Two thousand..... by  
 Sri..... (President) son of ..... aged .....  
 (House) ..... Sri .....  
 (Secretary/Chief Executive) Son of .....aged ..... (House)  
 ..... and Sri. .... (Board member)  
 Son of ..... aged ..... (House).....  
 For and on behalf of..... a society registered under the Kerala  
 Co-operative Societies Act 1969. (Act 21 of 1969) and having its registered  
 under the Kerala Co-operative Societies Act (Therein after called the  
 hypothecator) in favour of the Governor of Kerala (herein after called ‘The  
 Government’) Whereas the hypothecator has applied to the Government, for  
 a loan of Rs..... (Rupees.....) under the guidelines for the  
 payment of financial assistance to the Primary Cooperative  
 Societies/Banks(PACS) for taking up projects for Cooperative initiative in  
 Technology driven Agriculture( CITA) .....  
 (President) Member No. ....  
 ..... (Secretary/Chief  
 Executive.....

.....(Board Member) Member No.  
 ..... WHEREAS, THE Government have in  
 Order No..... (Here in after referred for as the said order)  
 sanctioned the payment of the loan of Rs.....  
 (Rupees.....) to the hypothecated for the purpose of taking up  
 projects for recommended by the Working Group and Government subjected  
 to the terms and conditions contained in the said order and in the guidelines  
 (copies of which are here in attached and which shall form part of this deed  
 as it incorporated herein) and subject to the terms and conditions herein after  
 appearing. Now THESE PRESENTS WITNESS AS FOLLOWS In this  
 consideration of the sum of Rs..... (Rupees ..... ) sanctioned to the  
 hypothecator by the Government, the hypothecator do hereby transfer by  
 way of simple mortgage to the Government all the assets particulars of  
 which are mentioned and described here under written to the intent that the  
 assets shall remain and be charged with by way of security for the due and  
 diligent repayment to the Government of the said loan amount with interest,  
 penal interest and cost if any accordance with the rules, said order and for the  
 due fulfillment by the hypothecator of the terms and conditions herein  
 contained and those contained in the rules and in the said order and the  
 Government shall have the first charge over the same. 1. The society should  
 purchase the equipment/machinery within 60 days of the withdrawal of loan

assistance and shall execute this hypothication deed with in 30 days from the purchase of equipment/machinery. 2. The hypothecator do hereby agree that the hypothecator shall abide by the term and conditions contained in the Rules and in the said order which shall from part of this deed. 3. The hypothecator do hereby assure the Government that the hypothecators are the absolute owners of the assets hereby hypothecated and that it is free from any encumbrance or charge of any description whatsoever or any attachment or restraints on alienation. 4. The hypothecator shall not any time during the conference of this security create encumbrance of any kind whatsoever in respect of the assets mentioned and described in the Schedule here to or part with possession of the same and that it shall remain and continue to remain from any encumbrance or liability whatsoever. 5. The hypothecator do hereby agree that the amount of the loan shall not be utilized for any purpose other than that for which it is granted. 6. The hypothecator shall maintain a separate register and render correct accounts of the expenditure incurred out of the loan. The accounts shall be open for inspection by any officer authorized on this behalf by the Government of Registrar of Co-operative Societies. 7. The loan amount shall be repaid in 10 equal annual installments along with interest fixed Government from time to time. The first installment shall fall due on the expiry 3rd year of the date of drawal of the amount. 8. If any installment of principal or interest is not paid on the due date the penal interest at the rate of 2.5% in addition to the usual rate will be paid on the amounts which have become overdue. 9. In case of the hypothecator fails in comply with all or any of the terms and conditions on which the said loan has been granted either by utilizing the loan. 10. In case of the hypothecator fails in comply with all or any of the terms and conditions on which the said loan has been granted either by utilizing the loan amount or any point there of or otherwise than as provided in the said guidelines or shall not duly repay the amount of the said loan or any part there of or any interest there on or commit breach of all or any of the terms and conditions herein contained or in the guidelines, or in the said order then and in any such case the Government shall be competent to recover the entire sum there on outstanding in lump at one and the Government shall have power to proceed against the assets herein hypothecated and charged and the Government shall have all the powers vested under the transfer of property act

.....(PRESIDENT) Member  
 No.....(SECRETARY  
 CHIEF EXECUTIVE) .....

.....(BOARD MEMBER) Member  
 No..... 11. The hypothecator do hereby further agree that  
 without prejudice to and in addition to other modes of recovery all sums  
 found due to the Government under or by virtues of these presents shall be  
 recoverable from the hypothecator and its assets herein hypothecated and  
 other movable properties as if such sums are arrears of public Revenue due  
 on land under the provisions of the Revenue Recovery Act for the time being  
 in force and in such other manner as the Government may deem fit. 12. The  
 hypothecator hereby assures into the government that the executants here of  
 on behalf of the hypothecator have got full power and authority to do so as  
 per resolution No.....dated, ..... of the  
 hypothecator. SCHEDULE 1. 2. 3. 4. 5.

.....  
 Value.....  
 .....(President) Member  
 No.....  
 .....(Secretary/Chief Executive)

.....  
 (Board Member) Member No.....  
 In..... witness.....where of  
 Sri.....(President) Sri.....(Vice president)  
 and Sri.....(Secretary) for and on behalf of the hypothecator,  
 have here unto set their hands the day and the years first above written  
 at..... (address) within the jurisdiction of  
 the Sub Registrar..... with the intension  
 to register this deed at the Sub Registrar Office.....

SIGNED BY.....  
 (President) SIGNED  
 BY.....(Vice President)  
 SIGNED BY.....(Vice  
 President) SIGNED  
 BY.....(Secretary) In the

presence of witness 1. 2. SIGNED By Shri/Smt  
 ..... For and on behalf of the  
 Government of Kerala in the presence of witness. President Vice President  
 Secretary Committee Member **FORM E** THIS DEED OF MORTGAGE  
 made this the ..... day of ..... by the ..... Society Ltd No..... a  
 society registered under Kerala Co-operative Societies Act,1969 and having  
 its registered office at----- (herein after called “The Mortgager” in

favour of the Governor of Kerala (hereinafter called the "Government"). WHEREAS the Mortgagor has applied for a loan of Rs.....(Rupees.....) under the Rules for the assistance under the scheme Co-operative's Initiative in Technology driven Agriculture( (CITA) (herein after referred to as the "Rule") WHEREAS the Government/Registrar in order No ----- dated..... ( hereinafter referred to as the said order ) and sanctioned the payment of a sum of Rs..... (Rupees.....only) by way of loan contribution for the purpose of .....subject to the terms and conditions contained in the order and the Rules, copies of which are hereto annexed and which shall form part of this deed as if they are incorporated herein subject to the terms and conditions herein after appearing:- NOW THESE PRESENTS WITNESS AS FOLLOWS 1. In consideration of the sum of of Rs..... (Rupees..... Only) as loan paid by the Government to the Mortgagor(the receipt of which the Mortgagor do hereby admit and acknowledge) the Mortgagor do hereby transfer by way of simple mortgage to the Government the leasehold right of the Mortgagor in respect of the property described in the schedule hereunder written along with the building to be constructed thereon and all other improvements affected thereon from time to time to the intend that the said loan amount, interest and penal interest, if any, in accordance with the Rules and the said orders and, as securities for the due fulfillment by the Mortgagor of the terms and conditions herein contained and those contained in the Rules and in the order, that the Government shall have first charge over the same. 2. The Mortgagor do hereby agree that the mortgagor shall abide by the terms and conditions contained in the Rule and the said order which shall form part of this deed. 3. The mortgagor assures the Government that the mortgagor is the absolute owner of the properties hereby mortgaged and that it is free from any encumbrance or charge of any description what so ever and are not subject to any attachment or restraint or alienation. 4. The mortgage shall not, during the continuance of this mortgage create any mortgage, lien or charge by way of hypothecation, pledge or otherwise create any encumbrance of any kind whatsoever in respect of properties described in the schedule hereto and or let or lease of part with possession of the same and the same shall remain and continue to remain free from any encumbrance or liability whatsoever. 5. The mortgagor do hereby agree that the amount of loan shall not be utilized for any other purpose other than that for which it is granted. 6. The Mortgagor shall start the project for which the loan granted within six months form the date of receipt of the assistance and shall execute the work in accordance with the directions of the officer authorized in this

behalf by the Government and shall complete the project within the time limit specified in the order sanctioning the loan. 7. The loan shall bear interest and the rate of interest is prescribed by Government from time to time. 8. The Mortgagor shall maintain a register and render correct account of expenditure incurred out of the loan ( receipt and repayment). The accounts shall be open to inspection by such officers authorized in this behalf by the Government/Registrar of Co-operative Societies. 9. The Mortgagor shall refund to the Government the excess amount over the actual cost of the project within a month. 10. The loan amount shall be repaid in 10 equal installments . The first installment falling due on the 3 rd anniversary of the date of the withdrawal of the sanctioned amount and subsequent installment on the corresponding date of succeeding years. 11. The interest shall be remitted from the date of withdrawal of the loan amount. 12. If any installment of principal or interest is not paid on the due date the penal interest at the rate of 2.5% in addition to the usual rate will be paid on the amount which have become overdue. 13. The Mortgagor shall insure the assets acquired out of the financial assistance availed under the scheme, against loss of damage, with State Insurance department or any Insurance Company for a sum not less than the cost of the asset and the policy be assigned in favour of Government. The Mortgagor shall not dispose of or lease or hire out the assets without the prior sanction of the Government. 14. In case the Mortgagor fails to comply with all or any of the terms and conditions on which the said loan assistance has been granted either by applying the loan amount or any part thereof or otherwise than as provided in the said Rules or shall not duly repay the amount of the said loan or any part thereof or any interest thereon or commit breach of all or any of the terms and conditions herein contained or in the Rules or in the order, then and in any such case the Government shall be competent to recover the entire amount outstanding, with Interest and penal interest in a lump at once and the Government shall have power to proceed against the security properties to recover such sum and the Government shall have all the powers vested in a mortgage under Transfer of Property Act. 15. All sums found due to the government under or by virtue of these presents shall be recoverable from the mortgagor and the properties mentioned and described in the schedule here underwritten as if they were arrears of land revenue under the provisions of the Revenue Recovery Act for the time being in force or in any other manner as the Government may, deem fit 16. In case any doubt or dispute arises under or by virtue of this deed the decision of the Government

thereto shall be final and legally binding on the Mortgagor. 17. This deed has validity from.....day of ..... IN WITNESS WHEREOF Shri ..... (president) ----- (Secretary/Manager/Managing Director)----- (Board Member/Members)for and on behalf of the Mortgagor have hereunto set their hands the day and year first above written. Signed by 1)----- 2)----- 3)----- 4)----- 5)----- For and on behalf of the Mortgagor In the presence of witnesses 1)----- 2)-----