

③

⑦

10/87

Wednesday

⑨ Pages

REVISED DRAFT

SCHEME

FOR

REHABILITATION

OF

SICK AGRO SERVICE CENTRES

INDEXPage Number

1.	Name of the Scheme	:	1
2.	Objective of the Scheme	:	1
3.	Eligibility Criteria	:	1
4.	Components of the Scheme	:	
4.1	Reliefs and concessions which can be extended by banks/financial institutions to non viable Agro Service Centres which can not be Rehabilitated.	:	2
4.2	Reliefs and concessions which can be extended by banks/financial institutions to potentially viable Agro Service Centres which can be rehabilitated.	:	3
4.3	Other assistance to be extended to identified sick agro service centres	:	6
5.	Implementation procedure	:	7

1. Name of the Scheme : Rehabilitation of Sick Agro Service Centres (ASCs).
2. Objective of the Scheme : The Scheme aims at rehabilitation/revival of the identified sick Agro Service Centres set up under the Centrally Sponsored Agro Service Centres Scheme, which was operated through Agro Industries Corporations at the State Level during the period 1971 to 1979 and later transferred to State sector on 1.4.79 as per decision of National Development Council.
3. Eligibility Criteria
 - 3.1: The Scheme will be confined to ASCs which were opened under the Centrally Sponsored Agro Service Centres Scheme launched in Dec., 1971 and later transferred to State Sector on 1.4.79 as per decision of National Development Council.
 - 3.2 ASCs whose owners have not migrated out of the country.
 - 3.3 The agro-entrepreneurs who have taken up alternative employment, may also be considered for assistance, provided the units are found viable and the entrepreneurs agree to run the units themselves.
 - 3.4 The agro-entrepreneurs who have sold their assets will not be considered eligible for any assistance under the scheme.
 - 3.5 Agro-Entrepreneurs who have been wilful defaulters in the past will not be eligible for assistance under the Scheme.
4. Components of the Scheme
 - 4.1 Under the Scheme, the agro-entrepreneurs will be provided reliefs and concessions on the following pattern.
 - 4.1.1 Bank will consider each case on merits and the normal steps for the recovery of bank dues will be initiated.

...2/-

4.2 Reliefs and concessions which can be extended by banks/financial institutions to potentially viable Agric Service Centres which can be rehabilitated.

4.2.1 Penal interest and funded interest

: If penal rates of interest or damages have been charged such charges should be waived from the accounting year of the unit in which it started incurring cash losses continuously. After this is done, the unpaid interest on term loans and cash credit during this period should be segregated from the total liability and funded. No interest may be charged on funded interest and repayment of such funded interest shall be payable in 5 years from the date of commencement of implementation of the rehabilitation programme.

4.2.2 Unadjusted interest dues

: Unadjusted interest dues such as interest charged between the date upto which rehabilitation package was prepared and the date from which actually implemented, may also be funded on the same terms at 4.2.1 above.

4.2.3 Term loans

The rate of interest on term loans may be reduced, where considered necessary, by not more than three percent, the reduced rate being less than the rate of interest charged under Integrated Rural Development Programme (IRDP).

4.2.4 Principal dues

After the unadjusted interest portion of the cash credit account is segregated as indicated in 4.2.1 and 4.2.2 above, the balance representing principal dues may be

treated as irregular to the extent it exceeds drawing power. This amount may be funded as Working Capital Term Loan (WCTL) with a repayable schedule not exceeding 5 years. Interest may be charged on this funded loan at 10 percent per annum.

4.2.5 Cash Losses

Cash losses are likely to be incurred in the initial stages of the rehabilitation programme till the unit reaches the break even level. Such cash losses excluding interest as may be incurred during the nursing programme may also be financed by the bank or the financial institution, if only one of them is the financier. But if both are involved in the rehabilitation package, the financial institution concerned should finance such cash losses. Interest may be charged on the funded amount at the rates prescribed by IDBI under its scheme for rehabilitation assistance.

4.2.6 Working Capital

Need-based working capital should be sanctioned to the unit to enable it to carry on its operations, with interest at the minimum of the band of the prescribed interest rates during the rehabilitation period. Where the minimum of the band exceeds 15% (as for instance in the case of working capital assistance in excess of Rs. 25 lakhs, where it is 16.5%), the rate may be fixed at 15% per annum.

4.2.7 Contingency loan assistance

For meeting escalations in capital expenditure to be incurred under the rehabilitation programme, banks/financial institutions may provide, where considered necessary, appropriate additional financial assistance upto 15% of the estimated cost of rehabilitation by way of contingency loan assistance. Interest on this contingency assistance may be charged at the concessional rate allowed for working capital assistance.

4.2.8. Funds for start-up expenses and for working capital

There may be a need to provide the unit under rehabilitation with funds for start-up expenses (including payment of pressing creditors) or margin.

money for working capital in the form of long-term loans. Where a financial institution is not involved, banks may provide the loan for start-up expenses, while margin money assistance should be provided by State Government where it is operating a margin money scheme. The term loan from banks will carry the same rates as the existing term loans.

4.2.9 Guarantee fee

The guarantee fee payable to Deposit Insurance and Credit Guarantee Corporation (DICGC) in respect of sick agro-service Centres units should be borne by the Banks/financial Institutions during the period of rehabilitation programme.

4.3 Other assistance to be extended to identified sick agro service centres.

4.3.1 Accommodations

State Governments will consider requirements of agro-entrepreneurs on case to case basis, for allotment of suitable accommodation at nominal charge, if such a measure has been recommended by District Level Appraisal Committee in the rehabilitation proposal of the sick agro service centre concerned.

4.3.2 Agro-culture Inputs distribution

State Governments and State Agro-Industries Corporations will accord priority to the identified sick agro service centres in matters of giving agencies for input distribution, if such measure, has been recommended by the District Level Appraisal Committee in the rehabilitation proposal of the agro service centre concerned. States may consider adopting the Maharashtra pattern in this regard. States may also designate ASCs as approved outlets for items in which cooperative do not deal in.

contd., 5/-

5.5. Pending claims of interest subsidy

State Governments will be requested to process and make payment of pending interest subsidy claims, if any, of the agro entrepreneurs in accordance with the provisions of the agro service centres scheme transferred to States w.e.f. 1.4.79 in pursuance to the decision of National Development Council.

Implementation procedure.

5.1

The State AICs will be responsible for identification of eligible agro service centres as per the eligibility criterial as in para 3 above. After the approval of the rehabilitation scheme by Supreme Court of India, the Agro-Entrepreneurs shall submit their applications alongwith rehabilitation proposal for consideration to the concerned State Agro Industries Corporation within 90 days of the order of the Supreme Court. The State Agro Industries Corporation will scrutinise the applications received, within a period of 30 days from the date of its receipt and forward the same to the District Level Appraisal Committee(DLAC).

5.2

Rehabilitation proposal as in 5.1 above will be considered by the District Level Appraisal Committee constituted as under

- (i) Distt. Collector -Chairman.
- (ii) One representative of Lead Bank. -Member
- (iii) One representative of Creditor Bank. -Member
- (iv) Representative of the Managing Director of State Agro Industries Corporations. -Secretary.

The proposals for rehabilitation considered eligible will be recommended by the DLAC to the concerned Bank for further attention. Proposals

for rehabilitation not considered viable shall be rejected by the DLAC and the dues of the Bank/Financial Institution shall be recovered in such instalments as may be decided by the Bank/Financial Institution on merits of each case.

The DLAC will also review the progress of each case on quarterly basis and submit the report to the Chairman of the Task Force.

For monitoring and periodical review of the progress and removal of constraints etc, a Task Force will be set up in each of the concerned State as under:-

- i) Secretary(Agri.) : Chairman
- ii) One Representative : Member of Lending Bank
- iii) One representative : Member of Reserve Bank of India.
- iv) One representative : Member of NABARD
- v) One representative : Member of Small Industries Service Institute
- vi) Two representatives : Member of agro-entrepreneurs.
- vii) Managing Director of : Member State Agro Industries Corporation. Secretary

The representative of the agro-entrepreneurs will be selected in a meeting of agro-entrepreneurs, financed under the Centrally Sponsored Scheme of Agro Service Centres, held by the State Agro Industries Corporation under the Chairmanship of the Managing Director of the Corporation.

contd...P/-

-7-

The Task Force would periodically review and monitor the progress of the scheme and submit a quarterly report to the Government of India in the Ministry of Agriculture.

5.4

5.4 A National Level Committee to review and monitor the progress of rehabilitation scheme shall be constituted. This Committee shall consist of representatives of all concerned Ministries of Government of India, RBI, IBA, all concerned Commercial Banks, State Governments, SAICs and two representatives of National Federation of Agro Entrepreneurs.

The delay in implementation of the Scheme will be reviewed by District Level Committee periodically. One of the factors contributing to such delays could be time taken for obtaining clearance to the reliefs and concessions. The banks and the financial institutions will delegate sufficient powers to senior officers at various levels such as district, divisional, regional, zonal and also at head office to sanction the banks or the financial institutions commitment to its share in the rehabilitation proposal drawn up in conformity with the Scheme approved by the Supreme Court of India and the prescribed guidelines/Instructions issued by the Reserve Bank of India from time to time.

①

LEAD KAS A B H A

UNSTARRED QUESTION NO. 1238

TO BE ANSWERED ON THE 1ST MARCH, 1982

DECLINE OF AGRO-SERVICE CENTRES

1238: SHRI B. D. SINGH

Will the Minister of AGRICULTURE be pleased to state:

- (a) whether it is a fact that a large number of agro-service centres in the country are in a bad shape and that more than 500 such centres have been closed down while many are on the verge of bankruptcy; and
- (b) if so, details thereof stating the reasons therefor and the steps taken by Government to improve the situation?

A N S W E R

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE

(SHRI R.V. SWAMINATHAN)

(a) As per the survey conducted by the Central Govt. Training Centres at Budni and Hissar in the year 1977 covering the States of Assam, Bihar, Haryana, J & K, Punjab, Rajasthan, Uttar Pradesh, West Bengal, Madhya Pradesh, Tamil Nadu, Kerala and Karnataka, 75% of the agro-service centres were operating on profit and 25% alone as not doing well. Subsequent survey carried out by the Tractor Training Centre, Hissar in 1978 revealed that 67.5 % agro-service centres on an average were running on profit whereas 19.8% were working on loss. The remaining 12.7% did not report their financial benefits. As on 21st March, 1981 508 out of 3206 centres (i.e. 15.8%) have closed down. The Government, however, have no information to lead to the conclusion that many of these centres are on the verge of bankruptcy.

(b) Details:- State-wise position of break-up of 508 centres reported to have been closed is given in annexure.

Reasons for the failure :

As per the survey carried out in 1977 the reasons for failure of closing down of some of these centres was low work turn-over because of their being engaged only in the activity of custom hiring in tractors accompanied by competition from tractor-owning farmers, escalation in the operational cost of these machines due to hike in the prices of diesel and other lubricants and other raw materials, high cost of these machines, escalation in the cost of repair and maintenance, non-maintenance of proper records about their working, lack of requisite efforts on the part of entrepreneurs to improve their performance etc.

Steps taken by the Government to improve the situation :-

The steps taken by the Government to improve performance and financial viability of these centres are details below :-

- i) These agro-service centres were given priority allotment of tractors both indigenous and imported.
- ii) The RBI on our initiative have extended the benefits of concessional rate of interest to these agro-service centres on par with small scale industries and credit guarantee cover.

Contd. P.O.

Page 2

iii) At various stages seminars and meetings were held to discuss the performance of these centres wherein they were advised to diversify their business on to agricultural inputs like seeds, pesticides, local demands and not confine themselves to hiring of tractors alone.

iv) The Ministry of Finance advised the SBI to pass on to the nationalised banks to rephase the payment of instalments of bank loans taken by them wherever appropriate.

v) On transfer of the scheme to the States, the States were directed to honour the commitments and transfer and to extend such other necessary help as was required for running them on viable basis.

vi) Minister of State for Agriculture addressed the Ministers concerned to take such steps as would be required for strengthening these centres, including expenditure on the claims of these agro-service entrepreneurs and subsidy.

vii) Minister (A, RD & CS) once again addressed the Chief Ministers of the States to take action to disburse the interest charges of these entrepreneurs urgently, to route the distribution of agricultural inputs in the areas where these centres were functioning through them to help them in getting customer service. He also directed in the various schemes implemented by the State Government and their various programmes including programmes of soil conservation and command area development. Simultaneously he addressed the Union Finance Minister to instruct the Commercial Banks to waive interest charges on loans advanced to these centres and to facilitate the payment of principle amount. Union Minister of Petroleum, Chemicals and Fertilizers was also addressed by him to consider the case of these centres for allotment of a derogation in interest on petrol and petro-based lubricants.

Note:- AT THE SUPREME COURT : The Agriculture Minister was asked in the Parliament, but not in the Supreme Court to submit a report to say that the Government may not submit a report. This means that our case may be posted for argument. The latest counter by SBI in Maharashtra is a very formidable one against us. Sri Nariman has been asked to file such counters even in previous writs. We have asked for Petitioner-wise/ Vrit-wise/ State-wise information. So please send your latest full information.

①

U.P.C.

Indian Oil Corporation Limited,
(Marketing Division),

Tels : Gram : INDIANOIL.
Phone : 3073/3084.

35, Civil Lines,
Kanpur, U.P.
Banskhali-243001.

Reference No : R/MCA/302.

Dated 22.11.77

Mr. Harish Chandra Ghildiyal,
Agro Service Centre,
Ram Nagar,
Muzaffarnagar.

Dear Sir,

Subject : INTERVIEW - PROPOSED "B" SITE RETAIL OUTLET AT
..... Ram Nagar..... UNDER DEALER FINANCE SCHEME.

This has reference to your application dated 22.11.77.....
for our retail outlet dealership at Ram Nagar.....
We are holding interview on 29.11.77 at our above
Office for selection of this dealership.

We shall be pleased if you could appear before our Selection
Committee on the above said date at 12 PM sharp with
necessary details of your proposal.

Kindly be advised that your appearance for this interview would
be entirely at your own cost for which no reimbursement would
be made by the Corporation. This call letter should also not be
treated as a commitment from the Corporation to appoint you as
our dealer for the subject site.

Ex Army Personnel, Scheduled Caste/ST candidates and unemployed
Graduates shall have to produce their certificates and other
necessary documents to confirm their bonafides duly issued by
the Competent Authorities.

Thanking you,

Yours faithfully,
for I.O.C. Limited,

K. K. Sharma

(H. P. Mathur)
District Manager

kks.

Indian Oil Corporation Limited

(MARKETING DIVISION)

35, CIVIL LINES, KAMLA NEHRU MARG, BAREILLY-243001

✓ REGISTERED.

IN REPLY PLEASE REFER TO

R/KKG/523

13-2-1978

Shri Harish Chand Ghildiyal,
Agro Service Centre,
Lakhanpur, Ramnagar
Dist. Nainital.

Sub: Offer for 'B' site R/O at Ramnagar

Dear Sir,

With reference to your application for dealership at Ramnagar we are pleased to inform you that we hereby offer you the dealership at Ramnagar subject to the following conditions:

- 1) that you will send us a D/D for Rs.1000/- immediately in favour of Indian Oil Corporation Ltd, Marketing Division, New Delhi, towards security deposit of dealership.
- 2) that you will get the NOC cleared from PWD and District Magistrate, Nainital.
- 3) that you will get the permission from DFO Ramnagar for putting up the R/outlet at the site which had been allotted to you for some other purpose.

In this connection you may also contact our area Sales Officer Shri J P Gupta, 14/25 Govindpura, Haldwani. It may please be noted that this offer will be treated as cancelled/withdrawn if the above conditions are not fulfilled by 15th March, 1978. Please acknowledge receipt of this letter.

Thanking you,

Yours faithfully,
For INDIAN OIL CORPORATION LTD.

H. P. Mathur
(H.P. MATHUR)
DIVISIONAL MANAGER

①

AGRO SERVICE & FILLING CENTRE

Dealer - INDIAN OIL CORPORATION LTD.
RANIKHET ROAD, RAMNAGAR-244715 (NAINITAL)
☎: (05947) OFF.-251484, RESI.-251523



Ref. No.....

Date.....

सेवा में,

प्रभागीय वनाधिकारी
रामनगर वन प्रभाग
रामनगर
दिनांक:- 24.07.2018

संदर्भ:- लीज के नवीनीकरण की फाईल के प्रपत्र-5 में लगी आपत्ति से सम्बन्धित।

महोदया,

आपत्ति नं०

1. Currently the land is being used for running petrol pump krishi seva Kendra is not being operated

इस आपत्ति का उत्तर प्रमाण पत्रों की छाया प्रतियों को संलग्नित करके उप प्रभागीय वनाधिकारी के पत्रांक 71/12-1 दिनांक 29.11.2017 का जबाब दिनांक 16.12.2017 को प्रस्तुत कर दिया था।

जिसमें भारत सरकार द्वारा बेरोजगार इंजिनियरों को स्वरोजगार उपलब्ध कराने के लिए 'कृषि सेवा केन्द्रों' को खुलवाया गया था। (जिसका संचालन 1983 में किया गया था)

परन्तु इस स्कीम के असफल होने के कारणों को जानने के लिए भारत सरकार द्वारा समिति बनाई गयी जिसने असफलता के कारणों को देखते हुए इन्हें 'बीमार यूनिट' मान कर सरकार को अपनी रिपोर्ट सौंपते हुए इनके पुनर्वास की अनुशंसा की गई थी तब भारत सरकार ने तत्कालीन लोक सभा में इन इंजिनियरों के पुनर्वास के लिए तत्कालीन पेट्रोलियम मन्त्री की सहमति से प्रभावित इंजिनियरों को पेट्रो प्रोडक्ट की पेट्रोल पम्प की डीलरशिप देने आदि के

PTC

AGRO SERVICE & FILLING CENTRE

Dealer - INDIAN OIL CORPORATION LTD.
RANIKHET ROAD, RAMNAGAR-244715 (NAINITAL)
☎ : (05947) OFF.-251484, RESI.-251523



Ref. No.....

Date.....

लिए साक्षात्कार के द्वारा आवंटन दिया गया। (जिसकी सभी छाया प्रतियाँ उक्त पत्रोत्तर में संलग्नित की गई थी)

महोदया मैंने पेट्रोल पम्प की लीज के नवीनीकरण के लिए आपसे निवेदन किया जो कि विधिवत मार्च 1979 से संचालित है।

महोदया मेरे द्वारा इस जमीन पर नया पेट्रोल पम्प नहीं लगाया जा रहा है। इसलिए मैं उसके निर्माण/संचालन की अनुमति नहीं मांग रहा हूँ अपितु आई.ओ.सी. पम्प लगाने व संचालन से पूर्व पी.डब्ल्यू.डी. व सम्बन्धित सभी विभागों की एन.ओ.सी. मुख्यालय में जमा कराने के पश्चात् ही पम्प लगाने/संचालन की अनुमति मिलती है।

अतः इसी नियम के अन्तर्गत मेरे द्वारा सभी एन.ओ.सी. की मूल कॉपिया आई.ओ.सी.एल. के मुख्यालय में जमा करने के बाद ही उक्त भूमि पर पम्प लगाया गया। जिसका विधिवत संचालन मार्च 1979 से हो रहा है।

महोदया, मैं आपके संज्ञान में लाना चाहूँगा कि पी.डब्ल्यू.डी. एवं अन्य सम्बन्धित विभागों की एन.ओ.सी. प्राप्त करने के बाद ही जिलाधिकारी द्वारा एन.ओ.सी. दी जाती है। जिसको कि कम्पनी आई.ओ.सी.एल. के मुख्यालय में जमा करने के बाद ही पम्प लगाने की स्वीकृति प्रदान की जाती है।

इस पर भी यदि आपको किसी प्रकार का संशय हो तो आप के किसी सक्षम अधिकारी द्वारा नियम की जानकारी प्राप्त कर सकते हैं।

महोदया मुझे आशा ही नहीं वरन् विश्वास है कि इन तथ्यों को दृष्टिगत करते हुए जनहित में नवीनीकरण की कार्यवाही को अति शीघ्र करेगी मैं सदैव आपका आभारी रहूँगा।

संलग्न:-

1. छायाप्रति तत्कालीन जिलाधिकारी की एन.ओ.सी. (अनापत्ति प्रमाण पत्र)
2. लोकसभा की कार्यवाही

Re
24/7/18

वर्तमान प्रशासनिक अधिकारी
प्रमाणित वन प्रभाग,
रामनगर

भवदीय
H. Hildiyar
हरीश चन्द्र धिल्लियाल

①

AGRO SERVICE & FILLING CENTRE

Dealer - INDIAN OIL CORPORATION LTD.
RANIKHET ROAD, RAMNAGAR-244715 (NAINITAL)
☎: (05947) OFF.-251484, RESI.-251523



Ref. No.....

Date 16.08.88

सेवा में,

प्रभागीय वनाधिकारी
रामनगर वन प्रभाग
रामनगर

संदर्भ:- तत्कालीन जिलाधिकारी एवं पी०डब्ल्यू०डी० के एन.ओ.सी. के बावत
(लीज के नवीनीकरण निस्तारण हेतु)

महोदया,

मैंने पूर्व में आपसे मौखिक एवं लिखित दोनों ही रूप से लगातार निवेदन किया कि आई.ओ.सी. (इण्डियन ऑयल कॉर्पोरेशन) के द्वारा पेट्रोल पम्प का निर्माण एवं संचालन की अनुमति तभी दी जाती है, जब सभी आवश्यक प्रपत्र तथा पी.डब्ल्यू.डी. व जिलाधिकारी के एन.ओ.सी. आदि को डीलर के द्वारा कम्पनी में जमा कर दिया गया हो।

इसी नियम के तहत ही हमारे द्वारा ऊपरयुक्त प्रपत्र कम्पनी में जमा कराने के पश्चात् ही सन् 1979 से हमारा पेट्रोल पम्प संचालित है।

परन्तु आपने उक्त जानकारी देने के पश्चात् भी आज तक पेट्रोल पम्प की भूमि को लीज नवीनीकरण अभी तक लम्बित रखा हुआ है।

मैंने लीज के नवीनीकरण हेतु इस प्रार्थना पत्र के साथ आई.ओ.सी. के सक्षम अधिकारी का प्रपत्र मेरे द्वारा दी गई जानकारी के प्रमाण एवं सत्यता के लिये संलग्न कर रहा हूँ।

P.T.O.

③ Pages

(2)

SERVICE 3

FILLING CENTRE

INDIAN OIL CORPORATION LTD.
RAINFALL ROAD, RAMNAGAR-2446715 (WAPDA AL)
EX: (011-27) OFF-251484, RESL-251523



Ref. No.

Date.

विराम गैरे द्वारा दिया हुए तथ्य को विभिन्न आवश्यक प्रपत्र एवं

जिलाधिकारी एवं पी.एल.डी. का एन.ओ.सी. कम्पनी (आई.ओ.सी.एल.) में जमा

करवाने के बाद ही गैरे द्वारा पेट्रोल पम्प का निर्माण व संचालन किया गया।

अतः मुझे पूर्ण विश्वास है कि आई.ओ.सी. के राक्षम अधिकारी द्वारा
दिये गये पत्र का संज्ञान लेते हुये पेट्रोल पम्प की भूमि के लीज का नवीनीकरण
की कार्यवाही यथाशीघ्र करने की कृपा करेगी।

धन्यवाद

संलग्न- आई.ओ.सी. के अधिकारी का पत्र।

प्रार्थी

122
16/8/18

Harish Chandra Ghildiyal

हरीश चन्द्र घिल्डियाल



Marketing Division

इंडियन ऑयल कॉर्पोरेशन लिमिटेड
देहरादून डिवीजनाल ऑफिस : २५, निम्बूकला
गली, चौक, देहरादून, चाराखण्ड - २४८ ००३
Indian Oil Corporation Limited
Dehradun Divisional Office: 25 Nimbukla
Gali Chok, Dehradun, Uttarakhand - 248 003
Tel: 0135 2750108 0135-2750110 Fax: 0135 2750111

To Whom so ever it may concern

This is to inform that IOCL allows the dealer to establish the petrol pump only after submission of all required documents including

- 1) NOC from DM
- 2) NOC from PWD

These documents are kept with the PESO (petroleum & explosives Safety Organisation) at their office.

M/s Agro Services and Filling Centre, Ranikhet Road, Ramnagar (Nainital) had submitted originals of the above-mentioned documents to the company, which were sent to PESO department, then only the permission of establishing the petrol pump was granted.

Thanking you,

02/08/2018 for Indian Oil Corporation Ltd.,
अभिषेक प्रकाश गुजराती
अभिषेक गुजराती, गुजराती विद्यापीठ
अभिषेक गुजराती, गुजराती विद्यापीठ
अभिषेक गुजराती, गुजराती विद्यापीठ