

COMPENDIUM OF SCHEMES IMPLEMENTED/ ACTIVITIES ASSISTED BY NCDC



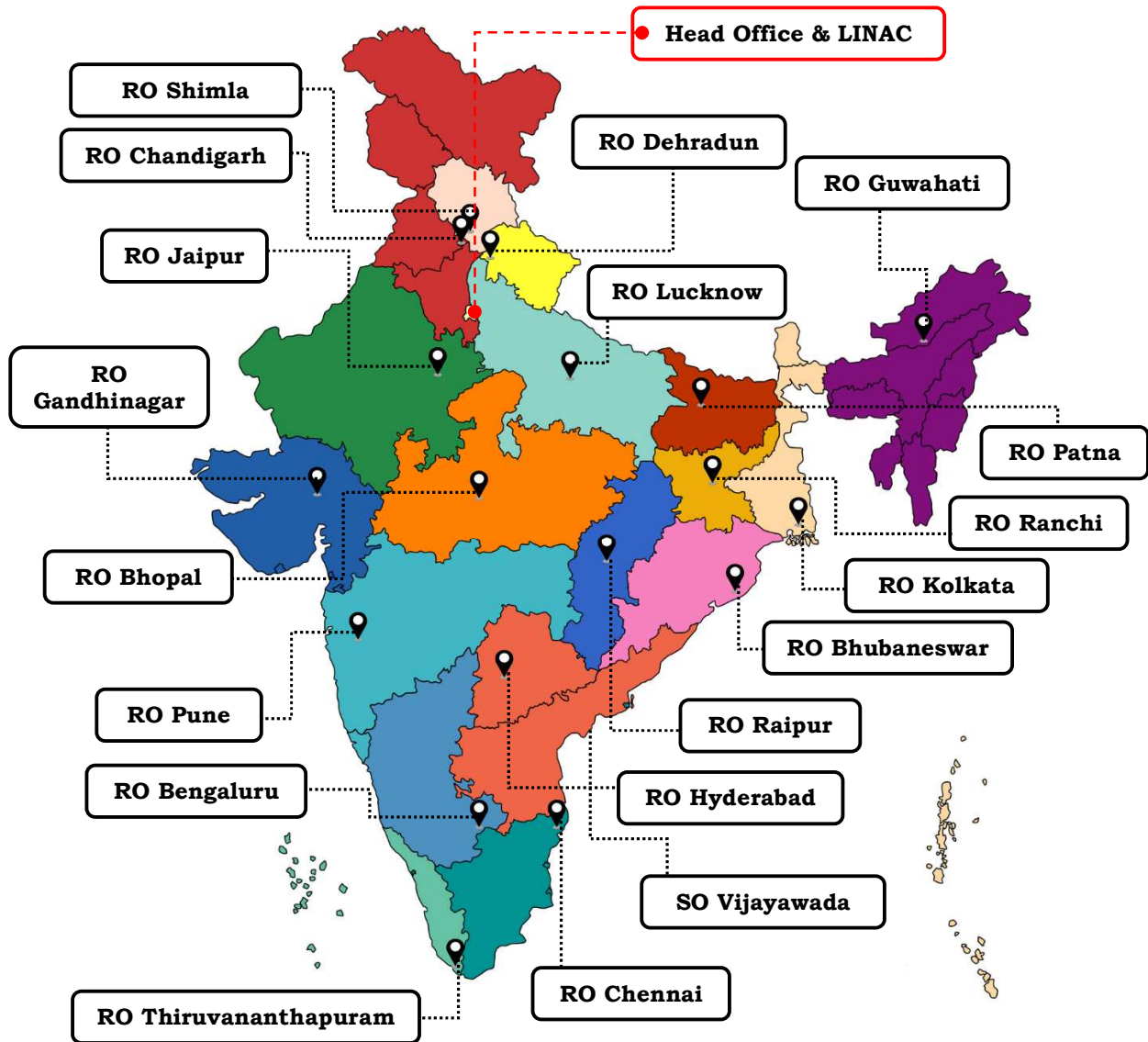
राष्ट्रीय सहकारी विकास निगम
NCDC
Assisting Cooperatives. Always!
सहकारिताओं की सहायता में सदैव तत्पर!

NATIONAL COOPERATIVE DEVELOPMENT CORPORATION

 www.ncdc.in



NCDC PAN INDIA PRESENCE



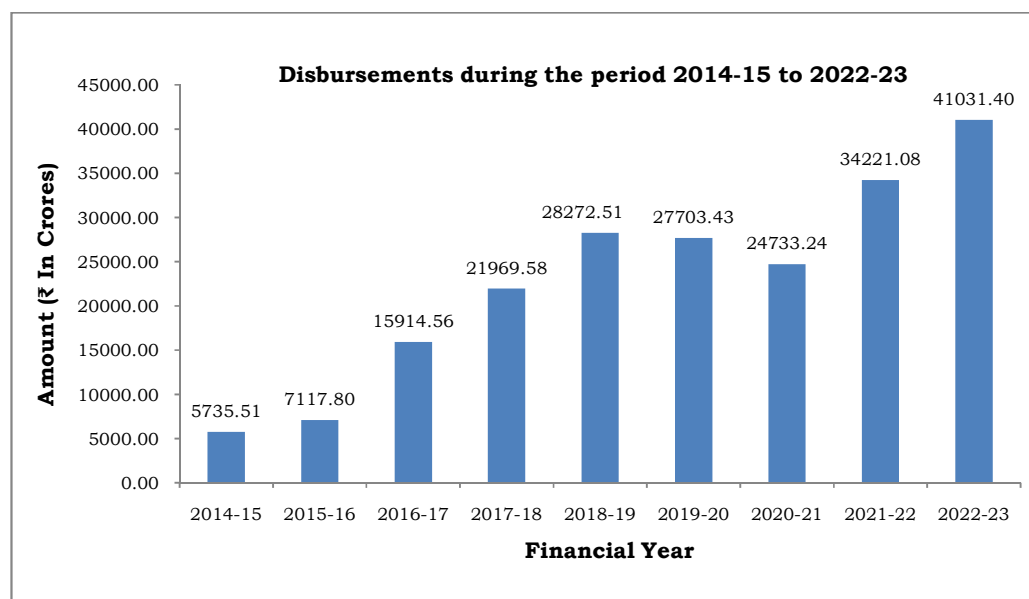
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NATIONAL COOPERATIVE DEVELOPMENT CORPORATION- A BRIEF

1. NCDC was established in March, 1963, under an Act of Parliament (NCDC Act 1962) and amended in 1974 and 2002. The scope of activities was further enlarged by notifications in 2003, 2005 and 2010. The major objective of the Corporation is to promote, strengthen and develop farmer cooperatives for increasing production and productivity and instituting post harvest facilities.
2. The Corporation's focus is on programmes of agricultural marketing and inputs, processing, storage and marketing of agriculture produce and supply seeds, fertilizer and other agricultural inputs etc. In the non-farm sector, the Corporation's endeavor is to equip cooperatives with facilities to promote income generating activities, with special focus on weaker sections such as dairy, livestock, handlooms, coir, jute, sericulture, poultry, fishery, scheduled caste & scheduled tribes, women cooperatives etc., and certain notified services like water conservation works, irrigation, animal health care, disease prevention, agriculture insurance and agriculture credit, rural sanitation, labour cooperatives, Tourism, Hospitality, Transport, Generation & distribution of Power by New, Non-Conventional & Renewable sources of energy, Rural Housing, Hospital, Health Care and Education cooperatives.
3. The Secretariat of the Corporation is headed by the Managing Director and functions through its Head Office and 18 Regional Offices located at Bengaluru, Bhopal, Bhubaneswar, Chandigarh, Dehradun, Chennai, Gandhinagar, Guwahati, Hyderabad (and 1 Sub-Office in Vijayawada), Jaipur, Kolkata, Lucknow, Patna, Pune, Raipur, Ranchi, Shimla and Thiruvananthapuram. NCDC is a development financing institution for the cooperative sector in the country.
4. NCDC lends through the State Government or directly to cooperative societies on certain prescribed terms and conditions. NCDC provides financial assistance in the form of Loan (Short Term & Long Term) and subsidy (subject to availability from Government of India).
5. **Cumulative Disbursements during the period 2014-15 to 2022-23:**



PART A: CORPORATION SPONSORED SCHEME

ACTIVITIES ASSISTED:

NCDC provides financial assistance in the form of loans (both Term Loans and Investment Loans) and subsidy to the cooperative societies for their development. The loan component is provided from out of NCDC's own funds while the eligible subsidy is provided after dovetailing from other Central Sector Schemes. The list of activities assisted by NCDC is as under:-

a) Marketing:

- Margin Money /Working capital assistance
- Strengthening share capital base of primary / district cooperative marketing societies
- Purchase of furniture and fixtures, transport vehicles including refrigerated vans
- Development / Strengthening of Agricultural Marketing Infrastructure, Grading and Standardization

b) Processing:

- Setting up of new sugar factories (Investment Loan)
- Modernisation and Expansion / Diversification of existing Sugar Factories (Investment loan and term loan)
- Establishment of new/ Modernization/ Expansion/ Rehabilitation of existing spinning mills
- Modernization/ Expansion of existing and establishment of modern cotton ginning & pressing units
- Small /medium scale agro& allied sector processing units, pre/post loom processing/ garment & knitting units
- Setting up of other Processing units, such as Foodgrains/Oilseeds /Plantation Crops /Fruits & Vegetables /Maize Starch/Particle Board etc.
- Margin money /Working capital assistance
- Share capital participation by State Government in new spinning mills

c) Storage:

- Construction of godowns and repair / renovation of existing godowns
- Margin money / Working capital assistance

d) Cold Chain:

- Construction/ expansion/ modernization of cold storages
- Establishment of Cold Chain components which broadly include (i) Integrated pack house, (ii) Reefer transport, (iii) Cold storage (Bulk-near farm gate), (iv) Cold storage (Hub-near market) and (v) Ripening units etc.
- Margin money / Working capital assistance

e) Industrial:

- All types of Industrial Cooperatives, Cottage & Village Industries, Handicrafts / rural crafts, etc.

f) Distribution of essential consumer articles through cooperatives:

- Establishment of infrastructure such as shopping centre, diesel, Kerosene bunk/warehouse/ new/ expansion/ modernization of wholesale consumer cooperative store/ departmental consumer cooperative store/ consumer federation
- Purchase of furniture and fixtures, transport vehicles including refrigerated vans for distribution of consumer articles
- Margin money/ Working capital assistance

g) Credit & Service Cooperatives/ Notified Services:

- Agriculture Credit/ Agriculture Insurance
- Water Conservation works/ services
- Irrigation, micro irrigation in rural areas
- Animal care/ health/disease prevention
- Rural Sanitation, Drainage, Sewage system through Cooperatives
- Tourism, Hospitality, Transport
- Generation & Distribution of power by New, Non-Conventional & Renewable sources of energy
- Rural Housing
- Hospital/ Health Care and Education
- Creation of infrastructure for credit cooperatives

h) Cooperative Banking Unit:

- Assistance to PACS for the creation of infrastructure relating to the Modern Banking Unit.

i) Agricultural Services:

- Cooperative Farmers Service Centers
- Agro Service Centers for Custom Hiring
- Establishment of Agricultural inputs manufacturing and allied units
- Irrigation/ water harvesting programmes

j) District Plan Schemes:

- Integrated Cooperative Development Projects in selected districts

k) Weaker Section Cooperatives:

- Fisheries, Dairy & Livestock, Poultry, Schedule Caste, Tribal Cooperatives, Handloom, Coir, Jute, Sericulture, Women, Hill area, Tobacco & Labour

l) Assistance for Computerization of Cooperatives:

- Assistance is provided for purchase/ installation of computers/ hardware, system & application software, networking, maintenance cost, technical manpower, and capacity development and training.

m) Promotional and Developmental programmes.

PATTERN OF FUNDING:

A. BUSINESS DEVELOPMENT & INFRASTRUCTURE CREATION:

Working capital assistance is extended to all kinds of National, State, District, Regional, and Primary level cooperatives for sectors/activities funded by NCDC for Business Development Activities and the **Term-loan and Margin Money Loan assistance** are extended for the creation of infrastructure as per following pattern of funding:-

Funding through State Government	Direct Funding
Infrastructure Creation (Project Facilities):	
Loan* upto 90%	Loan upto 70%
Society's Share –Minimum 10%	Society's Share - Minimum 30%
Margin Money:	
Loan* for availing Bank credit. 100%	Loan 100%
Working Capital:	
Subject to requirement, as per NCDC assessment.	Subject to requirement, as per NCDC assessment.

*State Government may pass on the same to society in any combination of loan and/ or share capital and/ or subsidy as per its discretion.

Note: In case of dovetailed schemes of GoI, pattern of funding will be as per the scheme.

B. OTHER PROCESSING UNITS:

(i) Sugar Mill

The activities covered and pattern of funding are as under:

Activities	NCDC to State Govt.	S/ Govt. to Society	Direct Funding
New Sugar Unit	TL- 60%; IL -30% MC-10%	TL - 60%; SC – 30%MC-10%	TL- 70% MC-30%
Modernisation/ Expansion	-do-	-do-	-do-
Working Capital	Loan as per requirement	Loan as per requirement	Loan as per requirement
Sugar By-Products (i) Cogeneration & (ii) Ethanol Unit	TL-90% MC-10%	TL-90% SC/MC-10%	TL-90% MC-10%

(PC- Project Cost; TL- Term loan; IL-Investment loan; SC- Share Capital; MC- Member's contribution)

Note 1: In case of dovetailed schemes of GoI, pattern of funding will be as per the scheme.

Note2: Investment loan to State Governments will be provided only for those sugar cooperatives that have secured firm sanction of term loan from financial institutions/ banks and orders for plant and machinery are finalised etc. Term-loan component for new sugar cooperatives is to be provided by financial institutions / banks etc.

(ii) Cooperative Spinning & Ginning Programmes

The activities covered and pattern of funding are as under:

(a) Infrastructure

State Government as Primary Borrower	Direct Funding
(a) Establishment of New Units/ Modernisation / Expansion of existing Units	
Loan upto 90%* Society's Share - Minimum 10%	Loan upto 70% Society's Share - Minimum 30%
(b) Rehabilitation of Sick Units	
Loan upto 90%* Society's Share# - Minimum 10%	Not Applicable (State Government's involvement is mandatory)

* State Government may pass on the same to society in any combination of loan and/ or share capital and/ or subsidy as per its discretion.

This also may be contributed by the State Government, if need be.

Note: In case of dovetailed schemes of GoI, pattern of funding will be as per the scheme.

(b) Margin Money

State Government as Primary Borrower	Direct Funding
Margin Money Assistance	
Loan upto 100%*	Loan 100%

*State Government may pass on the same to society in any combination of loan and/ or share capital and/ or subsidy as per its discretion.

(c) Working Capital

Subject to requirement, as per NCDC assessment

C. INTEGRATED COOPERATIVE DEVELOPMENT PROJECTS (ICDP)

All activities under the mandate of NCDC are eligible for funding under ICDP. The pattern of funding is as under:-

NCDC to State/UT Government	State/UT Government to Society
Loan – 100% Subsidies, if any, available from the Central Government Department for any eligible activity covered under ICDP, the same may be dovetailed and passed on to the beneficiary cooperatives and the equivalent amount of loan may be reduced by NCDC.	Loan + Share Capital + State Subsidies (if any) – 100% Subsidies, if any, available from the Central or State Government Department for any eligible activity covered under ICDP, the same may be dovetailed and passed on to the beneficiary cooperatives and the equivalent amount of loan may be reduced by NCDC.

Note: In case of dovetailed schemes of GoI, pattern of funding will be as per the scheme.

The financial assistance disbursed by NCDC to the State Government will be for a maximum period of 8 years, repayable in annual instalments. There will be 3 years moratorium period on repayment of loan for infrastructural development, while there will not be any moratorium period for repayment of other loans like for margin money, share capital, etc. Also, there will not be any moratorium on payment of interest.

In case subsidies/interest subvention, if any, is available from schemes of other Ministries/Departments for any eligible activity covered under the above schemes, the same will be dovetailed and passed on to the beneficiary cooperatives and the equivalent amount of loan will be reduced by NCDC.



FOCUSSED PRODUCTS OF NCDC

- a) **YUVA SAHAKAR - Cooperative Enterprise Support and Innovation Scheme:**
The scheme aims at encouraging newly formed cooperative societies with new and/ or innovative ideas.
- b) **AYUSHMAN SAHAKAR:** The scheme has a comprehensive approach to cover hospitals, healthcare, medical education, nursing education, paramedical education, health insurance and holistic health systems such as AYUSH.
- c) **NANDINI SAHAKAR:** The scheme aims to improve the socio-economic status of women and supports the entrepreneurial dynamism of women through women's cooperatives. It will converge critical inputs of women's enterprise, business plan formulation, capacity development, credit and subsidy, and/ or interest subvention of other schemes.
- d) **DAIRY SAHAKAR:** It is a cooperative dairy business focused framework of financial assistance for encouraging cooperatives to achieve higher outcomes in ESG (environmental, social, governance) linked activities. It includes the creation of infrastructure by cooperatives for new projects and modernization and/or expansion of existing projects.
- e) **DIGITAL SAHAKAR:** Aligned with the principles of Digital India, NCDC has conceived a focused financial assistance framework for Digitally Empowered Cooperatives for handholding and credit linkage by NCDC, dovetailed with grant, subsidy, incentives, etc. from the Government of India / State / UT / agencies with the objective of cooperatives actively partaking in Digital India.
- f) **SWAYAM SHAKTI SAHAKAR YOJNA:** - Scheme for providing NCDC's financial assistance to Agricultural Credit Cooperatives for providing loan/advances to Women Self Help Groups (SHGs).
- g) **DEERGHAVADHI KRISHAK PUNJI SAHAKAR YOJNA:** Scheme for extending NCDC's long-term financial assistance to Agricultural Credit Cooperatives towards their onward lending of long-term loans/advances for activities/commodities/services under the purview of NCDC.

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A. YUVA SAHAKAR- COOPERATIVE ENTERPRISE SUPPORT AND INNOVATIONS SCHEME

Objectives: Scheme for enabling Start-Ups in the Cooperative sector covering all types of activities.

Eligibility:

- Any type of cooperative society with new, innovative, and value chain enhancement intended projects.
- It should be in operation for a minimum of three months.
- It should have a positive net-worth.
- It should not have incurred cash loss during previous year(s) of operation, as applicable, and no cash loss in the past three years (if the society is in operation for more than 3 years).



Period of Loan: Up to 5 years, including 2 years moratorium on payment of principal.

Project Cost:

- Project cost should not exceed ₹3.00 crores in case of a cooperative society that is in operation for one year or more.
- Project cost should not exceed ₹1.00 crores in case of a cooperative society that is in operation for more than three months but less than one year.
- Depending on the nature and activities of a project, a working capital loan can be provided as part of the project, however, working capital will not be more than 20% of the total project cost.

Rate of Interest:

As per the NCDC circular for interest rate as amended from time to time. As an incentive, NCDC will provide 2% less than its applicable rate of interest on term loan for the project activities. Interest incentives shall be valid only in case of timely repayments.

Pattern of Funding:

The projects would be supported with a funding pattern having a Debt: Equity ratio as below:

Category – A:

- | | | |
|-----------|---|--|
| 80% : 20% | - | Any type of cooperative society in the North Eastern Region, registered and operating in Aspirational Districts as identified by the NITI Aayog, with 100% women members, with 100% Scheduled Caste/ Scheduled Tribe/ Person(s) with Disabilities (PwD) members. |
|-----------|---|--|

Category – B:

- | | | |
|----------|---|---|
| 70%: 30% | - | Any type of cooperative society which not covered under Category-A for all types of activities. |
|----------|---|---|

For details, please visit <https://www.ncdc.in/documents/other/3908071119Yuva.pdf>

B. AYUSHMAN SAHAKAR

Objectives:

To assist Cooperative societies to

- Provide affordable and holistic healthcare through hospitals/ healthcare/ education facilities by cooperative societies,
- Promote AYUSH facilities by cooperative societies,
- Meet the objectives of the National Health Policy,
- Participate in the National Digital Health Mission,
- Provide comprehensive healthcare including education, services, insurance, and activities related thereto.



**AYUSHMAN
SAHAKAR**



Eligibility: Any Cooperative Society registered under any State/Multi-State Cooperative Societies Act in the country, with a suitable provision in the bye-laws to undertake services related to hospital/ healthcare/ health education.

Period of Loan: The period of the loan will be for 8 years, including a 1-2 years moratorium on repayment of principal.

Rate of Interest: As per the NCDC circular for interest rate as amended from time to time. As an incentive, NCDC will provide 1% less than the applicable rate of interest on the term loan for project activities in case of a borrower cooperative society where women members are in the majority for the entire tenure of the loan, only if timely repayments are made.

Pattern of Funding:

Funding through State Government		Direct Funding
NCDC to State Government	State Government to Society	NCDC to Society
Infrastructure Creation (Project Facilities):		
Loan upto 90%	Loan - 50%; Share Capital - 40%	Loan upto 70%
Society's Share - Minimum 10%	Society's Share - Minimum 10%	Society's Share - Minimum 30%
Margin Money:		
Loan for availing Bank credit - 100%	Loan or Share Capital or Loan- cum-Share capital 100%	Loan - 100%
Working Capital:		
Loan as per requirement	Loan	Loan

Note: In case of dovetailed schemes of GoI, pattern of funding will be as per the scheme.

For details, please visit <https://www.ncdc.in/documents/other/Ayushman-sahakar20102020.pdf>

C. NANDINI SAHAKAR



Objectives: To improve the socio-economic status of women. It supports the entrepreneurial dynamism of women through women's cooperatives by converging critical inputs of women's enterprise, business plan formulation, capacity development, credit and subsidy and/ or interest subvention of other schemes. The scheme will assist, except urban housing, any business plan-based activity/ service mandated to NCDC.



Eligibility: Any Women Cooperative Society registered under any State/Multi State Cooperative Societies Act in the country is eligible. Any cooperative society with a minimum of 50% women members at the primary level is also eligible. In case of projects related to new and/ or innovative activities, women cooperatives that are in operation for at least three months, are also eligible for assistance. The cap on project cost will be as under:-

Sl No.	Tenure of Operation of the Applicant Society	Maximum Project Cost (₹ in crore)
1	> 3 months and < 1 year	1.00
2	> 1 year and < 3 years	3.00
3	> 3 years	As per actual requirement (no limit)

Period of Loan: 5-8 years, including 1-2 years of moratorium on repayment of principal, depending on the type of project and revenue streams.

Rate of Interest: As per the NCDC circular for interest rate as amended from time to time. In case of timely repayments,

- 2% interest subvention on its rate of interest on term-loan portion for new and innovative activities.
- 1% interest subvention on its rate of interest on the term-loan portion for all activities other than new and innovative activities.

Pattern of Funding:

Funding through State Government		Direct Funding
NCDC to State Government	State Government to Society	NCDC to Society
Infrastructure Creation (Project Facilities):		
Loan upto 90%	Loan – 50%; Share Capital – 40%	Loan upto 70%
Society's Share – Minimum 10%	Society's Share – Minimum 10%	Society's Share – Minimum 30%
Margin Money:		
Loan for availing Bank credit - 100%	Loan or Share Capital or Loan- cum-Share capital 100%	Loan - 100%
Working Capital:		
Loan as per requirement	Loan	Loan

Note 1: In the case of new and innovative project activities, women cooperatives would be supported with a pattern of funding as debt: equity 80:20 under Direct Funding.

Note 2: In case of dovetailed schemes of GoI, pattern of funding will be as per the scheme.

For details, please visit <https://www.ncdc.in/documents/other/Nandini-Sahakar-Scheme-Eng-01.11.2021.pdf>

D.DAIRY SAHAKAR

Objective: For creation of infrastructure by cooperatives for new projects and modernization and/or expansion of existing projects in the dairy sector covering activities such as bovine development, procurement, processing, quality assurance, value addition, branding, packaging, marketing, transportation and storage of milk and milk products, exports of dairy products, etc.



Financial support by NCDC also covers supporting activities and services, such as renewable energy, ICT, manufacturing of cattle feed / feed supplements, R&D, PET bottle/packaging material manufacturing, manufacturing of dairy equipment and machinery, dairy-related maintenance services, manufacturing of veterinary drugs, delivery of veterinary healthcare services, veterinary/dairy education, capacity development, etc.



Eligibility: Any Cooperative Society registered under any State/Multi-State Cooperative Societies Act in the country, with the suitable provision in the bye-laws.

Period of Loan: 5-8 years, including 1-3 years moratorium on repayment of principal.

Rate of Interest: As per the NCDC circular for interest rate as amended from time to time.

Pattern of Funding:

(a) Infrastructure Creation

Funding through State Government/UT		Direct Funding
NCDC to State Govt./UT	State Govt./UT to Society	NCDC to Society
Financial assistance/loan upto 90%	Loan and/or Share capital and/or grant [#]	Financial assistance/loan upto 70%
Society's share – Minimum 10%	Society's share – Minimum 10%	Society's share – Minimum 30%

[#] As per the discretion of the State Government

Note: In case of dovetailed schemes of GoI, pattern of funding will be as per the scheme.

(b) Margin Money for Business Development

Funding through State Government/UT		Direct Funding
NCDC to State Govt./UT	State Govt./UT to Society	NCDC to Society
Loan up to 100% for availing Bank credit	Loan and/or Share Capital up to 100%	Loan up to 100%

Note: Eligibility of Margin Money assistance is subject to NCDC assessment.

(c) Working Capital

As per requirement subject to NCDC assessment

For details, please visit <https://www.ncdc.in/documents/downloads/5615200923Dairy-Sahakar-English.pdf>

E. DIGITAL SAHAKAR

Objectives: To provide a focused financial assistance framework for handholding and credit linkage by NCDC with the objective of cooperatives actively partaking in Digital India.

Eligibility: Any Cooperative Society registered under any State/Multi State Cooperative Societies Act, is eligible for financial assistance under the scheme. FPOs, FFPOs, and federated SHG cooperatives are also eligible. Assistance is provided by NCDC either directly to the cooperatives or through State Governments/ UT Administrations. The cap on project cost will be as under:-



S. No.	Tenure of operation of Applicant Society	Maximum Project Cost (₹ in crore)
1	> 3 months and < 1 year	1.00
2	> 1 year and < 3 years	3.00
3	> 3 years	As per actual requirement (no limit)

Period of Loan: 5-8 years, including 1-2 years moratorium on payment of principal.

Rate of Interest: As per the NCDC circular for interest rate as amended from time to time.



Pattern of Funding: Loan as per requirement of the society and as assessed by NCDC.

F.SWAYAM SHAKTI SAHAKAR YOJNA

Objectives: To provide financial assistance to Agricultural Credit Cooperatives for onward lending of working capital loan or term loans to Women Self Help Groups (SHGs) to facilitate

- a. Access to affordable cost-effective reliable financial services to the poor.
- b. Women SHGs to access adequate bank credit to undertake common/collective socio-economic activities.
- c. Promotion of sustainable livelihood.

Eligibility:

- a. Primary Agricultural Credit Cooperatives (PACS)
- b. District Central Cooperative Banks (DCCBS)
- c. State Cooperative Banks (StCBs)
- d. SHG Federated Cooperatives/Cooperative federations



Period of Loan: Upto 3 years with a maximum moratorium of 6 months in the repayment of principal amount. Credit Cooperatives may also avail working capital loan for 5 years on a revolving basis with yearly validation. The loan shall be repaid in half-yearly instalments.

Rate of Interest: As per the NCDC circular for interest rate as amended from time to time.

Pattern of Funding: Loan as per requirement of the Credit Cooperatives and as assessed by NCDC (as per credit cooperatives lending business turnover) for onward lending of short /medium term to women SHGs.

For details, please visit <https://ncdc.in/documents/upload/3210140923Scheme-3.pdf>

G.DEERGHAVADHI KRISHAK PUNJI SAHAKAR YOJNA

Objectives: For extending NCDC's long term financial assistance to Agricultural Credit Cooperatives towards their onward lending of long term loans/advances for activities/commodities/services under the purview of NCDC in order to:-

- a. Ensure increased and uninterrupted credit flow to cooperatives and their members.
- b. Boost capital formation in agriculture and allied sector.
- c. Support non-farm sector activities thereby promoting alternate employment opportunities in rural and semi-urban areas.

Eligibility:

The following types of Agricultural Credit Cooperatives will be eligible for NCDC's loan under this scheme:

- a. Primary Agricultural Credit Cooperatives (PACS)
- b. District Central Cooperative Banks (DCCBs)
- c. State Cooperative Banks (StCBs)
- d. Primary Cooperative Agriculture & Rural Development Banks (PCARDS)
- e. State Cooperative Agriculture & Rural Development Banks (SCARDS)



Period of Loan: Up to 5 years without any moratorium in repayment of loan and payment of interest.

Rate of Interest: As per the NCDC circular for interest rate as amended from time to time.

Pattern of Funding: Loan as per requirement not exceeding 80% of the total requirement by the cooperative taking into account the other sources of finance such as NABARD, State Government, own funds, deposits, other financing institutions, etc.

For details, please visit <https://ncdc.in/documents/upload/3210140923Scheme-4.pdf>



OTHER TERMS AND CONDITIONS OF NCDC ASSISTANCE

I. GENERAL CRITERIA

- i) Debt-Equity ratio in case of processing units and other infrastructural facilities can be adjusted keeping in view the viability of the projects. Members' contribution could be reduced provided the State Government makes good the members' part of the share.
- ii) In case of projects funded under specific schemes of the Government of India/other Institutions, their pattern of assistance will apply.
- iii) The Schemes of NCDC could be dovetailed with the schemes of Govt. of India/Departments of Government/any other source(s). The pattern of assistance will be adjusted accordingly; with the condition that only one central subsidy shall be available. State Governments can however contribute subsidy from their sources, if considered desirable.
- iv) Assistance to cooperatives having area of operations in more than one state could be provided directly subject to suitable security by way of mortgage of assets etc.
- v) Direct funding will be as per the guidelines decided by NCDC from time to time.
- vi) Pattern of assistance indicates the maximum limit of financial assistance that can be provided.
- vii) Programme/Project should meet the Statutory/Obligatory requirements viz. pollution, environment, hygiene etc.
- viii) Cooperatives shall normally have a democratically elected Board, professionally managed and proper arrangements for forward and backward linkages.

II. NORMS FOR DIRECT FUNDING

NCDC may extend direct assistance to existing cooperatives in operation fulfilling the following conditions:

- i) The society seeking assistance should have positive net-worth and its share capital should not have been eroded;
- ii) The debt equity ratio considering all long term loans should normally be in the range from 65:35 to 70:30 for projects involving manufacturing/processing activities;
- iii) Audit of account should be complete up to previous year within 6 months of close of the financial year. In case where audit is undertaken by Government auditors and is not completed, accounts audited by Chartered Accountant will be submitted. In the case of newly formed society the 6 months period will be reckoned from the date when it is due as per the Act under which the society is registered;
- iv) The cooperative seeking NCDC assistance, or any other cooperative in which Directors of this cooperative have been Directors, should not have any major default in repayment of loans to NCDC/Banks/Financial Institutions;

Mere fulfilment of eligibility criteria does not entitle the cooperative to be eligible for direct funding from NCDC. NCDC would examine viability of the projects with regard to various parameters as detailed below:

- i) Technical feasibility & financial viability of project;
- ii) Financial soundness of the cooperative;
- iii) Past financial & operational performance of the cooperative (wherever applicable);
- iv) Professional expertise of the Management/employees of the cooperative;
- v) Experience of the management of the cooperative in handling similar projects;
- vi) Part loan repayment performance of the cooperative (wherever applicable);

- vii) Capacity of the cooperative to raise its share of project cost;
- viii) Availability of adequate security for the loans sought from NCDC

Only such projects, which in opinion of NCDC are viable based on these parameters, shall be eligible for direct funding assistance from NCDC. Further, the cases of Cooperatives which do not have track record will be carefully appraised, and the background & capability of promoters of cooperative would be assiduously assessed.

The other terms, conditions and criteria are available at NCDC's website www.ncdc.in

III. SECURITY

NCDC assistance is provided either through the State Government or under Direct Funding. In case of direct funding, the cooperative society may offer security for the loan in any one or combination of the following to the satisfaction of NCDC:

- i. Value of assets to be mortgaged to NCDC as security against the loans should have adequate security margin, normally not less than 1.25 to 1.5 times. (Shortfall in the security may be made good by way of guarantee of a scheduled bank or an FDR of scheduled bank endorsed in favour of NCDC). Margin in case of security of FDR may not be less than 1.1 times;
- ii. Working capital loans to cooperative societies/federations may be secured by hypothecation of stocks/debtors/other assets, keeping a minimum margin of 20%. If considered necessary, NCDC may ask for additional security of first or second charge on the fixed assets. In case of working capital loan for government procurement or Price Support operations no minimum margin may be insisted;
- iii. Guarantee by State/ Central Government;
- iv. Guarantee by Central PSUs/ Statutory bodies/ CSR Foundations of Central PSUs;
- v. Guarantee of Small Farmers' Agri Business Consortium (SFAC)/ North Eastern Development Finance Corporation (NEDFi)/ Small Industries Development Bank of India (SIDBI)/Organization/Federation of repute.
- vi. Guarantee from Scheduled/Nationalized Banks;
- vii. Personal guarantee of Board of Directors/members in the form of Fixed Deposit Receipts (FDRs) and/or Guarantee of scheduled banks.
- viii. Hypothecation and assignment of Government bonds/ securities to the extent of 1.1 times of NCDC loan.

IV. DISBURSEMENT OF FUNDS:

- i) NCDC will consider disbursement of 25% ways & means advance only after the society has raised 50% and utilized 40% of equity portion of the project by way of members/state govt. share capital and internal accruals.
- ii) As per existing procedure, subsequent releases will normally be considered based on the expenditure incurred and committed expenses for one month as certified by a Chartered Accountant. For the projects involving NCDC assistance above 10 crore such certification may be carried out by a Chartered Accountant from the panel approved by NCDC.
- iii) **Processing fee:** In case of direct funding, processing fee shall be charged for NCDC sanction @ 0.5% of the sanctioned amount, not exceeding ₹3.00 lakh (0.5% of ₹6.00 crore) in each case, excluding GST. However, processing fee shall not be charged for working capital loans up to one year. Processing fee shall also not be chargeable, if the borrower is the State Government.



PART B: SCHEMES OF OTHER MINISTRIES / DEPARTMENTS BEING IMPLEMENTED BY NCDC

- a) **Agricultural Marketing Infrastructure (AMI)** sub-scheme of Central Sector Integrated Scheme on Agriculture Marketing (CSISAM) for Storage and other than Storage Infrastructure - Ministry of Agriculture & Farmer's Welfare.
- b) **Mission for Integrated Development of Horticulture (MIDH) – Integrated Post Harvest Management** - Ministry of Agriculture & Farmer's Welfare.
- c) **Interest Subvention & Credit Guarantee through Financing Facility under Agriculture Infrastructure Fund** scheme - Ministry of Agriculture & Farmers' Welfare.
- d) Assistance for Boosting the Seed Production component under the Sub-Mission for Seed and Planting Material (SMSP) of the **National Mission on Agricultural Extension and Technology (NMAET)**.
- e) **PM Matsya Sampada Yojana (PMMSY)** – Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying.
- f) **PM Formalisation of Micro Food Processing Enterprises (PMFME)** - Ministry of Food Processing Industries.
- g) **Scheme for Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs)** – Ministry of Agriculture & Farmer's Welfare.
- h) (i) **Pradhan Mantri Kisan Sampada Yojna (PMKSY) – Scheme for Food Processing and Value Addition** - Ministry of Food Processing Industries.
(ii) **Pradhan Mantri Kisan Sampada Yojna (PMKSY) - Integrated Cold Chain and Value Addition Infrastructure Scheme** - Ministry of Food Processing Industries.
- i) **National Scheduled Tribes Finance and Development Corporation (NSTFDC)** - Ministry of Tribal Affairs.
- j) **National Livestock Mission (NLM) and Rashtriya Gokul Mission (RGM)** - Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry & Dairying.

**A. AGRICULTURAL MARKETING INFRASTRUCTURE (AMI) sub-Scheme of
Central Sector Integrated Scheme for Agricultural Marketing (CS-ISAM) -
Ministry of Agriculture & Farmer's Welfare**

About the scheme:

Scheme for financial assistance for:-

- Storage infrastructure projects as well as renovation.
- Infrastructure projects other than Storage (Primary processing viz. sorting, grading, chilling, freezing, etc.)
- Stand alone cold storage units up to 1000 MT is allowed.

The capital cost of the project for the purpose of subsidy will be calculated on the project cost as appraised by financial institution or actual cost of eligible components as certified by a Chartered Accountant, whichever is lower.



Pattern of Funding:

For Storage Infrastructure:

Category		Rate of subsidy (on capital cost)	Subsidy Ceiling		
			50 - 1000 MT in ₹/MT	More than 1000 MT and upto 10,000 MT in ₹/MT	Maximum Ceiling (₹ in lakh)
A.	North Eastern States, Sikkim, UTs, of A&N and Lakshadweep Islands and hilly* areas	33.33%	1333.20	1333.20	133.20
B.	In other Areas				
(i)	For Scheduled Caste (SC) / Scheduled Tribe (ST)** cooperatives	33.33%	1166.55	1000.00	100.00
(ii)	For all other categories of beneficiaries	25%	875.00	750.00	75.00

For Other than Storage Infrastructure:

Category	Rate of Subsidy (on capital cost)	Maximum Subsidy Ceiling (₹ in lakh)
A) North Eastern States, Sikkim, States of Uttarakhand, Himachal Pradesh, Jammu & Kashmir, UTs of Andaman & Nicobar and Lakshadweep Islands, hilly* and tribal areas	33.33%	30.00
B) In other Areas:		
1. For Registered FPOs, Women, Scheduled Caste / Scheduled Tribe beneficiaries and their cooperatives**	33.33%	30.00
2. For all other categories of beneficiaries	25%	25.00

* Hilly area is a place at an altitude of more than 1,000 meters above mean sea level.

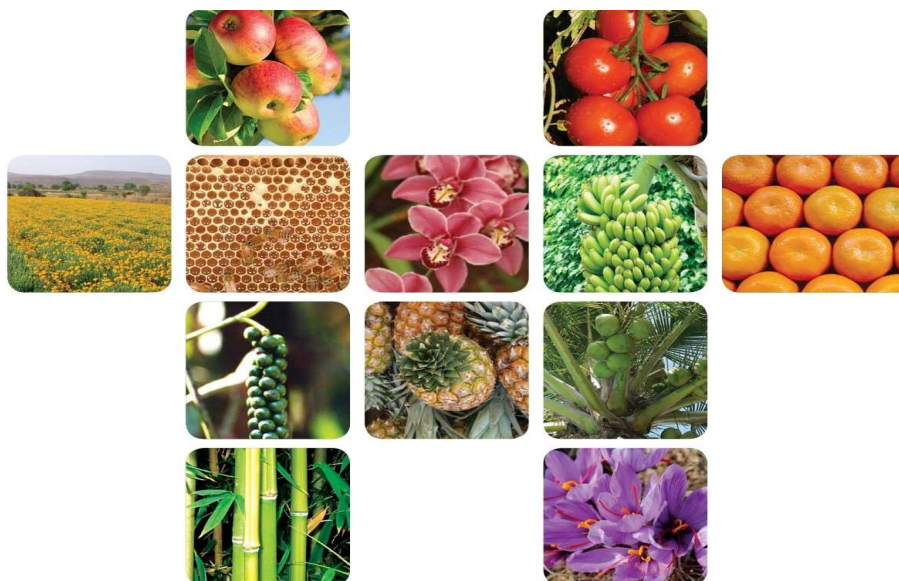
** SC/ST cooperatives to be certified by the concerned officer of the State Government.

Other norms:-

- i. Minimum 20% of the block cost to be met by beneficiary society/ State Government.
- ii. Cost norms for computing subsidy for silos will be the same as for other storage infrastructure.
- iii. Assistance for renovation will be allowed and restricted to Storage infrastructure project of Cooperatives routed through NCDC only for project cost as appraised by Bank / NCDC or actual cost or Rs. 750/- per MT of Storage capacity, whichever is lower.
- iv. For the projects of pulse splitting and oil crushing, the maximum subsidy for the 25% category is ₹12.50 lakh and 33.33% category is ₹16.66 lakh only.

For details, please visit www.dmi.gov.in.

B. Mission for Integrated Development of Horticulture (MIDH)/National Horticulture Board (NHB) /National Horticulture Mission (NHM) – Integrated Post Harvest Management- Ministry of Agriculture & Farmer's Welfare



About the scheme:

Under the scheme, back-ended subsidy@ 35% of the project cost in general areas and @ 50% of the project cost in Hilly, North East & Scheduled Areas is provided after successful completion of projects for establishment of integrated pack house, pre-cooling units, cold room, mobile pre-cooling unit, ripening chambers, and refrigerated transport vehicle.

Pattern of Funding:

General Areas			North East, Hilly and Scheduled Areas		
NCDC to State Government	State Government to Society	Direct Funding	NCDC to State Government	State Government to Society	Direct Funding
Loan 55% BES* 35%	Loan 45% SC 10% BES* 35%	Loan 55% BES* 35%	Loan 40% BES* 50%	Loan 30% SC 10% BES* 50%	Loan 40% BES* 50%
Members' Contribution	10%	10%	10%	10%	10%

* Back Ended Subsidy subject to availability from Government of India / NHM / NHB otherwise equivalent loan from NCDC for that particular Coldchain component.

However, the higher subsidy is available for some small components, like small pack house with a size of 9 M*6 M, evaporative/low energy cool chamber (8 MT), preservation unit (low cost), low-cost onion storage structure (25 MT) and Pusa Zero energy cool chamber (100 kg), and in these cases 50% of the total cost is provided as subsidy.

For details, please visit www.midh.gov.in, www.nhb.gov.in.

C. Interest Subvention & Credit Guarantee through Financing Facility under Agriculture Infrastructure Fund (AIF) scheme - Ministry of Agriculture & Farmers' Welfare

About the scheme:

To facilitate beneficiary cooperatives to avail medium/long term debt financing facility for investment in viable projects relating to post-harvest management, infrastructure and community farming assets in order to improve agriculture infrastructure in the country.

Key features:

- **Interest subvention** of 3% per annum on loans up to a limit of Rs.2 crore for a period of 7 years
- In case of loans beyond Rs.2 crore, then the interest subvention will be limited to Rs. 2 crore only.
- **Credit Guarantee** coverage under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for loans up to Rs.2 crore.



For details, please visit <https://agriinfra.dac.gov.in/>

D. Assistance for Boosting the Seed Production component under the Sub-Mission for Seed and Planting Material (SMSP) of the National Mission on Agricultural Extension and Technology (NMAET), Ministry of Agriculture & Farmers' Welfare



About the scheme:

Under the scheme, the assistance would be limited to the creation of infrastructure facilities relating to seed cleaning, grading, processing, seed treating, packaging, and storage units as well as for seed testing facilities including R&D. National Seeds Corporation is the nodal agency for the implementation and monitoring of this component.

Pattern of Funding:

Back-ended subsidy, i.e., subsidy after successful completion of the project will be available @ 40% of the capital cost of the project in general areas and 50% in case of hilly and scheduled areas subject to an upper limit of ₹150 lakh per project.

For details, please visit <https://diragriju.nic.in/cssguidelines/smsp.pdf>

E. PM Matsya Sampada Yojana (PMMSY) – Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying:

About the Scheme: Scheme to address critical gaps in fish production and productivity, quality, technology, post-harvest infrastructure, modernization and strengthening of value chain, traceability, establishing a robust fisheries management framework and fishers' welfare.

The PMMSY is an umbrella scheme with two separate components namely (a) Central Sector Scheme (CS) and (b) Centrally Sponsored Scheme (CSS). The CSS Component is further segregated into non-beneficiary oriented and beneficiary orientated sub-components/activities under the following three broad heads:

- (i) Enhancement of Production and Productivity
- (ii) Infrastructure and Post-harvest management
- (iii) Fisheries Management and Regulatory Framework



PATTERN OF FUNDING:

Central Sector Scheme (CS) Component	<ul style="list-style-type: none"> The entire project/unit cost will be borne by the Central government (i.e. 100% central funding) In case of beneficiary oriented activities undertaken by government and its entities including NFDB, the central assistance will be limited to 40% of the unit/project cost for General category and 60% for SC/ST/Women category
Centrally Sponsored Scheme (CSS) Component	<p><u>Non Beneficiary-oriented activities:</u></p> <ul style="list-style-type: none"> Entire project/unit cost will be shared between Centre and State as per details below: <ul style="list-style-type: none"> 60:40 between the Central and General States 90:10 Between the North East & Himalayan States 100% for UTs and Central Government Entities <p><u>Beneficiary-oriented i.e. individual/group activities:</u></p> <ul style="list-style-type: none"> Government financial assistance of both Centre and State governments together will be limited to 40% of the project/unit cost for General category and 60% of the project/unit cost for SC/ST & Women. This governmental assistance will in turn be shared between Centre and State in the following ratio: <ul style="list-style-type: none"> North East & Himalayan states: 90% Central share and 10% State share Union Territories :100% Central share Other States:60% Central share and 40% state share

FORMATION AND PROMOTION OF FISH FARMER PRODUCER ORGANIZATIONS (FFPOs):

Under the PMMSY scheme, Department of Fisheries, Ministry of Fisheries, Animal Husbandry & Dairying, GoI has accorded approval to NCDC for formation and promotion of 1070 FFPOs (70 to be formed and registered under Cooperative Societies Act and 1000 existing Primary Fisheries Cooperative Societies (PFCS) to be strengthened as FFPOs)

For details, please visit <https://pmmsy.dof.gov.in/>

F. PM Formalisation of Micro Food Processing Enterprises (PMFME) – Ministry of Food Processing Industries:

About the Scheme:

To enable:-

- Increased access to credit by existing micro food processing entrepreneurs, FPOs, Self Help Groups and Co-operatives;
- Integration with organized supply chain by strengthening branding & marketing;
- Support for transition of existing 2,00,000 enterprises into formal framework;
- Increased access to common services like common processing facility, laboratories, storage, packaging, marketing and incubation services;
- Strengthening of institutions, research and training in the food processing sector; and
- Increased access for the enterprises, to professional and technical support.



Pattern of Funding:

The Scheme provides for supporting Cooperatives involved in food processing sector through a credit-linked grant @35% of the eligible project cost, for capital investment for upgradation of existing processing activities/establishing new units for processing of both ODOP and non ODOP products.

Implementation Mechanism:

The scheme will be implemented through state governments and it offers huge opportunities to producer cooperatives to develop forward and backward linkage in the agro value chain and connect with national and international markets.

For details, please visit www.mofpi.nic.in.

G. Scheme for Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs) – Department of Agriculture & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, Government of India

The Scheme

The Scheme aims to achieve inclusive and sustainable transformation through the creation of an ecosystem for the formation of 10,000 FPOs by 2023-24.

The Role of NCDC in promoting FPOs

As an Implementing Agency under the Scheme, the NCDC, in accordance with its mandate, will form and promote the allocated number of FPOs, which would be registered under the State Cooperative Societies Acts. In addition to the earlier State Cooperative Acts, these include the Mutually Aided or Self Reliant Cooperative Societies Acts or by whatever name called, or the Multipurpose Cooperative Societies Act (MSCS Act).

NCDC will promote FPO through its empanelled Cluster Based Business Organisations (CBBOs), which would function at the block level and be responsible for the formation of FPO allocated to NCDC under the Scheme.



Cluster Based Business Organisation (CBBO)

- (i) Implementing Agencies will be identifying Cluster Based Business Organization (CBBO) at the State / Cluster level to form FPO;
- (ii) In a given State, based on geography produce clusters, cropping patterns, etc there can be one or more CBBO, and a CBBO can also work in more than one State.
- (iii) CBBO should have professional expertise and requisite experience information of FPO in agriculture and allied sector and should have a panel of specialists in the area of :
(a) Crop husbandry; (b) Agri. marketing / Value addition and processing; (c) Social mobilization; (d) Law & Accounts; and (e) IT/MIS in agriculture & agriculture marketing.

Benefits available to different stakeholders

a) Incentive to Cluster Based Business Organisation (CBBOs)

The FPO formation and incubation cost of CBBO, limited to a maximum of ₹25 lakh/ FPO of support or actual whichever is less is provided for five years from the year of formation. It includes the cost towards undertaking baseline survey, mobilisation of farmers, organising awareness programmes and conducting exposure visits, professional hand-holding, incubation, and other overheads.

Payment will be made to the CBBOs by Implementing Agencies and shall be released after receiving the utilisation certificate of previously released amount.

b) FPO Management Cost

Under the scheme, financial support up to a maximum of ₹18.00 lakh / FPO or actual, whichever is lesser is to be provided to FPO for three years from the year of formation. From the fourth year onwards, the FPO has to manage their business activities.

The indicative financial support is as under:-

- Salary of CEO / Manager maximum up to ₹25000 p.m
- Salary of Accountant maximum up to ₹10000 p.m.
- One-time Registration Cost maximum up to ₹40000
- Travel and meeting cost maximum up to ₹18000 per year
- Office rent maximum up to ₹48000 per year
- Utility charges (mobile & electricity) maximum up to ₹12000 per year
- One time cost for furniture & fixtures maximum up to ₹100000
- Miscellaneous (cleaning/stationery) maximum up to ₹12000 per year

Any expenditure of operations, management, working capital requirement and infrastructure development etc. over and above this is to be met by the FPOs from their sources.

c) Equity Grant to FPO

- (i) Equity grant shall be in the form of the matching grant up to ₹2000 per farmer member of FPO subject to a maximum limit of ₹15.00 lakh per FPO.
- (ii) The FPO can draw the Equity Grant in a maximum of 3 tranches (within 4 years of the first application) subject to the cap and the extent it is able to raise additional member equity to qualify for additional marketing grant.

d) Credit Guarantee Facility for Lending Institutions

Providing a Credit Guarantee Cover to Eligible Lending Institutions (ELI) enables them to provide collateral free credit to FPO minimising their lending risks.

- (i) NABARD will create and maintain as a ₹1000 crores Credit Guarantee for FPO promoted and Registered under both the Cooperative Societies Act and Companies Act.
- (ii) Credit facility (term loan, working capital, or composite loan) sanctioned within 6 months from the date of application for a guarantee, without any collateral security and/ or their party guarantee.
- (iii) Credit Guarantee Cover per FPO Limited to project loan of ₹2.00 crore:
 - a. Loan upto ₹1 crores – guarantee cover 85% of the project loan with ceiling of ₹85 lakh (maximum guarantee fee 0.75%) of credit facility)
 - b. For ₹1-2 crores, guarantee cover to be 75% with a maximum ceiling of ₹150 lakh (maximum fee 0.75% of credit facility)

For details, please visit <https://agricoop.nic.in/en>.

H. Pradhan Mantri Kisan Sampada Yojna (PMKSY) –Ministry of Food Processing Industries

i. Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters-



About the Scheme:

PM Kisan SAMPADA Yojana is a comprehensive package which will result in creation of modern infrastructure with efficient supply chain management from farm gate to retail outlet. The following schemes are being implemented for value addition under PM Kisan SAMPADA Yojana:

- (i) Creation/ Expansion of Food Processing/ Preservation Capacities (Unit Scheme)
- (ii) Agro Processing Cluster
- (iii) Food Safety & Quality Assurance Infrastructure

Pattern of Funding:

The Scheme envisages grants-in-aid @ 35% to 70% of eligible project cost depending upon the Area and components of the projects as per the Scheme. For details, please visit www.mofpi.nic.in.

ii. Integrated Cold Chain and Value Addition Infrastructure Scheme-

About the Scheme:

The objective of the Scheme is to provide integrated cold chain, preservation and value addition infrastructure facilities without any break, from the farm gate to the consumer in order to reduce post-harvest losses of non-horticulture produce, dairy, meat, poultry, and marine/ fish (except shrimp). This will enable linking producers to food processors and market through a well-equipped supply chain and cold chain, thereby ensuring remunerative prices to farmers and year-round availability of food products to consumers.



Pattern of Funding:

Grants-in-aid will be @35% of eligible project cost for projects in General Areas and @50% of eligible project cost for projects in difficult Areas as well as for projects of SC/ST, FPOS and SHGs, subject to the maximum of ₹10 crore per project. Cost Norms issued by the Ministry or the Mission for Integrated Development of Horticulture (MIDH) will be followed, wherever available. For details, please visit www.mofpi.nic.in.

I. National Scheduled Tribes Finance and Development Corporation (NSTFDC), Ministry of Tribal Affairs

About the scheme:

National Scheduled Tribes Finance & Development Corporation (NSTFDC) provides financial assistance on liberal terms for activities undertaken by ST Cooperatives.



Features:

Concessional finance with reduced rates of interest is available from NSTFDC for ST Cooperatives subject to fulfilment of the following criteria:

- Minimum 80% or more members should belong to Scheduled Tribes Community and annual family income of the applicant(s) should not exceed double the poverty line.
- In case of change in membership, the said Cooperative Society shall ensure that percentage of ST members does not fall below 80% during the currency of the NSTFDC loan.

The concessional finance is subject to the receipt of the approval from NSTFDC.

For details, please visit <https://tribal.nic.in/nstfdc.aspx>.

J. National Livestock Mission (NLM) and Rashtriya Gokul Mission (RGM) - Ministry of Fisheries, Animal Husbandry & Dairying

About the scheme:



Under these schemes, Farmer Cooperative Organizations (FCOs) / Farmer Producer Organizations (FPOs) (registered under cooperative societies act) are eligible to avail the assistance from NCDC. The eligible proposals will be funded as per lending norms of NCDC in cognisance with respective scheme. Details of eligible activities, components and pattern of funding are as under:

Pattern of Funding:

National Livestock Mission:

S.No	Activities	Components	Funding Pattern
1	Breed development of livestock & poultry	Assistance will be provided for establishment of Parent Farm, Rural Hatchery, with Mother unit with minimum 1000 parents layer.	Loan upto 50% of block cost & GoI subsidy upto 50% of total project cost (max. ₹25 lakh)
2	Breed development in small ruminant (sheep/goat)	Sheep/Goat breeding Unit in multiple of 100 females + 5 males unit with maximum limit upto 500 + 25 animals per unit.	Loan upto 50% of block cost & GoI subsidy upto 50% of total project cost (max. ₹50 lakh)
3	Promotion of piggery entrepreneur	Assistance will be provided for set up of breeder farm with minimum 50 sows and 5 boars upto 100 sows & 25 boars.	Loan upto 50% of block cost & GoI subsidy upto 50% of total project cost (max. ₹30 lakh).
4	Entrepreneurship activities in feed & fodder	Assistance will be provided for establishment of hay/silage/total mixed ration /fodder block.	Loan upto 50% of block cost & GoI subsidy upto 50% of total project cost (max. ₹50 lakh)

Rashtriya Gokul Mission:

S.No	Activity	Component	Funding Pattern
1	Breed Multiplication Farm (BMF)	BMF is proposed to establish through entrepreneurship model for making available high genetic merit heifer to farmers. Farm capacity of 200 Milch animals capacity. For NER/hilly areas, Farm capacity of 50 Milch animals capacity.	Total estimated project cost will be ₹4 crore. Loan upto 50% of block cost (max. ₹2 crore) & GoI subsidy upto 50% of total project cost (max. ₹2 crore) routed through NDDB.

For details, please visit <https://www.dahd.nic.in/>

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राष्ट्रीय सहकारी विकास निगम

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Assisting Cooperatives. Always!

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