

ANNUAL REPORT

2020-21



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

National Cooperative Development Corporation

(A Statutory Corporation under the Ministry of Cooperation, Government of India -
Established by the Central Government under Section 3 of the NCDC Act, 1962)

ANNUAL REPORT 2020-21

(As required under Section 14 (2) of the NCDC Act, 1962 read
with Rule 14 (b) of the NCDC Rules, 1975 as amended)



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Preamble to NCDC Act, 1962

An Act to provide for the incorporation and regulation of a Corporation for the purpose of planning and promoting programmes for the production, processing, marketing, storage, export and import of agricultural produce, foodstuffs, industrial goods, livestock, certain other commodities and services on cooperative principles and for matters connected therewith or incidental thereto.

Quality Policy

We, at National Cooperative Development Corporation, are committed to economic development on cooperative principles, through continual improvement of our Quality Management System to achieve excellence and satisfaction of all customers while complying with all applicable regulations.

सहयोग

NATIONAL

COOPERATIVE DEVELOPMENT CORPORATION

NEW DELHI

Chapter – 1

HIGHLIGHTS

1.1 National Cooperative Development Corporation (NCDC), a Statutory Corporation under the Ministry of Agriculture and Farmers Welfare, Government of India was established on 14.03.1963 under an Act of Parliament (NCDC Act of 1962) for economic development through cooperative societies. The major objective of the Corporation is to promote, strengthen and develop farmer cooperatives for increasing production and productivity and instituting post harvest facilities. The Corporation's focus is on programmes of agricultural marketing and inputs, processing, storage, cold chain and marketing of agriculture produce and the

supply of seeds, fertilizer and other agricultural inputs etc. In the non-farm sector, the Corporation endeavors to equip cooperatives with facilities to promote income generating activities, with special focus on weaker sections such as dairy, livestock, handloom, sericulture, poultry, fishery, scheduled caste & scheduled tribes, women cooperatives etc.

1.2 NCDC functions under the overarching principle of Sahakar-22 for a New India and for Doubling of Farmers Income. In FY 2020-21, NCDC continued to perform well.

Achievements in FY 2020-21

Sanctions and Disbursements

- Sanctioned Rs.36537.42 crore for 487 units/projects benefiting 10567 cooperative societies.
- Disbursed Rs.24733.24 crore including subsidy of Rs.311.67 crore of which Rs.4.48 crore from NCDC's own corpus
- Disbursement exceeds the target of Rs.13400 crore by 184.58%.

Financial performance

- Net profit before tax Rs.747.82 crore.
- Net NPA of zero percent.
- Recovery of loan stood at 99.67%.
- Net Profit per employee increased to Rs.2.28 crore in 2020-21 from Rs.1.72 crore in 2019-20.

Prudential financial practices

- The interest rates maintained at competitive levels.
- Organisation of professionals adhering to strict regulatory and financial norms.
- ISO certified organisation.

Statutory compliances

- Annual Report and Annual Accounts for FY 2019-20 were placed in Rajya Sabha on 12.02.2021 and in Lok Sabha on 09.02.2021.
- Conform to Raj Bhasha Guidelines and comply with all norms of GoI.

New initiatives

- Yuva Sahakar, Ayushman Sahakar, Nandini Sahakar, Sahakar Pragya, Sahakar Mitra.
- Cooperative Sector Export Promotion Council (COOPEXCIL).
- MOU with 33 State Govts., SAU and other organisations of which 26 MOU in FY 2020-21.
- Sahakar Cooptube NCDC India.
- International and National webinars on various topics.



1.3 The sector-wise sanction of financial assistance for FY 2020-21 and the number of beneficiary societies and members are given below:

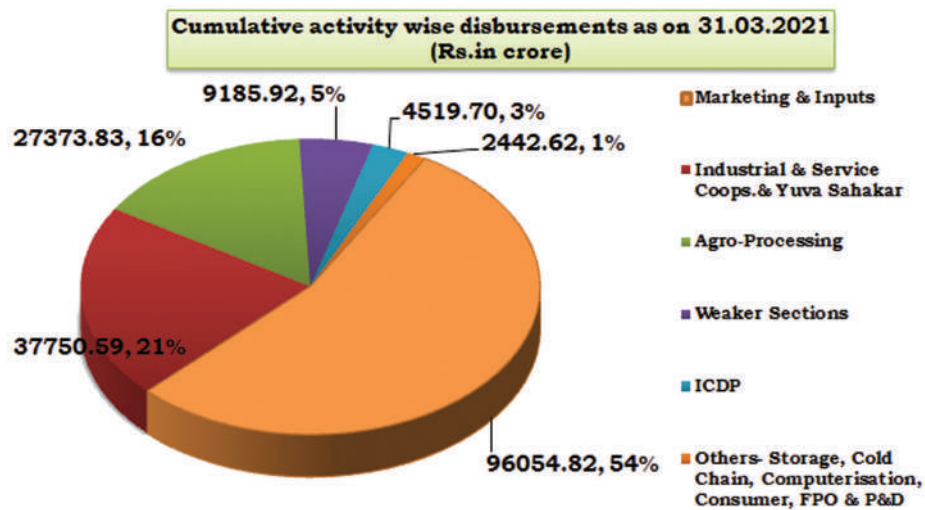
S. No.	Sector	No. of units	No. of beneficiary societies	No. of beneficiary members (in lakh)	Amount sanctioned (Rs. in crore)
1	Marketing and Inputs	18	5615	60.86	30405.33
2	Service, Credit & Yuva Sahakar	51	46	152.39	4453.66
3	Agro Processing (Sugar, Textile, Oilseed, Foodgrains, Fruit and Vegetables and other processing)	19	19	2.16	1041.93
4	Weaker Sections (Dairy, Livestock, Fishery, Tribal Development, Handloom, Coir, Jute, Sericulture, SC/ST and Women Cooperatives)	282	3824	4.01	295.93
5	Integrated Cooperative Development Projects (ICDP)	12	1052	19.17	235.72
6	FPO (for CBBO)	84	-	-	92.07
7	Others (Storage, Cold Chain, Consumer, Promotional and Developmental activities)	21	11	1.17	12.78
	Total	487	10567	239.76	36537.42

1.4 During FY 2020-21, the Corporation disbursed Rs.24733.24 crore (comprising loan of Rs.24421.57 crore and subsidy of Rs.311.67 crore including Rs.4.48 crore from NCDC's own corpus). Sector-wise disbursements for FY 2020-21 are below:

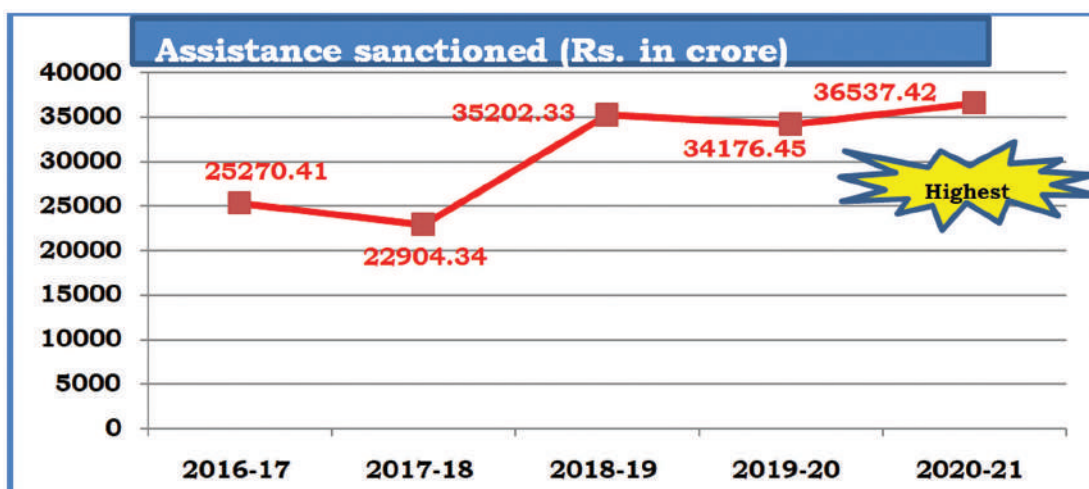
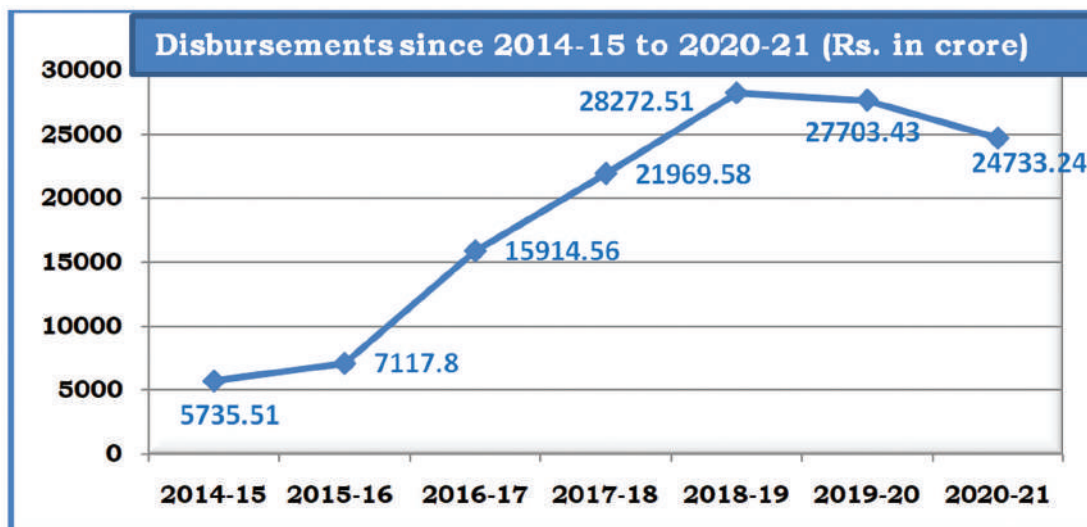
S.No.	Activity	Amount disbursed (Rs. in crore)
1	Marketing & Inputs	19605.79
2	Service, Credit and Yuva Sahakar	2996.50
3	Agro Processing	1643.91
4	Weaker Sections cooperatives	288.57
5	Integrated Cooperative Development Projects (ICDP)	152.61
6	Computerization of cooperatives	30.87
7	Others (FPO, Storage, Cold Chain, Consumer, Promotional and Developmental activities)	14.99
	Total	24733.24

Cumulative disbursements and growth trajectory

1.5 Cumulatively, NCDC has disbursed Rs.177327.48 crore from inception upto 31.03.2021. Sector-wise cumulative disbursements as on 31.03.2021 are depicted below:

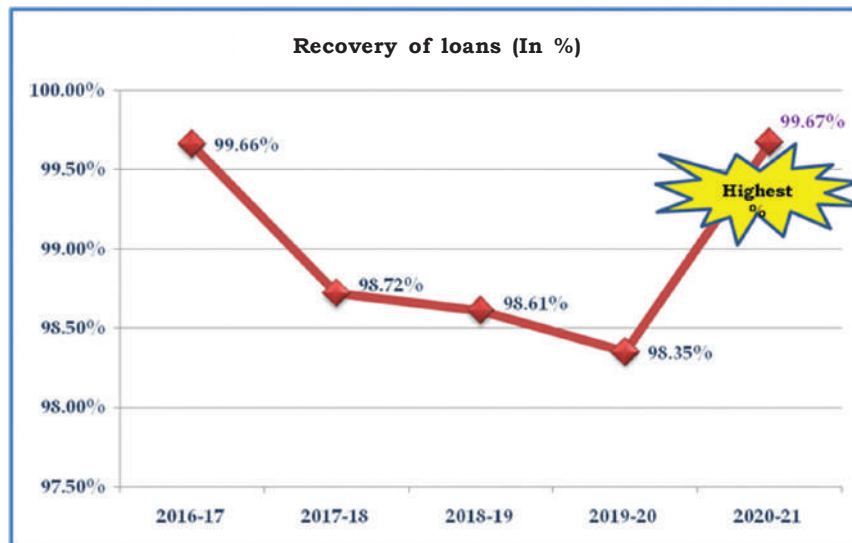
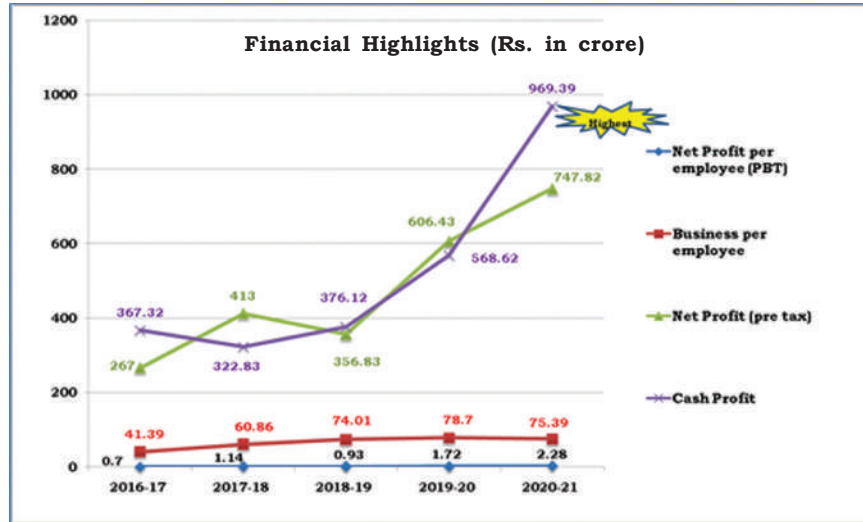


1.5.1 Disbursements have risen steadily from Rs.3586.91 crore in 2008-09 to Rs.24733.24 crore in 2020-21. Similarly, there has been a steady increase in sanctions and the highest in 2020-21.





The other financial highlights are reflected in the charts below:



Disbursements in Cooperatives in Cooperatively Least/Under Developed States

1.5.2 Promotion and financing of programmes in Cooperatively Least/Under-Developed States is one of the major thrust areas of NCDC programmes. Assistance for cooperative programmes in these States (listed at para 2.6.1) is provided on comparatively liberal terms. During 2020-21, NCDC sanctioned financial assistance of Rs.22406.43 crore and disbursed Rs.16363.09 crore to LD/UD States, accounting for 61.32% and 66.16% of total financial assistance sanctioned and

disbursed by NCDC. This includes financial assistance of Rs.167.53 crore and Rs.76.27 crore sanctioned and disbursed to North East States.

SAHAKAR-22

1.6 Sahakar-22, a mission mode activity of NCDC seeks to achieve the **Mission of New India by 2022 through Cooperatives** for doubling farmers income. The programme aims at overall development of districts by way of identification of viable sectors for funding, both in farm and non-farm sectors. Handholding is provided wherever needed. The funding for the projects will be liberal

with convergence of Central and State Sponsored Schemes. The achievements under Sahakar-22 are detailed in Chapter 16 and summarized below:

- a. **FOCUS 222**- Convergence of NCDC assistance for Cooperatives in 222 Districts (including 117 Aspirational Districts identified by NITI Aayog). As on 31.03.2021, NCDC has covered 203 districts including 89 Aspirational Districts under FOCUS 222.
- b. **PACS HUB**- Transform PACS and other Cooperatives as APNA KISAN Resource Centers: NCDC implements the programme for nurturing Primary Level Cooperatives with a target to reach out to 5000 primary level cooperatives in a year. During 2020-21, the Corporation has reached out to 5054 PACS and cumulatively to 9992 PACS as on 31.03.2021.
- c. **AENEC**- ACT East and North East Cooperatives: NCDC has assisted cooperatives in the East and North-Eastern states of Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar, Chhattisgarh, Odisha and West Bengal under the programme to benefit farmers in achieving the ultimate goal of Doubling Income.
- d. **CEMtC- Centres of Excellence to Market through Cooperatives**: NCDC has signed a total 33 Memorandum of Understanding of which 26 were signed in 2020-21 with leading universities/organisations/institutes/State Government etc. NCDC is setting up a LINAC-NCDC Fisheries Business Incubation Centre (LIFIC) at Gurugram under PMMSY scheme.

- e. **NIRYAT SAHAKAR**- with an aim to promote exports of key agriculture commodities, NCDC has also constituted the Cooperative Sector Exports Promotion Council – **COOPEXCIL**.

- f. **S A H A K A R PRAGYA** – **Laxman Rao Inamdar National Academy for Cooperative Research Development**



(LINAC) as capacity Development Hub - LINAC functions as the training, research and consultancy wing of NCDC. It is located in Gurugram, Haryana and has 18 Regional Training Centres (RTC) across the Country. Sahakar Pragya, focuses on developing professionalism in primary cooperatives in agriculture and allied sectors. It designs and conducts need-based programmes for personnel of assisted cooperatives and its own officials. It collaborates with CICTAB, NEDAC and other international agencies to conduct specialised programmes for co-operators in India and abroad including those from South Asian Association for Regional Cooperation (SAARC) countries. Recently, LINAC conducted the World Bank awarded international workshop on “Disaster Risk Management Mainstreaming and Cooperative Development” for senior level professionals of Ethiopia, Bangladesh, Nepal and India.

LINAC-NCDC has so far conducted 1017 capacity development training programmes for 33072 cooperative personnel. During FY 2020-21, the Academy has conducted 67 training programmes benefiting 4380 participants.



Recent initiatives include (i) **45 Cooperative Business Training Modules** on “Capacity Development of Primary Cooperatives” developed by the Academy, (ii) Constituion of 11 Faculty Resource Groups, (iii) Consultancy Services and (iv) a **LINAC - NCDC Fisheries Business Incubation Centre (LIFIC)** to provide hands on learning experience for fisheries cooperatives. Other initiatives include the launch of **Sahakar Cooptube NCDC channel** and conducting national and international webinars on wide ranging topics of relevance to the cooperative sector. LINAC also developed two new training programmes on ‘**Operation and Management of Dairy Cooperatives**’ a capacity development programme under **Meghalaya Milk Mission** and ‘**Warehouse Management and Scientific Storage**’ in association with Warehousing Development and Regulatory Authority (WDRA).

NCDC has instituted Regional Awards of Excellence to be given to eight primary cooperative societies from each State/UT.

Meetings of the General Council & Board of Management of NCDC

1.7 The General Council (GC) lays down policy guidelines and the Board of Management (BoM) oversees the general management of the Corporation. During 2020-21, the GC met on 11.03.2021 and the BoM on 23.06.2020, 04.09.2020, 16.12.2020 and 24.02.2021.

OTHER INITIATIVES / MAJOR DEVELOPMENTS

1.8 NCDC has introduced several new initiatives during the year 2020-21. Along with the development in existing initiatives, these are listed below:

Cooperative Sector Exports Promotion Council (COOPEXCIL)

1.8.1 The first meeting of the General Body of COOPEXCIL was held on 24.03.2021 in NCDC, New Delhi and graced by Hon’ble Minister of State for Agriculture and Farmers Welfare, Government of India, President, National Cooperative Union of India and Secretary, Department of Agriculture, Cooperation and Farmers Welfare, Government of India. The Council defined the way to move forward with the constitution of an Executive Committee for managing its regular affairs. Further, the Council advised to form an internal advisory forum having representation from different sectors; formulate a NIRYAT SAHAKAR scheme for financing cooperatives to meet their export related needs; and to utilize revenue surplus from IICTF of about Rs.1.80 crore as seed money for COOPEXCIL.

Formation and Promotion of 10,000 FPO

1.8.2 NCDC is an Implementing Agency under the Central Sector Scheme, “Formation and Promotion of 10,000 Farmer Producer Organisations (FPOs)” initiated by GoI in July 2020. NCDC will form and promote FPOs, registered under the State Cooperative Societies Acts, include the Mutually Aided or Self Reliant Cooperative Societies Acts or by whatever name it is called, or the Multipurpose Cooperative Societies Act (MSCS Act). The FPOs will be promoted through Cluster Based Business Organisations (CBBOs) engaged by NCDC which will function at the allotted block level. For the year 2020-21, NCDC has been allocated a target for formation and promotion of 500 FPOs. In addition, 29 organic FPOs have also been allocated to NCDC from Intergrated Nutrient Management (INM) division of DAC&FW. NCDC has engaged CBBOs through 83 sanctions and 58 ICAR-ATARI-KVKs/ Institutes as CBBO.

Ayushman Sahakar

1.8.3 NCDC introduced a unique scheme “आयुष्मान सहकार” (AYUSHMAN SAHAKAR) launched by the Hon’ble Union Minister of State for Agriculture Shri Parshottam Rupala on 19.10.2020. Under this Scheme, NCDC will extend term loans to prospective cooperatives to the tune of Rs 10,000 crore in the coming years to enable cooperatives to play an important role in the creation of healthcare infrastructure in the Country. The scheme envisages a comprehensive approach to cover hospitals, healthcare facilities, medical education, nursing education, paramedical education, health insurance and holistic health systems such as AYUSH. The scheme is liberal in its assistance for projects implemented by cooperative societies with majority women members. The launch of this scheme received massive positive response with wide publicity in leading national and local publications and an exclusive interview of the Managing Director, NCDC was carried out on DD News and several local channels.



SAHKAR MITRA- Scheme on Internship Program (SIP)

1.8.4 In keeping with Hon’ble Prime Minister Shri Narendra Modi’s clarion call for Atma Nirbhar Bharat (Self Reliant India) emphasizing the importance of Local for Vocal, Hon’ble Union Minister of Agriculture and Farmers Welfare launched the Sahakar Mitra Scheme on Internship Programme (SIP) on 11.06.2020. The scheme aims to help cooperative institutions access new and innovative ideas of young professionals, while the interns will gain experience of working in the field to be self-reliant. It’s a win-win situation both for the cooperatives as well as for the professionals.

1.8.4.1 Under the scheme, professional graduates in disciplines such as agriculture and allied areas, IT etc., will be eligible for

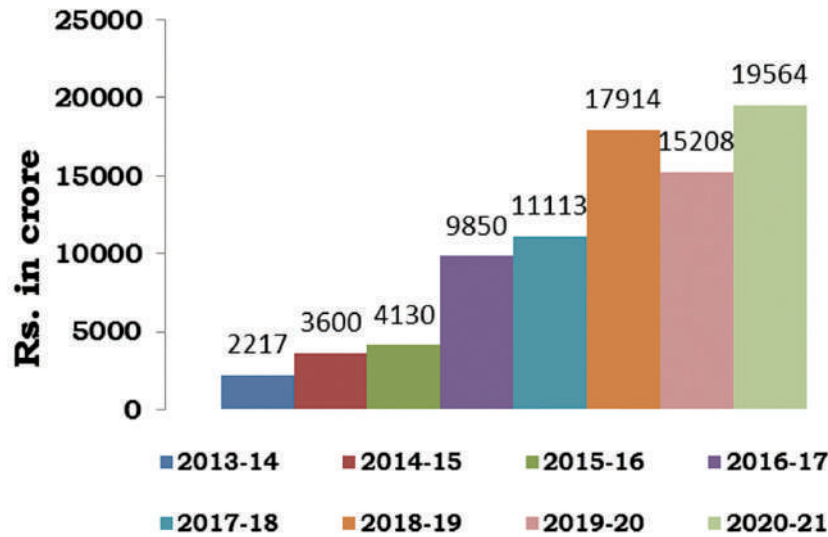
internship. Professionals who are pursuing or have completed their MBA degrees in Agri-business, Cooperation, Finance, International Trade, Forestry, Rural Development, Project Management etc. will also be eligible. It is a paid internship programme under which each intern gets financial support for 4 month internship period. Interns will receive a certificate on successful completion of their internship. During the year 2020-21, 12 interns have successfully completed their internship programme.

Nandini Sahakar

1.8.5 The Board of Management, NCDC in its meeting held on 24.02.2021, approved the Nandini Sahakar scheme- the first ever NCDC scheme exclusively for women cooperatives. It supports entrepreneurial dynamism of women through women cooperatives. It converges critical inputs of women’s enterprise, business plan formulation, capacity development, credit and subsidy and / or interest subvention of other schemes. Any women cooperative society registered under any State / Multi State Cooperative Societies Act in the country is eligible. Any cooperative society with minimum 50% women members at primary level is also eligible. In case of projects related to new and/ or innovative activities, women cooperatives which are in operation for at least three months are also eligible as per applicable NCDC guidelines. The scheme provides for interest subvention incentive.

Assistance for MSP Operations

1.9 During the year 2020-21, the Corporation sanctioned working capital assistance of Rs.30393.75 crore and disbursed Rs.19564 crore for MSP operations. Cumulatively as on 31.03.2021, NCDC has disbursed Rs.89471 crore for this purpose, of which Rs.83596 crore has been disbursed in the last 8 years as depicted in the graph.



Mega Cooperative Development Projects under Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC)

1.10 Highlights of some of the mega projects sanctioned in recent times under CSISAC, towards doubling of farmers income are elaborated below:



Manipur Piggery Mission: In 2020-21, NCDC sanctioned financial assistance of Rs.31.21 crore comprising loan of Rs.23.00 crore and CSISAC subsidy of Rs.8.21 crore towards the development of piggery cooperative societies in Kangpokpi District of Manipur at a total block cost of Rs.32.93 crore. The project envisages setting up of nucleus pig breeding farms, rearing cum feeding centres, slaughter houses cum processing unit, transport vehicles and retail outlets, cold chain storage

etc. Skill development is a vital part of the project. Projects of similar nature will be taken up in the remaining 3 districts of Manipur in a phased manner. The project aims to improve the living standards of the marginalized weaker section of the population by creating employment opportunities and promoting entrepreneurship among piggery cooperatives.



Fisheries project in Manipur: NCDC has sanctioned financial assistance of Rs.125.36 crore to the Government of Manipur in June 2020 for development of pisciculture in 4 districts (Imphal East, Imphal West, Bishnupur, Kakching). The assistance comprises Rs.93.10 crore as loan and Rs.32.26 crore as CSISAC subsidy. The activities covered under the project are evacuation /construction of new ponds, renovation of existing ponds, establishment of fish seed hatcheries, ice plants cum cold storage, development of retail fish market centre,

fish transport facility, Recirculatory Acquculture System (RAS), training and skill development.

The Uttarakhand State Mega Project is an integrated project aiming at overall development, preventing migration and creating employment in rural areas and improving the standard of living of farmers in the state of Uttarakhand through cooperatives. The project was sanctioned in 2018-19 with a total cost of Rs.3340 crore involving NCDC assistance of Rs.3034 crore and phased out over a period of 5 years. The project will benefit 11.90 lakh members of cooperatives and has the potential to create 22,000 direct and 34,000 indirect

employment opportunities especially in the rural areas. So far Rs.119.82 crore has been disbursed for the said project.



Livestock Programme of Telangana: Rs.5000 crore under CSISAC has been sanctioned to the Telangana State Sheep and Goat Development Cooperative Federation Ltd. for grounding of 4 lakh sheep rearing units of the size 20+1 each for the benefit of 4 lakh members of Primary Sheep Breeders Cooperative Societies in 30 districts of Telangana. So far, Rs.3580.18 crore has been disbursed for the project.



Integrated Fisheries Project in Telangana: Rs.800 crore had been sanctioned to Telangana State Fishermen Cooperative Societies Federation Ltd (TSFCOF) for the overall development of the fisheries sector in the state covering activities such as seed production and stocking, fish production through creation of marketing infrastructure, innovative projects and development of human resources, MIS and capacity building. The outlay of the project is Rs.1000.00 crore under the CSISAC scheme expected to benefit 3 lakh members of Primary Fishermen Cooperative Societies (PFCS) in all 31 districts of Telangana under Direct Funding Scheme of NCDC.

So far Rs.657.02 crore has been disbursed for implementation of the project, out of which Rs.73.91 crore has been disbursed during FY 2020-21.



Meghalaya Milk Mission of Government of Meghalaya: Assistance was sanctioned in the year 2018-19, for induction of cattle and setting up of dairy farms, strengthening of chilling infrastructure and manpower development & training of personnel at a total project cost of Rs.215.48 crore. The project aims to encourage rearing of high yielding indigenous milch cows, by educating and training farmers in breeding and genetic upgradation of the local cows over a period of 4 years by forming cooperatives and supplying milk to the union through cold chain for the benefit of 2000 members. Cumulatively as on 31.03.2021, Rs.51.18 crore was disbursed under the project.



Meghalaya Piggery Mission: In 2019-20, NCDC sanctioned financial assistance of Rs.209.48 crore towards development of the Piggery sector through cooperatives under the Meghalaya Piggery Mission at a total block cost of Rs.220.50 crore. The project is expected to provide a regular source of income to 300 village level primary cooperative societies, each with about 200 members thus benefiting around 60,000 members. Cumulatively as on 31.03.2021, Rs.57.80 crore was disbursed under the project.



West Bengal Innovative Programme: The first project under the Yuva Sahakar Scheme was sanctioned in 2019-20 for Entrepreneurship Development Initiative in four districts of West Bengal (viz. North 24 Parganas, South 24 Parganas, Cooch Behar and Alipurduar) to be implemented through the West Bengal State Cooperative Bank Ltd. at a total project cost of Rs.25.00 crore. The project is expected to benefit 250 PACS/women societies reaching out to around 10,000 women members.

Cooperative Institutions Cyber-security Advisory Forum (CICAF)

1.11 CICAF was constituted to create awareness among cooperative banks and other cooperative institutions regarding issues and developments related to cyber security and to avoid any cyber related frauds or crimes. A webinar on 'Cyber Risk and Mitigation for Cooperatives' was organised on 11.05.2020 in collaboration with NEDAC, Bangkok which was well appreciated by cooperatives both in the Country and internationally.

Joint Working Group (JWG)

1.12 A JWG was set up with representatives from ICAR and NCDC to meet twice a year or on need basis to follow up the objectives of the MoU signed between both organisations on 08.06.2020. The 1st meeting of the JWG was held on 24.08.2020 to work out the focus area for NCDC and ICAR to collaborate for development of cooperatives. During the year, ICAR has extended its expertise for projects sanctioned by NCDC as well as resource persons for various webinars organised by NCDC. NCDC has engaged 58 ICAR-ATARI-KVK/ Institutes as CBBO under the Central Sector Scheme on Formation and Promotion of 10,000 FPOs.

Gender in Cooperatives

1.13 NCDC has been playing a significant role over the years to uplift women cooperatives for the empowerment of women across the country. During the FY 2020-21, NCDC sanctioned Rs.833.18 crore to 8 units under various programmes for Credit & Service Cooperatives, Foodgrains, Yuva Sahakar and disbursed Rs.800.36 crore under various programmes. Cumulatively as on 31.03.2021, sanctions and disbursements to cooperative societies, exclusively promoted by women, stood at Rs.3655.31 crore and Rs.2958.29 crore respectively. In the 487 projects/units sanctioned to 10567 cooperative societies in 2020-21, it is

estimated that 1.74 crore women are enrolled as members, out of which 1249 women members are Directors on the Board of Management.

Promotional & Developmental Activities

1.14 The promotional and developmental functions of NCDC aim at creating appropriate conditions and synergy to pave the way for successful conceptualization and implementation of developmental schemes and projects in the cooperative sector. The promotional and developmental activities undertaken during 2020-21 are detailed in Chapter-4 and briefly as presented below:

- Maintains institutional membership of various National as well as International professional bodies for constant interaction and up-gradation of information regarding technological and managerial developments in relevant fields.
- Entered into Memorandum of Understanding (MoU) with various State Governments and other organisations for building mutual cooperation on issues and areas related to the development of cooperatives, agriculture and allied sectors and a holistic approach for sustainable development through cooperation. So far, 33 MoU have been executed of which 26 were signed in the FY 2020-21.
- Introduced 3 new schemes - **Sahakar Mitra Scheme** on 11.06.2020; **Ayushman Sahakar** on 19.10.2020; and **Nandini Sahakar** on 24.02.2021.
- Launched India's biggest piggery project in Maghalaya on 24.11.2020
- **Sahakar Pragma** - Spearheaded capacity Development of primary cooperatives through LINAC and 18 Regional Training Centres of NCDC and 45 business training modules on 24.11.2020.

- **Sahakar Cooptube NCDC channel** was inaugurated by the Hon'ble Union Minister of Agriculture and Farmers Welfare on 04.08.2020. This is among NCDC's recent initiatives to promote cooperatives and its role in the development of cooperatives. NCDC's in-house Design Studio has conceptualized and produced guidance videos on 'Formation and Registration of a Cooperative' for 24 States/ UTs in Hindi and regional languages including Odia, Bengali, Gujarati, Tamil, Telugu, Punjabi and Mizo besides in Hindi.
- Organised **15 webinars** for the benefit of members of cooperative and its own employees.
- Maintains a well-equipped library which provides reference services and inert library loan facilities to readers.
- Organize promotional meetings on regular basis to create awareness of schemes under implementation with special reference to Ayushman Sahakar, Yuva Sahakar, Nandini Sahakar, PMMSY, NBHM, PMFME, AMI, FPO schemes etc. Over and above, for creating awareness of PM MSY scheme in cooperative sector, NCDC has conducted three one day awareness programmes in Chandipur, Balasore in Odisha, Morena in Madhya Pradesh and Panjim, Goa in March, 2021.
- **Sahyog**, a quarterly e-newsletter is brought out by NCDC and hosted on NCDC website for the benefit of cooperatives.
- Set up its own in-house **Design and Production-Studio Cell** and during the year 2020-21, the Cell produced:
 - Promotional items like photo booklets, banners, short videos, promotional films on various subjects and under took the designing of quarterly e-newsletter.
 - Guidance videos on "Formation and Registration of Cooperatives" in different languages and uploaded on Sahakar Cooptube channel.
 - Short videos used as training tools by LINAC have been produced.
- Instituted Fellowships for Faculty Development Programme (FDP) in Management at Indian Institute of Management (IIM), Ahmadabad and IIM, Indore. So far, 58 fellowships awarded.
- Instituted Fellowships for Post-Graduate Diploma in Cooperative Business Management (PGDCBM) by VAMNICOM, Pune. A total of 57 fellowships awarded so far, of which one was awarded in FY 2020-21.
- Organised Study Visits to good working societies for Board of Directors of cooperative societies. 25 such study visits were organised during the last 10 years.

Promotion of Rajbhasha

1.15 NCDC continues to comply with the provisions of the Official Languages Act, 1963 to promote progressive use of Hindi in its day-to-day work. In this regard, among others, "Hindi Week" was organized from 14.09.2020 to 20.09.2020 both at the Head Office and at the Regional Directorates of NCDC. (Details at Para 18.3)

Human Resource Focus Areas - Training and Development

1.16 NCDC is a knowledge-based organisation, and constantly strives for

creating an atmosphere of learning and knowledge up-gradation through training and workshops held at Laxmanrao Inamdar National Academy for Research and Development (LINAC) and the 18 RTCs as well as other premier centres outside. Training has been a continuous process in NCDC. During 2020-21, LINAC conducted 53 training programmes for the employees of the Corporation. Out of 327 employees of the Corporation, 268 have attended these programmes. Besides the above, 95 employees have attended 17 virtual training programmes/ webinars/ Management Development Programmes organised by other reputed institutions.

Friday Lunch Time Talk Series

1.17 As a new initiative, NCDC has launched a Friday Lunch Time Talk Series every Friday from 1.00 pm to 1.30 pm on current and emerging issues for the benefit of employees of the Corporation. The speakers are NCDC's own employees. This initiative has been a confidence building

exercise for employees on public speaking. The talk series commenced from 16.10.2020.

ISO Certification

1.18 Recertification audit of ISO 9001:2015 for NCDC was conducted by the third party certification body from 17-23 September 2020. The certification body has confirmed the continuation of ISO certification for NCDC.

1.19 **Vigilance Awareness Week** was observed from 27.10.2020 to 02.11.2020 with the theme "Satark Bharat, Samridh Bharat". A talk on the theme was delivered by Dr. Ashok Dalwai, CEO of National Rainfed Area Authority (NRAA), Ministry of Agriculture and Farmers Welfare on 02.11.2020 (details at Para 2.6.2.1).

1.20 The **6th International Yoga Day was celebrated in NCDC on 21 June 2020** with a talk on the importance of yoga in present day lifestyle was delivered by an eminent yoga practioner and the same was followed by practical yoga sessions.

Chapter - 2

GENESIS AND FUNCTIONS

Genesis of NCDC

2.1 NCDC is a statutory organization established under an Act of Parliament on 14.03.1963, on the recommendation of the All India Rural Credit Survey Committee for spearheading development of rural economic activities through cooperatives. Its policies and programmes are prepared with the guidance of its General Council and Board of Management, which are constituted by the Government of India out of a cross section of cooperatives, officials and non-officials.

Mission and Objectives

2.2 NCDC is a non equity based promotional organization created exclusively for planning, promoting and financing programmes for production, processing, marketing, storage, export and import of agricultural produce, foodstuff and certain notified commodities, on cooperative principles. The NCDC Act underwent change in 1974 to include more business activities like fishery, poultry, dairy, handloom, & sericulture and by the amendment, NCDC's resource base was broadened, thus enabling raising funds from the market. The Act was again amended in 2002 to cover some more areas such as livestock, industrial goods, cottage and village industries, handicrafts, rural crafts and certain notified services like water conservation works, irrigation, animal health care, disease prevention, agriculture insurance and agriculture credit, rural sanitation and services pertaining to labour cooperatives. Alongwith the above, the amendment also enables NCDC to finance cooperative societies directly under its various schemes, on fulfillment of certain stipulated conditions.

Management and Administrative Set-up

2.3 The Management of NCDC vests in the General Council (GC) with 51 members and the Board of Management (BoM) with 12 members who are nominated by the Central Government. The GC lays down policy guidelines and the BoM oversees the general management of the Corporation. The composition of GC and BoM as on 31.03.2021 can be seen at **Annex- I and II** respectively. During 2020-21, the GC met on 11.03.2021 and the BoM on 23.06.2020, 04.09.2020, 16.12.2020 and 24.02.2021.

NCDC Secretariat

2.4 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, Jaipur, Kolkata, Lucknow, Patna, Pune, Raipur, Ranchi, Shimla and Thiruvananthapuram. Out of 18 offices, 12 offices are located in cooperatively under/least developed states. NCDC's training academy Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC) is located in Gurugram, Haryana and has 18 Regional Training Centres (RTCs) in different States. To assist in fulfilling the role of an apex institution, the Corporation has built up in-house technical and managerial capabilities.

2.4.1 The organizational set-up of NCDC as on 31.03.2021 is depicted at **Annex- III**.

Scope of activities and pattern of funding

2.5 The schemes implemented and activities assisted by NCDC are designed to

enhance income and improve livelihood of farmers and economically weaker sections of the society like artisans, weavers, poor rural population including tribals. Cooperatives organised exclusively by women are assisted under the scheme introduced for the purpose. Apart from activity-based assistance, NCDC also promotes area based projects like Integrated Cooperative Development Project (ICDP) in selected districts. ICDP is a project, which works for the overall development of the people of a district by unleashing the potential of the district through development of various cooperative activities. Details of Schemes implemented and activities assisted by NCDC are at **Annex IV and V**.

2.5.1 NCDC's funding to cooperative societies is either routed through State Government / UT or directly to cooperatives and is based on specific patterns of assistance. The States/Union Territories (UTs) are classified into three broad categories for lending assistance viz., Cooperatively Least-Developed States, Cooperatively Under-Developed States/UTs and Cooperatively Developed States/UTs as detailed under:

- **Cooperatively Least Developed States/UTs** - Arunachal Pradesh, Assam, Bihar, Jharkhand, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura, Jammu & Kashmir (UT) and Ladakh (UT);
- **Cooperatively Under Developed States/UTs**- Andhra Pradesh, Chhattisgarh, Goa, Himachal Pradesh, Madhya Pradesh, Odisha, Rajasthan, Telangana, Uttar Pradesh, Uttarakhand, West Bengal, Andaman & Nicobar Islands (UT) and Lakshadweep (UT);
- **Cooperatively Developed States/UTs** - Gujarat, Haryana, Karnataka, Kerala, Maharashtra, Punjab, Tamil Nadu, Chandigarh (UT), Dadra &

Nagar Haveli (UT), Daman & Diu (UT), Puducherry (UT) and Delhi.

Transparency initiatives

2.6 NCDC conforms to statutory requirement stipulated by the Government of India and its working is based on well defined and transparent norms.

Right to Information Act, 2005

2.6.1 In pursuance of its goals of transparency, proactive disclosure and compliance to statutory obligations, NCDC has been effectively providing information sought under the Right to Information (RTI) Act, 2005. Public Information Officers comprising of Senior Officers at Head Office, Regional Offices and LINAC have been designated to comply with the statutory obligations under the RTI Act, 2005. The details of the CPIO, PIO and Appellate Authority are available on the NCDC website.

Enhancing vigilance

2.6.2 Vigilance is an integral part of NCDC management functions, aimed at ensuring robust systems and work practices, along with well laid out processes with effective checks and controls. It comprises preventive surveillance, and punitive measures, undertaken by the Chief Vigilance Officer (appointed by the GoI), in liaison with NCDC's management.

2.6.2.1 **Vigilance Awareness Week** was observed from 27.10.2020 to 02.11.2020 with the theme "Satark Bharat, Samridh Bharat". The activities commenced with the administration of a pledge in Hindi and English, followed by a workshop chaired by the Managing Director, NCDC and an essay writing competition. A talk on the said theme was delivered by Dr. Ashok Dalwai, Chief Executive Officer, National Rainfed Area Authority (NRAA), Ministry of Agriculture and Farmers Welfare on 02.11.2020. In compliance with the

instructions of the Central Vigilance Commission (CVC), a hyperlink to the integrity pledge available on the website of CVC was provided on NCDC website. Employees of the Corporation made efforts to reach out to citizens including students, their families and the general public to encourage them to take the integrity pledge available on the website of CVC/NCDC.

2.6.2.2 Surveillance measures like perusal of inspection reports and maintenance of data on non-performing assets, scrutiny of annual property statements and contracts, and random checks were undertaken.

2.6.3 Redressing grievances, a Grievance Redressal Committee is in place to dispose of grievance applications.

Strengthening Internal Process

2.7 NCDC, among others, has taken several measures to improve and strengthen the internal processes to minimize the process risks thus leading to higher customer satisfaction. The major systems in place are (i) Asset Liability Management Committee of NCDC; (ii) Loan recovery and review mechanism; (iii) Internal Audit Cell; (iv) Reinforced Maker & Checker System and (v) IT Systems including Cyber Security, audit of IT infrastructure and setting up of Disaster Recovery Centre.

2.7.1 During 2020-21 NCDC further upgraded its IT systems as follows:

- 2 nos. of Palo Alto Next Generation Firewall in high availability mode to strengthen the perimeter level network security of NCDC enterprise network.
- Development of Samiksha portal consisting of five modules viz., Senior Officers Meeting, Monthly DO from Regional Directors, Quarterly Progress Reports, State Profile, Common Project Monitoring.
- Implementation of security

guidelines for use of IT Devices/ Computer/ Desktop/Laptop Systems and Media Devices on NCDC Network.

- Development of registration portals for various webinars etc.

Human Resource and Training and Development

2.8 The employee strength, the number of employees belonging to Scheduled Castes (SC) & Scheduled Tribes (ST) and the number of vacancies filled up by SC & ST candidates are indicated at **Annex-VI and VII** respectively.

2.8.1 NCDC is a knowledge-based organisation, and constantly strives for creating an atmosphere of learning and knowledge up-gradation through training and workshops held at Laxmanrao Inamdar National Academy for Research and Development (LINAC) and the 18 RTCs as well as other premier centres outside. Training has been a continuous process in NCDC. Based on Training Need Assessment (TNA) exercise, in house and on-location training courses are designed, conducted or organised for upgrading skills of employees. Grooming of the employees is done right from the initial stage. The employees, on recruitment are initially given an orientation regarding the working of the various divisions of the Corporation and thereafter, trained at LINAC.

2.8.2 During 2020-21, LINAC conducted 53 training programmes for the employees of the Corporation. Out of total 327 employees of the Corporation, 268 have attended these programmes. Besides the above, 95 employees have attended 17 virtual training programmes/ webinars/ Management Development Programmes organised by other reputed institutions.

Succession Policy

2.8.3 Keeping in view, the vacancies emerging as a result of retirements, timely

postings of officers are done to ensure smooth transition. Where no immediate replacement by an officer with the requisite expertise to replace the retiring officer is possible, retired officers with the requisite expertise/ experience are engaged on contract basis until the vacant posts are aptly filled. The NCDC also takes Officers on deputation to meet the gap. To meet the requirement of rare exigency or where expertise/ professionals are required, the Corporation has introduced a scheme allowing the engagement of retired officers/ officials of Government/Autonomous Bodies/ PSUs as Advisers and Consultants.

Outsourcing

2.8.4 To meet the short fall in staff at junior levels, NCDC has been engaging suitable personnel through an outsourcing agency. The performance of the outsourced persons is assessed periodically and corrective action is taken to ensure that the quality of the service outsourced conforms to the required level. It is also ensured that the service provider makes payments to persons deployed at NCDC as per the minimum wages notified by the local government and also in compliance with other statutory requirements.

NCDC Library

2.9 NCDC has a well equipped library with over 20220 books including audio books on cooperatives, agricultural reports and 44 popular Magazines, 31 technical journals, 2 e-magazines and 6 e-Papers. It subscribes to 29 daily newspapers including 12 newspapers in Hindi published from Delhi and some metropolitan cities. During 2020-21, 50 books including 23 in Hindi were added to its collection and over 51% of grant was spent on purchase of books in Hindi.

2.9.1 The library uses Library Management Automation Software System (LIBSYS 4X) for storage and retrieval of information. Library provides reference service and inter library loan facilities to readers. Library records i.e., Agenda & Minutes of meeting

of Board of Management/General Council, Annual Reports, NCDC's office records/ Documents etc. have been digitized and uploaded in IDMS software. As on 31.03.2021, 61.21 lakh pages of official documents were digitized, which are now easily accessible to readers.

Friday Lunch Time Talk Series

2.10 In order to enhance the intellectual and speaking skills of the employees of NCDC, a series of talks titled "Friday Lunch Time Talk Series", an initiative started by the Managing Director on 16.10.2020, is held every Friday from 01.00 pm to 01.30 pm on current and emerging issues in the cooperative sector, the economy, reports generated by rating agencies etc. for the benefit of employees in HO, LINAC and ROs through video conferencing. Each seminar ordinarily has three speakers and the talk is for a duration of around 7 minutes each. As on 31.03.2021, 22 talks series have been conducted with 66 speakers. Articles discussed are related to the economy, international trade, business, science and technology, etc. published by renowned agencies like The Economist, The Financial Express, Management Business Review, Financial Times, The New York Times, The Wall Street Journal, CARE Ratings, etc. So far the Talk Series has received a huge positive response from the employees of NCDC. The Talk Series is being coordinated by the Corporate Strategy Cell of NCDC.

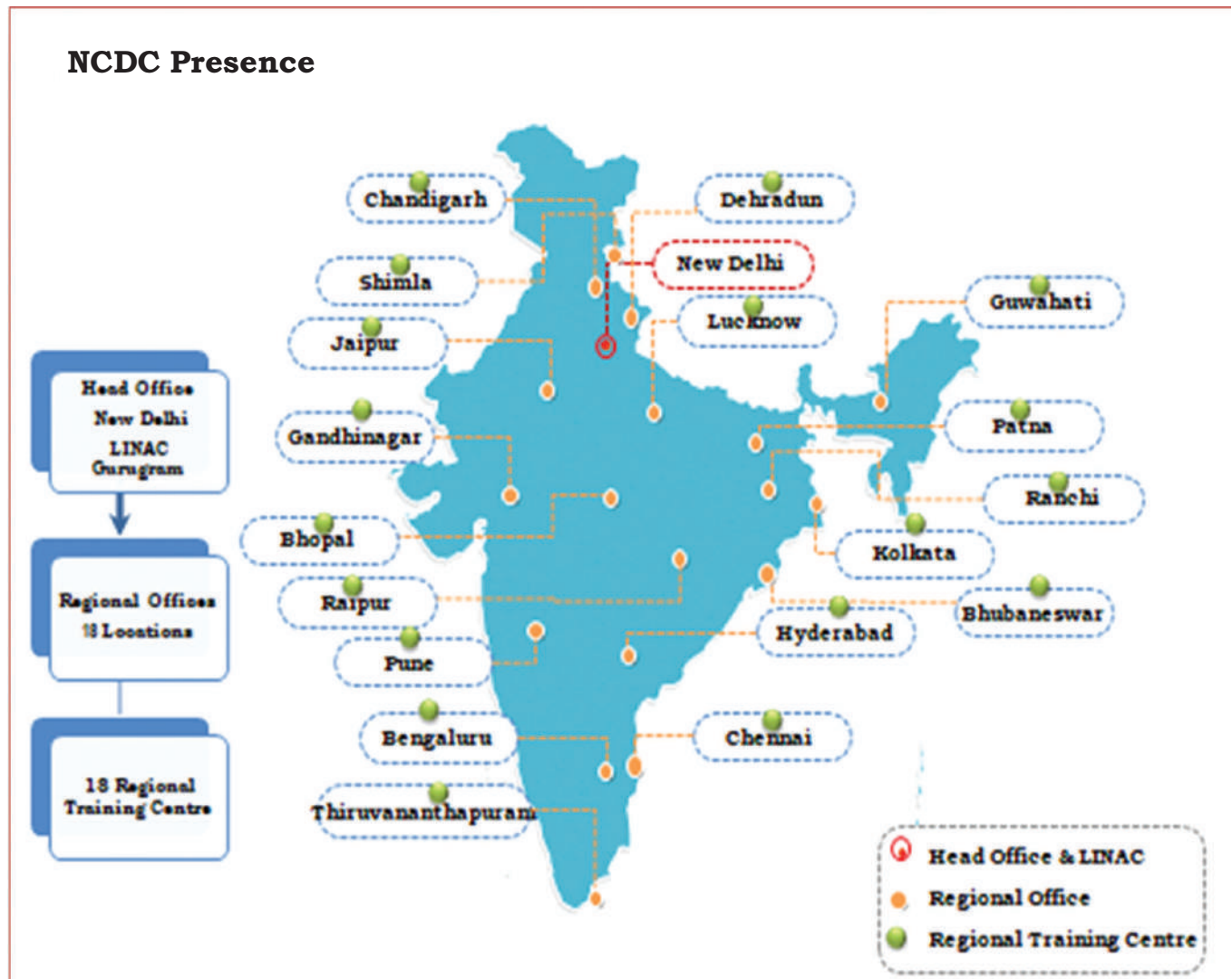
COVID compliance

2.11 During the COVID-19 crisis, NCDC offices across India initiated several measures according to the guidelines of the central and state governments as also local authorities, to ensure health and safety of its employees, and for business continuity. These measures included, inter alia, issuance of instructions on various preventive measures, guidelines for working from home, sanitization of the premises, regular virtual meeting for employees on aspects of the

pandemic, regular follow-up with employees falling sick, arrangement for online doctor consultation etc. Normal office operations resumed gradually as lockdown relaxed,

while ensuring proper social distancing and responding to changing standard operating procedures and protocols issued by the government from time to time.

NCDC Presence



Chapter -3

FINANCE

3.1 The financial position of the Corporation indicating the Sources and Application of Funds as on 31.03.2021 is at **Table-1**.

3.2 Financial highlights of 2020-21, along with comparative figures of the previous year, are as follows:

(Rs.in crore)

		2020-21	2019-20
i)	Disbursements	24733.24	27703.43
ii)	Net Profit (before tax)	747.82	606.43
iii)	Net NPA	-	-
iv)	Loans outstanding	20430.70	26278.75
v)	Recovery of loans	99.67%	98.35%

3.3 **NCDC Resources & Utilisation of Funds are shown below:**

(Rs.in crore)

		2020-21	2019-20
Resources			
i)	From Govt. of India, SDF, NSTFDC & Interest Subsidy (Table-2)	475.81	205.78
ii)	Internal Accruals of NCDC & Market Borrowings (including revolving funds)	24257.43	27497.65
Total Resources		24733.24	27703.43
Utilisation			
Disbursements		24733.24	27703.43

3.3.1 NCDC was able to raise funds at competitive rates as detailed in **Table-3**. Besides raising loans from banks, its funding profile has been diversified by accessing money market instruments namely Commercial Paper borrowing, issue of Taxable Bonds and also borrowing from the apex agriculture financial institution viz. NABARD, leading to a reduction in the cost of funds.

3.4 Recommendations of the Narasimham Committee on financial system for the banks and financial institutions and consequent guidelines issued by Reserve Bank of India (RBI) to the banks regarding Non Performing Assets (NPAs) have been implemented by the Corporation voluntarily since 1992-93 with the approval of the Board in its meeting held on 30.06.1993. From 2006-07 onwards as a matter of policy guidelines issued by RBI, loans in respect of which interest remained overdue for period more than 180 days and/or installment of principal remained overdue for a period of 365 days were treated as NPA and interest accrued on these NPA was not accounted for in the interest income. This same policy has been continued during 2020-21. The accrued interest of Rs.35.35 crore (previous year Rs.36.06 crore) relating to NPAs has not been accounted for in the interest income of the year.

3.5 During the FY 2020-21, the following payments were received against NPA and NPA provisions of the same amount were reversed:

- (i) Satpuda Tapi SSK, Maharashtra - Rs.10 lakh
- (ii) Mahua Cooperative Cold Storage Ltd., Bihar - Rs.12.74 lakh
- (iii) Kiyi Panyor MPCS Ltd., Arunachal Pradesh- Rs.0.66 lakh
- (iv) National Federation of Farmers PPRC of India Ltd.- Rs.394.88 lakh
- (v) Shree Maroli Bazar Vibhag Sahakari Mandli, Gujarat- Rs.157.96 lakh
- (vi) Echahaba Tea Growers Cooperative Society Ltd., Nagaland- Rs.0.03 lakh

In view of the above, NPA provision in respect of above six accounts to the extent of

principal amount received i.e. Rs.576.27 lakh has been reversed in the accounts for 2020-21.

3.5.1 During the FY 2020-21, provision of Rs.37.27 crore has been created on account of following accounts being declared as NPA:

- (i) Siddeshwar SSK Ltd., Maharashtra-Rs.29.42 crore.
- (ii) Sampatrao Deshmukh Cooperative Milk Union Ltd. Maharashtra-Rs.7.51 crore.
- (iii) Shri Shakti Vipnan Sahakari Sanstha Maryadit, Madhya Pradesh-Rs.0.31 crore
- (iv) Tapti Beej Utpadan Sanstha Maryadit, Madhya Pradesh-Rs.0.03 crore.

3.6 As a result of recovery of principal against the previous year NPA and further additions during 2020-21, Gross NPA of Rs.239.80 crore as on 31.03.2020 has increased to Rs.271.31 crore (239.80 +37.27- 5.76) as on 31.03.2021. Net NPA as on 31.03.2021 was Nil. NPA as on 31.03.2021 are given at **Table-4**.

3.7 A general provision @0.40% of standard assets has been made. A provision of Rs.75.41 crore already existed as on

31.03.2020. A provision of Rs.14.97 crore has been reversed in the financial year 2020-21 and additional provision of Rs.13.85 crore @5% has been created on loan restructured. Therefore, total provision of Rs.74.29 crore (75.41+13.85-14.97) has been made in the accounts as on 31.03.2021.

3.8 Outstanding loan of the Central Government was "NIL" as on 31.03.2021.

3.9 Schemes implemented/activities assisted by the Corporation during 2020-21 and the pattern of assistance are indicated in **Annex-IV&V**.

3.10 The Corporation has disbursed Rs.24733.24 crore during 2020-21 including subsidy of Rs.311.67 crore (Rs.4.48 crore from NCDC's own corpus). Details of scheme-wise disbursement during 2020-21 are at **Table-5**. State-wise/activity-wise break-up of disbursement is at **Annex-VIII**.

3.11 The lending terms of the Corporation during the current financial year are given in **Table-6**.

3.12 The cumulative disbursements by the Corporation for various schemes upto 2020-21 is Rs.177327.48 crore as depicted at **Table-7**. State-wise details of the cumulative disbursements is at **Annex-IX**.

**Table-1****SOURCES AND APPLICATION OF FUNDS AS AT 31 MARCH, 2021
(as per Balance Sheet)****(Rs. in crore)**

	As at 31.3.2021		As at 31.3.2020		
	Amount	%	Amount	%	
A. SOURCES					
1	NCD Fund/Reserves	3694.70	18.13%	3160.30	11.93%
2	NCDC Bonds	1430.00	7.02%	1000.00	3.77%
3	Loan from Banks	15102.73	74.12%	22212.49	83.85%
4	Loan from NSTFDC	147.74	0.73%	117.34	0.44%
	Total:	20375.16	100%	26490.13	100%
B. APPLICATIONS					
1	Loans advanced to beneficiaries	20430.70		26278.76	
2	Fixed Assets	9.12		8.53	
3	Investments in share capital of cooperatives	5.53		5.53	
4	Net Current Assets: (i - ii)	-70.20	(i - ii)	197.31	
	(i) Current Assets:				
a)	Interest accrued	368.57		540.41	
b)	Advances, receivables & Taxes	69.41		89.47	
c)	Cash & Bank balance	9.40		9.08	
	i	447.38		638.96	
	(ii) Current Liabilities & Provisions				
a)	Interest On M.B./ NSTFDC Loan	59.49		61.22	
b)	Provision for Doubtful Debts, Standard Assets and Investments	346.90		316.52	
c)	Unutilised Grants	68.85		7.59	
d)	Others	42.34		56.32	
	ii	517.58		441.65	
	Total:	20375.16		26490.13	

Table-2

**ASSISTANCE RECEIVED FROM CENTRAL / STATE GOVERNMENT
& NSTFDC DURING 2020-21**

(Rs. in crore)

S.No.	Scheme	Loans	Grants
A.	Central Sector Schemes		
I	Central Sector Integrated Scheme on Agricultural Cooperation- Assistance to NCDC Programme for Development of Cooperatives (Ministry of Agriculture & Farmers' Welfare, Government of India - Assistance for Cooperative Marketing, Processing & Storage etc. - Integrated Cooperative Development Projects - Share Capital Participation in Cooperative Spinning Mills		311.39
II	Integrated Scheme for Agricultural Marketing (ISAM-DMI)		4.40
III	Farmer Producer Organisations (FPOs)	-	27.50
IV	Pradhan Mantri Matsya Sampada Yojana (PMMSY)	-	18.57
V	Interest Subsidy (Maharashtra State Government)	-	0.50
B.	Sugar Development Fund (Ministry of Consumer Affairs, Food & Public Distribution, Government of India)	59.62	
C.	Term Loan for Tribal Development (National Scheduled Tribes Finance and Development Corporation)	53.83	
	Total	113.45	362.36
	Total (Loans + Grants)	475.81	

Table- 3

**TERMS AND CONDITIONS OF LOANS / FUNDS RAISED BY THE CORPORATION
(April 2020 to March 2021)**

S.No	Particulars of loan	Period	Terms of repayment
A.	Short term/ Foreign currency loan fully hedged	7 days to 6 months	Principal amount is repayable on maturity and interest payable on monthly basis.
B.	Long term loans from Bank	5 years	Principal amount is repayable in annual installments after moratorium of one year and interest payable on monthly basis.
C.	Cash credit facility	1 year	Principal amount can be repaid any time during the tenure of the facility and Interest payable on monthly basis
D.	Commercial Paper	88 days to 90 days	Principal amount and interest payable on maturity

Table-4
DETAILS OF NPA PROVISIONS AS ON 31.03.2021

(Rs. in lakh)

S. No.	Name of the Borrower	NPA Category	Outstanding Loan as on 31.03.21	Provision made as on 31.3.2020		Provision made in 2020-21	Total Provision as on 31.03.2021		Net NPA as on 31.3.21	Nature of security
				Amount	% age		Amount	% age		
1	Satpudatapi SSK, (Maharashtra)	Doubtful more than 3 years	2250.16928	2,260.16928	100.44%	(10.00)	2250.16928	100%	-	Mortgage
2	Petrofils, (Gujarat)	Loss asset	667.44000	667.44000	100%	-	667.44000	100%	-	Mortgage
3	Daulat SSK, (Maharashtra)	Doubtful more than 3 years	1401.98800	1,401.98800	100%	-	1401.98800	100%	-	Guarantee
4	Mayur Coop. Milk union, (Maharashtra)	Doubtful more than 3 years	395.49853	395.49853	100%	-	395.49853	100%	-	Mortgage
5	Durgapur Poultry Coop. Society Ltd., (West Bengal)	Doubtful more than 3 years	28.68500	28.68500	100%	-	28.68500	100%	-	Mortgage
6	Matricies Primary Indl Coop. Society (Arunachal Pradesh)	Doubtful more than 3 year	20.63000	20.63000	100%	-	20.63000	100%	-	Mortgage
7	Tzurangsa MP Coop. Society Ltd., (Nagaland)	Doubtful more than 3 years	10.76475	10.76475	100%	-	10.76475	100%	-	Mortgage
8	Vasanthrao Patil SSK (Maharashtra)	Doubtful more than 3 years	54.23015	54.23015	100%	-	54.23015	100%	-	Mortgage
9	Take Bogo MP Coop. Society (Arunachal Pradesh)	Doubtful more than 3 years	23.51800	23.51800	100%	-	23.51800	100%	-	Mortgage
10	Kimin Kudh MP Coop. Society Ltd., (Arunachal Pradesh)	Doubtful more than 3 years	145.70100	145.70100	100%	-	145.70100	100%	-	State Govt. Guarantee
11	Ama Aba MPCS Ltd, (Arunachal Pradesh)	Doubtful 1-3 years	132.18000	132.18000	100%	-	132.18000	100%	-	Mortgage
12	Kiyi Panyor MPCS LTD. (Arunachal Pradesh)	Doubtful 1-3 years	31.90523	32.56800	102%	(0.66277)	31.90523	100%	-	State Govt. Guarantee
13	Shri Vithal SSK, (Maharashtra)	Doubtful 1-3 years	3320.71400	320.71400	100%	-	3320.71400	100%	-	Mortgage
14	Adinath SSK (Maharashtra)	Doubtful 1-3 years	2500.00000	2,500.00000	100%	-	2500.00000	100%	-	Mortgage
15	Prathamika Krushi Pattina Sahakari Sangha Niyamitha, Illal, (Karnataka)	Doubtful 1-3 years	20.84200	20.84200	100%	-	20.84200	100%	-	Mortgage
16	Jawahar Shetkari Sahakari Soot Girmi Ltd (Maharashtra)	Doubtful 1-3 years	2800.00000	2,800.00000	100%	-	2800.00000	100%	-	Mortgage
17	National Federation of farmers PPRC of India Ltd (NACOF- New Delhi)	Doubtful 1-3 years	1105.15771	1,500.03794	136%	(394.88023)	1105.15771	100%	-	Mortgage
18	The Puri District Cooperative Milk Producers Union Ltd (Odisha)	Doubtful 1-3 years	25.06820	25.06820	100%	-	25.06820	100%	-	Mortgage
19	Mahua Cooperative Cold Storage Ltd (Bihar)	Doubtful 1-3 years	1503.50898	1,516.24643	101%	(12.73745)	1503.50898	100%	-	Mortgage

S. No.	Name of the Borrower	NPA Category	Outstanding Loan as on 31.03.21	Provision made as on 31.3.2020		Provision made in 2020-21	Total Provision as on 31.03.2021		Net NPA as on 31.3.21	Nature of security
				Amount	% age		Amount	% age		
20	Mangal-Siddhi Multi-purpose Multistate Sahakari Sangh Limited (Maharashtra)	Doubtful upto 1 year	41.77871	41.77871	100%	-	41.77871	100%	-	Mortgage
21	Loknayak Jayprakash Narayan Shetkari Sahakari Soot Girmi Limited (Maharashtra)	Doubtful upto 1 year	6411.90000	6,411.90000	100%	-	6411.90000	100%	-	Mortgage
22	Shree Maroli Bazar Vibhag Vividh Karyakari Sah. Mandli Limited (Gujarat)	Doubtful upto 1 year	254.17976	412.14158	162%	(157.96182)	254.17976	100%	-	Mortgage
23	Echachaba Tea Grower's Cooperative Society Limited (Nagaland)	Doubtful upto 1 year	258.29959	258.32787	100%	(0.02828)	258.29959	100%	-	State Govt. Guarantee
24	Siddeshwar SSK, Maharashtra	Sub-standard	2941.94961	-	0%	2,941.94961	2941.94961	100%	-	Mortgage
25	Sampatrao Deshmukh Coop Milk Union Ltd, Maharashtra	Sub-standard	750.75171	-	0%	750.75171	750.75171	100%	-	Mortgage
26	Shri Shakti Vipnan Sahakari Sanstha Maryadit, MP	Sub-standard	30.71200	-	0%	30.71200	30.71200	100%	-	Mortgage
27	Tapti Beej Utpadan Sanstha Maryadit, MP	Sub-standard	3.20000	-	0%	3.20000	3.20000	100%	-	Mortgage
	TOTAL			23,980.42944		3,150.34277	27,130.77221			

Table-5

SCHEME WISE DISBURSEMENTS DURING 2020-21

(Rs.in crore)

S.No.	Scheme	Loans	Grants
A.	Central Sector Schemes		
	1. Central Sector Integrated Scheme on Agricultural Cooperation-Assistance to NCDC Programme for Development of Cooperatives (Ministry of Agriculture and Farmers Welfare, Government of India):-		
	i. Assistance for Cooperative Marketing Processing & Storage etc.	169.13	225.75
	ii. Integrated Cooperative Development Projects	-	16.27
	iii. Share Capital participation in Spinning Mills	15.17	61.40
	2. Integrated Scheme for Agricultural Marketing (ISAM-DMI)	3.51	0.95
	3. Farmer Producer Organisations (FPO)	-	2.32
	4. Interest subsidy from Government of Maharashtra	-	0.50
B.	Sugar Development Fund	59.62	-
C.	Corporation Sponsored Schemes	24174.15	4.48
	Total	24421.57	311.67
	Total (Loans + Grants)	24733.24	

Note: Under Central Sector Schemes, subsidy is provided by Government of India and loan is provided by NCDC from its own sources.

**Table-6****LENDING TERMS OF THE CORPORATION**

Particulars of Loan	Effective rate of interest			
	01.04.2020 to 08.06.2020	09.06.2020 to 24.08.2020	25.08.2020 to 04.02.2021	05.02.2021 to 31.03.2021
A. Term Loans:				
- Disbursements through State Governments (at annual rest)				
(i) Weaker Section Programmes	10.11%	9.55%	9.50%	9.50%
(ii) Other Programmes	10.36%	9.80%	9.70%	9.70%
- Disbursements to the cooperative societies directly (at half yearly rests)				
(I) Weaker section programmes				
- Upto project cost of Rs.50.00 lakh	10.41%	9.85%	-	-
- Upto project cost of Rs.100 lakh	-	-	9.80%	9.80%
- above project cost of Rs.50.00 lakh	10.76%	10.20%	-	-
- above project cost of Rs.100.00 lakh	-	-	9.92%	9.92%
(II) Other programmes	10.89%	10.30%	9.97%	9.97%
B. Working Capital Loans:				
(a) Through State Governments				
(i) upto 30 days				
(ii) 31 days - 90 days	7.45% to	7.35% to	6.35% to	6.25% to
(iii) 91 days - 180 days	9.49%	9.06%	8.56%	8.46%
(iv) 181 days - 270 days				
(v) 271 days - one year				
(vi) above one year - upto two years				
(b) Direct funding				
(i) upto 30 days				
(ii) 31 days - 90 days	7.48% to	7.38% to	6.38% to	6.28% to
(iii) 91 days - 180 days	9.54%	9.11%	8.61%	8.51%
(iv) 181 days - 270 day				
(v) 271 days - one year				
(vi) above one year - upto two years				
Note:				
i)	In case payment of the installment is not received on or before due date, normal rate (effective + 1%) is applicable.			
ii)	Penal interest @ 2.50% is charged above normal rate of interest on delayed payments.			
iii)	Interest will be charged at prevailing rates at the time of release of funds and charged on Monthly compounding basis.			
iv)	Loan period ranges from 3 months to 8 years:			
v)	In case of direct funding, processing fee is charged @ 0.5% of the sanctioned amount, not exceeding Rs.3.00 lakh (0.5% of Rs.6 crore) in each case. However, processing fee shall not be charged for working capital loans up to one year.			

Annex to Table - 6

**Effective rate of interest* for working capital loan through State Government
and under Direct funding w.e.f. 5th February, 2021**

B. Working Capital Loans:	Upto 30 days ^a		31 days - 120 days		121 days - 180 days		181 days - 270 days		271 days - One year		One year - Two years	
	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding
Amount-wise period-wise Rate of interest for disbursement of working capital loans through State Government/Direct funding												
(i) upto 50 crore	6.58%	6.78%	6.81%	6.96%	7.08%	7.14%	7.48%	7.54%	7.84%	7.89%	8.46%	8.51%
(ii) > 50 crore and upto 100 crore	6.57%	6.75%	6.80%	6.93%	7.04%	7.09%	7.44%	7.49%	7.82%	7.87%	8.46%	8.51%
(iii) > 100 crore and upto 300 crore	6.56%	6.73%	6.79%	6.91%	7.01%	7.06%	7.41%	7.46%	7.80%	7.85%	8.46%	8.51%
(iv) > 300 crore and upto 1000 crore	6.56%	6.70%	6.79%	6.88%	6.99%	7.04%	7.39%	7.44%	7.78%	7.83%	8.46%	8.51%
(v) > 1000 crore	6.55%	6.68%	6.78%	6.86%	6.96%	7.01%	7.36%	7.41%	7.76%	7.81%	8.46%	8.51%
(vi) For MSP operations by authorised bodies for amount < 2000 crore	6.28%	6.41%	6.39%	6.48%	6.79%	6.85%	7.34%	7.39%	7.74%	7.79%	8.36%	8.46%
(vii) For MSP operations by authorised bodies for amount ≥ 2000 crore and drawal @ tranches not <300 crore \$	6.25%	6.28%	6.35%	6.39%	6.64%	6.69%	7.29%	7.34%	7.69%	7.74%	8.31%	8.41%
(viii) For Cold Chain projects	6.55%	6.68%	6.78%	6.86%	6.96%	7.01%	7.36%	7.41%	7.76%	7.81%	8.46%	8.51%

* Subject to payment of installments on or before due date.

^a No pre-payment is allowed for W/C Loan drawn for a period upto 30 days.

\$ For MSP operations by authorized bodies for sanction amount ≥ Rs.2000 crore and drawal @ tranches not < Rs.300 crore as indicated at Sl.No. (vii) above Borrower is allowed to avail benefit of reduction in rate of interest if any, upto a maximum of two times during the entire loan period availed for each disbursement after retention period of 21 days and further subject to condition that no pre-payment of loan is allowed till next 30 days after each reset of interest allowed by NCDC. The benefit of reset of interest rate will be effective from fifth day of date of receipt of request from borrower.

Table-7
ACTIVITY WISE DISBURSEMENTS

(Rs. in crore)

S. No.	ACTIVITY	Disbursements during 2020-21		Cumulative Disbursements upto 31.3.2021	
		Amount	%	Amount	%
i)	Marketing and Inputs	19605.79	79.27%	96054.82	54.17%
ii)	Agro-processing	1643.91	6.65%	27373.83	15.44%
iii)	Industrial & Service Cooperatives	2996.23	12.11%	37750.33	21.29%
iv)	Integrated Cooperative Development Project	152.61	0.62%	4519.7	2.55%
v)	Weaker Sections Programme	288.57	1.17%	9185.91	5.18%
vi)	Storage and Cold Chain	7.29	0.03%	1376.12	0.78%
vii)	Consumer Cooperatives	0.89	0.00%	346.05	0.20%
viii)	Computerisation of Cooperatives	30.87	0.12%	576.53	0.33%
ix)	Promotional & Developmental Activities	4.48	0.02%	141.6	0.08%
x)	Yuva Sahakar	0.27	0.00%	0.27	0.00%
xi)	Farmer Producer Organisation (FPO)	2.32	0.01%	2.32	0.00%
	Total	24733.24	100%	177327.48	100%

Chapter – 4

PROMOTIONAL & DEVELOPMENTAL ROLE

4.1 NCDC is involved in planning, promoting, coordinating and financing of cooperative development programmes in the Country. It provides financial and technical support to cooperative institutions of farmers and other weaker sections associated with agriculture and allied rural economic activities. NCDC's strategy is to strengthen and develop these institutions to enable them to serve their members and to maintain a sustained growth in their income.

4.1.1 The Corporation's promotional and developmental role is distinctly reflected in the following spheres of its operations:

- a) Assisting in planning for cooperative development and thus, helping the Central and State Governments in formulation of Annual Plans.
- b) Sponsoring specific and Integrated Cooperative Development Projects.
- c) Extending consultancy support for formulation of development projects in the cooperative sector.
- d) Coordinating activities of cooperatives with various Government Offices, institutions, etc.
- e) Imparting training to cooperative personnel to upgrade their operational skills for successful implementation of projects financed by the Corporation.
- f) Convening All-India and Regional conferences/ workshops to facilitate exchange of information and review of progress etc.
- g) Recognizing the performance of best performing cooperative societies through cash awards and citation certificates for which the

Corporation has instituted "NCDC Award for Cooperative Excellence".

4.1.2 During 2020-21, Rs.4.48 crore was disbursed by NCDC for various promotional activities. Upto 31.03.2021, NCDC has provided Rs.141.60 crore for undertaking various promotional and developmental programmes.

MEMBERSHIP OF PROFESSIONAL ORGANISATIONS

4.2 NCDC maintains institutional membership of National and International professional bodies for constant interaction and up-gradation of information regarding technological and managerial developments in relevant fields. NCDC is a member of the following professional organisations:-

- Regional Network for Development of Agricultural Cooperatives in Asia and the Pacific Region (NEDAC), Bangkok. **Managing Director, NCDC is the Chairman of NEDAC.**
- International Cooperatives Alliance (ICA), Geneva, Switzerland.
- Centre for International Cooperation & Training in Agriculture Banking (CICTAB), Pune.
- Fertilizer Association of India (FAI), New Delhi.
- Institute of Rural Management (IRMA), Anand, Gujarat.

Association with other Organisations

4.2.1 NCDC is also represented/ associated with the following forums/ institutions:-

- Indian Potash Ltd. (IPL)
- Agricultural & Processed Food



Products Export Development Authority (APEDA)

- All India Federation of Cooperative Spinning Mills Ltd. (AIFCOSPIN), Mumbai.
- Indian Farmers Fertilizer Cooperative Limited (IFFCO), New Delhi.
- Krishak Bharati Cooperative Limited (KRIBHCO), Noida, Uttar Pradesh.
- National Cooperative Consumers Federation of India (NCCF), New Delhi.
- National Federation of Fishers Cooperative Ltd. (FISHCOPFED)
- The Tribal Cooperative Marketing Development Federation of India (TRIFED)
- Coconut Development Board, Kochi.
- Spices Board of India.
- The Kerala State Cooperative Rubber Marketing Federation (RUBBERMARK), Kochi, Kerala.
- Indian Farm Forestry Development Cooperative Limited (IFFDC), Gurugram.
- Odisha Cooperative Coir Corporation Ltd. (OCCC), Bhubaneswar.
- Technical Advisory-cum-Monitoring Committee (TAMC) of Technology Upgradation Funds Scheme (TUFS), Ministry of Textile, Government of India.
- Central Organisation of Oil Industry & Trade (COOIT), New Delhi

Memorandum of Understanding

4.3 NCDC has entered into Memoranda of Understanding (MoU) with various State Governments and organisations with an intent to build mutual cooperation on issues and areas related to development of cooperatives, agriculture and allied sector and holistic approach for sustainable development. NCDC has entered into 33

Memoranda of Understanding (MoU) of which 26 MoU were executed in FY 2020-21, as detailed under:

1. Tribal Cooperative Marketing Development Federation of India Ltd. (TRIFED) on 26.03.2018
2. National Institute of Agriculture Extension Management (MANAGE), Hyderabad on 25.05.2018
3. Government of Uttarakhand (for mega project) on 7.10.2018
4. Agricultural and Processed Food Products Export Development Authority (APEDA) on 08.01.2019
5. PV Narasingha Rao Telangana Veterinary University on 24.04.2019
6. National Federation of Urban Cooperative Banks and Credit Societies (NAFCUB) on 20.05.2019
7. Government of Tamil Nadu on 20.12.2019
8. National Federation of State Cooperative Banks Ltd. (NAFSCOB) on 28.05.2020
9. Indian Council of Agricultural Research (ICAR) on 08.06.2020
10. Sher-E-Kashmir University of Agricultural Sciences and Technology of Kashmir, J&K (SKUAST-K) on 23.07.2020
11. Government of Uttarakhand (for FPO programme) on 04.08.2020
12. Spices Board India, Ministry of Commerce and Industries on 18.08.2020
13. Government of Odisha (for FPO programme) on 11.09.2020
14. Dr. Yaswant Singh Parmar University of Horticulture & Forestry, Solan, Himachal Pradesh on 29.09.2020
15. Central Agricultural University, Imphal, Manipur on 06.10.2020
16. Maharana Pratap University of

- Agriculture and Technology, Udaipur on 21.10.2020
17. Assam Agriculture University, Jorhat, Assam on 26.10.2020
 18. Rajmata Vijayaraje Scindia Krishi Vishwavidyalaya, Gwalior on 09.11.2020
 19. Chandra Shekhar Azad University of Agriculture and Technology, Kanpur on 17.11.2020
 20. Acharya N.G. Ranga Agricultural University, (ANGRAU) Andhra Pradesh on 18.11.2020
 21. All India Institute of Medical Sciences, Raipur on 28.11.2020
 22. Sher-E-Kashmir University of Agricultural Sciences and Technology of Jammu, J&K (SKUAST-J) on 02.12.2020
 23. Swami Vivekananda Yoga Anusandhana Samsthana (S-VYASA), Bengaluru, Karnataka on 23.12.2020
 24. Ministry of Food Processing Industries (MoFPI) December 2020
 25. Mahatma Phule Krishi Vidyapeeth, Rahuri, Maharashtra on 04.01.2021
 26. The Gandhigram Rural Institute (Deemed to be University) Tamil Nadu on 12.01.2021
 27. Gujarat University, Navarangpura, Ahmedabad, Gujarat on 03.02.2021
 28. Government of Telangana (for FPO) on 17.02.2021
 29. Institute of Chemical Technology, Mumbai, Indian Oil Odisha Campus, Bhubaneswar on 19.02.2021
 30. Marine Products Export Development Authority (MPEDA) on 22.02.2021
 31. Union territory of Lakshadweep (for FFPO) on 24.02.2021
 32. Kerala Agriculture University on 05.03.2021
 33. Government of Chhattisgarh (for

FPO programme) on 16.03.2021

Launch of new schemes and programmes

4.4 During FY 2020-21, NCDC launched the following new schemes/ programmes on virtual mode with active participation of members from cooperative society members:

- a. Sahakar Mitra Scheme on 11.06.2020
- b. Sahakar Cooptube NCDC Channel on 04.08.2020
- c. Ayushman Sahakar on 19.10.2020
- d. Sahakar Pragya- Capacity development of primary cooperatives through 18 Regional Training Centres of LINAC and 45 Business Training Modules on 24.11.2020
- e. Nandini Sahakar a women centric scheme was introduced on 24.02.2021.

4.4.1 India's biggest piggery project, the Meghalaya Piggery Mission with an outlay of Rs.225 crore was launched on 10.09.2020 at NCDC Head Office in the presence of Shri Conrad K. Sangma, Hon'ble Chief Minister of Meghalaya, Shri Kailash Choudhury, Hon'ble Union Minister of State for Agriculture and Farmers Welfare, Shri Prestone Tynsong, Hon'ble Deputy CM of Meghalaya and others. The first tranche of Rs.52.37 crore was disbursed for the project on the same day.

Webinars organised by NCDC

4.5 During FY 2020-21, NCDC organized various webinars for the benefit of members of cooperatives and its own employees:

- i. **'Cyber Risks and Mitigation for Cooperatives'** in collaboration with NEDAC Bangkok on 11.05.2020
- ii. **'Sweet Revolution - Atmanirbhar Bharat'** to celebrate World Bee Day in partnership with the National Bee Board, Government of West Bengal, Government of Uttarakhand and the



- Sher-e- Kashmir University of Agriculture Sciences and Technology, Kashmir on 22.05.2020
- iii. **‘Sahakar Suraksha: The Locust Issue for Agri-Cooperatives’** on 05.06.2020
 - iv. ‘The Producer Cooperative Ecosystem: Collaborative approaches by MoFPI and NCDC’ on 12.06.2020
 - v. Talk on **‘Preventive Health in Covid Times’** by Dr.(Prof.) Rakesh Yadav, Cardiologist, AIIMS, New Delhi on 23.06.2020
 - vi. Talk on **‘Cooperatives for Climate Action’** on the occasion of International Day of Cooperatives on 03.07.2021
 - vii. National Workshop on **‘Entrepreneurship Development through Duck Farming’** in partnership with Ministry of Rural Development, ICAR and, Governments of Kerala, Bihar, Manipur and Goa on 22.07.2020
 - viii. National workshop on **‘New Ordinances: New Opportunities for Cooperatives’** in partnership with Ministry of Agriculture and Farmers Welfare and Ministry of Consumer Affairs, Food and Public Distribution on 03.09.2020
 - ix. Talk on **‘Preventive Health-ENT related issues’** by Dr. Nitin M Nagarkar, Director and CEO, AIIMS Raipur on 15.09.2020
 - x. Workshop on **‘Official Languages Policy and its implementation’** by Shri K.P. Sharma, Deputy Director, Department of Official Languages, Ministry of Home Affairs on 17.09.2020
 - xi. Talk on **‘Sahakar Suraksha - Nutrition during Covid Times’** by Dr. Namreta Singh, Dietician, AIIMS, New Delhi on 21.10.2020
 - xii. Talk on **‘Satark Bharat, Samridh Bharat (Vigilant India, Prosperous India)’** by Dr. Ashok Dalwai, CEO, of National Rainfed Area Authority (NRAA), Ministry of Agriculture and Farmers Welfare on 01.11.2020
 - xiii. Workshop on **‘Entrepreneurship Development on Seaweed Business by Cooperatives’** jointly organized by NEDAC, Department of Fisheries, Government of India and LINAC of NCDC on 28.01.2021
 - xiv. **‘KVK ICAR as CBBO - Roles & Responsibilities in FPO Scheme with NCDC’** on 26.02.2021
 - xv. **Registration of Country’s first Farmer Producer Organisation (FPO) by NCDC** namely Krishak Utpadaka Sangathan and Audyanik Vipdan Sahakari Samiti Limitd, Varanasi, Uttar Pradesh on 28.02.2021
- 4.5.1 The Head Office and Regional Offices of NCDC on a regular basis organize promotional meetings to create awareness of schemes under implementation with special reference to Ayushman Sahakar, Yuva Sahakar, Nandini Sahakar, PMMSY, NBHM, PMFME, AMI, FPO schemes etc. Over and above, for creating awareness of PMMSY scheme in cooperative sector, NCDC has conducted three one day awareness programmes in Chandipur, Balasore in Odisha, Morena in Madhya Pradesh and Panjim, Goa in March, 2021.
- Joint Working Group of NCDC and ICAR**
- 4.6 NCDC and ICAR have entered into a MoU on 08.06.2020 with the objective of leveraging the experience, expertise and strength of both the organisations to promote agriculture and allied sectors through cooperatives in the areas of production, processing, marketing, storage, export promotion of agricultural and allied sector produce viz. poultry, dairy, piggery, fisheries, etc.
- 4.6.1 As per Article-II of the MoU regarding

Work Plan, a Joint Working Group (JWG) was set up with representatives from both parties to meet at least twice in a year or on need basis to follow up the execution of the MoU and suggest necessary measures for its development. The JWG will identify the activities to be carried out and define contributions of each party for implementation of the MoU.

4.6.2 The 1st meeting of the JWG was held on 24.08.2020 to work out the focus area for NCDC and ICAR to collaborate for development of cooperatives. During the year, ICAR extended its expertise for projects sanctioned by NCDC as well as resource persons for webinars organised by NCDC. NCDC has engaged 58 ICAR-ATARI-KVK/ Institutes as CBBOs under the Central Sector Scheme on Formation and Promotion of 10,000 FPOs.

SAHAKAR MITRA: Scheme on Internship Programme (SIP)

4.7 The Scheme was launched on 11.06.2020 with the aim to help cooperative institutions access new and innovative ideas of young professionals while the interns will gain experience of working in the field to be self-reliant. NCDC provides young professionals an opportunity of practical exposure and learning from the working of NCDC and cooperatives, as paid interns. It also provides an opportunity to professionals from academic institutions to develop leadership and entrepreneurial roles through cooperatives as Farmers Producer Organizations (FPO).

4.7.1 Professional graduates in disciplines such as Agriculture and allied areas, IT etc. are eligible for internship. Professionals who are pursuing or have completed their MBA degrees in Agri-business, Cooperation, Finance, International Trade, Forestry, Rural Development, Project Management etc. will also be eligible. Interns will receive a stipend from NCDC. Interns will receive a Certificate on successful completion of their internship.

4.7.2 Two batches of total 21 interns joined the programme in the FY 2020-21 of which, 12 have completed their internship in the current FY and the remaining carried forward their internship to the next FY.

NCDC Library

4.8 NCDC has a well equipped library which provides reference services and inter loan facilities to readers.

Design and Production-Studio Cell

4.9 NCDC has set up its own in-house Design and Production-Studio Cell for making videos and graphical artworks. During the year 2020-21, the Cell produced promotional items like photo booklets, banners, short videos, promotional films on various subjects and designed the quarterly e-newsletter. Guidance videos on "Formation and Registration of Cooperatives" in different languages have been prepared by the Studio Cell and uploaded on SAHAKAR COOPTUBE channel. Guidance videos have been prepared in the languages highlighting the legislative requirements in the respective States/UTs. Upto 31.03.2021 guidance videos for 24 different states have been launched in various regional languages including Odia, Bengali, Gujarati, Tamil, Telugu, Punjabi and Mizo besides Hindi.

Other Promotional and Developmental Activities

4.10 Under its promotional and developmental role, NCDC has awarded 58 Fellowships for Faculty Development Programme (FDP) in Management at Indian Institute of Management (IIM), Ahmedabad and IIM, Indore. Further, LINAC has awarded 57 fellowships for Post-Graduation Diploma in Cooperative Business Management (PGDCBM) by VAMNICOM, Pune of which one was awarded in FY 2020-21. NCDC organises Study Visits for Board of Directors of cooperative societies to good working societies. NCDC has organised 25 such study visits during last 10 years.

Chapter – 5

MARKETING & AGRICULTURAL INPUTS

5.1 NCDC provides financial assistance under various schemes to marketing cooperatives for creating infrastructure facilities and undertaking business operations. The details of assistance sanctioned and disbursed during 2020-21 and cumulative assistance disbursed till 31.3.2021 are provided in the **Tables- 1A & 1B**.

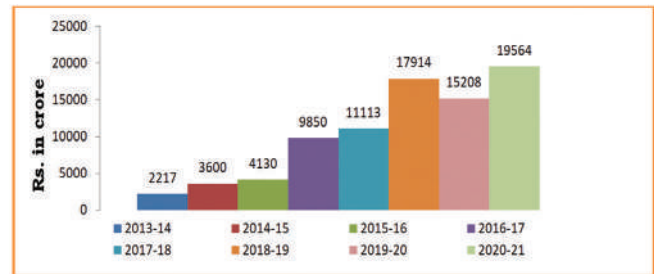
SCHEMES FOR MARKETING OF AGRICULTURAL PRODUCE

Working Capital assistance - financial assistance for Minimum Support Price Operations

5.2 Government announces Minimum Support Prices (MSP) for 22 mandated crops & Fair and Remunerative Price (FRP) for sugarcane on the basis of recommendations of the Commission for Agricultural Costs and Prices (CACP), after considering the views of State Governments and Central Ministries/Departments concerned and other relevant factors. The mandated crops are 14 for kharif season viz. paddy, jowar, bajra, maize, ragi, arhar, moong, urad, groundnut-in-shell, soyabean, sunflower, sesame, niger seed and cotton; and 6 for rabi season viz. wheat, barley, gram, masur (lentil), rapeseed/mustard and safflower and two other commercial crops viz. jute and copra. In addition, the MSPs of toria and de-husked coconut are fixed on the basis of the MSPs of rapeseed / mustard and copra, respectively.

5.2.1 NCDC provides working capital assistance for MSP operations through cooperative marketing federations and other cooperative agencies. During the year 2020-21, Corporation sanctioned working capital assistance of Rs.30393.75 crore and disbursed Rs.19564.00 crore. Cumulatively

as on 31.03.2021, NCDC has disbursed Rs.89471.00 crore as working capital for MSP operations of which Rs.83596.00 crore has been disbursed in the last 8 years as depicted:



Margin Money assistance

5.3. NCDC provides margin money assistance to National, State, District, Regional and Primary Level Cooperative Marketing/ Commodity Federations/ Societies for raising working capital towards development of business activities. During 2020-21, NCDC sanctioned Rs.1.57 crore in Himachal Pradesh and Odisha and disbursed Rs.6.74 crore in Himachal Pradesh, Odisha and Uttar Pradesh. Cumulatively, as on 31.03.2021, NCDC has disbursed margin money of Rs.855.63 crore for marketing of agricultural produce.

Strengthening share capital base of Primary Cooperative Marketing Societies (PCMS)

5.4. NCDC provides financial support to the State Governments for strengthening share capital base of primary and district cooperative marketing societies to expand business and also for revitalization of weak societies. During the year under report, NCDC sanctioned Rs.0.36 crore to Government of Haryana for strengthening share capital base of PACS. The cumulative assistance provided under the scheme is Rs.124.06 crore upto 31.03.2021.

Assistance for Purchase of Transport Vehicles

5.5. NCDC provides assistance to marketing and processing cooperatives for the purchase of transport vehicles. During the year under report, the Corporation disbursed Rs.0.19 crore to the Government of Goa for this purpose.

Establishment of Marketing Complex, Custom Hiring Centres, Collective Farming

5.6. In order to make available farm machinery and equipment to small and marginal farmers, NCDC in FY 2018-19, sanctioned financial assistance of Rs.628.23 crore comprising of Rs.455.02 crore as term loan, Rs.130.00 crore as subsidy and Rs.43.20 crore as working capital loan to Government of Uttarakhand for setting-up of Custom Hiring Centre, creation of infrastructure, collective farming to MPACS and working capital for branding and marketing at the block cost of Rs.698.00 crore. So far Rs.18.05 crore has been disbursed to the State Government.

SCHEME FOR INPUTS**Establishment of Agricultural Inputs, Manufacturing and Allied Units**

5.7 Farm mechanization plays an important role in improving farm productivity and production. The majority of farmers do not benefit from mechanization because of the shortage of capital. Use of agricultural implements and machinery is essential for quick and timely agricultural operations to reduce the cost of cultivation. Timely completion of agricultural operations like weeding, loosening of soil, earthing up, irrigation, pest and disease control, harvesting, threshing etc. are essential to accommodate multiple cropping systems to facilitate early release of land for next cropping cycle.

5.7.1 Against the sanctioned amount of Rs.400.00 crore to the Government of West Bengal for establishment of farm mechanization units by 1000 PACS in West Bengal, during 2020-21, NCDC disbursed Rs.11.40 crore and cumulatively, Rs.125.60 crore has been disbursed to State Govt. of West Bengal for the project as on 31.03.2021.

5.7.2 During 2019-20, NCDC in principle approved the proposal of Government of Bihar for establishment of Farm Machinery Hub through 8463 PACS at the block cost of Rs.1692.60 crore. For the first phase, assistance of Rs.556.13 crore was sanctioned for 2927 PACS, of which, Rs.452.05 crore stands disbursed for the said project.

5.7.3 Margin money assistance of Rs.0.96 crore has been disbursed to Kerala. Working capital assistance of Rs.3.90 crore has been disbursed to Govt. of Telangana. For the establishment of agricultural inputs, manufacturing and allied units assistance of Rs.1.58 crore has been sanctioned to Govt. of Telangana under the scheme.

Farmers Service Cooperatives

5.8 Under this scheme, financial assistance is provided to cooperative societies engaged in retail distribution of fertilizers and other agricultural inputs and non-credit activities with the objective of developing cooperative societies as effective Farmers Service Centres which would cater to the supply a wide range of essential agriculture inputs and also to meet the non-credit requirements of the farmers. Financial assistance is provided for infrastructure creation and purchase of need based agricultural implements like ploughs, threshers, axes, powrahs, chaffcutter machine, cultivators, seed drills, etc. These implements will be used by the members at nominal charges. During 2020-21, an assistance of Rs.0.15 crore has been disbursed for Farmers Service Cooperatives in Kerala.

Table-1A
**SANCTIONS & DISBURSEMENTS UNDER CENTRAL SECTOR SCHEME FOR
AGRICULTURAL MARKETING & INPUTS ACTIVITIES**

(Rs. in crore)

S. No.	State	No. of units sanctioned in 2020-21	Amount		Cumulative position as on 31.03.2021	
			Sanctioned in 2020-21	Disbursed in 2020-21	No. of units sanctioned	Amount disbursed
Cooperatively Developed States / Federations						
1	Gujarat				2	0.12
2	Haryana					
3	Kerala				2	0.17
4	NAFED				26	70.75
5	NCCF				2	1.18
	Sub-Total				32	72.22
Cooperatively Under Developed States						
6	Andhra Pradesh				50	215.01
7	A & N Islands				1	0.10
8	Chhattisgarh				146	55.23
9	Goa			0.19	5	0.64
10	Himachal Pradesh	1	0.15	5.65	221	153.43
11	Madhya Pradesh				14	4.36
12	Odisha	4	1.43	0.80	199	15.60
13	Rajasthan				385	26.87
14	Telangana	1	0.58		8	1.89
15	Uttar Pradesh			0.29	68	26.98
16	Uttarakhand			3.07	683	77.33
17	West Bengal			11.40	374	139.46
	Sub-Total	6	2.16	21.40	2154	716.90
Cooperatively Least Developed States/UTs						
18	Arunachal Pradesh				9	0.28
19	Assam				177	9.10
20	Bihar			13.00	8080	522.71
21	Jammu & Kashmir				15	1.00
22	Jharkhand				19	0.68
23	Manipur				15	0.73
24	Meghalaya				42	2.34
25	Mizoram				18	4.39
26	Nagaland				26	2.24
27	Sikkim				5	10.60
28	Tripura				37	1.19
	Sub-Total			13.00	8443	555.26
	Grand Total	6	2.16	34.40	10629	1344.38

Table-1B

**SANCTIONS & DISBURSEMENTS UNDER CENTRAL SECTOR SCHEME FOR
AGRICULTURAL MARKETING & INPUTS ACTIVITIES**

(Rs. in crore)

S. No.	State/UT	No. of units sanctioned in 2020-21	Amount		Cumulative position as on 31.03.2021	
			Sanctioned in 2020-21	Disbursed in 2020-21	No. of units sanctioned	Amount disbursed
Cooperatively Developed States						
1	Gujarat	1	0.50		150	80.04
2	Haryana	2	12394.11	6344.00	308	14505.11
3	Karnataka	3	3.97	2.38	1262	92.09
4	Kerala			1.11	1187	166.64
5	Maharashtra				441	73.30
6	Punjab				322	302.08
7	Tamil Nadu				264	199.34
8	IFFCO				6	1690.00
9	NAFED				8	5274.45
10	NACOF (Delhi)				1	99.30
	Sub-Total	6	12398.58	6347.49	3949	22482.35
Cooperatively Under Developed States						
11	Andhra Pradesh				566	986.09
12	Chhattisgarh	1	12000.00	12000.00	88	57066.41
13	Goa				1	0.20
14	Himachal Pradesh				8	55.02
15	Madhya Pradesh				394	1644.85
16	Odisha				63	30.45
17	Rajasthan				343	103.16
18	Telangana	4	5504.60	423.90	16	8275.11
19	Uttar Pradesh	1	500.00	800.00	2753	3859.97
20	Uttarakhand				197	12.62
21	West Bengal				1556	13.40
	Sub-Total	6	18004.60	13223.90	5985	72047.28
Cooperatively Least Developed States						
22	Assam				24	0.31
23	Bihar				1	0.18
24	Manipur				83	2.89
25	Nagaland				28	0.52
26	Tripura				122	1.53
	Sub-Total				258	5.43
	Grand Total	12	30403.18	19571.39	10192	94535.06

Chapter- 6

PROCESSING

6.1 NCDC has been providing financial assistance to cooperatives for establishment, modernization, expansion and diversification of agro-based processing units such as sugar mills, sugar by-product units like distilleries & cogeneration plant, spinning mills, cotton ginning and pressing units, powerloom, oil mills, rice mills, dal mills, coffee, tea, rubber and fruit & vegetable processing units etc. Crop - wise/commodity-wise activities undertaken by the Corporation during the year under report are given below:

SUGAR COOPERATIVES

6.2 NCDC funding of Sugar Cooperatives constitutes a major part of its assistance to the processing sector.

6.2.1 Growth of Cooperative Sugar Sector

The number of installed cooperative sugar factories has increased from 2 in 1950-51 to **283 in 2020-21**. The installed sugar production capacity of cooperative sugar factories was 128.97 lakh tones at the end of year 2020-21 accounting for about 37.16% of the total production capacity of 347.10 lakh MT in the country. During the season 2020-21, 189 cooperative sugar factories were in operation. These mills produced 87.32 lakh MT of sugar being 31.40% of total production of 278.12 lakh MT in the country upto 31.03.2021.

6.2.2 Schemes for assisting Cooperative Sugar Mills

For promoting establishment and development of cooperative sugar factories, NCDC has been extending assistance under the following schemes:

- i) Investment loan assistance to the State Governments to supplement their resources for participation in the equity of new co-operative sugar mills.

- ii) Term loan assistance for setting up of new sugar mills and to the existing cooperative sugar mills for modernisation/expansion of capacity.
- iii) Term loan assistance for establishment of sugar by-product units such as distillery and cogeneration plant.
- iv) Short/medium term loan towards working capital / margin money requirements of cooperative sugar mills.

6.2.3 NCDC is appointed as a nodal agency of the Government of India for monitoring and recovery of assistance of Sugar Development Fund (SDF) to sugar mills in the cooperative sector. Modernization of sugar mills, ethanol and cogeneration projects are eligible for soft loan assistance from SDF towards shortfall in promoter's contribution. With effect from 01.01.2015, SDF stopped providing assistance for exclusive expansion projects, however, SDF assistance is available for expansion of capacity upto 5000 Tons of Cane Per Day (TCD) coupled with cogeneration or ethanol projects. For cogeneration projects, Ministry of New & Renewable Energy (MNRE), Government of India also provides capital subsidy @ Rs.60.00 lakh per MW of surplus power produced, upto maximum amount of Rs.6.00 crore per project. In case of projects assisted by NCDC, assistance from SDF & MNRE is dovetailed with the assistance sanctioned by NCDC.

6.2.4 During 2020-21, NCDC sanctioned and disbursed assistance of Rs.1022.94 crore and Rs.1482.82 crore respectively to sugar cooperatives. Cumulatively, as on 31.3.2021, an assistance of Rs.21224.53 crore was disbursed for development of sugar cooperatives, details of which are

given in **Table-1**. In addition, during the year 2020-21, SDF has sanctioned and disbursed loan assistance of Rs.22.79 crore and Rs.59.62 crore respectively to cooperative sugar factories for modernization-cum-expansion, ethanol, cogeneration projects and cane development activities. Up to 31.3.2021, the cumulative assistance disbursed by SDF to cooperatives was Rs.2359.05 crore. State-wise details in respect of disbursement of SDF assistance are given in **Table-2**.

TEXTILE COOPERATIVES

6.3 NCDC assistance to textile sector includes funding of cooperative spinning mills, weaving, knitting and garmenting sector besides weaker section textile cooperatives.

SPINNING MILLS

6.3.1 There are 175 Cooperative Spinning Mills (out of which around 50% are in operation) with a total installed capacity of 38.00 lakh spindles and 10670 rotors in the country.

6.3.2 NCDC continued to implement the schemes for promoting programmes for establishment of new ginning & pressing units and spinning mills, expansion/modernization of existing units, rehabilitation of sick cooperative spinning mills and margin money, working capital assistance to the cooperative spinning mills and the State Cooperative Cotton Marketing Federations. During 2020-21, NCDC sanctioned Rs.17.45 crore for 3 programmes and disbursed financial assistance of Rs.95.05 crore. Cumulatively, as on 31.03.2021, NCDC disbursed financial assistance of Rs.3117.37 crore to cooperative spinning mills as detailed in **Table-3**.

COTTON GINNING AND PRESSING UNITS

6.3.3 NCDC provides financial assistance for establishment of new cotton ginning & pressing units equipped with modern

technology inputs, modernization of existing units and also to meet their margin money/working capital requirements. During 2020-21, NCDC sanctioned financial assistance of Rs.1.25 crore and disbursed Rs.1.35 crore to Gadag Cooperative Cotton Sale Society Ltd., Karnataka. Cumulatively, as on 31.03.2021, NCDC disbursed assistance of Rs.31.71 crore under this head as per details provided in **Table-4**.

POWERLOOM AND GARMENTING

6.3.4 Assistance provided under this Scheme is for the development of the sector viz. (a) margin money, share capital for raising adequate working capital, (b) purchase of looms and accessories/construction of workshed with looms and accessories, modernization, construction, renovation, godowns, showrooms, marketing complexes, cooperative textile estates and (c) establishment of pre and post loom processing, garment and knitting units. Cumulatively, as on 31.03.2021, NCDC sanctioned financial assistance of Rs.360.13 crore to 453 units/projects and disbursed Rs.341.01 crore to powerloom cooperatives as per details given in **Table-5**.

FOODGRAINS

6.4 NCDC assists for setting up of foodgrain processing units such as rice mills, rice flakes unit, dal mills, wheat flour mills, maize processing units, cattlefeed plants etc. During 2020-21, NCDC sanctioned financial assistance of Rs.0.094 crore for one foodgrain processing unit in Gujarat and disbursed Rs.1.07 crore for foodgrains processing units in 3 States i.e. Telangana, Uttarakhand and Andhra Pradesh. Cumulatively, as on 31.03.2021, NCDC assisted 1404 units and disbursed Rs.168.00 crore under this head as detailed in **Table-6**.

OILSEEDS

6.5 NCDC provides financial assistance for establishment of oilseed processing



units. During 2020-21, NCDC disbursed Rs.1.65 crore to one oilseed processing unit in Telangana. Cumulatively, as on 31.03.2021, 161 oilseed processing units have been assisted and Rs.695.08 crore has been disbursed as detailed in **Table-7**.

PLANTATION CROPS

6.6 NCDC provides financial assistance for establishment of processing units of plantation crops and for working capital requirement of growers of plantation crops cooperatives. During 2020-21, NCDC disbursed Rs.2.21 crore to 2 processing cooperatives, one unit each in Arunachal Pradesh and Maharashtra. Cumulatively, as on 31.3.2021, NCDC has assisted 123 processing units for plantation crops and disbursed Rs.176.01 crore as detailed in **Table-8**.

FRUITS & VEGETABLES

6.7 NCDC provides financial assistance for setting up fruit and vegetable processing units. The primary objective of the NCDC Scheme is to provide the benefit of value addition to the growers for their horticulture produce through processing in an efficient manner, which in turn will help in increasing the income of the farmers. During 2020-21, NCDC sanctioned Rs.0.20 crore for 3 fruit and vegetable processing units in the State of Gujarat and Haryana and disbursed Rs.0.14 crore to two fruit and vegetable processing cooperatives, one unit each in Nagaland and Haryana. Cumulatively as on 31.03.2021, NCDC has so far disbursed Rs.61.23 crore for 84 fruit & vegetable processing units as detailed in **Table-9**.

Table - 1

**DETAILS OF ASSISTANCE SANCTIONED AND DISBURSED TO
COOPERATIVE SUGAR FACTORIES**

(Rs. in crore)

S. No.	State	Activity	No. of Units	Amount		Cumulative position as on 31.03.2021		
				Sanctioned in 2020-21	Disbursed in 2020-21	Unit Sanctioned	Unit Completed	Amount Disbursed
1	Andhra Pradesh	New Mills				11	11	5.80
		Mod-cum-exp.				6	6	36.61
		Working Capital			7	7	681.45	
		Bridge Loan				1	1	7.50
		T&P Cell						0.05
		Sub-Total					25	25
2	Assam	New Mills				1	1	1.58
		Rehabilitation				1	1	0.50
		Sub-Total				2	2	2.08
3	Chhattisgarh	New Mills				2	2	101.63
		Working Capital			7	7	308.94	
		Sub-Total				9	9	410.57
4	Goa	Rehabilitation				1	1	0.36
5	Gujarat	New Mills				13	11	40.27
		Mod-cum-exp.				12	12	152.06
		Rehabilitation				4	4	2.90
		By-Product unit				3	3	40.41
		T&P Cell						0.05
		Margin Money				1	1	10.00
		Working Capital	1	38.40	45.23	42	42	1591.73
		Sub-Total	1	38.40	45.23	75	73	1837.42
6	Haryana	New Mills				8	8	15.65
		Mod-cum-exp.				2	2	0.66
		Rehabilitation				2	2	1.01
		By-Product unit				1	1	0.78
		T&P Cell						0.05
		Working Capital			300.00	4	4	1500.00
		Sub-Total	0		300.00	17	17	1518.15
7	Kerala	Mod-cum-exp.				1	1	0.24
		By-Product unit				1	1	1.32
		Sub-Total				2	2	1.56
8	Karnataka	New Mills				24	24	238.98
		Mod-cum-exp.			58.81	13	12	170.48
		T&P Cell						0.05
		By-Product unit			49.60	3	2	158.13
		Working Capital	1	75.00	-	22	22	1353.24
		Sub-Total	1	75.00	108.41	62	60	1920.88



9	Madhya Pradesh	New Mills				4	4	24.01
		Rehabilitation				1	1	0.47
		Working Capital				1	1	0.00
		Sub-Total		0.00	0.00	6	6	24.48
10	Maharashtra	New Mills				125	125	711.25
		Mod-cum-exp.				52	48	939.96
		By-Product unit			31.50	59	54	1002.96
		Rehabilitation				1	1	0.50
		Bridge Loan				14	14	334.23
		T&P Cell						0.14
		Margin Money	1	125.00		5	4	82.50
		Working Capital	8	784.54	997.68	147	147	9842.01
		Sub-Total	9	909.54	1029.18	403	393	12913.55
11	Odisha	New Mills				2	2	1.80
		Mod-cum-exp.				1	1	9.05
		By-Product unit				1	1	0.28
		Rehabilitation				1	1	1.72
		Sub-Total				5	5	12.85
12	Puducherry	Working Capital				1	1	20.00
13	Punjab	New Mills				11	11	26.85
		Mod-cum-exp.				6	6	37.11
		By-Product unit				3	3	22.02
		T&P Cell						0.15
		Sub-Total				20	20	86.13
14	Rajasthan	Rehabilitation				1	1	0.60
15	Tamil Nadu	New Mills				8	8	26.24
		Mod-cum-exp.				5	5	63.49
		By-Product unit				9	9	23.05
		Rehabilitation				1	1	0.60
		Working Capital				12	12	333.78
		Sub-Total				35	35	447.16
16	Uttar Pradesh	New Mills				25	25	24.85
		Mod-cum-exp.				14	14	212.50
		By-Product unit				13	7	30.74
		Rehabilitation				4	4	4.51
		T&P Cell						0.05
		Working Capital				32	32	1005.80
		Sub-Total				88	82	1278.45
17	Uttarakhand	New Mills				3	3	2.24
		Mod-cum-exp.				3	3	15.60
		Sub-Total				6	6	17.84
18	NFCFSF	T&P Cell					0.14	
19	NHEC	Share Capital					0.90	
		GRAND TOTAL	11	1022.94	1482.82	758	738	21224.53

Mod. –Modernization, Exp. – Expansion

Note : Some societies have received assistance more than once

Table-2

**ASSISTANCE SANCTIONED & DISBURSED TO COOPERATIVE SUGAR FACTORIES
UNDER SUGAR DEVELOPMENT FUND (SDF)**

(Rs. in crore)

S. No.	State	Units sanctioned in 2020-21	Sanctioned in 2020-21	Amount Disbursed in 2020-21	Cumulative disbursements as on 31.03.2021
1	Andhra Pradesh				19.66
2	Gujarat				65.07
3	Haryana				35.66
4	Karnataka			27.84	184.60
5	Madhya Pradesh				13.97
6	Maharashtra	1	22.79	9.00	1846.59
7	Odisha				7.19
8	Tamil Nadu				31.78
9	Uttar Pradesh				116.07
10	Uttarakhand				10.54
11	Punjab			22.78	27.92
	Total	1	22.79	59.62	2359.05

Table 3
ASSISTANCE SANCTIONED AND DISBURSED TO COOPERATIVE TEXTILE PROJECTS
(Rs. in crore)

S. No.	State/UT	No. of sanctions in 2020-21	No. of units sanctioned in 2020-21	Amount		Cumulative position as on 31.03.2021		
				Sanctioned in 2020-21	Disbursed in 2020-21	Units sanctioned (Number)	Units completed (Number)	Amount disbursed
A CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION (CSISAC)								
1	Andhra Pradesh					19	19	60.71
2	Assam					3	3	12.05
3	Bihar					3	3	8.97
4	Gujarat					1	1	0.39
5	Haryana					1	1	0.71
6	Karnataka					21	21	79.42
7	Kerala				9.06	17	12	198.98
8	Maharashtra				55.43	89	80	693.31
9	Madhya Pradesh					7	7	24.95
10	Odisha					7	7	15.61
11	Puducherry					1	0	22.26
12	Punjab					8	8	34.47
13	Rajasthan					14	14	108.24
14	Tamil Nadu				0.81	48	48	159.07
15	Uttar Pradesh					15	15	44.39
16	West Bengal				11.26	11	8	87.92
	Total (A)				76.56	265	247	1551.45
B CORPORATION SPONSORED SCHEME								
1	Gujarat					20	20	141.13
2	Karnataka					10	10	5.06
3	Kerala					1	1	0.34
4	Madhya Pradesh					14	14	289.39
5	Maharashtra	3	2	17.45	18.49	83	80	1088.03
6	Odisha					5	5	1.35
7	Puducherry					1	1	7.00
8	Punjab					11	11	7.66
9	Rajasthan					1	1	7.50
10	Tamil Nadu					14	14	2.70
11	West Bengal					1	1	7.63
	Total (B)	3	2	17.45	18.49	161	158	1557.79
	Total (A+B)	3	2	17.45	95.05	426	405	3109.24
C CORPORATION SPONSORED SCHEME								
	Technical Textile Project							
	Kerala					1		8.13
	Total (A+B+C)	3	2	17.45	95.05	427	405	3117.37

Table-4

ASSISTANCE SANCTIONED AND DISBURSED TO GINNING & PRESSING UNITS

(Rs. in crore)

S. No.	State/UT	No. of sanctions in 2020-21	No. of units sanctioned in 2020-21	Amount		Cumulative position as on 31.03.2021		
				Sanctioned in 2020-21	Disbursed in 2020-21	Units sanctioned (Number)	Units completed (Number)	Amount disbursed
A CENTRAL SECTOR SCHEME								
1	Andhra Pradesh					2	2	4.88
2	Meghalaya					1	1	0.63
3	Odisha					1	1	3.76
4	Rajasthan					11	11	1.44
5	Telangana					1	1	1.16
	Total (A)					16	16	11.87
B CORPORATION SPONSORED SCHEME								
1	Andhra Pradesh					1	1	0.11
2	Gujarat					8	8	1.05
3	Karnataka	1	1	1.25	1.35	18	17	13.22
4	Madhya Pradesh					15	15	1.00
5	Maharashtra					15	15	0.24
6	Puducherry					1	1	0.08
7	Punjab					10	10	3.81
8	Tamil Nadu					8	8	0.33
	Total (B)	1	1	1.25	1.35	76	75	19.84
II	Total (A+B)	1	1	1.25	1.35	92	91	31.71

Table-5
ASSISTANCE SANCTIONED & DISBURSED TO POWERLOOM & GARMENT UNITS
(Rs. in crore)

S. No	State	Activity	Cumulative position as on 31.03.2021		
			Units sanctioned (Number)	Units completed (Number)	Amount Disbursed
A. CORPORATION SPONSORED SCHEME					
1	Gujarat	Margin Money	1	1	0.05
		Workshed	1	1	0.50
		Total	2	2	0.55
2	Karnataka	Workshed	10	10	9.11
		Processing Unit	1	1	8.73
		Total	11	11	17.84
3	Kerala	Margin Money	5	5	0.57
		Workshed	8	8	24.76
		Processing Unit	1	1	0.40
		Total	14	14	25.73
4	Madhya Pradesh	Processing Unit	1	1	0.50
5	Maharashtra	Margin Money	79	79	11.35
		Workshed	307	261	190.47
		Processing Unit	18*	18	74.19
		Garment/Knitting Unit	12*	10	15.47
		Total	416	368	291.48
6	Nagaland	Workshed	1	1	0.43
7	West Bengal	Margin Money	2	2	0.28
		Workshed	3	3	3.24
		Total	5	5	3.52
		TOTAL (A)	450	402	340.05
B. CENTRALLY SPONSORED SCHEME					
1	West Bengal	Margin Money	3	3	0.96
		Total (A+B)	453	405	341.01

*Project desanctioned during 2020-21 has been adjusted 5 in processing and 32 in Garment.

Table-6

ASSISTANCE SANCTIONED & DISBURSED FOR FOODGRAINS UNITS

(Rs. in crore)

S. No.	State/UT	No. of sanctions in 2020-21	No. of units sanctioned in 2020-21	Amount		Cumulative position as on 31.03.2021		
				Sanctioned in 2020-21	Disbursed in 2020-21	Units sanctioned (Number)	Units completed (Number)	Amount disbursed
A COOPERATIVELY UNDER/LEAST DEVELOPED STATE/UT								
1	Andhra Pradesh				0.07	111	110	7.49
2	Assam					31	31	0.79
3	Bihar					12	12	0.58
4	Chhattisgarh					68	68	0.00
5	Jharkhand					2	2	0.00
6	J&K					22	22	0.00
7	Madhya Pradesh					65	65	6.94
8	Manipur					2	2	0.11
9	Nagaland					2	2	0.33
10	Odisha					30	30	0.63
11	Rajasthan					14	14	0.49
12	Telangana				0.60	4	3	13.63
13	Uttar Pradesh					32	32	0.99
14	Uttarakhand				0.40	655	5	2.87
15	West Bengal					17	17	2.61
16	Himachal Pradesh					1	1	0.02
	Sub-Total (A)	1	1		1.07	1068	417	38.94
B COOPERATIVELY DEVELOPED STATE/UT								
1	Delhi (NAFED)					1	1	0.07
2	Gujarat	1	1	0.09		34	32	2.76
3	Haryana					17	17	1.78
4	Karnataka					96	96	4.79
5	Kerala					10	9	5.45
6	Maharashtra					135	113	109.78
7	Punjab					14	14	1.38
8	Tamil Nadu					26	26	1.37
9	Margin Money/WC					3	3	1.68
	Sub-Total (B)	1	1	0.09	-	336	311	129.06
	Total (A+B)	1	1	0.09	1.07	1404	728	168.00

Table-7
**ASSISTANCE SANCTIONED & DISBURSED FOR OILSEED &
OTHER PROCESSING UNITS**

(Rs. in crore & units in numbers)

S. No.	State/UT	Amount Disbursed in 2020-21	Cumulative position as on 31.03.2021		
			Units sanctioned	Units completed	Amount disbursed
A COOPERATIVELY UNDER/LEAST DEVELOPED STATE/UT					
1	Andhra Pradesh		10	10	129.29
2	Assam		10	10	24.58
3	Chhattisgarh		3	3	1.09
4	J&K		1	1	5.46
5	Madhya Pradesh		16	16	145.19
6	Odisha		13	13	6.42
7	Rajasthan		21	21	151.76
8	Uttar Pradesh		5	5	1.96
9	Uttarakhand		4	4	11.24
10	West Bengal		1	1	0.16
11	Telangana	1.65	2	2	79.47
	Total (A)	1.65	86	86	556.62
B COOPERATIVELY DEVELOPED STATE					
1	Gujarat		18	18	10.00
2	Haryana		2	2	0.37
3	Karnataka		13	13	28.27
4	Kerala		19	16	77.00
5	Maharashtra		9	9	5.64
6	Punjab		6	6	13.04
7	Tamil Nadu		8	8	3.12
8	NAFED*		0	0	1.02
	Total (B)		75	72	138.46
	Total (A+B)	1.65	161	158	695.08
C	Particle Board/ Paper board, Briquette in Maharashtra		5	5	78.71

*Assistance was provided to Nafed for taking over NCDC assisted Raichur Unit in Karnataka.

Table-8

ASSISTANCE SANCTIONED & DISBURSED FOR PLANTATION CROPS UNITS

(Rs. in crore)

S. No.	State	Activity	Amount Disbursed in 2020-21	Cumulative position as on 31.03.2021		
				Units sanctioned (No.)	Units Completed (No.)	Amount Disbursed
A Cooperatively Under/Least Developed States						
1	Arunachal Pradesh	Processing	1.44	7	7	43.79
2	Himachal Pradesh	Processing		5	5	3.30
3	Meghalaya	Processing		3	3	0.13
5	Nagaland	Processing		2	2	6.20
6	Odisha	Processing		2	2	0.03
7	Rajasthan	Processing		1	1	0.03
	Sub Total (A)		1.44	20	20	53.48
B Cooperatively Developed States						
1	Gujarat	Processing		1	1	1.08
2	Karnataka	Processing		18	17	6.94
3	Kerala	Processing		37	37	50.20
		Marketing		2	2	1.80
4	Maharashtra	Processing	0.77	23	18	52.02
5	Tamil Nadu	Processing		22	22	10.49
	Sub Total (B)		0.77	103	97	122.53
	Total (A+B)		2.21	123	117	176.01

Table-9
**ASSISTANCE SANCTIONED & DISBURSED FOR
FRUIT & VEGETABLE PROCESSING**
(Rs. in crore)

S. No.	State	No. of sanctions in 2020-21	No. of units sanctioned in 2020-21	Amount		Cumulative position as on 31.03.2021		
				Sanctioned in 2020-21	Disbursed in 2020-21	Units sanctioned (Number)	Units completed (Number)	Amount Disbursed
A. Cooperatively Under/Least Developed States								
1	Arunachal Pradesh					1	1	0.51
2	Uttrakhand					2	2	0.48
3	Odisha					2	2	0.11
4	Assam					1	1	0.10
5	Bihar					1	1	0.00
6	Himachal Pradesh					12	12	2.81
7	Manipur					1	1	0.39
8	Nagaland				0.04	2	2	1.13
9	Rajasthan					2	2	0.06
10	West Bengal					3	3	0.39
11	Mizoram					1	1	0.14
	Sub Total (A)				0.04	28	28	6.12
B. Cooperatively Developed States								
1	Kerala					12	12	12.44
2	Maharashtra					22	11	39.86
3	Andhra Pradesh					2	2	0.02
4	Madhya Pradesh					2	2	0.07
5	Punjab					1	1	0.33
6	Tamil Nadu					5	5	0.39
7	Karnataka					3	3	0.20
8	Delhi					1	1	0.21
9	Gujarat	1	1	0.05		3	2	1.31
10	Haryana	2	3	0.15	0.10	4	3	0.28
	Sub Total (B)	3	4	0.20	0.10	56	42	55.11
	Total (A+B)	3	4	0.20	0.14	84	70	61.23

Chapter-7

STORAGE AND COLD CHAIN

COOPERATIVE STORAGE

7.1 NCDC has been making systematic and sustained efforts for creation of scientific storage facilities at various levels in the cooperative sector. As a result of concerted efforts, the storage capacity assisted by NCDC and owned by cooperatives has increased from about 11 lakh MT in 1962-63 to 165.22 lakh MT by the end of 31.03.2021. Since inception, upto 31.03.2021, NCDC has so far disbursed Rs.1099.108 crore for construction, repair and renovation of godowns, technical and margin money assistance for business promotion. Details of storage capacity created with NCDC funding is at **Table-1**.

7.1.1 During 2020-21, NCDC sanctioned construction of 18 godowns of 16853 MT at total block cost of Rs.9.89 crore with NCDC assistance of Rs.7.60 crore comprising Rs.5.59 crore as loan and Rs.2.01 crore as subsidy under various Schemes, viz. Agricultural Marketing Infrastructure (AMI), sub-scheme of Central Sector Integrated Scheme for Agricultural Marketing (CSISAM) & Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC). Details are in **Table-2 & 3**. Performance of storage programme for the year 2020-21 is shown in **Table-4**.

COOPERATIVE COLD CHAIN

7.2 NCDC has shifted its focus towards bringing value addition to the produce of farmers by extending the marketable lifespan of perishable commodities. Cold Chain components assisted by NCDC broadly includes (i) Integrated pack house; (ii) Reefer transport vehicles; (iii) Cold

storage (Bulk-near farm gate); (iv) Cold storage (Hub-near market); and (v) Ripening units. NCDC loans are dovetailed with the grant-in-aid assistance available from different sources viz. (i) Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC); (ii) Agriculture Marketing Infrastructure (AMI), a sub-scheme of Central Sector Integrated Scheme for Agricultural Marketing (CSISAM); (iii) Schemes of Mission for Integrated Development of Horticulture (MIDH); (iv) Schemes of Ministry of Food Processing Industries (MoFPI); and (v) Schemes of Ministry of Fisheries, Animal Husbandry and Dairying.

7.2.1 As on 31.03.2021, 317 Cold Storage projects have been sanctioned with a capacity of 9.69 lakh MT, of which 306 projects with a total capacity of 9.35 lakh MT stands completed / installed. State wise details of cold storages and financial assistance disbursed as on 31.03.2021 is at **Table-5**.

7.2.2 As on 31.03.2021, 3 cold chain projects are under various stages of implementation in the states of Uttarakhand, Manipur and Bihar. An amount of Rs.9.22 crore has been disbursed to the beneficiary societies. State wise details of cold chain Infrastructure sanctioned and financial assistance disbursed as on 31.03.2021 is at **Table-6**.

Cumulatively, upto 31.3.2021, NCDC has disbursed Rs.220.45 crore for promotion and development of cooperative Cold Chain System (including cold storages) in the country.



Table - 1
STATE WISE CUMULATIVE DETAILS OF STORAGE CAPACITY SANCTIONED AND COMPLETED AS ON 31.03.2021
 (Capacity in MT) (Rs. in crore)

State/UT	No. of units Sanctioned			No. of units De-Sanctioned			No. of units Completed			Cumulative	
	Rural	Mktg.	Capacity	Rural	Mktg.	Capacity	Rural	Mktg.	Total	Capacity	Disbursements
(A) COOPERATIVELY LEAST DEVELOPED STATES											
Arunachal Pradesh	5	13	5750	0	6	2500	5	7	12	3250	0.310
Assam	1053	287	367510	283	22	67960	770	265	1035	299550	12.240
Bihar	2974	579	650550	519	83	92950	2455	496	2951	557600	51.390
Jharkhand	139	4	14292	0	0	0	139	4	143	14292	0.664
J&K	170	72	39600	37	27	16400	133	45	178	23200	0.430
Manipur	241	22	37880	83	4	11750	158	18	176	26130	0.850
Meghalaya	108	74	45750	18	15	10250	90	59	149	35500	1.510
Mizoram	126	11	15586	2	1	250	124	9	133	14286	5.022
Nagaland	154	14	18300	38	0	1900	116	14	130	16400	2.660
Tripura	249	24	31835	63	5	7650	186	19	205	24185	10.260
UTs	11	17	25450	11	12	14550	0	5	5	10900	0.700
Total (A)	5230	1117	1252503	1054	175	226160	4176	941	5117	1025293	86.036
(B) COOPERATIVELY UNDER DEVELOPED STATES											
Andhra Pradesh	4278	1018	818974	265	119	90670	4013	899	4912	728304	52.431
Chhattisgarh	81	132	464550	0	11	112672	80	121	201	351550	35.937
Himachal Pradesh	1739	222	215265	95	12	9450	1644	210	1854	205815	18.314
Madhya Pradesh	6628	1218	1776036	1181	101	277132	5497	1121	6618	1528495	121.629
Odisha	2286	679	548680	335	84	61900	1951	595	2546	486780	19.70
Rajasthan	5159	476	670662	360	80	93450	4793	396	5189	575820	50.940
Telangana	9	5	23490	0	0	0	5	0	5	6030	5.279
Uttar Pradesh	9554	899	2355930	259	95	248140	9301	797	10098	2107190	133.196
Uttarakhand	60	43	88800	0	1	0	60	42	102	88800	5.206
West Bengal	3688	612	631860	851	139	146500	2837	473	3310	485360	31.749
Total (B)	33482	5304	7594247	3346	642	1039914	30181	4654	34836	6564144	474.381
(C) COOPERATIVELY DEVELOPED STATES											
Delhi	0	1	1000	0	1	1000	0	0	0	0	0
Gujarat	1995	530	876393	128	54	58234	1868	456	2324	731410	94.299
Haryana	1592	511	1374734	135	18	49607	1490	457	1947	1315789	146.156
Karnataka	5942	1092	1344420	713	114	110781	5223	966	6189	1194921	89.379
Kerala	2422	170	397384	255	25	30169	2142	145	2287	362025	34.415
Maharashtra	4488	1790	2608222	626	260	285132	3864	1528	5392	2323090	103.787
Punjab	4647	875	2182301	760	45	194611	3887	830	4717	1987690	44.365
Tamil Nadu	4807	606	1068248	48	195	84520	4759	411	5170	983728	21.240
NAFED	0	13	55300	0	4	15100	0	9	9	40200	3.640
NCCF	0	1	10000	0	0	0	0	1	1	10000	1.410
Puducherry	0	1	4000	0	1	4000	0	0	0	0	0
Total (C)	25893	5590	9922002	2665	717	833154	23233	4803	28036	8948853	538.691
Grand Total: (A+B+C)	64605	12011	18768752	7065	1534	2099228	57590	10398	67988	16538290	1099.1080

TABLE- 2

ASSISTANCE SANCTIONED & DISBURSED FOR STORAGE PROGRAMMES IN 2020-21

(Rs. in crore)

S. No	State	No. of Sanctions in 2020-21	No. of units Sanctioned in 2020-21	Amount	
				Sanctioned in 2020-21	Disbursed in 2020-21
(A) LEAST DEVELOPED STATES					
1	Jharkhand	1	4	0.295	0.224
2	Mizoram	1	1	1.758	
	Sub Total (A)	2	5	2.053	0.224
(B) UNDER DEVELOPED STATES					
1	Chhattisgarh				0.073
2	Madhya Pradesh	2	5	1.351	1.316
3	Telangana	1	5	3.256	1.741
4	Uttar Pradesh	1	1	0.592	0.249
	Sub Total (B)	4	11	5.199	3.379
(C) DEVELOPED STATES					
1	Gujarat	1	1	0.151	0.114
2	Haryana				1.538
3	Karnataka	1	1	0.200	1.562
4	Kerala				0.472
	Sub Total (C)	2	2	0.351	3.686
	Grand Total (A+B+C)	8	18	7.603	7.289



TABLE-3
DETAILS OF STORAGE PROGRAMME SANCTIONED AND DISBURSED IN 2020-21

(Rs.in crore)

State	No. of units sanctioned		Capacity sanctioned (MT)		Block cost approved	Amount sanctioned		Amount Disbursed			
	Rural	Mktg. Total	Rural	Mktg. Total		Loan	Subsidy	Loan	Subsidy	Total	
1. CONSTRUCTION OF GODOWNS											
(A) AGRICULTURE MARKETING INFRASTRUCTURE (AMI)-SUB SCHEME OF CSISAM											
Gujarat	1	1	542	542	0.190	0.104	0.047	0.151	0.052	0.024	0.076
Jharkhand		4		392	0.447	0.224	0.071	0.295	0.224	0.000	0.224
Karnataka		1		167	0.300	0.185	0.015	0.200	1.320	0.242	1.562
Kerala									0.445	0.027	0.472
Chhattisgarh									0.063	0.011	0.073
Sub-Total (A)	1	5	542	1101	0.937	0.513	0.133	0.646	2.104	0.304	2.407
(B) CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION (CSISAC)											
Madhya Pradesh	0	5	0	2559	1.755	1.000	0.351	1.351	0.956	0.360	1.316
Uttar Pradesh	1	0	500	0	0.696	0.453	0.139	0.592	0.229	0.019	0.249
Telangana	0	5	0	11643	4.651	2.326	0.930	3.256	1.244	0.497	1.741
Mizoram	0	1	0	1050	1.850	1.295	0.463	1.758			0.000
Gujarat										0.038	0.038
Haryana (National Level Fedn.)								1.226	0.312	1.538	
Sub-Total (B)	1	11	500	15252	8.952	5.074	1.883	6.957	3.655	1.226	4.882
(C) CORPORATION SPONSORED SCHEME -NIL											
(D) CENTRAL SECTOR SCHEME ON ASSISTANCE FOR BOOSTING SEED PRODUCTION -NIL											
Total (A+B+C+D)	2	16	1042	15811	9.889	5.587	2.016	7.603	5.759	1.530	7.289
2. RENOVATION OF GODOWNS - NIL											
GRAND TOTAL (1+2) (Construction & Renovation)	2	16	1042	15811	9.889	5.587	2.016	7.603	5.759	1.530	7.289

Table - 4
STORAGE PROGRAMME - PERFORMANCE FOR THE YEAR 2020-21

S. No.	Scheme	Target	Achievement	Percentage
(A)	CONSTRUCTION OF GODOWNS			
1	Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC) & Agriculture Marketing Infrastructure Scheme (AMI)-Sub Scheme of Integrated Scheme for Agricultural Marketing (ISAM)			
	Sanction of godowns	No.	70	18
	Capacity of godowns	Cap. in MT	62470	16853
	Disbursement of funds	Rs. in crore	43.50	7.289
2	Corporation Sponsored Scheme & Assistance for Boosting Seed Production			
	Sanction of godowns	No.	5	-
	Capacity of godowns	Cap. in MT	2000	-
	Disbursement of funds	Rs. in crore	6.00	-
(B)	COMPLETION OF GODOWNS			
1	Central Sector Integrated Scheme on Agricultural Cooperation(CSISAC) & Agriculture Marketing Infrastructure Scheme (AMI)-Sub Scheme of Integrated Scheme for Agricultural Marketing (ISAM)			
	Completion of godowns	No.	40	25
	Capacity of godowns	Cap. in MT	84116	16724
2	Corporation Sponsored Scheme & Assistance for Boosting Seed Production			
	Completion of godowns	No.	10	-
	Capacity of godowns	Cap. in MT	4500	-
(C)	RENOVATION OF GODOWNS			
	Corporation Sponsored Scheme / AMI-Sub Scheme of CSISAM & CSISAC			
	Sanction	No.	8	-
	Capacity of godowns	Cap. in MT	620	-
	Disbursement of funds	Rs. in crore	0.50	-

Table-5
STATE-WISE DETAILS OF COLD STORAGE / COLD CHAIN AND FINANCIAL ASSISTANCE DISBURSED BY NCDC AS ON 31.03.2021
(Rs. in crore)

S. No.	State/UT	Sanctioned		Installed		Assistance Disbursed
		No.	Capacity (tonnes)	No.	Capacity (tonnes)	
1	Andhra Pradesh	2 (1)	6000 + 5000	1	1000	3.963
2	Assam	1	1000	1	1000	0.058
3	Bihar	20 (4)	59850 + 12000	20 (4)	59850 + 12000	36.192
4	Gujarat	4 (1)	5200 + 1800	4 (1)	5200 + 1800	4.103
5	Haryana	4	12000	4	12000	2.199
6	Himachal Pradesh	2	1080	2	1080	0.597
7	Jammu & Kashmir	3	3400	3	3400	0.135
8	Jharkhand	1	5000	-	0	1.000
9	Madhya Pradesh	24 (9)	90400 + 22250	24 (9)	90400 + 22250	25.586
10	Karnataka	5	7800	5	7800	2.708
11	Maharashtra	4	7000	3	4000	4.433
12	Nagaland	1	1000	1	1000	0.166
13	Odisha	21 (3)	36170 + 4000	21 (3)	36170 + 4000	7.143
14	Punjab	16 (1)	22300 + 2000	16 (1)	22300 + 2000	0.442
15	Rajasthan	3	6000	3	6000	0.268
16	Tamil Nadu	2	3750	2	3750	1.205
17	Tripura	1 (1)	2000 + 3000	1 (1)	2000 + 3000	2.376
18	Uttar Pradesh	95 (1)	282600 + 2000	95 (1)	282600 + 2000	30.049
19	West Bengal	68 (17)	271625 + 90200	62 (16)	265050 + 80800	88.507
20	Chandigarh	1	1000	1	1000	0.000
21	NAFED, New Delhi	1	2500	1	2500	0.075
22	NPC Study	-	-	-	0	0.022
	TOTAL	279 (38) = 317	827675 + 142250 = 969925	270 (36) = 306	808100 + 127850 = 935950	211.227

() No. of cold storages where capacity expansion undertaken, + Expanded capacity (in tonnes)

Table – 6
STATE-WISE DETAILS OF COLD CHAIN INFRASTRUCTURE AND FINANCIAL ASSISTANCE DISBURSED
BY NCDC AS ON 31.03.2021

S. No.	State	Sanctioned Units		Sanctioned Capacity						Assistance Disbursed						
		Bene ficiary Soc.	Total No. of units	Integrated Pack House			Pre-cooling units			Standalone infrastructure			Reefer Vehicles			
				No	Per unit capacity (MT/hr)	Total (MT/hr)	No	Per Unit capacity (MT)	Total (MT)	No	Per unit capacity (MT)	Total (MT)	No	Per unit capacity (MT)	Total (MT)	
1.	Bihar	1	14	2	5	10	3	6	18	1	2500	2500	5	15	75	9.000
							2	10	20	1	1000	1000				
									38			3500				
2.	Manipur	7	17	6	1	6	6	6	36	5	100	500	6	4	24	0.00#
										6	30	180				
												680				
3	Uttarakhand	401	556	400	2	800		Nil		2	5000	10000	150	4	600	0.218
										2	2000	4000	2	15	30	
												14000	152	19	630	
	Total	409	587	408	8	816			74			18180			729	9.218

Cooperation Department, Government of Manipur has refunded 1st installment of financial assistance of Rs.478.936 lakh.



Chapter-8

SERVICE AND INDUSTRIAL COOPERATIVES

SERVICE COOPERATIVES

8.1 NCDC assistance to “Service Cooperatives” was initiated with the funding of the following sectors:

- i) Water conservation works/services, irrigation, micro irrigation in rural areas;
- ii) Animal care/health, disease prevention;
- iii) Agricultural insurance and Agriculture credit; and
- iv) Rural Sanitation/Drainage/Sewage systems.

8.1.1 The list of notified services has since been expanded to include (a) Tourism (b) Hospitality (c) Transport (d) Generation & distribution of Power by New, Non-Conventional & Renewable sources of energy (e) Rural Housing, (f) Hospital (g) Health Care & (h) Education cooperatives were declared as notified service programmes. The services relating to labour cooperatives have also been added to the list of notified services.

8.1.2 NCDC has launched “**Ayushman Sahakar**” scheme to assist cooperatives for creating healthcare infrastructure and providing health related education and healthcare services covering Indian Systems of Medicine, Allopathy, Homeopathy etc. The scheme also provides funding for Yoga Wellness Centres, care services for the elderly including palliative care, telemedicine and remote assisted medical procedures, information and communication technology related to digital health, etc. As an incentive, NCDC provides 1% less than applicable rate of interest on term loan for the project activities of borrower cooperative societies where women members are in majority for the entire tenure of the loan,

in case of timely repayments.

8.1.3 Service cooperatives are assisted by NCDC for:

- i) Creation, modernization, expansion, repairs, renovation etc. of infrastructural facilities;
- ii) Margin Money assistance;
- iii) Working Capital assistance;
- iv) Expansion/modernization/renovation of existing service cooperative units; and
- v) Establishment/construction of agri. clinic/showroom/service complex.

8.1.4 During the year 2020-21, NCDC sanctioned financial assistance of Rs.3.35 crore towards expansion of hospital and for creation of infrastructure facilities and strengthening of share capital base to 12 Cooperative Banks/Credit Cooperatives and disbursed Rs.20.31 crore. Cumulatively as on 31.03.2021, NCDC has disbursed Rs.335.95 crore as detailed at **Table**.

Agricultural Credit Cooperatives:

8.1.5 Agriculture credit cooperatives covered by NCDC are:

- a) Primary Agriculture Credit cooperatives;
- b) Primary Cooperative Agriculture and Rural Development Banks;
- c) District Central Cooperative Banks;
- d) State Cooperative Banks; and
- e) State Cooperative Agriculture and Rural Development Banks;

8.1.6 Agriculture credit cooperatives are assisted for:

- i) Strengthening of share capital base/margin money assistance;

- ii) Short term loan for a period not exceeding two years to Agriculture Credit cooperatives for activities/ commodities/services under the purview of NCDC funding.
- iii) Working Capital loan for period not exceeding three years to Women Credit cooperatives for activities/ commodities/services under the purview of NCDC; and
- iv) Creation, modernization, expansion, repairs, renovation etc. of infrastructural facilities such as Branch/Office buildings, Banking counters, strong room, safe deposit vaults, vehicles, furniture & fixtures etc. of Agricultural Credit Cooperatives;

8.1.7 During the year 2020-21, NCDC sanctioned financial assistance of Rs.4404.76 crore as working capital loan to State Cooperative Bank (1), State Cooperative Land Development Bank (2), District Cooperative Banks (5), State level Federation (2), Cooperative Societies (19) and Service Cooperative Banks (3) in the states of Bihar, Kerala, Rajasthan, Karnataka, Andhra Pradesh, Maharashtra, Telangana and Madhya Pradesh. During 2020-21 financial assistance of Rs.2930.91 crore was disbursed. Cumulatively as on 31.03.2021, NCDC has disbursed financial assistance of Rs.36613.20 crore for Agricultural Credit Co-operatives. Details of assistance are placed at **Table**.

LABOUR COOPERATIVES

8.2 Since 2014-15, NCDC has been providing assistance to Labour cooperatives benefitting labour contract/construction, mining, forest and other labour operated cooperative societies including categories of workers like “village artisans, craftsman, rickshaw pullers, landless village labours etc.” Under the scheme assistance is provided for:

- i) Strengthening of share capital base/ margin money assistance;
- ii) Purchase of construction related machines and equipments, tools & tackles, loading/unloading /packing equipments relevant to labour cooperatives;
- iii) Establishment/construction of service complex/godown by labour cooperatives; and
- iv) Computerization, furniture and infrastructure for establishment of Data Bank by National level, State level and District Level Labour Cooperative Federations.

8.2.1 During the year 2020-21, NCDC sanctioned and disbursed Rs.45.00 crore to a labour cooperative through the State Government in Kerala. Cumulatively, as on 31.03.2021, NCDC has sanctioned Rs.199.02 crore and disbursed Rs.198.51 crore to Labour Cooperatives. Details of assistance are placed at **Table**.

INDUSTRIAL CO-OPERATIVES

8.3 NCDC provides assistance to Industrial cooperatives for production, processing, marketing, storage, import & export of industrial goods since 2003-04. Under the scheme assistance is provided for:

- i) Establishment of industrial work shed/units including plant and machinery for production/ fabrication/assembling/processing of industrial goods, handicrafts, rural crafts and other products;
- ii) Expansion/modernization/ renovation of existing industrial cooperative units;
- iii) Construction of marketing infrastructure including showrooms/ warehouses/transport vehicles etc;



- iv) Strengthening of share capital base/ margin money assistance and working capital to industrial cooperatives for business operations; and
- v) Establishment of ‘Cooperative Industrial Estates’ for small-scale industries.

8.3.1 Cumulatively as on 31.03.2021, NCDC has disbursed financial assistance of Rs.11.65 crore to Industrial Cooperatives as detailed at **Table**.

Yuva Sahakar – Cooperative Enterprise Support and Innovation Scheme

8.4 “Yuva Sahakar” scheme aims at encouraging newly formed cooperative societies with new and/ or innovative ideas. It is linked to a **Cooperative Start-up and Innovation Fund** created by NCDC. As an incentive, NCDC will provide 2% less than its applicable rate of interest on term loan for project activities in case of timely repayments. It is more liberal to cooperatives in the North Eastern Region, cooperatives

registered and operating in Aspirational Districts as identified by NITI Aayog, cooperatives with 100% women / SC / ST / PwD members. Project cost should not exceed Rs.3.00 crore in case of a cooperative society which is in operation for one year or more. Project cost should not exceed Rs.1.00 crore in case of a cooperative society which is in operation for more than three months but less than one year. However, once the cooperative society completes one year of its operation, it would become eligible for assistance as admissible to cooperative society which is in operation for one year or more excluding assistance already availed, if any.

8.4.1 During the FY 2020-21, NCDC sanctioned Rs.0.55 crore to a cooperative Society in Kerala. Cumulatively, as on 31.03.2021, NCDC has sanctioned Rs.57.85 crore to 4 projects and disbursed financial assistance of Rs.0.44 crore under Yuva Sahakar Scheme. The sanctioned projects are in various stages of implementation. Details of assistance are placed at **Table**.

Table

State-wise details of Industrial, Labour, Credit & Service Cooperatives assisted as on 31.03.2021

(Rs. in crore)

S. No	State/UT	No. of units sanctioned in 2020-21	Amount		Cumulative position as on 31.03.2021		
			Sanctioned (2020-21)	Disbursed (2020-21)	Units sanctioned	Units completed	Amount Disbursed
I)	SERVICE COOPERATIVES						
A)	Service Cooperatives						
1	Arunachal Pradesh				2	2	3.64
2	Delhi				1	1	
3	Haryana	2	1.20	0.92	14	12	136.68
4	Himachal Pradesh				1	1	0.38
5	Karnataka				1	1	2.52
6	Kerala	2	2.15	19.39	158	58	186.73
7	Telangana				1	1	3.22
8	Uttarakhand				1		
9	West Bengal				1		2.79
	Sub Total (A)	4	3.35	20.31	180	76	335.95
B)	Agricultural Credit Cooperatives						
1	A & N Islands				1	1	20.00
2	Andhra Pradesh	2	575.00	575.00	17	13	2317.53
3	Bihar	1	2000.00	1600.00	6	4	2400.00
4	Gujarat				11	9	470.88
5	Himachal Pradesh				1	1	300.00
6	Karnataka	27	33.06	28.81	100	91	349.14
7	Kerala	3	85.00	168.00	85	67	6340.88
8	Madhya Pradesh	5	950.00	199.90	48	33	5348.90
9	Maharashtra	4	61.70	27.20	19	17	108.23
10	Odisha				8	6	2905.00
11	Rajasthan	1	300.00	132.00	11	9	11287.00
12	Telangana	1	200.00	200.00	4	4	700.00
13	Tamil Nadu				11	11	2060.15
14	Uttar Pradesh				16	8	775.50
15	West Bengal				6	5	660.00
16	Punjab	1	200.00		4	2	570.00
	Sub Total (B)	45	4404.76	2930.91	348	281	36613.20
C)	Labour Cooperatives						
1	Delhi				1	1	0.10
2	Himachal Pradesh				1	1	0.23
3	Kerala	1	45.00	45.00	14	13	198.08
4	Telangana				1		0.10
	Sub Total (C)	1	45.00	45.00	17	15	198.51
	Total (A+B+C) (Service)	50	4453.11	2996.23	545	372	37147.66
II)	INDUSTRIAL COOPERATIVES						
1	Arunachal Pradesh				7	5	7.93
2	Haryana				1	1	0.04
3	Kerala				11	11	3.04
4	Meghalaya				1	1	0.16
5	Nagaland				2	1	0.49
	Total (Industrial)				22	19	11.65
III)	YUVA SAHAKAR						
1	Andhra Pradesh				1		0.17
2	Uttarakhand				1		0.00
3	West Bengal				1		0.00
4	Kerala	1	0.55	0.27	1		0.27
	Total (Yuva Sahakar)	1	0.55	0.27	4		0.44
	Grand Total (I+II+III)	51	4453.66	2996.49	571	391	37159.75



Chapter-9

COOPERATIVES FOR WEAKER SECTIONS

9.1 NCDC is promoting and financing programmes and a range of diverse projects for weaker section cooperatives including fishery, poultry, dairy, livestock, handloom, coir, jute, sericulture, Scheduled Caste, Scheduled Tribe, labour & women cooperatives.

FISHERIES

9.2 NCDC provides assistance to fishery cooperatives to take up activities relating to production, processing, storage, marketing, etc. and broadly covers the following activities:

- (i) Purchase of operational inputs such as fishing boats, nets, and engines
- (ii) Creation of infrastructure facilities for marketing, transport vehicles, ice plants, cold storages, retail outlets, processing units, etc.
- (iii) Development of inland fisheries, aqua culture, seed farms, hatcheries, etc.
- (iv) Preparation of feasibility reports.
- (v) Integrated Fisheries Projects (Marine, Inland and Brackish Water).

9.2.1 During 2020-21, under Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC), an assistance of Rs.197.32 crore (Rs.154.85 crore as loan and Rs.42.45 crore as subsidy) was sanctioned for 6 projects and an amount of Rs.119.17 crore (Rs.94.20 crore as loan and Rs.24.97 crore as subsidy) was disbursed.

Integrated Fisheries Development Projects

9.2.2 NCDC has assisted a total of 69 Integrated Fisheries Development Projects as on 31.03.2021 (42 in Marine and 27 in Inland Fisheries) sanctioned mainly in

Andhra Pradesh, Andaman and Nicobar Islands, Karnataka, Kerala, Tamil Nadu, Telangana, Uttarakhand, West Bengal etc., wherein all the activities from production to consumer (farm to fork) are integrated with forward and backward linkages. The main components are fish seed production, fish production, fishing inputs, harvesting and marketing infrastructure, transport vehicle, cold storage, cold chain, innovative projects, capacity development, project management, extension, computerization etc. Under these projects, emphasis is laid on development of complete value chain in fisheries sector. The total number of fishermen who are benefitted by all the integrated projects is estimated to be over 6 lakh.

Cumulatively as on 31.03.2021, NCDC has sanctioned an assistance of Rs.3056.99 crore and disbursed Rs.2202.70 crore under this head as detailed in **Table-1**.

Fisheries & Aquaculture Infrastructure Development Fund (FIDF) Scheme

9.2.3 The Government of India has constituted the FIDF Scheme for funding infrastructure projects in the fisheries sector with a corpus of Rs.7522.48 crore. NCDC, NABARD and all scheduled banks serve as Nodal Lending Agencies. The scheme envisages covering all activities relating to the sector and clearly defined in the scheme. NCDC will lend to the Eligible Entities (EEs) in the cooperative sector that fulfill the eligibility criteria as per the operational guidelines of the scheme, either through the State Governments/UTs or directly to the eligible cooperative societies, federations etc. in accordance with its financial terms and conditions at the specified rate of interest with ceiling on interest subvention specified under the scheme.

Mega project in Fisheries Sector in Uttarakhand

NCDC sanctioned Rs.148.04 crore to the Government of Uttarakhand for integrated development of fisheries sector in the Uttarakhand State covering various activities such as trout farming, trout hatchery, trout indoor hatchery, pangasius farming, major carp farming, beat development and promotion of angling, pollution free village pond, duck hatchery, integrated farming, fish retail outlets, market place, One Stop Aqua Shop & Information Services (OASIS) and market development through trout farming, Marketing & Management Mahasangh (Federation) and Zilla Sahakari Fisheries Development and Marketing Federation (Haridwar) to benefit 2441 members directly, in FY 2018-19. So far, Rs.36.64 crore has been disbursed for implementation of the project.

Integrated Fisheries Project in Telangana

NCDC sanctioned financial assistance of Rs.800 crore to Telangana State Fishermen Cooperative Societies Federation Ltd (TSFCOF) for overall development of fisheries sector in the state covering activities such as seed production and stocking, fish production through creation of marketing infrastructure, innovative projects and development of human resources, MIS and capacity building. The outlay of the project is Rs.1000.00 crore under the CSISAC scheme expected to benefit 3 lakh members of Primary Fishermen Cooperative Societies (PFCS) in all the 31 districts of Telangana under Direct Funding Scheme of NCDC in FY 2017-18. So far Rs.657.02 crore has been disbursed for implementation of the project, out of which Rs.73.91 crore has been disbursed during 2020-21.

Pradhan Mantri Matsya Sampada Yojana (PMMSY)

9.2.4 The PMMSY, announced in the Union Budget 2019-20 is designed to address critical gaps in fish production and productivity, quality, technology, post-harvest infrastructure and management, 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). PMMSY has been approved at a total estimated investment of Rs.20050 crore comprising of Central share of Rs.9407 crore, State share of Rs.4880 crore and Beneficiaries contribution of Rs.5763 crore. PMMSY will be implemented in all the States and Union Territories for a period of 5 years from FY 2020-21 to FY 2024-25.

9.2.5 As per the operational guidelines of the scheme, whenever beneficiaries desire to avail institutional finance for beneficiary oriented projects, NCDC can provide loan assistance and extend credit guarantee cover to the extent possible.

POULTRY

9.3 NCDC has been extending assistance to poultry cooperatives and the activities assisted in this sector are:

- (i) Establishment of Integrated Poultry Projects;
- (ii) Establishment of cluster of poultry units with rearing capacity of 5000 or more for each unit with provision for selling pullets to member farmers for backyard poultry farming;
- (iii) Purchase of incubators, hatchers and accessories for providing day old chicks to societies;
- (iv) Marketing of poultry products by



- involving producer members;
- (v) Dressing units with a minimum capacity of 300 birds per day;
- (vi) Arranging training for members of cooperative societies;
- (vii) Expansion of existing capacity; and
- (viii) Margin money/Working Capital assistance for increasing business turnover.

9.3.1 Cumulatively, NCDC has disbursed Rs.96.38 crore and sanctioned financial assistance of Rs.117.27 crore for 377 Units/projects of which 322 units have been completed by the end of 31.03.2021 while others are in various stages of completion. State wise details of financial assistance sanctioned and disbursed for Poultry Projects are given in **Table- 2**.

DAIRY & LIVESTOCK

Dairy

9.4 NCDC provides assistance to primary, district and state level Dairy cooperatives for the following activities:

- (i) Establishment / expansion / modernisation of milk collection centres including installation of automatic milk collection systems (AMCS);
- (ii) Purchase of Bulk Milk Coolers, DG Sets;
- (iii) Breed Improvement (Purchase of Animals)
- (iv) Purchase of transport vehicles (insulated tankers & refrigerated vans);
- (v) Purchase of Milk testing equipments and Establishment of Testing Laboratories;
- (vi) Establishment / expansion / modernisation of Milk Chilling Plants, units for processing/

packaging milk, milk powder plant & processing units for milk products for e.g. ghee; butter, ice-cream, flavoured milk, cheese, paneer and curd etc;

- (vii) Ultra High Temperature (UHT) Milk processing and packaging units;
- (viii) Establishment & expansion of Effluent Treatment Plants (ETP);
- (ix) Marketing of milk and milk products (milk parlours);
- (x) Setting up of cattle feed mixing/ manufacturing units;
- (xi) Establishment of Integrated Dairy Projects with provisions for technical inputs for farmer’s organizations, mobile veterinary care, artificial insemination and fodder development programme and
- (xii) Margin money, working capital assistance for increasing business turnover.

Dairy Processing and Infrastructure Development Fund (DIDF)

9.4.1 NCDC is a Nodal Loaning Entity (NLE) for borrowing resources from the Central Sector Scheme Dairy Processing and Infrastructure Development Fund (DIDF) set-up in NABARD for finance dairy processing projects submitted by the Eligible End Borrowers (EEB) in the cooperative sector. Cooperative Milk Unions, State Cooperative Dairy Federations and Multi-State Milk Cooperatives are the Institutions eligible for loans from NCDC under the scheme.

Livestock

9.4.2 NCDC provides financial assistance for following activities:

- (i) Integrated Livestock Projects/ Modernisation/ Expansion/ Renovation of existing units;

- (ii) Purchase of Livestock animals for breeding (breed improvement), rearing, meat, fleece, skin, wool and other by-products;
- (iii) Establishing of slaughter houses;
- (iv) Processing and Marketing Infrastructure;
- (v) Purchase of equipment and transport vehicles; and
- (vi) Margin Money/ Working Capital assistance for increasing business turnover.

9.4.3 During 2020-21, under the dairy programme, NCDC sanctioned Rs.23.07 crore for 136 units and disbursed Rs.42.67 crore. Further, NCDC sanctioned Rs.31.21 crore for 140 units and disbursed Rs.125.82 crore to State Governments/ Federations for livestock programme.

9.4.4 Cumulatively, as on 31.03.2021, NCDC sanctioned Rs.11207.30 crore and disbursed an amount of Rs.5887.73 crore to dairy and livestock cooperatives as given in **Table 3**.

HANDLOOM

9.5. The scheme for the development of handloom cooperatives include (a) Strengthening the share capital base/ margin money assistance to the apex, regional and primary handloom cooperatives (b) creation of pre and post loom processing facilities (c) construction and renovation of showrooms and godowns and (d) establishment of handloom worksheds.

9.5.1 During 2020-21, NCDC disbursed Rs.0.90 crore (Rs.0.675 crore as loan and Rs.0.225 crore as CSISAC subsidy). Since inception of the scheme, NCDC has sanctioned Rs.597.16 crore to 3600 units and disbursed an amount of Rs.469.65 crore with the completion of 3479 units as detailed in **Table-4**.

COIR

9.6 NCDC has been assisting coir cooperatives for a) strengthening of share capital base/margin money assistance, b) creation of processing facilities, c) construction of godowns & showrooms and d) purchase of transport vehicles by Apex/ Regional level coir cooperatives.

Integrated Coir Development Project in Kerala

9.6.1 Government of Kerala has availed financial assistance for the integrated development of 1000 coir cooperatives through COIRFED as implementing agency. Out of the sanctioned assistance of Rs.200 crore, the State Government has availed assistance of Rs.110.00 crore with the completion of projects by 300 coir cooperatives with the remaining under various stages of implementation. Since the inception of the scheme, NCDC has cumulatively sanctioned Rs.267.57 crore and disbursed Rs.177.57 crore with the completion of 721 units. State-wise sanction & disbursement position upto 31.03.2021 are given in **Table-5**.

JUTE

9.7 The scheme for development of jute cooperatives includes (a) establishment/ expansion/ modernization of Jute mill and (b) construction of godowns and showrooms. Since inception of scheme, cumulatively, NCDC sanctioned Rs.48.37 crore for 184 units/projects and disbursed Rs.39.61 crore with the completion of 183 units/projects. State-wise sanction and disbursement position upto 31.03.2021 is given in **Table-6**.

SCHEDULED CASTE (SC) COOPERATIVES

9.8 NCDC has formulated specific scheme for the economic upliftment of SC cooperatives. Societies having more than 40% scheduled caste members are considered as SC Cooperatives for the

purposes of NCDC assistance. During 2020-21, an amount of Rs.7.02 crore was disbursed. Cumulatively as on 31.03.2021, NCDC has sanctioned 9081 units and disbursed Rs.311.25 crore as given in **Table-7**.

SCHEDULED TRIBE (ST) COOPERATIVES

9.9 Cooperative structure in tribal areas primarily consists of 3621 Large Sized Agricultural Multi-Purpose Cooperative Societies (LAMPS) at the primary level, 12 Tribal Development Cooperative Corporation/Federations (TDCCF) and the Jharkhand State Cooperatives Lac Marketing Federation (JASCOLAMPF) at the state level and Tribal Cooperative Marketing Development Federation of India Ltd. (TRIFED) at the national level. NCDC has formulated a specific scheme for strengthening the share capital base of LAMPS and provides margin money/working capital to TDCCF for undertaking procurement and marketing of Minor Forest Produce (MFP) and surplus agricultural produce, distribution of fertilizers and other agricultural inputs, sale of consumer articles etc. During 2020-21, NCDC sanctioned Rs.38.36 crore for 143 units and disbursed Rs.68.64 crore to tribal cooperatives. Cumulatively as on 31.03.2021, NCDC has sanctioned 7974 units and disbursed Rs.5262.44 crore as detailed in **Table-7**.

LABOUR COOPERATIVES

9.10 NCDC is providing assistance to labour cooperatives involved in activities such as contract works, construction, mining forest and other labour activities like village artisans, craftsmen, rickshaw pullers, landless village labourers etc. The activities covered under the scheme are as under:

- (i) Strengthening of Share Capital base/Margin Money assistance;

- (ii) Purchase of construction related machines and equipment, tools and tackles, Loading/Unloading/Packing equipment as relevant to Labour Cooperatives;

- (iii) Establishment/Construction of Service Complex/Godown;

- (iv) Computerization, furniture and infrastructure for establishment of Data Bank by national level, state level and district level labour cooperative federations.

9.10.1 During the year 2020-21, NCDC sanctioned and disbursed financial assistance of Rs.45.00 crore to a labour cooperative through the Government of Kerala. Cumulatively, as on 31.03.2021, NCDC has sanctioned Rs.199.01 crore and disbursed Rs.198.50 crore to labour cooperatives.

WOMEN COOPERATIVES

9.11 NCDC has also provided assistance to women cooperative societies. During the year 2020-21, the Corporation has sanctioned Rs.833.18 crore to 8 units/projects and disbursed Rs.800.36 crore to women cooperatives under various programmes. Activity wise sanctions & disbursement during 2020-21 are given below:

Assistance to Women Cooperatives during 2020-21

(Rs. in crore)

Activity	No. of societies assisted	Assistance sanctioned	Assistance disbursed
Dairy & Live Stock	1	0.05	-
Service Coop.	6	833.04	796.850
ICDP	-	-	3.438
Foodgrains	1	0.09	0.070
Total	8	833.18	800.358

Table-1

DETAILS OF ASSISTANCE FOR FISHERIES COOPERATIVES AS ON 31.03.2021

(Rs. in crore)

S. No.	State /UT	Activity	Units Sanctioned in 2020-21	Amount		Cumulative Position as on 31.03.2021	
				Sanctioned in 2020-21	Disbursed in 2020-21	No. of Units	Amount Disbursed
A	Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC)						
1	A&N Islands	IFDP				1	
2	Assam	Pisciculture				39	0.185
3	Andhra Pradesh	IFDP				637	47.191
4	Bihar	Pisciculture				7	0.019
5	Himachal Pradesh	Pisciculture				15	0.210
6	Kerala	IFDP	2	71.755	37.851	6	133.855
7	Madhya Pradesh	Pisciculture				15	0.013
8	Manipur	Pisciculture	4	125.561		128	1.739
9	Mizoram	Pisciculture				4	0.188
10	Nagaland	Pisciculture				202	7.945
11	Odisha	Boats & Nets				538	2.793
12	Rajasthan	Boats & Nets				95	0.149
13	Uttar Pradesh	Pisciculture				4	0.006
14	Tripura	Pisciculture				60	0.367
15	West Bengal	IFDP			0.283	174	338.636
16	Telangana	IFDP			73.912	1	660.122
17	Uttarakhand	IFDP			6.040	1	36.647
	Sub Total (A)		6	197.316	118.086	1927	1230.065
B	Corporation Sponsored Scheme						
1	Goa	Ice Plant				3	1.521
2	Gujarat	FRP Boats				1103	36.175
3	Haryana	Pisciculture				1	0.008
4	Karnataka	IFDP				71	15.612
5	Kerala	IFDP				41	310.493
6	Maharashtra	Mechanised Boats etc.			1.091	3806	569.967
7	Tamil Nadu	IFDP				3625	35.582
8	Daman & Diu	Mechanised Boats				19	1.808
9	Puducherry	Boats & Nets				5	0.033
10	West Bengal	Ice Plant				1	
	Sub Total (B)				1.091	8675	971.119
C	Institutions						
1	FISHCOPFED					6	1.073
2	Others					3	0.367
	Sub Total (C)					9	1.440
	Grand Total(A+B+C)		6	197.316	119.177	10611	2202.704

**Table-2****ASSISTANCE SANCTIONED AND DISBURSED TO
POULTRY COOPERATIVES****(Rs. in crore)**

S.No	State/ UT	Cumulative position as on 31.03.2021	
		Units Sanctioned	Amount Disbursed
A. Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC)			
1	Andhra Pradesh	2	0.092
2	Arunachal Pradesh	1	1.425
3	Assam	1	0.075
4	Bihar	1	0.000
5	Himachal Pradesh	1	0.043
6	Jammu & Kashmir	87	21.182
7	Jharkhand	5	14.341
8	Meghalaya	1	0.000
9	Manipur	33	2.358
10	Mizoram	1	0.098
11	Nagaland	143	8.602
12	Uttar Pradesh	2	0.122
13	West Bengal	8	1.658
	Total (A)	286	49.996
B. Corporation Sponsored Scheme			
1	Gujarat	1	1.553
2	Haryana	1	0.054
3	Karnataka	7	0.478
4	Kerala	3	0.124
5	Maharashtra	78	44.172
6	Tamil Nadu	1	0.005
	Total (B)	91	46.386
	Grand Total (A+B)	377	96.382

Table-3
ASSISTANCE SANCTIONED AND DISBURSED TO DAIRY AND LIVESTOCK
COOPERATIVES IN 2020-21

(Rs. in crore)

S. No	State/ UT	Units sanctioned in 2020-21	Amount		Cumulative position as on 31.03.2021	
			Sanctioned in 2020-21	Disbursed in 2020-21	Units sanctioned	Amount Disbursed
A	DAIRY					
	Central Sector Integrated Scheme on Agricultural Cooperation					
1	Andhra Pradesh				6	14.752
2	Arunachal Pradesh				17	0.685
3	Assam				1	0.200
4	Bihar		0.960	6.124	38	314.493
5	Gujarat	1		6.595	901	297.953
6	Karnataka			0.340	120	44.820
7	Madhya Pradesh				1	0.000
8	Maharashtra	1	5.326	3.236	18	29.145
9	Meghalaya				2094	51.356
10	Nagaland				8	0.580
11	Punjab				1	32.000
12	Rajasthan			24.365	7	221.139
13	Telangana				1	0.722
14	Uttarakhand			0.517	5276	13.722
15	Uttar Pradesh				4	8.400
	Total	2	6.285	41.178	8493	1029.968
	Corporation Sponsored Scheme					
1	Gujarat*	133	15.583	0.307	4062	330.393
2	Karnataka				477	43.834
3	Maharashtra	1	1.200	1.190	31	35.522
4	Odisha				1	2.000
5	Punjab				7	6.205
6	Tamil Nadu				3	8.943
7	Uttar Pradesh				1	0.000
	Total	134	16.783	1.497	4582	426.897
	Total (Dairy)	136	23.068	42.675	13075	1456.865
B	LIVESTOCK					
	Central Sector Integrated Scheme on Agricultural Cooperation					
1	A&N Islands				544	
2	Andhra Pradesh			6.897	13857	79.054
3	Manipur	140	31.212		140	
4	Meghalaya			57.804	2	57.885
5	Mizoram				2	0201
6	Nagaland				18	1.097
7	Telangana			38.068	613919	4098.632
8	Uttarakhand			5.954	10019	48.218
9	West Bengal			17.100	100000	145.600
	Total	140	31.212	125.823	738501	4430.687
	Corporation Sponsored Scheme					
1	Kerala				1	0.180
	Total (Livestock)	140	31.212	125.823	738502	4430.867
	Grand Total	276	54.280	168.498	751577	5887.732

* 5 Projects were sanctioned under AMI scheme in Gujarat and 1 project received assistance of Rs.0.307 crore under AMI scheme.

Table - 4
ASSISTANCE SANCTIONED & DISBURSED TO HANDLOOM COOPERATIVES
(Rs. in crore)

S.No.	State/UT	Cumulative position as on 31.03.2021		
		Units sanctioned (No.)	Units completed (No.)	Amount disbursed
I	Central Sector Integrated Scheme on Agricultural Cooperation			
A	Cooperatively Under Developed States			
1	Andhra Pradesh	573	504	266.05
2	Himachal Pradesh	257*	254	11.98
3	Madhya Pradesh	33	33	0.56
4	Odisha	55*	55	23.82
5	Rajasthan	32	32	3.41
6	Telangana	50	1	66.04
7	Uttarakhand	9	9	0.51
8	Uttar Pradesh	19	19	0.99
9	West Bengal	257	257	4.36
	Total (A)	1285	1164	377.72
B	Cooperatively Least Developed States			
1	Assam	183	183	7.49
2	Arunachal Pradesh	3	3	0.39
3	Bihar	1	1	0.05
4	Manipur	739	739	4.72
5	Meghalaya	51	51	0.51
6	Mizoram	115	115	7.10
7	Nagaland	222	222	5.97
8	Tripura	1	1	0.30
	Total (B)	1315	1315	26.53
C	Cooperatively Developed States			
	Tamil Nadu	2	2	5.58
	Total (A+B+C)	2602	2481	409.83
II	Corporation Sponsored Scheme			
D	Cooperatively Developed States/ UTs / Others			
1	Delhi	2	2	0.26
2	Gujarat	1	1	0.10
3	Haryana	6	6	0.29
4	Karnataka	171	171	3.43
5	Kerala	226	226	20.43
6	Maharashtra	111	111	5.86
7	Punjab	34	34	3.86
8	Tamil Nadu	445	445	16.24
9	Others (Petrofils)	2	2	9.35
	Total (D)	998	998	59.82
	Grand Total	3600	3479	469.65

*projects desanctioned during 2018-19 (2 in HP and 2 in Odisha)

Note: Rs.0.90 crore disbursed in Mizoram in FY 2020-21

Table-5

ASSISTANCE SANCTIONED & DISBURSED TO COIR COOPERATIVES

(Rs. in crore)

S. No.	State	Cumulative position as on 31.03.2021		
		Units sanctioned (Number)	Units completed (Number)	Amount disbursed
A	CENTRAL SECTOR SCHEME			
1	Odisha	34	34	4.13
B	CORPORATION SPONSORED SCHEME			
1	Karnataka	27	27	10.65
2	Kerala	1333	633	158.78
3	Tamil Nadu	27	27	4.01
	TOTAL (B)	1387	687	173.44
	TOTAL (A+B)	1421	721	177.57

Table-6

ASSISTANCE SANCTIONED/DISBURSED TO JUTE COOPERATIVES

(Rs. in crore)

S. No.	State	Cumulative position as on 31.03.2021		
		Units sanctioned (Number)	Units completed (Number)	Amount disbursed
A	CENTRAL SECTOR SCHEME			
1	Assam	4	3	36.20
2	Bihar	27	27	0.58
3	Meghalaya	5	5	0.28
4	Odisha	13	13	0.14
5	Tripura	21	21	0.27
6	West Bengal	108	108	1.92
	Total (A)	178	177	39.39
B	CORPORATION SPONSORED SCHEME			
1	Andhra Pradesh	6	6	0.22
	Grand Total (A+B)	184	183	39.61

Table-7
ASSISTANCE SANCTIONED & DISBURSED TO SCHEDULED CASTE & SCHEDULED TRIBE COOPERATIVES

(Rs. in crore)

S. No	State/ UT	Units sanctioned in 2020-21	Amount		Cumulative position as on 31.03.2021	
			Sanctioned in 2020-21	Disbursed in 2020-21	Units sanctioned	Amount Disbursed
I	SCHEDULED CASTE COOPERATIVES					
A	Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC)*					
1	Fisheries				171	286.564
2	Poultry, Dairy & Livestock				8	1.658
3	Rural Consumer				4133	5.200
4	Storage				1	0.208
5	ICDP			7.018	4	9.803
6	Handloom				4	0.380
	Total (A)			7.018	4321	303.813
B	Corporation Sponsored Scheme					
1	Industrial Cooperative				4	0.160
2	Fruits & Vegetables				3	1.170
3	Rural Consumer				4743	6.064
4	LINAC				10	0.040
	Total (B)				4760	7.434
	Total (A+B) - SC Coops.			7.018	9081	311.247
II	SCHEDULED TRIBE COOPERATIVES					
A	Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC)					
1	Industrial Cooperative				8	8.560
2	Service Cooperative				1	0.350
3	Cold Chain				63	61.037
4	Processing (Plantation Crops)			1.440	13	50.130
5	Processing (Oil Seed)				3	1.090
6	Fisheries & Tribal Dev.				334	14.312
7	Poultry, Dairy & Livestock	140	31.210	57.804	3388	133.809
8	Fruits & Vegetables			0.040	8	3.210
9	Marketing & Inputs	1	0.150	0.150	586	83.740
10	Rural Consumer				465	4.141
11	ICDP	1	5.239	8.302	49	421.163
12	Storage	1	1.758		353	22.917
13	MIS				4	19.976
14	Handloom			0.900	16	4.841
	Total (A)	143	38.357	68.636	5291	829.276
B	Corporation Sponsored Scheme					
1	Cold Chain				1	1.548
2	Storage				199	35.441
3	Rural Consumer				1247	1.636
4	Marketing & Inputs				1158	4389.460
5	LINAC				9	0.027
6	Service Cooperative				3	3.440
7	Poultry, Dairy & Livestock				66	1.611
	Total (B)				2683	4433.163
	Total (A+B) - ST Coops.	143	38.357	68.636	7974	5262.439

* Erstwhile Restructured Central Sector Scheme.

Chapter - 10

CONSUMER COOPERATIVES

10.1 The role of consumer cooperatives in the national economy is significant for safeguarding the interest of consumers, not only against unethical trade practices by private traders but also to enable them to have access to consumer goods of fair quality at competitive and reasonable prices. These cooperatives render assured service by ensuring availability of consumer goods at the door step of consumers at reasonable price and also exerting a healthy influence on market price of essential commodities.

NCDC Assistance

10.2 NCDC provides financial assistance to primary cooperatives, District Wholesale Consumer Stores and State Consumer Federations for various consumer activities and for undertaking distribution of consumer goods in rural and urban areas. The assistance is available for (i) expansion/ renovation of existing infrastructure, construction of new infrastructure such as shopping centres / godowns/ kerosene bunks etc.; (ii) Margin money for raising

working capital; (iii) Purchase of furniture & fixtures and transport vehicles; (iv) Computerisation and (v) creation / expansion/ modernization of infrastructure related to consumer oriented processing / industrial activities.

10.3 Performance of NCDC under the ongoing schemes of consumer cooperatives is summarized hereunder:

- Under the Central Sector Integrated Scheme on Agricultural Cooperation, during 2020-21, NCDC sanctioned a total financial assistance of Rs.0.69 crore and disbursed Rs.0.81 crore (**Table-1**) and cumulatively disbursed Rs.93.27 crore as on 31.03.2021 (**Table-2**).
- Under Corporation Sponsored Scheme, during 2020-21, NCDC disbursed financial assistance of Rs.0.08 crore (**Table-1**) and cumulatively disbursed Rs.235.30 crore as on 31.03.2021 (**Table-3**).

Table-1

ASSISTANCE SANCTIONED & DISBURSED FOR CONSUMER ACTIVITIES DURING 2020-21

(Rs. in crore)

SN	State/UT	CSISAC				Corporation Sponsored Scheme		Total			
		Sanction		Disbursement		Disbursement		Sanction		Disbursement	
		No. of Unit	Amt	No. of Unit	Amt	No. of Unit	Amt	No. of Unit	Amt	No. of Unit	Amt
1	Himachal Pradesh	3	0.69	4	0.73			3	0.69	4	0.73
2	Kerala					1	0.08			1	0.08
3	Rajasthan			1	0.08					1	0.08
	Total	3	0.69	5	0.81	1	0.08	3	0.69	6	0.89

Table-2
**ASSISTANCE DISBURSED FOR CONSUMER ACTIVITIES UNDER
CSISAC AS ON 31.03.2021**
(Rs. in crore)

SN	State/UT	No. of programmes assisted			Total assistance provided
		Societies	Branches	Total	
1	A & N Islands	1		1	1.08
2	Andhra Pradesh	1097	46	1143	1.25
3	Assam	271		271	0.49
4	Bihar	2485		2485	1.41
5	Chhattisgarh	2		2	0.02
6	Goa	38		38	0.02
7	Gujarat	971	22	993	0.78
8	Haryana	1380		1380	0.54
9	Himachal Pradesh	1665		1665	23.30
10	Jammu & Kashmir	1		1	0.00
11	Karnataka	3139	2	3141	2.28
12	Kerala	1314	4	1318	0.93
13	Madhya Pradesh	5462	305	5767	7.12
14	Maharashtra	2717	5	2722	2.29
15	Manipur	59		59	0.06
16	Meghalaya	47		47	0.10
17	Mizoram	72		72	1.18
18	Nagaland	22		22	0.08
19	Odisha	2140	457	2597	3.46
20	Punjab	2149		2149	1.43
21	Rajasthan	3506	76	3582	10.93
22	Sikkim	56		56	0.58
23	Tamil Nadu	4497	7975	12472	10.23
24	Telangana	2		2	0.40
25	Tripura	195		195	0.24
26	Uttar Pradesh	9007	607	9614	12.10
27	Uttarakhand				0.09
28	West Bengal	2362	5	2367	10.89
	Total	44657	9504	54161	93.27

Table-3

**ASSISTANCE DISBURSED FOR CONSUMER ACTIVITIES UNDER
CORPORATION SPONSORED SCHEME AS ON 31.03.2021**

(Rs. in crore)

S. No.	State/UT	No. of programme assisted				Assistance provided		
		Student Stores	Societies	Societies Branches	Total	Student Stores	Societies and their branches	Total
1	A & N Islands						0.30	0.30
2	Andhra Pradesh	14	2311		2325	0.02	2.98	3.00
3	Assam	2	307		309		0.49	0.49
4	Bihar		2531		2531		1.55	1.55
5	Chandigarh						0.01	0.01
6	Chhattisgarh		3		3		0.10	0.10
7	Delhi		17		17		12.25	12.25
8	Goa		13	25	38		0.05	0.05
9	Gujarat	6	1395	24	1425	0.01	22.50	22.51
10	Haryana		1039		1039		1.92	1.92
11	Himachal Pradesh		1541		1541		1.82	1.82
12	Jammu & Kashmir	1	471		472		0.34	0.34
13	Karnataka	83	3215		3298	0.19	8.26	8.45
14	Kerala	971	1436		2407	1.51	130.58	132.09
15	Madhya Pradesh	7	5844	201	6052	0.01	10.93	10.94
16	Maharashtra	78	3751	12	3841	0.12	3.10	3.22
17	Manipur		140		140		0.13	0.13
18	Meghalaya		45		45		0.09	0.09
19	Mizoram		62		62		0.23	0.23
20	Nagaland		29		29		0.15	0.15
21	Odisha	18	2520	362	2900	0.02	4.43	4.45
22	Puducherry						0.01	0.01
23	Punjab		2666		2666		4.20	4.20
24	Rajasthan	14	3956		3970	0.03	3.94	3.97
25	Sikkim		55		55		0.14	0.14
26	Tamil Nadu	127	4527	1948	6602	0.19	7.95	8.14
27	Tripura		420	16	436		0.56	0.56
28	Uttar Pradesh	4	9080	223	9307		10.12	10.13
29	Uttarakhand		14		14		0.47	0.47
30	West Bengal	39	3263	5	3307	0.04	3.55	3.59
	Total	1364	50651	2816	54831	2.14	233.15	235.30

Chapter-11

INTEGRATED COOPERATIVE DEVELOPMENT PROJECTS

11.1 The Integrated Cooperative Development Project (ICDP) is an integrated area-based approach taking into account the local needs and resources. The scheme aims at development of cooperatives in agriculture and allied sectors, transforming cooperatives as multi-purpose entities and promoting horizontal and vertical functional linkages so as to enable the cooperatives to cater to the overall needs of the rural community.

11.2 Under ICD Projects, emphasis is on infrastructure development by village level cooperatives such as establishment of modern office & banking facilities, setting up of consumer shop, construction of scientific storage, business development of assisted cooperatives, manpower development etc.

Sanctions:

11.3 During 2020-21, NCDC sanctioned 12 new projects viz, Haryana (6 districts- Gurugram (including Mewat) [Phase-2], Kaithal [Phase-2], Karnal [Phase-2], Kurukshetra [Phase-2], Panipat [Phase-2] and Sonapat [Phase-2]), Himachal Pradesh (1 district- Una [Phase-2]), Mizoram (1 district- Mamit) and Uttar Pradesh (4 districts- Agra, Hapur, Sitapur and Unnao) with a total project cost of Rs.245.79 crore involving NCDC's share of assistance of Rs.235.35 crore comprising Rs.205.82 crore as loan and Rs.29.53 crore as subsidy. The subsidy of Rs.29.53 crore comprised Rs.12.88 crore for project implementation of sanctioned projects and Rs.13.15 crore for beneficiary cooperative societies under the Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC) and Rs.3.50 crore as Agricultural Marketing Infrastructure (AMI)-subsidy under Central Sector Integrated Scheme for Agricultural

Marketing (CSISAM) scheme. In addition, subsidy under CSISAC of Rs.0.10 crore was sanctioned for preparation of Detailed Project Report (DPR) and Rs.0.27 crore for imparting training to PIT personnel of ICDP at NCDC's Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC), Gurugram.

11.3.1 Cumulatively, as on 31.03.2021, NCDC has sanctioned 395 projects at a total cost of Rs.6861.05 crore involving NCDC's share of Rs.6514.39 crore comprising Rs.5344.90 crore as loan and Rs.1169.49 crore as subsidy. In addition to above, subsidy assistance of Rs.5.02 crore for training and Rs.0.64 crore for impact evaluation studies was also sanctioned up to 2020-21. Details of ICD projects sanctioned up to 31.3.2021 are given in **Table-I.**

Disbursements:

11.4 During 2020-21, NCDC disbursed Rs.152.34 crore in 14 States comprising of Rs.101.14 crore as loan and Rs.51.20 crore as subsidy. The subsidy comprised of Rs.16.00 crore for project implementation, Rs.35.00 crore for beneficiary cooperative societies under CSISAC and Rs.0.20 crore for AMI (erstwhile GBY) subsidy under CSISAM scheme. In addition to above, subsidy of Rs.0.27 crore was utilized for imparting training to cooperative personnel at LINAC, Gurugram.

11.4.1 Cumulatively, as on 31.03.2021, NCDC disbursed Rs.4496.68 crore comprising Rs.3820.66 crore as loan and Rs.676.02 crore as subsidy. In addition to above, cumulatively subsidy assistance of Rs.5.02 crore was utilized for imparting training to cooperative personnel at LINAC, Gurugram.

11.5 Out of 395 projects sanctioned for implementation, 256 projects have been completed, 18 projects have been de-sanctioned/midway closed and remaining 121 projects are under implementation. Out of total of 395 projects, 307 have been sanctioned in cooperatively under/least developed States including North-Eastern Region.

11.6 State wise assistance sanctioned and disbursed during the year under report as well as position of cumulative disbursements are indicated in **Table-2**. Contributing towards women empowerment, Rs.3.44 crore was disbursed for women societies during 2020-21 through various ICD Projects.

Table-1

**INTEGRATED COOPERATIVE DEVELOPMENT PROJECTS
SANCTIONED UPTO 2020-21**

S.No.	Name of District	Year of sanction
	Arunachal Pradesh	
1	Whole state	2000-01
2	Arunachal-Part-2	2013-14
	Assam	
3	Nagaon	1988-89
4	Cachar	1999-00
5	Hailakandi	1999-00
	Andhra Pradesh	
6	East Godavari	1989-90
7	Chittoor	1991-92
8	Krishna	1993-94
9	Kurnool	1995-96
10	Guntur	1999-00
11	Nellore	2003-04
12	Visakhapatnam	2003-04
13	West Godavari	2005-06
14	Anantpur	2005-06
15	Srikakulam	2005-06
16	Kadapa	2005-06
17	Vizianagaram	2005-06
18	Prakasam	2008-09
19	Kurnool (Phase-2)	2017-18
20	East Godavari (Phase-2)	2017-18
21	Chittoor (Phase-2)	2018-19
	Andaman & Nicobar	
22	South, North & Middle	2018-19
	Telangana	
23	Nalgonda	1995-96
24	Nizamabad	1989-90
25	Nizamabad	2000-01
26	Medak	2003-04
27	Warangal	2003-04
28	Adilabad	2005-06

S.No.	Name of District	Year of sanction
29	Rangareddy	2005-06
30	Karimnagar	2005-06
31	Mahabubnagar	2005-06
32	Khammam	2008-09
	Bihar	
33	Bhojpur	1987-88
34	Rohtas	1987-88
35	Gopalganj	1999-00
36	Madhubani	1999-00
37	Sitamarhi	2001-02
38	Gaya	2001-02
39	Bhojpur (Ara)	2002-03
40	Saran (Chapra)	2002-03
41	Siwan	2002-03
42	Kaimur	2008-09
43	Khagaria	2009-10
44	Sheohar	2009-10
45	Vaishali	2010-11
46	Nalanda	2010-11
47	Araria	2011-12
48	Jehanabad	2011-12
49	East Champaran (Motihari)	2011-12
50	Darbhanga	2014-15
51	Aurangabad	2014-15
52	Purnia	2014-15
53	Begusarai	2014-15
54	West Champaran	2014-15
	Chhattisgarh	
55	Durg	1987-88
56	Bastar	1994-95
57	Raipur	1995-96
58	Jashpur	2001-02
59	Raigarh	2001-02



S.No.	Name of District	Year of sanction
60	Ambikapur (Surguja)	2002-03
61	Rajnandgaon	2002-03
	Gujarat	
62	Panchmahal	1991-92
63	Surendernagar	1991-92
	Haryana	
64	Bhiwani	1991-92
65	Ambala	1994-95
66	Gurgaon	1994-95
67	Sirsa	1994-95
68	Hissar	1995-96
69	Sonipat	2001-02
70	Panipat	2001-02
71	Karnal	2001-02
72	Kurukshetra	2001-02
73	Kaithal	2001-02
74	Rewari	2001-02
75	Yamuna nagar	2004-05
76	Faridabad	2004-05
77	Jind	2005-06
78	Mahendergarh	2006-07
79	Jhajjar	2007-08
80	Rohtak	2007-08
81	Bhiwani (Phase-2)	2010-11
82	Ambala (Phase-2)	2012-13
83	Hissar (Phase-2)	2012-13
84	Sirsa (Phase-2)	2012-13
85	Panchkula	2012-13
86	Fatehabad (Phase-2)	2013-14
87	Rewari (Phase-2)	2017-18
88	Gurugram incl Mewat (P-2)	2020-21
89	Kaithal (Phase-2)	2020-21
90	Karnal (Phase-2)	2020-21
91	Kurukshetra (Phase-2)	2020-21
92	Panipat (Phase-2)	2020-21
93	sonapat (Phase-2)	2020-21
	Himachal Pradesh	
94	Bilaspur	1986-87
95	Sirmour	1987-88
96	Hamirpur	1988-89
97	Kangra	1990-91
98	Shimla	1991-92
99	Chamba	1996-97
100	Kullu	1996-97
101	Solan	1998-99
102	Una	2000-01
103	Mandi	2002-03

S.No.	Name of District	Year of sanction
104	Kinnaur	2005-06
105	Lahaulspiti	2005-06
106	Sirmour (Phase-2)	2010-11
107	Bilaspur (Phase-2)	2010-11
108	Hamirpur (Phase-2)	2010-11
109	Kullu(Phase-2)	2013-14
110	Kangra (Phase-2)	2013-14
111	Shimla (Phase-2)	2013-14
112	Solan (Phase-2)	2017-18
113	Mandi (Phase-2)	2018-19
114	Una (Phase-2)	2020-21
	Jammu & Kashmir	
115	Kathua	2003-04
116	Anantnag	2003-04
117	Doda	2014-15
118	Baramulla	2014-15
	Jharkhand	
119	Singhbhum	1997-98
120	Ranchi	1997-98
121	Deoghar	2002-03
122	Dumka	2002-03
123	Hazaribagh	2002-03
124	Garhwa	2006-07
125	Latehar	2006-07
126	Giridih	2006-07
127	Lohardaga	2007-08
128	Godda	2007-08
129	Dhanbad	2007-08
130	East Singhbhum	2007-08
131	Sahibganj	2008-09
132	Chatra	2008-09
133	Palamu	2008-09
134	Koderma	2008-09
135	Pakur	2008-09
136	Jamtara	2008-09
137	Bokaro	2013-14
138	Simdega	2013-14
139	Gumla	2013-14
	Karnataka	
140	Bangalore	1987-88
141	Chickmagalure	1988-89
142	Chitradurga	1997-98
143	Gulbarga	2005-06
144	Bellary	2011-12
145	Bijapur	2011-12
	Kerala	
146	Wynad	1987-88

S.No.	Name of District	Year of sanction
147	Palghat	1988-89
148	Kottayam	1988-89
149	Idukki	1993-94
150	Pathanamthitta	1993-94
151	Thrissur	1995-96
152	Malappuram	1998-99
153	Kasargodu	1998-99
154	Kannur	1998-99
155	Ernakulam	2001-02
156	Kozhikode	2001-02
157	Kollam	2001-02
158	Alapuzha	2001-02
159	Thiruvananthapuram	2003-04
160	Wynad (Phase-2)	2008-09
161	Idukki (Phase-2)	2013-14
162	Palakkad (Phase-2)	2014-15
163	Thrissur (Phase-2)	2015-16
	Madhya Pradesh	
164	Narsinghpur	1994-95
165	Raisen	1994-95
166	Khargone	1995-96
167	Guna	1997-98
168	Sidhi	1997-98
169	Chhindwara	1998-99
170	Jabalpur	1999-00
171	Bhind	2000-01
172	Ratlam	2000-01
173	Rajgarh	2001-02
174	Jhabua	2006-07
175	Sehore	2006-07
176	Ujjain	2006-07
177	Sagar	2006-07
178	Vidisha	2006-07
179	Mandsaur	2006-07
180	Betul	2007-08
181	Neemuch	2007-08
182	Indore	2007-08
183	Shahdol	2007-08
184	Anuppur	2007-08
185	Umaria	2007-08
186	Tikamgarh	2007-08
187	Khandwa	2007-08
188	Burhanpur	2007-08
189	Rewa	2011-12
190	Balaghat	2011-12
191	Shajapur	2011-12
192	Dhar	2012-13

S.No.	Name of District	Year of sanction
193	Hoshangabad	2012-13
194	Shivpuri	2012-13
195	Seoni	2012-13
196	Dewas	2012-13
197	Bhopal	2012-13
198	Harda	2012-13
199	Chhatarpur	2013-14
200	Gwalior	2013-14
201	Mandla	2015-16
202	Morena	2015-16
203	Panna	2015-16
204	Satna	2015-16
205	Sheopur	2015-16
	Manipur	
206	Bishanpur	1986-87
207	Thoubal	1988-89
208	Churachandpur	1990-91
209	Ukhrul	2000-01
210	Imphal West	2000-01
211	Imphal East	2000-01
	Meghalaya	
212	E.khasi hills	1986-87
213	Jaintia	1999-00
214	West Garo hills	1999-00
215	West khasi hills	2001-02
216	East Garo hills	2001-02
217	Ri-Bhoi	2004-05
218	South Garo hills	2004-05
	Mizoram	
219	Aizawl	1993-94
220	Chhimituipui	1993-94
221	Lunglei	1997-98
222	Kolasib (Phase-2)	2014-15
223	Lunglei (Phase-2)	2014-15
224	Aizawl (Phase-2)	2014-15
225	Serchhip (Phase-2)	2014-15
226	Champhai (Phase-2)	2014-15
227	Mamit	2020-21
	Nagaland	
228	Kohima	1987-88
229	Mokokchung	1990-91
230	Wokha	1995-96
231	Tuensang	2000-01
232	Phek	2000-01
233	Zunheboto	2008-09
234	Mon	2008-09
235	Dimapur	2008-09



S.No.	Name of District	Year of sanction
236	Peren	2017-18
237	Kiphire	2017-18
238	Longleng	2017-18
239	Tuensang (Phase-2)	2017-18
240	Kohima (Phase-2)	2017-18
	Odisha	
241	Koraput & Malkangiri	2001-02
242	Angul	2010-11
243	Dhenkanal	2010-11
	Punjab	
244	Ferozepur	1994-95
245	Hoshiarpur	1994-95
246	Ropar	1998-99
247	Patiala	1999-00
	Rajasthan	
248	Banswara	1993-94
249	Jalore	1993-94
250	Sikar	1993-94
251	Alwar	1998-99
252	Sawai madhopur	1998-99
253	Tonk	1998-99
254	Jhalawar	1998-99
255	Jodhpur	2002-03
256	Dausa	2006-07
257	Baran	2006-07
258	Hanumangarh	2006-07
259	Ajmer	2006-07
260	Jaisalmer	2006-07
261	Bundi	2006-07
262	Jhunjhunu	2006-07
263	Bhilwara	2006-07
264	Bikaner	2008-09
265	Badmer	2008-09
266	Dungarpur	2008-09
267	Bharatpur	2008-09
268	Kota	2008-09
269	Sirohi	2011-12
270	Pratapgarh	2011-12
271	Churu	2011-12
272	Pali	2011-12
273	Rajsamand	2011-12
274	Chittorgarh	2011-12
275	Udaipur	2011-12
276	Dholpur	2011-12
277	Nagaur	2011-12
278	Shriganganagar	2011-12
279	Jaipur	2011-12

S.No.	Name of District	Year of sanction
280	Sikar (Phase-2)	2015-16
281	Banswara (Phase-2)	2015-16
282	Jalore (Phase-2)	2015-16
	Sikkim	
283	East Sikkim	1992-93
284	South Sikkim	1992-93
	Tamil Nadu	
285	Kamarajar	1988-89
286	South arcot	1990-91
287	Coimbatore	1993-94
288	Dharampuri	1994-95
289	Thiruvannamalai	1995-96
290	Kanchipuram	1998-99
291	Ramnathapuram	1998-99
292	Tiruvarur	2000-01
293	Thiruchirapalli	2001-02
294	Perambalur	2001-02
295	Thanjavur	2001-02
296	Theni	2004-05
297	Thoothukudi	2004-05
298	Pududkottai	2006-07
299	Salem	2006-07
300	Erode	2006-07
301	Madurai	2006-07
302	Sivagangai	2009-10
303	Dindigul	2009-10
304	Tirunelveli	2009-10
305	Vellore	2010-11
306	Karur	2010-11
307	Nagapattinam	2010-11
308	Nilgiris	2012-13
309	Namakkal	2014-15
310	Thiruvallur	2014-15
311	Kanyakumari	2014-15
312	Chennai	2016-17
	Tripura	
313	West Tripura	1988-89
314	South Tripura	2008-09
315	North Tripura	2015-16
316	Unakoti	2015-16
317	Dhalai	2015-16
	Uttar Pradesh	
318	Jaunpur	1991-92
319	Varanasi	1991-92
320	Mathura	1997-98
321	Raibareli	1997-98
322	Gorakhpur	1997-98

S.No.	Name of District	Year of sanction
323	Rampur	1999-00
324	Muzafarnagar	1999-00
325	Baghpat	1999-00
326	Bulandshahar	1999-00
327	Mirzapur	2003-04
328	Deoria	2003-04
329	Bijnore	2004-05
330	Lakhimpur khiri	2004-05
331	Barabanki	2004-05
332	Badayun	2005-06
333	Sonebhadra	2005-06
334	Ferozabad	2005-06
335	Farrukhabad	2005-06
336	Kannoj	2005-06
337	Chittrakoot	2006-07
338	Aligarh	2008-09
339	Partapgarh	2008-09
340	Ghazipur	2008-09
341	Faizabad	2010-11
342	Mainpuri	2010-11
343	Mau	2010-11
344	Banda	2013-14
345	Moradabad	2013-14
346	Saharanpur	2013-14
347	Etah	2013-14
348	Bareilly	2013-14
349	Balia	2013-14
350	Kasganj	2013-14
351	Etawah	2013-14
352	Ambedkar Nagar	2015-16
353	Kaushambi	2015-16
354	Allahabad	2015-16
355	Jalaun	2015-16
356	Hamirpur	2015-16
357	Mahoba	2015-16
358	Meerut	2016-17
359	Shahjahanpur	2016-17
360	Pilibhit	2016-17

S.No.	Name of District	Year of sanction
361	Hathras	2016-17
362	Jhansi	2016-17
363	Amroha	2016-17
364	Sonbhadra (Phase-2)	2018-19
365	Agra	2020-21
366	Hapur	2020-21
367	Sitapur	2020-21
368	Unnao	2020-21
	Uttarakhand	
369	Haridwar	1999-00
370	Chamoli	2001-02
371	Pithoragarh	2002-03
372	Dehradun	2003-04
373	Almora	2003-04
374	Tihri	2003-04
375	Paurigarhwal	2006-07
376	Nainital	2006-07
377	Udhamsinghnagar	2009-10
378	Rudra prayag	2012-13
379	Bageshwar	2012-13
380	Champawat	2012-13
381	Uttarkashi	2012-13
	West Bengal	
382	Nadia	1984-85
383	Hooghly	1992-93
384	Birbhum	1999-00
385	Cooch Behar	1999-00
386	Hooghly	2000-01
387	Purulia	2002-03
388	North 24 Parganas	2002-03
389	Malda	2002-03
390	South 24 Parganas	2003-04
391	Uttar Dinajpur	2009-10
392	Paschim Medinipur	2009-10
393	Burdwan	2009-10
394	Bankura	2011-12
395	Howrah	2011-12

Table-2
STATE-WISE DETAILS OF SANCTIONS & DISBURSEMENTS UNDER ICDP
(Rs. in crore)

S. No.	STATE	Disbursements During 2020-21			Cumulative position as on 31.03.2021			
		Loan	Subsidy	Total	Units sanctioned	Loan	Subsidy	Total
1	Andhra Pradesh		22.02	22.02	16	254.50	47.48	301.98
2	Andaman & Nicobar				1	7.13	0.00	7.13
3	Arunachal Pradesh				2	45.21	17.10	62.31
4	Assam				3	7.42	1.77	9.19
5	Bihar	11.28	3.19	14.47	22	341.61	64.69	406.30
6	Chhattisgarh				7	22.08	2.85	24.93
7	Gujarat				2	8.29	0.53	8.82
8	Himachal Pradesh	29.33		29.33	21	234.95	60.88	295.83
9	Haryana		0.09	0.09	30	226.41	19.00	245.41
10	Jammu & Kashmir				4	7.88	2.38	10.26
11	Jharkhand		0.70	0.70	21	113.55	24.11	137.66
12	Karnataka				6	23.28	2.86	26.14
13	Kerala	20.93	1.38	22.31	18	231.76	14.59	246.35
14	Madhya Pradesh	1.21	5.94	7.15	42	472.74	107.16	579.90
15	Manipur				6	11.34	3.52	14.86
16	Meghalaya				7	19.52	6.53	26.05
17	Mizoram	0.88	0.38	1.26	9	40.46	15.11	55.57
18	Nagaland	4.28	1.76	6.04	13	84.22	29.38	113.60
19	Odisha				3	25.56	5.95	31.51
20	Punjab				4	14.74	2.44	17.18
21	Rajasthan		1.36	1.36	35	481.31	104.48	585.79
22	Sikkim				2	0.97	0.44	1.41
23	Tamil Nadu	16.77	3.99	20.76	28	644.62	48.70	693.32
24	Telangana				10	72.89	13.73	86.62
25	Tripura	1.20	2.01	3.21	5	18.33	6.84	25.17
26	Uttar Pradesh	15.26	7.30	22.56	51	294.98	47.11	342.09
27	Uttarakhand		1.08	1.08	13	68.81	20.01	88.82
28	West Bengal				14	46.10	6.39	52.49
	TOTAL	101.14	51.20	152.34	395	3820.66	676.02	4496.68

Note:

- Rs.0.10 crore has been sanctioned for DPR Preparation (Rs.0.04 crore in Puducherry, Rs.0.04 crore in Rajasthan and Rs.0.02 crore in Uttar Pradesh)
- Rs.0.27 crore has been sanctioned and disbursed to LINAC for imparting training to cooperative personnel at LINAC, Gurugram.

Chapter-12

ROLE OF NCDC IN FORMATION AND PROMOTION OF FPO

12.1 NCDC is an implementing Agency (IA) under the Central Sector Scheme, “Formation and Promotion of 10,000 Farmer Producer Organisations” initiated in July 2020. The aim is to catalyse transformation of agriculture sector, where small and marginal holdings less than 2 hectares constitute over 80% of farmers population and distressingly have ownership of a minor share of land. This segment is also characterized by more than one-fifth of rural households, with self-employment in agriculture as their principal occupation. Under the scheme, NCDC is an Implementing Agency for FPOs which are formed and promoted only as cooperatives. The aims and objectives of the scheme are as follows:-

- To provide a holistic and broad based supportive eco system to FPOs, to facilitate vibrant and sustainable income oriented farming and ensuring for overall socio economic development.
 - To enhance productivity through efficient cost management and resource utilisation and realize higher return through better liquidity and market linkages for their produce.
 - To provide handholding and support to new FPO for upto 5 years from the creation in all aspects of management, input, production, processing and value addition, market linkages, credit linkages and use of technology etc.
- To provide effective capacity building of FPOs to develop agri entrepreneurship skills, to become economically viable and self-sustaining beyond the period of support from the Government.

The Role of NCDC in promoting FPO

12.2 NCDC as a development financing institution for cooperatives plays the role of an Implementing Agency under the Scheme. NCDC, will form and promote FPO, which would be registered under the State Cooperative Societies Acts, including 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 FPOs through its Cluster Based Business Organisations (CBBOs), which will function at the allotted block level and be responsible for the formation and promotion of FPO. The Handbook of the scheme is available on NCDC website and details of the scheme given briefly in **Annex-V**.

Target for the year 2020-21

12.3 For the year 2020-21, NCDC has been allocated a target for formation and promotion of 500 FPO. In addition, 29 organic FPOs have also been allocated to NCDC from Integrated Nutrient Management (INM) division of DAC&FW. NCDC has engaged CBBOs through 83 sanctions and 58 ICAR-ATARI-KVK/ Institutes as CBBOs.

CHAPTER - 13

Computerization of Cooperatives

13.1 NCDC has been playing a pivotal role in empowering Cooperatives through information technology. Under its computerization programme, NCDC is providing financial assistance to cooperatives from primary level to national level for strengthening the IT services, for modern IT and related infrastructure such as Data Centre, Data Recovery Centre, enterprise level network, laptop, desktop, Information and communication technology infrastructure, network security, cyber security, IT audit, storage solution, CBS, ATMs, POS machines, e-lobby with kiosk, training and capacity building of personnel etc.

13.2 During the FY 2020-21, the Corporation disbursed Rs.30.87 crore for this programme. Cumulatively, the Corporation has sanctioned Rs.1558.36 crore to 410 Societies/Banks and disbursed Rs.576.21 crore. Projects by 371 societies/banks have been completed as detailed at **Table**.

Cooperative Institutions Cyber-security Advisory Forum (CICAF)

13.3 In May 2019, NCDC initiated and formed a Cooperative Institutions Cyber-Security Advisory Forum (CICAF) in the light of the mandate given under the NCDC Act to promote and develop cooperative institutions. The objective of the forum is to make cooperative banks and other cooperative institutions aware of issues and developments related to cyber security and avoid any cyber related fraud or crimes.

13.3.1 The working of the forum is steered by two committees namely, (i) Operational Committee and (ii) Enabler Committee. The Operational Committee consists of IT professionals and Managing Directors of

banks which will look into operational aspects of problems faced by banks and the Enablers Committee will look into the issues to be taken up with the Government of India and others. The above committees are co-chaired by Dr. Gulshan Rai, Managing Director, NCDC, Managing Director, NAFSCOB and President, NAFCUB.

13.3.2 Four working groups have been set up to (i) draft and circulate a model cyber security policy among the cooperatives, which they could consider and adopt, (ii) draft a model document on cyber security insurance provisions for banks to negotiate with insurance companies, (iii) devise contours of advanced technical training programmes on cyber security for banks and (iv) draft a model legal document to be entered into with service providers on web applications.

International Webinar on “Cyber Risks and Mitigation for Cooperatives”

13.3.3 NCDC and NEDAC jointly conducted an international webinar on “Cyber Risks and Mitigation for Cooperatives” on 11 May 2020 with Dr. Gulshan Rai, Senior Adviser, NCDC and former Chief of Cyber Security, PMO as the key resource person. The webinar attracted participation from 20 countries, 4 international organizations and prominent national level organizations. The webinar addressed important issues viz.-a-viz. cyber security framework to be developed, its time bound implementation and accountability in case of lapses. The webinar highlighted the paradigm transformations which COVID-19 pandemic has brought in, and the paramount role ICT has gained recognition alongside the threats/risks.

PACS as Modern Banking Units

An impressive 97% of the villages in India are covered by Primary Agriculture Credit Societies (PACS). The Cooperative structure includes PACS with farmers as their members at the base level. Assistance is provided for standard facilities which include modern cash counters, micro-ATMs, appropriate software, secured vaults, power backup, display board, capacity building etc. as per the need and requirements of the PACS. This would help PACS to:

- ✓ Provide **access to banking facilities** in the remotest of areas including unbanked Gram Panchayats.
- ✓ Increase **credit flow** to agriculture sector as members can approach the PACS willingly for easy and timely sanction of loans.
- ✓ **Improve savings and credit delivery** in rural areas.
- ✓ Make NEFT, RTGS and other online payment facilities available to all PACS members by virtue of being linked to DCCB/SCB.
- ✓ **Enhance share capital** of PACS by attracting more members/farmers in rural areas.
- ✓ Facilitate **timely agricultural operations** thereby enhancing crop productivity and yield.

NCDC has sanctioned financial assistance of Rs.315.72 crore to the **Government of West Bengal for assisting 2631 Primary Agriculture Cooperative Societies (PACS) with 28.88 lakh members** for computerization and development of related infrastructure for PACS as banking service points, in 2018-19. Rs.19.08 crore was disbursed in FY 2020-21 and cumulative disbursement stood at Rs.225.26 crore for 2342 PACS.

NCDC has sanctioned financial assistance of Rs.765.35 crore to the **Government of Uttarakhand to develop 664 cooperatives (650 MPACS + State Cooperative Bank + 13 DCBs) as Modern Banking Units and to the State Cooperative Bank for computerization, systems for enabling RTGS, NEFT and mobile banking in February 2019.**

Table
ASSISTANCE SANCTIONED/DISBURSED FOR COMPUTERIZATION UP TO 31.03.2021
(Rs. in crore)

S. No.	State	Amount Disbursed in 2020-21	Cumulative position as on 31.03.2021		
			No. of Sanctions	No. of Sanctions completed	Amount Disbursed
CENTRAL SECTOR SCHEME					
1	Andhra Pradesh		2	2	0.97
2	Arunachal Pradesh		1	1	5.39
3	Assam	5.59	2	1	30.79
4	Bihar		1	1	0.22
5	Gujarat		1	1	12.46
6	Goa		8	7	1.58
7	Himachal Pradesh	1.20	19	17	64.80
8	Madhya Pradesh		15	12	14.25
9	Meghalaya		1	1	0.59
10	Nagaland		1	1	14.18
11	Odisha		1	1	0.01
12	Rajasthan		7	5	55.14
13	West Bengal	19.08	47	40	225.26
14	Uttar Pradesh	4.86	54	40	111.16
15	Uttarakhand	0.14	18	15	22.64
16	Mizoram		1	1	0.39
17	Telangana		1	1	0.19
18	Jharkhand		2	0	0.00
	Sub Total	30.87	182	147	560.02
CORPORATION SPONSORED SCHEME					
1	Andhra Pradesh		5	5	0.59
2	Assam		1	1	0.18
3	Gujarat		2	2	0.17
4	Haryana		2	2	0.30
5	Himachal Pradesh		2	2	0.13
6	Karnataka		2	2	0.13
7	Kerala		184	183	9.74
8	Madhya Pradesh		3	3	0.21
9	Maharashtra		8	6	2.63
10	Orissa		2	2	0.15
11	Punjab		3	3	0.20
12	Rajasthan		1	1	0.11
13	Tamil Nadu		3	3	0.60
14	Uttar Pradesh		2	2	0.30
15	West Bengal		1	1	0.05
16	AIFCOSPIN		1	1	0.03
17	FISHCOPFED		2	2	0.06
18	NAFED		1	1	0.42
19	NHEC		1	1	0.16
20	NIC		1	1	0.03
21	Chhattisgarh		1	0	0.00
	Sub Total:		228	224	16.19
	Grand Total	30.87	410	371	576.21

Chapter - 14

COOPERATIVES IN LEAST / UNDER DEVELOPED STATES/ UNION TERRITORIES

14.1 Financial assistance, on liberal terms entailing subsidy component, is provided by NCDC to the Cooperatively Least-Developed/ Under Developed States (LD/UD States/ UTs) under its various schemes. Government of India has categorised the LD/UD States/UTs as follows:

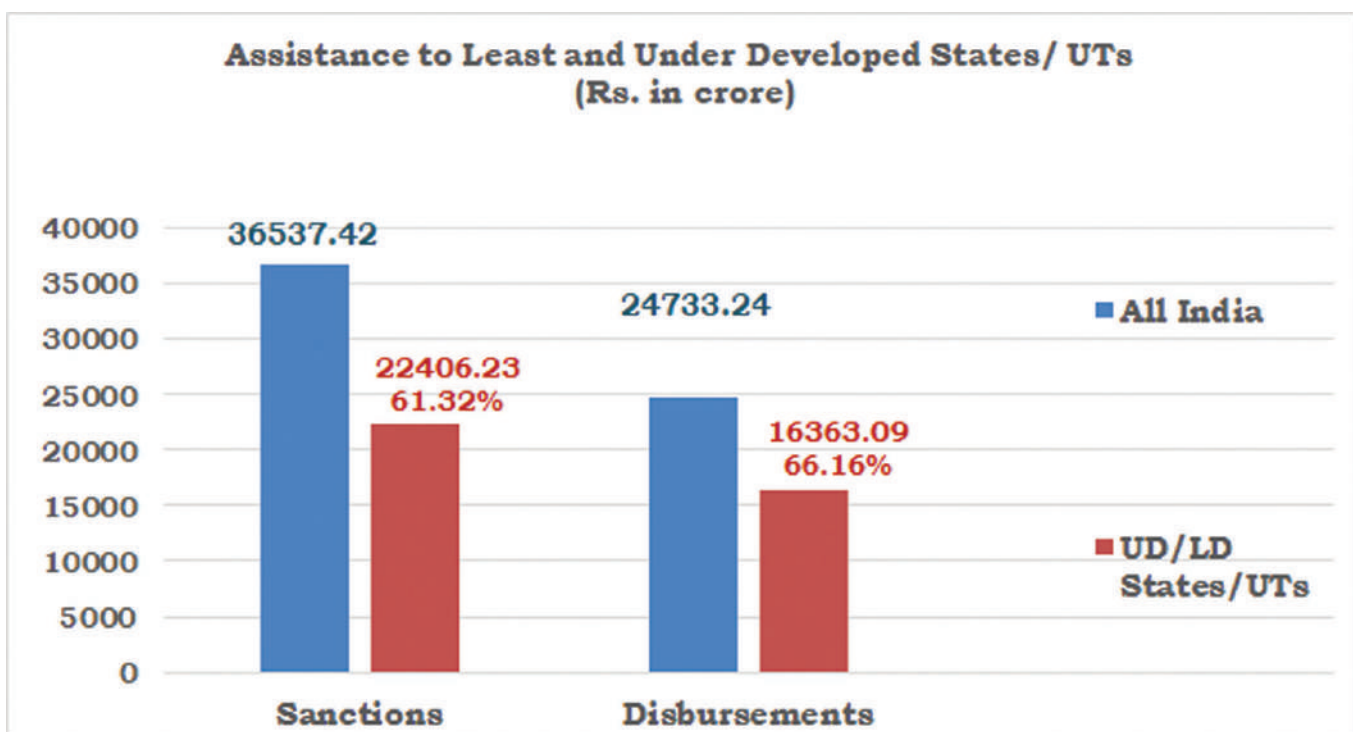
Cooperatively Least-Developed States/ Union Territories:

Arunachal Pradesh, Assam, Bihar, Jharkhand, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura, Jammu & Kashmir (UT) and Ladakh (UT).

Cooperatively Under-Developed States/ Union Territories:

Andhra Pradesh, Chhattisgarh, Goa, Himachal Pradesh, Madhya Pradesh, Odisha, Rajasthan, Telangana, Uttar Pradesh, Uttarakhand, West Bengal, Andaman & Nicobar Islands (UT) and Lakshadweep (UT).

14.2 During 2020-21, NCDC sanctioned financial assistance of Rs.22406.43 crore and disbursed Rs.16363.09 crore to LD/UD States as detailed in the **Table** and depicted as follows:

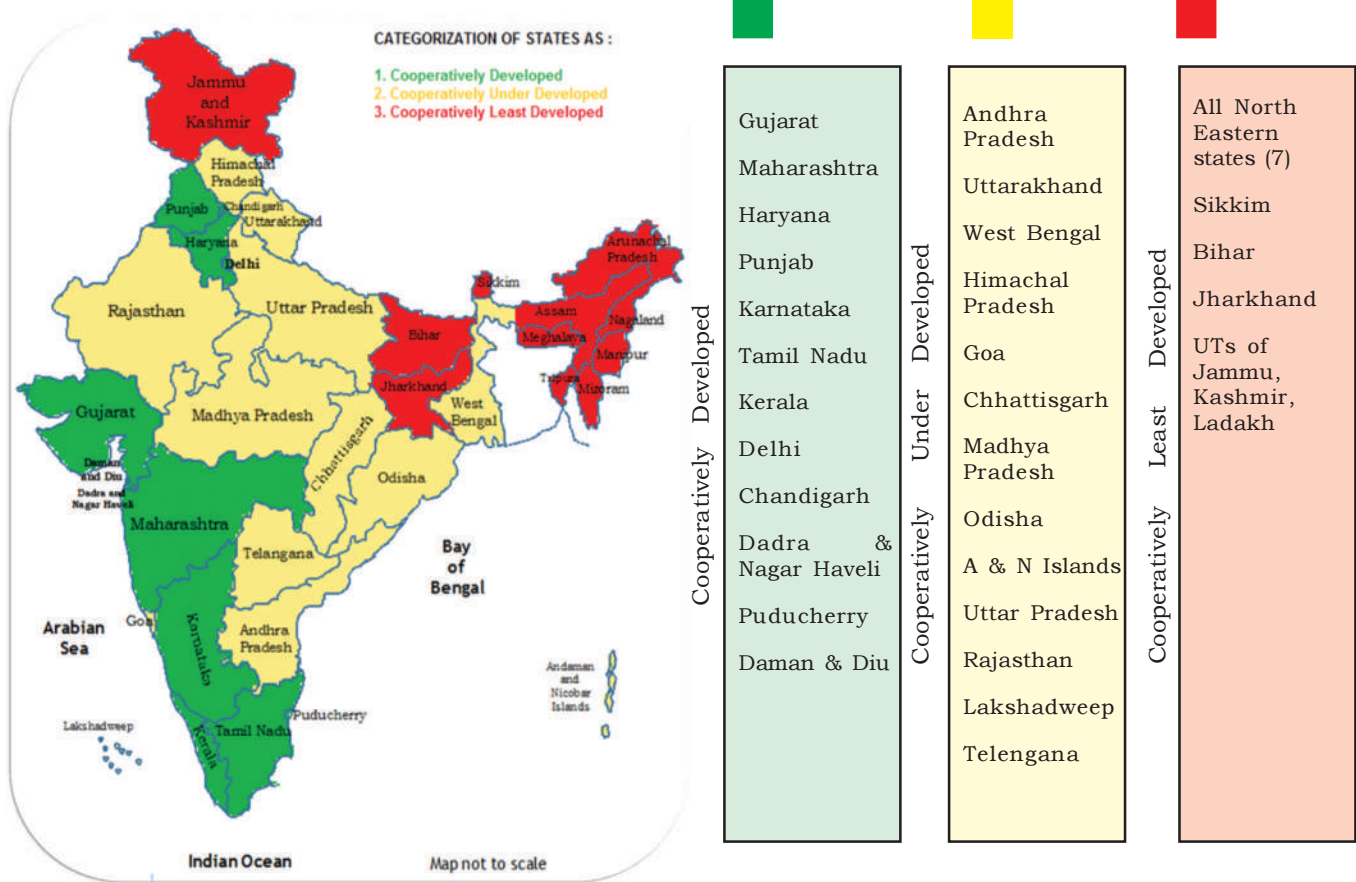


14.3 Cumulatively, as on 31.03.2021, Rs.121402.04 crore was disbursed to LD/UD States/UTs under various schemes of

NCDC, which accounts for around 68.46% of the total assistance of Rs.177327.48 crore disbursed by the Corporation, so far.

Table
STATE-WISE SANCTIONS & DISBURSEMENTS DURING FINANCIAL YEAR 2020-21
(Rs. in crore)

STATE/UT	SANCTION 2020-21			DISBURSED 2020-21		
	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	Total
Cooperatively Least-Developed States/UTs						
Arunachal Pradesh	0.00	0.00	0.00	0.00	1.44	1.44
Assam	0.00	1.75	1.75	4.04	1.55	5.59
Bihar	2000.00	11.00	2011.00	1611.28	22.32	1633.60
J&K	0.00	1.50	1.50	0.00	0.00	0.00
Manipur	116.10	40.67	156.77	0.00	0.00	0.00
Meghalaya	0.00	0.00	0.00	44.35	13.46	57.80
Mizoram	5.05	1.94	7.00	1.55	0.61	2.16
Nagaland	0.00	2.00	2.00	4.28	1.79	6.07
Tripura	0.00	0.00	0.00	1.20	2.01	3.20
Jharkhand	0.22	4.07	4.29	0.22	0.70	0.92
Total	2121.38	62.94	2184.32	1666.92	43.87	1710.79
Cooperatively Under-Developed States/UTs						
Andhra Pradesh	575.00	7.00	582.00	575.05	28.93	603.98
Goa	0.00	0.00	0.00	0.15	0.04	0.19
Himachal Pradesh	21.11	8.80	29.91	30.45	6.45	36.90
Madhya Pradesh	951.00	3.60	954.60	202.06	6.30	208.36
Odisha	1.14	2.04	3.18	0.64	0.16	0.80
Rajasthan	300.00	6.04	306.04	132.08	25.72	157.80
Uttar Pradesh	561.68	19.69	581.37	819.16	8.80	827.95
West Bengal	0.00	0.00	0.00	22.30	36.83	59.13
Chhattisgarh	12000.00	4.50	12004.50	12000.06	0.01	12000.07
Uttarakhand	0.00	5.50	5.50	0.10	17.12	17.22
Telangana	5751.71	3.32	5755.02	685.11	54.77	739.88
Total	20161.63	60.48	20222.11	14467.16	185.13	14652.30
Cooperatively Developed States/UTs + Others						
Delhi	0.00	2.32	2.32	0.00	2.32	2.32
IFFDC	0.00	0.00	0.00	1.23	0.31	1.54
Gujarat	50.15	13.09	63.23	46.25	6.00	52.25
Haryana	12515.86	11.39	12527.25	6645.02	0.09	6645.11
Karnataka	113.47	4.26	117.73	170.11	0.58	170.69
Kerala	194.33	12.13	206.45	295.53	8.01	303.54
Maharashtra	993.72	5.75	999.47	1089.80	55.79	1145.59
Punjab	200.00	3.25	203.25	22.77	0.00	22.77
Tamil Nadu	0.00	6.50	6.50	16.77	4.81	21.58
Puducherry	0.00	0.04	0.04	0.00	0.00	0.00
Others	0.00	4.75	4.75	0.00	4.75	4.75
Total	14067.52	63.48	14131.00	8287.48	82.66	8370.15
Grand Total	36350.53	186.90	36537.42	24421.57	311.67	24733.24
UD plus LD	22283.01	123.42	22406.43	16134.09	229.00	16363.09
Percentage			61.32			66.16





Chapter-15

GENDER IN COOPERATIVES

15.1 In consonance with the Government Policy, NCDC encourages women cooperatives to avail financial assistance under its various schemes. There is no gender bias in providing assistance by the Corporation. Cooperatives exclusively promoted by women or cooperatives having women as their members can also avail assistance under various schemes/ programmes of the Corporation. NCDC has provided assistance for activities related to Foodgrains, Processing, Plantation Crops, Oilseed Processing, Fisheries, Poultry Dairy & Livestock, Storage, Spinning Mills, Handloom & Powerloom Weaving, Integrated Cooperative Development Projects, Yuva Sahakar & Services.

15.2 Women Cooperatives are now covered under Weaker Section Programme for the purpose of availing subsidy and concessional funding under Central Sector Integrated Scheme on Agricultural Cooperation.

Initiatives by NCDC to promote women in cooperatives

15.3 In recent years, NCDC has launched three schemes which are favourable to women in cooperatives. Details of the scheme are available in **Annex-V** and briefly enumerated under:

- **Yuva Sahakar - Cooperative Enterprise Support and Innovation Scheme:** The scheme aims at enabling Start-Ups in the Cooperative sector covering all types of activities. Any type of cooperative society with new, innovative and value chain enhancement intended projects is eligible for assistance subject to fulfilment of terms and conditions of the scheme. The funding pattern is more favourable

to cooperatives with 100% women members and projects with a debt: equity ratio of 80%:20% are eligible for funding.

- **Ayushman Sahakar:** The scheme aims to assist cooperative societies (a) to provide affordable and holistic healthcare through hospitals / healthcare / education facilities; (b) promotion of AYUSH facilities; (c) to meet the objectives of National Health Policy; (d) participate in the National Digital Health Mission and (d) provide comprehensive healthcare including education, services, insurance and activities related thereto. Assistance is provided for infrastructure creation, margin money and working capital. As an incentive, NCDC provides 1% less than its applicable rate of interest for the entire tenure of the loan for timely repayment of term loan by a borrower cooperative society with majority women members for the entire tenure of the loan.
- **Nandini Sahakar:** The scheme introduced in February 2021 aims to improve socio-economic status of women. It supports entrepreneurial dynamism of women through women cooperatives. It converges critical inputs of women enterprise, business plan formulation, capacity development, credit and subsidy and/ or interest subvention of other schemes. Any Women Cooperative Society registered under any State/ Multi State Cooperative Societies Act in the country is eligible. Any cooperative society with minimum

50% women members at primary level is also eligible. In case of projects related to new and/ or innovative activities, women cooperatives, which are in operation for at least three months, are also eligible as per applicable NCDC guidelines. Interest subvention incentive shall be applicable for timely repayments depending on the nature of activities: (a) new and innovative activities - 2% and (b) activities other than new and innovative activities - 1%.

15.4 During the year 2020-21, NCDC sanctioned Rs.833.18 crore to 8 units under various programmes like Yuva Sahakar (Jute), Service Cooperative, Foodgrains Dairy & Livestock programmes. The said 8 projects/units sanctioned to women cooperatives have 1.48 crore women enrolled as members expecting to support continued employment of 2.65 lakh women members. In the 487 projects/units sanctioned to

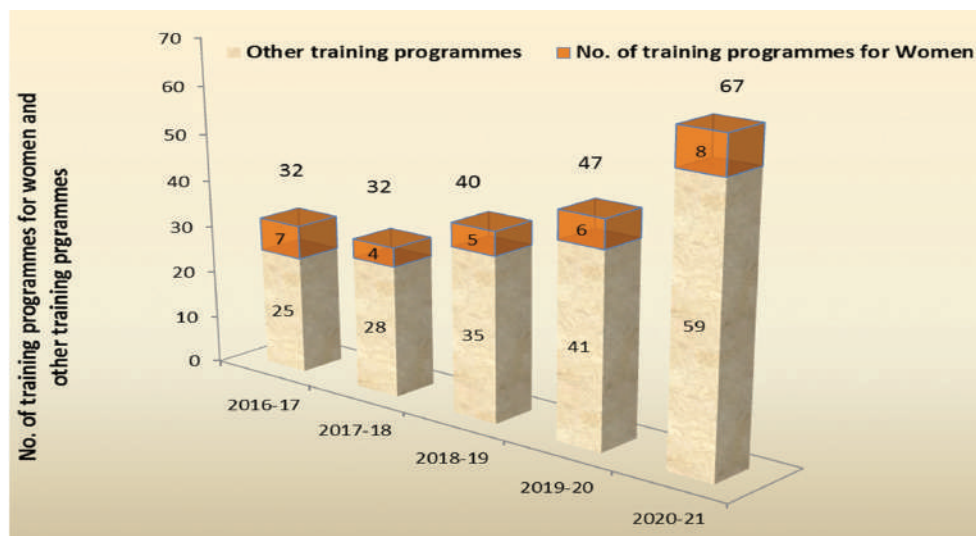
10567 cooperative societies in 2020-21, it is estimated that 1.74 crore women are enrolled as members, out of which 1249 women members are Directors on the Boards.

15.4.1 Cumulatively, as on 31.03.2021, NCDC has sanctioned and disbursed financial assistance of Rs.3655.31 crore and Rs.2958.29 crore respectively for the development of cooperative societies exclusively promoted by women.

Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC) at Gurugram

15.5 To promote women participation and empower them to lead and govern cooperatives, the Academy organises training programmes for women Directors/ Cooperators. Eight online training programmes, attended by 520 participants were conducted during the FY 2020-21 out of which one training programme was conducted exclusively for women cooperators of North Eastern States.

Details of women participants in exclusive training programmes for women and total training programmes conducted by LINAC during last 5 years.



Regional Workshop on Strengthening Women Cooperatives

15.6 NCDC participated in a conference and workshop organised by Sahakar Bharati

on Women Empowerment, Participation and Leadership through Cooperatives held on 1-2 February, 2020 at Nagpur, Maharashtra.



CHAPTER - 16

**IMPLEMENTATION OF NCDC PROGRAMMES
UNDER SAHAKAR-22**

16.1 **Sahakar-22** a mission mode activity of NCDC, was launched by the Hon'ble Union Minister of Agriculture & Farmers Welfare on 28.02.2018 to achieve the Mission of New India by 2022 through Cooperatives for doubling farmers income. The programme aims at overall development of districts by way of identification of viable sectors for funding both in farm and non-farm sectors. Handholding will be provided wherever needed. The funding for the projects will be liberal with convergence of Central and State Sponsored Schemes. SAHAKAR 22 includes

- a. **FOCUS 222** - Converge NCDC assistance for Cooperatives in 222 Districts (including 117 Aspirational Districts identified by NITI Aayog)
- b. **PACS HUB** - Transform PACS and other Coops as APNA KISAN Resource Centers
- c. **AENEC** - ACT East and North East Cooperatives
- d. **CEMtC** - Centres of Excellence to Market through Cooperatives
- e. **SAHAKAR PRAGYA** - Laxmanrao Inamdar National Academy for Cooperative Research & Development as Capacity Development base for SAHAKAR 22

16.2 With Sahakar 22 as its core strategy, NCDC aims to adopt the following SEVEN POINT ACTION PLAN (SPAP):

- i. Provide assistance in **ALL ASPIRATIONAL DISTRICTS**.
- ii. Reach out to ONE MILLION (10,00,000) members in 5000 PRIMARY SOCIETIES in a year targeting **FIVE MILLION COOPERATIVE MEMBERS IN NEXT FIVE YEARS**.
- iii. **YUVA SAHAKAR** as the frontline

scheme for innovation and entrepreneurship.

- iv. **AYUSHMAN SAHAKAR** (planned) as a Farmers Welfare measure through cooperatives.
- v. **NIRYAT SAHAKAR** as a (planned) strategy to promote exports by cooperatives through mechanisms such as Cooperative Sector Exports Promotion Forum, NEDAC linkages and India International Cooperatives Trade Fair.
- vi. Facilitate **EASE OF DOING COOPERATIVE BUSINESS**.
- vii. Promote **Safety, Security, Traceability and Quality (SSTQ)** in Cooperative businesses

ACHIEVEMENTS UNDER SAHAKAR-22

Focus 222 - Convergence of NCDC assistance for cooperatives in 222 districts

16.3 Under SAHAKAR- 22 programme, NCDC will undertake focused intervention in 222 districts in the country including 117 Aspirational districts identified by NITI Aayog. NCDC endeavors to identify requirements of assistance and facilitate convergence of Central and State Government Schemes. During 2020-21, 21 Aspirational Districts and 104 other than Aspirational Districts were covered. As on 31.03.2021, a total of 203 districts, comprising of 98 Aspirational Districts and 105 other than Aspirational Districts are covered under FOCUS-222. The details of coverage of Aspirational Districts are at **Table 1**.

PACS Hub – Transform PACS and other cooperatives as APNA KISAN Resource Centres

16.4 During the year 2020-21, NCDC has assisted Primary Level Cooperatives largely PACS to help members and farmers to utilize products and services for their betterment

and increase their income. APNA KISAN Resource Centres can act as one stop facility centres for farmer/rural population for availing various agricultural products and services. NCDC implemented the programme of nurturing the Primary Level Cooperatives during 2019-20. Under the programme, the target is to reach out to 1 million members in 5000 primary level societies in a year targeting 5 million cooperative members in next 5 years. During the year 2020-21, the Corporation has reached out to 5054 primary level cooperatives against the target of 5042 primary level cooperatives. RO-wise/ state-wise achievement is enclosed at **Table-2**. Cumulatively NCDC has reached out to 9992 primary level cooperatives as on 31.03.2021.

AENEC – ACT East and North East Cooperatives

16.5 Under AENEC, NCDC has assisted cooperatives in 10 East and North-Eastern States namely:- Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar, Odisha and West Bengal to benefit the farmers in achieving the ultimate goal of Doubling the Farmers Income. Some of the major projects assisted under AENEC are: (i) Assistance for Paddy Procurement at MSP for state of Bihar and (ii) Integrated Fisheries Development Project in Manipur.

16.5.1 Workshops and Capacity building programmes are regularly held for promotion and development of potential sectors in these regions. In this regard, Two (2) Online Executive Development Programmes on "Operations and Management of Dairy Cooperatives"-Capacity Development Program under Meghalaya Milk Mission for officials of State Government of Meghalaya, were organised by Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC) through video conference during 18-22 January, 2021 and 8-12 February, 2021 respectively.

CEMtC – Centres of Excellence to Market through cooperatives

16.6 CEMtC focuses on integration of

Centres of Excellence link with consumers and integrating GrAM and other markets with cooperatives. In this regard, to promote advancement of action research, system and technology development in agriculture and cooperative sector, NCDC has signed 33 Memoranda of Understanding (MoU) with leading universities/organisations/institutes/ state governments during 2020-21.

Sahakar Pragya – Laxmanrao Inamdar National Academy for Cooperative Research Development as Capacity Development base for Sahakar 22

16.7 During the year 2020-21, LINAC has successfully conducted 67 training programmes. The training programmes comprised of 3 International training programmes, 3 programmes on ICDP, 36 programmes for NCDC Officials, 8 programmes for Women Directors of cooperatives and 17 other programmes. The training programmes conducted have benefited 4380 participants comprising of different levels of stakeholders of the cooperative sector.

16.7.1 During the year 2020-21, 18 LINAC-RTCs and 45 Training Modules for primary cooperatives were unveiled by Hon'ble Union Minister of Agriculture & Farmers Welfare. The RTCs are set up for imparting capacity development programmes at the field level to equip key functionaries of primary cooperatives with appropriate knowledge, competencies and mindset to run the societies on cooperative principles and thrive as rural growth centres.

16.7.2 Fifty four training programmes on General Management, Business Development and Assets Management, Accounts and Book Keeping and Role of Women Directors in Governance and Business Development in Cooperatives were organised at 18 RTCs for the benefit of 3696 officials of primary level cooperatives. LINAC also conducts comprehensive project studies, formulation of project concept note and DPR preparation.

Table-1
DETAILS OF ASPIRATIONAL DISTRICTS (AD) COVERED

S. No	State	Total No. of AD	During 2020-21		Cumulative position as on 31.03.2021	
			AD covered	No.	AD covered	No.
1	Andhra Pradesh	3	-	-	Y.S.R. Kadapa, Visakhapatnam and Vizianagaram	3
2	Arunachal Pradesh	1	-	-	Namsai	1
3	Assam	7	-	-	Halakandi	1
4	Bihar	13	Banka, Jamui, Muzaffarpur, Nawada, Kaithar and Sheikhpura	6	Araria, Begusarai, Purnia, Gaya, Aurangabad, Khagaria and Sitamarhi	13
5	Chhattisgarh	10	Bijapur, Banker, Kondaaon, Korba, Mahasamund, Narayanpur and Sukma	7	Dantewada, Bastar and Rajnangaon	10
6	Gujarat	2	Dahod and Narmada	2	Dahod and Narmada	2
7	Haryana	1	-	-	Mewat	1
8	Himachal Pradesh	1	-	-	Chamba	1
9	Jammu & Kashmir	2	-	-	Baramulla and Kupwara	2
10	Jharkhand	19	Dumka and Ranchi	2	Garwah, Giridih, Hazaribagh, Latehar, Pakur, Palamu, Ranchi, Sahebganj, Gumla, Chatra, Dumka, Bokaro, West Singhbhum, Simdega, Godda, Khunti, Lohardaga and East Singhbhum	18
11	Karnataka	2	Raichur	1	Raichur	1
12	Kerala	1	-	-	Wayanad	1
13	Madhya Pradesh	8	Vidisha	1	Chhatarpur, Guna, Khandwa, Rajgar, Singrauli, Barwani and Vidisha	7
14	Maharashtra	4	-	-	Nandurbar, Osmanbad, Washim and Gadchiroli	4
15	Manipur	1	-	-	-	0
16	Meghalaya	1	-	-	Ribhoi	1
17	Mizoram	1	Mamit	1	Mamit	1
18	Nagaland	1	-	-	Kiphore	1
19	Odisha	10	-	-	Koraput, Malkangiri, Dhenkanal and Naupada	4
20	Punjab	2	-	-	Ferozpur	1
21	Rajasthan	5	-	-	Sirohi, Dholpur, Baran, Karauli and Jaisalmer	5
22	Sikkim	1	-	-	-	0
23	Tamil Nadu	2	-	-	Ramanathapuram, Virudhnagar	2
24	Telangana	3	-	-	Khammam, Asifabad and Bhoopalpali	3
25	Tripura	1	-	-	Dhalai	1
26	Uttar Pradesh	8	Siddharthnagar	1	Bahraich, Shravasti, Fatehpur, Siddharthnagar, Sonbhadra, Chiterkoot and Chanduli	7
27	Uttarakhand	2	-	-	Haridwar and Udham Singh Nagar	2
28	West Bengal	5	-	-	Birbhum, Dakshin Dinajpur, Malda, Murshidabad and Nadia	5
	TOTAL	117		21		98

Table-2

**RO-WISE/STATE-WISE ANNUAL TARGETS AND ACHIEVEMENTS UNDER
NURTURING THE PRIMARY LEVEL COOPERATIVES DURING 2020-21**

S.No.	Regional Office	State	Annual Targets	Annual Achievements
1	Bengaluru	Karnataka	300	300
2	Bhopal	Madhya Pradesh	275	276
3	Bhubaneswar	Odisha	300	301
4	Chandigarh	Haryana	100	105
		Punjab	150	150
		Jammu & Kashmir	10	11
		Chandigarh UT	2	2
		Ladakh	5	0
		Sub-Total	267	268
5	Chennai	Tamil Nadu	300	306
		Puducherry	25	26
		Sub-Total	325	332
6	Dehradun	Uttrakhand	300	272
7	Gandhinagar	Gujarat	250	255
8	Guwahati	Arunachal Pradesh	5	10
		Assam	150	150
		Manipur	15	18
		Meghalaya	30	30
		Mizoram	15	15
		Nagaland	30	29
		Tripura	10	11
		Sub-Total	255	263
9	Hyderabad	Andhra Pradesh	56	56
		Telangana	244	251
		Sub-Total	300	307
10	Jaipur	Rajasthan	200	205
11	Kolkata	West Bengal	300	300
		Sikkim	10	10
		Sub-Total	310	310
12	Lucknow	Uttar Pradesh	400	409
13	Patna	Bihar	400	401
14	Pune	Maharashtra	200	209
		Goa	10	10
		Sub-Total	210	219
15	Raipur	Chattisgarh	200	200
16	Ranchi	Jharkhand	200	201
17	Shimla	Himachal Pradesh	150	150
18	Thiruvananthapuram	Kerala	400	382
		Lakshadweep	0	3
		Sub-Total	400	385
		Total	5042	5054



Chapter - 17

LAXMANRAO INAMDAR NATIONAL ACADEMY FOR COOPERATIVE RESEARCH AND DEVELOPMENT (LINAC)

17.1 NCDC set up its own training institution in 1985 under a World Bank project. Over the years, the training institute has become a major facility for training the cooperative sector professionals in India and abroad. Building upon the strength of the training institution and to promote research and development in the cooperative sector, the Government of India upgraded the institute with a broader mandate for training, research and consultancy and renamed it as the Laxmanrao Inamdar National Academy for Cooperative Research and Development in February, 2018. The management of the Academy vests with a Governing Body and Executive Committee comprising of 10 members each.

17.2 The functions and activities of LINAC are:

- a. To implement **SAHAKAR-22**, the new Mission Mode activity of NCDC, to achieve the Mission of New India by 2022 in cooperatives, through doubling farmer incomes. It, among others, includes **SAHAKAR PRAGYA** with **Laxmanrao Inamdar National Academy for Cooperative Research and Development** as Capacity Development base for SAHAKAR-22.
- b. To design and conduct need-based customised programmes to equip key functionaries with appropriate knowledge, competencies and mindset to improve implementation of assisted projects and management of cooperatives. Accordingly, it conducts training programmes in the following areas:

- (i) For personnel of NCDC assisted projects
- (ii) Project related e.g. project preparation, appraisal, implementation, monitoring and evaluation
- (iii) Training of trainers
- (iv) Special training programme for cooperators/ managers from SAARC and Asia Pacific countries and on specific requests from the cooperative organisations in the country
- (v) International training programmes
- (vi) Collaborative programmes (e.g. marketing of fruits & vegetables with NHB, Warehousing Development with WDRA, Strengthening Agriculture Projects Monitoring System with MANAGE, Leadership Development Programmes for UCB with NAFSCUB etc.
- (vii) On request (from State Government, National and International organisations etc.)
- (viii) Capacity development under RKVY and State Missions and
- (ix) For NCDC personnel
- c. Consultancy and Research
- d. Implementation of Promotional & Developmental Schemes of NCDC.

17.3 LINAC has its own core team of distinguished specialists and professionals,

representing, broadly eleven operational areas, namely, i) Cooperative Finance, (ii) Supply Chain, (iii) New Cooperatives and Innovation, (iv) Livestock, Fisheries and Poultry, (v) Dairy, (vi) Women, Youth and Special Focus Cooperatives, (vii) Trade, Export and International Affairs, (viii) Integrated Cooperative Business Development, (ix) IT and Banking, (x) Operations and Services and (xi) Cooperative Law. It also has access to top professionals from private / cooperative sector as guest faculty. Adopting the contours of the National Training Policy of the Government of India as a systematic approach for training, LINAC also undertakes Training Needs Analysis (TNA) for its client cooperatives, designs customized programs and delivers them.

17.3.1 The different functional areas catered to by LINAC include Integrated Cooperative Development Projects, Project Formulation, Appraisal and Monitoring, IT Applications, Cyber-security, Management Development Program (MDP) for Agri Produce Marketing Cooperatives, MDP for Women Cooperatives, MDP for Dairy Cooperatives, Organisational Development, General Management, Human Resource Management, Cooperative Banking, FPO/FFPO related Programs and Awareness Programs on NCDC and Government Schemes.

17.4 The Institution in its journey over the years has built up functional collaboration with premier national and international institutions and organisations like Centre for International Cooperation and Training in Agricultural Banking (CICTAB), International Cooperative Alliance (ICA), Network for Development of Agricultural

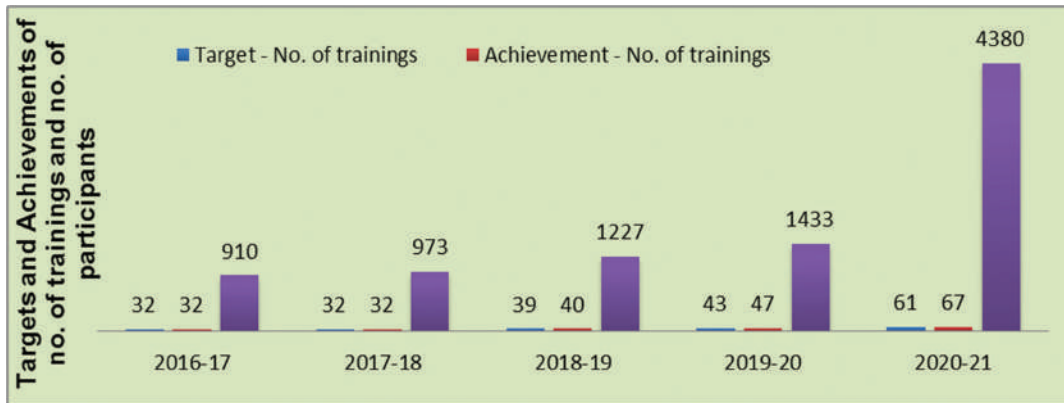
Cooperatives in Asia and the Pacific (NEDAC), Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM), National Horticulture Board (NHB), National Bank for Agriculture and Rural Development (NABARD), Warehousing Development and Regulation Authority (WDRA), National Institute of Agricultural Marketing (NIAM), National Institute of Agricultural Extension Management (MANAGE), National Federation of Urban Cooperative Banks (NAFSCUB), Agricultural and Processed Food Products Export Development Authority (APEDA) and Tribal Cooperative Marketing Development Federation of India (TRIFED) for capacity development interventions.

17.5 LINAC is housed in a highly accessible and sprawling five-acre wi-fi enabled campus on the Delhi-Jaipur expressway near the Indira Gandhi International Airport, New Delhi. It has a state of the art infrastructure which includes air conditioned plenary halls, syndicate rooms, auditorium, library, air conditioned hostel rooms with dining facilities. LINAC has upgraded its infrastructure to virtual classrooms and is running e-learning courses and webinars. Other facilities include yoga hall, indoor and outdoor games and mini gymnasium.

Achievements of LINAC

17.6 Cumulatively as on 31.03.2021, the Academy has trained 33072 personnel in 1017 training programmes which includes 150 programmes organised under Government of India assisted Rashtriya Krishi Vikas Yojna (RKVY) Capacity Development Project attended by 4830 personnel. The highlights for last five years are as under:

Targets and achievements - No. of training programmes and No. of participants for the programmes conducted by LINAC during last five years.



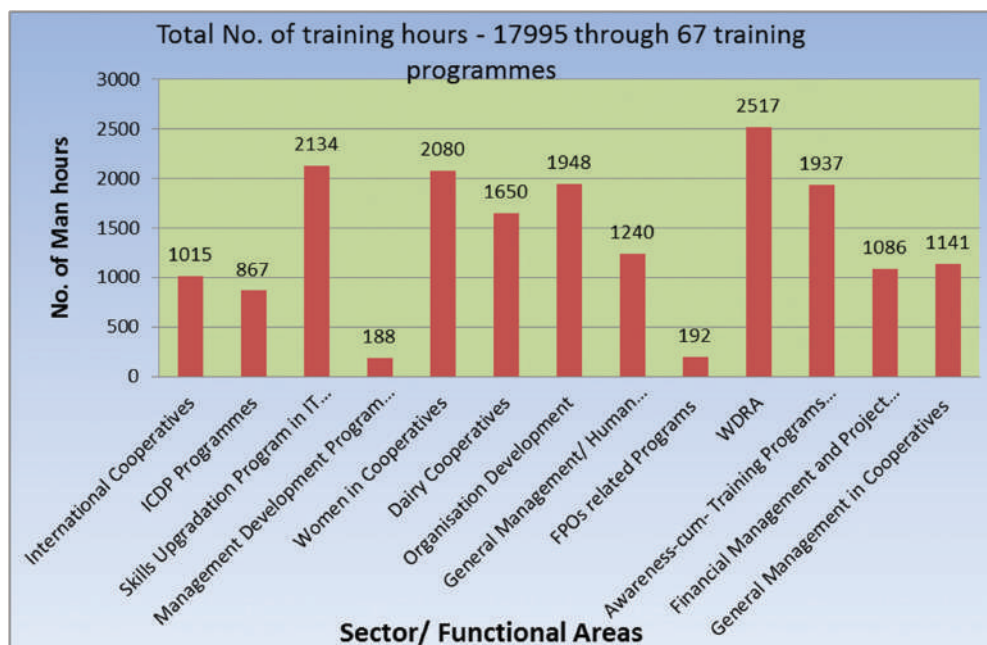
To promote women participation and empower them to lead and govern cooperatives, the Academy organises training programmes for women Directors/Cooperators. Eight online training programmes, attended by 520 participants were conducted during the year out of which one training programme was conducted exclusively for women cooperators of North Eastern States. During the last five years, LINAC has conducted 30 training programmes exclusively for women members of cooperatives.

Highlights during 2020-21

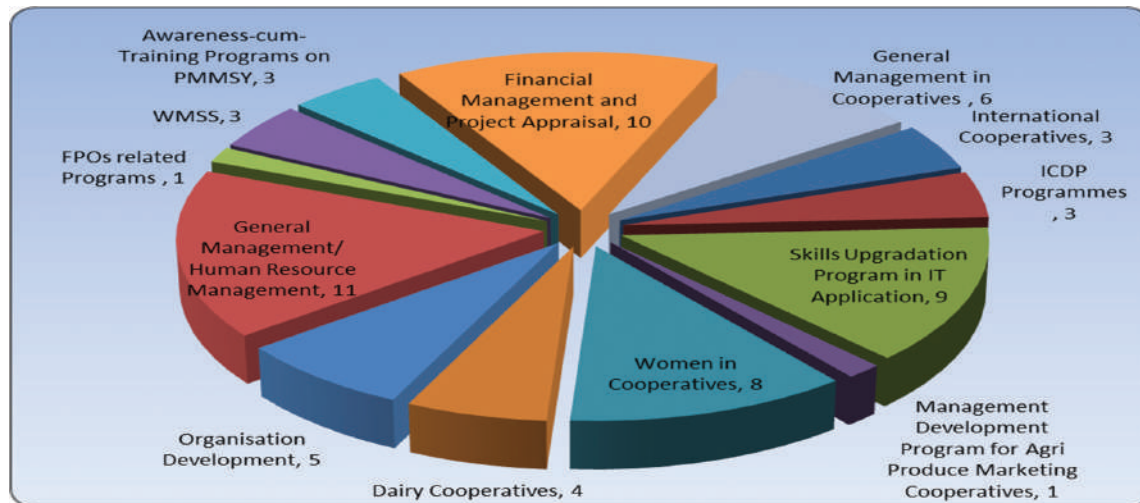
No. of Training programmes organized by LINAC during 2020-21

17.7 The Academy has conducted 67 training programmes wherein 4380 participants have been trained. This includes international (3), ICDP related (3), Women Directors (8), Warehouse Management and Scientific Storage (WMSS) (3), Dairy Cooperatives (4), NCDC (36) and others (9) training programmes.

Functional Group wise: No. of training Man-hours of the training programmes conducted by LINAC during 2020-21



Functional Group wise training hours of the training programmes conducted by LINAC during 2020-21



LINAC Regional Training Centres

17.8 The Corporation with a view to expand the scope and reach of LINAC and to focus on nurturing the primary level cooperatives has set up 18 Regional Training Centres of LINAC at Bengaluru, Bhopal, Bhubaneswar, Chandigarh, Chennai, Dehradun, Gandhinagar, Guwahati, Hyderabad, Jaipur, Kolkata, Lucknow, Patna, Pune, Raipur, Ranchi, Shimla and Thiruvananthapuram. These centers run different training programmes on management of primary cooperatives at the grass root level, throughout the year thereby addressing capacity development needs of the primary cooperatives, which are the backbone of the cooperative sector. The programmes are customized and designed based on the need to equip key functionaries of primary level cooperatives with appropriate knowledge, competencies and mindset to run the societies on cooperatives principles and thrive as rural growth centers.

17.8.1 As a part of LINAC's Training Calendar for the Year 2020-21, a total of 54 training Programmes have been organized by these training centres for Primary Level Cooperatives. A total of 3696 personnel have been trained at LINAC Regional Training Centres through one day training

programmes organized on General Management, Business Development and Assets Management and Accounts and Book Keeping in Primary Level Cooperatives.

International Training Programmes

17.9 LINAC organised an international online webinar on "**Cyber Risks and Mitigation for Cooperatives**" on 11 May 2020 for NEDAC and NCDC assisted cooperatives to insulate cooperatives across the countries from prevalent cyber risks and make them stronger and vibrant organizations. The webinar was attended by 274 participants from 20 countries and 4 international organizations including Ministers, Ambassadors, Chairpersons and Head of institutions related to cooperatives and other dignitaries.

17.9.1 An online international training programme on '**Adopting Area Based Integrated Approach for Inclusive Cooperative Development-An experience of NCDC's ICDP Scheme in Indian context**' was organized in association with CICTAB, Pune. The objective of the programme was to share the unique model of project on integrated development of cooperatives in a district being financed by NCDC since the 7th plan in the country with encouraging

results and benefits to members. The programme held during 24-28 August 2020 was attended by 20 officials and cooperative personnel from member institutions of CICTAB from SAARC countries.

17.9.2 The Academy implemented an online international training programme on '**Development of Managerial Skills for Agricultural Cooperatives and Rural Financing Institutions**' under the auspices of CICTAB from 21-25 September 2020 for the benefit of officials and cooperative personnel from Cooperative Departments, Cooperative Federation, Banks/Societies and Rural Financing Institutions from member institutions of CICTAB from SAARC region. The programme aimed at developing knowledge and competencies required for successful management of primary cooperatives and Rural Financing Institutions, based on experience of NCDC in developing rural credit and multipurpose cooperatives in India. The programme was attended by 35 participants.

New training programmes

17.10 Two online **Executive Development Programmes on "Operations and Management of Dairy Cooperatives" – Capacity Development Programme under Meghalaya Milk Mission** were organised for the officials of the line Department of Meghalaya. The programmes were attended by 62 participants.

17.10.1 LINAC in association with Warehouse Development Regulatory Authority (WDRA) organised three 5-days online training programmes on "**Warehouse Management and Scientific Storage**". These programmes were organised for 120 Incharges/ Managers/ Supervisors/ Secretaries of Warehouseman of the PACS warehouses. The sessions were facilitated by the officials/ experts from CWC, NIPHM, FSSAI, WDRA and other related organizations.

Integrated Project Based Programmes

17.11 Three online **Refresher Training Programmes on Strengthening Primary Level Cooperatives under ICDPs** were conducted during the year 2020-21 for the Development Officers of ICDP. These programmes were attended by a total 68 participants.

17.12 Eight training programmes on "**Role of Women Directors in Development and Governance of Cooperatives**" attended by 520 women participants were conducted during the year, out of which, four were exclusively for women cooperators of North Eastern States. The participants were Women Directors/ Managers of Women Cooperatives/SHGs.

17.13 Two Online Training Programmes on **Extension and Guiding Skills for Milch Animal Development** were conducted for 44 Managers and Officials of Telangana State Dairy Development Cooperative Federation Ltd.

17.14 The Academy organised five online training programmes on "**Skill Clinic on Microsoft Office and Internet**" for clerical, supervisory and managerial level employees of select organisations during 2020-21. The programmes were attended by 313 participants.

17.15 A training programme on "**Development of Business Opportunities Required Mechanisms & Management in MARKFEDs**" was conducted for Middle level Managers of MARKFEDs. Eighteen (18) participants from Chhattisgarh participated in the programme.

17.16 LINAC, Gurugram promoted by NCDC is designated as Nodal Training Institution at the central level for FPO registered under Co-operative Societies Act and promoted by NCDC under **Central Sector Scheme, Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs)**.

17.17 Under **Pradhan Mantri Matsya Sampada Yojana (PMMSY)**, the Academy organised two 1-day **Awareness Camp** for the personnel of fisheries cooperatives societies of Madhya Pradesh and Goa which were attended by 242 participants. One 1-day State Level Awareness-cum-training programme on PMMSY was jointly organized by Department of Fisheries, Government of India and LINAC for the state of Odisha.

LINAC-NCDC Fisheries Businesses Incubation Centre (LIFIC)

17.18 As a new initiative, LINAC is setting up LIFIC under Pradhan Mantri Matsya Sampada Yojana (PMMSY) of the Government of India for assisting fisheries cooperatives. LIFIC would extend relevant incubation support to young professionals / entrepreneurs, progressive fish farmers, fisheries based industries and other entities who will collaborate with fisheries cooperatives at various levels namely, primary, district, state, multi-state or at national federation level. It would primarily focus on launching business models and provide handholding in negotiating myriad market dynamics, sustainable revenue

generation and business operations. In essence, the business incubator is the natural next step to technology incubators as it would carry forward new products and innovative business models to market fruition.

Promotional and Developmental activities

17.19 Under promotional and developmental role, the cumulative achievements are as under:

- (i) 58 Fellowships awarded for Faculty Development Programme (FDP) in Management at IIM, Ahmadabad and IIM, Indore.
- (ii) 57 Fellowships awarded for Post-Graduate Diploma in Cooperative Business Management (PGDCBM) at VAMNICOM, Pune.
- (iii) 25 Study Visits organized during the last 10 years to good working cooperative societies.

17.19.1 During 2020-21, LINAC has awarded one fellowship in Post-Graduation Diploma in Cooperative Business Management at VAMNICOM, Pune.

Chapter – 18

PROMOTION OF RAJBHASHA

18.1 NCDC is complying with the provisions of the Official Languages Act, 1963 to promote progressive use of Hindi. In conformity with the instructions issued by the Department of Official Languages (DoOL), Ministry of Home Affairs (MoHA), Government of India, an Official Language (O.L.) Division is functioning in the Corporation. In pursuance of sub-rule (4) of Rule 10 of Official Languages Rules, 1976, NCDC, besides the Head Office has got notified all its Regional Directorates including LINAC, Gurugram in the Gazette of India for doing their day to day official work in Hindi.

18.2 Progress in the use of Official Language in 2020-21

- ✓ All letters heads, signboards, rubber stamps and forms continue to be in bilingual form.
- ✓ All general orders, circulars, press communiqués, notifications and administrative reports issued in bilingual form.
- ✓ 17204 letters were issued in Hindi. Letters received in Hindi from the Regional Offices, states and individuals were replied to in Hindi.
- ✓ Divisions of the Head Office and LINAC, Gurugram were inspected to assess the progress of Official Language Policy implementation.
- ✓ The Hindi Quarterly progress reports received from Regional Directorates during the year were reviewed and actionable points conveyed to ROs for compliance.
- ✓ 51.21% of total library grant was spent on purchase of Hindi books.
- ✓ Official Language Implementation Committee meetings are regularly held. Cumulatively, 140 meetings have been held till the end of FY2020-21 from the date of constitution of the Committee.
- ✓ All 327 officers/officials (including 47 Multi Tasking Staff, Drivers and Electricians) possess working knowledge/

proficiency in Hindi.

- ✓ To motivate the officers and officials to use Hindi in noting, drafting and dictation in official work, Cash Award schemes continued during 2020-21. Prizes were awarded to 23 individuals, 3 Regional Directorates and 3 officers were also awarded in the dictation category.
- ✓ All Sections/ Divisions of the Head Office and Regional Directorates of Bhopal, Patna, Pune, Thiruvananthapuram, Hyderabad were inspected to assess the progress of Official Languages policy implementation.
- ✓ The Official Language inspection of NCDC, Head Office was conducted successfully by the Department of Official Languages, Ministry of Agriculture and Farmers' Welfare on October 23, 2020 in NCDC, Delhi.
- ✓ Regional Directorate of Jaipur was awarded First Prize by Kshetriya Rajbhasha Samiti for commendable efforts in Hindi during the year 2019-20 in 'A' region. Regional Directorate, Chandigarh received consolation Prize in excellent implementation of O.L. policy in 'B' region and Regional Directorate, Bhubaneswar received First Prize in excellent implementation of O.L. policy in 'C' region for the year 2019-20.

Celebration of Hindi Week

18.3 **"Hindi Week"** was organized from 14.09.2020 to 20.09.2020. During the week long celebrations, competitions were held in typing, essay writing, noting drafting and general knowledge, all in Hindi language and 43 winners received awards for their performance. Shri Kumar Pal Sharma, Deputy Director, DoOL, MoHA, delivered a talk on **"Rajbhasha Neeti Evam Iska Karyanvayan"**. Kavi Sammelan was conducted by a poet group "Poets of India" and appreciated by employees of corporation. All Regional Directorates celebrated Hindi Week in their respective offices.

Chapter - 19

Cooperative Sector Exports Promotion Council (COOPEXCIL)

19.1 In November 2018, the General Assembly of NEDAC (Network for the Development of Agricultural Cooperatives in Asia and the Pacific) chaired by Managing Director, NCDC at New Delhi came up with the idea of providing a platform for global cooperatives to promote business among them. Subsequently, in line with mandate of NCDC for promoting export of agricultural produce and also taking a cue from the first ever **Agriculture Export Policy (AEP), 2018 of Government of India**, NCDC embarked upon organizing the **first ever India International Cooperatives Trade Fair (IICTF)** in 2019 to promote export of Indian cooperative produces and thereby higher price realization for their products which would in turn help farmers. The first step in promoting the export of Indian cooperative produces was initiated through the idea of organizing IICTF.

19.2 Subsequently, NCDC entered into an MoU with APEDA to work for achieving scale and aggregation with export orientation in the interest of its stakeholders. NCDC, now has a dedicated Division named **“Agri-Exports & Exports Promotion Division”** to focus on promotion of exports of Indian cooperatives produce especially in the area of agriculture and allied sectors. In April 2019, the idea of setting up of an exports promotion body was emerged during the discussion in the *Chintan Shibir* under *Sahakar Pragya*, held at LINAC, Gurugram, on organizing the IICTF in the overall context of promoting cooperative to cooperative (C2C) trade globally. Continuous efforts were made by NCDC to setup an Export Promotion Body in order to boost the exports by cooperatives.

19.3 In line with AEP 2018 which aims at doubling the agricultural exports and integrating Indian farmers and agricultural

products with the global value chains, NCDC organized a **Consultation Meet** at New Delhi on 16 May 2019, with concerned departments (Departments of Cooperation, Agriculture, Horticulture, Industries, Sugar and Textiles) of all the State Governments and UTs. The Consultative Meet was chaired by Chairman, National Rainfed Area Authority (NRAA) and Chairman DFI Implementation Committee, MoA& FW, GOI. Nine Additional Chief Secretaries/ Principal Secretaries / Secretaries, three RCS and one MD and other officers from 20 States and 3 UTs participated in the meeting. Chairman, APEDA; MD, NAFED; and Director, Trade Division, DAC& FW also took part in the meeting. The total number of participants of all levels in the Consultative Meet was 51. Based on the deliberations in the meeting, it was decided that NCDC shall form a **Cooperative Sector Exports Promotion Forum** under its institutional stewardship.

19.4 Further, during the Joint Press Conference in the Curtain Raiser Ceremony on IICTF held on 2 July, 2019, at National Media Centre, Hon'ble Union Minister for Commerce and Industry, Shri Piyush Goyal and Hon'ble Union Minister for Agriculture and Farmers Welfare, Shri Narendra Singh Tomar in the presence of Secretary, DAC&FW, formally announced that NCDC would steer formation of an Export Promotion Body for Cooperative Sector.

19.5 The IICTF was successfully conducted at Pragati Maidan, New Delhi from 11-13 October 2019 and received overwhelming response from Indian Cooperatives, Foreign buyers and other international organizations from 35 countries, representing all 6 inhabited continents, and other dignitaries of State / Central Government of India. The



event was packed with exhibitions, B2B/ C2C meetings, conferences, cultural programmes, etc. and witnessed visitor footfalls of 35000+ in 3 days. In the event, 125 foreign buyers from 23 countries participated and seventy five Memorandum of Intents (MOIs) were signed for the value of USD 1.2 billion. The grand success of IICTF motivated and assured the need to form Export Promotion Body for Indian Cooperatives.

19.6 The Board of Management of NCDC in its meeting held on 05.02.2020 approved the constitution of the **Cooperative Sector Exports Promotion Council (COOPEXCIL)** with dedicated focus on exports by Indian cooperative sector so that the gains from IICTF are carried forward and an institutional mechanism is put in place to support the cooperatives. The formal order was issued on 6 March 2020 conveying the constitution of COOPEXCIL and its objectives are as under:

- (a) to perform the promotion and development of cooperatives' mandated under the NCDC Act;
- (b) to provide commercially useful information and assistance to cooperatives in developing and increasing their exports;
- (c) to offer professional advice to cooperatives in areas such as technology up-gradation, quality and design improvement, standards and specifications, product development, innovation, etc.;
- (d) to organize visits of delegations abroad to explore overseas market opportunities;
- (e) to organize participation in trade fairs, exhibitions and buyer-seller meets in India and abroad;
- (f) to promote interaction between the cooperative exporting community

and the Government both at the Central and State/ UT levels;

- (g) to build a statistical base and provide data on the exports and imports of the country, exports and imports of the cooperatives' produce, as well as other relevant international trade data;
- (h) to provide a platform including information technology based interface for cooperatives to link global exports market to export their products;
- (i) to encourage cooperatives to enhance start-ups or start-up like mechanisms for exports by providing them required guidance and assistance for exports; and
- (j) any other activity which COOPEXCIL or NCDC or the Government of India may determine to take up.

19.7 **The office of the COOPEXCIL shall be at LINAC, Sector 18, Gurugram, Haryana** and the management will vest with a General Body which shall constitute an Executive Committee (EC) in its first General Body meeting. The EC shall consist of not less than seven members and not more than fifteen members, and have tenure of three years. The EC shall be chaired by the Managing Director, NCDC. The EC may (i) constitute other committees or sub-committees, as and when necessary; and (ii) frame standard operating procedures, rules and regulations for regulating various matters subject to the ratification of the General Body and shall also make necessary amendments thereto, if so required. The Managing Director, NCDC shall also be the Chairman of the General Body.

19.8 The first meeting of the General Body of COOPEXCIL was held on 24.03.2021 in NCDC, New Delhi and graced by Hon'ble MoS for Agriculture and Farmers Welfare, Government of India; President, National

Cooperative Union of India (NCUI); and Secretary, DAC&FW, Gol. The meeting was attended by distinguished members from Government of India, MPEDA, APEDA, State Governments, UT Administrations, National/ Multi State Cooperative Federations and State Level Cooperative Marketing Federations of 25 states and 6 UTs on virtual mode. In the meeting, it was decided to:-

- (i) Constitute Executive Committee for managing the regular affairs of COOPEXCIL;
- (ii) Constitute an Internal Advisory

Forum having representation from different sectors;

- (iii) Formulate a NIRYAT SAHAKAR scheme for financing cooperatives to meet their export related needs; and
- (iv) Utilize IICTF revenue surplus of about Rs.1.80 crore as seed money for COOPEXCIL.

19.9 The Cooperative sector exports Promotion Council (COOPEXCIL) set up in March 2020, with the active participation of stakeholders, will help to boost exports by cooperatives in the coming years.



ANNEXURES

RASHTRIYA SAHAKARI VIKAS NIGAM

National Cooperative Development Corporation
(As on 31.03.2021)

GENERAL COUNCIL - NCDC

(Constituted by the Central Government, w.e.f. 01.07.2020 vide their notifications No.G.S.R. 428(E) published in Part-II - Section 3 - Sub-section(i) of The Gazette of India Extraordinary)

S.No.	Name of Member(s)	Capacity
I. Nominated under Section 3(4)(i)		
1.	Shri Narendra Singh Tomar, Union Minister for Agriculture & Farmers Welfare, Government of India, Krishi Bhawan, New Delhi -110 001.	President
2.	Shri Sanjay Agarwal, Secretary, Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare Krishi Bhawan, New Delhi -110 001.	Vice-President
II. Nominated under Section 3(4)(ii) from the Central Ministries dealing with economic matters.		
3.	Additional Secretary, Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare Krishi Bhawan, New Delhi -110 001	Member
4.	Ms. Leena Nandan, Secretary, Department of Consumer Affairs, Ministry of Consumer Affairs, Food & Public Distribution, Room No.49, Krishi Bhawan, New Delhi-110 001.	Member
5.	Shri Sudhanshu Pandey, Secretary, Department of Food & Public Distribution, Ministry of Consumer Affairs, Food & Public Distribution, Krishi Bhawan, New Delhi - 110 001.	Member
6.	Shri Upendra Prasad Singh, Secretary, Ministry of Textiles Room No.129, Udyog Bhawan, New Delhi-110 011.	Member
7.	Dr. T.V. Somanathan, Secretary, Department of Expenditure, Ministry of Finance, Room No.129 A, North Block, New Delhi-110 001.	Member
8.	Smt. Pushpa Subrahmanyam, Secretary, Ministry of Food Processing Industries, Panchsheel Bhavan, Khel Goan Marg, New Delhi-110 049.	Member



9.	Shri Amitabh Kant, Chief Executive Officer, NITI Aayog, Room No.241, Yojna Bhawan, Parliament Street, New Delhi – 110 001.	Member
10.	Additional Secretary & Financial Adviser, Deptt. of Agri., Coopn. & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, Krishi Bhawan, New Delhi-110 001.	Member
III. Nominated under Section 3 (4) (iii)		
11.	Shri Govinda Rajulu Chintala, Chairman, National Bank for Agriculture and Rural Development (NABARD), Plot No.C-24, G-Block, Bandra Kurla Complex, Post Box No.8121, Bandra (East), Mumbai-400 051.	Member
V. Nominated under Section 3 (4) (v)		
12.	Shri D.V. Prasad, Chairman & Managing Director, Food Corporation of India, 16-20, Barakhamba Road, New Delhi-110 001.	Member
VI. Nominated under Section 3 (4) (vi)		
13.	Shri Arun Kumar Shrivastava, Managing Director, Central Warehousing Corporation, 4/1, Siri Institutional Area, Khel Gaon Marg, New Delhi-110 016.	Member
VII. Nominated under Section 3 (4) (vii)		
14.	Vacant	
VIII. Nominated under Section 3 (4) (viii)		
15.	Shri Dinesh Kumar Khara, Chairman, State Bank of India, State Bank Bhavan, Madame Cama Road, Mumbai, Maharashtra – 400 021.	Member
IX. Nominated under Section 3 (4) (ix)		
16.	Shri Dileep Sanghani, President, National Cooperative Union of India, 3, Siri Institutional Area, Khel Gaon Marg, Behind Hauz Khas, New Delhi-110016.	Member
X. Nominated under Section 3 (4) (x)		
17.	Dr. Bijender Singh, Chairman, National Agricultural Cooperative Marketing Federation of India Limited, 1, Siddartha Enclave, Ashram Cross Road, New Delhi-110 014.	Member

XI. Nominated under Section 3 (4) (xi)		
18.	Shri Jaiprakash R. Salunke Dandegaonkar President, National Federation of Cooperative Sugar Factories Ltd., Ansal Plaza, Block –C, 2nd floor, August Kranti Marg, New Delhi – 110 049.	Member
XII. Nominated under Section 3 (4) (xii)		
19.	Shri Rajendra Yedraokar Patil, President, The All India Federation of Cooperative Spinning Mills Ltd., Canada Building, 2nd floor, 226, D.N. Road, Mumbai-400 001.	Member
XIII. Nominated under Section 3(4)(xiii)		
20.	Shri Konduru Ravinder Rao, Chairman, National Federation of State Cooperative Banks Ltd, J.K. Chamber, 5th floor, Plot No. 76, Sector 17, Washi, Navi Mumbai – 400 703.	Member
XIV. Nominated representatives of the State Governments and Union Territory Administrations under section 3(4)(xiv)		
21.	Shri Maninder Singh, Additional Chief Secretary (Cooperation), Government of Assam, CM Block, 3rd Floor, Assam Secretariat, Dispur, Guwahati – 781 006, Assam.	Member
22.	Smt. Bandana Preyashi, Secretary (Cooperative), Government of Bihar, New Secretariat, Vikas Bhawan, Bailey Road, Patna – 800 015.	Member
23.	Shri Umakant Umrao, Principal Secretary (Cooperation), Government of Madhya Pradesh, Vallabh Bhawan, Mantralaya, Bhopal-462 004.	Member
24.	Shri Aboobacker Siddique P., Secretary (Agriculture, Animal Husbandry & Cooperatives) Government of Jharkhand, Nepal House, PO- Doranda, Ranchi (Jharkhand) - 834002.	Member
25.	Shri Navin Kumar Choudhary, Principal Secretary (Cooperatives), Government of Jammu & Kashmir, Civil Secretariat, 2/37-Mini Block, Jammu – 180 001 (Between Oct – April) Civil Secretariat, Srinagar. (Between May – Sept.)	Member



26.	Shri Rajgopal Devara, Principal Secretary(Financial Reforms), Government of Maharashtra, Department of Finance, Mantralaya Annexe, Mumbai – 400 032.	Member
27.	Shri Sanjeev Kaushal, Additional Chief Secretary (Cooperation), Government of Haryana, Room No.46, 8th Floor, Haryana Main Civil Secretariat, Sector-1, Chandigarh- 160 001.	Member
28.	Shri K. Siva Prasad, Financial Commissioner (Cooperation), Government of Punjab, Room No.422, Floor-4, Sector 9, Punjab Mini Secretariat, Chandigarh-160 009	Member
29.	Shri Shambhu Kallolikar, Principal Secretary, Department of Handloom, Handicraft, Textile & Khadi, Government of Tamil Nadu, Secretariat Complex, Fort St. George, Chennai – 600 009.	Member
30.	Shri Kunji Lal Meena, Principal Secretary (Agriculture & Cooperation), Government of Rajasthan, 5101, Rajasthan Sachivalaya, Main Building, Jaipur-302 008.	Member
31.	Smt. Anita Rajendra, Secretary, Government of Telangana, Department of Animal Husbandry, Dairy Dev. & Fisheries, BRKR Bhavan, 3rd Floor, Telangana Secretariat, Hyderabad- 500 063.	Member
XV.	Nominated representatives of State Level Cooperative Federations under Section 3(4)(xv)	
32.	Shri Kailash Bhagat, Chairman, Haryana State Cooperative Supply & Marketing Federation Ltd. Sector 5, Panchkula-134 109, Haryana.	Member
33.	Shri Balachandra Jarkiholi, Chairman, Karnataka Cooperative Milk Producers' Federation Ltd. KMF Complex, Dr. M.H. Mari Gowda Road, Bengaluru – 560 029.	Member

34.	Shri Kancharla Ramakrishna Reddy, Chairman, Telangana State Cooperative Oilseeds Growers Federation Ltd., 9th Floor, Parishrama Bhavan, Basheer Bagh, Hyderabad – 500 004	Member
35.	Chairman, Chhattisgarh State Cooperative Marketing Federation Ltd., 880, Civil Lines, Raipur-492 001, Chhattisgarh. (under the Administrative control of RCS)	Member
36.	Shri Shamalbai B Patel, Chairman, Gujarat Cooperative Milk Marketing Federation Ltd. (GCMMF), Amul Dairy Road, P.B.No.10, Anand-388 001, Gujarat.	Member
37.	Dr. N. Saravana Kumar, Chairman, Bihar State Cooperative Milk Producers' Federation Ltd., Vikas Bhawan, Bailey Road, Patna – 800 014, Bihar.	Member
38.	Shri P.P. Chitharanjan, Chairman, Kerala State Cooperative Federation For Fisheries Development Ltd. Kamaleswaram, Manacud P.O., Thiruvananthapuram-695009, Kerala.	Member
39.	Shri Y. Madhusudhana Reddy, Chairman, Andhra Pradesh State Cooperative Marketing Federation Ltd., D.No.:55-17-2 to 4, 5th Floor, Stalin Corporate, Industrial Estate, Autonagar, Vijayawada-520 007, Andhra Pradesh.	Member
40.	Shri Kamal Kanti Sen, Chairman, Tripura State Cooperative Bank Ltd., P.O. Chowmuhani, Agartala-799 001, Tripura.	Member
41.	Shri Sang Kandu Mosobi, Chairman, Arunachal Pradesh Cooperative Agricultural Marketing Federation Ltd. (MARKFED) C/o RCS Office, High Court Road, D-Sector, Naharlagun-791 110, Arunachal Pradesh.	Member
42.	Chairman, M.P. State Cooperative Marketing Federation Ltd., Jahangirabad, Bhopal – 462 008.	Member
XVI.	Nominated under Section 3(4) (xvi) representing persons having special knowledge of or practical experience in Agricultural Cooperative Development.	
43.	Shri Gangadhar Danyendevo Pawar, Om Niwas, Opposite Civil Hospital, Kadrapad, Parbhani- 431 401, Maharashtra.	Member

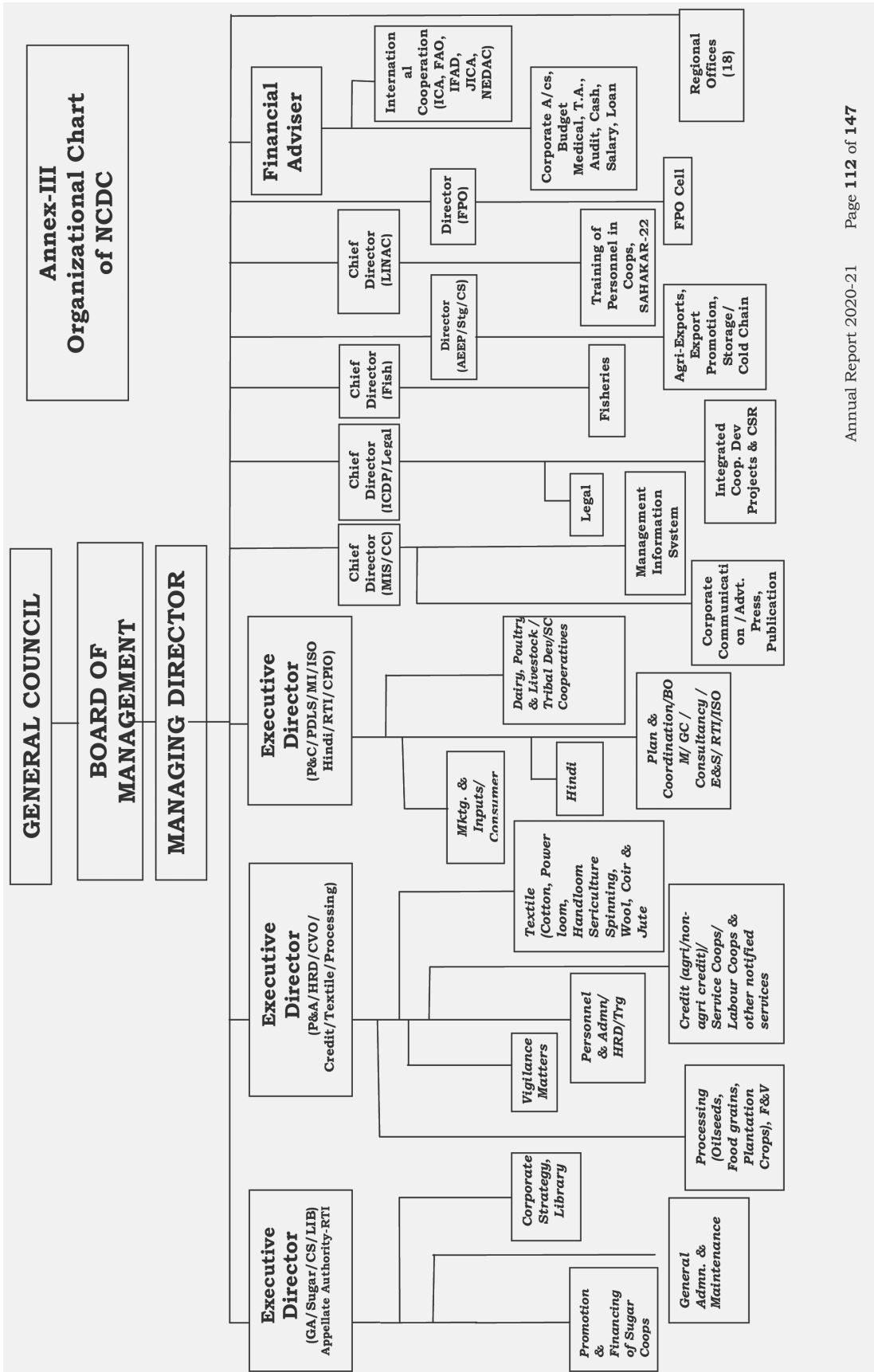


44.	Dr. Uday Vasudev Joshi, 5, Chirayu CHS, Brahmin Ali, Alibag, District Raigarh- 402 201, Maharashtra.	Member
45.	Dr. Ram Kailash Yadav, 2A-128, Awas Vikas Colony, Shikohabad, District Firozabad, Uttar Pradesh.	Member
46.	Shri Dhananjay Kumar Singh, S-52/82, Sahakari Bhawan Cantonment, Varanasi-221 002, Uttar Pradesh.	Member
XVII. Nominated under Section 3 (4) (xvii) representing National Level Organisations engaged or interested in the promotion and development of Cooperative programmes.		
47.	Shri K.K. Ravindran, Managing Director, National Cooperative Agriculture & Rural Development Banks Federation Ltd.(NCARDBF) 701, 7th Floor, A-Wing,BSEL Tech Park,Vashi, Navi Mumbai – 400 703.	Member
48.	Smt. Kapilaben Vankar, President, Self-Employed Women’s Association(SEWA), Opp. Victoria Garden, Bhadra, Ahmedabad-380 001, Gujarat.	Member
49.	Shri Jyotindra Mansukhlal Mehta, President, National Federation of Urban Cooperative Banks and Credit Societies Ltd. (NAFCUB), B-14, 3rd Floor, A Block Shopping Complex, Naraina Vihar, Ring Road, New Delhi 110028.	Member
50.	Dr. U.S. Awasthi, Managing Director, IFFCO, C-1, District Centre, Saket Place, New Delhi – 110 017.	Member
XVIII. Nominated under Section 3(4)(xviii)		
51.	Shri Sundeep Kumar Nayak, Managing Director, National Cooperative Development Corporation, 4, Siri Institutional Area, Hauz Khas, New Delhi-110016.	Member

RASHTRIYA SAHAKARI VIKAS NIGAM**(National Cooperative Development Corporation)****(As on 31.03.2021)****Board of Management – NCDC**

(Constituted by the Central Government, w.e.f. 01.07.2020 vide their notifications No.G.S.R. 427(E) published in Part-II - Section 3 - Sub-section(i) of The Gazette of India Extraordinary)

S.No.	Name of Member(s)	Capacity
Nominated under Section 10 (1) (ii)		
1.	Shri Sanjay Agarwal, Secretary, Department of Agriculture, Cooperation and Farmers Welfare Ministry for Agriculture and Farmers Welfare Krishi Bhawan, New Delhi -110 001.	Chairman
2.	Additional Secretary(I/C Cooperation), Department of Agriculture, Cooperation and Farmers Welfare, Ministry for Agriculture and Farmers Welfare	Vice-Chairman
3.	Shri Sudhanshu Pandey, Secretary, Department of Food & Public Distribution, Ministry of Consumer Affairs, Food and Public Distribution,	Member
4.	Additional Secretary & Financial Adviser, Department of Agriculture, Cooperation & Farmers Welfare, Ministry for Agriculture & Farmers Welfare	Member
Nominated under Section 10(1)(iii)		
5.	Shri Govinda Rajulu Chintala, Chairman, NABARD	Member
Nominated under Section 10(1)(iv)		
6.	Shri Jaiprakash R. Salunke Dandegaonkar, President, National Federation of Cooperative Sugar Factories Ltd.,	Member
Nominated under Section 10(1)(v)		
7.	Smt. Anita Rajendra, Secretary, Government of Telangana, Department of Animal Husbandry, Dairy Development and Fisheries	Member
8.	Shri Rajgopal Devara, Principal Secretary (Financial Reforms), Government of Maharashtra, Department of Finance	Member
Nominated under Section 10 (1)(vi)		
9.	Shri Y. Madhusudhana Reddy, Chairman, Andhra Pradesh State Cooperative Marketing Federation Ltd.,	Member
10.	Shri Shamalbai B Patel, Chairman, Gujarat Cooperative Milk Marketing Federation Ltd.	Member
Nominated under Section 10 (1) (vii)		
11.	Shri Dhananjay Kumar Singh	Member
Nominated under Section 10(1)(viii)		
12.	Shri Sundeep Kumar Nayak, Managing Director, NCDC	Member



SCHEMES IMPLEMENTED / ACTIVITIES ASSISTED BY NCDC

A. SCHEMES IMPLEMENTED:

I Central Sector Integrated Scheme on Agricultural Cooperation - Assistance to NCDC Programme for Development of Cooperatives - Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), Ministry of Agriculture & Farmers Welfare (MOA&FW):

- a) Assistance to Marketing, Processing, Storage, Consumer, Weaker Section Programmes of Cooperatives, Computerization of Primary Agricultural Cooperative Credit Societies, District Central Cooperative Banks, State Cooperative Banks and Technical & Promotional Cell Scheme for strengthening Management of State Cooperative Federations [subsidy on tapering basis]
- b) Assistance for Ginning & Pressing Programme and Establishment of New and Modernization/ Expansion/ Rehabilitation of existing Cooperative Spinning Mills
- c) Integrated Cooperative Development Projects (ICDP) in selected districts

II Other Central Schemes:

- a) **Agricultural Marketing Infrastructure (AMI) sub scheme of Central Sector Integrated Scheme on Agriculture Marketing (CSISAM) for Storage and other than Storage Infrastructure** -DAC&FW, MOA&FW Rashtriya Krishi Vikas Yojana (Training) - DAC&FW, MOA&FW
- b) **Mission for Integrated Development of Horticulture (MIDH)** - DAC&FW, MOA&FW
- c) **Scheme for Cold Chain, Value Addition and Preservation Infrastructure** - Ministry of Food Processing Industries
- d) Interest rebate under **Technology Up gradation Fund Scheme** - Ministry of Textile
- e) **Sugar Development Fund** - Department of Food & Public Distribution, Ministry of Consumer Affairs, Food & Public Distribution
- f) Assistance for Boosting Seed Production component under Sub-Mission for Seed and Planting Material (SMSP) of **National Mission on Agricultural Extension and Technology (NMAET)**
- g) **PM Matsya Sampada Yojana (PMMSY)** – Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying
- h) **PM Formalisation of Micro Food Processing Enterprises (PMFME)**- Ministry of Food Processing Industries
- i) **Dairy Processing and Infrastructure Development Fund (DIDF)** - Ministry of Fisheries, Animal Husbandry and Dairying
- j) **Fisheries & Aquaculture Infrastructure Development Fund (FIDF) Scheme –Department of Fisheries, MOA&FW**

III NCDC Sponsored Schemes

B. ACTIVITIES ASSISTED:

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) 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 fixture, transport vehicles including refrigerated vans for distribution of consumer articles
- Margin money / Working capital assistance

f) Industrial:

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

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 creation of infrastructure relating to 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) Cooperatives for Weaker Sections:

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

l) Assistance for Computerisation 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) YUVA SAHAKAR - Cooperative Enterprise Support And Innovation Scheme: The scheme aims at encouraging newly formed cooperative societies with new and/ or innovative ideas. It is linked to a Cooperative Start-up and Innovation Fund created by NCDC.

n) 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.

o) NANDINI SAHAKAR: The scheme aims to improve socio-economic status of women and supports entrepreneurial dynamism of women through women 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.

p) Promotional and Developmental programmes:

- Technical & Promotional Cells
- Consultancy for studies / project reports, management studies,
- Market survey & evaluation of programmes, etc.

PATTERN OF ASSISTANCE IN RESPECT OF SCHEMES ASSISTED

NCDC provides financial assistance in the form of loan (both Term Loan and Investment Loan) and subsidy to the cooperative societies for their development. The assistance is provided under the Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC) & other Central Sector Schemes and NCDC Sponsored Scheme. The loan component is provided from out of NCDC's own funds while the subsidy is provided from outlay earmarked under the CSISAC and other Central Sector Schemes. Subsidy is provided subject to availability from Government of India otherwise equivalent amount is provided as loan in lieu of subsidy. The subsidy under CSISAC is for agriculture and allied activities.

2. For the purpose of NCDC funding, the States/Union Territories are categorised as under:

- **Cooperatively Least Developed States/Union Territories** {Arunachal Pradesh, Assam, Bihar, Jharkhand, Jammu & Kashmir (UT), Ladakh(UT), Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, and Tripura};
- **Cooperatively Under Developed States/Union Territories** {Andhra Pradesh, Chhattisgarh, Goa, Himachal Pradesh, Madhya Pradesh, Odisha, Rajasthan, Telangana, Uttar Pradesh, Uttarakhand, West Bengal, Andaman & Nicobar Islands (UT) and Lakshadweep (UT)};
- **Cooperatively Developed States/Union Territories** {Gujarat, Haryana, Karnataka, Kerala, Maharashtra, Punjab, Tamil Nadu, Chandigarh (UT), Dadra & Nagar Haveli (UT), Daman & Diu (UT), Puducherry (UT), Delhi }

3. **Weaker Section** Programme shall include programmes related to (i) Marketing, (ii) Processing (Small & Medium sized processing units related to agriculture and allied activities), (iii) Storage including Cold Chain and (iv) Consumer business and activities related to agriculture & allied activities taken up by (a) Fisheries, (b) Dairy & Livestock, (c) Poultry, (d) Coir, (e) Jute, (f) Sericulture, (g) Handloom & (h) Tobacco Cooperatives. Apart from these programme/activities, Weaker Section benefits will also be extended to Tribal / Scheduled Caste/ Scheduled Tribe/ Hill area, Labour and Women Cooperatives for undertaking the above activities.

4. **The pattern of funding is given under:**

A. BUSINESS DEVELOPMENT:

For All kinds of National, State, District, Regional and Primary level cooperatives for sectors/activities funded by NCDC.

Activity	Developed States/UTs			Under developed States/UTs			Least Developed States/UTs		
	NCDC to S/Govt.	S/Govt. to Society	Direct Funding	NCDC to S/Govt.	S/Govt. to Society	Direct Funding	NCDC to S/Govt.	S/Govt. to Society	Direct Funding
Margin Money	(For Weaker Section Programme only as detailed at Para 3 above)								
	Loan 85% Sub 15%*	Loan and /or SC 85% Sub 15%	Loan 85% Sub 15%*	Loan 80% Sub 20%	Loan and/or SC 80% Sub 20%	Loan 80% Sub 20%	Loan 75% Sub 25%	Loan and/or SC 75% Sub 25%	Loan 75% Sub 25%
	For all other Programmes								
	Loan 100%	Loan or SC	Loan 100%	Same as for developed states					
Working Capital	Loan 100%	Loan	Loan	Same as for developed states					
Share Capital	IL 100%	SC	—	Same as for developed states					
Note: SC- Share Capital; Sub- Subsidy; IL- Investment Loan; * - Cap of Rs.5 crore per project/per proposal									

B. INFRASTRUCTURE CREATION (Project Facilities)

- ✓ All types of small and medium sized units (other than agro-processing units) including small scale industrial units, cottage & village industries, handicrafts, allied industries for other products, cane and bamboo units, Coir Units, etc.,
- ✓ Plant & Machinery/equipment including integrated projects (other than ICDP),
- ✓ Establishment/ renovation/ expansion/ upgradation & modernisation of Godowns, storages,
- ✓ Construction of Cold Storages / expansion / modernization of cold storages,
- ✓ Cold Chain components - Integrated pack house / Reefer transport / Cold storage (Bulk-near farm gate)/ Cold storage (Hub-near market) / Ripening units/etc.,
- ✓ Worksheds, purchase of looms, cooperatives/industrial estates,
- ✓ Service and repair centres, showrooms, showrooms-cum-godowns,
- ✓ Market yards, rearing units and grainages,
- ✓ Fish tanks/farms, boat building including inputs and other infrastructure for fisheries,
- ✓ Poultry farms,
- ✓ Rearing and breeding of livestock animals, setting up of slaughter houses, purchase of livestock animals for breeding, rearing, meat, fleece, skin, wool & other by products, establishment of seed farms etc.,
- ✓ Furniture and fixtures,
- ✓ Transport vehicles including refrigerated and insulated vehicles,
- ✓ Installation of/purchase of computers/computerization etc.,
- ✓ Setting-up of agro-service/farmers service centres,
- ✓ Insecticides/pesticides formulation units,
- ✓ Units to manufacture inputs like bio-fertilizers/granular fertilizers, organic manure,
- ✓ Creation of water harvesting/irrigation infrastructural facilities,
- ✓ Creation of infrastructure of PACS as Modern Banking Unit,
- ✓ Services Cooperatives etc. and
- ✓ **ANY OTHER RELATED ACTIVITIES MANDATED TO NCDC.**

Developed States/UTs			Under developed States/UTs			Least Developed States/UTs		
NCDC to S/Govt.	S/Govt. to Society	Direct Funding	NCDC to S/Govt.	S/Govt. to Society	Direct Funding	NCDC to S/Govt.	S/Govt. to Society	Direct Funding
(For Weaker Section Programme only as detailed at Para 3)			For all programmes and for activities as detailed at Para 3			For all programmes and for activities as detailed at Para 3		
Loan 75% Sub 15%	Loan 50% SC 25% Sub 15%	Loan 65% Sub15%	Loan 70% Sub 20%	Loan 50% SC 20% Sub 20%	Loan 65% Sub 20%	Loan 70% Sub 25%	Loan 50% SC 20% Sub 25%	Loan 65% Sub 25%
MC	10%	20%		10%	15%		5%	10%
For all other Programmes			For all other Programmes – same as for developed States/UTs					
Loan 90%	Loan 50% SC/Sub 40%	Loan 65%						
MC	10%	35%						
<ul style="list-style-type: none"> ✓ S/Govt. – State Government; Sub - Subsidy; SC - Share Capital; MC- Members Contribution ✓ Subsidy subject to availability from Govt. of India otherwise equivalent loan from NCDC; ✓ In case of “Computerisation” programme 100% assistance (i.e. as loan / Subsidy/ Share Capital) may be provided through State Govt.to the beneficiary in all States. 								

C. PROCESSING

(i) Sugar Mill

Activities	NCDC to State Govt.	S/Govt. to Society	Direct Funding
New Unit	TL- 60%; IL -30% Mem.contribution-10%	TL - 60%; SC – 30% MC10%	TL- 70% MC-30%
Modernisation/ Expansion Upto 5000 TCD	Loan 50% plus Loan 40% from SDF as sanctioned by GOI	On same terms as received from NCDC	Loan 50% of PC plus 40% loan from SDF as sanctioned by GOI
Sugar By-Products -Cogeneration & Ethanol Units- Same as above			
Expansion beyond 5000 TCD	Loan 65%	-do-	Loan 65%
Working Capital	Loan as per requirement	-do-	Loan as per requirement

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

Note:

Investment loan to State Governments will be provided only for those sugar cooperatives which 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. With effect from 01.01.2015, SDF stopped providing assistance for exclusive expansion projects. However, SDF assistance is available for projects, if expansion of capacity is upto 5000 TCD alongwith co-generation or ethanol project.

SDF assistance for bagasse based cogeneration project is based on normative cost for different configurations.

Boiler pressure/ Temp.Ata/°C	Installed capacity MW	Total Project cost (Rs. In lakh)	Project cost per MW Generation (Rs. in lakh/MW)
67/510	84.5	32496	385
87/515	159.5	70565	442
110/540	110.95	60285	543

(ii) Small & Medium Sized Agro-Processing Units:

Assistance is provided for establishment of new units, expansion, modernization, diversification etc. by oil mills, foodgrains units, fruits & vegetable units, plantation crops processing units, dairy units, fishery units, silk reeling/twisting, silk spinning, wool spinning and jute processing and any other agro-processing activity by cooperatives mandated to NCDC.

Developed States/UTs			Under developed States/UTs			Least Developed States/UTs		
NCDC to S/Govt.	S/Govt. to Society	Direct Funding	NCDC to S/Govt.	S/Govt. to Society	Direct Funding	NCDC to S/Govt.	S/Govt. to Society	Direct Funding
(For Weaker Section Programme only as detailed at Para 3)			For all programmes and for activities as detailed at Para 3			For all programmes and for activities as detailed at Para 3		
Loan 75% Sub 15%	Loan 50% SC 25% Sub 15%	Loan 65% Sub 15%	Loan 70% Sub 20%	Loan 50% SC 20% Sub 20%	Loan 65% Sub 20%	Loan 70% Sub 25%	Loan 50% SC 20% Sub 25%	Loan 65% Sub 25%
MC	10%	20%		10%	15%		5%	10%
For all other Programmes			For all other Programmes – same as for developed States/UTs					
Loan 90%	Loan 50% SC/Sub 40%	Loan 65%						
MC	10%	35%						
✓ S/Govt. – State Government; Sub - Subsidy; SC - Share Capital; ✓ Subsidy subject to availability from Govt. of India otherwise equivalent loan from NCDC; # Debt equity ratio may vary depending upon viability of the proposed project.								

(iii) **Cooperative Spinning & Ginning Programmes**

The activities covered and pattern of funding are as under:

From NCDC to State Government	From State Government to Society	Direct Funding
(a) Establishment of New Cooperative Spinning Mills		
Term Loan 50% Investment Loan 25% Subsidy 15%	Term Loan 50% Share Capital 25% Subsidy 15% Members Contribution 10%	Term Loan 60% Subsidy 15% Members Contribution 25%
(b) Modernisation / Expansion of Existing Spinning Mills		
Term Loan 45% Investment Loan 30% Subsidy 15%	Term Loan 45% Share Capital 30% Subsidy 15% Members Contribution 10%	Term Loan 60% Subsidy 15% Members Contribution 25%
(c) Margin Money Assistance for Cooperative Spinning Mills & State Cooperative Cotton Federation		
Term Loan 85% Subsidy 15%	Term Loan 85% Subsidy 15%	Term Loan 85% Subsidy 15%
(d) Establishment of Modern Ginning & Pressing Units, Modernisation / Expansion of Existing Units		
Term Loan 50% Investment Loan 25% Subsidy 15%	Term Loan 50% Share Capital 25% Subsidy 15% Members Contribution 10%	Term Loan 50% Subsidy 15% Members Contribution 35%
(e) Rehabilitation of Sick Cooperative Spinning Mills		
Investment Loan 75% Subsidy 15%	Investment Loan 75% Subsidy 15% Members Contribution 10%	Not Applicable (State Government's involvement is mandatory)
Subsidy subject to availability from Govt. of India otherwise equivalent loan from NCDC		



D. INTEGRATED COOPERATIVE DEVELOPMENT PROJECTS (ICDP)

SN	Activity	From NCDC to S/Govt. From S/Govt. to Cooperatives						
		Loan	Sub	Total	Loan	S/cap.	Sub.	Total
A. Cooperatively Least Developed States								
i)	Infrastructure Creation (Component I & II)	75%	25%	100%	50%	25%	25%	100%
ii)	Margin money to beneficiaries societies	75%	25%	100%	-	75%	25%	100%
iii)	Share capital to DCCBs	100%	-	100%	-	100%	-	100%
iv)	Manpower Development & Training	-	50% @	50% @	-	-	100%	100%
v)	Managerial assistance to PIA and Monitoring Cell etc.	-	50% @	50% @	-	-	100%	100%
B. Cooperatively Under-Developed States								
i)	Infrastructure Creation (Component I & II)	80%	20%	100%	50%	30%	20%	100%
ii)	Margin money to beneficiaries societies	80%	20%	100%	-	80%	20%	100%
iii)	Share capital to DCCBs	100%	-	100%	-	100%	-	100%
iv)	Manpower Development & Training	-	50% @	50% @	-	-	100%	100%
v)	Managerial assistance to PIA and Monitoring Cell etc.	-	50% @	50% @	-	-	100%	100%
C. Cooperatively Developed States								
a) Weaker Section Programme / Activities								
i)	Infrastructure Creation (Component I)	85%	15%	100%	50%	35%	15%	100%
ii)	Margin money to beneficiaries societies	85%	15%	100%	50%	35%	15%	100%
iii)	Share capital to DCCBs	100%	-	100%	-	100%	-	100%
iv)	Manpower Development & Training	-	50% @	50% @	-	-	100%	100%
v)	Managerial assistance to PIA and Monitoring Cell etc.	-	50% @	50% @	-	-	100%	100%
b) Other than Weaker Section Programme / Activities								
i)	Infrastructure Creation (Component I & II)	100%	-	100%	50%	50%	-	100%
ii)	Margin money to beneficiaries societies	100%	-	100%	50%	50%	-	100%
iii)	Share capital to DCCBs	100%	-	100%	-	100%	-	100%
iv)	Manpower Development & Training	-	50% @	50% @	-	-	100%	100%
v)	Managerial assistance to PIA and Monitoring Cell etc.	-	50% @	50% @	-	-	100%	100%

Note:

- ✓ Total subsidy component under any project shall, however, not exceed 30% of the total project cost.
- ✓ Subsidy assistance available from any department / ministries / agencies shall be dovetailed for passing on to the cooperatives.
- ✓ The subsidy is shared between the NCDC and the State Government on 50:50 basis.
- ✓ In case of special category states indicated as @ in the table above, entire subsidy component is provided by the NCDC. The special category states are all North-Eastern States, Sikkim, Himachal Pradesh, Jammu & Kashmir and Uttarakhand.

E. YUVA SAHAKAR- COOPERATIVE ENTERPRISE SUPPORT AND INNOVATION SCHEME

The scheme aims at enabling Start-Ups in the Cooperative sector covering all types of activities.

Eligibility

- a) Any type of cooperative society with new, innovative and value chain enhancement intended projects.
- b) The cooperative society should be in operation for a minimum of three months.
- c) The cooperative society should have positive net-worth.
- d) The cooperative society 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).

Project Cost

- a) Project cost should not exceed Rs.3.00 crore in case of a cooperative society which is in operation for one year or more.
- b) Project cost should not exceed Rs.1.00 crore in case of a cooperative society which is in operation for more than three months but less than one year. However, once the cooperative society completes one year of its operation, it would become eligible for assistance as admissible to cooperative society which is in operation for one year or more excluding assistance already availed, if any.
- c) Depending on the nature and activities of a project, 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.

Loan Period

Period of loan can be up to 5 years, including 2 years moratorium on payment of principal. Period of moratorium may vary, depending on the type of project and its ability to generate revenue.

Rate of Interest

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

Security

The cooperative society may offer security for the loan in any one or combination of the following to the satisfaction of NCDC:

- a) Mortgage of assets, including assets to be created under the proposed project.
- b) FDRs of the scheduled banks.
- c) Guarantee of credible cooperative institutions, that is, institution with sound financial condition and proven track record.
- d) Guarantee of State/Central Government
- e) Guarantee by Central PSUs/ Statutory bodies/CSR Foundations of Central PSUs.
- f) Guarantee of Small Farmers Agri Business Consortium (SFAC)/ North Eastern Development Finance Corporation (NEDFi)/ Small Industries Development Bank of India (SIDBI).
- g) Personal guarantee of Board of Directors/members in the form of Fixed Deposit Receipts (FDRs) and/or Guarantee of scheduled banks.

Subsidy:

In case the proposed activity is eligible for subsidy under the Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC) or any other source, the same will be applicable. However, if the project cost includes working capital loan component, CSISAC subsidy would be eligible only for capital

investment of the project cost (excluding working capital). To ensure speedy and smooth implementation of projects, eligible loan can be provided in-lieu of subsidy. The subsidy, as and when received by NCDC for onward disbursement, would be adjusted against the loan account.

Funding Pattern:

The projects would be supported with funding pattern having debt: equity ratio as below:

Category - A:

80% : 20% - Any type of cooperative society in the North Eastern Region. - Any type of cooperative society registered and operating in Aspirational Districts as identified by the NITI Aayog. - Any type of cooperative society with 100% women members. - Any type of cooperative society 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.

In case subsidy is eligible for the proposed activity, subject to availability, the loan component would be reduced proportionately.

F. AYUSHMAN SAHAKAR

The objectives of the scheme are:

- a) To assist provision of affordable and holistic healthcare through hospitals / healthcare / education facilities by cooperative societies,
- b) To assist promotion of AYUSH facilities by cooperative societies,
- c) To assist cooperative societies meet the objectives of the National Health Policy,
- d) To assist cooperative societies participate in the National Digital Health Mission,
- e) To assist cooperative societies provide comprehensive healthcare including education, services, insurance and activities related thereto.

Activities covered:

- 1) **Infrastructure:** For creation, modernization, expansion, repairs, renovation of hospital, healthcare and education infrastructure covering-
 - a) All types of infrastructure for:
 - Hospitals and/ or Medical/ AYUSH/ Dental/ Nursing/ Pharmacy/ Paramedical/ Physiotherapy colleges for running UG and /or PG programmes
 - Yoga Wellness Centre
 - Ayurveda, Allopathy, Unani, Siddha, Homeopathy other traditional medicine healthcare centres
 - Health care services for elderly
 - Palliative care services
 - Health care services for Persons with Disabilities
 - Mental healthcare services
 - Emergency Medical Services / Trauma centre
 - Physiotherapy centre
 - Mobile Clinic Services
 - Health Club and Gym

- AYUSH pharmaceutical manufacturing
- Drug testing laboratory
- Dental care centre
- Ophthalmic care centre
- Laboratory services
- Diagnostics services
- Blood Bank / Transfusion services
- Panchkarma/ Thokkanam/ Kshar sutra therapy centre
- Regimental Therapy of Unani (IlajBilTadbeer) centre
- Maternal health and Childcare services
- Reproductive and Child Health services
- Any other related centre or services as may be deemed fit by NCDC for assistance

- b) Telemedicine and remote assisted medical procedures,
- c) Logistics health, healthcare and education,
- d) Information and Communication Technology related to digital health,
- e) Health insurance accredited by Insurance Regulatory and Development Authority (IRDA).

2) Margin money for raising working capital required for day-to-day operations in respect of those mentioned in the para1 above.

3) Working capital for day-to-day operations.

Eligibility

Any Cooperative Society registered under any State/ Multi State Cooperative Societies Act in the country, with suitable provision in the bye-laws to undertake services related to hospital/ healthcare/ health education, shall be eligible for financial assistance subject to fulfilment of the guidelines of the scheme. NCDC assistance shall be provided either through the State Governments/ UT Administrations or directly to the cooperatives, which fulfil NCDC Direct Funding guidelines. Dovetailing with other schemes or programmes of Government of India/ State Government/ Other funding Agency is permitted.

Project Cost

As per actual requirement.

Loan Period

Period of loan will be for 8 years, including 1-2 years moratorium on repayment of principal, depending on the type of project and its ability to generate revenue.

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 applicable rate of interest on the term loan for project activities in case of borrower cooperative society where women members are in majority for the entire tenure of the loan, only if timely repayments are made.

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:



- a) Mortgage of assets, including assets to be created under the project, to the extent of 1.5 times of NCDC loan;
- b) Guarantee by State/ Central Government;
- c) Pledge of FDRs of scheduled banks/ nationalized banks, to the extent of 1.2 times of NCDC loan;
- d) Guarantee by Central PSUs/ Statutory bodies/ CSR Foundations of Central PSUs;
- e) Guarantee from scheduled banks/ Nationalized Banks;
- f) Hypothecation and assignment of Government bonds/ securities to the extent of 1.2 times of NCDC loan.

Subsidy

NCDC loan assistance is proposed to be dovetailed with subsidy/ grant/ VGF/ any other mechanism of Government of India or State Government or any other Funding Agency.

Funding Pattern

The projects would be supported with the following funding pattern:

Funding through State Government		Direct Funding
NCDC to State Government	State Government to Society	NCDC to Society
Infrastructure Creation (Project Facilities):		
Loan - 90%	Loan - 50%; Share Capital - 40%	Loan- 70%
Society's Share - 10%	Society's Share - 10%	Society's Share - 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

G. NANDINI SAHAKAR

The scheme aims to improve the socio-economic status of women. It supports entrepreneurial dynamism of women through women 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. NCDC, on its own, or as agency of flagship programs of many Ministries has been implementing sectoral schemes. Nandini Sahakar would be a focused framework and would aim at extending financial assistance exclusively to women cooperatives involved in activities coming under the purview of NCDC credit linkage.

Eligibility:

Any Women Cooperative Society registered under any State / Multi State Cooperative Societies Act in the country is eligible. Any cooperative society with minimum 50% women members at primary level is also eligible. In case of projects related to new and/ or innovative activities, women cooperatives which are in operation for at least three months, are also eligible for assistance under the scheme as per applicable NCDC guidelines.

Activities covered under the scheme:

- ✓ **Infrastructure:** For creation, modernization, expansion, repairs, renovation of infrastructure.
- ✓ **Margin money** for raising working capital required for day-to-day operations.
- ✓ **Working Capital** to run day-to-day business operations.

Indicative business activities: The Scheme will assist, except urban housing, any business plan based activity / service mandated to NCDC, for example, agro-processing, supply chains, value addition, logistics, farm mechanization, retail, marketing of food grains, input supply, plantation, horticulture, rural housing, weaker section programs, tribal cooperatives, dairy, poultry, livestock, fishery, handloom, coir, jute, sericulture, computerization, textiles, infrastructure of PACS/ credit / marketing cooperatives, agriculture insurance, water conservation works / services, tourism, hospitality, transport, hospital / health care/ Yoga wellness facility, education, generation & distribution of power, new, non-conventional and renewable sources of energy etc.

Mode of assistance:

NCDC assistance will be provided either DIRECTLY or through State Government / UT Administration to eligible cooperatives. Convergence of NCDC credit linkage with schemes of Government of India (such as AIF, CSISAC, DIDF, FIDF, 10,000 FPO, FFPO, PMMSY, PM FME, MSME etc.) or with any scheme of State Government / UT / Development Agencies or with bilateral / multilateral assistance/ CSR Foundations etc is encouraged.

Project Cost:

There would be no minimum or maximum cap on project cost in case of viable proposals by women cooperative societies which are operating successfully for at least 3 years. The project cost would include infrastructure, margin money and working capital. The project cost limits would be as follows:

S. No.	Tenure of operation of the applicant society	Maximum Project Cost (Rs.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)

Loan period:

Period of loan will be of 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 and interest subvention:

For credit linkage, NCDC circular on interest rate published from time to time depending on market conditions shall be applicable.

Assistance in the form of interest subvention shall be as follows depending on the nature of activities:

- a. Interest subvention for new and innovative activities:** NCDC will provide 2% interest subvention on its rate of interest on term loan portion for new and innovative activities.
- b. Interest subvention for activities other than new and innovative activities:** NCDC will provide 1% interest subvention on its rate of interest on term loan portion for all activities.

NCDC interest subvention incentive shall be applicable for timely repayments. Interest subvention or subsidy or support from other schemes of Government of India or any scheme of State Government / UT / Development Agencies or bilateral/ multilateral assistance shall be encouraged and permitted.

Security:

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



- a) Mortgage of assets, including assets to be created under the project, to the extent of 1.5 times of NCDC loan;
- b) Guarantee by State / UT / Central Government;
- c) Pledge of FDRs of Scheduled banks/ Nationalized banks, to the extent of 1.2 times of NCDC loan;
- d) Guarantee by Central PSUs / Statutory bodies/ CSR Foundations of Central PSUs;
- e) Guarantee from Scheduled Banks/ Nationalized Banks;
- f) Hypothecation and assignment of Government bonds/ securities to the extent of 1.2 times of NCDC loan;
- g) Guarantee of credible cooperative institutions, that is, institution with sound financial condition and proven track record;
- h) Guarantee of Small Farmers' Agri Business Consortium (SFAC)/ North Eastern Development Finance Corporation (NEDFi)/ Small Industries Development Bank of India (SIDBI)/ Credit Guarantee Fund;
- i) Personal guarantee of Board of Directors / members in the form of Fixed Deposit Receipts (FDR).

Subsidy

Nandini Sahakar shall be dovetailed with existing schemes of Government of India / State Government / UT Admn. or with any future scheme or with bilateral / multilateral assistance or development agencies/ CSR mechanisms, as credit linkage. However, if the project cost includes working capital loan component, the subsidy would be eligible only for capital investment of the project cost (excluding working capital). To ensure speedy and smooth implementation of projects, eligible loan can be provided in-lieu of subsidy. The subsidy, as and when received by NCDC for onward disbursement, would be adjusted against the loan account.

Funding Pattern:

Funding through State Government		Direct Funding
NCDC to State Government	State Government to Society	NCDC to Society
Infrastructure Creation (Project Facilities):		
Loan - 90%	Loan - 50%; Share Capital - 40%	Loan- 70%
Society's Share - 10%	Society's Share - 10%	Society's Share - 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

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

H TECHNICAL AND PROMOTIONAL CELL

- i. **All state level cooperative federations (excluding those connected with the weaker sections programmes):**

Under - Developed States	Least - Developed States
Subsidy for employment of professionals to be provided for a period of 5 years on a tapering scale. i) 100% in the first 2 years. ii) 80% in the 3 rd & 4 th year. iii) 70% in the 5 th year.	Subsidy for employment of professionals to be provided for a period of 7 years on a tapering scale. i) 100% for the first 5 years. ii) 80% for the subsequent 2 years.

ii. All Federations connected with the weaker sections programmes:

Subsidy for employment of professionals to be provided for a period of 7 years on a tapering scale.

i) 100% for the first 5 years.

ii) 80% for the subsequent 2 year.

Qualifications and scales of pay and other emoluments for the various experts/professionals would be determined by the concerned federations in consultation with NCDC. **Subsidy, if available from the Central Government**, is proposed to be provided only for Pay, HRA, and DA for 5 to 7 years. The assistance will be sanctioned by the Corporation only after careful consideration of the proposal of the institutions and assessing the need for appointment of such experts.

OTHER CENTRAL SECTOR SCHEMES

NCDC dovetails assistance under the following Central Sector Schemes:

I. AGRICULTURAL MARKETING INFRASTRUCTURE (AMI) - other than Storage Infrastructure, Sub-Scheme of Central Sector Integrated Scheme for Agricultural Marketing (CS-ISAM)

Erstwhile AMIGS Scheme implemented from 20.10.2004 by GOI has been subsumed into AMI – Other than Storage Infrastructure Sub-Scheme of “CS-ISAM” from 1.4.2014.

NCDC is one of the implementing agencies to provide funds to the cooperative societies for creation of marketing infrastructure under above scheme. Under AMI – other than Storage Infrastructure, 33.33% subsidy is available for North Eastern, Hilly & tribal areas, Women & SC/ST Cooperatives and 25% subsidy is available for other category of beneficiaries. Term loan assistance is provided by NCDC under the Corporation Sponsored Scheme.

Subsidy pattern under AMI – other than Storage Infrastructure

Category	Rate of Subsidy (on capital cost)	Maximum Subsidy Ceiling# (Rs. 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.

For the projects of pulse splitting and oil crushing, the maximum subsidy for 25% category is Rs.12.50 lakh and 33.33% category is Rs.16.66 lakh only.

Subsidy Ceiling

- (i) The total subsidy which can be availed of by promoter for all its projects in a Districts since inception of the scheme (erstwhile GBY) up to the end of 2019-20 will be restricted to a maximum capacity ceiling of 10,000 MT. if a promoter intends to have more than one project of different type including storage project in the same District its will be eligible for a maximum subsidy upto Rs.75 lakh or Rs.133.20 lakh as the case may be.
- (ii) To determine the eligibility of projects for maximum permissible subsidy, the date of sanction of loan by Financial Institutions should be between 22.10.2018 to 31.03.2021.

J. AGRICULTURAL MARKETING INFRASTRUCTURE (AMI) - Storage Infrastructure, Sub-Scheme of Central Sector Integrated Scheme on Agriculture Marketing (CS-ISAM)

Construction of Godowns

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 subject to the subsidy ceiling per MT as well as overall ceiling given below:-

The pattern of funding for the said projects:

- i) **For New Godowns - For cooperatives located in North Eastern States, Sikkim, UTs of Andaman & Nicobar and Lakshadweep Islands, hilly Areas and projects belonging to women, SC/ST Cooperatives**

From NCDC to State Government	From State Government to Society	Direct Funding
Term Loan 56.67% Subsidy 33.33%	Term Loan 50% Share capital 6.67% Subsidy 33.33% Society Share 10%	Loan 46.67% Subsidy 33.33% Society Share 20%

Note: Subsidy subject to availability from Government of India, otherwise, equivalent loan from NCDC will be provided.

- ii) **For New Godowns - For cooperatives located in the states/areas other than North Eastern States, Sikkim, UTs of Andaman & Nicobar and Lakshadweep Islands, hilly Areas and projects not belonging to women, SC/ST Cooperatives**

From NCDC to State Government	From State Government to Society	Direct Funding
Term Loan 65% Subsidy 25%	Term Loan 50% Share capital 15% Subsidy 25% Society Share 10%	Loan 50% Subsidy 25% Society Share 25%

Note: Subsidy subject to availability from Government of India, otherwise, equivalent loan from NCDC will be provided.

Subsidy Pattern under AMI – Storage infrastructure:

Capital cost of the project for the purpose of subsidy will be calculated on the project cost as appraised by NCDC or actual cost of eligible components as certified by a Chartered Accountant whichever is lower subject to the subsidy ceiling as given below:

Category	Rate of subsidy (on capital cost)	Subsidy Ceiling		
		50 - 1000 MT in Rs./MT	More than 1000 MT and upto 10,000 MT in Rs./MT	Maximum Ceiling (Rs. 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

* 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.

- Cost norms for computing subsidy for silos will be same as for other storage infrastructure.

K. Assistance for Boosting Seed Production component under Sub-Mission for Seed and Planting Material (SMSP) of National Mission on Agricultural Extension and Technology (NMAET)

The Corporation is implementing the above said component under Sub-Mission for Seed and Planting Material (SMSP) of National Mission on Agricultural Extension and Technology (NMAET). Under the component, the assistance would be limited to 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 will be the nodal agency for implementation and monitoring of this component.

Credit linked back ended subsidy 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 Rs.150 lakh per project. Two percent (2%) of the total fund utilized under the component will be allowed as administrative charges to the Nodal Agency. Assistance for construction of seed godowns and creation other infrastructure facilities mentioned above is provided by NCDC. The pattern of funding will comprise term loan to the extent of maximum 52% of block cost, subsidy of 38% of block cost (subject to maximum block cost of Rs.150.00 lakh) and society share of minimum 10% of block cost.

L. Dairy Processing and Infrastructure Fund (DIDF) Scheme Implemented by NCDC.

The Department of Animal Husbandry, Dairying & Fisheries, Dairy Division, Ministry of Agriculture and Farmers Welfare, Government of India had identified NCDC as a Nodal Loaning Entity (NLE) for borrowing resources from the DIDF set up in NABARD and to finance the projects submitted by the Eligible End Borrowers (EEBs).

Components of DIDF:

The broad investment activities eligible under DIDF are:

- i) Modernization & creation of new milk processing facilities
- ii) Manufacturing facilities for value added products.
- iii) Milk Chilling Infrastructure.
- iv) Setting up electronic milk testing equipment.
- v) Any other activity related to the dairy sector targeted to contribute to the objectives of DIDF and decided by Government of India in consultation with the stakeholders.

Eligible Institutions:

NCDC using the loan from the DIDF will lend to the following institutions

- Co-operative Milk Unions
- State Cooperative Dairy Federations
- Multi State Milk Cooperatives

Interest rates on Loans by NABARD to NCDC and to End Borrower

NABARD shall extend loans to NCDC at fixed rate of interest of 6% per annum repayable at quarterly rests. The interest rate to end borrower shall be 6.5% per annum to be charged by NCDC. Financial assistance under DIDF will be given to the end borrowers which are financially viable and willing to avail funds and also fulfil the eligibility criteria, as per Operational Guidelines of the Scheme. (Refer: Circular No.F.No.02023/2/2017-CDD dated 13.04.2018, 14.02.2019 and 09.04.2020 at www.dahd.nic.in)

M. Mission for Integrated Development of Horticulture (MIDH) / National Horticulture Board (NHB) / National Horticulture Mission (NHM)

Credit linked back ended subsidy @ 35% of project cost in general areas and @ 50% of project cost in Hilly, North East & Scheduled Areas, is provided under MIDH/NHB/NHM schemes for establishment of integrated pack house, pre-cooling units, cold room, mobile pre-cooling unit, ripening chambers and refrigerated transport vehicle. Pattern of assistance under MIDH/NHB/NHM schemes will be as under:

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, higher subsidy is available for some small components, like small pack house with 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 their cases 50% of the total cost is provided as subsidy. The details of cost norms, pattern of assistance, operational guidelines, etc. may be seen at websites like www.midh.gov.in, www.nhb.gov.in.

- a) Should be legal entity and have raised equity from its members as per the Bye-laws
- b) Number of share holders are in accordance with the scheme
- c) Minimum 50% share holders from small and marginal and landless tenants
- d) Maximum shareholding per member should not have exceeded 10% of total equity
- e) Board of Director and Governing Body should have women participation
- f) Having business plan and budget for next 18 months based on sustainable revenue model.

N. Scheme for Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs) – DAC&FW, MoA&FW

NCDC has been tasked by the Department of Agriculture, Cooperation & Farmers Welfare, Government of India (GoI) with the responsibility of an Implementing Agency (IA) under its Scheme “Formation and Promotion of 10,000 Farmer Producer Organisations” initiated in July 2020. With this initiative, GoI

hopes to catalyse the transformation of the agriculture sector, where small and marginal holdings less than 2 hectares constitute over 80% of the farmer population and distressingly have ownership of a minor share of land.

The Scheme

The Scheme aims to achieve inclusive and sustainable transformation through the creation of a holistic and supportive ecosystem for the formation of 10,000 FPO by 2023-24, and their nurturing, handholding and capacity building over a five year period from their inception, to facilitate the development of vibrant and sustainable income oriented farming that would lead to the overall socio-economic development and wellbeing of agrarian communities.

The Role of NCDC in promoting FPO

As Implementing Agency under the Scheme, the NCDC, in accordance with its mandate, will form and promote the allocated number of FPO, 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 (CBBO), who would function at the block level and be responsible for the formation of FPO allocated to NCDC under the Scheme. At the Block level where these FPO would be formed, NCDC would function through its empanelled Cluster Based Business Organisations (CBBO).

Aims and objectives of the scheme

Before launch of this scheme more than 6500 FPO are operating on ground. With an objective of bringing more farmers, particularly marginal and small farmers under FPO formed for addressing the challenges being faced by them viz. Lack of market access, credit linkages, inadequate financial support, lack of managerial skill etc. DAC&FW has launched a dedicated Central Sector Scheme on Formation and Promotion of 10000 FPO. The main aims and objectives of the Scheme are as follows:

- (i) To provide a holistic and broad based supportive eco system to 10000 FPO, to facilitate vibrant and sustainable income oriented farming and for overall socio economic development.
- (ii) To enhance productivity through efficient cost effective and effective resource use and realize higher return through better liquidity and market linkages for their produce.
- (iii) To provide hand holding and support to new FPO for upto 5 years from the creation in all aspects of Management of FPO, Input, Production, Processing and Value Addition, Market Linkages, credit Linkages and use of Technology etc.
- (iv) To provide effective capacity building of FPO to develop agri entrepreneurship skills, to become economically viable and self sustaining beyond the period of support from the Government.
- (v) The programme will be implemented under the overall guidance of National Project Management Advisory and Fund Sanctioning Committee (N-PMAFSC) constituted under the Chairmanship of Secretary DAC&FW with Joint Secretary (Marketing), DAC&FW as Member Secretary.

Cluster Based Business Organisation (CBBO)

- (i) Implementing Agencies will be identifying Cluster Based Business Organisation (CBBO) at the State / Cluster level to form FPO;
- (ii) In a given State, based on geography produce clusters, cropping pattern 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 :

Benefits available under the Scheme to different stake holders

a. Incentive to Cluster Based Business Organisation (CBBO)

The formation and incubation cost of CBBO, limited to maximum of Rs.25 lakh / FPO of support or actual whichever is less is provided for five years from the year of formation. It includes 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 by Implementing Agencies and shall be disbursed after receiving the utilisation certificate of previously disbursed amount.

b. FPO Management Cost

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

The indicative financial support is as under:-

- Salary of CEO / Manager Maximum upto Rs.25000 p.m
- Salary of Accountant Maximum upto Rs.10000 p.m.
- One time Registration Cost Maximum upto Rs.40000
- Travel and Meeting Cost Maximum upto Rs.18000 per year
- Office Rent Maximum upto Rs.48000 per year
- Utility Charges (mobile & electricity) Maximum upto Rs.12000 per year
- One time cost for Furniture & fixtures Maximum upto Rs.100000
- Miscellaneous (cleaning/stationery) Maximum upto Rs.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 upto Rs.2000 per farmer member of FPO subject to a maximum limit of Rs.15.00 lakh per FPO
- (ii) Objectives of Equity Grant
 - a) Enhance viability and sustainability of FPO
 - b) Increase Credit worthiness of FPO
 - c) Enhance share holding of members to increase their ownership and participation in their FPO.

Broad Eligibility Criteria

- (iii) Within 45 days of the receipt of the Equity grant, the FPO will have to issue additional shares to share holder members.
- (iv) The FPO can draw the Equity Grant in a maximum of 3 tranches (with in a period of 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.
- (v) In the event of violation of any of the terms and conditions, the Implementing Agency will have right to demand and enforce the repayment of the entire amount of Equity Grant sanctioned along with appropriate damages.

d. Credit Guarantee Facility for Lending Institutions

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

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

Operational Guidelines of the Scheme available at (<https://agricoop.nic.in/en>)

NOTES FOR AVAILING NCDC ASSISTANCE:

5. 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.

NORMS FOR DIRECT FUNDING

6. ELIGIBILITY CRITERIA

6.1 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 upto 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 on which directors of this cooperative have been directors, should not have any major default in repayment of loans to NCDC/Banks/Financial Institutions;



- v) 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 for Working Capital loans and 1.2 times for Project Loans;
- vi) 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;
- vii) NCDC may ask for additional securities by way of one or more of the following;
 - Government Guarantee
 - Guarantee of a scheduled bank
 - Personal guarantee of the Directors and collateral security

6.2 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:

- (a) Technical feasibility & financial viability of project;
- (b) Financial soundness of the cooperative;
- (c) Past financial & operational performance of the cooperative (wherever applicable);
- (d) Professional expertise of the Management/employees of the cooperative;
- (e) Experience of the management of the cooperative in handling similar projects;
- (f) Part loan repayment performance of the cooperative (wherever applicable);
- (g) Capacity of the cooperative to raise its share of project cost;
- (h) 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.

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

6.4 Release:

- a) NCDC will consider release 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.
- b) 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 or as decided by MD, NCDC, such certification may be carried out by a Chartered Accountant from the panel approved by NCDC.
- c) **Processing fee:** In case of direct funding, processing fee shall be charged for NCDC sanction @ 0.5% of the sanctioned amount, not exceeding Rs.3.00 lakh (0.5% of Rs.6.00 crore) in each case. However, processing fee shall not be charged for working capital loans upto one year.

ANNEX-VI

**TOTAL NUMBER OF EMPLOYEES AND NUMBER OF SCHEDULED CASTES AND
SCHEDULED TRIBES IN NCDC AS ON 31.03.2021**

Group	Total No. of employees	SC's	Percentage of SC's to total employees	ST's	Percentage of ST's to total employees
A-I (Other than Lowest rung of Group 'A')	67	09	13.43	06	8.96
A.II (Lowest rung of Group 'A')	67	11	16.42	05	7.46
Sub Total	134	20	14.93	11	8.21
B	110	18	16.36	9	8.18
C	83	14	16.87	8	9.64
Grand Total	327	52	15.90	28	8.56



NUMBER OF RESERVED VACANCIES FILLED BY MEMBERS OF SCHEDULED CASTES AND SCHEDULED TRIBES IN NCDC DURING 2020-21

Particulars	Total No. of vacancies notified	Filled	Scheduled Castes		No. of SC's Candidate appointed	No. of SC's Vacancies carried forward from the previous year	No. of SC's Candidates appointed against vacancies reserved for 3rd year of carry forward	No. of reservations lapsed after carrying forward for 3 year	Scheduled Tribes		No. of ST's candidate appointed	No. of ST's Vacancies carried forward from the previous year	No. of SC's Candidates appointed against vacancies reserved for 3rd year of carry forward	No. of reservations lapsed after carrying forward for 3 year
			No. of vacancies reserved	Out of Col.2					Out of Col.3	No. of vacancies reserved				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
I. POSTS FILLED BY DIRECT RECRUITMENT														
Other than Lowest rung of Group 'A'	3	6*	1	-	-	-	-	-	-	-	-	-	-	-
Lowest rung of Group 'A'	9	-	1	-	-	-	-	-	1	-	-	-	-	-
Group 'B'	9	-	3	-	-	-	-	-	-	-	-	-	-	-
Group 'C'	9	-	2	-	-	-	-	-	1	-	-	-	-	-
II. POSTS FILLED BY PROMOTION														
Other than Lowest rung of Group 'A'	30	11	-	-	2	-	-	-	-	-	1	-	-	-
Lowest rung of Group 'A'	28	13	6	-	1	-	-	-	4	-	1	-	-	-
Group 'B'	44	10	8	-	3	-	-	-	3	-	1	-	-	-
Group 'C'	-	-	-	-	-	-	-	-	-	-	-	-	-	-

* Joined against the posts advertised for Chief Director on deputation basis in 2019-20.

ANNEX-VIII

STATE-WISE / SCHEMEWISE BREAK UP OF RELEASES DURING 2020-2021
CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION

(Rs. In lakh)

Sl. No.	Name of the State/ Institution	Marketing		Input		Consumer		Plantation Crops		F & V		Food Grain		Oil Seed		Storage		Installation of Computer		Yuva Sahakar (C, IC & SC)		Assistance to ICDP Project		
		LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN
1	A & N																							
2	Andhra Pradesh																							1955.09900
3	Arunachal Pradesh								143.75000															
4	Assam																							
5	Bihar																							
6	Chattisgarh																							
7	Gujarat																							
8	Goa	14.96000	4.27000																					
9	Haryana																							
10	Himachal Pradesh	11.76000	552.94000																					
11	J&K																							
12	Jharkhand																							
13	Kerala																							
14	Karnataka																							
15	Madhya Pradesh																							
16	Maharashtra																							
17	Meghalaya																							
18	Mizoram																							
19	Nagaland																							
20	Odisha	64.00000	16.00000																					
21	Punjab																							
22	Rajasthan																							
23	Tamil Nadu																							
24	Telegana																							
25	Uttarakhand																							
26	Uttar Pradesh	23.20000	5.80000																					
27	West Bengal																							
28	IFFDC																							
	Total	113.92000	657.29000	450.00000	2219.18000	65.69000	15.67400	143.75000	3.51100	102.10500	165.37132	243.00000	87.69220	1808.74800	1278.72800	20.51000	6.15400	373.80148	27.32400	57.65900	66.94300	159.64900	70.00000	3499.47148



**STATE-WISE /SCHEMewise BREAK UP OF RELEASES DURING 2020-2021
CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION**

(Rs. In lakhs)

Sl. No.	Name of the State / Institution	ASSISTANCE FOR MARKETING PROCESSING & STORAGE ETC. FOR COOPERATIVE DEVELOPMENT														TOTAL (1 TO 26)		
		Weaker Section														LOAN	SUBSIDY	TOTAL
		Fisheries Coop.			Live Stock			Dairy		Handloom		LOAN	SUBSIDY	TOTAL				
LOAN	SUBSIDY		LOAN	SUBSIDY		LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY				LOAN	SUBSIDY	LOAN	SUBSIDY
1	A & N	19	20	21	22	23	24	25	26	27	28	29	0.00000	0.00000	0.00000	0.00000	0.00000	
2	Andhra Pradesh				689.68700										5.00000	2646.76100	2651.76100	
3	Arunachal Pradesh														0.00000	143.75000	143.75000	
4	Assam									403.96800					0.00000	155.37300	559.34100	
5	Bihar					0.00000	612.41700								0.00000	2145.76000	2145.76000	
6	Chattisgarh														0.00000	0.00000	0.00000	
7	Gujarat					77.99000	585.31200								77.99000	585.31200	663.30200	
8	Goa									14.96000					4.27000	19.23000	19.23000	
9	Haryana														0.00000	0.00000	0.00000	
10	Himachal Pradesh														112.39100	645.19000	757.58100	
11	J&K														0.00000	0.00000	0.00000	
12	Jharkhand														0.00000	70.00000	70.00000	
13	Kerala	3315.10000	470.00000												3335.61000	476.15400	3811.76400	
14	Karnataka						34.02000								0.00000	34.02000	34.02000	
15	Madhya Pradesh														95.58900	409.80268	505.39168	
16	Maharashtra					315.06800	8.52800								315.06800	8.52800	323.59600	
17	Meghalaya			4434.53500	1345.87000										4434.53500	1345.87000	5780.40500	
18	Mizoram							67.50000	22.50000						67.50000	49.82400	117.32400	
19	Nagaland														0.00000	61.17000	61.17000	
20	Odisha														64.00000	16.00000	80.00000	
21	Punjab														0.00000	0.00000	0.00000	
22	Rajasthan						2436.51000								8.15000	2503.45300	2511.60300	
23	Tamil Nadu														0.00000	159.64900	159.64900	
24	Telangana	5996.21800	1394.99000		3806.83837										6120.63600	5476.90969	11597.54569	
25	Uttarakhand		604.04300		595.35900		51.70800								10.25000	1673.16900	1683.41900	
26	Uttar Pradesh														389.63200	635.74400	1025.37600	
27	West Bengal		28.31200		1710.00000										1458.00000	3328.31200	4786.31200	
28	IFFDC														0.00000	0.00000	0.00000	
	Total	9311.31800	2497.34500	4434.53500	8147.75437	393.05800	3728.49500	67.50000	22.50000	16913.27900	22575.02137	39488.30037						



**STATEWISE/SCHEMEWISE BREAKUP OF RELEASES DURING 2020-21
CENTRAL SECTOR INTEGRATED SCHEME FOR AGRICULTURAL MARKETING (ISAM)**

(Rs. in Lakh)

Sl. No.	Name of the State/ Institution	Storage Component						Other than Storage Component				TOTAL (38 TO 45)		
		Marketing Godowns		Rural Godown		ICDP		ICDP	Dairy		LOAN	SUBSIDY	TOTAL	
		LOAN	SUBSIDY	LOAN	SUBSIDY	SUBSIDY	SUBSIDY		LOAN	SUBSIDY				
		38	39	40	41	42	43	44	45	46	47	48		
1	Chattisgarh			6.25000	1.09375					6.25000	1.09375	7.34375		
2	Gujarat			5.21700	2.37125			17.89000	12.77500	23.10700	15.14625	38.25325		
3	Haryana									0.00000	0.00000	0.00000		
4	Jharkhand	22.37500								22.37500	0.00000	22.37500		
5	Karnataka			132.02600	24.16100					132.02600	24.16100	156.18700		
6	Kerala			44.49400	2.67250					44.49400	2.67250	47.16650		
7	Madhya Pradesh									0.00000	0.00000	0.00000		
8	Manipur									0.00000	0.00000	0.00000		
9	Tamil Nadu					0.24950	20.00000			0.00000	20.24950	20.24950		
10	IFFDC	122.57500	31.25000							122.57500	31.25000	153.82500		
	Total	144.95000	31.25000	187.98700	30.29850	0.24950	20.00000	17.89000	12.77500	350.82700	94.57300	445.40000		

Annexure - VIII Contd....

STATE-WISE / SCHEMEWISE BREAK UP OF RELEASES DURING 2020-21
CORPORATION SPONSORED SCHEMES:-

(Rs. in Lakh)

Sl. No.	Name of the State/ Institutions	Marketing & Inputs			Input (Margin Money)	Input Assistance to Farmer Service Cooperatives)	F&V Development of Horticulture	Cold Chain Construction of office/ meeting Hall	Storage (others) Consumer	Rural Finance (Service Cooperative)	Working Capital (49 TO 57)	TOTAL
		Working Capital Finance	Input	LOAN								
		Marketing	Input	50	51	52	53	54	55	56	57	58
		LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN
		49										
1	Andhra Pradesh										57500.00000	57500.00000
2	Bihar										160000.00000	160000.00000
3	Chattisgarh	1200000.00000										1200000.00000
4	Gujarat											0.00000
5	Haryana	634400.00000					10.00000					634410.00000
6	Himachal Pradesh											0.00000
7	Karnataka	238.00000									2881.20000	3119.20000
8	Kerala				110.50000					8.00000	16800.00000	16918.50000
9	Madhya Pradesh										19990.00000	19990.00000
10	Maharashtra										2720.00000	2720.00000
11	Punjab											0.00000
12	Odisha											0.00000
13	Rajasthan										13200.00000	13200.00000
14	Tamil Nadu											0.00000
15	Telangana	42000.00000	390.00000								20000.00000	62390.00000
16	Uttar Pradesh	80000.00000										80000.00000
17	West Bengal											0.00000
18	NAFED											0.00000
	Total	1956638.00000	390.00000	110.50000	0.00000	10.00000	0.00000	0.00000	0.00000	8.00000	293091.20000	2250247.70000



**STATE-WISE / SCHEMewise BREAK UP OF RELEASES DURING 2020-21
CORPORATION SPONSORED SCHEMES (CONTINUED):-**

(Rs. in Lakh)

Sl. No.	Name of the State / Institutions	PROCESSING						Weaker Section				Total (59 TO 66)		
		Share Capital/ Margin Money/ Modn & Expn. Of Coop. Sugar Mills	Sugar	Sugar By Product	Co-Generation	Working Capital	Plantation Crops	Fisheries	Working Capital	Working Capital				
		LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN
1	Andhra Pradesh	59												0.00000
2	Chattisgarh													0.00000
3	Gujarat				4523.51200							4523.51200		
4	Haryana					30000.00000								30000.00000
5	Himachal Pradesh													0.00000
6	Karnataka		7980.90300		2859.72500			135.00000						10975.62800
7	Kerala											0.00000		
8	Madhya Pradesh													0.00000
9	Maharashtra		1299.56500	1850.74500		99767.73000		1799.00000	76.99800	109.08700	119.00000	0.00000	0.00000	105022.12500
10	Orissa											0.00000		
11	Punjab											0.00000		
12	Tamil Nadu													0.00000
13	Uttar Pradesh													0.00000
	Total	9280.46800	1850.74500	134291.24200	2859.72500	1934.00000	76.99800	109.08700	119.00000	150521.26500				

**STATE-WISE / SCHEMEWISE BREAK UP OF RELEASES DURING 2020-21
CORPORATION SPONSORED SCHEMES (CONTINUED):-**

Sl. No.	Name of the State / Institutions	Promotional & Development Programme		Other Schemes						TOTAL (68 to 75)		
		Training & Education	Publicity Programme	ICDP in selected Districts	Assistance to Service Cooperatives					LOAN	SUBSIDY	TOTAL
					Hospital & Health Care	Construction of Building/Creation of Infrastructure	Strengthening of Share Capital Base	Education	Tourism			
SUBSIDY	SUBSIDY	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	SUBSIDY	TOTAL
1	A & N	68	69	70	71	72	73	74	75	76	77	78
2	Andhra Pradesh									0.00000	0.00000	0.00000
3	Arunachal Pradesh									0.00000	0.00000	0.00000
4	Bihar			1128.38500						1128.38500	0.00000	1128.38500
5	Delhi									0.00000	0.00000	0.00000
6	Haryana						92.00000			92.00000	0.00000	92.00000
7	Himachal Pradesh			2932.84800						2932.84800	0.00000	2932.84800
8	Karnataka									0.00000	0.00000	0.00000
9	Kerala			2093.41500	1070.84725	5368.50000				8532.76225	0.00000	8532.76225
10	Madhya Pradesh			120.83000						120.83000	0.00000	120.83000
11	Maharashtra									0.00000	0.00000	0.00000
12	Mizoram			87.97300						87.97300	0.00000	87.97300
13	Nagaland			428.01900						428.01900	0.00000	428.01900
14	Rajasthan									0.00000	0.00000	0.00000
15	Tamil Nadu			1677.45000						1677.45000	0.00000	1677.45000
16	Tripura			119.52500						119.52500	0.00000	119.52500
17	Uttarakhand									0.00000	0.00000	0.00000
18	Uttar Pradesh			1525.93600						1525.93600	0.00000	1525.93600
19	NLC Fed									0.00000	0.00000	0.00000
20	NCCT									0.00000	0.00000	0.00000
21	Publicity & Training	396.97783	51.30491							0.00000	448.28274	448.28274
Total		396.97783	51.30491	10114.38100	1070.84725	5368.50000	92.00000	0.00000	0.00000	16645.72825	448.28274	17094.01099



STATE-WISE / SCHEMewise BREAK UP OF RELEASES DURING 2020-21

Sl. No.	Name of the State / Institutions	Sugar Development Fund	Corporation Sponsored			Central Sector Schemes/ Others			Total of all Schemes		
			LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL
		79	80	81	82	83	84	85	86	87	88
1	A & N		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
2	Andhra Pradesh		57500.00000	0.00000	57500.00000	5.00000	2893.42200	2898.42200	57505.00000	2893.42200	60398.42200
3	Arunachal Pradesh		0.00000	0.00000	0.00000	0.00000	143.75000	143.75000	0.00000	143.75000	143.75000
4	Assam		0.00000	0.00000	0.00000	403.96800	559.37300	559.37300	403.96800	155.37300	559.34100
5	Bihar		161128.38500	0.00000	161128.38500	0.00000	2231.71800	2231.71800	161128.38500	2231.71800	163360.10300
6	Chattisgarh		1200000.00000	0.00000	1200000.00000	6.25000	1.09375	7.34375	1200006.25000	1.09375	1200007.34375
7	Delhi		0.00000	0.00000	0.00000	0.00000	232.00000	232.00000	0.00000	232.00000	232.00000
8	Goa		0.00000	0.00000	0.00000	14.96000	4.27000	19.23000	14.96000	4.27000	19.23000
9	Gujarat		4523.51200	0.00000	4523.51200	101.09700	600.45825	701.55525	4624.60900	600.45825	5225.06725
10	Haryana		664502.00000	0.00000	664502.00000	0.00000	9.39300	9.39300	664502.00000	9.39300	664511.39300
11	Himachal Pradesh		2932.84800	0.00000	2932.84800	112.39100	645.19000	757.58100	3045.23900	645.19000	3690.42900
12	Jammu & Kashmir		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
13	Jharkhand		0.00000	0.00000	0.00000	22.37500	70.00000	92.37500	22.37500	70.00000	92.37500
14	Karnataka	2784.32500	14094.82800	0.00000	14094.82800	132.02600	58.18100	190.20700	17011.17900	58.18100	17069.36000
15	Kerala		25451.26225	0.00000	25451.26225	4101.97900	800.80850	4902.78750	29553.24125	800.80850	30354.04975
16	Madhya Pradesh		20110.83000	0.00000	20110.83000	95.58900	629.85568	725.44468	20206.41900	629.85568	20836.27468
17	Maharashtra	900.30000	107742.12500	0.00000	107742.12500	337.96800	5578.71798	5916.68598	108980.39300	5578.71798	114559.11098
18	Manipur		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
19	Meghalaya		0.00000	0.00000	0.00000	4434.53500	1345.87000	5780.40500	4434.53500	1345.87000	5780.40500
20	Mizoram		87.97300	0.00000	87.97300	67.50000	60.53900	128.03900	155.47300	60.53900	216.01200
21	Nagaland		428.01900	0.00000	428.01900	0.00000	179.16900	179.16900	428.01900	179.16900	607.18800
22	Odisha		0.00000	0.00000	0.00000	64.00000	16.00000	80.00000	64.00000	16.00000	80.00000
23	Punjab	2276.89000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	2276.89000	0.00000	2276.89000
24	Rajasthan		13200.00000	0.00000	13200.00000	8.15000	2572.05200	2580.20200	13208.15000	2572.05200	15780.20200
25	Tamil Nadu		1677.45000	0.00000	1677.45000	0.00000	480.70250	480.70250	1677.45000	480.70250	2158.15250
26	Telangana		62390.00000	0.00000	62390.00000	6120.63600	5476.90969	11597.54569	68510.63600	5476.90969	73987.54569
27	Tripura		119.52500	0.00000	119.52500	0.00000	200.50000	200.50000	119.52500	200.50000	320.02500
28	Uttar Pradesh		81525.93600	0.00000	81525.93600	389.63200	879.90400	1269.53600	81915.56800	879.90400	82795.47200
29	Uttarakhand		0.00000	0.00000	0.00000	10.25000	1712.10300	1722.35300	10.25000	1712.10300	1722.35300
30	West Bengal		0.00000	0.00000	0.00000	2229.86000	3682.68200	5912.54200	2229.86000	3682.68200	5912.54200
31	FISHCOFED		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
32	Publicity & Training		0.00000	448.28274	448.28274	0.00000	0.00000	0.00000	0.00000	448.28274	448.28274
33	OTHERS		0.00000	0.00000	0.00000	0.00000	26.62080	26.62080	0.00000	26.62080	26.62080
34	NCCT		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
35	NLC Fed		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
36	NAFED		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
37	IFFDC		0.00000	0.00000	0.00000	122.57500	31.25000	153.82500	122.57500	31.25000	153.82500
	Total	5961.51500	2417414.69325	448.28274	2417862.97599	18780.74100	30718.53315	49298.77415	2442156.94925	31166.81589	2473323.76514

Annexure-IX

STATE-WISE FUNDS RELEASED UNDER ALL NCDC COOPERATIVE DEVELOPMENT SCHEME
FROM 1962-63 TO 2020-2021

(Rs. in Lakh)

State/UT/Institution	Total Loan	Total Subsidy	TOTAL
A & N	5068.606	630.721	5699.327
Andhra Pradesh	523622.413	19488.030	543110.443
Arunachal Pradesh	9941.471	3144.795	13086.266
Assam	13398.365	1903.772	15302.137
Bihar	358930.525	20246.673	379177.198
Chandigarh	0.450	0.150	0.600
Chattisgarh	5753510.771	1734.247	5755245.018
Daman & Diu	170.480	0.000	170.480
Delhi	0.000	340.121	340.121
Goa	419.638	88.942	508.580
Gujarat	316141.651	14570.112	330711.763
Haryana	1653415.116	5888.007	1659303.123
Himachal Pradesh	83074.920	11123.095	94198.015
Jammu & Kashmir	3094.760	840.968	3935.728
Jharkhand	12257.537	2929.802	15187.339
Karnataka	291887.980	5315.041	297203.021
Kerala	852475.735	8137.215	860612.950
Lakashdweep	9.920	3.720	13.640
Madhya Pradesh	839079.801	15906.957	854986.758
Maharashtra	1729998.082	13849.378	1743847.460
Manipur	2931.181	529.071	3460.252
Meghalaya	10710.534	3486.890	14197.424
Mizoram	5524.446	1951.198	7475.644
Nagaland	12833.805	3996.233	16830.038
Odisha	331105.997	1760.945	332866.942
Pondicherry	4457.638	508.514	4966.152
Punjab	115612.917	1331.472	116944.389
Rajasthan	1244036.648	20732.807	1264769.455
Sikkim	964.505	308.316	1272.821
Tamil Nadu	363071.042	8883.079	371954.120
Telangana	1370871.195	14529.169	1385400.364
Tripura	2607.356	801.359	3408.715
Uttar Pradesh	671385.056	10057.822	681442.878
Uttarakhand	25444.813	5728.299	31173.112
West Bengal	180137.209	14410.746	194547.955
SUB TOTAL	16788192.562	215157.664	17003350.227
AIFCOSPIN	2.514	313.561	316.075
AIHFMCS	25.725		25.725
FEDSUCOP	12.500	15.396	27.896
Fin.Mgt.& Spl.Studies	5.952	183.090	189.042



FISHCOFED	49.013	68.579	117.592
IFFCO	170693.790	6.450	170700.240
IFFDC	642.082	224.261	866.343
IPL	3.400	0.000	3.400
JIMCI/NHEC	158.220	5.790	164.010
KRIBHCO	100.000	0.000	100.000
Land Dev. Bank Union	0.000	1.140	1.140
NACOF	9930.000	0.000	9930.000
NAFED	535438.088	192.682	535630.770
NCCF	1388.885	37.500	1426.385
NCCT	0.000	38.364	38.364
NCUI	0.000	27.150	27.150
NLCFI	10.000	5.893	15.893
NPC	0.000	15.551	15.551
NPL	13.600	0.000	13.600
OTHERS	112.627	1970.666	2083.293
PETROFILS	1089.930	0.000	1089.930
PUBLICITY & TRAINING	0.000	6504.253	6504.253
TOBACOFED	30.000	0.000	30.000
TRIFED	5.000	76.606	81.606
SUB TOTAL	719711.326	9686.932	729398.258
GRAND TOTAL	17507903.888	224844.596	17732748.484

ABBREVIATIONS

AEP	Agriculture Export Policy
AIFCOSPIN	All India Federation of Cooperative Spinning Mills Ltd.
AMI	Agriculture Marketing Infrastructure
AMCS	Automatic Milk Collection Systems
AMUL	Anand Milk Union Ltd.
APEDA	Agricultural & Processed Food Products Export Development Authority
BOM	Board of Management
B2B	Business-to-business
CBBO	Cluster Based Business Organizations
CICAF	Cooperative Institutions Cyber-Security Advisory Forum
CICTAB	Centre for International Cooperation & Training in Agriculture Banking
COOPEXCIL	Cooperative Sector Exports Promotion Council
CPIO	Chief Public Information Officer
CSISAC	Central Sector Integrated Scheme on Agricultural Cooperation
CSISAM	Central Sector Integrated Scheme for Agricultural Marketing
CVC	Central Vigilance Commission
EEs	Eligible Entities
ETP	Effluent Treatment Plants
FDP	Faculty Development Programme
FFPO	Fish Farmers Producer Organization
FIDF	Fisheries & Aquaculture Infrastructure Development Fund
FISHCOPFED	National Federation of Fishers Cooperative Limited
FPO	Farmers Producer Organization
GC	General Council
GOI	Government of India
HRD	Human Resource Development
ICA	International Cooperatives Alliance
ICAR	Indian Council of Agriculture Research
ICDP	Integrated Cooperative Development Projects
IFFCO	Indian Farmers Fertiliser Cooperative Limited
IFFDC	Indian Farm Forestry Development Cooperative Limited
IICTF	India International Cooperative Trade Fair
IPL	Indian Potash Limited
IRMA	Institute of Rural Management
IIM	Indian Institute of Management
JWG	Joint Working Group
LIFIC	Fisheries Business Incubation Centre
LINAC	Laxmanrao Inamdar National Academy for Cooperative Research and Development
MDP	Management Development Programme
MNRE	Ministry of New & Renewable Energy
MoFPI	Ministry of Food Processing Industries
MoI	Memoranda of Intent



MoU	Memoranda of Understanding
MSP	Minimum Support Price
MT	Metric Tonne
NAFCUB	National Federation of Urban Co-op Banks & Credit Societies Limited
NAFSCOB	National Federation of State Cooperative Banks Limited
NCCF	National Cooperative Consumers Federation of India
NCDC	National Cooperative Development Corporation
NE	North East
NEDAC	Network for Development of Agricultural Cooperatives in Asia and the Pacific
NHB	National Horticulture Board
NHM	National Horticulture Mission
NLE	Nodal Loaning Entity
NSTFDC	National Scheduled Tribes Finance & Development Corporation
NPA	Non Performing Assets
PACS	Primary Agricultural Cooperative Societies
PCMS	Primary Cooperative Marketing Society
PFCS	Primary Fishermen Cooperative Societies
PIA	Project Implementation Agency
PIT	Project Implementation Team
PMMSY	Pradhan Mantri Matsya Sampada Yojana
RKVY	Rashtriya Krishi Vikas Yojana
RTC	Regional Training Centres
RUBBERMARK	The Kerala State Cooperative Rubber Marketing Federation
SC	Scheduled Caste
SDF	Sugar Development Fund
SIP	Scheme on Internship Programme
ST	Scheduled Tribe
TRIFED	Tribal Cooperative Marketing Development Federation of India Limited
TUFS	Technology Upgradation Fund Scheme
UD/LD	Under Developed / Least Developed
UT	Union Territory
VAMNICOM	Vaikunth Mehta National Institute of Cooperative Management
WDRA	Warehouse Development Regulatory Authority
1 Crore	10 Million or 100 lakh
1 Lakh	100 thousand
1 Ton	10 quintals or 1000 kilograms



राष्ट्रीय सहकारी विकास निगम

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