



राष्ट्रीय सहकारी विकास निगम

**NCDC**

*Assisting Cooperatives. Always!*

सहकारिताओं की सहायता में सदैव तत्पर!

75  
Azadi Ka  
Amrit Mahotsav

# ANNUAL REPORT 2021-22

**National Cooperative  
Development Corporation**

# 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 2021-22

(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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**National Cooperative Development Corporation**

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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 Cooperation, 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. In FY 2021-22, NCDC continued to perform well.

## Achievements in FY 2021-22

## Sanctions and Disbursements

- **Sanctioned** ₹ 36271.23 crore for 287 units/projects benefiting 18869 cooperative societies.
- **Disbursed** ₹ 34221.08 crore including subsidy of ₹ 281.99 crore of which ₹ 6.97 crore from NCDC's own corpus.
- Disbursements exceeded the target of ₹ 13400 crore by 155.38%.

## Financial Performance

- Net profit before tax - ₹ 837.49 crore.
- Net NPA of zero percent.
- Recovery of loan stood at 99.73%.
- Net Profit per employee increased to ₹ 2.75 crore in 2021-22 from ₹ 2.28 crore in 2020-21.

## Prudential Financial Practices

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

## Statutory Compliances

- Annual Report and Annual Accounts for FY 2020-21 were placed in **Rajya Sabha on 21.12.2021** and in **Lok Sabha on 21.12.2021**.
- Conform to Raj Bhasha Guidelines and comply with all norms of GoI.

## New Initiatives

- In FY 2021-22, NCDC came under the administrative control of Ministry of Cooperation, GoI.
- Dairy Sahakar, FFPOs, Samiksha portal of NCDC, Telemedicine Facility for Fishermen of Chhattisgarh under PMMSY scheme.
- Cooperative Sector Export Promotion Council (**COOPEXCIL**), Sahakar Pragya Centre for Good Practices (**SPCGP**).
- LINAC Fisheries Business Incubation Centre (**LIFIC**).
- MoU with 52 State Govts./ SAU and other organizations of which 19 MoU in FY 2021-22.
- Sahakar Cooptube NCDC India.

1.3 The sector-wise sanction of financial assistance for FY 2021-22 and the number of beneficiary societies and members are given below:

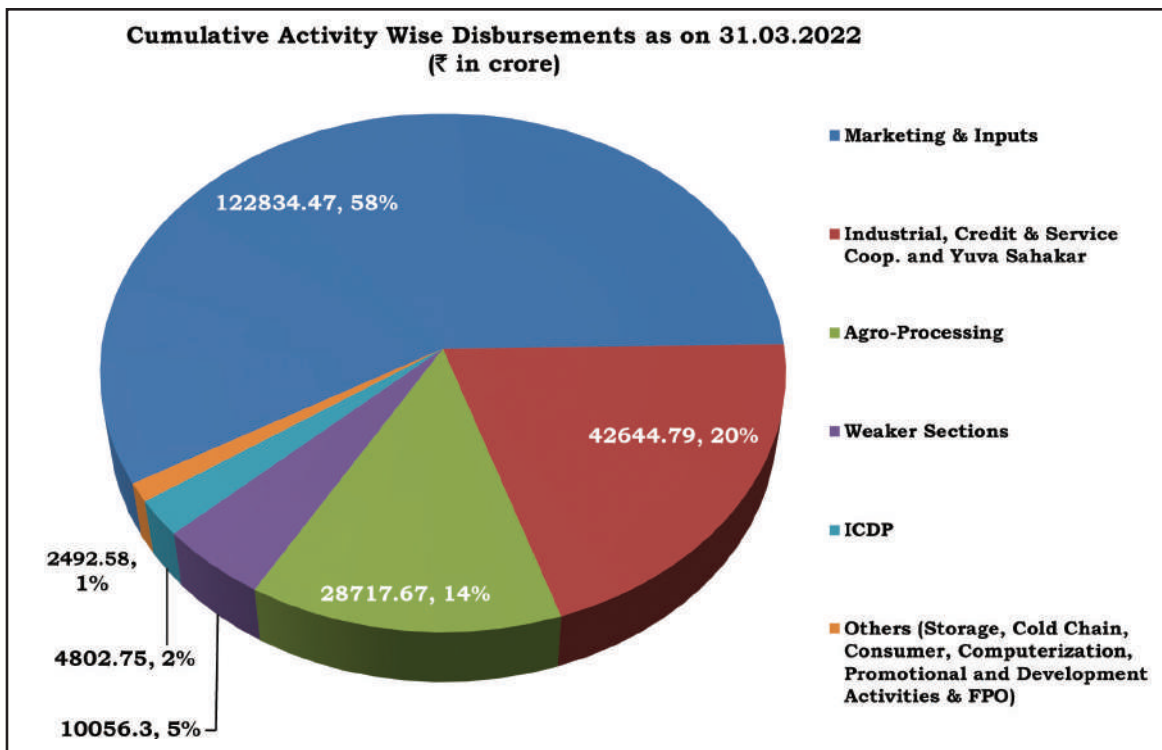
S. No.	Sector	No. of Units	No. of Beneficiary Societies	No. of Beneficiary Members (in lakh)	Amount Sanctioned (₹ in crore)
1	Marketing and Inputs	14	5108	49.50	30043.25
2	Service, Credit & Yuva Sahakar	37	27	64.20	4353.42
3	Agro Processing (Sugar, Textile, Oilseed, Plantation Crop, Foodgrains, Fruit and Vegetables and other processing)	18	16	1.46	1018.99
4	Weaker Sections (Dairy, Livestock, Fishery, Tribal Development, Handloom, Coir, Jute, Sericulture, SC/ST and Women Cooperatives)	202	13706	19.41	807.69
5	Integrated Cooperative Development Projects (ICDP)				0.68
6	FPO (for CBBO)				31.39
7	Computerization of Cooperatives				0.44
8	Others (Storage, Cold Chain, Consumer, Promotional and Developmental activities)	16	12	0.28	15.37
<b>Total</b>		<b>287</b>	<b>18869</b>	<b>134.85</b>	<b>36271.23</b>

1.4 During FY 2021-22, the Corporation disbursed ₹ 34221.08 crore (comprising loan of ₹ 33939.09 crore and subsidy of ₹ 281.99 crore including ₹ 6.97 crore from NCDC's own corpus). Sector-wise disbursements for FY 2021-22 are as below:

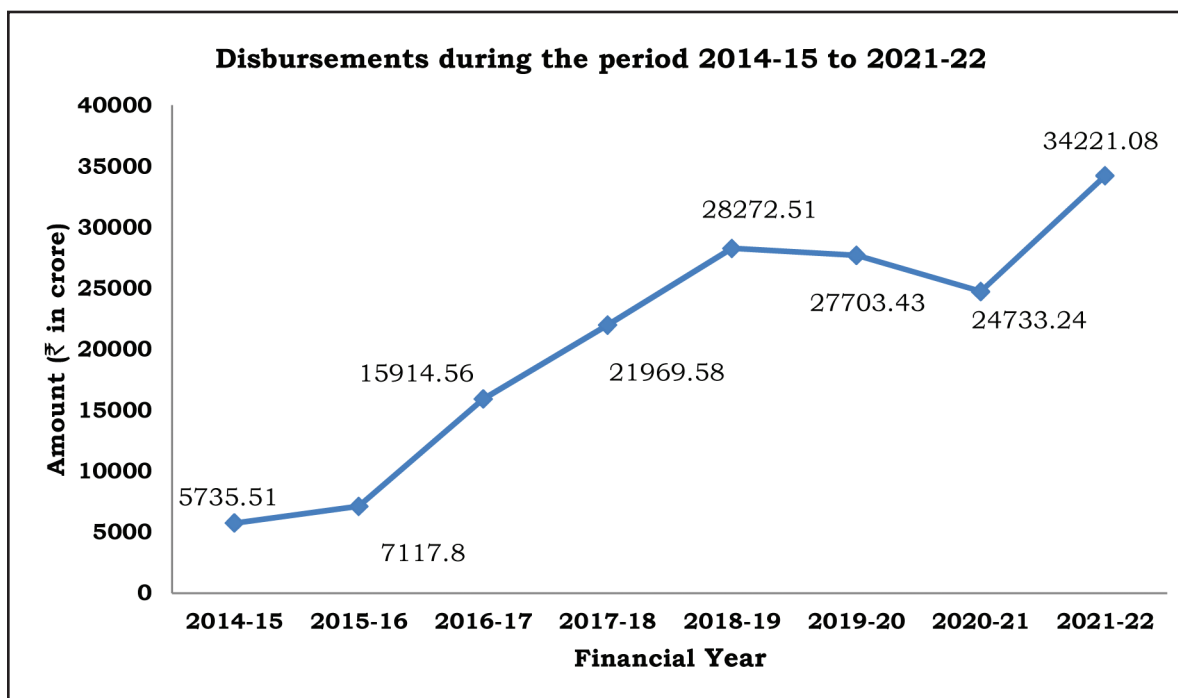
S.No.	Activity	Amount Disbursed (₹ in crore)
1	Marketing & Inputs	26779.65
2	Service, Credit and Yuva Sahakar	4894.20
3	Agro Processing	1343.84
4	Weaker Sections Cooperatives	870.38
5	Integrated Cooperative Development Projects (ICDP)	283.05
6	Computerization of Cooperatives	25.06
7	Others (FPO, Storage, Cold Chain, Consumer, Promotional and Developmental activities)	24.90
<b>Total</b>		<b>34221.08</b>

**Cumulative disbursements and growth trajectory**

1.5 Cumulatively, NCDC has disbursed ₹ 211548.56 crore since inception upto 31.03.2022. Sector-wise cumulative disbursements as on 31.03.2022 are depicted below:

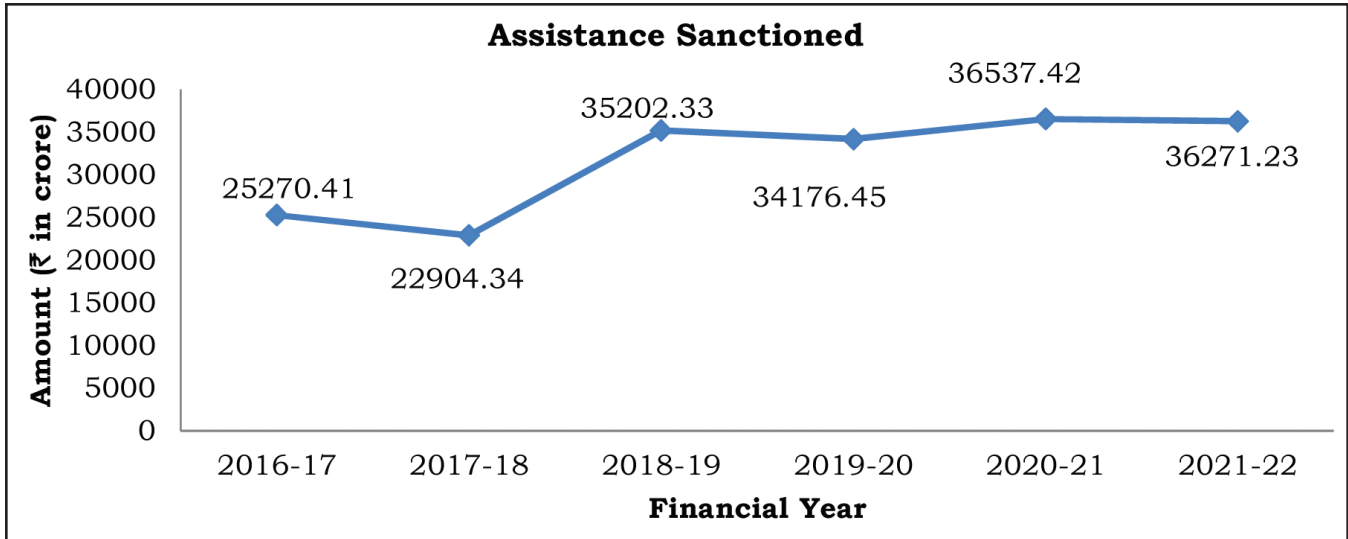


1.5.1 Disbursements have risen steadily from ₹ 5735.51 crore in 2014-15 to ₹ 34221.08 crore in 2021-22.

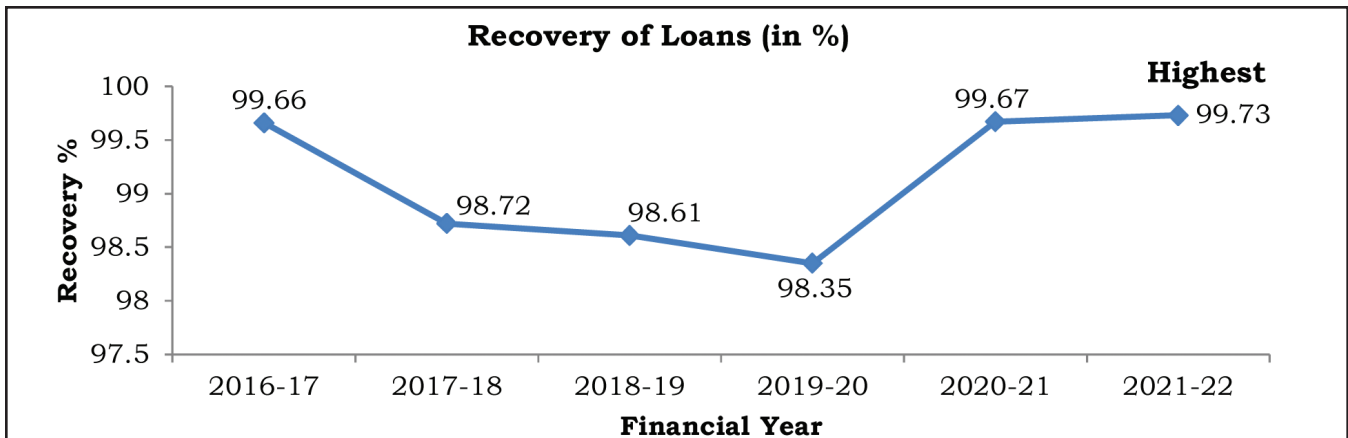
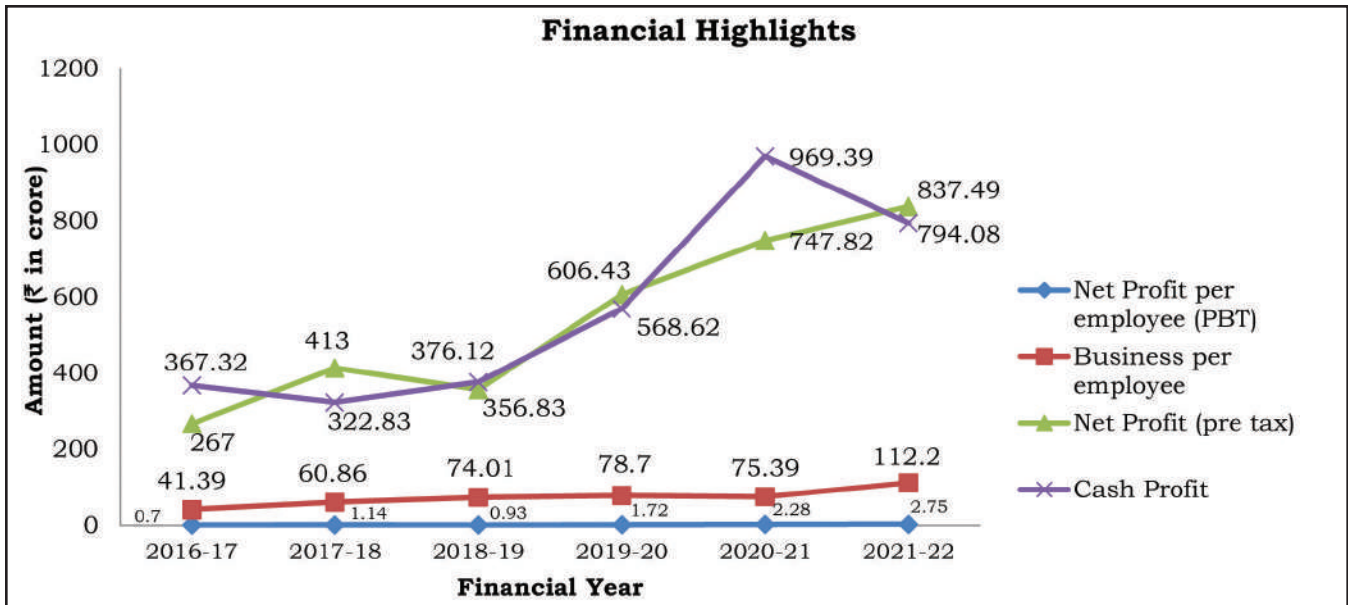




Financial assistance sanctioned in 2021-22 and previous years are as depicted below:



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 is provided on comparatively liberal terms. During FY 2021-22, NCDC sanctioned financial assistance of ₹ 27487.36 crore and disbursed ₹ 20073.16 crore to LD/UD states, accounting for 75.78% and 58.65% of total financial assistance sanctioned and disbursed by NCDC respectively.

### SAHAKAR-22

1.6 Sahakar-22, a mission mode activity of NCDC seeks to achieve the **Mission of New India by 2022 through cooperatives**. 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 31.03.2022, NCDC has covered 222 districts including 117 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 FY 2021-22, the Corporation has reached out to 4288 PACS and

cumulatively to 14280 PACS as on 31.03.2022.

- 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.
- d. **CEMtC- Centres of Excellence to Market through Cooperatives** NCDC has signed a total 52 Memorandum of Understanding of which 19 were signed in 2021-22 with leading universities/ organisations/ institutes/ State Government etc.
- 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. **SAHAKAR PRAGYA - Laxmanrao Inamdar National Academy for Cooperative Research and 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 specialized 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 1114 capacity development training programmes for 38164 cooperative personnel. During FY 2021-22, the Academy has conducted 97 training programmes benefiting 5092 participants.

Recent initiatives include (i) A LINAC - NCDC Fisheries Business Incubation Centre (LIFIC) dedicated fisheries incubation centre set up under GoI flagship scheme PMMSY in LINAC on 16 November, 2021. (ii) Creation of Sahakar Pragya Centre on Good Practices (SPCGP), a knowledge exchange platform setup on 17 November, 2021 to document and disseminate best practices in cooperatives (iii) Other initiatives include Sahakar Cooptube NCDC channel and conducting national and international webinars on wide ranging topics of relevance to the cooperative sector. (iv) LINAC and NEDAC, Bangkok (NTCB) jointly organized an online International Training Program on Emerging Technologies in Agriculture and Allied Sectors for Cooperatives during 29-30 June, 2021 and (v) an International workshop on Entrepreneurship Development in Coconut Oil Production, Processing and Marketing on 30 October, 2021.

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

Nine 1 day State Level Awareness-cum-Training Programs were organized under

Pradhan Mantri Matsya Sampada Yojana (PMMSY) for the Personnel of Fisheries Cooperative Societies in FY 2021-2022.

### **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 FY 2021-22, the GC met on 16.12.2021 and the BoM on 04.06.2021 and 16.12.2021.

### **OTHER INITIATIVES/ MAJOR DEVELOPMENTS**

1.8 NCDC has introduced several new initiatives during FY 2021-22 along with the development in existing initiatives, these are listed below:

#### **Formation of new Ministry of Cooperation, Government of India.**

1.8.1 Central Government vide its Gazette Notification no. 2516 dated 6 July, 2021 announced formation of new Ministry of Cooperation with a vision “from cooperation to prosperity”. Through the above notification NCDC is now under the administrative control of Ministry of Cooperation.

#### **Samiksha Portal of NCDC:**

1.8.2 It is an in-house developed online review mechanism of activities by NCDC personnel and NCDC programmes. Samiksha Portal serves as an online monitoring platform for activities of HO as well as all the Regional Offices of NCDC. The portal was activated on 17 June, 2021 and since then it has been well in use.

#### **Handbook on “Formation and Promotion of the Fish Farmer Producer Organizations (FFPOs)” and on “Seaweed Farming Entrepreneurship”**

1.8.3 NCDC launched the first handbook for “Formation and Promotion of the Fish Farmer Producer Organizations (FFPOs)” and a booklet on “Seaweed Farming

Entrepreneurship” with ISBN on 17 August, 2021 in presence of Shri Parshottam Rupala, Hon’ble Union Minister of Fisheries, Animal Husbandry and Dairying.

### **Telemedicine Facility for Fishermen & Fisherwomen of Chhattisgarh under PMMSY Scheme**

1.8.4 NCDC initiated Telemedicine Facility for Fishermen & Fisherwomen of Chhattisgarh under PMMSY scheme in association with Dept. of Fisheries, Ministry of Fisheries, AH & Dairying, GoI. Hon’ble Union Minister of Fisheries, Animal Husbandry & Dairying, Shri Parshottam Rupala launched the pilot project on 20 September, 2021 in an event organized by NCDC-LINAC. Dr. L. Murugan, Minister of State for Fisheries, Animal Husbandry and Dairying and other government officials participated in the event. The event was streamed live on Sahakar Cooptube NCDC channel and NCDC Facebook page.

### **International Workshop on “Entrepreneurship Development in Coconut Oil Production Processing and Marketing”**

1.8.5 NCDC-LINAC organized an International Workshop on “Entrepreneurship Development In Coconut Oil Production Processing and Marketing” on 30 October, 2021. The programme was organized in hybrid mode (in person at premises of Indian Potash Ltd. (IPL), Mumbai & online on Zoom platform). Shri Narendra Singh Tomar, Hon’ble Union Minister of Agriculture and Farmers Welfare, Government of India was the Chief Guest for the occasion. The objective of the workshop was to discuss the opportunities of coconut-based industry with focus on virgin coconut oil. The key beneficiaries of the workshop were the coconut farmers, coconut based cooperatives, entrepreneurs, from India and Asia-Pacific countries. The workshop included technical sessions by experts from the coconut processing

industry. The programme saw pro-active participation by international experts, key officials in cooperative and corporate sector.

### **Dairy Sahakar - A Comprehensive Scheme for Dairy Cooperatives**

1.8.6 NCDC introduced “DAIRY SAHAKAR” - a comprehensive framework for dairy cooperatives which was jointly launched by Shri Amit Shah, Hon’ble Union Minister of Home & Cooperation and Shri Parshottam Rupala, Hon’ble Union Minister of Fisheries, Animal Husbandry and Dairying on 31 October, 2021 at Anand, Gujarat.

### **Formation and Promotion of Fish Farmer Producer Organizations (FFPOs)**

1.8.7 NCDC has been empowered as one of the Implementation Agency (IA) for Formation and Promotion of the Fish Farmer Producer Organizations (FFPOs). FFPO scheme under PMMSY aims to achieve inclusive and sustainable transformation of the fisheries sector through creation of a holistic and supportive ecosystem. Target of 70 FFPOs has been allocated to NCDC in the initial stage. Till the end of March 2022, NCDC has formed and promoted five FFPOs in Bihar, Gujarat, Himachal Pradesh, Uttar Pradesh and Chhattisgarh state under Cooperative Societies Act of respective state.

### **Creation of LINAC - NCDC Fisheries Business Incubation Centre (LIFIC)**

1.8.8 NCDC instituted the country’s first-of-its kind, dedicated business incubator for motivating fisheries business in cooperative sector. The Incubation Centre was inaugurated by Shri Parshottam Rupala, Hon’ble Union Minister of Fisheries, Animal Husbandry and Dairying in presence of Dr. L. Murugan, Minister of State for Fisheries, Animal Husbandry and Dairying, on 16 November, 2021. LIFIC has been set up under the Government of India flagship scheme of PMMSY in LINAC - the training and consultancy wing of NCDC, located at Gurugram, Haryana.



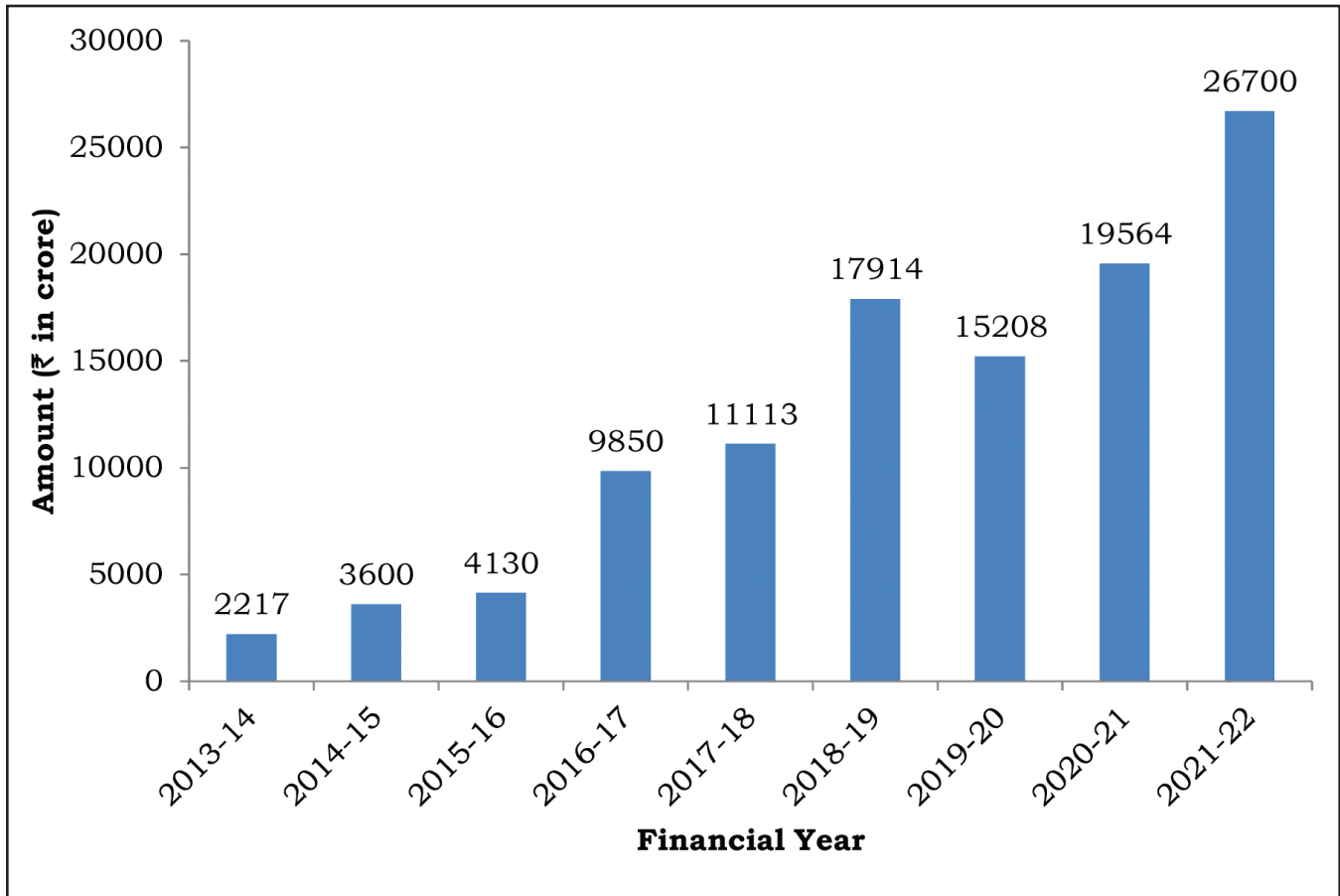
### Creation of Sahakar Pragya Centre on Good Practices (SPCGP)

1.8.9 Drawing inspiration from the address by Shri Amit Shah, Hon'ble Union Home and Cooperation Minister on 25 September, 2021 at National Cooperative Conference in New Delhi, LINAC-NCDC and ICA-AP jointly organized a brainstorming session (*Chintan Shibir*) on International Good Practices for Cooperatives on 17 November, 2021 at LINAC, Gurugram. The recommendations of the event were consolidated in a policy handbook titled as "Brainstorming Session on International Good Practices Platform for Cooperatives" was jointly released by Dr. Chandra Pal Singh Yadav, ICA-AP President and Shri Dileep Sanghani, Chairman IIFCO & President NCUI on 18 January, 2022. To

further the objective, a Sahakar Pragya Centre on Good Practices (SPCGP) was instituted on 03 February, 2022 at LINAC, Gurugram, as a knowledge exchange platform that documents and disseminates the best practices and successful models of cooperative ventures across the world.

### ASSISTANCE FOR MSP OPERATIONS

1.9 During FY 2021-22, the Corporation sanctioned working capital assistance of ₹ 30,036.48 crore and disbursed ₹ 26,700.00 crore for MSP operations. Cumulatively as on 31.03.2022, NCDC has disbursed ₹ 1,16,171.00 crore for this purpose, of which ₹ 1,10,296.00 crore has been disbursed in the last 9 years as depicted in the graph below.



## MEGA COOPERATIVE DEVELOPMENT PROJECTS UNDER ERSTWHILE CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION (CSISAC)

1.10 Highlights of some of the mega projects sanctioned under erstwhile CSISAC scheme are elaborated below:

**The Uttarakhand State Mega Project:** It 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 ₹ 3340 crore involving NCDC assistance of ₹ 3034 crore and phased out over a period of 5 years. The project covers cooperatives in dairy sector, fisheries sector, sheep & goat cooperatives. As on 31.03.2022, an assistance of ₹199.65 crore has been disbursed in the project. 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.



**Livestock Programme of Telangana:** In 2016-17, NCDC has sanctioned financial assistance of ₹ 4000.00 crore comprising loan of ₹ 3000.00 crore and CSISAC subsidy of ₹ 1000.00 crore for grounding of four lakh Sheep Rearing Units of 20+1 size with an outlay of ₹ 5000.00 crore for the benefit of four lakh members of Primary Sheep Breeders Cooperative Societies (PSBCS) in 30 districts of Telangana. So far, ₹ 3955.91 crore has been disbursed for the project.



**Integrated Fisheries Project in Telangana:** NCDC sanctioned financial assistance of ₹ 800.00 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 ₹ 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 ₹ 745.59 crore has been

disbursed for implementation of the project, out of which ₹ 106.14 crore has been disbursed during FY 2021-22.



**Meghalaya Milk Mission of Government of Meghalaya:** NCDC has sanctioned financial assistance of ₹ 204.71 crore comprising loan of ₹ 150.84 crore and CSISAC subsidy of ₹ 53.87 crore 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 ₹ 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 years by forming cooperatives and supply milk to the union through cold chain. So far, ₹ 51.18 crore has been disbursed for the project. The project is expected to benefit 2000 members.

So far, ₹ 51.18 crore has been disbursed for the project. The project is expected to benefit 2000 members.



**Meghalaya Piggery Mission:** In the year 2019-20, NCDC sanctioned financial assistance of ₹ 209.48 crore comprising loan of ₹ 155.64 crore and CSISAC subsidy of ₹ 53.84 crore towards development of Piggery sector through cooperatives under Meghalaya Piggery Mission at a total block cost of ₹ 220.50 crore. The project will have 300 Nucleus Breeding Centres at the primary level and supporting units for the Value Chain Maximization for Quality Pork at the district level i.e. slaughter houses, transport vehicles and pork vending kiosks and at the State Federation Level i.e. Feed Support Unit- Storage - 500 MT, Quality Certification Facility and Processed

products Pilot Facility, Marketing, Brand Promotion, Experts support and Cold Chain-Reefer Vans. Meghalaya Piggery Mission would provide regular source of income to members of 300 village level primary cooperative societies, each with about 200 members to benefit totally 60,000 members. So far, ₹ 57.80 crore has been disbursed for the project.

**Dairy Processing and Infrastructure Development Fund (DIDF):** 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 financing dairy processing projects submitted by the Eligible End Borrowers (EEBs) in the cooperative sector. Cooperative Milk Unions, State Cooperative Dairy Federations and Multi-State Milk Cooperatives are eligible borrowers under the scheme. In FY 2021-22, NCDC has sanctioned 6 projects (5 projects of Tamil Nadu and 1 project in Madhya Pradesh) under DIDF scheme amounting to ₹ 295.95 crore as loan.

### **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. CICAF meeting held on 8 November, 2021 introduced the 'Cyber Security Framework Document' which provides a roadmap to cooperatives for ensuring cyber safety and necessary compliances in digital era. The framework document was circulated to all the participants from cooperative societies and cooperative banks in India.

### **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 organizations on 8 June, 2020. The 1<sup>st</sup> meeting of the JWG was held on 24 August,

2020 to work out the focus area for NCDC and ICAR to collaborate for development of cooperatives. ICAR has extended its expertise for projects sanctioned by NCDC as well as resource persons for various webinars of NCDC. In FY 2021-22, 2<sup>nd</sup> meeting of ICAR-NCDC JWG was conducted on 17 September, 2021 on the agenda of "Bee-wax business development through cooperatives".

### **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 FY 2021-22, NCDC sanctioned ₹ 1431.60 crore to 9 projects/units under various programmes like Yuva Sahakar (Jute), Credit Cooperatives & Foodgrains and disbursed ₹ 1319.52 crore. The said 9 projects/units sanctioned to women cooperatives have ₹ 61.40 lakh women enrolled as members expecting to support continued employment of 5 lakh women members. In 287 projects/

units sanctioned to 17212 cooperative societies in FY 2021-22, it is estimated that 68.24 lakh women are enrolled as members, out of which 209 women members are Directors in 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 FY 2021-22 are detailed in Chapter-4 and are briefly presented below:

- NCDC maintains institutional membership of various national as well as international professional bodies for constant interaction and upgradation of information regarding technological and managerial developments in relevant fields.
- NCDC entered into Memorandum of Understanding (MoU) with various State Governments and other organizations 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, 52 MoU have been executed of which 19 were signed in the FY 2021-22.
- NCDC internship opportunities - Sahakar Mitra was formally launched on AICTE internship portal on 30 July, 2021.
- Introduced 2 new initiatives - **Dairy Sahakar** on 31 October, 2021 and **LINAC- NCDC Fisheries Business Incubation Centre (LIFIC)** on 16 November, 2021.
- **Sahakar Pragya** - Sahakar Pragya Center on Good Practices (SPCGP) was instituted at LINAC on 3 February, 2022 as knowledge exchange platform to document and disseminate the best practices and successful models of cooperatives across the world.
- Organized **11 webinars** in FY 2021-22 for the benefit of members of cooperatives and its own employees.
- Maintains a well-equipped library which provides reference services and inter library loan facilities to readers.
- NCDC has set up its own in-house **Design and Production-Studio Cell**. During FY 2021-22, the Cell produced 25 videos in 15 languages. It includes-
  - Promotional items like photo booklets, banners, short videos, promotional films on various subjects and undertook the designing of quarterly e-newsletter.
  - Guidance videos on “Formation and Registration of Cooperatives” in different languages and uploaded them on Sahakar Cooptube channel.
  - Short videos used as training tools by LINAC.
- Organized promotional meetings on regular basis to create awareness of ongoing NCDC schemes and GoI flagship schemes such as Ayushman Sahakar, Yuva Sahakar, Nandini Sahakar, PMMSY, NBHM, PMFME, AMI, FPO etc. During FY 2021-22, NCDC conducted 74 district level and 10 state-level awareness programmes for creating awareness under PMMSY scheme.





- Organized Study Visits to good working societies for Board of Directors of cooperative societies. 25 such study visits were organized 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 14.09.2021 to 20.09.2021 both at the Head Office and at the Regional Offices of NCDC.

**HUMAN RESOURCE FOCUS AREAS - TRAINING AND DEVELOPMENT**

1.16 NCDC is a knowledge-based organization 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 FY 2021-22 LINAC has conducted total 17 training programmes for the development of their employees under which 587 employees were trained under various training programmes. Further to serve its mandate effectively, LINAC also collaborated with Government and its nodal institutions to create awareness on central sector schemes, NCDC schemes and

cooperative governance. During FY 2021-22, LINAC and its RTCs conducted a total of 256 training programmes against the target of 173. Out of these trainings, 97 trainings were conducted at LINAC against the target of 62 and 159 trainings at RTCs against the target of 111. A total of 19927 personnel including 1508 women participants were imparted training by the academy.

**ISO CERTIFICATION**

1.17 First surveillance audit for ISO 9001:2015 for FY 2021-22 was conducted by the third party certification body from 27-30 September, 2021. The certification body confirmed the continuation of ISO certification for NCDC.

1.18 **Vigilance Awareness Week** was observed from 26 October, 2021 to 02 November, 2021 with the theme “Independent India @ 75: Self Reliance with Integrity”. A talk on “Vigilance Awareness and Preventive Vigilance” was delivered by Shri Ajay Kumar Kanoujia, Additional Secretary, Central Vigilance Commission on 02 November, 2021.

1.19 The **International Yoga Day** was celebrated in NCDC on 21 June, 2021.

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. Central Government vide its Gazette Notification no. 2516 dated 6 July, 2021 announced formation of new Ministry of Cooperation with a vision “from cooperation to prosperity”. Through the above notification NCDC is now under the administrative control of Ministry of Cooperation, Government of India.

### **MISSION AND OBJECTIVES**

2.2 NCDC is a non equity based promotional organization created exclusively for planning, promoting and financing of 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. Along with 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 31.03.2022 can be seen at **Annex- I and II** respectively. During FY 2021-22, the GC met on 16.12.2021 (through circulation) and the BoM on 04.06.2021 (virtual mode) and 16.12.2021 (through circulation).

### **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 31.03.2022 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 organized 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 Governments/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 to Cooperatively Least-Developed States/ UTs, 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 and Nagar Haveli and Daman and Diu (UT), Puducherry (UT) and Delhi (UT).

### **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 26 October to 2 November, 2021 with the theme "Independent India @ 75: Self Reliance with Integrity". A talk on "Vigilance Awareness and Preventive Vigilance" was delivered by Shri Ajay Kumar

Kanoujia, Additional Secretary, Central Vigilance Commission (CVC) on 02.11.2021. 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 For redressing grievances, a Grievance Redressal Committee is in place to dispose off grievance applications.

### **STRENGTHENING INTERNAL PROCESSES**

2.7 NCDC, among others, has taken several measures to improve and strengthen the internal processes to minimize the risks 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 FY 2021-2022, following IT initiatives were taken by NCDC:

- (i) Implementation of LINAC-NCDC Fisheries Business Incubation Centre (LIFIC) registration portal developed by in-house team.

- (ii) Antivirus system in NCDC has been upgraded to Enterprise level.
- (iii) NCDC e-File system has been migrated to NIC cloud.
- (iv) Guidelines for Indian Government Websites (GIGW) certification has been completed for NCDC website [www.ncdc.in](http://www.ncdc.in) and certificate has been issued by STQC, Ministry of Electronics and Information Technology, GoI.
- (v) Implementation of SMS gateway for dissemination of information to cooperatives.
- (vi) Implementation of Samiksha portal developed by in-house team.
- (vii) Implementation of Learning Management System of National e-Governance Division, Ministry of Electronics and Information Technology, GoI in NCDC.

### **HUMAN RESOURCE AND TRAINING & 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 organization, 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 FY 2021-22, LINAC conducted 17 training programmes for the employees of the Corporation. Total 587 employees of the Corporation have attended these programmes.

### **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. 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 shortfall 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 complies with other statutory requirements.

### **NCDC LIBRARY**

2.9 NCDC Library has 20313 books on cooperatives, agricultural reports and 44

popular Magazines, 27 technical journals, 2 e-magazines and 7 e-papers. The Library has subscription of 29 daily newspapers comprising of 12 newspapers in Hindi and 17 in English published from Delhi as well as from some metropolitan cities.

2.9.1 During FY 2021-22, the library has purchased 92 books. Further, 52.57% of total library grant was spent on purchase of Hindi books.

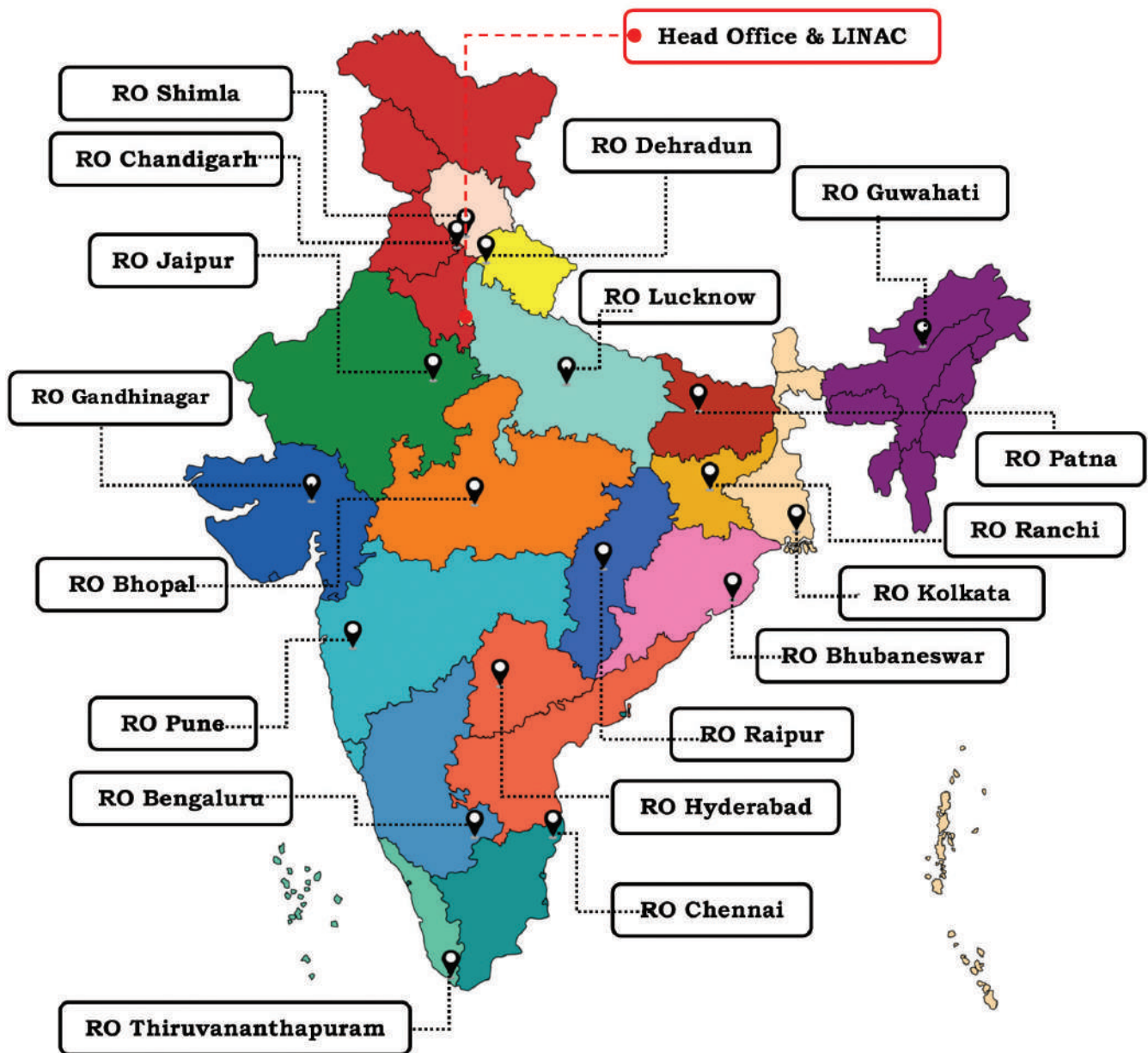
2.9.2 The library uses Library Management, Automation Software System (LIBSYS 4X) for storage and retrieval of information. Library also provides reference services and inters library loan facilities to the readers.

2.9.3 Library records i.e. Agenda and Minutes of Board of Management/General Council meetings, Annual Report, office records & documents etc. have been digitized and are being uploaded in IDMS software with the help of MIS division of NCDC. As on 31.03.2022, 61.21 lakh pages of official documents have been digitized which are now easily accessible to readers through IDMS software.

### **COVID COMPLIANCE**

2.10 During the COVID-19 crisis, NCDC offices across India initiated several measures according to the guidelines of the central/state governments and 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



Map not to scale

**Chapter -3****FINANCE**

3.1 The financial position of the Corporation indicating the Sources and Application of Funds as on 31.03.2022 is given at **Table-1**.

3.2 Financial highlights of FY 2021-22, along with comparative figures of the previous year, are as follows:

(₹ in crore)

		2021-22	2020-21
i)	Disbursements	<b>34221.08</b>	24733.24
ii)	Net Profit (before tax)	<b>837.49</b>	747.82
iii)	Net NPA	-	-
iv)	Loans Outstanding	<b>21662.44</b>	20430.70
v)	Recovery of Loans	<b>99.73%</b>	99.67%

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

(₹ in crore)

		2021-22	2020-21
<b>Resources</b>			
i)	From Govt. of India, SDF, NSTFDC & Interest Subsidy ( <b>Table-2</b> )	<b>421.41</b>	475.81
ii)	Internal Accruals of NCDC & Market Borrowing (including revolving funds)	<b>33799.67</b>	24257.43
Total Resources		<b>34221.08</b>	24733.24
<b>Utilisation</b>			
Disbursements		<b>34221.08</b>	24733.24

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 a 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 FY 2021-22. The accrued interest of ₹ 44.11 crore (previous year ₹ 35.35 crore) relating to NPAs has not been accounted for in the interest income of the year.

3.5 During FY 2021-22, the following NPA provisions were reversed:

- (i) Siddeshwar SSK Ltd., Maharashtra – ₹ 2941.95 lakh
- (ii) Mahua Cooperative Cold Storage Ltd., Bihar – ₹ 10.88 lakh
- (iii) Puri District Cooperative Milk Producers Union – ₹ 5.87 lakh
- (iv) National Federation of Farmers PPRC of India Ltd. – ₹ 697.71 lakh
- (v) Shree Maroli Bazar Vibhag Sahakari Mandli, Gujarat – ₹ 100.89 lakh

In view of the above, NPA provision of ₹ 3757.30 lakh has been reversed in the accounts for FY 2021-22.

3.5.1 During the FY 2021-22, provision of ₹ 8114.77 lakh has been created on account of following accounts being declared as NPA:

- (i) Krishna SSK Ltd., Karnataka - ₹ 5173.12 lakh.
- (ii) Kaveri Vibhag SKUM, Gandhinagar - ₹ 2941.65 lakh.

3.6 As a result of recovery of principal against the previous year NPA and further additions during FY 2021-22, Gross NPA of ₹ 271.31 crore as on 31.03.2021 has increased to ₹ 314.88 crore (271.31 + 81.14 – 37.57) as on 31.03.2022. Net NPA as on 31.03.2022 was NIL. NPAs as on 31.03.2022 are given at **Table-4**.

3.7 A general provision @0.40% of standard assets has been made. A provision of ₹ 60.44 crore already existed as on 31.03.2021. A provision of ₹ 8.43 crore has been reversed in the financial year 2021-22 and provision of ₹ 13.85 crore @5% on loan restructured (created in financial year

2020-21) was retained. Therefore, total provision of ₹ 65.86 crore (60.44 + 13.85 – 8.43) has been made in the accounts as on 31.03.2022.

3.8 Outstanding loan of the Central Government was “NIL” as on 31.03.2022.

3.9 Schemes implemented/activities assisted by the Corporation during FY 2021-22 and the pattern of assistance are indicated in **Annex-IV & V**.

3.10 The Corporation has disbursed ₹ 34221.08 crore during FY 2021-22 including subsidy of ₹ 281.99 crore (₹ 6.97 crore from NCDC’s own corpus). Details of scheme-wise disbursement during FY 2021-22 are at **Table-5**. State-wise/activity-wise break-up of disbursements 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 FY 2021-22 is ₹ 211548.56 crore as depicted at **Table-7**. State-wise details of the cumulative disbursements are at **Annex-IX**.



**Table-1****SOURCES AND APPLICATION OF FUNDS AS AT 31 MARCH, 2022  
(As per Balance Sheet)****(₹ in crore)**

	<b>As at 31.03.2022</b>		<b>As at 31.03.2021</b>	
	<b>Amount</b>	<b>%</b>	<b>Amount</b>	<b>%</b>
<b>A. SOURCES</b>				
1 NCD Fund/Reserves	<b>4359.68</b>	20.11%	<b>3694.70</b>	18.13%
2 COOPEXCIL FUND	<b>5.30</b>	0.02%	<b>0.00</b>	0.00%
3 NCDC Bonds	<b>1430.00</b>	6.60%	<b>1430.00</b>	7.02%
4 Loan from Banks	<b>15766.92</b>	72.73%	<b>15102.73</b>	74.12%
5 Loan from NSTFDC	<b>117.23</b>	0.54%	<b>147.74</b>	0.73%
<b>Total:</b>	<b>21679.13</b>	<b>100%</b>	<b>20375.16</b>	<b>100%</b>
<b>B. APPLICATIONS</b>				
1 Loans advanced to beneficiaries	21662.44		20430.70	
2 Fixed Assets	11.95		9.12	
3 Investments in share capital of cooperatives	5.53		5.53	
4 <b>Net Current Assets :</b>	<b>(i-ii)</b> -0.79		<b>(i-ii)</b> -70.20	
<b>(i) Current Assets:</b>				
(a) Interest accrued	450.02		368.57	
(b) Advances, receivables & taxes	141.78		69.41	
(c) Cash & Bank balance	14.78		9.40	
<b>i</b>	<u>606.58</u>		<u>447.38</u>	
<b>(ii) Current Liabilities &amp; Provisions</b>				
(a) Interest On M.B./NSTFDC loan	44.47		59.49	
(b) Provision for Doubtful Debts, Standard Assets and Investments	382.04		346.90	
(c) Unutilised Grants	136.46		68.85	
(d) Others	44.39		42.34	
<b>ii</b>	<u>607.37</u>		<u>517.58</u>	
<b>Total:</b>	<b>21679.13</b>		<b>20375.16</b>	

Table-2

**ASSISTANCE RECEIVED FROM CENTRAL / STATE GOVERNMENT  
& NSTFDC DURING 2021-22**

(₹ in crore)

S.No.	Scheme	Loans	Grants
<b>A.</b>	<b>Central Sector Schemes</b>		
I	Erstwhile Central Sector Integrated Scheme on Agricultural Cooperation- Assistance to NCDC Programme for Development of Cooperatives (Ministry of Agriculture & Farmers' Welfare, Government of India)	}	304.45
	- Assistance for Cooperative Marketing, Processing & Storage etc.		
	- Integrated Cooperative Development Projects		
	- Share Capital Participation in Cooperative Spinning Mills		
II	Integrated Scheme for Agricultural Marketing (ISAM-DMI)		
III	Farmer Producer Organisations (FPOs)	-	33.14
IV	Pradhan Mantri Matsya Sampada Yojana (PMMSY)	-	-
V	Interest Subsidy (Maharashtra State Government)	-	2.74
<b>B.</b>	<b>Sugar Development Fund (Ministry of Consumer Affairs, Food &amp; Public Distribution, Government of India)</b>	<b>75.09</b>	
<b>C.</b>	<b>Term Loan for Tribal Development (National Scheduled Tribes Finance and Development Corporation)</b>	<b>5.99</b>	
<b>Total</b>		<b>81.08</b>	<b>340.33</b>
<b>Total (Loans + Grants)</b>		<b>421.41</b>	

Table- 3

**TERMS AND CONDITIONS OF LOANS / FUNDS RAISED BY THE CORPORATION  
(April 2021 to March 2022)**

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 31.03.2022**

(₹ in lakh)

S. No.	Name of the Borrower	NPA Category	Outstanding Loan as on 31.03.22	Provision made as on 31.03.2021		Provision made in 2021-22	Total Provision as on 31.03.2022		Net NPA as on 31.03.22	Nature of Security
				Amount	% age		Amount	% age		
1	Satpudatapi SSK, (Maharashtra)	Doubtful more than 3 years	2,250.16928	2,250.16928	100%	-	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	1,401.98800	1,401.98800	100%	-	1,401.98800	100%	-	State Govt. 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	Matrices Primary Ind. Coop. Society (Arunachal Pradesh)	Doubtful more than 3 years	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	Shri Vithal SSK, (Maharashtra)	Doubtful more than 3 years	3,320.71400	3,320.71400	100%	-	3320.71400	100%	-	Mortgage
12	Adinath SSK (Maharashtra)	Doubtful more than 3 years	2,500.00000	2,500.00000	100%	-	2500.00000	100%	-	Mortgage
13	Ama Aba MPCS Ltd, (Arunachal Pradesh)	Doubtful 1-3 years	132.18000	132.18000	100%	-	132.18000	100%	-	Mortgage
14	Kiyi Panyor MPCS Ltd. (Arunachal Pradesh)	Doubtful 1-3 years	31.90523	31.90523	100%	-	31.90523	100%	-	State Govt. Guarantee
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 Girni Ltd (Maharashtra)	Doubtful 1-3 years	2,800.00000	2,800.00000	100%	-	2800.00000	100%	-	Mortgage
17	National Federation of farmers PPRC of India Ltd (NACOF-New Delhi)	Doubtful 1-3 years	407.44285	1,105.15771	271%	(697.71486)	407.44285	100%	-	Mortgage
18	The Puri District Cooperative Milk Producers Union Ltd (Odisha)	Doubtful 1-3 years	19.19896	25.06820	131%	(5.86924)	19.19896	100%	-	Mortgage
19	Mahua Cooperative Cold Storage Ltd (Bihar)	Doubtful 1-3 years	1,492.62981	1,503.50898	101%	(10.87917)	1492.62981	100%	-	Mortgage
20	Mangal-Siddhi Multipurpose Multistate Sahakari Sangh Ltd. (Maharashtra)	Doubtful 1-3 years	41.77871	41.77871	100%	-	41.77871	100%	-	Mortgage

S. No.	Name of the Borrower	NPA Category	Outstanding Loan as on 31.03.22	Provision made as on 31.03.2021		Provision made in 2021-22	Total Provision as on 31.03.2022		Net NPA as on 31.03.22	Nature of Security
				Amount	% age		Amount	% age		
21	Loknayak Jayprakash Narayan Shetkari Sahakari Soot Girni Limited (Maharashtra)	Doubtful 1-3 years	6,411.90000	6,411.90000	100%	-	6411.90000	100%	-	Mortgage
22	Shree Maroli Bazar Vibhag Vividh Karyakari Sah. Mandli Limited (Gujarat)	Doubtful 1-3 years	153.29074	254.17976	166%	(100.88902)	153.29074	100%	-	Mortgage
23	Echachaba Tea Grower's Cooperative Society Limited (Nagaland)	Doubtful 1-3 years	258.29959	258.29959	100%	-	258.29959	100%	-	State Govt. Guarantee
24	Sampatrao Deshmukh Coop Milk Union Ltd, Maharashtra	Doubtful upto 1 year	750.75171	750.75171	100%	-	750.75171	100%	-	Mortgage
25	Shri Shakti Vipnan Sahakari Sanstha Maryadit, MP	Doubtful upto 1 year	30.71200	30.71200	100%	-	30.71200	100%	-	Mortgage
26	Tapti Beej Utpadan Sanstha Maryadit, MP	Doubtful upto 1 year	3.20000	3.20000	100%	-	3.20000	100%	-	Mortgage
27	Siddeshwar SSK, Maharashtra	Standard Asset	NA	2,941.94961	NA	(2,941.94961)	0.00000		-	Mortgage
28	Krishna SSK, Karnataka	Sub-standard	5,173.11829	-	0%	5,173.11829	5173.11829	100%	-	Mortgage
29	Kaveri Vibhag SKUM, Gujarat	Sub-standard	2,941.64700	-	0%	2,941.64700	2941.64700	100%	-	Mortgage
<b>TOTAL</b>			<b>31,488.23560</b>	<b>27,130.77221</b>		<b>4,357.46339</b>	<b>31,488.23560</b>			

Table-5

## SCHEME WISE DISBURSEMENTS DURING 2021-22

(₹ in crore)

S.No.	Scheme	Loans	Grants
<b>A.</b>	<b>Central Sector Schemes</b>		
	1. Erstwhile Central Sector Integrated Scheme on Agricultural Cooperation- Assistance to NCDC Programme for Development of Cooperatives (Ministry of Agriculture and Farmers Welfare, Govt of India):-		
	i. Assistance for Cooperative Marketing, Processing & Storage etc.	700.78	243.32
	ii. Integrated Cooperative Development Projects	-	11.05
	iii. Share Capital participation in Spinning Mills	0.76	3.66
	2. Integrated Scheme for Agricultural Marketing (ISAM -DMI)	10.88	3.11
	3. Farmer Producer Organisations (FPO)	-	8.03
	4. Interest subsidy from Government of Maharashtra	-	2.74
	5. Pradhan Mantri Matsya Sampada Yojana (PMMSY)	-	3.11
<b>B.</b>	<b>Sugar Development Fund</b>	75.09	-
<b>C.</b>	<b>Corporation Sponsored Schemes</b>	33151.57	6.98
<b>Total</b>		<b>33939.08</b>	<b>282.00</b>
<b>Total (Loans + Grants)</b>		<b>34221.08</b>	

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*		
	01.04.2021 to 22.06.2021	23.06.2021 to 06.10.2021	07.10.2021 to 31.03.2022
<b>A. Term Loans:</b>			
- <b>Disbursements through State Governments (at annual rest)</b>			
(i) Weaker Section Programmes	9.50%	9.40%	9.15%
(ii) Other Programmes	9.70%	9.60%	9.35%
- <b>Disbursements to the cooperative societies directly (at half yearly rests)</b>			
(I) Weaker section programmes			
- upto project cost of ₹ 50.00 lakh	-	-	-
- upto project cost of ₹ 100 lakh	9.80%	9.70%	9.45%
- above project cost of ₹ 50.00 lakh	-	-	-
- above project cost of ₹ 100.00 lakh	9.92%	9.82%	9.57%
(II) Other programmes	9.97%	9.87%	9.62%
<b>B. Working Capital Loans: **</b>			
(a) <b>Through State Governments</b>			
(i) upto 30 days	}	}	}
(ii) 31 days – 90 days			
(iii) 91 days – 180 days			
(iv) 181 days – 270 days			
(v) 271 days – one year			
(vi) above one year – upto two years			
(b) <b>Direct funding</b>			
(i) upto 30 days	}	}	}
(ii) 31 days – 90 days			
(iii) 91 days – 180 days			
(iv) 181 days – 270 days			
(v) 271 days – one year			
(vi) above one year – upto two years			
<b>Note:</b>			
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 disbursal 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 ₹ 3.00 lakh (0.5% of ₹ 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. 7<sup>th</sup> Oct, 2022**

B. Working Capital Loans:	Upto 30 days <sup>a</sup>		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
<b>Amount-wise (₹) period-wise Rate of interest for disbursement of working capital loans through State Government/Direct funding</b>												
(i) Upto 50 crore	6.28%	6.48%	6.51%	6.66%	6.78%	6.84%	7.18%	7.24%	7.54%	7.59%	8.16%	8.21%
(ii) > 50 crore and upto 100 crore	6.27%	6.45%	6.50%	6.63%	6.74%	6.79%	7.14%	7.19%	7.52%	7.57%	8.16%	8.21%
(iii) > 100 crore and upto 300 crore	6.26%	6.43%	6.49%	6.61%	6.71%	6.76%	7.11%	7.16%	7.50%	7.55%	8.16%	8.21%
(iv) > 300 crore and upto 1000 crore	6.26%	6.40%	6.49%	6.58%	6.69%	6.74%	7.09%	7.14%	7.48%	7.53%	8.16%	8.21%
(v) > 1000 crore	6.25%	6.38%	6.48%	6.56%	6.66%	6.71%	7.06%	7.11%	7.46%	7.51%	8.16%	8.21%
(vi) For MSP operations by authorised bodies for amount <2000 crore	5.98%	6.11%	6.09%	6.18%	6.49%	6.55%	7.04%	7.09%	7.44%	7.49%	8.06%	8.16%
(vii) For MSP operations by authorised bodies for amount ≥ 2000 crore and <5000 crore drawal @ tranches not <500 crore	5.95%	5.98%	6.05%	6.09%	6.34%	6.39%	6.99%	7.04%	7.39%	7.44%	8.01%	8.11%
(viii) For MSP operations by authorised bodies for amount ≥ 5000 crore and drawal @ tranches not <500 crore	5.87%	5.90%	5.94%	5.98%	6.32%	6.37%	6.97%	7.02%	7.37%	7.42%	7.98%	8.08%
(ix) For Cold Chain projects	6.25%	6.38%	6.48%	6.56%	6.66%	6.71%	7.06%	7.11%	7.46%	7.51%	8.16%	8.21%

<sup>a</sup> No pre-payment is allowed for WC Loan drawn for a period upto 30 days.

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

\$ For MSP/PSS operations by authorized bodies for sanction amount ≥ ₹ 2000 crore as indicated at Sl. No. (vii) and (viii) 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.

# For MSP/PSS operations by authorized bodies for sanction amount of ₹ 5000 crore and above as indicated at Sl. No. (viii) with Central Government Guarantee, 5 basis points less than the rate prescribed.

**Table-7****ACTIVITY WISE DISBURSEMENTS****(₹ in crore)**

<b>S. No.</b>	<b>ACTIVITY</b>	<b>Disbursements during FY 2021-22</b>		<b>Cumulative Disbursements upto 31.03.2022</b>	
		<b>Amount</b>	<b>%</b>	<b>Amount</b>	<b>%</b>
i)	Marketing & Inputs	26779.65	78.25%	122834.47	58.06%
ii)	Agro-processing	1343.61	3.93%	28717.44	13.57%
iii)	Industrial & Service Cooperatives	4877.77	14.25%	42628.10	20.15%
iv)	Integrated Cooperative Development Project	283.06	0.83%	4802.76	2.27%
v)	Weaker Sections Programme	872.96	2.55%	10058.87	4.75%
vi)	Storage (Including Cold Storage)	5.14	0.02%	1381.26	0.65%
vii)	Consumer Cooperatives	2.39	0.01%	348.44	0.16%
viii)	Computerisation of Cooperatives	25.06	0.07%	601.59	0.28%
ix)	Promotional & Developmental Activities	6.98	0.02%	148.58	0.07%
x)	Yuva Sahakar	0.00	0.00%	0.27	0.00%
xi)	Farmer Producer Organisation (FPO)	8.04	0.02%	10.36	0.00%
xii)	Ayushman Sahakar	16.42	0.05%	16.42	0.01%
<b>Total</b>		<b>34221.08</b>	<b>100.00%</b>	<b>211548.56</b>	<b>100.00%</b>

## 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 cooperatives 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:

- (i) Assisting in planning for cooperative development and thus, helping the Central and State Governments in formulation of Annual Plans.
- (ii) Sponsoring specific and integrated projects for cooperative development in the country.
- (iii) Extending consultancy support for formulation of development projects in the cooperative sector.
- (iv) Coordinating activities of cooperatives with various government offices, institutions, etc.
- (v) Imparting training to cooperative personnel to upgrade their operational skills for successful implementation of projects financed by the Corporation.
- (vi) Convening all-India and regional conferences/workshops to facilitate exchange of information and review of progress etc.
- (vii) 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 FY 2021-22, ₹ 1.07 crore was disbursed by NCDC for various promotional activities. Upto 31.03.2022, NCDC has provided ₹ 142.67 crore for undertaking various promotional and developmental programmes.

#### MEMBERSHIP OF PROFESSIONAL ORGANIZATIONS

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 organizations:-

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

#### Association with other Organizations

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





- All India Federation of Cooperative Spinning Mills Ltd. (AIFCOSPIN), Mumbai
- Technical Advisory-cum-Monitoring Committee (TAMC) of Technology Upgradation Funds Scheme (TUFS), Ministry of Textile, Government of India
- Managing Committee of Odisha Cooperative Coir Corporation Ltd. (OCCC), Bhubaneswar
- Ministry of Food Processing Industries (MoFPI), Government of India
- Agricultural & Processed Food Products Export Development Authority (APEDA)
- National Horticulture Board (NHB)
- National Horticulture Mission (NHM)
- Indian Potash Ltd. (IPL)
- Directorate of Marketing and Inspection (DMI), Ministry of Agriculture and Farmers Welfare, Government of India
- Central Organization of Oil Industry & Trade (COOIT), 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 Farmers Fertilizer Cooperative Limited (IFFCO), New Delhi

- Krishak Bharati Cooperative Limited (KRIBHCO), Noida, Uttar Pradesh
- National Cooperative Consumers Federation of India (NCCF), New Delhi
- Indian Farm Forestry Development Cooperative Limited (IFFDC), Gurugram

### **MEMORANDUM OF UNDERSTANDING**

4.3 NCDC has entered into various Memorandum of Understanding (MoU) with various State Governments and organizations with 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 52 Memoranda of Understanding (MoU) of which 19 MoU were executed in FY 2021-22, 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 07.10.2018
- 4) Agricultural and Processed Food Products Export Development Authority (APEDA) on 08.01.2019
- 5) P.V. Narsimha Rao Telangana Veterinary University on 24.04.2019
- 6) National Federation of Urban Cooperative Bank and Credit Society (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) on 04.08.2020
- 12) Spices Board India, Ministry of Commerce and Industries on 18.08.2020
- 13) The Department of Agriculture and Farmers Empowerment, Government of Odisha (FPO) on 11.09.2020
- 14) Dr. Yashwant 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) in December 2020
- 25) Mahatma Phule Krishi Vidyapeeth, Rahuri, Maharashtra on 05.01.2021
- 26) The Gandhigram Rural Institute (Deemed to be University), Gandhigram, Tamil Nadu on 12.01.2021
- 27) Gujarat University, Navrangpura, Ahmedabad on 03.02.2021
- 28) Department of Agriculture & Cooperation, Government of Telangana (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 (FFPO) on 24.02.2021
- 32) Kerala Agriculture University on 05.03.2021
- 33) The Department of Agriculture, Government of Chhattisgarh (FPO) on 16.03.2021
- 34) Indian Chamber of Commerce, Kolkata on 07.04.2021
- 35) PHD Chamber of Commerce and Industry, New Delhi on 07.04.2021
- 36) Indian Institute of Technology (IIT), Kharagpur, West Bengal on 12.04.2021
- 37) Professor Jayashankar Telangana State Agricultural University, Rajendranagar, Hyderabad, India on 08.07.2021
- 38) IFCI Limited, New Delhi on 21.10.2021
- 39) Asia Pacific Rural and Agricultural Credit Association (APRACA), Thailand on 09.11.2021
- 40) Tamil Nadu Dr. J. Jayalalithaa Fisheries University, Nagapattinam, Tamil Nadu on 28.12.2021
- 41) National Productivity Council on 04.01.2022
- 42) International Cooperative Alliance- Asia



- and Pacific (ICA-AP) (Record Memorandum for Technical Collaboration) on 18.01.2022
- 43) Veterans Cell under HQ Southern Command on 20.01.2022
  - 44) Tripura University, Tripura on 21.02.2022
  - 45) College of Fishery Science, Nagpur, Maharashtra on 24.01.2022
  - 46) African-Asian Rural Development Organization (AARDO) & Ministry of Rural Development, GoI on 04.02.2022
  - 47) Assam Down Town University, Assam on 28.02.2022
  - 48) Dr. Balasaheb Sawant Konkan Krishi Vidyapeeth, Dapoli on 02.03.2022
  - 49) Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP) & Ministry of Rural Development, GoI on 09.03.2022
  - 50) College of Fisheries, Mangaluru on 19.03.2022
  - 51) Nagaland University, Zunheboto, Nagaland on 28.03.2022
  - 52) G.B. Pant University of Agriculture & Technology, Pantnagar on 29.03.2022

#### **LAUNCH OF NEW SCHEMES AND PROGRAMMES**

4.4 During FY 2021-22, NCDC launched the following new schemes/programmes with active participation of key government officials and cooperators:

- a. NCDC introduced “DAIRY SAHAKAR” - a comprehensive scheme for dairy cooperatives which was jointly launched by Shri Amit Shah, Hon’ble Union Minister of Home Affairs & Cooperation and Shri Parshottam Rupala, Hon’ble Union Minister of Fisheries, Animal Husbandry and Dairying on 31 October, 2021 at Anand, Gujarat.

- b. LINAC-NCDC Fisheries Business Incubation Centre (LIFIC) - the country’s first-of-its kind, dedicated business incubator was inaugurated by Shri Parshottam Rupala, Hon’ble Union Minister of Fisheries, Animal Husbandry and Dairying in presence of Dr. L. Murugan, Minister of State for Fisheries, Animal Husbandry and Dairying, on 16 November, 2021.

#### **IN SERVICE TRAINING OF NCDC OFFICERS AND EXCHANGE PROGRAMMES**

4.5 During FY 2021-22, NCDC has conducted total 17 training programmes for the development of employees under which 587 employees were trained. Further to serve its mandate effectively, LINAC also collaborates with Government and its nodal institutions to create awareness on Central Sector Schemes, NCDC Schemes and Cooperative Governance. During FY 2021-22, LINAC and its Regional Training Centres (RTCs) conducted a total of 256 training programs against the target of 173. Out of these trainings, 97 were conducted at LINAC against the target of 62 and 159 trainings were conducted at RTCs against the target of 111. A total of 19927 personnel including 1508 women participants were imparted training by LINAC and 18 RTCs.

#### **PARTICIPATION IN CONFERENCES / SEMINARS /WORKSHOPS/ EVENTS/ EXHIBITIONS**

4.6 During FY 2021-22, NCDC continued to organize promotional meetings to create awareness of NCDC schemes at head office and its 18 regional offices across the country. Highlights of some of the promotional meeting, conferences, seminars and workshops are as under:

- a) NCDC inked an agreement with Deutsche Bank and secured a loan of ₹ 600.00 crore and entered into an MoU with the Indian Chamber of Commerce in the presence of

- Hon'ble Union Minister of Agriculture and Farmers Welfare, Shri Narendra Singh Tomar, Union Minister of State for Agriculture and Farmers Welfare and Managing Director NCDC on 13 April, 2021.
- b) NCDC participated in Keynote Coop talk organized by NEDAC on 24 May, 2021.
- c) NCDC organized a health talk series on 'Covid and Mental Health' on 04 June, 2021 presented by Prof. Nand Kumar, Department of Psychiatry, AIIMS, New Delhi.
- d) As an initiative under AYUSHMAN SAHAKAR, NCDC organized online yoga sessions by experts from Swami Vivekananda Yog Anusandhana Samsthana University (S-VYASA), Bengaluru from 14 June to 14 August, 2021. The International Day of Yoga was celebrated on 21 June, 2021 through a virtual event. The online event was addressed by Shri Narendra Singh Tomar, Hon'ble Union Minister of Agriculture and Farmers Welfare, Shri Kailash Choudhary, Union Minister of State for Agriculture and Farmers Welfare and Dr. H.R. Nagendra, Chancellor, S-VYASA and Padma Shri awardee.
- e) LINAC-NCDC and NEDAC Training Centre, Bangkok (NTCB) jointly organized an online training program on "Emerging Technologies in Agriculture and Allied Sectors for Cooperatives" on 29-30 June, 2021. Experts from IIT Kharagpur and University of Nebraska, Lincoln, USA participated in the event.
- f) NCDC celebrated International Day of Cooperatives (IDC) on 2 July, 2021. On this occasion, a talk was delivered by Shri Bhagawan Shankar, IAS, ACS (Cooperation), Government of Sikkim on 'Indian Cooperatives and the Challenges of COVID pandemic'.
- g) NCDC participated in a virtual NEDAC CoopTalk on 'Collaborative Ecosystem: Building Competitive and Resilient Agri Cooperatives' on 29 July, 2021 organized by NEDAC and three member organizations from Philippines.
- h) Sahakar Mitra - the internship scheme of NCDC, was formally launched on AICTE internship portal on 30 July, 2021.
- i) To commemorate Azadi ka Amrit Mahotsav - the celebration of 75th anniversary of India's independence, NCDC has introduced Rural voice Agritech show, an awareness programme in agriculture innovations on 15 August, 2021 on NCDC youtube channel.
- j) NCDC launched the first handbook for Formation and Promotion of the Fish Farmer Producer Organizations (FFPOs) and a booklet on Seaweed Farming Entrepreneurship with ISBN on 17 August, 2021 in presence of Shri Parshottam Rupala, Hon'ble Minister of Fisheries, Animal Husbandry and Dairying, Government of India.
- k) A workshop was organized on Official Language Policy and its implementation on 17 September, 2021. Prof. Anamika, a well known poetess and a Sahitya Academy awardee delivered the keynote speech.
- l) NCDC initiated a pilot project to provide Telemedicine Facility for Fishers of Chhattisgarh on 20 September, 2021 under PMMSY scheme launched by Shri Parshottam Rupala, Hon'ble Union Minister of Fisheries, Animal





Husbandry and Dairying,  
Government of India.

- m) Shri Ariel Guarco, President, International Cooperative Alliance - Asia and Pacific (ICA-AP) visited NCDC head office, New Delhi on 27 September, 2021 and addressed the officers of NCDC. It was followed by the address of Dr. Chandra Pal Singh, President, KRIBHCO, Shri Dileep Sanghani, President, NCUI and Chairman, IFFCO, Sh. Jyotindra M Mehta, President, NAFCUB and MD, NCDC.
- n) NCDC observed “Vigilance Awareness Week” starting from 26 October, 2021. It concluded with a talk on “Vigilance Awareness and Preventive Vigilance” delivered by Shri. Ajay Kumar Kanoujia, Additional Secretary, Central Vigilance Commission on 2 November, 2021 at NCDC head office.
- o) NCDC-LINAC conducted an international workshop on “Entrepreneurship Development in Coconut Oil Production Processing and Marketing” on 30 October, 2021. Shri Narendra Singh Tomar, Hon’ble Union Minister of Agriculture and Farmers Welfare, was the Chief Guest for the occasion.
- p) NCDC launched “Dairy Sahakar” – a comprehensive scheme for dairy cooperatives on 31 October, 2021. The event was organized at Anand, Gujarat in the gracious presence of Shri Amit Shah, Hon’ble Union Minister of Home and Cooperation and Shri Parshottam Rupala, Hon’ble Union Minister of Fisheries, Animal Husbandry and Dairying.
- q) NCDC-LINAC and ICA-AP jointly organized a brainstorming session (Chintan Shibir) on International Good Practices Platform for

Cooperatives on 17 November, 2021. Shri Dileep Sanghani, President NCUI & Chairman, IFFCO and other prominent leaders from Cooperative Sector participated in the event.

- r) NCDC was awarded a Special Award for Excellence in the 40th India International Trade Fair (IITF) at Pragati Maidan, New Delhi under the category of Ministries, Departments, PSUs and PSBs in November 2021.
- s) NCDC Regional Awards for Cooperative Excellence and Merit 2021 were awarded in following states:

S. No.	State	No of Cooperatives Awarded
1	Sikkim	8
2	Jharkhand	3
3	Himachal Pradesh	4
4	Punjab	2
5	Gujarat	7
6	Telangana	6
7	Haryana	4
8	Odisha	3
9	Uttarakhand	7
10	Bihar	4
11	Meghalaya	1
12	Madhya Pradesh	6
13	Tripura	4
14	Rajasthan	5
15	Kerala	8
16	Uttar Pradesh	2
17	Maharashtra	8
18	Karnataka	7
19	Goa	8
20	Chhattisgarh	1

- t) NCDC sponsored and participated in “Rural Voice Agriculture Conclave and NEDAC Awards 2021” at the India Habitat Centre in New Delhi on 23 December, 2021.
- u) NCDC-LINAC entered into a MoU for technical collaboration with International Cooperative Alliance Asia and Pacific (ICA-AP) on 18 January, 2022, in the presence of Dr. Chandrapal Singh Yadav, President, ICA-AP and Shri Dileep Sanghani, President, NCUI & Chairman, IIFCO. Shri D.N. Thakur, National President, Sahakar Bharati also attended the event. A policy recommendation handbook on Sahakar Pragma Good Practices for cooperatives based on a “Brainstorming Session on International Good Practices Platform for Cooperatives” was also released during the event.
- v) Sahakar Pragma Center on Good Practices (SPCGP) was instituted at NCDC – LINAC on 3 February, 2022 as knowledge exchange platform to document and disseminate the best practices and successful models of cooperatives across the world.
- w) NCDC organized two fisheries export workshops in association with Department of Fisheries (DoF), Ministry of Fisheries, Animal Husbandry and Dairying, Government of India. The workshops were organized to promote fisheries exports from India. The first fisheries export workshop was organized in Kolkata on 12 March, 2022 and the second workshop was held in Mangaluru on 18 March, 2022.
- x) Regional Office Bhubaneswar got the first prize for the year 2018-19 and 2019-20 for the best

performance in Official Language from Department of Official Language, Ministry of Home Affairs, Government of India.

### **NCDC LIBRARY**

4.7 NCDC Library has 20313 books on cooperatives, agricultural reports and 44 popular Magazines, 27 technical journals, 2 e-magazines and 7 e-papers. The Library has subscription of 29 daily newspapers comprising of 12 newspapers in Hindi and 17 in English published from Delhi as well as from some metropolitan cities.

4.8 During FY 2021-22, the library has purchased 92 books amounting to ₹ 42510. Further, 52.57% of total library grant was spent on purchase of Hindi books.

4.9 The library uses Library Management, Automation Software System (LIBSYS 4X) for storage and retrieval of information. Library also provides reference service and inters library loan facilities to the readers.

4.10 Library records i.e. Agenda and Minutes of Board of Management/General Council meetings, Annual Report, office records & documents etc. have been digitized and are being uploaded in IDMS software with the help of MIS division of NCDC. As on 31.03.2022, 61.21 lakh pages of official documents were digitized which are now easily accessible to readers through IDMS software.

### **DESIGN AND PRODUCTION - STUDIO CELL**

4.11 Studio Cell was started in 2019-20 as an in-house studio for creating video and graphical artwork for NCDC.

4.11.1 The primary purpose of content creation at NCDC Studio Cell is to promote NCDC schemes and activities. The studio cell designs various artworks like brochures, photo booklets, scheme booklets, banners, digital invitations, boards, promotional films, educational videos, self-learning videos, etc. as per the need of the corporation.



4.11.2 Studio strives to make the content visually appealing for the target audience so that the information is conveyed in the easiest to understand manner. The designing of quarterly e-newsletter is also done by inhouse team of Studio cell.

4.11.3 LINAC has established an in-house design and production studio to provide equipment and controlled environment for developing video, virtual products and graphical art works to be utilized as learning, communication and promotional materials. The studio designs and produces broad range of products like educational videos, self-learning videos, screen cast,

presentation and lecture capture, micro video, promotional films and other printed training materials to sub serve the purpose of improving quality of training delivery and its impact. Design studio has lent another strong arm to the academy to develop and strengthen its training approach and strategy for promoting NCDC's schemes and activities. The resource team of the academy is utilizing the design studio for greater attention, motivation and curiosity of its various target groups through use of animation and creativity for learning. It is helping the academy to make content visually appealing and easily understandable for the target audience.

## Chapter – 5

**MARKETING & AGRICULTURAL INPUTS**

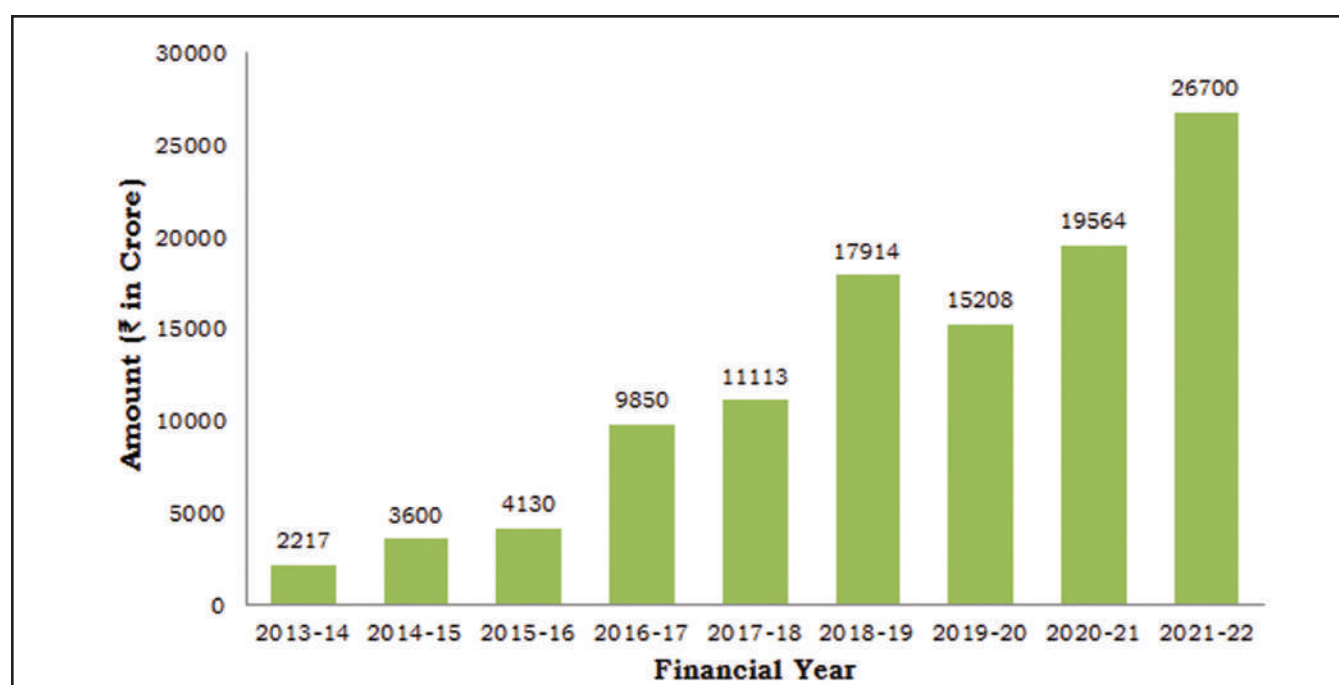
5.1 NCDC provides financial assistance under various schemes to marketing cooperatives for creating infrastructure facilities and undertaking business operations. The details of assistance sanctioned and disbursed during FY 2021-22 and cumulative assistance disbursed till 31.03.2022 are provided in the **Tables - 1A & 1B**.

**SCHEMES FOR MARKETING OF AGRICULTURAL PRODUCE****Working Capital assistance for Minimum Support Price Operations**

5.2 Government of India announces Minimum Support Price (MSP) for 24 crops & Fair and Remunerative Price (FRP) for sugarcane on the basis of recommendations of the Commission for Agricultural Costs and Prices (CACPC) 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, soyabean (yellow), sunflower seed, sesamum, nigerseed and cotton;
- 7 for rabi season viz. wheat, barley, gram, masur (lentil), rapeseed/ mustard, toria and safflower and
- 3 other commercial crops viz. jute, de-husked coconut and copra.

5.2.1 NCDC provides working capital assistance for MSP operations through Cooperative Marketing Federations and other cooperative agencies. During FY 2021-22, Corporation sanctioned working capital assistance of ₹ 30,036.48 crore and disbursed ₹ 26,700.00 crore. Cumulatively as on 31.03.2022, NCDC has disbursed ₹ 1,16,171.00 crore as working capital for MSP operations of which ₹ 1,10,296.00 crore has been disbursed in the last 9 years as depicted in the graph:



### **Margin Money Assistance**

5.3. NCDC provides margin money assistance to National, State, District, Block and Primary Level Cooperative Marketing/ Commodity Federations/ Societies for raising working capital towards development of business activities. During FY 2021-22, NCDC sanctioned ₹ 2.00 crore and disbursed ₹ 0.62 crore to various cooperatives in Odisha. Cumulatively as on 31.03.2022, NCDC has disbursed margin money of ₹ 856.25 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/district cooperative marketing societies to expand business and also for revitalization of weak societies. During FY 2021-22, NCDC disbursed ₹ 0.50 crore to State Government of Haryana for strengthening share capital base of PACS. The cumulative assistance provided under the scheme is ₹ 124.56 crore upto 31.03.2022.

### **Assistance for Purchase of Transport Vehicles**

5.5. NCDC provides assistance to marketing and processing cooperatives for the purchase of transport vehicles.

### **Establishment of Marketing Complex, Custom Hiring Centres, Collective Farming**

5.6. In order to make farm machinery and equipment available to small and marginal farmers, in 2018-19, NCDC sanctioned financial assistance of ₹ 628.23 crore 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. During FY 2021-22, NCDC has disbursed ₹ 0.52 crore resulting in cumulative disbursement of ₹ 18.57 crore to the state government so far.

### **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 get benefit of mechanization due to 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 ₹ 400.00 crore to the Government of West Bengal for establishment of farm mechanization units by 1000 PACS, during FY 2021-22, NCDC has disbursed ₹ 21.00 crore and cumulatively, ₹ 146.60 crore as on 31.03.2022.

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 ₹ 1692.60 crore. For the first phase, assistance of ₹ 556.13 crore was sanctioned for 2927 PACS, of which, ₹ 452.05 crore stands disbursed for the said project.

5.7.3 Margin money assistance of ₹ 0.50 crore has been disbursed to State Government of Kerala. Working capital assistance of ₹ 1.59 crore has been disbursed to a Marketing Society in Karnataka for the establishment of agricultural inputs manufacturing and allied units.

### **Farmers Service Cooperatives**

5.8 Under this scheme, financial assistance is provided to cooperative societies engaged in retail distribution of fertilizer 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 of 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, chaff cutter machine, cultivators, seed drills, etc.

so as to be used by the members at nominal charges. During FY 2021-22, an assistance of ₹ 0.55 crore has been disbursed for Farmers' Service Cooperatives in Kerala.

Table-1A

**SANCTIONS & DISBURSEMENTS UNDER CENTRAL SECTOR SCHEME FOR AGRICULTURAL MARKETING & INPUTS ACTIVITIES DURING FY 2021-22**

(₹ in crore)

S. No.	State/UT Federation	No. of Units Sanctioned in 2021-22	Amount		Cumulative Position as on 31.03.2022	
			Sanctioned in 2021-22	Disbursed in 2021-22	No. of Units Sanctioned	Amount Disbursed
<b>Cooperatively Developed States / Federations</b>						
1	Gujarat				2	0.12
2	Kerala				2	0.17
3	NAFED				26	70.75
4	NCCF				2	1.18
<b>Sub Total</b>					<b>32</b>	<b>72.22</b>
<b>Cooperatively Under Developed States</b>						
5	Andhra Pradesh				50	215.01
6	A & N Islands				1	0.10
7	Chhattisgarh	1	0.37	0.37	147	55.60
8	Goa				5	0.64
9	Himachal Pradesh				221	153.43
10	Madhya Pradesh				14	4.36
11	Odisha	5	2.00	0.62	204	16.22
12	Rajasthan				385	26.87
13	Telangana				8	1.89
14	Uttar Pradesh				68	26.98
15	Uttarakhand			0.52	683	77.85
16	West Bengal			21.00	374	160.46
<b>Sub Total</b>		<b>6</b>	<b>2.37</b>	<b>22.52</b>	<b>2160</b>	<b>739.42</b>
<b>Cooperatively Least Developed States</b>						
17	Arunachal Pradesh				9	0.28
18	Assam				177	9.10
19	Bihar			52.00	8080	574.71
20	Jammu & Kashmir				15	1.00
21	Jharkhand				19	0.68
22	Manipur				15	0.73
23	Meghalaya				42	2.34
24	Mizoram				18	4.39
25	Nagaland				26	2.24
26	Sikkim				5	10.60
27	Tripura				37	1.19
<b>Sub Total</b>				<b>52.00</b>	<b>8443</b>	<b>607.26</b>
<b>Grand Total</b>		<b>6</b>	<b>2.37</b>	<b>74.52</b>	<b>10635</b>	<b>1418.90</b>

**Table-1B**
**SANCTIONS & DISBURSEMENTS UNDER CORPORATION SPONSORED SCHEME FOR AGRICULTURAL MARKETING & INPUTS ACTIVITIES DURING FY 2021-22**

(₹ in crore)

S. No.	State/UT/Federation	No. of Units Sanctioned in 2021-22	Amount		Cumulative Position as on 31.03.2022	
			Sanctioned in 2021-22	Disbursed in 2021-22	No. of Units Sanctioned	Amount Disbursed
<b>Cooperatively Developed States</b>						
1	Gujarat				150	80.04
2	Haryana	1	7136.48	12300.50	309	26805.61
3	Karnataka	3	3.40	2.98	1265	95.07
4	Kerala			1.05	1187	167.69
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
<b>Sub-Total</b>		<b>4</b>	<b>7139.88</b>	<b>12304.53</b>	<b>3953</b>	<b>34786.88</b>
<b>Cooperatively Under Developed States</b>						
11	Andhra Pradesh	1	5000.00	1800.00	567	2786.09
12	Chhattisgarh	1	16900.00	12400.00	89	69466.41
13	Goa				1	0.20
14	Himachal Pradesh	1	1.00	0.60	9	55.62
15	Madhya Pradesh				394	1644.85
16	Odisha				63	30.45
17	Rajasthan				343	103.16
18	Telangana				16	8275.11
19	Uttar Pradesh	1	1000.00	200.00	2754	4059.97
20	Uttarakhand				197	12.62
21	West Bengal				1556	13.40
<b>Sub-Total</b>		<b>4</b>	<b>22901.00</b>	<b>14400.60</b>	<b>5989</b>	<b>86447.88</b>
<b>Cooperatively Least Developed States</b>						
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
<b>Sub-Total</b>					<b>258</b>	<b>5.43</b>
<b>Grand Total</b>		<b>8</b>	<b>30040.88</b>	<b>26705.13</b>	<b>10200</b>	<b>121240.19</b>
1	Table 1A	6	2.37	74.52	10635	1418.90
2	Table 1B	8	30040.88	26705.13	10200	121240.19
<b>Total of Table 1A and 1B</b>		<b>14</b>	<b>30043.25</b>	<b>26779.65</b>	<b>20835</b>	<b>122659.09</b>

## 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.

#### **Growth of Cooperative Sugar Sector**

6.2.1 The number of installed cooperative sugar factories has increased from 2 in 1950-51 to **312 in FY 2021-22**. The installed sugar production capacity of cooperative sugar factories was 130.00 lakh tones at the end of FY 2021-22 accounting for about 36.62% of the total production capacity of 355.00 lakh MT in the country.

#### **Schemes for assisting Cooperative Sugar Mills**

6.2.2 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 cooperative 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.

6.2.2.1 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 promoters' contribution. With effect from 01.01.2015, SDF stopped providing assistance for exclusive expansion projects. Further, with effect from 21.09.2021, all the schemes of financial assistance as loans to sugar mills under the Sugar Development Fund (SDF) Act, 1982 has been closed. For cogeneration projects, Ministry of New & Renewable Energy (MNRE), Government of India also provides capital subsidy @ ₹ 60.00 lakh per MW of surplus power produced, upto maximum amount of ₹ 6.00 crore per project. In case of projects assisted by NCDC, assistance from SDF & MNRE is dovetailed with the assistance sanctioned by NCDC.

#### **NCDC's Assistance**

6.2.3 During FY 2021-22, NCDC sanctioned and disbursed assistance of ₹ 997.79 crore and ₹ 1241.61 crore respectively to sugar cooperatives. Cumulatively as on 31.03.2022, an assistance of ₹ 22466.14 crore has been disbursed for development of sugar cooperatives, details of which are given in **Table-1**. In addition, during FY 2021-22, SDF has disbursed loan assistance

of ₹ 75.08 crore to cooperative sugar factories for modernization-cum-expansion, ethanol, co-generation projects and cane development activities. Up to 31.03.2022, the cumulative assistance disbursed by SDF to cooperatives increased to ₹ 2434.13 crore. State-wise details in respect of disbursement of SDF assistance are given in **Table-2**.

### **Working Results of Cooperative Sugar Mills**

6.2.4 During the season 2021-22, 210 cooperative sugar factories were in operation. These mills produced 102.00 lakh MT of sugar which accounts for 33% of total sugar production of 309.00 lakh MT in the country.

### **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.

#### **6.3.1 COOPERATIVE SPINNING MILLS**

##### **Capacity Installed in the Co-operative Sector**

6.3.1.1 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.

##### **Schemes for Assisting Co-operative Spinning Mills**

6.3.1.2 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 FY 2021-22, NCDC sanctioned ₹ 18.18 crore for 5 programmes

and disbursed financial assistance of ₹ 23.95 crore. Cumulatively as on 31.03.2022, NCDC has disbursed financial assistance of ₹ 3141.32 crore to cooperative spinning mills as detailed in **Table-3**.

6.3.1.2.1 NCDC sanctioned ₹ 29.70 crore to the Government of Kerala for setting up of Greenfield Technical Textile Project of Kerala Hi-Tech Textile Cooperative Limited (KELTEX), District Mallapuram under Corporation Sponsored Scheme and disbursed ₹ 8.13 crore for this programme as indicated in **Table-3**.

#### **6.3.2 COOPERATIVE COTTON GINNING AND PRESSING UNITS**

6.3.2.1 NCDC provides financial assistance for establishment of new cotton ginning & pressing units equipped with modern technology inputs, modernization of existing ginning & pressing units and also to meet their margin money/working capital requirements. During FY 2021-22, NCDC sanctioned and disbursed financial assistance of ₹ 0.99 crore to Raichur Agricultural Produce Marketing & Processing Cooperative Society Limited, Raichur, Karnataka. Cumulatively as on 31.03.2022, NCDC disbursed financial assistance of ₹ 32.70 crore under this head as indicated in **Table-4**.

#### **6.3.3 POWERLOOM**

##### **Scheme for Assisting Cooperative Powerloom Units**

6.3.3.1 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 of godowns, showrooms, marketing complexes, cooperative textile estates and (c) establishment of pre and post loom processing, garment and knitting units. Cumulatively as on 31.03.2022, NCDC

sanctioned financial assistance of ₹ 360.13 crore to 453 units/projects and disbursed ₹ 341.01 crore to powerloom cooperatives as per the details given in **Table-5**.

### **FOODGRAINS**

6.4 NCDC provides assistance 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.

#### **NCDC Assistance**

6.4.1 During FY 2021-22, NCDC sanctioned financial assistance of ₹ 0.98 crore to 3 foodgrain processing units in the state of Gujarat and Karnataka. Cumulatively as on 31.03.2022, NCDC has assisted 1407 units and disbursed ₹ 168.00 crore under this head as detailed in **Table-6**.

### **OILSEEDS PROCESSING**

6.5 NCDC provides financial assistance for establishment of oilseed processing units. Cumulatively as on 31.03.2022, NCDC has assisted 161 oilseed processing units and disbursed ₹ 695.08 crore as detailed in **Table-7**.

### **PLANTATION CROPS**

6.6 NCDC continued to provide financial assistance for establishment of units for processing of plantation crops and for working capital requirement of plantation crops grower cooperatives.

#### **NCDC Assistance**

6.6.1 During FY 2021-22, NCDC sanctioned financial assistance of ₹ 0.30 crore to one plantation crop processing unit in Kerala and disbursed financial assistance of ₹ 2.14 crore to one processing unit in Karnataka. Cumulatively as on 31.03.2022, NCDC has assisted 124 processing units for plantation crops and disbursed ₹ 178.15 crore as detailed in **Table-8**.

### **FRUITS & VEGETABLES PROCESSING UNITS**

6.7 NCDC is implementing a scheme to provide financial assistance for setting up of fruit and vegetable processing units. The primary objective of the NCDC Scheme is to provide the benefit of value addition to the growers in respect of their horticulture produce through processing in an efficient manner, which in turn may help in increasing the income of the farmers.

#### **NCDC Assistance**

6.7.1 During FY 2021-22, NCDC sanctioned financial assistance of ₹ 0.75 crore for 3 fruit and vegetable processing units in the states of Gujarat and Kerala and disbursed ₹ 0.05 crore to one processing unit in Haryana. Cumulatively as on 31.03.2022, NCDC has so far disbursed ₹ 61.28 crore for 86 fruit & vegetable processing units. Details of sanction/disbursement are given at **Table-9**.



**Table - 1**
**DETAILS OF ASSISTANCE SANCTIONED AND DISBURSED TO  
COOPERATIVE SUGAR FACTORIES**

(₹ in crore)

S. No.	State/UT/Institutions	Activity	No. of Sanctions in 2021-22	No. of Units	Amount		Cumulative position as on 31.03.2022					
					Sanctioned in 2021-22	Disbursed in 2021-22	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			
		<b>Sub-Total</b>						<b>25</b>	<b>25</b>	<b>731.41</b>		
2	Assam	New Mills					1	1	1.58			
		Rehabilitation					1	1	0.50			
		<b>Sub-Total</b>					<b>2</b>	<b>2</b>	<b>2.08</b>			
3	Chhattisgarh	New Mills					2	2	101.63			
		Working Capital					7	7	308.94			
		<b>Sub-Total</b>					<b>9</b>	<b>9</b>	<b>410.57</b>			
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							5.55	42	42	1597.28
		<b>Sub-Total</b>					<b>5.55</b>	<b>75</b>	<b>73</b>	<b>1842.97</b>		
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	2	1	500.00	500.00	5	5	2000.00			
		<b>Sub-Total</b>	<b>2</b>	<b>1</b>	<b>500.00</b>	<b>500.00</b>	<b>18</b>	<b>18</b>	<b>2018.15</b>			
7	Kerala	Mod-cum-exp.					1	1	0.24			
		By-Product unit					1	1	1.32			
		<b>Sub-Total</b>					<b>2</b>	<b>2</b>	<b>1.56</b>			
8	Karnataka	New Mills					24	24	238.98			
		Mod-cum-exp.							16.33	13	13	186.81
		T&P Cell								0.05		
		By-Product unit							22.24	3	3	180.37
		Working Capital							75.00	22	22	1428.24
		<b>Sub-Total</b>					<b>113.57</b>	<b>62</b>	<b>62</b>	<b>2034.45</b>		

9	Madhya Pradesh	New Mills					4	4	24.01
		Rehabilitation					1	1	0.47
		Working Capital					1	1	0.00
		<b>Sub-Total</b>					<b>6</b>	<b>6</b>	<b>24.48</b>
10	Maharashtra	New Mills					125	125	711.25
		Mod-cum-exp.					52	48	939.96
		By-Product unit				30.40	59	54	1033.36
		Rehabilitation					1	1	0.50
		Bridge Loan					14	14	334.23
		T&P Cell							0.14
		Margin Money					5	4	82.50
		Working Capital	5	5	497.79	592.09	152	152	10434.10
<b>Sub-Total</b>	<b>5</b>	<b>5</b>	<b>497.79</b>	<b>622.49</b>	<b>408</b>	<b>398</b>	<b>13536.04</b>		
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
		<b>Sub-Total</b>					<b>5</b>	<b>5</b>	<b>12.85</b>
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
		<b>Sub-Total</b>					<b>20</b>	<b>20</b>	<b>86.13</b>
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
		<b>Sub-Total</b>					<b>35</b>	<b>35</b>	<b>447.16</b>
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
		<b>Sub-Total</b>					<b>88</b>	<b>82</b>	<b>1278.45</b>
17	Uttarakhand	New Mills					3	3	2.24
		Mod-cum-exp.					3	3	15.60
		<b>Sub-Total</b>					<b>6</b>	<b>6</b>	<b>17.84</b>
18	NFCFSF	T&P Cell						0.14	
19	NHEC	Share Capital						0.90	
<b>GRAND TOTAL</b>			<b>7</b>	<b>6</b>	<b>997.79</b>	<b>1241.61</b>	<b>764</b>	<b>746</b>	<b>22466.14</b>

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)****(₹ in crore)**

<b>S. No.</b>	<b>Name of State</b>	<b>Units Sanctioned in 2021-22</b>	<b>Amount</b>		<b>Cumulative Amount disbursed as on 31.03.2022</b>
			<b>Sanctioned in 2021-22</b>	<b>Disbursed in 2021-22</b>	
1	Andhra Pradesh				19.66
2	Gujarat			15.90	80.97
3	Haryana				35.66
4	Karnataka			27.84	212.44
5	Madhya Pradesh				13.97
6	Maharashtra			31.34	1877.93
7	Odisha				7.19
8	Tamil Nadu				31.78
9	Uttar Pradesh				116.07
10	Uttarakhand				10.54
11	Punjab				27.92
<b>Total</b>				<b>75.08</b>	<b>2434.13</b>

Table - 3

**ASSISTANCE SANCTIONED AND DISBURSED TO COOPERATIVE SPINNING MILLS &  
TECHNICAL TEXTILE PROJECTS**

(₹ in crore)

S. No.	State/UT	No. of Sanctions in 2021-22	No. of Units Sanctioned in 2021-22	Amount		Cumulative position as on 31.03.2022		
				Sanctioned in 2021-22	Disbursed in 2021-22	Units Sanctioned (Number)	Units Completed (Number)	Amount Disbursed
<b>A CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION (CSISAC)</b>								
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				0.79	17	12	199.77
8	Maharashtra	2	2	2.54	3.45	91	84	696.76
9	Madhya Pradesh					7	7	24.95
10	Odisha					7	7	15.61
11	Puducherry					1		22.26
12	Punjab					8	8	34.47
13	Rajasthan					14	14	108.24
14	Tamil Nadu					48	48	159.07
15	Uttar Pradesh					15	15	44.39
16	West Bengal				1.96	11	8	89.88
<b>Total (A)</b>		<b>2</b>	<b>2</b>	<b>2.54</b>	<b>6.20</b>	<b>267</b>	<b>251</b>	<b>1557.65</b>
<b>B CORPORATION SPONSORED SCHEME</b>								
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	15.64	17.75	85	83	1105.78
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
<b>Total (B)</b>		<b>3</b>	<b>2</b>	<b>15.64</b>	<b>17.75</b>	<b>163</b>	<b>161</b>	<b>1575.54</b>
<b>Total (A+B)</b>		<b>5</b>	<b>4</b>	<b>18.18</b>	<b>23.95</b>	<b>430</b>	<b>412</b>	<b>3133.19</b>
<b>C CORPORATION SPONSORED SCHEME</b>								
<b>Technical Textile Project</b>								
1	Kerala					1		8.13
<b>Total (A+B+C)</b>		<b>5</b>	<b>4</b>	<b>18.18</b>	<b>23.95</b>	<b>431</b>	<b>412</b>	<b>3141.32</b>

**Table-4****ASSISTANCE SANCTIONED AND DISBURSED TO GINNING & PRESSING UNITS**

(₹ in crore)

S. No.	State/UT	No. of Sanctions in 2021-22	No. of Units Sanctioned in 2021-22	Amount		Cumulative Position as on 31.03.2022		
				Sanctioned in 2021-22	Disbursed in 2021-22	Units Sanctioned (Number)	Units Completed (Number)	Amount Disbursed
<b>A CENTRAL SECTOR SCHEME</b>								
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
<b>Total (A)</b>						<b>16</b>	<b>16</b>	<b>11.87</b>
<b>B CORPORATION SPONSORED SCHEME</b>								
1	Andhra Pradesh					1	1	0.11
2	Gujarat					8	8	1.05
3	Karnataka	1	1	0.99	0.99	19	18	14.21
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
<b>Total (B)</b>		<b>1</b>	<b>1</b>	<b>0.99</b>	<b>0.99</b>	<b>77</b>	<b>76</b>	<b>20.83</b>
<b>Total (A+B)</b>		<b>1</b>	<b>1</b>	<b>0.99</b>	<b>0.99</b>	<b>93</b>	<b>92</b>	<b>32.70</b>



Table-5

## ASSISTANCE SANCTIONED &amp; DISBURSED TO POWERLOOM &amp; GARMENT UNITS

(₹ in crore)

S. No	State	Activity	Cumulative Position as on 31.03.2022		
			Units Sanctioned (Number)	Units Completed (Number)	Amount Disbursed
<b>A. CORPORATION SPONSORED SCHEME</b>					
1	Gujarat	Margin Money	1	1	0.05
		Workshed	1	1	0.50
		<b>Sub-Total</b>	<b>2</b>	<b>2</b>	<b>0.55</b>
2	Karnataka	Workshed	10	10	9.11
		Processing Unit	1	1	8.73
		<b>Sub-Total</b>	<b>11</b>	<b>11</b>	<b>17.84</b>
3	Kerala	Margin Money	5	5	0.57
		Workshed	8	8	24.76
		Processing Unit	1	1	0.40
		<b>Sub-Total</b>	<b>14</b>	<b>14</b>	<b>25.73</b>
4	Madhya Pradesh	Processing Unit	1	1	0.50
5	Maharashtra	Margin Money	79	79	11.35
		Workshed	307	307	190.47
		Processing Unit	18	18	74.19
		Garment/Knitting Unit	12	12	15.47
		<b>Sub-Total</b>	<b>416</b>	<b>416</b>	<b>291.48</b>
6	Nagaland	Workshed	1	1	0.43
7	West Bengal	Margin Money	2	2	0.28
		Workshed	3	3	3.24
		<b>Sub-Total</b>	<b>5</b>	<b>5</b>	<b>3.52</b>
		<b>Total (A)</b>	<b>450</b>	<b>450</b>	<b>340.05</b>
<b>B. CENTRALLY SPONSORED SCHEME</b>					
1	West Bengal	Margin Money	3	3	0.96
<b>Total (B)</b>			<b>3</b>	<b>3</b>	<b>0.96</b>
<b>Total (A+B)</b>			<b>453</b>	<b>453</b>	<b>341.01</b>

**Table-6**
**ASSISTANCE SANCTIONED & DISBURSED FOR FOODGRAINS UNITS**
**(₹ in crore)**

S. No.	State/UT	No. of Sanctions in 2021-22	No. of Units Sanctioned in 2021-22	Amount		Cumulative Position as on 31.03.2022		
				Sanctioned in 2021-22	Disbursed in 2021-22	Units Sanctioned (Number)	Units Completed (Number)	Amount Disbursed
<b>A COOPERATIVELY UNDER/LEAST DEVELOPED STATE/UTs</b>								
1	Andhra Pradesh					109	108	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					4	4	13.63
13	Uttar Pradesh					32	32	0.99
14	Uttarakhand					655	5	2.87
15	West Bengal					17	17	2.61
16	Himachal Pradesh					1	1	0.02
17	Margin Money/ WC (2 units of Andhra Pradesh)					2	2	1.46
<b>Sub-Total (A)</b>						<b>1068</b>	<b>417</b>	<b>38.94</b>
<b>B COOPERATIVELY DEVELOPED STATES/UTs</b>								
1	Delhi (NAFED)					1	1	0.07
2	Gujarat	2	2	0.78		36	32	2.76
3	Haryana					17	17	1.78
4	Karnataka	1	1	0.20		97	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
<b>Sub-Total (B)</b>		<b>3</b>	<b>3</b>	<b>0.98</b>		<b>339</b>	<b>311</b>	<b>129.06</b>
<b>Total (A+B)</b>		<b>3</b>	<b>3</b>	<b>0.98</b>		<b>1407</b>	<b>728</b>	<b>168.00</b>

Table-7

**ASSISTANCE SANCTIONED & DISBURSED FOR OILSEED &  
OTHER PROCESSING UNITS**

(₹ in crore)

S. No.	State/UT	Amount		Cumulative position as on 31.03.2022		
		Sanctioned in 2021-22	Disbursed in 2021-22	Units Sanctioned	Units Completed	Amount Disbursed
<b>A COOPERATIVELY UNDER/LEAST DEVELOPED STATE/UT</b>						
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			2	2	79.47
<b>Total (A)</b>				<b>86</b>	<b>86</b>	<b>556.62</b>
<b>B COOPERATIVELY DEVELOPED STATES</b>						
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	Delhi(NAFED)*			0	0	1.02
<b>Total (B)</b>				<b>75</b>	<b>72</b>	<b>138.46</b>
<b>Total (A+B)</b>				<b>161</b>	<b>158</b>	<b>695.08</b>
<b>C</b>	Particle Board/Paper board, Briquette in Maharashtra			<b>5</b>	<b>5</b>	<b>78.71</b>

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

**Table-8****ASSISTANCE SANCTIONED & DISBURSED FOR PLANTATION CROPS UNITS****(₹ in crore)**

S. No.	State	Activity	No. of Sanctions in 2021-22	No. of Units Sanctioned in 2021-22	Amount		Cumulative Position as on 31.03.2022		
					Sanctioned in 2021-22	Disbursed in 2021-22	Units Sanctioned (Number)	Units Completed (Number)	Amount Disbursed
<b>A Cooperatively Under/Least Developed States</b>									
1	Arunachal Pradesh	Processing					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
<b>Sub Total (A)</b>							<b>20</b>	<b>20</b>	<b>53.48</b>
<b>B Cooperatively Developed States</b>									
1	Gujarat	Processing					1	1	1.08
2	Karnataka	Processing				2.14	18	17	9.08
3	Kerala	Processing	1	1	0.30		38	37	50.20
		Marketing					2	2	1.80
4	Maharashtra	Processing					23	18	52.02
5	Tamil Nadu	Processing					22	22	10.49
<b>Sub Total (B)</b>			<b>1</b>	<b>1</b>	<b>0.30</b>	<b>2.14</b>	<b>104</b>	<b>97</b>	<b>124.67</b>
<b>Total (A+B)</b>			<b>1</b>	<b>1</b>	<b>0.30</b>	<b>2.14</b>	<b>124</b>	<b>117</b>	<b>178.15</b>

Table-9

**ASSISTANCE SANCTIONED & DISBURSED FOR  
FRUIT & VEGETABLE PROCESSING**

(₹ in crore)

S. No.	State	No. of Sanctions in 2021-22	No. of Units Sanctioned in 2021-22	Amount		Cumulative Position as on 31.03.2022		
				Sanctioned in 2021-22	Disbursed in 2021-22	Units Sanctioned (Number)	Units Completed (Number)	Amount Disbursed
<b>A. Cooperatively Under/Least Developed States</b>								
1	Arunachal Pradesh					1	1	0.51
2	Uttarakhand					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					2	2	1.13
9	Rajasthan					2	2	0.06
10	West Bengal					3	3	0.39
11	Mizoram					1	1	0.14
<b>Sub Total (A)</b>						<b>28</b>	<b>28</b>	<b>6.12</b>
<b>B. Cooperatively Developed States</b>								
1	Kerala	2	2	0.58		14	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	0.17		4	2	1.31
10	Haryana				0.05	4	4	0.33
<b>Sub Total (B)</b>		<b>3</b>	<b>3</b>	<b>0.75</b>	<b>0.05</b>	<b>58</b>	<b>43</b>	<b>55.16</b>
<b>Total (A+B)</b>		<b>3</b>	<b>3</b>	<b>0.75</b>	<b>0.05</b>	<b>86</b>	<b>71</b>	<b>61.28</b>



**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 165.68 lakh MT by the end of FY 2021-22. Since inception, upto 31.03.2022, NCDC has so far disbursed ₹ 1106.86 crore for construction, repair and renovation of godowns, technical and margin money assistance for business development. Details of storage capacity created with NCDC funding are at **Table-1**.

7.1.1 During FY 2021-22, NCDC sanctioned construction of 12 godowns of 11779 MT at total block cost of ₹ 10.65 crore with NCDC assistance of ₹ 5.79 crore comprising ₹ 5.14 crore as loan and ₹ 0.65 crore as subsidy under various schemes, viz. Agricultural Marketing Infrastructure (AMI), sub-scheme of Central Sector Integrated Scheme for Agricultural Marketing (CSISAM) & Erstwhile Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC). Details have been given in **Table-2 & 3**.

**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 (Build-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) Erstwhile 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 31.03.2022, 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 31.03.2022 is given at **Table-4**.

7.2.2 As on 31.03.2022, 3 cold chain projects are under various stages of implementation in the states of Uttarakhand, Manipur and Bihar. An amount of ₹ 9.22 crore has been disbursed to the beneficiary societies. State wise details of cold chain infrastructure sanctioned and financial assistance disbursed as on 31.03.2022 is given at **Table-5**. Cumulatively upto 31.03.2022, NCDC has disbursed ₹ 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 31.03.2022  
(Capacity in MT) (₹ in crore)

State/UT/ Institution	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
<b>(A) COOPERATIVELY LEAST DEVELOPED STATES/UTs</b>											
Arunachal Pradesh	5	13	5750		6	2500	5	7	12	3250	0.31
Assam	1053	287	367510	283	22	67960	770	265	1035	299550	12.24
Bihar	2974	579	650550	519	83	92950	2455	496	2951	557600	51.39
Jharkhand	139	6	15292				139	4	143	14292	0.74
J&K	170	72	39600	37	27	16400	133	45	178	23200	0.43
Manipur	241	22	37880	83	4	11750	158	18	176	26130	0.85
Meghalaya	108	74	45750	18	15	10250	90	59	149	35500	1.51
Mizoram	126	11	15586	2	1	250	124	9	133	14286	6.09
Nagaland	154	14	18300	38		1900	116	14	130	16400	2.66
Tripura	249	24	31835	63	5	7650	186	19	205	24185	10.26
UTs	11	17	25450	11	12	14550		5	5	10900	0.70
<b>Total (A)</b>	<b>5230</b>	<b>1119</b>	<b>1253503</b>	<b>1054</b>	<b>175</b>	<b>226160</b>	<b>4176</b>	<b>941</b>	<b>5117</b>	<b>1025293</b>	<b>87.18</b>
<b>(B) COOPERATIVELY UNDER DEVELOPED STATES</b>											
Andhra Pradesh	4278	1018	818974	265	119	90670	4013	899	4912	728304	52.43
Chhattisgarh	81	132	464550		11	112672	80	121	201	351550	35.95
Himachal Pradesh	1739	222	215265	95	12	9450	1644	210	1854	205815	18.31
Madhya Pradesh	6630	1221	1781166	1182	104	283362	5497	1125	6622	1530054	122.60
Odisha	2286	679	548680	335	84	61900	1951	595	2546	486780	19.70
Rajasthan	5159	476	670662	360	80	93450	4794	396	5190	576070	50.99
Telangana	9	5	23490	1		377	5	5	10	17673	6.90
Uttar Pradesh	9554	899	2355930	261	95	248740	9301	797	10098	2107190	133.20
Uttarakhand	60	43	88800		1		60	42	102	88800	5.21
West Bengal	3688	612	631860	851	139	146500	2837	473	3310	485360	31.75
<b>Total (B)</b>	<b>33484</b>	<b>5307</b>	<b>7599377</b>	<b>3350</b>	<b>645</b>	<b>1047121</b>	<b>30182</b>	<b>4663</b>	<b>34845</b>	<b>6577596</b>	<b>477.04</b>
<b>(C) COOPERATIVELY DEVELOPED STATES/UTs/FEDERATIONS</b>											
Delhi		1	1000		1	1000					
Gujarat	1995	530	876393	129	54	82234	1871	456	2327	743693	96.93
Haryana	1592	511	1374734	135	18	49607	1490	457	1947	1315789	146.16
Karnataka	5946	1093	1350069	718	114	140781	5228	966	6194	1199238	90.68
Kerala	2422	170	397384	256	25	30299	2142	145	2287	362025	34.42
Maharashtra	4488	1790	2608222	626	260	285132	3864	1528	5392	2323090	103.79
Punjab	4647	875	2182301	760	45	194611	3887	830	4717	1987690	44.37
Tamil Nadu	4807	606	1068248	48	195	84520	4759	411	5170	983728	21.24
NAFED		13	55300		4	15100		9	9	40200	3.64
NCCF		1	10000					1	1	10000	1.41
Puducherry		1	4000		1	4000					
<b>Total (C)</b>	<b>25897</b>	<b>5591</b>	<b>9927651</b>	<b>2672</b>	<b>717</b>	<b>887284</b>	<b>23241</b>	<b>4803</b>	<b>28044</b>	<b>8965453</b>	<b>542.64</b>
<b>Grand Total (A+B+C)</b>	<b>64611</b>	<b>12017</b>	<b>18780531</b>	<b>7076</b>	<b>1537</b>	<b>2160565</b>	<b>57599</b>	<b>10407</b>	<b>68006</b>	<b>16568342</b>	<b>1106.86</b>



**TABLE- 2**  
**ASSISTANCE SANCTIONED & DISBURSED FOR STORAGE PROJECTS**  
**IN FY 2021-22**

(₹ in crore)

S. No	State	No. of Sanctions in 2021-22	No. of Units Sanctioned in 2021-22	Amount	
				Sanctioned in 2021-22	Disbursed in 2021-22
<b>(A) COOPERATIVELY LEAST DEVELOPED STATES</b>					
1	Jharkhand	2	2	0.868	0.071
2	Mizoram				1.064
<b>Sub Total (A)</b>		<b>2</b>	<b>2</b>	<b>0.868</b>	<b>1.135</b>
<b>(B) COOPERATIVELY UNDER DEVELOPED STATES</b>					
1	Chhattisgarh				0.011
2	Madhya Pradesh	2	5	1.417	0.973
3	Rajasthan				0.046
4	Telangana				1.621
<b>Sub Total (B)</b>		<b>2</b>	<b>5</b>	<b>1.417</b>	<b>2.651</b>
<b>(C) COOPERATIVELY DEVELOPED STATES</b>					
1	Gujarat				2.628
2	Karnataka	4	5	3.506	1.302
<b>Sub Total (C)</b>		<b>4</b>	<b>5</b>	<b>3.506</b>	<b>3.930</b>
<b>Grand Total (A+B+C)</b>		<b>8</b>	<b>12</b>	<b>5.791</b>	<b>7.716</b>

**TABLE-3**  
**DETAILS OF STORAGE PROJECTS SANCTIONED AND AMOUNT DISBURSED IN FY 2021-22**

(₹ in crore)

States	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
<b>1. CONSTRUCTION OF GODOWNS</b>										
<b>(A) AGRICULTURE MARKETING INFRASTRUCTURE (AMI)-SUB SCHEME OF ISAM</b>										
Chhattisgarh								0.011	0.011	
Gujarat							0.052		0.052	
Jharkhand	2	2	1000	1000	0.998	0.685	0.183	0.868	0.036	0.071
Karnataka	3	1	493	156	1.430	0.930	0.056	0.986	1.126	1.302
Madhya Pradesh	2	2	2000		0.740	0.417	0.175	0.592	0.208	0.276
<b>Sub-Total (A)</b>	<b>5</b>	<b>3</b>	<b>2493</b>	<b>1156</b>	<b>3.168</b>	<b>2.032</b>	<b>0.414</b>	<b>2.446</b>	<b>1.422</b>	<b>1.712</b>
<b>(B) ERSTWHILE CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION (CSISAC)</b>										
Gujarat									2.328	0.248
Madhya Pradesh	3	3		3130	1.179	0.589	0.236	0.825	0.500	0.197
Mizoram									0.833	0.231
Rajasthan									0.035	0.011
Telangana									1.163	0.458
<b>Sub-Total (B)</b>	<b>3</b>	<b>3</b>		<b>3130</b>	<b>1.179</b>	<b>0.589</b>	<b>0.236</b>	<b>0.825</b>	<b>4.859</b>	<b>1.145</b>
<b>(C) CORPORATION SPONSORED SCHEME</b>										
Karnataka	1		5000		6.300	2.520		2.520		
<b>Sub-Total (C)</b>	<b>1</b>	<b>1</b>	<b>5000</b>		<b>6.300</b>	<b>2.520</b>		<b>2.520</b>		
<b>2. RENOVATION OF GODOWNS - NIL</b>										
<b>GRAND TOTAL (1+2)</b> (Construction & Renovation)	<b>6</b>	<b>6</b>	<b>7493</b>	<b>4286</b>	<b>10.647</b>	<b>5.141</b>	<b>0.650</b>	<b>5.791</b>	<b>6.281</b>	<b>7.716</b>

**Table-4**
**STATE-WISE DETAILS OF COLD STORAGES AND FINANCIAL ASSISTANCE DISBURSED BY NCDC AS ON 31.03.2022**

(₹ in crore)

S. No.	State/UT/ Institution	Sanctioned		Installed		Assistance Disbursed
		No. (Tonnes)	Capacity	No. (Tonnes)	Capacity	
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	-		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	
21	NAFED, New Delhi	1	2500	1	2500	0.075
22	NPC Study	-	-	-	-	0.022
<b>TOTAL</b>		<b>279 (38) = 317</b>	<b>827675 + 142250 = 969925</b>	<b>270 (36) = 306</b>	<b>808100 + 127850 = 935950</b>	<b>211.227</b>

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



**Table – 5**  
**STATE-WISE DETAILS OF COLD CHAIN INFRASTRUCTURE AND FINANCIAL ASSISTANCE DISBURSED**  
**BY NCDC AS ON 31.03.2022**

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)				
1.	Bihar	1	14	2	5	10	3	6	18	1	2500	2500	5	15	75	9.000
							2	10	20	1	1000	1000				
									<b>38</b>		<b>Sub Total</b>	<b>3500</b>				
2.	Manipur	7	17	6	1	6	6	6	36	5	100	500	6	4	24	
										6	30	180				
											<b>Sub Total</b>	<b>680</b>				
3	Uttarakhand	401	556	400	2	800		Nil		2	5000	10000	150	4	600	0.218
										2	2000	4000	2	15	30	
											<b>Sub Total</b>	<b>14000</b>		<b>Sub Total</b>	<b>630</b>	
	<b>Total</b>	<b>409</b>	<b>587</b>	<b>408</b>	<b>8</b>	<b>816</b>		<b>74</b>			<b>18180</b>			<b>729</b>		<b>9.218</b>



**Chapter-8**

**SERVICE AND INDUSTRIAL COOPERATIVES**

**SERVICE COOPERATIVES**

8.1 NCDC assistance to “Service Cooperatives” was initiated with the funding in 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 related 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. 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.

**NCDC’s Assistance**

8.1.4 During FY 2021-22, NCDC sanctioned financial assistance of ₹ 16.94 crore towards expansion of hospital, creation of infrastructure facilities to one cooperative and disbursed ₹ 31.07 crore. Cumulatively as on 31.03.2022, NCDC has disbursed ₹ 367.03 crore as detailed at **Table-1**.

**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 to provide short term loans/advances 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 disbursement of loans/ advances 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;

### NCDC's Assistance

8.1.7 During FY 2021-22, NCDC sanctioned financial assistance of ₹ 4336.41 crore as working capital loan to State Cooperative Bank (1), District Cooperative Bank (1), State level Federations (2), Cooperative Societies (18) and Service Cooperative Banks (3) in the states of Bihar, Madhya Pradesh, Andhra Pradesh, Telangana, Karnataka, Maharashtra, Odisha, Arunachal Pradesh and Kerala. During FY 2021-22 financial assistance of ₹ 4863.12 crore was disbursed. Cumulatively as on 31.03.2022, NCDC has disbursed financial assistance of ₹ 41476.33 crore for Agricultural Credit Co-operatives. Details of assistance are given at **Table-1**.

### 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.

### NCDC's Assistance

8.2.1 Cumulatively as on 31.03.2022, NCDC has sanctioned ₹ 199.02 crore and disbursed ₹ 198.51 crore to Labour Cooperatives. Details of assistance is given at **Table-1**.

### 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.

**NCDC’s Assistance**

8.3.1 Cumulatively as on 31.03.2022, NCDC has disbursed financial assistance of ₹ 11.65 crore to Industrial Cooperatives as detailed at **Table-1**.

**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 ₹ 3.00 crore in case of a cooperative society which is in operation for one year or more. Project cost should not exceed ₹ 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.

**NCDC’s Assistance**

8.4.1 During FY 2021-22, NCDC sanctioned financial assistance ₹ 0.064 crore to a cooperative Society in Telangana. Cumulatively as on 31.03.2022, NCDC has disbursed financial assistance of ₹ 0.44 crore under Yuva Sahakar Scheme. The sanctioned projects are in various stages of implementation. Details of assistance are placed at **Table-1**.

Table-1

STATE-WISE DETAILS OF INDUSTRIAL, LABOUR, CREDIT &amp; SERVICE COOPERATIVES ASSISTED AS ON 31.03.2022

(₹ in crore)

S. No.	State/UT	No. of Sanctions in 2021-22	No. of Units Sanctioned in 2021-22	Amount		Cumulative Position as on 31.03.2022		
				Sanctioned in 2021-22	Disbursed in 2021-22	Units Sanctioned (Number)	Units Completed (Number)	Amount Disbursed
<b>I) SERVICE COOPERATIVES</b>								
<b>A) Service Cooperatives</b>								
1	Arunachal Pradesh					2	2	3.64
2	Delhi					1	1	0.003
3	Haryana			0.28		14	13	136.96
4	Himachal Pradesh					1	1	0.38
5	Karnataka					1	1	2.52
6	Kerala			14.37		158	66	201.10
7	Telangana					1	1	3.22
8	Uttarakhand					1		0.00
9	West Bengal					1		2.79
10	Tamil Nadu	1	1	16.94	16.42	1		16.42
<b>Sub Total (A)</b>		<b>1</b>	<b>1</b>	<b>16.94</b>	<b>31.07</b>	<b>181</b>	<b>85</b>	<b>367.03</b>
<b>B) Agricultural Credit Cooperatives</b>								
1	A & N Islands					1	1	20.00
2	Andhra Pradesh	3	3	885.00	795.00	20	15	3112.53
3	Bihar	1	1	2500.00	2800.00	7	6	5200.00
4	Gujarat					11	9	470.88
5	Himachal Pradesh					1	1	300.00
6	Karnataka	18	18	15.09	15.15	118	109	364.29
7	Kerala	3	3	265.00	292.00	88	70	6632.88
8	Madhya Pradesh	1	1	120.00	455.00	49	36	5803.90
9	Maharashtra	4	4	52.70	7.70	23	18	115.93
10	Odisha	2	2	3.37	3.02	10	7	2908.02
11	Rajasthan					11	9	11287.00
12	Telangana	2	2	495.00	495.00	6	6	1195.00
13	Tamil Nadu					11	11	2060.15
14	Uttar Pradesh					16	8	775.50
15	West Bengal					6	5	660.00
16	Punjab					4	2	570.00
17	Arunachal Pradesh	1	1	0.25	0.25	1	1	0.25
<b>Sub Total (B)</b>		<b>35</b>	<b>35</b>	<b>4336.41</b>	<b>4863.12</b>	<b>383</b>	<b>314</b>	<b>41476.33</b>
<b>C) Labour Cooperatives</b>								
1	Delhi					1	1	0.10
2	Himachal Pradesh					1	1	0.23
3	Kerala					14	13	198.08
4	Telangana					1	1	0.10
<b>Sub Total (C)</b>						<b>17</b>	<b>16</b>	<b>198.51</b>
<b>Total (A+B+C) (Service)</b>		<b>36</b>	<b>36</b>	<b>4353.35</b>	<b>4894.19</b>	<b>581</b>	<b>415</b>	<b>42041.87</b>
<b>II) INDUSTRIAL COOPERATIVES</b>								
1	Arunachal Pradesh					7	6	7.93
2	Haryana					1	1	0.04
3	Kerala					11	11	3.04
4	Meghalaya					1	1	0.16
5	Nagaland					2	2	0.49
<b>Total (Industrial)</b>						<b>22</b>	<b>21</b>	<b>11.66</b>
<b>III) YUVA SAHAKAR</b>								
1	Andhra Pradesh					1		0.17
2	Uttarakhand					1		0.00
3	West Bengal					1		0.00
4	Kerala					1		0.27
5	Telangana	1*	1	0.06		1		0.00
<b>Total (Yuva Sahakar)</b>		<b>1</b>	<b>1</b>	<b>0.06</b>	<b>0</b>	<b>5</b>		<b>0.44</b>
<b>Grand Total (I+II+III)</b>		<b>37</b>	<b>37</b>	<b>4353.41</b>	<b>4894.19</b>	<b>608</b>	<b>436</b>	<b>42053.97</b>

\*Sanctioned for establishment of Jute Bag manufacturing unit under Yuva Sahakar scheme.





## 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 FY 2021-22, under erstwhile Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC) an assistance of ₹ 88.57 crore loan was sanctioned for 3 projects and an amount of ₹165.66 crore (comprising ₹ 138.57 crore as loan and ₹ 27.09 crore as subsidy) was disbursed. Under Pradhan Mantri Matsya Sampada Yojana (PMMSY), an assistance of ₹ 4.30 crore was sanctioned for 110 projects and an amount of ₹ 3.11 crore was disbursed as subsidy.

During FY 2021-22 a total assistance of ₹ 92.87 crore (comprising ₹ 88.57 crore as

loan and ₹ 4.30 crore as subsidy) was sanctioned for 113 projects and an amount of ₹ 168.76 crore (comprising ₹ 138.57 crore as loan and ₹ 30.19 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 31.03.2022 (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 31.03.2022, NCDC has sanctioned an assistance of ₹ 3149.86 crore and disbursed ₹ 2371.46 crore under this head as detailed in **Table-1**.

### Fisheries & Aquaculture Infrastructure Development Fund (FIDF) Scheme

9.2.3 The Government of India has introduced the FIDF scheme for funding infrastructure projects in the fisheries sector with a corpus of ₹ 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.

### **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. 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 ₹ 20050.00 crore comprising of Central share of ₹ 9407.00 crore, State share of ₹ 4880.00 crore and beneficiaries contribution of ₹ 5763.00 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.

The Department of Fisheries (DoF), Ministry of Fisheries, Animal Husbandry & Dairying, Government of India has notified the National Cooperative Development Corporation (NCDC) as End Implementing Agency (EIA) for Pradhan Mantri Matsya Sampada Yojana (PMMSY) vide notification no J-13001/3/2020-Fy dated 15.10.2020. DoF vide letter No. J-13001/3/2020-Fy dated 17.01.2022 has conveyed administrative approval for NCDC's PMMSY Action Plan 2021-22 (including carried forward activities from 2020-21) at total cost

of ₹ 55.15 crore under Central Sector Component of PMMSY. So far, NCDC has utilized ₹ 3.11 crore under this head.

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.

### **Mega project in Fisheries Sector in Uttarakhand**

NCDC sanctioned ₹ 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, boat development and promotion of angling, pollution free village pond, duck hatchery, integrated farming, fish retail outlets, marketplace, One Stop Aqua Shop & Information Services (OASIS) and market development through trout farming, Marketing & Management Mahasangh (Federation) and Zilla Sehkari Fisheries Development and Marketing Federation (Haridwar) to benefit 2441 members directly, in FY 2018-19. As on 31.03.2022, ₹ 63.30 crore has been disbursed for implementation of the project.

### **Integrated Fisheries Project in Telangana**

NCDC sanctioned financial assistance of ₹ 800.00 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 ₹ 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. As on 31.03.2022, ₹ 745.59 crore has been disbursed for implementation of the project, out of which ₹ 106.14 crore has been disbursed during FY 2021-22.

## POULTRY

9.3 NCDC has been extending assistance to poultry cooperatives since 1974-75. 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- selling pullets to member -farmers backyard poultry;
- (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; &
- (viii) Margin money, working capital assistance for increasing business turnover.

9.3.1 During FY 2021-22, no assistance was sanctioned and disbursed for poultry projects. Cumulatively as on 31.03.2022, NCDC has sanctioned ₹ 117.27 crore and has disbursed an amount of ₹ 96.38 crore to poultry cooperatives. State wise details of financial assistance sanctioned and disbursed by the corporation in respect of poultry projects are given in **Table-2**.

## DAIRY & LIVESTOCK

### Dairy

9.4 NCDC provides financial 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) UHT Milk Processing and Packaging Units;
- (viii) Establishment & expansion of effluent treatment plant (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 the provisions for technical inputs for farmer's organisations, 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) Scheme**

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 financing dairy processing projects submitted by the Eligible End Borrowers (EEBs) 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. In FY 2021-22, NCDC has sanctioned 6 projects (5 projects in Tamil Nadu & 1 project in Madhya Pradesh) under DIDF scheme amounting to ₹ 295.95 crore as loan.

9.4.2 During FY 2021-22, under the dairy programme, NCDC sanctioned ₹ 302.52 crore for 88 units and disbursed ₹ 40.13 crore to Dairy cooperatives.

### **Livestock**

9.4.3 NCDC provides financial assistance to primary, district and state level livestock cooperatives for the following activities:

- (i) Integrated Livestock Project/ 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 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.

9.4.4 During FY 2021-22, NCDC sanctioned ₹ 405.93 crore (as loan in lieu of subsidy) and disbursed ₹ 529.03 crore to State Governments/Federations for livestock programme.

9.4.5 Cumulatively as on 31.03.2022, NCDC has sanctioned ₹ 11915.75 crore and has disbursed an amount of ₹ 6456.89 crore to dairy & livestock cooperatives. State wise details of financial assistance sanctioned and disbursed by the corporation in respect of dairy and livestock projects are given in **Table-3**.

### **HANDLOOM**

9.5 The scheme for the development of handloom cooperatives includes (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 workshops.

9.5.1 During FY 2021-22, NCDC sanctioned ₹ 6.37 crore as loan and disbursed ₹ 102.46 crore as loan. Since inception of the scheme, NCDC has sanctioned ₹ 603.53 crore to 3572 units and disbursed an amount of ₹ 572.11 crore with the completion of 3567 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 assistance for the integrated development of 1000 coir cooperatives through COIRFED as implementing agency. Out of the sanctioned assistance of ₹ 200.00 crore, the State Government has availed assistance of ₹ 140.00 crore with the completion of projects by 300 coir cooperatives while the remaining under various stages of implementation. During FY 2021-22, NCDC has disbursed ₹ 30.00 crore under this project. Cumulatively, NCDC has sanctioned ₹ 267.57 crore and disbursed ₹ 207.57 crore with the completion of 721 units. State-wise sanction & disbursement position upto 31.03.2022 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. During FY 2021-22, NCDC sanctioned ₹ 0.06 crore (under Yuva Sahkar Scheme). NCDC has cumulatively sanctioned ₹ 48.43 crore and disbursed ₹ 39.61 crore for 185 units/projects with the completion of 183 units/projects. State-wise sanction and disbursement position upto 31.03.2022 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 FY 2021-22, an amount of ₹ 4.15 crore was disbursed. Cumulatively as on 31.03.2022, NCDC has sanctioned 9081 units and disbursed ₹ 315.39 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), 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 FY 2021-22, NCDC has sanctioned ₹ 2.19 crore for 28 units and disbursed ₹ 3.61 crore to tribal cooperatives. Cumulatively as on 31.03.2022, NCDC has sanctioned 8002 units and disbursed ₹ 5266.04 crore as detailed in **Table-7**.

### **LABOUR COOPERATIVES**

9.10 NCDC is providing assistance to labour cooperatives involved in activities like 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/godowns;



(iv) Computerization, furniture and infrastructure for establishment of Data Bank by National level, State level and District Level Labour Cooperative Federation.

9.10.1 Cumulatively as on 31.03.2022, NCDC has sanctioned ₹ 199.01 crore and disbursed ₹ 198.50 crore to labour cooperatives.

#### WOMEN COOPERATIVES

9.11 NCDC has also provided assistance to women cooperative societies. During FY 2021-22, the Corporation has sanctioned <sup>1</sup> 1431.60 crore to 9 units/projects and disbursed ₹ 1319.52 crore to women cooperatives under various programmes. Activity wise sanctions & disbursement during FY 2021-22 are given below:

#### Assistance to Women Cooperatives during FY 2021-22

(₹ in crore)

Activity	No. of Societies Assisted	Assistance Sanctioned	Assistance Disbursed
Dairy & Live Stock			0.05
Service Coop. (including Yuva Sahakar)	5	1430.56	1295.15
ICDP			24.32
Textile (Jute-Yuva Sahakar)	1	0.06	
Food grains	3	0.98	
<b>Total</b>	<b>9</b>	<b>1431.60</b>	<b>1319.52</b>

**Table-1**  
**ASSISTANCE SANCTIONED AND DISBURSED TO FISHERIES COOPERATIVES**

(₹ in crore)

S. No.	State /UT/ Institution	Activity	Units Sanctioned in 2021-22	Amount		Cumulative Position as on 31.03.2022	
				Sanctioned in 2021-22	Disbursed in 2021-22	No. of Units Sanctioned	Amount Disbursed
<b>A</b>	<b>Erstwhile Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC)</b>						
1	Andaman & Nicobar	IFDP				1	
2	Assam	Pisciculture				39	0.19
3	Andhra Pradesh	IFDP				637	47.19
4	Bihar	Pisciculture				7	0.02
5	Himachal Pradesh	Pisciculture				15	0.21
6	Kerala	IFDP			32.85	6	166.71
7	Madhya Pradesh	Pisciculture				15	0.01
8	Manipur	Pisciculture				128	1.74
9	Mizoram	Pisciculture				4	0.19
10	Nagaland	Pisciculture				202	7.95
11	Odisha	Boats & Nets				538	2.79
12	Rajasthan	Boats & Nets				95	0.15
13	Uttar Pradesh	Pisciculture				4	0.01
14	Tripura	Pisciculture				60	0.37
15	West Bengal	IFDP				174	338.64
16	Telangana	IFDP	3	88.57	106.14	4	766.26
17	Uttarakhand	IFDP			26.66	1	63.31
<b>A.1</b>	<b>Institutions</b>						
1	FISHCOPFED					6	1.07
2	Others					3	0.37
	<b>Sub Total (A)</b>		<b>3</b>	<b>88.57</b>	<b>165.66</b>	<b>1939</b>	<b>1397.16</b>
<b>B</b>	<b>Pradhan Mantri Matsya Sampada Yojana (PMMSY)</b>						
<b>B.1</b>	<b>Institutions</b>						
1	Central Marine Fisheries Research Institute (CMFRI), Cochin	Technology Demonstration Project in operationalization of Ornamental Fishery in the form of Business plan	1	0.99	0.53	1	0.53
2	All India Institute of Medical Sciences (AIIMS), Raipur	Establishment of PMMSY AIIMS Raipur NCDC Telemedicine Facility for Fishermen & Fisherwomen as a start-up activity	1	0.50	0.12	1	0.12
3	(COOPEXCIL-Kolkata & Mangalore)	Export Promotion Workshop	2	0.24	0.24	2	0.24
<b>B.2</b>	<b>Promotional Workshop &amp; Awareness cum Training Programme</b>						
1	LINAC-Gurugram	State Level and District Level Awareness Programme, Training of FFPO, Administrative Cost, Establishment & Training-LIFIC	89	2.21	2.21	89	2.21
1.1	Assam	State Level Awareness Programme	2	0.06	0.06	2	0.06
1.2	Assam	District Level Awareness Programme	7	0.07	0.07	7	0.07
1.3	Bihar	State Level Awareness Programme	1	0.03	0.03	1	0.03

S. No.	State /UT/ Institution	Activity	Units Sanctioned in 2021-22	Amount		Cumulative Position as on 31.03.2022	
				Sanctioned in 2021-22	Disbursed in 2021-22	No. of Units Sanctioned	Amount Disbursed
1.4	Bihar	District Level Awareness Programme	5	0.06	0.06	5	0.06
1.5	Chandigarh	State Level Awareness Programme	1	0.03	0.03	1	0.03
1.6	Chattisgarh	District Level Awareness Programme	5	0.06	0.06	5	0.06
1.7	Delhi	Promotional Workshop, Admn Cost	2	0.32	0.32	2	0.32
1.8	Gujarat	State Level Awareness Programme	1	0.02	0.02	1	0.02
1.9	Gujarat	District Level Awareness Programme	5	0.05	0.05	5	0.05
1.10	Haryana	Establishment and Training of LIFIC, Training FFPO	3	0.81	0.81	3	0.81
1.11	Himachal Pradesh	District Level Awareness Programme	1	0.01	0.01	1	0.01
1.12	Jharkhand	District Level Awareness Programme	6	0.07	0.07	6	0.07
1.13	Kerala	State Level Awareness Programme	1	0.02	0.02	1	0.02
1.14	Kerala	District Level Awareness Programme	2	0.03	0.03	2	0.03
1.15	Karnataka	District Level Awareness Programme	4	0.04	0.04	4	0.04
1.16	Madhya Pradesh	District Level Awareness Programme	5	0.04	0.04	5	0.04
1.17	Maharashtra	State Level Awareness Programme	1	0.04	0.04	1	0.04
1.18	Maharashtra	District Level Awareness Programme	5	0.06	0.06	5	0.06
1.19	Odisha	State Level Awareness Programme	1	0.08	0.08	1	0.08
1.20	Odisha	District Level Awareness Programme	7	0.06	0.06	7	0.06
1.21	Rajasthan	District Level Awareness Programme	3	0.01	0.01	3	0.01
1.22	Telangana	State Level Awareness Programme	1	0.02	0.02	1	0.02
1.23	Telangana	District Level Awareness Programme	5	0.04	0.04	5	0.04
1.24	Tamil Nadu	District Level Awareness Programme	4	0.04	0.04	4	0.04
1.25	Uttarakhand	State Level Awareness Programme	1	0.03	0.03	1	0.03
1.26	Uttarakhand	District Level Awareness Programme	3	0.04	0.04	3	0.04
1.27	Uttar Pradesh	District Level Awareness Programme	5	0.03	0.03	5	0.03
1.28	West Bengal	District Level Awareness Programme	2	0.03	0.03	2	0.03
<b>B.3</b>	<b>PMMSY- Grant for Installation of Aquarium</b>						
1	Bihar	Installation of Aquarium	1	0.02		1	
2	Chattisgarh	Installation of Aquaria	1	0.02		1	



S. No.	State /UT/ Institution	Activity	Units Sanctioned in 2021-22	Amount		Cumulative Position as on 31.03.2022	
				Sanctioned in 2021-22	Disbursed in 2021-22	No. of Units Sanctioned	Amount Disbursed
3	Delhi	Installation of Aquaria	2	0.06		2	
4	Gujarat	Installation of Aquaria	2	0.04		2	
5	Haryana	Installation of Aquaria	1	0.02		1	
6	Karnataka	Installation of Aquaria	1	0.02		1	
7	Madhya Pradesh	Installation of Aquaria	1	0.02		1	
8	Maharashtra	Installation of Aquaria	4	0.07		4	
9	Odisha	Installation of Aquaria	1	0.02		1	
10	Sikkim	Installation of Aquaria	1	0.02		1	
11	Uttarakhand	Installation of Aquaria	1	0.01		1	
12	Uttar Pradesh	Installation of Aquaria	1	0.02		1	
<b>Sub Total (B= B.1+B.2+B.3)</b>			<b>110</b>	<b>4.30</b>	<b>3.11</b>	<b>110</b>	<b>3.10</b>
<b>C Corporation Sponsored Scheme</b>							
1	Goa	Ice Plant				3	1.52
2	Gujarat	FRP Boats				1103	36.18
3	Haryana	Pisciculture				1	0.01
4	Karnataka	IFDP				71	15.61
5	Kerala	IFDP				41	310.49
6	Maharashtra	Mechanized Boats				3806	569.97
7	Tamil Nadu	IFDP				3625	35.58
8	Daman & Diu	Mechanized Boats				19	1.81
9	Puducherry	Boats & Nets				5	0.03
10	West Bengal	Ice Plant				1	
<b>Sub Total (C)</b>						<b>8675</b>	<b>971.20</b>
<b>Grand Total(A+B+C)</b>			<b>113</b>	<b>92.87</b>	<b>168.76</b>	<b>10724</b>	<b>2371.46</b>

Table-2

**ASSISTANCE SANCTIONED AND DISBURSED TO  
POULTRY COOPERATIVES**

(₹ in crore)

S. No	State/ UT	No. of Sanctions in 2021-22	No. of Units Sanctioned in 2021-22	Amount		Cumulative position as on 31.03.2022	
				Sanctioned in 2021-22	Disbursed in 2021-22	Units sanctioned (Number)	Amount Disbursed
<b>A</b>	<b>Erstwhile Central Sector Integrated Scheme on Agricultural Cooperation</b>						
1	Andhra Pradesh					2	0.09
2	Arunachal Pradesh					1	1.43
3	Assam					1	0.08
4	Bihar					1	0.00
5	Himachal Pradesh					1	0.04
6	Jammu & Kashmir					87	21.18
7	Jharkhand					5	14.34
8	Meghalaya					1	0.00
9	Manipur					33	2.36
10	Mizoram					1	0.10
11	Nagaland					143	8.60
12	Uttar Pradesh					2	0.12
13	West Bengal					8	1.66
	<b>Total (A)</b>					<b>286</b>	<b>50.00</b>
<b>B</b>	<b>Corporation Sponsored Scheme</b>						
1	Gujarat					1	1.55
2	Haryana					1	0.05
3	Karnataka					7	0.48
4	Kerala					3	0.12
5	Maharashtra					78	44.17
6	Tamil Nadu					1	0.01
	<b>Total (B)</b>					<b>91</b>	<b>46.38</b>
	<b>Grand Total (A+B)</b>					<b>377</b>	<b>96.38</b>



**Table-3****ASSISTANCE SANCTIONED AND DISBURSED TO DAIRY AND LIVESTOCK COOPERATIVES****(₹ in crore)**

S. No	State/ UT	No. of Sanctions in 2021-22	No. of Units Sanctioned in 2021-22	Amount		Cumulative position as on 31.03.2022	
				Sanctioned in 2021-22	Disbursed in 2021-22	Units sanctioned (Number)	Amount Disbursed
<b>A</b>	<b>DAIRY</b>						
<b>A.1</b>	<b>Erstwhile Central Sector Integrated Scheme on Agricultural Cooperation</b>						
1	Andhra Pradesh					6	14.75
2	Arunachal Pradesh					17	0.69
3	Assam					1	0.20
4	Bihar				3.65	38	318.14
5	Gujarat*	5	82	6.57	12.33	983	310.28
6	Karnataka					120	44.82
7	Madhya Pradesh					1	0.00
8	Maharashtra				3.98	18	33.12
9	Meghalaya					2094	51.36
10	Nagaland					8	0.58
11	Punjab					1	32.00
12	Rajasthan				6.69	7	227.83
13	Telangana					1	0.72
14	Uttarakhand				13.49	5276	27.21
15	Uttar Pradesh					4	8.40
<b>Total (A.1)</b>		<b>5</b>	<b>82</b>	<b>6.57</b>	<b>40.13</b>	<b>8575</b>	<b>1070.10</b>
<b>A.2</b>	<b>Corporation Sponsored Scheme</b>						
1	Gujarat					4062	330.39
2	Karnataka					477	43.83
3	Maharashtra					31	35.52
4	Odisha					1	2.00
5	Punjab					7	6.21
6	Tamil Nadu					3	8.94
7	Uttar Pradesh					1	0.00
<b>Total (A.2)</b>						<b>4582</b>	<b>426.90</b>

S. No	State/ UT	No. of Sanctions in 2021-22	No. of Units Sanctioned in 2021-22	Amount		Cumulative position as on 31.03.2022	
				Sanctioned in 2021-22	Disbursed in 2021-22	Units sanctioned (Number)	Amount Disbursed
<b>A.3</b>	<b>Dairy Processing &amp; Infrastructure Development Fund</b>						
1	Madhya Pradesh	1	1	50.00	0.00	1	0.00
2	Tamil Nadu	3	5	245.95	0.00	5	0.00
<b>Total (A.3)</b>		<b>4</b>	<b>6</b>	<b>295.95</b>	<b>0.00</b>	<b>6</b>	<b>0.00</b>
<b>Total (Dairy)</b>		<b>9</b>	<b>88</b>	<b>302.52</b>	<b>40.13</b>	<b>13163</b>	<b>1497.00</b>
<b>B</b>	<b>LIVESTOCK</b>						
<b>B.1</b>	<b>Erstwhile Central Sector Integrated Scheme on Agricultural Cooperation</b>						
1	A&N Islands					544	0.00
2	Andhra Pradesh					13857	79.05
3	Manipur					140	0.00
4	Meghalaya					2	57.89
5	Mizoram					2	0.20
6	Nagaland					18	1.10
7	Telangana	2		405.93 <sup>^</sup>	489.27	613919	4587.91
8	Uttarakhand				39.15	10019	87.37
9	West Bengal				0.60	100000	146.20
<b>Total (B.1)</b>		<b>2</b>		<b>405.93</b>	<b>529.03</b>	<b>738501</b>	<b>4959.71</b>
<b>B.2</b>	<b>Corporation Sponsored Scheme</b>						
1	Kerala					1	0.18
<b>Total (B.2)</b>						<b>1</b>	<b>0.18</b>
<b>Total (Livestock)</b>		<b>2</b>	<b>0</b>	<b>405.93</b>	<b>529.03</b>	<b>738502</b>	<b>4959.89</b>
<b>Grand Total (Dairy &amp; Livestock)</b>		<b>11</b>	<b>88</b>	<b>708.45</b>	<b>569.16</b>	<b>751665</b>	<b>6456.89</b>

\* Gujarat: 5 projects were sanctioned under AMI scheme in Gujarat.

<sup>^</sup>Loan in lieu of subsidy towards livestock project sanctioned in 2016-17.

**Table - 4**
**ASSISTANCE SANCTIONED & DISBURSED TO HANDLOOM COOPERATIVES**

(₹ in crore)

S. No.	State/UT	No. of Sanctions in 2021-22	No. of Units Sanctioned in 2021-22	Amount		Cumulative Position as on 31.03.2022		
				Sanctioned in 2021-22	Disbursed in 2021-22	Units Sanctioned (Number)	Units Completed (Number)	Amount Disbursed
<b>I Erstwhile Central Sector Integrated Scheme on Agricultural Cooperation</b>								
<b>A Cooperatively Under Developed States</b>								
1	Andhra Pradesh				96.00	556*	555	362.05
2	Himachal Pradesh				0.10	257	254	12.08
3	Madhya Pradesh					33	33	0.56
4	Odisha					55	55	23.82
5	Rajasthan					32	32	3.41
6	Telangana					38#	38	66.04
7	Uttarakhand					9	9	0.51
8	Uttar Pradesh					19	19	0.99
9	West Bengal					257	257	4.36
<b>Total (A)</b>					<b>96.10</b>	<b>1256</b>	<b>1252</b>	<b>473.82</b>
<b>B Cooperatively Least Developed States</b>								
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
<b>Total (B)</b>						<b>1315</b>	<b>1315</b>	<b>26.53</b>
<b>C Cooperatively Developed States</b>								
1	Tamil Nadu					2	2	5.58
<b>Total (I) - (A)+(B)+(C)</b>					<b>96.10</b>	<b>2573</b>	<b>2569</b>	<b>505.93</b>
<b>II Corporation Sponsored Scheme</b>								
1	Delhi					2	2	0.26
2	Gujarat					1	1	0.10
3	Haryana					6	6	0.29
4	Himachal Pradesh	2	1	6.37	6.36	1		6.36
5	Karnataka					171	171	3.43
6	Kerala					226	226	20.43
7	Maharashtra					111	111	5.86
8	Punjab					34	34	3.86
9	Tamil Nadu					445	445	16.24
10	Others (Petrofils)					2	2	9.35
<b>Total (II)</b>		<b>2</b>	<b>1</b>	<b>6.37</b>	<b>6.36</b>	<b>999</b>	<b>998</b>	<b>66.18</b>
<b>Grand Total (I +II)</b>		<b>2</b>	<b>1</b>	<b>6.37</b>	<b>102.46</b>	<b>3572</b>	<b>3567</b>	<b>572.11</b>

\* 17 units de-sanctioned

# 12 units de-sanctioned

Table-5

## ASSISTANCE SANCTIONED &amp; DISBURSED TO COIR COOPERATIVES

(₹ in crore)

S. No.	State/UT	No. of Sanctions in 2021-22	No. of units Sanctioned in 2021-22	Amount		Cumulative Position as on 31.03.2022		
				Sanctioned in 2021-22	Disbursed in 2021-22	Units Sanctioned (Number)	Units Completed (Number)	Amount Disbursed
<b>A CENTRAL SECTOR SCHEME</b>								
1	Odisha					34	34	4.13
<b>B CORPORATION SPONSORED SCHEME</b>								
1	Karnataka					27	27	10.65
2	Kerala				30.00	1333	633	188.78
3	Tamil Nadu					27	27	4.01
<b>TOTAL (B)</b>					<b>30.00</b>	<b>1387</b>	<b>687</b>	<b>203.44</b>
<b>TOTAL (A+B)</b>					<b>30.00</b>	<b>1421</b>	<b>721</b>	<b>207.57</b>

Table-6

## ASSISTANCE SANCTIONED/DISBURSED TO JUTE COOPERATIVES

(₹ in crore)

S. No.	State/UT	No. of Sanctions in 2021-22	No. of Units Sanctioned in 2021-22	Amount		Cumulative Position as on 31.03.2022		
				Sanctioned in 2021-22	Disbursed in 2021-22	Units Sanctioned (Number)	Units Completed (Number)	Amount Disbursed
<b>A CENTRAL SECTOR SCHEME</b>								
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	Telangana	1*	1	0.06		1	0	0.00
6	Tripura					21	21	0.27
7	West Bengal					108	108	1.92
<b>Total (A)</b>		<b>1</b>	<b>1</b>	<b>0.06</b>		<b>179</b>	<b>177</b>	<b>39.39</b>
<b>B CORPORATION SPONSORED SCHEME</b>								
1	Andhra Pradesh					6	6	0.22
<b>Grand Total (A+B)</b>		<b>1</b>	<b>1</b>	<b>0.06</b>		<b>185</b>	<b>183</b>	<b>39.61</b>

\* Sanctioned under Yuva Sahakar Scheme.

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

(₹ in crore)

S. No	Activity	Units Sanctioned in 2021-22	Amount		Cumulative Position as on 31.03.2022	
			Sanctioned in 2021-22	Disbursed in 2021-22	Units Sanctioned	Amount Disbursed
<b>I Scheduled Caste Cooperatives</b>						
<b>A Erstwhile Central Sector Integrated Scheme on Agricultural Cooperation(CSISAC)</b>						
1	Fisheries				171	286.56
2	Poultry				8	1.66
3	Rural Consumer				4133	5.20
4	Storage				1	0.21
5	ICDP			4.15	4	13.95
6	Handloom				4	0.38
<b>Total (A)</b>				<b>4.15</b>	<b>4321</b>	<b>307.96</b>
<b>B Corporation Sponsored Scheme</b>						
1	Industrial Cooperatives				4	0.16
2	Fruits & Vegetables				3	1.17
3	Rural Consumer				4743	6.06
4	LINAC				10	0.04
<b>Total (B)</b>					<b>4760</b>	<b>7.43</b>
<b>Grand Total (A+B) – SC Coops.</b>				<b>4.15</b>	<b>9081</b>	<b>315.39</b>
<b>II Scheduled Tribe Cooperatives</b>						
<b>A Erstwhile Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC)</b>						
1	Industrial Cooperatives				8	8.56
2	Service Cooperative				1	0.35
3	Cold Chain				63	61.04
4	Processing (Plantation Crops)				13	50.13
5	Processing (Oil Seed)				3	1.09
6	Fisheries & Tribal Dev.				334	14.31
7	Poultry				151	21.80
8	Dairy	27	2.02	0.95	2147	53.77
9	Livestock				1117	59.18
10	Fruits & Vegetables	1	0.17		9	3.21
11	Marketing & Inputs				586	83.74
12	Rural Consumer				465	4.14
13	ICDP			2.66	49	423.82
14	Storage				353	22.92
15	MIS				4	19.98
16	Handloom				16	4.84
<b>Total (A)</b>		<b>28</b>	<b>2.19</b>	<b>3.61</b>	<b>5319</b>	<b>832.88</b>
<b>B Corporation Sponsored Scheme</b>						
1	Cold Chain				1	1.54
2	Storage				199	35.44
3	Rural Consumer				1247	1.64
4	Marketing & Inputs				1158	4389.46
5	LINAC				9	0.03
6	Service Cooperative				3	3.44
7	Dairy				66	1.61
<b>Total (B)</b>					<b>2683</b>	<b>4433.16</b>
<b>Grand Total (A+B) – ST Coops</b>		<b>28</b>	<b>2.19</b>	<b>3.61</b>	<b>8002</b>	<b>5266.04</b>

## Chapter - 10

## CONSUMER COOPERATIVES

10.1 The role of consumer cooperatives in the national economy is significant for safeguarding the interest of the consumers not only against unethical trade practices by the 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 while 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 ongoing schemes of consumer cooperatives is summarized hereunder:

- Under the erstwhile Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC), during FY 2021-22, NCDC sanctioned a total financial assistance of ₹ 1.68 crore and disbursed ₹ 1.46 crore (**Table-1**) and cumulatively disbursed ₹ 94.73 crore as on 31.03.2022 (**Table-2**).
- Under Corporation Sponsored Scheme, during FY 2021-22, NCDC sanctioned a total financial assistance of ₹ 1.35 crore, disbursed a financial assistance of ₹ 1.23 crore, (**Table-1**) and cumulatively disbursed ₹ 236.53 crore as on 31.03.2022 (**Table-3**).

Table-1

**ASSISTANCE SANCTIONED & DISBURSED FOR CONSUMER ACTIVITIES  
DURING FY 2021-22**

(₹ in crore)

S. No.	State/UT	CSISAC				Corporation Sponsored Scheme				Total			
		Sanction		Disbursement		Sanction		Disbursement		Sanction		Disbursement	
		No. of Units	Amt	No. of Units	Amt	No. of Units	Amt	No. of Units	Amt	No. of Units	Amt	No. of Units	Amt
1	Himachal Pradesh	2	1.12	2	1.12		0.28		0.20	2	1.40	2	1.32
2	Kerala							1	0.03		0.00	1	0.03
3	West Bengal	1	0.56	1	0.34		0.17		0.10	1	0.73	1	0.44
4	Maharashtra					1	0.90	1	0.90	1	0.90	1	0.90
	<b>Total</b>	<b>3</b>	<b>1.68</b>	<b>3</b>	<b>1.46</b>	<b>1</b>	<b>1.35</b>	<b>2</b>	<b>1.23</b>	<b>4</b>	<b>3.03</b>	<b>5</b>	<b>2.69</b>



**Table-2**
**ASSISTANCE DISBURSED FOR CONSUMER ACTIVITIES UNDER  
CSISAC AS ON 31.03.2022**
**(₹ in crore)**

Sl. No.	State/UT	No. of Programmes Assisted			Total Assistance Provided
		Societies	Branches	Total	
1	A & N Islands	1	0	1	1.08
2	Andhra Pradesh	1097	46	1143	1.25
3	Assam	271	0	271	0.49
4	Bihar	2485	0	2485	1.41
5	Chattisgarh	2	0	2	0.02
6	Goa	38	0	38	0.02
7	Gujarat	971	22	993	0.78
8	Haryana	1380	0	1380	0.54
9	Himachal Pradesh	1667	0	1667	24.42
10	Jammu & Kashmir	1	0	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	0	59	0.06
16	Meghalaya	47	0	47	0.10
17	Mizoram	72	0	72	1.18
18	Nagaland	22	0	22	0.08
19	Odisha	2140	457	2597	3.46
20	Punjab	2149	0	2149	1.43
21	Rajasthan	3506	76	3582	10.93
22	Sikkim	56	0	56	0.58
23	Tamil Nadu	4497	7975	12472	10.23
24	Telangana	2	0	2	0.40
25	Tripura	195	0	195	0.24
26	Uttar Pradesh	9007	607	9614	12.10
27	Uttarakhand	*	0	*	0.09
28	West Bengal	2363	5	2368	11.23
<b>Total</b>		<b>44660</b>	<b>9504</b>	<b>54164</b>	<b>94.73</b>

Table-3

**ASSISTANCE DISBURSED FOR CONSUMER ACTIVITIES UNDER  
CORPORATION SPONSORED SCHEME AS ON 31.03.2022**

(₹ in crore)

Sl. No.	State/UT	No. of Programmes Assisted				Assistance Provided		
		Student Stores	Societies	Societies' Branches	Total	Student Stores	Societies and their Branches	Total
1	A & N Islands	0	0	0	0	0.00	0.30	0.30
2	Andhra Pradesh	14	2311	0	2325	0.02	2.98	3.00
4	Assam	2	307	0	309	0.00	0.49	0.49
5	Bihar	0	2531	0	2531	0.00	1.55	1.55
6	Chandigarh	0	0	0	0	0.00	0.01	0.01
7	Chhatisgarh	0	3	0	3	0.00	0.10	0.10
8	Delhi	0	17	0	17	0.00	12.25	12.25
9	Goa	0	13	25	38	0.00	0.05	0.05
10	Gujarat	6	1395	24	1425	0.01	22.50	22.51
11	Haryana	0	1039	0	1039	0.00	1.92	1.92
12	Himachal Pradesh	0	1541	0	1541	0.00	2.02	2.02
13	Jammu & Kashmir	1	471	0	472	0.00	0.34	0.34
14	Karnataka	83	3215	0	3298	0.19	8.26	8.45
15	Kerala	971	1437	0	2408	1.51	130.61	132.11
16	Madhya Pradesh	7	5844	201	6052	0.01	10.93	10.94
17	Maharashtra	78	3752	12	3842	0.12	4.00	4.12
18	Manipur	0	140	0	140	0.00	0.13	0.13
19	Meghalaya	0	45	0	45	0.00	0.09	0.09
20	Mizoram	0	62	0	62	0.00	0.23	0.23
21	Nagaland	0	29	0	29	0.00	0.15	0.15
22	Odisha	18	2520	362	2900	0.02	4.43	4.45
23	Puducherry	0	0	0	0	0.00	0.01	0.01
24	Punjab	0	2666	0	2666	0.00	4.20	4.20
25	Rajasthan	14	3956	0	3970	0.03	3.94	3.97
26	Sikkim	0	55	0	55	0.00	0.14	0.14
27	Tamil Nadu	127	4527	1948	6602	0.19	7.95	8.14
28	Tripura	0	420	16	436	0.00	0.56	0.56
29	Uttar Pradesh	4	9080	223	9307	0.00	10.12	10.13
30	Uttarakhand	0	14	0	14	0.00	0.47	0.47
31	West Bengal	39	3263	5	3307	0.04	3.65	3.69
<b>Total</b>		<b>1364</b>	<b>50653</b>	<b>2816</b>	<b>54833</b>	<b>2.14</b>	<b>234.38</b>	<b>236.53</b>

**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 FY 2021-22, NCDC sanctioned ₹ 0.68 crore for imparting training to Project Implementation Team (PIT) personnel of ICDP at NCDC's Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC), Gurugram.

11.3.1 Cumulatively as on 31.03.2022, NCDC has sanctioned 395 projects at a total cost of ₹ 6861.05 crore involving NCDC's share of ₹ 6514.39 crore comprising ₹ 5344.90 crore as loan and ₹ 1169.49 crore as subsidy. In addition to the above, subsidy assistance of ₹ 5.70 crore for training and ₹ 0.64 crore for impact evaluation studies was also sanctioned up to FY 2021-22. Details of ICD projects sanctioned up to 31.03.2022 are given in **Table-1**.

**Disbursements:**

11.4 During FY 2021-22, NCDC disbursed ₹ 282.38 crore in 10 States comprising of ₹ 253.60 crore as loan and ₹ 28.78 crore as subsidy. The subsidy comprised of ₹ 10.37 crore for project implementation, ₹ 18.41 crore for beneficiary cooperative societies under CSISAC. In addition to the above, subsidy of ₹ 0.68 crore was utilized for imparting training to cooperative personnel at LINAC, Gurugram.

11.4.1 Cumulatively as on 31.03.2022, NCDC disbursed ₹ 4,779.06 crore comprising ₹ 4,074.26 crore as loan and ₹ 704.80 crore as subsidy. In addition to the above, cumulatively subsidy assistance of ₹ 5.70 crore was utilized for imparting training to cooperative personnel at LINAC, Gurugram.

11.5 Out of 395 projects sanctioned for implementation, 266 projects have been completed, 18 projects have been de-sanctioned/midway closed and remaining 111 projects are under implementation. Out of total 395 projects, 307 have been sanctioned in cooperatively under/least developed States including the North-Eastern Region.

11.6 State wise assistance sanctioned and disbursed during the year under report as well as position of cumulative disbursements is indicated in **Table-2**. In contributions towards women empowerment, ₹ 24.32 crore was disbursed for women societies during 2021-22 through various ICD Projects.

Table-1

**INTEGRATED COOPERATIVE DEVELOPMENT PROJECTS  
SANCTIONED UPTO 2021-22**

S.No.	Name of District	Year of Sanction
<b>Arunachal Pradesh</b>		
1	Whole state	2000-01
2	Arunachal Pradesh Part-2	2013-14
<b>Assam</b>		
3	Nagaon	1988-89
4	Cachar	1999-00
5	Hailakandi	1999-00
<b>Andhra Pradesh</b>		
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
<b>Andaman &amp; Nicobar</b>		
22	South,North & Middle	2018-19
<b>Telangana</b>		
23	Nizamabad	1989-90
24	Nalgonda	1995-96
25	Nizamabad Part-2	2000-01
26	Medak	2003-04
27	Warangal	2003-04
28	Adilabad	2005-06
29	Rangareddy	2005-06
30	Karimnagar	2005-06
31	Mahbubnagar	2005-06
32	Khammam	2008-09
<b>Bihar</b>		
33	Bhojpur	1987-88
34	Rohtas	1987-88
35	Gopalganj	1999-00
36	Madhubani	1999-00
37	Sitamarhi	2001-02

S.No.	Name of District	Year of Sanction
38	Gaya	2001-02
39	Bhojpur(Arrah)	2002-03
40	Saran(Chhapra)	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 (Bettiah)	2014-15
<b>Chhattisgarh</b>		
55	Durg	1987-88
56	Bastar	1994-95
57	Raipur	1995-96
58	Jashpur	2001-02
59	Raigarh	2001-02
60	Ambikapur (Surguja)	2002-03
61	Rajnandgaon	2002-03
<b>Gujarat</b>		
62	Panchmahal	1991-92
63	Surender Nagar	1991-92
<b>Haryana</b>		
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



S.No.	Name of District	Year of Sanction
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 (Mewat) (Phase-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	Sonipat (Phase-2)	2020-21
<b>Himachal Pradesh</b>		
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
104	Kinnaur	2005-06
105	Lahaul and Spiti	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)	2021-22
<b>Jammu &amp; Kashmir</b>		
115	Kathua	2003-04
116	Anantnag	2003-04
117	Doda	2014-15
118	Baramulla	2014-15
<b>Jharkhand</b>		
119	Singhbhum	1997-98
120	Ranchi	1997-98
121	Deoghar	2002-03

S.No.	Name of District	Year of Sanction
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
<b>Karnataka</b>		
140	Bangalore	1987-88
141	Chikmagalur	1988-89
142	Chitradurga	1997-98
143	Gulbarga	2005-06
144	Bellary	2011-12
145	Bijapur	2011-12
<b>Kerala</b>		
146	Wynad	1987-88
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	Kasargod	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
<b>Madhya Pradesh</b>		
164	Narsinghpur	1994-95
165	Raisen	1994-95

S.No.	Name of District	Year of Sanction
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
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
<b>Manipur</b>		
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

S.No.	Name of District	Year of Sanction
<b>Meghalaya</b>		
212	East 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
<b>Mizoram</b>		
219	Aizawl	1993-94
220	Chhimtuipui	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	2021-22
<b>Nagaland</b>		
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
236	Peren	2017-18
237	Kiphire	2017-18
238	Longleng	2017-18
239	Tuensang (Phase-2)	2017-18
240	Kohima (Phase-2)	2017-18
<b>Odisha</b>		
241	Koraput & Malkangiri	2001-02
242	Angul	2010-11
243	Dhenkanal	2010-11
<b>Punjab</b>		
244	Ferozepur	1994-95
245	Hoshiarpur	1994-95
246	Ropar	1998-99
247	Patiala	1999-2000
<b>Rajasthan</b>		
248	Banswara	1993-94
249	Jalore	1993-94
250	Sikar	1993-94
251	Alwar	1998-99
252	Sawai Madhopur	1998-99





S.No.	Name of District	Year of Sanction
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	Sri Ganganagar	2011-12
279	Jaipur	2011-12
280	Sikar (Phase-2)	2015-16
281	Banswara (Phase-2)	2015-16
282	Jalore (Phase-2)	2015-16
<b>Sikkim</b>		
283	East Sikkim	1992-93
284	South Sikkim	1992-93
<b>Tamil Nadu</b>		
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	Pududukottai	2006-07

S.No.	Name of District	Year of Sanction
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
<b>Tripura</b>		
313	West Tripura	1988-89
314	South Tripura	2008-09
315	North Tripura	2015-16
316	Unakoti	2015-16
317	Dhalai	2015-16
<b>Uttar Pradesh</b>		
318	Jaunpur	1991-92
319	Varanasi	1991-92
320	Mathura	1997-98
321	Raibareli	1997-98
322	Gorakhpur	1997-98
323	Rampur	1999-00
324	Muzaffarnagar	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	Badaun	2005-06
333	Sonebhadra	2005-06
334	Ferozabad	2005-06
335	Farrukhabad	2005-06
336	Kannauj	2005-06
337	Chitterkoot	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

S.No.	Name of District	Year of Sanction
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
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
<b>Uttarakhand</b>		
369	Haridwar	1999-00
370	Chamoli	2001-02

S.No.	Name of District	Year of Sanction
371	Pithoragarh	2002-03
372	Dehradun	2003-04
373	Almora	2003-04
374	Tehri	2003-04
375	Pauri Garhwal	2006-07
376	Nainital	2006-07
377	Udham Singh Nagar	2009-10
378	Rudraprayag	2012-13
379	Bageshwar	2012-13
380	Champawat	2012-13
381	Uttarkashi	2012-13
<b>West Bengal</b>		
382	Nadia	1985-86
383	Hooghly	1992-93
384	Birbhum	1999-2000
385	Coochbehar	1999-2000
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**

(₹ in crore)

S. No.	STATE/UT	Disbursements During 2021-22			Cumulative position as on 31.03.2022			
		Loan	Subsidy	Total	Units Sanctioned	Disbursement		
						Loan	Subsidy	Total
1	Andhra Pradesh	137.57	2.57	140.14	16	392.07	50.05	442.12
2	Andaman & Nicobar				1	7.13		7.13
3	Arunachal Pradesh				2	45.21	17.10	62.31
4	Assam				3	7.42	1.77	9.19
5	Bihar		1.22	1.22	22	341.61	65.91	407.52
6	Chhattisgarh				7	22.08	2.85	24.93
7	Gujarat				2	8.29	0.53	8.82
8	Himachal Pradesh	4.00	1.65	5.65	21	238.95	62.53	301.48
9	Haryana	24.00	2.11	26.11	30	250.41	21.11	271.52
10	Jammu & Kashmir				4	7.88	2.38	10.26
11	Jharkhand	0.26	0.92	1.18	21	113.81	25.03	138.84
12	Karnataka				6	23.28	2.86	26.14
13	Kerala				18	231.76	14.59	246.35
14	Madhya Pradesh	15.54	5.10	20.64	42	488.28	112.26	600.54
15	Manipur				6	11.34	3.52	14.86
16	Meghalaya				7	19.52	6.53	26.05
17	Mizoram				9	40.46	15.11	55.57
18	Nagaland				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		0.47	0.47	35	481.31	104.95	586.26
22	Sikkim				2	0.97	0.44	1.41
23	Tamil Nadu	30.13	3.76	33.89	28	674.75	52.46	727.21
24	Telangana				10	72.89	13.73	86.62
25	Tripura	2.10	0.90	3.00	5	20.43	7.74	28.17
26	Uttar Pradesh	40.00	10.08	50.08	51	334.98	57.19	392.17
27	Uttarakhand				13	68.81	20.01	88.82
28	West Bengal				14	46.10	6.39	52.49
<b>TOTAL</b>		<b>253.60</b>	<b>28.78</b>	<b>282.38</b>	<b>395</b>	<b>4074.26</b>	<b>704.80</b>	<b>4779.06</b>

**Note:** ₹ 0.68 crore has been sanctioned and released 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 Organizations” 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, with distressing 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 ecosystem to FPOs, to facilitate vibrant and sustainable income-oriented farming and ensuring holistic socio-economic development.
- To enhance productivity through efficient cost management and resource utilization and realisation of higher returns through better liquidity and market linkages for their produce.
- To provide handholding and support to new FPOs 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 among others.
- 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 the details of the scheme are given briefly in **Annex-V**.

#### Target of NCDC

12.3 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 Integrated Nutrient Management (INM) division of DA&FW. During FY 2021-22, NCDC as Implementing Agency has achieved the following:

- i) Registered 283 FPO cooperatives with 60,087 farmer members.
- ii) Sanctioned formation and incubation cost of ₹ 25.27 crore and FPO Management cost of ₹ 6.12 crore.
- iii) Disbursed ₹ 6.94 crore to CBBOs and ₹ 1.09 crore to FPOs.

Equity Grant of ₹ 1.11 crore has been disbursed by DA&FW, GoI to NCDC promoted 31 FPOs, benefitting 9,637 farmer members.

**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 has been providing financial assistance to cooperatives from primary level to national level for strengthening the IT services in the societies 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 among others.

13.2 During FY 2021-22, the Corporation disbursed ₹ 25.06 crore to Societies/ Cooperative Banks for computerisation. Cumulatively, the Corporation has sanctioned ₹ 1,558.36 crore to 410 societies/banks and disbursed ₹ 601.27 crore. A total of 371 societies/banks have completed respective computerization projects as detailed in **Table-1**.

**Cooperative Institutions Cyber-Security Advisory Forum (CICAF)**

13.3 In May 2019, NCDC initiated and formed a Cooperative Institutions Cyber-Security Advisory Forum (CICAF) under the mandate of the NCDC Act for promotion and development of 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, Senior Adviser and former Chief of Cyber Security, PMO, Managing Director, NCDC, Managing Director, NAFSCOB and President, NAFCUB.

13.3.2 Four working groups were 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.

13.3.3 During FY 2021-22, CICAF formulated Model Framework for Cyber Security and IT Guidelines for User Interaction in the meeting held on 08 November, 2021 and circulated to all the participants from cooperative societies and cooperative banks of India.

**PACS as Modern Banking Units**

13.4 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. NCDC has been assisting PACS to help them transform into modern banking units to enable them to provide the functions of a bank. The standard facilities would 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:

- ✓ To provide **access to banking facilities** in the remotest of areas including unbanked Gram Panchayats.
- ✓ Increase **credit flow** to agriculture sector of the state as there is an easy access to banking facilities and members can approach the PACS willingly for easy and timely sanction of loans.
- ✓ **Improve savings and credit delivery** in rural areas by providing access to formal banking.
- ✓ To make NEFT, RTGS and other online payment facilities available to all PACS members by virtue of being linked to DCCBs/SCBs.
- ✓ **Enhance share capital** of PACS through attracting more members/farmers in rural areas.
- ✓ Facilitate **timely agricultural operations**, thereby, enhancing crop

productivity and yield.

13.4.1 NCDC has sanctioned financial assistance of ₹ 315.72 crore to **Government of West Bengal for assisting 2,631 Primary Agriculture Cooperative Societies (PACS) with 28.88 lakh members** for computerization and development of related infrastructure for PACS as Banking Service Points during FY 2018-19. So far, ₹ 245.26 crore has been disbursed to 2,342 PACS, including ₹ 20.00 crore in FY 2021-22.

13.4.2 In February 2019, NCDC sanctioned financial assistance of ₹ 765.35 crore to **Government of Uttarakhand to develop 664 MPACS (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.**

13.4.3 On the lines of this pan state approach, possibility of similar projects is being explored in the other states.



**Table-1****ASSISTANCE SANCTIONED/DISBURSED FOR COMPUTERIZATION UP TO 31.03.2022**  
(₹ in crore)

S. No.	State/Institution	Amount Disbursed in 2021-22	Cumulative Position as on 31.03.2022		
			No. of Sanctions	No. of Sanctions Completed	Amount Disbursed
<b>CENTRAL SECTOR SCHEME</b>					
1	Andhra Pradesh		2	2	0.97
2	Arunachal Pradesh		1	1	5.39
3	Assam	3.31	2	1	34.10
4	Bihar		1	1	0.22
5	Gujarat		1	1	12.46
6	Goa		8	7	1.58
7	Himachal Pradesh	0.37	19	17	65.16
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	20.00	47	40	245.26
14	Uttar Pradesh	1.38	54	40	112.54
15	Uttarakhand		18	15	22.64
16	Mizoram		1	1	0.39
17	Telangana		1	1	0.19
18	Jharkhand		2		
<b>Sub Total</b>		<b>25.06</b>	<b>182</b>	<b>147</b>	<b>585.08</b>
<b>CORPORATION SPONSORED SCHEME</b>					
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	Odisha		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		
<b>Sub Total</b>			<b>228</b>	<b>224</b>	<b>16.19</b>
<b>Grand Total</b>		<b>25.06</b>	<b>410</b>	<b>371</b>	<b>601.27</b>

## 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/ UTs (LD/UD States/UTs) under its various schemes. Government of India has categorised the LD/UD States/UTs as follows:

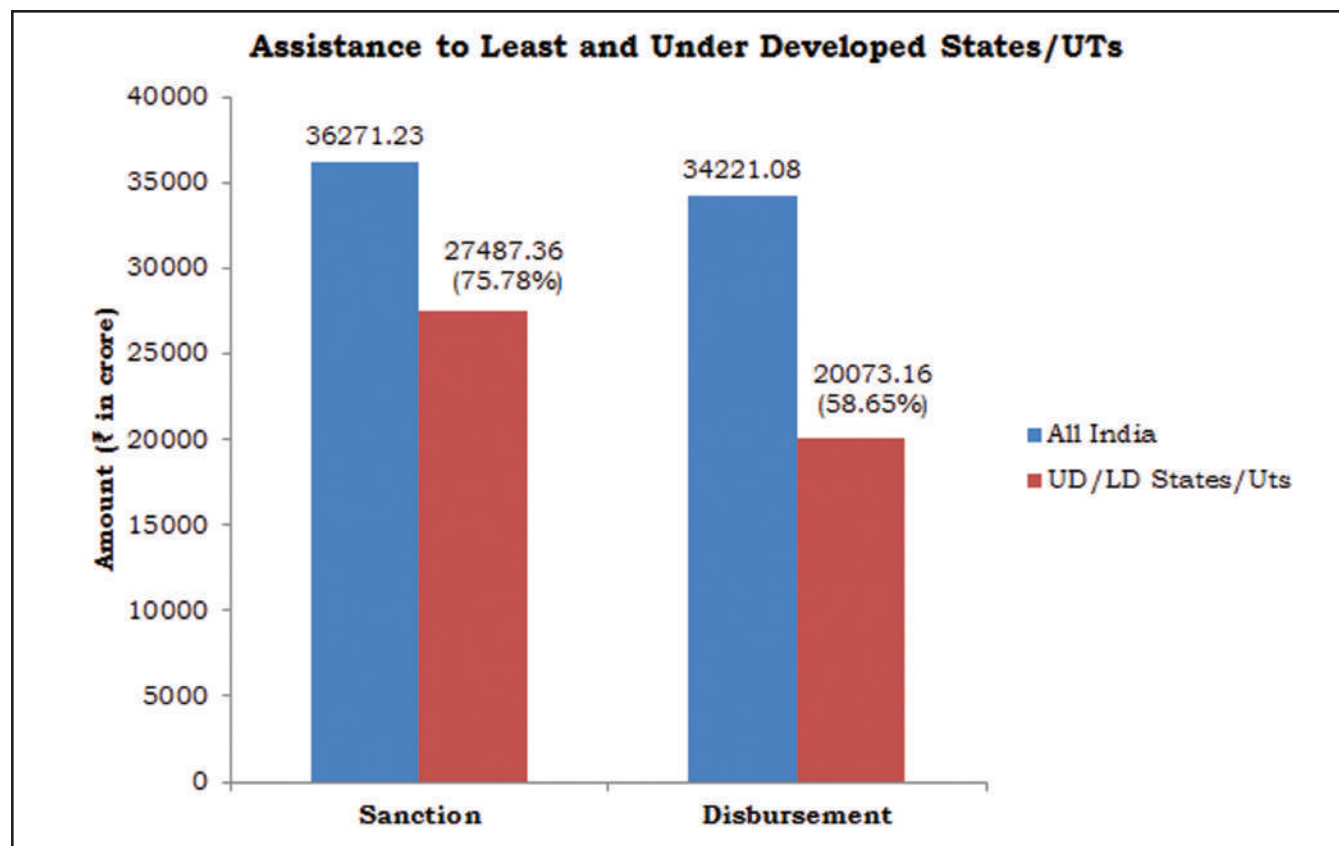
### Cooperatively Least Developed States/ Union Territories:

These include states of 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) fall in this category.

14.2 During FY 2021-22, NCDC sanctioned financial assistance of ₹ 27,487.36 crore and disbursed ₹ 20,073.16 crore to LD/UD States as detailed in **Table-1** and depicted as below:



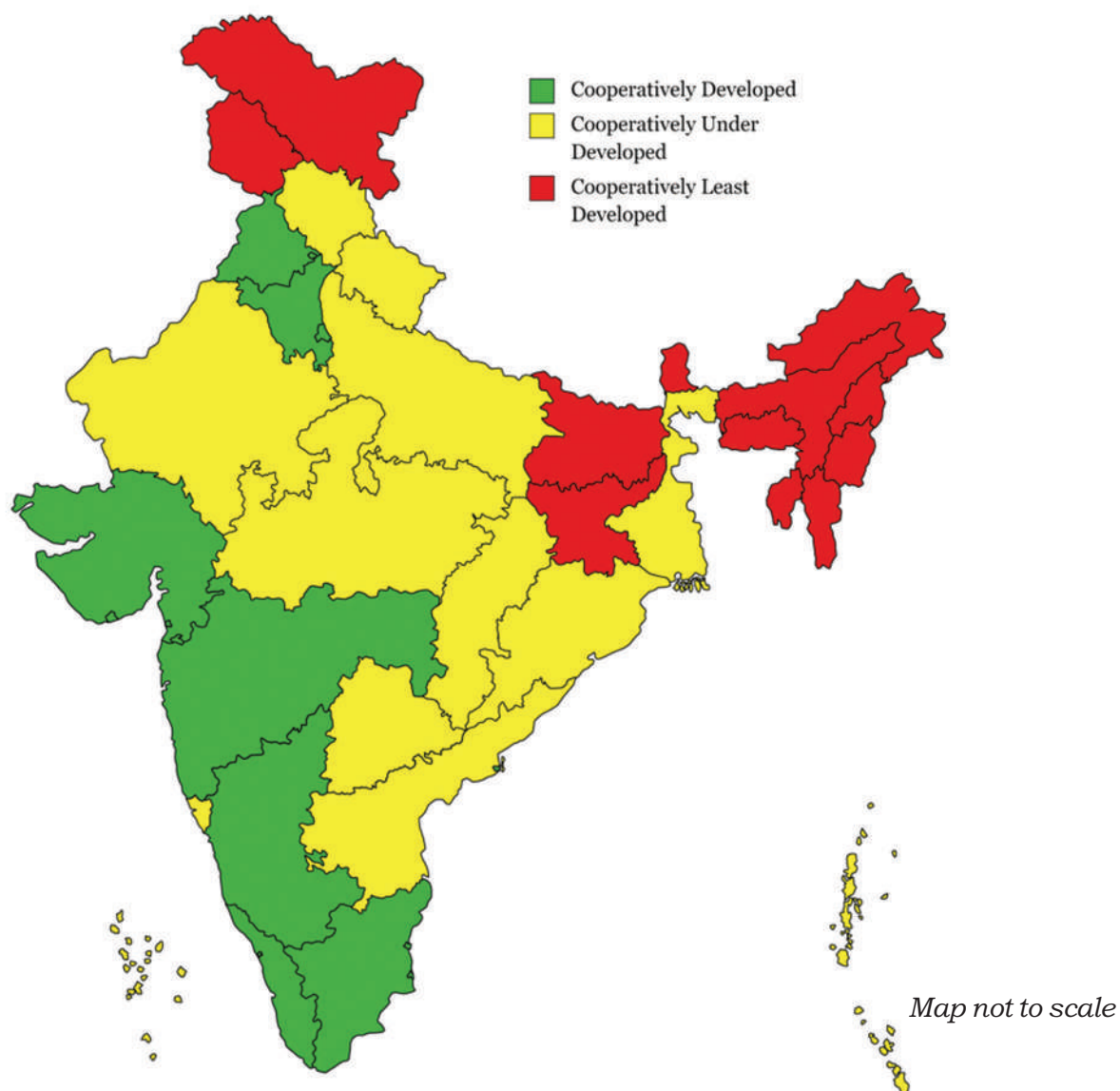
14.3 Cumulatively as on 31.03.2022, ₹ 1,41,475.20 crore was disbursed to LD/UD States under various schemes of NCDC,

which accounts for around 66.88% of the total assistance of ₹ 2,11,548.56 crore disbursed by the Corporation, so far.

**Table-1**
**STATE-WISE SANCTIONS & DISBURSEMENTS DURING FINANCIAL YEAR 2021-22**

(₹ in crore)

STATE/UT	SANCTION 2021-22			DISBURSED 2021-22		
	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	Total
<b>Cooperatively Least-Developed States/UTs</b>						
Arunachal Pradesh	0.25	0.00	0.25	0.25	0.00	0.25
Assam	0.00	0.88	0.88	2.39	1.18	3.57
Bihar	2500.00	1.61	2501.61	2800.00	57.90	2857.90
J&K	0.00	1.00	1.00	0.00	0.13	0.13
Manipur	0.00	0.50	0.50	0.00	0.04	0.04
Meghalaya	0.00	1.00	1.00	0.00	0.04	0.04
Mizoram	0.00	0.00	0.00	0.83	0.23	1.06
Nagaland	0.00	1.00	1.00	0.00	0.17	0.17
Sikkim	0.00	0.02	0.02	0.00	0.00	0.00
Tripura	0.00	0.00	0.00	2.10	0.90	3.00
Jharkhand	0.68	1.16	1.84	0.30	1.49	1.79
<b>Total (A)</b>	<b>2,500.93</b>	<b>7.17</b>	<b>2,508.10</b>	<b>2,805.87</b>	<b>62.08</b>	<b>2867.95</b>
<b>Cooperatively Under-Developed States</b>						
Andhra Pradesh	5,885.00	5.75	5,890.75	2,828.57	3.02	2831.59
Himachal Pradesh	8.48	1.29	9.77	12.18	2.56	14.74
Madhya Pradesh	171.34	1.99	173.33	471.25	5.85	477.10
Odisha	4.97	2.28	7.25	3.52	0.54	4.06
Rajasthan	0.00	2.73	2.73	0.04	7.75	7.79
Uttar Pradesh	1000.00	2.90	1002.90	240.00	12.33	252.33
West Bengal	0.56	0.33	0.89	0.34	43.82	44.16
Chhattisgarh	16,900.00	1.45	16,901.45	12,400.00	0.87	12400.87
Uttarakhand	0.00	0.08	0.08	73.00	7.36	80.36
Telangana	989.54	0.57	990.11	990.66	101.55	1092.21
<b>Total (B)</b>	<b>24,959.89</b>	<b>19.37</b>	<b>24,979.26</b>	<b>17,019.56</b>	<b>185.65</b>	<b>17205.21</b>
<b>Cooperatively Developed States/UT + Others</b>						
Chandigarh	0.00	0.03	0.03	0.00	0.03	0.03
Delhi	0.00	0.40	0.40	0.00	0.34	0.34
Gujarat	4.87	8.18	13.05	33.29	4.11	37.40
Haryana	7,636.48	0.83	7,637.31	12,824.83	2.92	12,827.75
Karnataka	22.83	1.29	24.12	163.57	0.92	164.49
Kerala	265.58	1.34	266.92	362.45	9.39	371.84
Maharashtra	566.84	4.15	570.99	682.96	5.11	688.07
Punjab	0.00	0.00	0.00	0.00	0.13	0.13
Tamil Nadu	262.89	1.04	263.93	46.56	4.19	50.75
Others	0.00	7.12	7.12	0.00	7.12	7.12
<b>Total (C)</b>	<b>8,759.49</b>	<b>24.38</b>	<b>8,783.87</b>	<b>14,113.66</b>	<b>34.26</b>	<b>14,147.92</b>
<b>Grand Total (A+B+C)</b>	<b>36,220.31</b>	<b>50.92</b>	<b>36,271.23</b>	<b>33,939.09</b>	<b>281.99</b>	<b>34,221.08</b>
<b>UD plus LD (A+B)</b>	<b>27,460.82</b>	<b>26.54</b>	<b>27,487.36</b>	<b>19,825.43</b>	<b>247.73</b>	<b>20,073.16</b>
<b>Percentage of UD &amp; LD</b>			<b>75.78</b>			<b>58.66</b>



#### Cooperatively Developed States/UTs

- Gujarat, Maharashtra, Haryana, Punjab, Karnataka, Tamil Nadu, Kerala, Delhi (UT), Chandigarh (UT), Dadra & Nagar Haveli and Daman & Diu (UT) and Puducherry (UT)

#### Cooperative Under Developed States/UTs

- Andhra Pradesh, Telangana, Uttarakhand, West Bengal, Himachal Pradesh, Goa, Chhattisgarh, Madhya Pradesh, Odisha, Uttar Pradesh, Rajasthan, A&N Islands (UT) and Lakshadweep (UT)

#### Cooperatively Least Developed States/UTs

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

## 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 by the Corporation in providing assistance. Cooperatives exclusively promoted by women or cooperatives having women as their members can avail assistance under various schemes/ programmes of the Corporation. NCDC has provided assistance for activities related to Processing of Foodgrain, Plantation of Crops, Oilseed Processing, Fisheries, Poultry, Dairy & Livestock farming, Storage, Spinning Mills, Handloom, Jute & Powerloom Weaving, Integrated Cooperative Development Projects, Yuva Sahakar & Services among others.

### **Initiatives by NCDC to promote women in cooperatives**

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

- **Yuva Sahakar: -Cooperative Enterprise Support and Innovation Scheme:** The scheme aims at enabling Start-Ups in the Cooperative sector, by covering all types of activities. Any type of cooperative society with new, innovative and value chain enhancement intended project 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. 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) for promotion of AYUSH facilities; (c) to meet the objectives of National Health Policy; (d) to participate in the National Digital Health Mission and (e) to 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 maximum women as its members.
- **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%.

15.3 During FY 2021-22, NCDC sanctioned ₹ 1,431.60 crore to 9 projects/units under various programmes like Yuva Sahakar (Jute), Credit Cooperatives & Foodgrains and disbursed ₹ 1,319.52 crore. The said 9 projects/units sanctioned to women cooperatives have 61.40 lakh women enrolled as members expecting to support continued employment of 5.00 lakh women members. In 287 projects/units sanctioned to 17,212 cooperative societies in FY 2021-22, it is estimated that 68.24 lakh women are enrolled as members, out of which 209 women members are Directors in the Board

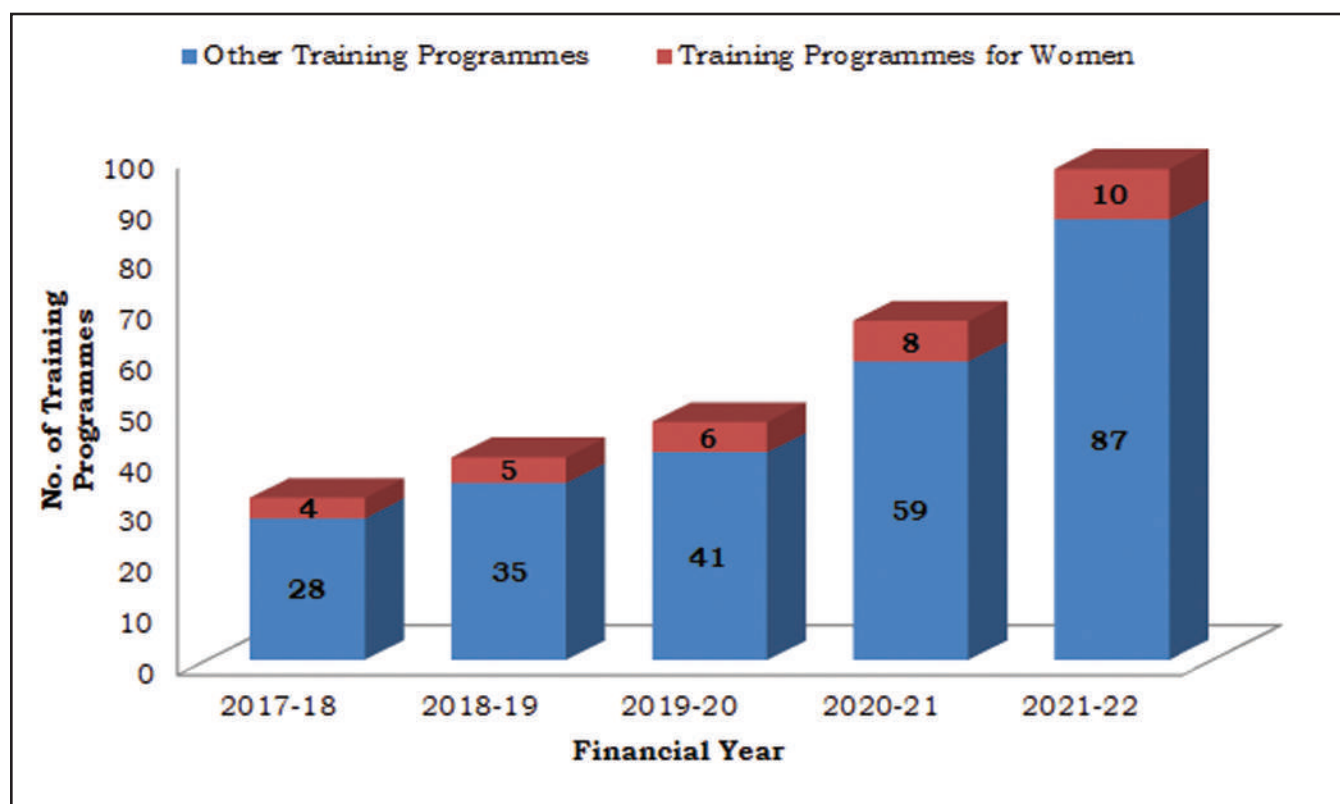
of Management.

15.3.1 Cumulatively as on 31.03.2022, NCDC has sanctioned and disbursed financial assistance of ₹ 5,086.85 crore and ₹ 4,277.81 crore respectively for the development of cooperative societies exclusively promoted by women.

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

15.4 To promote women participation and empower them to lead and govern cooperatives, the Academy organises training programmes for women Directors/Cooperators. Ten training programmes on “Professional Leadership Development on Strengthening of Women Cooperatives” attended by 467 women participants were conducted during the year. The participants were Women Directors/Managers of Women Cooperatives/SHGs.

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







**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. 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 cooperatives 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** 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 FY 2021-22, 50 Aspirational Districts and 63 other than Aspirational Districts were covered. Cumulatively as on 31.03.2022, a total of 221 districts, comprising of 116 Aspirational Districts and 105 other than Aspirational Districts have been covered under FOCUS-222. The details of coverage of Aspirational Districts are given at **Table-1**.

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

16.4 During FY 2021-22, 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. Apan 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 5,000 Primary Level Societies in a year targeting 5 million cooperative members in next 5 years. During FY 2021-22, the Corporation has reached out to 4288 Primary Level Cooperatives against the target of 4204 Primary Level Cooperatives. RO wise/ state wise achievement is given at **Table-2**. Cumulatively, NCDC has reached out to 14,280 Primary Level Cooperatives as on 31.03.2022.

### **AENEC – ACT East and North East Cooperatives**

16.5 During FY 2021-22, under AENEC, NCDC has assisted cooperatives in 7 East and North-Eastern States namely:- Bihar, Odisha, West Bengal, Arunachal Pradesh, Assam, Mizoram and Tripura to benefit the cooperative sector. Some of the major projects assisted under AENEC are: (i) Assistance for Paddy Procurement at MSP for state of Bihar, (ii) Assistance for Establishment of Farm Machinery Hubs through PACS in Bihar and West Bengal and (iii) Assistance for Computerization of PACS in state of West Bengal.

16.5.1 Capacity building programmes are regularly held for promotion and development of potential sectors in these regions. In this regard, two online Train the Trainers programmes under Meghalaya Milk Mission, were organized by LINAC during 04-08 October, 2021 and 22-26 November, 2021

respectively. Apart from these programmes, under AENEC initiative, LINAC alongwith its RTCs conducted 70 training programmes benefiting 6182 participants from East and North-Eastern states. The trainings were conducted for Bihar (12), Jharkhand (11), West Bengal (5), Odisha (13), Assam (7), Arunachal Pradesh (1), Manipur (2), Meghalaya (3), Mizoram (1), Nagaland (13), Sikkim (2) and Tripura (2).

### **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 19 Memorandum of Understanding (MoUs) with leading universities/ organizations/ institutes/ State Governments during FY 2021-22. Cumulatively, NCDC has signed 52 MoU with various organizations and state governments as on 31.03.2022.

### **Sahakar Pragya – Laxmanrao Inamdar National Academy for Cooperative Research and Development as Capacity Development base for Sahakar-22**

16.7 During FY 2021-22, LINAC has successfully conducted 97 training programmes. The training programmes comprised of 2 International training programmes, 34 training programmes on ICDP, 17 training programmes for NCDC Officials, 10 training programmes for Women Directors of cooperatives, 3 programmes for Warehouse Management, 4 programmes for dairy cooperatives and 27 other training programmes. The training programmes have benefited 5092 participants comprising of different levels of stakeholders of the cooperative sector.

16.7.1 LINAC and NEDAC Training Centre, Bangkok (NTCB) jointly organized an online International Training Programme on



**Emerging Technologies in Agriculture and Allied Sectors for Cooperatives** during 29-30 June, 2021 and also an International Workshop on Entrepreneurship Development in Coconut Oil Production, Processing and Marketing on 30 October, 2021.

16.7.2 Drawing inspiration from address by Hon'ble Union Home and Cooperation Minister, Shri Amit Shah, on 25 September, 2021 at National Cooperative Conference in New Delhi, LINAC-NCDC and ICA-AP jointly organized **Chintan Shibir – Sahakar Pragya**, a brainstorming session on international good practices platform for cooperatives on 17 November, 2021 at LINAC, Gurugram. A policy recommendation **handbook** on **SAHAKAR PRAGYA Good Practices for Cooperatives** was jointly released by Shri Chandrapal Singh Yadav, President, ICA-AP

and Shri Dileep Sanghani, President, NCUI and Chairman IFFCO on 18 January, 2022 in the presence of MD, NCDC and Shri D. N. Thakur, National President, Sahakar Bharati to help cooperatives in India and abroad to innovate and adopt best practices to stay competitive and innovate themselves as successful commercial entities.

16.7.3 During FY 2021-22, 159 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 organized at 18 RTCs for 14,835 officials of Primary Level Cooperatives. LINAC also conducts comprehensive project studies, project concept note formulation and DPR preparation.

Table-1

**DETAILS OF ASPIRATIONAL DISTRICTS (ADs) COVERED UNDER SAHAKAR-22  
(As on 31.03.2022)**

S. No.	Regional Office	State/UT	Total No. of ADs	ADs covered	No. of ADs Covered	ADs yet to be Covered	No. of ADs yet to be Covered
1	Kolkata	West Bengal	5	Birbhum, Dakshin Dinajpur, Malda, Murshidabad & Nadia	5	-	0
		Sikkim	1	West Sikkim	1	-	0
2	Bhubaneswar	Odisha	10	Koraput, Malkangiri, Dhenkanal, Nuapara, Balangir, Kalahandi, Gajapati, Kandhamal, Rayagada	9	Nabarangpur	1
3	Guwahati	Assam	7	Halakandi, Darrang, Baksa, Barpeta, Dhubri, Goalpara, Udalgudi	7	-	0
		Arunachal Pradesh	1	Namsai	1	-	0
		Manipur	1	Chandel	1	-	0
		Meghalaya	1	Ribhoi	1	-	0
		Mizoram	1	Mamit	1	-	0
		Nagaland	1	Kiphire	1	-	0
4	Patna	Bihar	13	Araria, Begusarai, Purnia, Gaya, Aurangabad, Khagaria, Sitamarhi, Banka, Jamui, Muzaffarpur, Nawada, Kaithar and Sheikhpura	13	-	0
		Uttar Pradesh	8	Bahraich, Shravasti, Fatehpur, Siddharthnagar, Sonbhadra, Chitrakoot, Chanduli and Balrampur	8	-	0
6	Ranchi	Jharkhand	19	Garwah, Giridih, Hazaribagh, Latehar, Pakur, Palamu, Ranchi, Sahebganj, Gumla, Chatra, Dumka, Bokaro, West Singhbhum, Simdega, Godda, Khunti, Lohardaga, East Singhbhum and Ramgarh	19	-	0
7	Raipur	Chhattisgarh	10	Dantewada, Bastar, Rajnandgaon, Bijapur, Kanker, Kondagaon, Korba, Mahasamund, Narayanpur and Sukma	10	-	0
8	Bhopal	Madhya Pradesh	8	Chhatarpur, Guna, Khandwa, Rajgarh, Singrauli, Vidisha, Barwani and Damoh	8	-	0
9	Bengaluru	Karnataka	2	Raichur and Yadgir	2	-	0
10	Chennai	Tamil Nadu	2	Ramanathapuram, Virudhnagar (ICDP- Kamarajar)	2	-	0
11	Thiruvananthapuram	Kerala	1	Wayanad	1	-	0
12	Hyderabad Pradesh	Andhra	3	Y.S.R. Kadapa, Visakhapatnam and Vizianagaram	3	-	0
		Telangana	3	Khammam, Asifabad and Bhoopalpali	3	-	0



S. No.	Regional Office	State/UT	Total No. of ADs	ADs Covered	No. of ADs Covered	ADs yet to be Covered	No. of ADs yet to be Covered
13	Shimla	Himachal Pradesh	1	Chamba	1	-	0
14	Dehradun	Uttarakhand	2	Haridwar and Udham Singh Nagar	2	-	0
15	Chandigarh	Haryana	1	Mewat	1	-	0
		Punjab	2	Ferozepur and Moga	2	-	0
		UT of J&K	2	Baramulla and Kupwara	2	-	0
16	Pune	Maharashtra	4	Nandurbar, Osmanabad, Washim and Gadchiroli	4	-	0
17	Gandhinagar	Gujarat	2	Narmada and Dahod	2	-	0
18	Jaipur	Rajasthan	5	Sirohi, Dholpur, Baran, Karauli and Jaisalmer	5	-	0
<b>Total</b>			<b>117</b>		<b>116</b>		<b>1</b>

**Note:** Coverage of Aspirational Districts is based on sanctioned ICDPs, ongoing projects as on 31.07.2018 and projects sanctioned thereafter and coverage under PMMSY.

Table-2

**RO-WISE/STATE-WISE ANNUAL TARGETS AND ACHIEVEMENTS UNDER  
NURTURING OF PRIMARY LEVEL COOPERATIVES DURING 2021-22**

S.No.	Regional Office	State/UT	Targets	Achievements
1	Bengaluru	Karnataka	250	250
2	Bhopal	Madhya Pradesh	229	232
3	Bhubaneswar	Odisha	250	250
4	Chandigarh	Haryana	84	84
		Punjab	124	124
		Jammu & Kashmir UT	2	2
		Chandigarh UT	8	8
		Ladakh UT	4	10
		<b>Sub-Total</b>	<b>222</b>	<b>228</b>
5	Chennai	Tamil Nadu	250	252
		Puducherry UT	21	22
		<b>Sub-Total</b>	<b>271</b>	<b>274</b>
6	Dehradun	Uttarakhand	250	252
7	Gandhinagar	Gujarat	208	209
8	Guwahati	Arunachal Pradesh	4	6
		Assam	125	131
		Manipur	13	13
		Meghalaya	25	25
		Mizoram	13	13
		Nagaland	25	25
		Tripura	8	9
		<b>Sub-Total</b>	<b>213</b>	<b>222</b>
9	Hyderabad	Andhra Pradesh	125	128
		Telangana	125	130
		<b>Sub-Total</b>	<b>250</b>	<b>258</b>
10	Jaipur	Rajasthan	167	167
11	Kolkata	West Bengal	250	250
		Sikkim	8	8
		<b>Sub-Total</b>	<b>258</b>	<b>258</b>
12	Lucknow	Uttar Pradesh	333	334
13	Patna	Bihar	333	371
14	Pune	Maharashtra	167	176
		Goa	8	8
		<b>Sub-Total</b>	<b>175</b>	<b>184</b>
15	Raipur	Chhattisgarh	167	167
16	Ranchi	Jharkhand	167	170
17	Shimla	Himachal Pradesh	125	125
18	Thiruvananthapuram	Kerala	333	333
		Lakshadweep UT	3	4
<b>Sub-Total</b>			<b>336</b>	<b>337</b>
<b>Grand Total</b>			<b>4204</b>	<b>4288</b>



## Chapter - 17

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

17.1 NCDC had 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 (LINAC) 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. 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 UCBs with NAFSCUB etc.)
  - (vii) On request (from State Governments, 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 programmes 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, Organizational Development, General Management, Human Resource Management, Cooperative Banking, FPO/ FFPO related Programmes and Awareness Programmes 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 attached bath/toilet and 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.

### **LINAC-NCDC Fisheries Business Incubation Centre (LIFIC)**

17.6 LINAC-NCDC Fisheries Business Incubation Centre (LIFIC) – the country's first-of-its kind, dedicated business incubator was inaugurated by Shri Parshottam Rupala, Hon'ble Union Minister of Fisheries, Animal Husbandry and Dairying, GoI, in presence of Dr. L. Murugan, Minister of State for Fisheries, Animal Husbandry and Dairying, GoI, on 16 November, 2021. LIFIC has been set up under the Government of India flagship scheme of Pradhan Mantri Matsya Sampada Yojana (PMMSY) in LINAC.

17.6.1 LIFIC has been set up by LINAC for assisting fisheries cooperatives under Pradhan Mantri Matsya Sampada Yojana (PMMSY) of the Government of India. LIFIC would extend relevant incubation support to young professionals /entrepreneurs, progressive fish farmers, fisheries based industries and other entities who will operate in collaboration with fisheries cooperatives at various levels namely, primary, district, state, multi-state or at national federation level.

17.6.2 LIFIC primarily focuses on launching business models and handholding them in negotiating a myriad of market dynamics with the aim of resulting in sustainable revenue generation and business operations. In essence, the

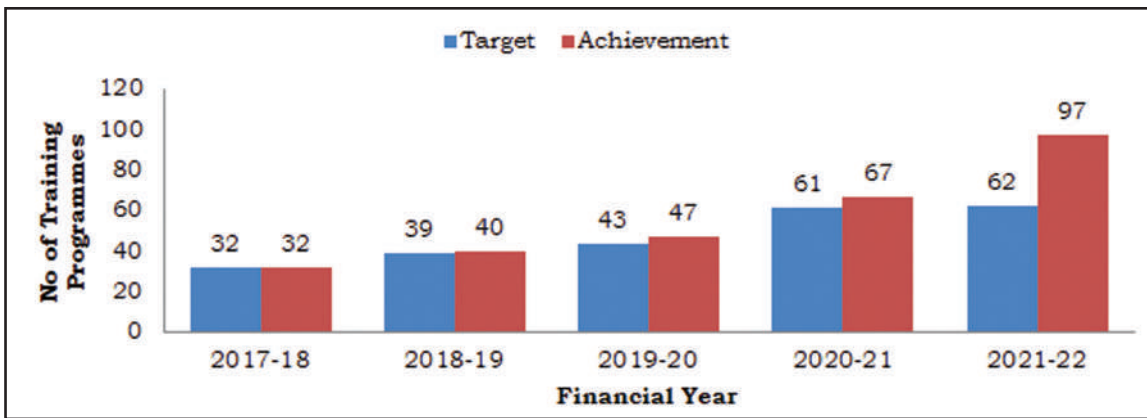
business incubator is the natural next step to technology incubators as it would carry forward new products and innovative business models to market fruition. Three programmes were organized benefiting 30 participants pan India.

**Training Programme organized by LINAC**

17.7 Cumulatively as on 31.03.2022, the

Academy has trained 38164 personnel in 1114 training programmes which includes 150 programmes organized under Government of India assisted Rashtriya Krishi Vikas Yojna (RKVY) Capacity Development Project attended by 4831 personnel. During FY 2021-22, the Academy conducted 97 training programmes against the target of 62 and trained 5092 personnel. The highlights for last five years are as under:

17.7.1 **Targets & Achievements** – No. of training programmes conducted by LINAC during last five years are depicted below.

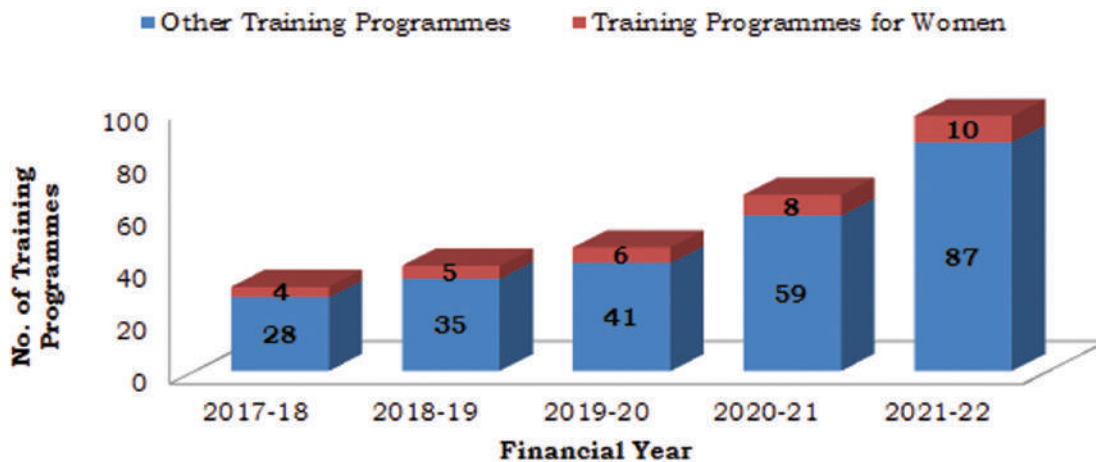


**Training Programmes exclusively for women participants**

17.8 To promote women participation and empower them to lead and govern cooperatives, the Academy organizes training programmes for women Directors/ Cooperators. Ten online training programmes, attended by 467 participants were conducted during FY 2021-22. During

last five years, LINAC has conducted 33 training programmes for women members of cooperatives.

17.8.1 The number of training programmes exclusively for women participants to total training programs conducted by LINAC during last 5 years are depicted below.

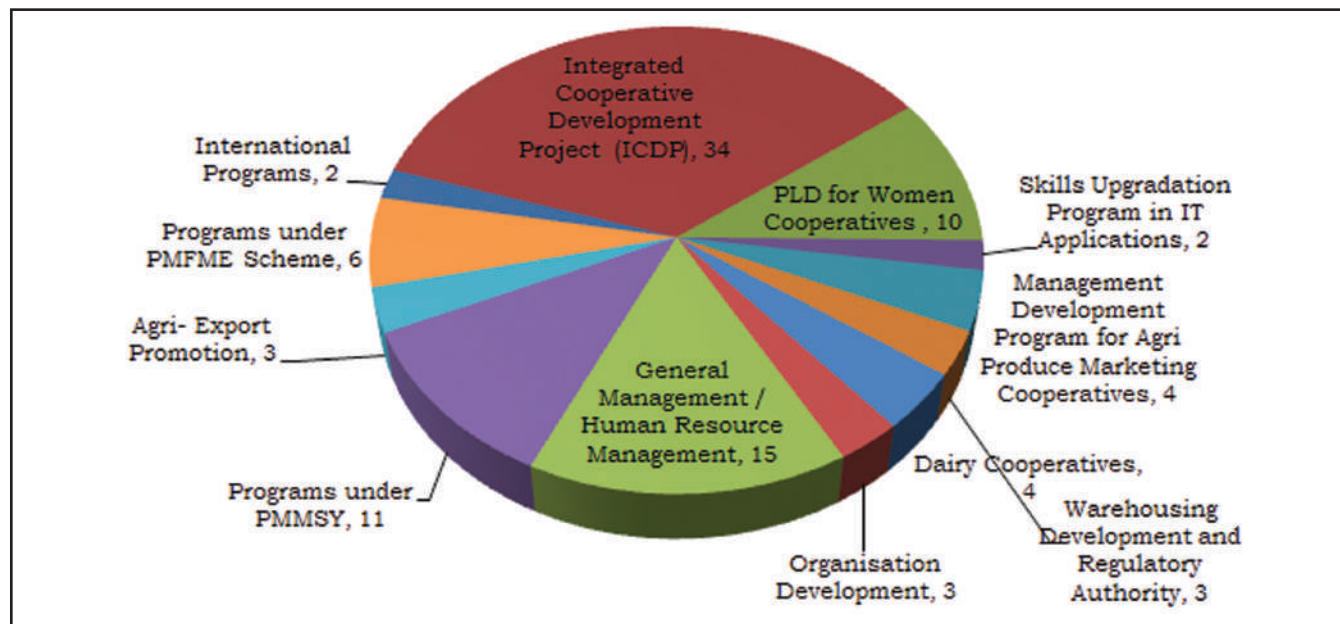


**17.9 Training programmes organized by LINAC during FY 2021-22**

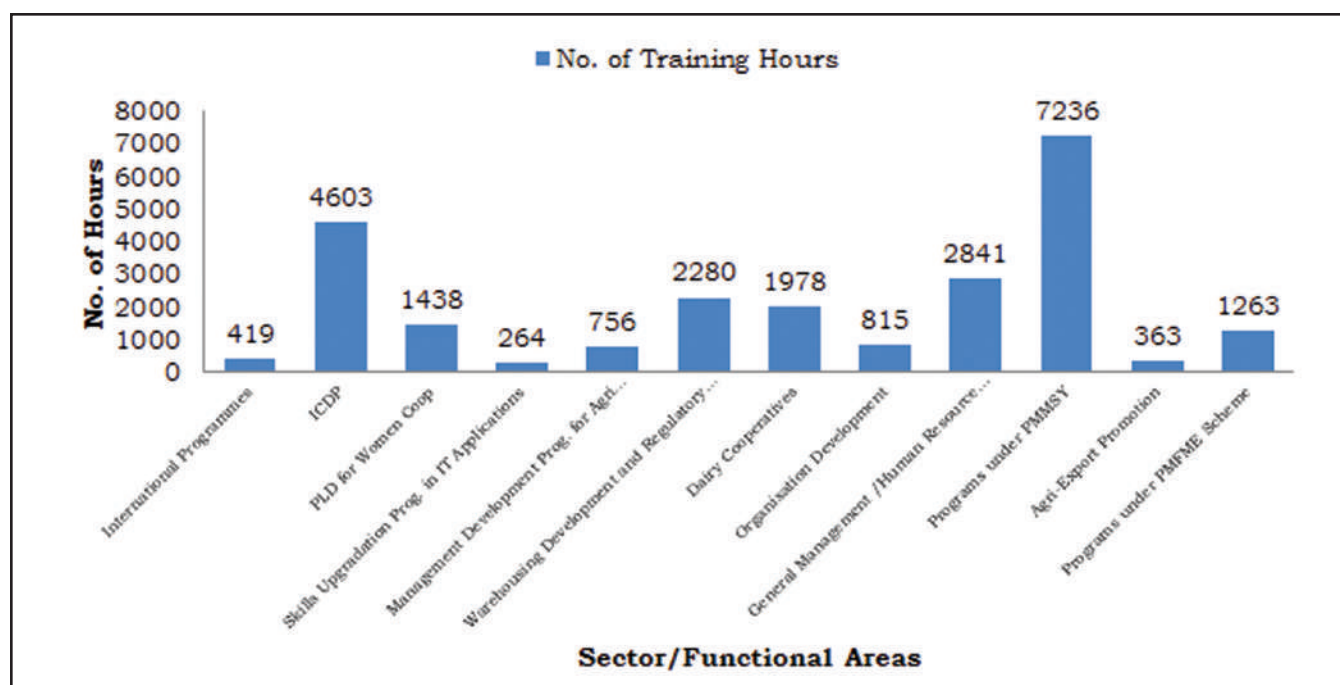
17.9.1 The Academy has conducted 97 training programmes during FY 2021-22 wherein 5,092 participants have been trained. This includes international

programmes (2), LIFIC (3) ICDP related (34), Women Directors / members (10), Warehouse Management and Scientific Storage (WMSS) (3), Dairy Cooperatives (4), NCDC (17) and others (24) training programmes.

**Functional Group wise: No. of training programmes conducted by LINAC during FY 2021-22**



**Functional Group wise: No. of training hours of the training programmes conducted by LINAC during FY 2021-22**







### **LINAC Regional Training Centres**

17.10 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 (RTCs) 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.

17.10.1 As a part of LINAC's Training Calendar for the Year 2021-22, a total of 159 training programmes have been organized by these training centres for Primary Level Cooperatives. A total of 14,835 personnel have been trained at LINAC Regional Training Centres through one day training programmes organized on General Management, Business Development and Assets Management, Accounts and Book Keeping in Primary Level Cooperatives and on Role of Women Directors in Governance and Business Development in Cooperatives / SHGs.

### **International Training Programmes**

17.11 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 unique model of project on integrated development of cooperatives in a

district being financed by NCDC since the 7<sup>th</sup> plan in the country with encouraging results and benefits to members. The programme was held during 26-30 April, 2021 and was attended by 17 officials and cooperative personnel from member institutions of CICTAB from SAARC countries.

17.12 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 10-17 May, 2021 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 was aimed at developing knowledge and competencies for successful management of primary cooperatives and Rural Financing Institutions on the basis of experience of NCDC in developing rural credit and multi-purpose cooperatives in India. The programme was attended by 15 participants.

### **Other Programmes**

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

### **New Programmes**

17.14 Nine 1-day State Level Awareness-cum-Training programs were organized under **Pradhan Mantri Matsya Sampada Yojana (PMMSY)**, Department of Fisheries, Govt. of India, for the personnel of fisheries cooperative societies of various states. It was

attended by 2,339 participants.

17.15 Three programmes for **LINAC-NCDC Fisheries Business Incubation Centre (LIFIC)** under PMMSY were organized benefiting 30 Young Professionals/ Entrepreneurs/ Progressive Fish Farmers/ Personnel of cooperatives associated with fisheries business.

17.16 A one-day online training '**Orientation Programme for Cooperatives of Northern Region**' was conducted in collaboration with APEDA on April 28, 2021. It was attended by 49 participants from members of cooperative societies of Northern Region.

17.17 Two online trainings under **Train the Trainers' Programme** were conducted under Meghalaya Milk Mission. These were attended by 67 participants.

#### **Integrated Project based Programmes**

17.18 Thirty four online training programmes for Development Officers/ Officials of line department of ICDPs/ BoDs of Primary Level Cooperatives/ Secretaries/ Managers and members of Primary Level Cooperatives under ICDPs were conducted during FY 2021-22. These programmes were attended by a total of 889 participants.

17.19 Ten training programmes on '**Professional Leadership Development on Strengthening of Women Cooperatives**', attended by 467 women participants as Directors/Managers of Women Cooperatives/SHGs, were organised during the year.

17.20 Two online training programmes were conducted on '**Skill Clinic on Microsoft Office and Internet**' and '**Cyber Security**' for officials of NAFSCOB-affiliated SCBs/ DCCBs and Officials of NCDC, Coop. Federations and other organizations respectively during FY 2021-22. They were attended by 40 and 22 participants, respectively.

17.21 Four training programmes on '**Development of Business Opportunities Required Mechanisms & Management in MARKFEDs**' were conducted for middle-level Managers of MARKFEDs, which were attended by 87 participants from BISCOAUN in Bihar, TANFED in Tamil Nadu, and MARKFED and CONSUMERFED in Kerala.

17.22 A two-day online training programme on '**Emerging Technologies in Agriculture and Allied Sector for Cooperatives**' was organised by LINAC during 29-30 June, 2021, to the benefit of 33 participants from NCDC and other organizations.

17.23 LINAC is also designated as nodal training institution at central level for FPO cooperatives and promoted by NCDC under Central Sector Scheme **Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs)**.

17.24 Seventy four district level Awareness-cum-Training Programs were organized under **Pradhan Mantri Matsya Sampada Yojana (PMMSY)**, Dept. of Fisheries, Govt. of India, for the 9,844 personnel of fisheries cooperatives from all over India.

#### **Promotional and Development Activities**

17.25 Under the promotional and development activities, the cumulative achievements are as under:-

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



## 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 compliance 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 notified all its Regional Offices including LINAC, Gurugram in the Gazette of India for doing their day-to-day official work in Hindi.

#### **Trainings to promote Rajbhasha**

18.2 Of the 313 officers/officials (including 48 Multi Tasking Staff, Drivers and Electricians) working in the corporation, all possess working knowledge/proficiency in Hindi.

#### **Progress in the use of Official Language in FY 2021-22**

18.3 In compliance with the instructions issued by the Department of Official Language, Ministry of Home Affairs, Government of India, all general orders, circulars, press communiqués, notifications and administrative reports were issued in a bilingual format i.e. both in Hindi and English. During FY 2021-22, 15,827 letters were issued in Hindi. Letters received in Hindi from Regional Offices, states and individuals were replied in Hindi.

18.4 To motivate the officers and officials of NCDC in noting, drafting and dictation in Hindi in day-to-day official work, the cash award scheme was continued during FY 2020-21. Under the scheme, prizes were awarded to 28 individuals, 2 divisions from HO and 5 Regional Directorates. Four officers were also awarded in dictation category.

18.5 To boost the use of Hindi in official work, “Hindi Week” was organized from 14-20 September, 2021 in NCDC. Various competitions like Hindi typing, Hindi essay

writing, Hindi note drafting, and Hindi quiz were held during the week, and prizes were distributed to 61 officials. Besides, a Hindi workshop and a *Kavi Sammelan* were organized during the week. Eminent Hindi writer and Sahitya Academy awardee Ms Anamika delivered a talk on “*Nayi Peedhi aur Matamahi Hindi*” during the workshop. The Kavi Sammelan, conducted by a poet group, was well appreciated by employees of the Corporation. LINAC and Regional Offices of NCDC also organized Hindi week to promote usage of Hindi in their respective offices.

18.6 During FY 2021-22, all Sections/ Divisions of the Head Office, LINAC, Gurugram and 5 Regional Directorates (Shimla, Chandigarh, Lucknow, Guwahati and Chennai) were inspected to assess the progress of official language policy implementation. Further, 52.57% of total library grant was spent on purchase of Hindi books. All letterheads, signboards, rubber stamps and forms in NCDC continue to be prepared in a bilingual format.

18.7 Regional Directorate of Jaipur was awarded the First Prize by Kshetriya Rajbhasha Samiti for commendable efforts in Hindi during the year 2019-20 in ‘A’ region. Regional Directorate, Chandigarh was awarded the first prize in excellent implementation of OL policy in ‘B’ region and Regional Directorate, Bhubaneswar was awarded the First Prize in excellent implementation of OL policy in ‘C’ region for the year 2019-20.

18.8 All Hindi quarterly progress reports received from Regional Directorates during the year were reviewed and their analyses were sent to the concerned directorates.

18.9 To assess the use of Rajbhasha, a review meeting is conducted by its Official Language Implementation Committee on regular basis. Cumulatively, from the date of constitution of the committee, 144 meetings have been held till the end of the financial year 2021-22.

## Chapter - 19

### COOPERATIVE SECTOR EXPORTS PROMOTION COUNCIL (COOPEXCIL)

19.1 In line with its mandate under the NCDC Act, 1962, for promoting export of agricultural produce, and following the first ever Agriculture Export Policy (AEP), 2018 of Government of India, NCDC has initiated activities for facilitating export promotion of cooperative produce.

19.2 NCDC created a dedicated division named **“Agri- Export & Export Promotion Division”**.

19.3 NCDC organized a Consultation Meet at New Delhi on 16 May 2019 wherein it was decided that NCDC shall form a Cooperative Sector Exports Promotion Forum under its institutional stewardship.

19.4 During a Joint Press Conference on Curtain Raiser ceremony of the India International Cooperatives Trade Fair (IICTF), held on July 2, 2019 at National Media Centre, Hon’ble Union Minister for Commerce and Industry and Hon’ble Union Minister for Agriculture and Farmers Welfare, in the presence of Secretary, DAC&FW, formally announced that NCDC would steer formation of an Export Promotion Body for cooperative sector.

19.5 NCDC successfully conducted IICTF at Pragati Maidan, New Delhi from 11-13 October 2019 which received overwhelming response from Indian Cooperatives, Foreign buyers and international organizations representing 35 countries from the 6 inhabited continents along with other dignitaries of State / Central Government of India. The 3-day event was packed with exhibitions, B2B/C2C meetings, conferences, and cultural programmes that witnessed a footfall of more than 35,000 visitors, including 125 foreign buyers from 23 countries.

19.6 The Board of Management of NCDC in its meeting held on 5 February, 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. A formal order was issued on 6 March 2020 conveying the constitution of COOPEXCIL with a General Body and having the following objectives:

- (i) to perform the promotion and development of cooperatives mandated under the NCDC Act;
- (ii) to provide commercially useful information and assistance to cooperatives in developing and increasing their exports;
- (iii) to offer professional advice to cooperatives in areas such as technology up-gradation, quality and design improvement, standards and specifications, product development, innovation, etc.
- (iv) to organize visits of delegations abroad to explore overseas market opportunities;
- (v) to organize participation in trade fairs, exhibitions and buyer-seller meets in India and abroad;
- (vi) to promote interaction between the cooperative exporting community and the Government both at the Centre and State/UT levels;
- (vii) 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;

- (viii) to provide a platform, including information technology based interface for cooperatives to link global exports market for export of their products;
- (ix) to encourage cooperatives to enhance start-ups or start-up like mechanisms for exports by providing them necessary guidance and assistance for exports; and
- (x) any other activity which COOPEXCIL or NCDC or the Government of India may determine to take up.

19.7 The first General Body meeting of COOPEXCIL was held on 24 March, 2021 in NCDC, New Delhi wherein it was conveyed that the office of the COOPEXCIL shall be at LINAC, Sector 18, Gurugram, Haryana. Further, 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 ₹ 1.80 crore as seed money for COOPEXCIL.

19.8 During FY 2021-22, the following activities were undertaken by NCDC towards promotion of cooperatives' export:

19.8.1 The Executive Committee of COOPEXCIL was constituted on 16 April, 2021 and its first meeting was held on 25 June, 2021 through virtual mode wherein it was decided to:-

- i. frame operational procedures of COOPEXCIL;
- ii. formulate NIRYAT SAHAKAR scheme for financing cooperatives to meet their export related needs; and
- iii. finalize logo of COOPEXCIL.

19.8.2 The COOPEXCIL logo was finalized on 23 December, 2021. However, the draft operational procedures of COOPEXCIL and NIRYAT SAHAKAR scheme are under formulation.

19.8.3 COOPEXCIL organized two Fisheries Export Promotion Workshops under PMMSY scheme in March 2022 with the objective to bring various stakeholders of fishery supply chain on one stage and brainstorm various possibilities towards mitigating the challenges/issues faced by the Indian fisheries sector, and to promote export through quality enhancement across the value chain.

- (i) One such workshop was jointly organized by COOPEXCIL and NCDC, Department of Fisheries (DoF), GoI, Government of West Bengal, and Indian Chamber of Commerce (ICC) at Kolkata on 12 March, 2022. Another joint workshop by COOPEXCIL and NCDC was organized with the Department of Fisheries (DoF), GoI at Mangaluru on 19 March, 2022.
- (ii) A total of 174 participants attended the workshops which were held at Kolkata and Mangaluru on 12th and 19th March, 2022 respectively. The participants included officials from Government of India & its affiliated organizations, State Government officials and representatives from cooperatives & private industries.

# ANNEXURES

**RASHTRIYA SAHAKARI VIKAS NIGAM****National Cooperative Development Corporation  
(As on 31.03.2022)****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 read along with Gazette Notification No G.S.R 42(E) dated: 21.01.2022)

<b>S.No.</b>	<b>Name of Member(s)</b>	<b>Capacity</b>
<b>I. Nominated under Section 3(4)(i)</b>		
1	<b>Shri Amit Shah</b> Union Minister of Cooperation, Government of India, Krishi Bhawan, <b>New Delhi -110 001.</b>	President
2	<b>Shri Devendra Kumar Singh</b> Secretary, Ministry of Cooperation, Room No. 127, Krishi Bhawan, <b>New Delhi -110 001.</b>	Vice-President
<b>II. Nominated under Section 3(4)(ii) from the Central Ministries dealing with economic matters.</b>		
3	<b>Shri Vijay Kumar</b> Additional Secretary, Ministry of Cooperation, Room No. 131, Krishi Bhawan, <b>New Delhi -110 001.</b>	Member
4	<b>Smt. Leela Nandan</b> Secretary, Department of Consumer Affairs, Ministry of Consumer Affairs, Food & Public Distribution, Room No.49, Krishi Bhawan, <b>New Delhi-110 001.</b>	Member
5	<b>Shri Sudhanshu Pandey</b> Secretary, Department of Food & Public Distribution, Ministry of Consumer Affairs, Food & Public Distribution, Krishi Bhawan, <b>New Delhi – 110 001</b>	Member
6	<b>Shri Upendra Prasad Singh</b> Secretary, Ministry of Textiles Room No.129, Udyog Bhawan, <b>New Delhi-110 011.</b>	Member
7	<b>Dr. T.V. Somanathan</b> Secretary, Department of Expenditure, Ministry of Finance, Room No.129 A, North Block, <b>New Delhi-110 001.</b>	Member

S.No.	Name of Member(s)	Capacity
8	<b>Smt. Pushpa Subrahmanyam</b> Secretary, Ministry of Food Processing Industries, Panchsheel Bhavan, Khel Goan Marg, <b>New Delhi-110 049.</b>	Member
9	<b>Shri Amitabh Kant</b> Chief Executive Officer, NITI Aayog, Room No.241, Yojna Bhawan, Parliament Street, <b>New Delhi - 110 001.</b>	Member
10	<b>Shri Sanjiv Kumar</b> Additional Secretary & Financial Adviser, Deptt. of Agri. & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, Krishi Bhawan, <b>New Delhi-110 001.</b>	Member
<b>III. Nominated under Section 3 (4) (iii)</b>		
11	<b>Shri Govinda Rajulu Chintala</b> Chairman, National Bank for Agriculture and Rural Development(NABARD), Plot No.C-24, G-Block, Bandra Kurla Complex, Post Box No. 8121, Bandra (East), <b>Mumbai-400 051.</b>	Member
<b>V. Nominated under Section 3 (4) (v)</b>		
12	<b>Shri Atish Chandra</b> Chairman & Managing Director, Food Corporation of India,16-20, Barakhamba Road, <b>New Delhi-110 001</b>	Member
<b>VI. Nominated under Section 3 (4) (vi)</b>		
13	<b>Shri Arun Kumar Shrivastava</b> Managing Director,Central Warehousing Corporation, 4/1, Siri Institutional Area, Khel Gaon Marg, <b>New Delhi-110 016.</b>	Member
<b>VII. Nominated under Section 3 (4) (vii)</b>		
14	Vacant	Member
<b>VIII. Nominated under Section 3 (4) (viii)</b>		
15	<b>Shri Dinesh Kumar Khara</b> Chairman, State Bank of India, State Bank Bhavan, Madame Cama Road, <b>Mumbai - 400 021.</b>	Member
<b>IX. Nominated under Section 3 (4) (ix)</b>		
16	<b>Shri Dileep Sanghani</b> President, National Cooperative Union of India, 3, Siri Institutional Area, Khel Gaon Marg, Behind Hauz Khas, <b>New Delhi-110016.</b>	Member





S.No.	Name of Member(s)	Capacity
<b>X. Nominated under Section 3 (4) (x)</b>		
17	<b>Dr. Bijender Singh</b> Chairman, National Agricultural Cooperative Marketing Federation of India Limited, 1, Siddartha Enclave, Ashram Cross Road, <b>New Delhi-110 014.</b>	Member
<b>XI. Nominated under Section 3 (4) (xi)</b>		
18	<b>Shri Jaiprakash R. Salunke Dandegaonkar</b> President, National Federation of Cooperative Sugar Factories Ltd., Ansal Plaza, Block -C, 2 <sup>nd</sup> Floor, August Kranti Marg, <b>New Delhi - 110 049.</b>	Member
<b>XII. Nominated under Section 3 (4) (xii)</b>		
19	<b>Shri Rajendra Yedraokar Patil</b> President, The All India Federation of Cooperative Spinning Mills Ltd., Canada Building, 2 <sup>nd</sup> Floor, 226, D.N. Road, <b>Mumbai-400 001.</b>	Member
<b>XIII. Nominated under Section 3(4)(xiii)</b>		
20	<b>Shri Konduru Ravinder Rao</b> Chairman, National Federation of State Cooperative Banks Ltd, J.K. Chamber, 5 <sup>th</sup> Floor, Plot No. 76, Sector 17, Washi, <b>Navi Mumbai - 400 703.</b>	Member
<b>XIV. Nominated representatives of the State Governments and Union Territory Administrations under section 3(4)(xiv)</b>		
21	<b>Shri Maninder Singh</b> Additional Chief Secretary (Cooperation), Government of Assam, CM Block, 3 <sup>rd</sup> Floor, Room No. 307, Assam Secretariat, Dispur, Guwahati, <b>Assam-781006.</b>	Member
22	<b>Smt. Bandana Preyashi</b> Secretary (Cooperative), Government of Bihar, New Secretariat, Vikas Bhawan, Bailey Road, Patna, <b>Bihar- 800 015.</b>	Member
23	<b>Shri Ajit Kesari</b> Additional Chief Secretary (Cooperation), Government of Madhya Pradesh, Vallabh Bhawan, Mantralaya, Bhopal, <b>Madhya Pradesh-462 004</b>	Member
24	<b>Shri Aboobacker Siddique P.</b> Secretary (Agriculture, Animal Husbandry & Cooperation) Government of Jharkhand, Nepal House, PO- Doranda, <b>Ranchi, Jharkhand - 834002.</b>	Member

S.No.	Name of Member(s)	Capacity
25	<p><b>Ms. Yasha Mudgal</b> Secretary (Cooperative), UT Admn. of Jammu &amp; Kashmir, Cooperative Department, Civil Secretariat, 1/27, Mini Block, Civil Secretariat, Jammu-180 001, <b>Jammu &amp; Kashmir.</b> (Between Oct-April)</p> <p>Secretary (Cooperative), Government of Jammu &amp; Kashmir, Civil Secretariat, Srinagar. <b>Jammu &amp; Kashmir.</b> (Between May-Sept.)</p>	Member
26	<p><b>Shri Rajgopal Devara</b> Principal Secretary (Financial Reforms), Government of Maharashtra, Department of Finance, Mantralaya Annexe, Mumbai, <b>Maharashtra- 400 032.</b></p>	Member
27	<p><b>Shri T.V.S.N. Prasad</b> Additional Chief Secretary (Finance &amp; Cooperation), Government of Haryana, Room No.45, 8<sup>th</sup> Floor, Haryana Main Civil Secretariat, Sector-1, Chandigarh, <b>Haryana- 160 001.</b></p>	Member
28	<p><b>Shri Anurag Agarwal</b> Additional Chief Secretary-cum-Financial Commissioner (Cooperation), Government of Punjab, Room No.277, Floor-2, Sector 9, Punjab Mini Secretariat, <b>Chandigarh, Punjab-160 009.</b></p>	Member
29	<p><b>Shri Dharmendra Pratap Yadav</b> Principal Secretary, Department of Handloom, Handicraft, Textile &amp; Khadi, Government of Tamil Nadu, Secretariat, Fort St. George, Chennai, <b>Tamil Nadu- 600 009.</b></p>	Member
30	<p><b>Shri Dinesh Kumar</b> Chief Administrative Secretary, Department of Agriculture, Horticulture &amp; Cooperation Government of Rajasthan, 8145, SSO Building, Rajasthan Sachivalaya, Jaipur, <b>Rajasthan -302 008.</b></p>	Member
31	<p><b>Shri Adhar Sinha, IAS (Retd.)</b> Special Chief Secretary, Government of Telangana, Animal Husbandry, Dairy Development &amp; Fisheries Department, BRKR Bhavan, 3<sup>rd</sup> Floor, Tank Bund Road, TS Secretariat, <b>Hyderabad - 500 063.</b></p>	Member
<b>XV.</b>	<b>Nominated representatives of State Level Cooperative Federations under Section 3(4)(xv)</b>	
32	<p><b>Shri Kailash Bhagat</b> Chairman, Haryana State Cooperative Supply &amp; Marketing Federation Ltd. (HAFED), Sector 5, Panchkula, <b>Haryana-134 109.</b></p>	Member



<b>S.No.</b>	<b>Name of Member(s)</b>	<b>Capacity</b>
33	<b>Shri Balachandra Jarkiholi,</b> Chairman, Karnataka Cooperative Milk Producers' Federation Ltd. (KMF), KMF Complex, Dr. M.H. Mari Gowda Road, Bengaluru, <b>Karnataka- 560 029.</b>	Member
34	<b>Shri Kancharla Ramakrishna Reddy</b> Chairman, Telangana State Cooperative Oilseeds Growers Federation Ltd., 9 <sup>th</sup> Floor, Parishrama Bhavan, Basheer Bagh, Hyderabad , <b>Telangana- 500 004.</b>	Member
35	Vacant Chairman, Chhattisgarh State Cooperative Marketing Federation Ltd., 6th Floor, Tower-C, Commercial Complex, CBD, Sector-21, Nava Raipur, Atal Nagar, <b>Chhatisgarh - 492 002.</b> (under the Administrative control of RCS)	Member
36	<b>Shri Shamalbhai B Patel</b> Chairman, Gujarat Cooperative Milk Marketing Federation Ltd. (GCMMF), Amul Dairy Road, P.B.No.10, Anand, <b>Gujarat-388 001.</b>	Member
37	<b>Dr. N. Saravana Kumar</b> Chairman, Bihar State Cooperative Milk Producers' Federation Ltd. (COMFED), Vikas Bhawan, Bailey Road, Patna, <b>Bihar - 800 014.</b>	Member
38	<b>Vacant,</b> Chairman, Kerala State Cooperative Federation For Fisheries Development Ltd.(MATSYAFED), Kamaleswaram, Manacud P.O., Thiruvananthapuram, <b>Kerala-695009.</b>	Member
39	<b>Shri Pamireddygari Pedda Nagi Reddy</b> Chairman (PIC), Andhra Pradesh State Cooperative Marketing Federation Ltd., #:56—2-11,4 <sup>th</sup> Floor, AP Markfed Building APIIC Colony, Phase III, Jawahar Auto Nagar, Vijayawada, <b>Andhra Pradesh-520 007.</b>	Member
40	<b>Shri Kamal Kanti Sen</b> Chairman, Tripura State Cooperative Bank Ltd., P.O. Chowmuhani, Agartala, <b>Tripura-799 001.</b>	Member
41	<b>Shri Sang Kandu Mosobi</b> Chairman, Arunachal Pradesh Cooperative Agricultural Marketing Federation Ltd. (MARKFED), C/o RCS Office, High Court Road, D-Sector, Naharlagun, <b>Arunachal Pradesh-791110.</b>	Member

S.No.	Name of Member(s)	Capacity
42	Vacant Chairman, M.P. State Cooperative Marketing Federation Ltd., Jahangirabad, Bhopal, <b>Madhya Pradesh- 462 008.</b>	Member
<b>XVI. Nominated under Section 3(4) (xvi) representing persons having special knowledge of or practical experience in Agricultural Cooperative Development.</b>		
43	(Vacant)	Member
44	<b>Dr. Uday Vasudev Joshi</b> 5, Chirayu CHS, Near Shriram Mandir, Brahmin Ali, Alibag, District Raigarh, <b>Maharashtra- 402 201.</b>	Member
45	<b>Dr. Ram Kailash Yadav,</b> 2A-128, Awas Vikas Colony, Shikohabad, District Firozabad, <b>Uttar Pradesh.</b>	Member
46	<b>Shri Dhananjay Kumar Singh</b> S-52/82, Sahakari Bhawan Cantonment, Varanasi, <b>Uttar Pradesh-221 002.</b>	Member
<b>XVII. Nominated under Section 3 (4) (xvii) representing National Level Organisations engaged or interested in the promotion and development of Cooperative programmes.</b>		
47	<b>Shri K.K. Ravindran</b> Managing Director, National Cooperative Agriculture & Rural Development Banks Federation Ltd.(NCARDBF) 701, 7 <sup>th</sup> Floor, A-Wing, BSEL Tech Park, Vashi, <b>Navi Mumbai – 400 703.</b>	Member
48	<b>Smt. Kapilaben Vankar</b> President, Self-Employed Women’s Association(SEWA), Opp. Victoria Garden, Bhadra, Ahmedabad, <b>Gujarat-380 001.</b>	Member
49	<b>Shri Jyotindra Mansukhlal Mehta</b> President, National Federation of Urban Cooperative Banks and Credit Societies Ltd. (NAFCUB), B-14, 3 <sup>rd</sup> Floor, A Block Shopping Complex, Naraina Vihar, Ring Road, <b>New Delhi-110028.</b>	Member
50	<b>Dr. U.S. Awasthi</b> Managing Director, IFFCO, C-1, District Centre, Saket Place, <b>New Delhi – 110 017.</b>	Member
<b>XVIII. Nominated under Section 3(4)(xviii)</b>		
51	<b>Shri Sundeep Kumar Nayak</b> Managing Director, National Cooperative Development Corporation, 4, Siri Institutional Area, Hauz Khas, <b>New Delhi-110016.</b>	Member

**RASHTRIYA SAHAKARI VIKAS NIGAM**

(National Cooperative Development Corporation)  
(As on 31.03.2022)

**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 read along with Gazette Notification No G.S.R 42(E) dated: 21.01.2022)

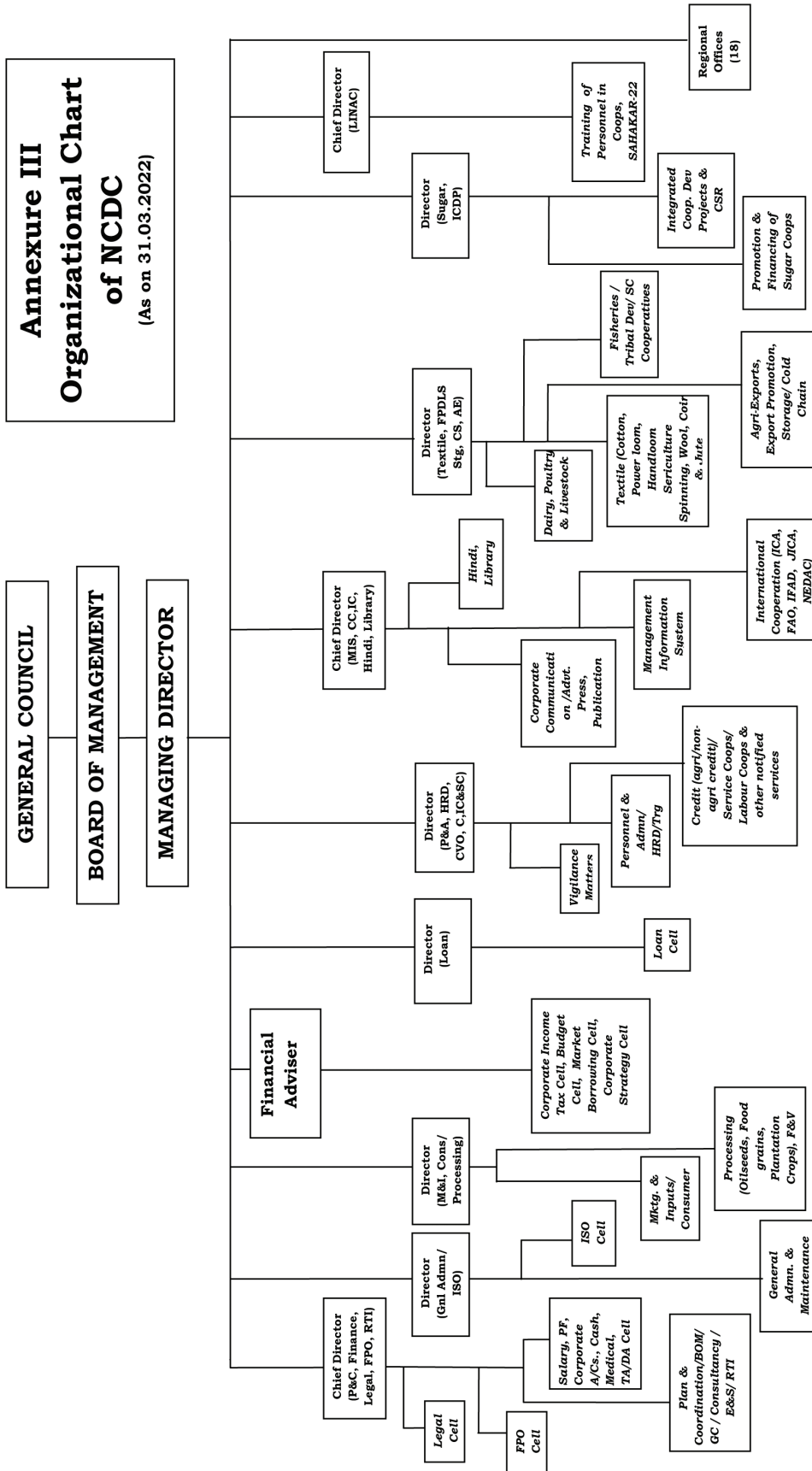
<b>S.No.</b>	<b>Name of Member(s)</b>	<b>Capacity</b>
<b>Nominated under Section 10 (1)(i)</b>		
1	<b>Shri Devendra Kumar Singh,</b> Secretary, Ministry of Cooperation, Room No. 127, Krishi Bhawan, <b>New Delhi -110 001.</b>	Chairman
<b>Nominated under Section 10 (1) (ii)</b>		
2	<b>Shri Vijay Kumar,</b> Additional Secretary, Ministry of Cooperation, Room No. 131, Krishi Bhawan, <b>New Delhi -110 001.</b>	Vice-Chairman
3	<b>Shri Sudhanshu Pandey,</b> Secretary, Department of Food & Public Distribution, Ministry of Consumer Affairs, Food & Public Distribution, Krishi Bhawan, <b>New Delhi - 110 001.</b>	Member
4	<b>Shri Sanjiv Kumar,</b> Additional Secretary & Financial Adviser, Department of Agriculture, Cooperation & Farmers Welfare, Ministry for Agriculture & Farmers Welfare Krishi Bhawan, <b>New Delhi-110 001.</b>	Member
<b>Nominated under Section 10(1)(iii)</b>		
5	<b>Shri Govinda Rajulu Chintala,</b> Chairman, National Bank for Agriculture and Rural Development (NABARD), Plot No.C-24, G-Block, Bandra Kurla Complex, Bandra (East), <b>Mumbai-400 051.</b>	Member
6	<b>Shri Jaiprakash R. Salunke Dandegaonkar,</b> President, National Federation of Cooperative Sugar Factories Ltd., Ansal Plaza, Block –C, 2nd floor, August Kranti Marg, <b>New Delhi – 110 049</b>	Member

S.No.	Name of Member(s)	Capacity
<b>Nominated under Section 10(1)(v)</b>		
7	<b>Shri Adhar Sinha, IAS (Retd.)</b> Special Chief Secretary, Government of Telangana, Animal Husbandry, Dairy Development & Fisheries Department, BRKR Bhavan, 3 <sup>rd</sup> Floor, Tank Bund Road, TS Secretariat, <b>Hyderabad - 500 063.</b>	Member
8	<b>Shri Rajgopal Devara,</b> Principal Secretary (Financial Reforms), Government of Maharashtra, Department of Finance, Mantralaya Annexe, <b>Mumbai - 400 032.</b>	Member
<b>Nominated under Section 10 (1)(vi)</b>		
9	<b>Shri Pamireddygari Pedda Nagi Reddy</b> Chairman, Andhra Pradesh State Cooperative Marketing Federation Ltd., D.No.:55-17-2 to 4, 5 <sup>th</sup> Floor, Stalin Corporate, Near CGO Complex, Industrial Estate, Auto Nagar, Vijayawada, <b>Andhra Pradesh-520 007.</b>	Member
10	<b>Shri Shamalbai B Patel,</b> Chairman, Gujarat Cooperative Milk Marketing Federation Ltd. (GCMMF), Amul Dairy Road, P.B.No.10, Anand, <b>Gujarat-388 001.</b>	Member
<b>Nominated under Section 10 (1) (vii)</b>		
11	<b>Shri Dhananjay Kumar Singh,</b> S-52/82, Sahakari Bhawan Cantonment, Varanasi, <b>Uttar Pradesh-221 002.</b>	Member
<b>Nominated under Section 10(1)(viii)</b>		
12	<b>Shri Sundeep Kumar Nayak,</b> Managing Director, NCDC	Member





**Annexure III  
Organizational Chart  
of NCDC  
(As on 31.03.2022)**



## SCHEMES IMPLEMENTED / ACTIVITIES ASSISTED BY NCDC

### A. SCHEMES IMPLEMENTED:

**I. Erstwhile 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) DAIRY SAHAKAR:** It is a cooperative dairy business focused framework of financial assistance for encouraging cooperatives to achieve higher outcomes in ESG (environmental, social, governance) linked activities. It includes creation of infrastructure by cooperatives for new projects and modernization and/or expansion of existing projects.
- q) DIGITAL SAHAKAR:** Aligned with the principles of Digital India, NCDC has conceived a focused financial assistance framework for Digitally Empowered Cooperatives for handholding and credit linkage by NCDC, dovetailed with grant, subsidy, incentives etc. from Government of India / State / UT / agencies with the objective of cooperatives actively partaking in Digital India.
- r) Promotional and Developmental Programmes:**
- Technical & Promotional Cells
  - Consultancy for studies / project reports, management studies
  - Market survey & evaluation of programmes, etc.

## Annex-V

## PATTERN OF ASSISTANCE IN RESPECT OF SCHEMES ASSISTED

NCDC provides financial assistance in the form of loans (both Term Loans and Investment Loans) and subsidy to the cooperative societies for their development. The 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 and Daman & Diu (UT), Puducherry (UT), Delhi (UT) }

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 & (g) 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	<b>(For Weaker Section Programme only as detailed at Para 3 above)</b>								
	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%
	<b>For all other Programmes</b>								
	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 ₹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 and 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 granaries,
- ✓ 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
<b>(For Weaker Section Programme only as detailed at Para 3)</b>			<b>For all programmes and for activities as detailed at Para 3</b>			<b>For all programmes and for activities as detailed at Para 3</b>		
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%
<b>For all other Programmes</b>			<b>For all other Programmes - same as for developed States/UTs</b>					
Loan 90%	Loan 50% SC/Sub 40%	Loan 65%						
MC	10%	35%						
<ul style="list-style-type: none"> <li>✓ <b>S/Govt. - State Government; Sub - Subsidy; SC - Share Capital; MC- Members Contribution</b></li> <li>✓ Subsidy subject to availability from Govt. of India otherwise equivalent loan from NCDC;</li> <li>✓ <b>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.</b></li> </ul>								

**C. PROCESSING****(i) Sugar Mill**

Activities	NCDC to State Govt.	S/Govt. to Society	Direct Funding
New Unit	TL- 60%; IL -30% MC-10%	TL - 60%; SC – 30% MC-10%	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 (₹ In lakh)	Project Cost per MW Generation (₹ 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
<b>(For Weaker Section Programme only as detailed at Para 3)</b>			<b>For all programmes and for activities as detailed at Para 3</b>			<b>For all programmes and for activities as detailed at Para 3</b>		
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%
<b>For all other Programmes</b>			<b>For all other Programmes – same as for developed States/UTs</b>					
Loan 90%	Loan 50% SC/Sub 40%	Loan 65%						
MC	10%	35%						
✓ <b>S/Govt. – State Government; Sub - Subsidy; SC - Share Capital; MC-Member's Contribution;</b> ✓ 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
<b>(a) Establishment of New Cooperative Spinning Mills</b>		
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>(b) Modernisation / Expansion of Existing Spinning Mills</b>		
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%
<b>(c) Margin Money Assistance for Cooperative Spinning Mills &amp; State Cooperative Cotton Federation</b>		
Term Loan 85% Subsidy 15%	Term Loan 85% Subsidy 15%	Term Loan 85% Subsidy 15%
<b>(d) Establishment of Modern Ginning &amp; Pressing Units, Modernisation / Expansion of Existing Units</b>		
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%
<b>(e) Rehabilitation of Sick Cooperative Spinning Mills</b>		
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
<b>A. Cooperatively Least Developed States</b>								
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% <sup>@</sup>	50% <sup>@</sup>	-	-	100%	100%
v)	Managerial assistance to PIA and Monitoring Cell etc.	-	50% <sup>@</sup>	50% <sup>@</sup>	-	-	100%	100%
<b>B. Cooperatively Under-Developed States</b>								
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% <sup>@</sup>	50% <sup>@</sup>	-	-	100%	100%
v)	Managerial assistance to PIA and Monitoring Cell etc.	-	50% <sup>@</sup>	50% <sup>@</sup>	-	-	100%	100%
<b>C. Cooperatively Developed States</b>								
<b>a) Weaker Section Programme / Activities</b>								
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% <sup>@</sup>	50% <sup>@</sup>	-	-	100%	100%
v)	Managerial assistance to PIA and Monitoring Cell etc.	-	50% <sup>@</sup>	50% <sup>@</sup>	-	-	100%	100%
<b>b) Other than Weaker Section Programme / Activities</b>								
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% <sup>@</sup>	50% <sup>@</sup>	-	-	100%	100%
v)	Managerial assistance to PIA and Monitoring Cell etc.	-	50% <sup>@</sup>	50% <sup>@</sup>	-	-	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 ₹ 3.00 crore in case of a cooperative society which is in operation for one year or more.
- b) Project cost should not exceed ₹ 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 erstwhile 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 is 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 para 1 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
<b>Infrastructure Creation (Project Facilities):</b>		
Loan - 90%	Loan - 50%; Share Capital - 40%	Loan- 70%
Society's Share - 10%	Society's Share - 10%	Society's Share - 30%
<b>Margin Money:</b>		
Loan for availing Bank credit. 100%	Loan* or Share Capital or Loan-cum-Share capital 100%	Loan 100%
<b>Working Capital:</b>		
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 (₹ 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
<b>Infrastructure Creation (Project Facilities):</b>		
Loan - 90%	Loan - 50%; Share Capital - 40%	Loan- 70%
Society's Share - 10%	Society's Share - 10%	Society's Share - 30%
<b>Margin Money:</b>		
Loan for availing Bank credit. 100%	Loan* or Share Capital or Loan-cum-Share capital 100%	Loan 100%
<b>Working Capital:</b>		
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. DAIRY SAHAKAR**

Dairy Sahakar by NCDC is a cooperative dairy business focused framework of financial assistance for encouraging cooperatives to achieve higher outcomes in ESG (environmental, social, governance) linked activities. It includes creation of infrastructure by cooperatives for new projects and modernization and/or expansion of existing projects.

**Activities covered:** Under Dairy Sahakar, financial support by NCDC to eligible cooperatives for activities such as bovine development, procurement, processing, quality assurance, value addition, branding, packaging, marketing, transportation and storage of milk and milk products, exports of dairy products, within the overall objectives of “Atmanirbhar Bharat”.

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

### **Eligibility**

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

### **Project Cost**

There is no minimum or maximum limit on financial assistance to projects submitted by eligible cooperatives.

### **Loan period**

Period of loan can be up to 5 to 8 years, including 1 to 3 years moratorium on repayment of principal.

### **Rate of Interest**

Rate of interest will be applicable as notified from time to time by NCDC.

### **Security**

The cooperative society may offer security for the loan to the satisfaction of NCDC.

### **Subsidy**

Subsidy under the flagship schemes of Government of India or any other source will be applicable, if eligible.

## **I. DIGITAL SAHAKAR**

Aligned with the principles of Digital India, NCDC has conceived a focused financial assistance framework for Digitally Empowered Cooperatives for handholding and credit linkage by NCDC, dovetailed with grant, subsidy, incentives etc. from Government of India / State / UT / agencies with the objective of cooperatives actively partaking in Digital India.

### **Eligibility**

Any Cooperative Society registered under any State / Multi State Cooperative Societies Act are eligible for financial assistance under the scheme. FPOs, FFPOs, federated SHG cooperatives are also eligible.

### **Mode of assistance**

Assistance is provided by NCDC either directly to the cooperatives or through State Governments / UT Administrations.

**Project Cost**

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

**Loan Period**

Period of loan can be up to 5 to 8 years, including 1 to 2 years moratorium on payment of principal.

**Rate of Interest**

Rate of interest will be applicable as notified from time to time by NCDC.

**Security**

The cooperative society may offer security for the loan to the satisfaction of NCDC.

**Subsidy**

Subsidy under the flagship schemes of Government of India or any other source will be applicable, if eligible.

**J. 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 <sup>rd</sup> & 4 <sup>th</sup> year. iii) 70% in the 5 <sup>th</sup> 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:

**K. 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 01.04.2014.



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# (₹ 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)	<b>In other Areas:</b>		
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 ₹12.50 lakh and 33.33% category is ₹16.66 lakh only.

- Minimum 20% of the block cost to be met by beneficiary society/State Government.

**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 2021-22 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 it will be eligible for a maximum subsidy upto ₹75 lakh or ₹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 31.03.2022.

**L. 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.

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

\* 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.

- Minimum 20% of the block cost to be met by beneficiary society/State Government.

**M. 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 ₹ 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 of 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 ₹ 150.00 lakh) and society share of minimum 10% of blockcost.

**N. Dairy Processing and Infrastructure Development Fund (DIDF) Scheme Implemented by NCDC**

The Department of Animal Husbandry & Dairying, Ministry of Fisheries, Animal Husbandry and Dairying, Government of India had identified NCDC as a Nodal Loaning Entity (NLE) under DIDF 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) Project Management and Learning
- vi) Cattle feed/feed supplement plants

- vii) Milk transportation system (Refrigerated van/insulated tankers etc.)
- viii) Marketing infrastructure (including e-market system, bulk vending system, Parlour, deep freezer, cold storage etc.)
- ix) Commodity and Cattle feed go-downs
- x) ICT (e.g. block chain technology, servers, IT solutions, Near Rear Time devices etc.)
- xi) R&D (lab & equipment, new technology, innovations, product development etc.)
- xii) Renewable energy infrastructure/plants, trigen/ energy efficiency infrastructure. In all three cases, the energy generated or saved must be for the benefit of running cost of the existing plant/BMC unit/ Milk collection unit etc.
- xiii) Pet bottle/packaging material manufacturing units for dairy purposes etc.
- xiv) Training centre (complete with civil and other necessary infrastructure)
- xv) 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 End Borrowers:**

NCDC assists the following beneficiaries under DIDF:

- Co-operative Milk Unions
- State Cooperative Dairy Federations
- Multi State Milk Cooperatives
- Farmer Producer Organizations registered under State Cooperative Act

Financial assistance under DIDF will be given to those eligible end borrowers (EEBs) who are making profit and is having positive net worth and willing to avail funds.

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

NCDC lends to Eligible End Borrowers at the rate on the basis of NABARD lending rate (after deducting interest subvention of 2.5%) to NCDC plus fund management cost of 0.5%. In this regard, guidelines issued from time to time by DAHD, GoI can be referred.

#### **O. 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](http://www.midh.gov.in), [www.nhb.gov.in](http://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 share holding 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.

**P. 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 FPOs**

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

NCDC will promote FPO through its empanelled Cluster Based Business Organisations (CBBOs), 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. DA&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.

**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 ₹ 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 ₹ 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 ₹ 25000 p.m
- Salary of Accountant Maximum upto ₹ 10000 p.m.
- One time Registration Cost Maximum upto ₹ 40000
- Travel and Meeting Cost Maximum upto ₹ 18000 per year
- Office Rent Maximum upto ₹ 48000 per year
- Utility Charges (mobile & electricity) Maximum upto ₹ 12000 per year
- One time cost for Furniture & fixtures Maximum upto ₹ 100000
- Miscellaneous (cleaning/stationery) Maximum upto ₹ 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 ₹ 2000 per farmer member of FPO subject to a maximum limit of ₹ 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 ₹ 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 ₹ 2.00 crore:
  - a. Loan upto ₹ 1 crore – guarantee cover 85% of the project loan with ceiling of ₹ 85 lakh (maximum guarantee fee 0.75% of credit facility)
  - b. For ₹ 1-2 crore, guarantee cover to be 75% with a maximum ceiling of ₹ 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](http://www.ncdc.in)

**6.4 Disbursement:**

- a) NCDC will consider disbursement of 25% ways & means advance only after the society has raised 50% and utilized 40% of equity portion of the project by way of members/state govt. share capital and internal accruals.
- b) As per existing procedure, subsequent disbursements 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, a processing fee shall be charged for NCDC sanction @ 0.5% of the sanctioned amount, not exceeding ₹ 3.00 lakh (0.5% of ₹ 6.00 crore) in each case. However, processing fee shall not be charged for working capital loans of upto one year.

**TOTAL NUMBER OF EMPLOYEES AND NUMBER OF SCHEDULED CASTES AND SCHEDULED TRIBES IN NCDC AS ON 31.03.2022**

<b>Group</b>	<b>Total No. of Employees</b>	<b>SC's</b>	<b>Percentage of SC's to Total Employees</b>	<b>ST's</b>	<b>Percentage of ST's to Total Employees</b>
<b>A-I</b> (Other than Lowest rung of Group 'A')	67	9	13.43	6	8.96
<b>A.II</b> (Lowest rung of Group 'A')	62	10	16.13	4	6.45
<b>Sub Total</b>	<b>129</b>	<b>19</b>	<b>14.73</b>	<b>10</b>	<b>7.75</b>
<b>B</b>	112	20	17.86	9	8.04
<b>C</b>	72	14	19.44	8	11.11
<b>Grand Total</b>	<b>313</b>	<b>53</b>	<b>16.93</b>	<b>27</b>	<b>8.63</b>

## ANNEX-VII

**NUMBER OF RESERVED VACANCIES FILLED BY MEMBERS OF SCHEDULED CASTES AND SCHEDULED TRIBES IN NCDC DURING 2021-22**

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 Candidates appointed against vacancies reserved for SCs in the 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 ST's in the 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
<b>I. POSTS FILLED BY DIRECT RECRUITMENT</b>														
Other than Lowest rung of Group 'A'	-	1*	-	-	-	-	-	-	-	-	-	-	-	-
Lowest rung of Group 'A'	-	10*	-	1	1	-	-	-	-	1	1	-	-	-
Group 'B'	-	8*	-	2	2	-	-	-	-	-	-	-	-	-
Group 'C'	-	10*	-	2	2	-	-	-	-	1	1	-	-	-
<b>II. POSTS FILLED BY PROMOTION</b>														
Other than Lowest rung of Group 'A'	37	30	-	-	4	-	-	-	-	-	3	-	-	-
Lowest rung of Group 'A'	30	15	5	1	2	-	-	-	4	-	-	-	-	-
Group 'B'	62	22	15	2	3	-	-	-	6	1	2	-	-	-
Group 'C'	1	1	-	-	-	-	-	-	-	-	-	-	-	-

\* Joined against the posts advertised for Chief Director on deputation basis in 2020-21.



**STATE / SCHEME WISE BREAKUP OF DISBURSEMENTS DURING FY 2021-22  
ERSTWHILE CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION**

(₹ in lakh)

Sl. No.	Name of the State/ Institution	ASSISTANCE FOR MARKETING PROCESSING & STORAGE ETC. FOR COOPERATIVE DEVELOPMENT															
		Marketing		Input		Consumer		Storage		Installation of Computers		Assistance to ICDP Project					
		LOAN	SUBSIDY	SUBSIDY	3	LOAN	4	LOAN	5	SUBSIDY	6	LOAN	7	SUBSIDY	8	SUBSIDY	9
1	Andhra Pradesh																181.68700
2	Assam											238.95300					91.90500
3	Bihar				5200.00000												114.57600
4	Chhattisgarh		37.42757														
5	Gujarat					232.76800											
6	Haryana																9.34500
7	Himachal Pradesh						112.00000										85.00000
8	Jharkhand																44.73313
9	Kerala																
10	Madhya Pradesh									50.00000							398.17652
11	Maharashtra																
12	Mizoram					83.27500											
13	Odisha	50.00000	12.50000														
14	Rajasthan									3.52300							22.34100
15	Tamil Nadu																194.92100
16	Telangana									116.29200							
17	Tripura																27.00000
18	Uttarakhand				52.43000												
19	Uttar Pradesh																762.94000
20	West Bengal				2100.00000												2000.00000
	<b>Total</b>	<b>50.00000</b>	<b>49.92757</b>	<b>7352.43000</b>	<b>145.96000</b>	<b>485.85800</b>	<b>114.56900</b>	<b>238.95300</b>	<b>2266.81400</b>	<b>1840.71965</b>							

## ANNEX-VIII (Contd)

STATE / SCHEME WISE BREAKUP OF DISBURSEMENTS DURING FY 2021-22  
ERSIWHILE CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION (CONTD)

(₹ in lakh)

Sl No.	Name of the State/ Institution	ASSISTANCE FOR MARKETING PROCESSING & STORAGE ETC. FOR COOPERATIVE DEVELOPMENT											TOTAL ( 1 TO 16)					
		Fisheries Coop.						Weaker Section					Handloom	LOAN	SUBSIDY	TOTAL		
		LOAN	SUBSIDY	Live Stock			Dairy		LOAN	SUBSIDY	LOAN	SUBSIDY						
				LOAN	SUBSIDY	12	13	14									15	16
1	Andhra Pradesh												9600.00000			9600.00000	181.68700	9781.68700
2	Assam															238.95300	91.90500	330.85800
3	Bihar											364.86000				0.00000	5679.43600	5679.43600
4	Chhattisgarh															0.00000	37.42757	37.42757
5	Gujarat											5.21500				232.76800	30.02200	262.79000
6	Haryana															0.00000	9.34500	9.34500
7	Himachal Pradesh												10.49700			122.49700	121.60800	244.10500
8	Jharkhand															0.00000	44.73313	44.73313
9	Kerala	2500.00000	785.43000													2500.00000	785.43000	3285.43000
10	Madhya Pradesh															50.00000	417.90052	467.90052
11	Maharashtra												297.54000	100.40900		297.54000	100.40900	397.94900
12	Mizoram															83.27500	23.13000	106.40500
13	Odisha															50.00000	12.50000	62.50000
14	Rajasthan															3.52300	692.44800	695.97100
15	Tamil Nadu															0.00000	194.92100	194.92100
16	Telangana	8856.80650	1757.46950	40592.60000	8334.78936											49565.69850	10138.08286	59703.78136
17	Tripura															0.00000	27.00000	27.00000
18	Uttarakhand	2500.00000	166.00000	3500.00000	415.26000	1300.00000	48.88400									7300.00000	682.57400	7982.57400
19	Uttar Pradesh															0.00000	901.24100	901.24100
20	West Bengal						60.00000									33.96000	4160.00000	4193.96000
	<b>Total</b>	<b>13856.80650</b>	<b>2708.89950</b>	<b>44092.60000</b>	<b>8810.04936</b>	<b>1597.54000</b>	<b>1188.39100</b>	<b>9610.49700</b>	<b>70078.21450</b>	<b>24331.80008</b>	<b>94410.01458</b>							





STATE / SCHEME WISE BREAKUP OF DISBURSEMENTS DURING FY 2021-22  
ERSTWHILE CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION / OTHER SCHEMES

(₹ in lakh)

Sl. No	Name of the State/UT/ Institution	Asstt. For Cotton Dev. G&P and Spng. Mills		FPOs Farmer Produce Organisations	ICDP (Projects in selected Districts)		PMMSY	Govt. of Maharashtra (Interest Subsidy)	TOTAL (20 to 25)		
		LOAN	SUBSIDY		SUBSIDY	SUBSIDY			LOAN	SUBSIDY	TOTAL
1	Andhra Pradesh			44.85600	75.37847				0.00000	120.23447	120.23447
2	Assam			12.81600		13.14530			0.00000	25.96130	25.96130
3	Bihar			93.98400	7.05200				0.00000	110.15636	110.15636
4	Chhattisgarh			29.90400					0.00000	48.12397	48.12397
5	Chandigarh								0.00000	2.70687	2.70687
6	Delhi			2.00000					0.00000	34.05821	34.05821
7	Gujarat			92.06400					0.00000	99.47905	99.47905
8	Haryana								0.00000	282.53459	282.53459
9	Himachal Pradesh			34.17600					0.00000	114.85138	114.85138
10	Jammu & Kashmir			12.81600					0.00000	12.81600	12.81600
11	Jharkhand			45.80911	47.45700				0.00000	100.59244	100.59244
12	Karnataka	76.05000		36.31200					76.05000	51.57307	127.62307
13	Kerala		79.22000	17.08800					0.00000	154.03865	154.03865
14	Madhya Pradesh			43.47336	111.72500				0.00000	159.68539	159.68539
15	Maharashtra		90.61000	36.31200					0.00000	410.25273	410.25273
16	Manipur			4.27200					0.00000	4.27200	4.27200
17	Meghalaya			4.27200					0.00000	4.27200	4.27200
18	Mizoram								0.00000	0.00000	0.00000
19	Nagaland			17.08800					0.00000	17.08800	17.08800
20	Odisha			27.27100					0.00000	41.81727	41.81727
21	Punjab			12.81600					0.00000	12.81600	12.81600
22	Rajasthan			56.46154	25.01750				0.00000	82.84411	82.84411
23	Tamil Nadu			38.44800	181.38783				0.00000	224.17032	224.17032
24	Telangana			10.68000					0.00000	16.42158	16.42158
25	Tripura								0.00000	63.00000	63.00000
26	Uttar Pradesh			83.82700	244.74964				0.00000	331.80887	331.80887
27	Uttarakhand			46.99200					0.00000	53.60391	53.60391
28	West Bengal		196.44000						0.00000	212.08178	212.08178
29	IFFDC								0.00000	0.00000	0.00000
30	OTHERS				67.91083				0.00000	67.91083	67.91083
	<b>Total</b>	<b>76.05000</b>	<b>366.27000</b>	<b>803.73801</b>	<b>1104.75227</b>	<b>310.62540</b>	<b>273.78547</b>	<b>76.05000</b>	<b>2859.17115</b>	<b>2935.22115</b>	<b>2935.22115</b>





**STATE / SCHEME WISE BREAKUP OF DISBURSEMENTS DURING FY 2021-22  
CORPORATION SPONSORED SCHEMES**

(₹ in lakh)

Sl. No.	Name of the State/Institution	Marketing & Inputs								Consumer			TOTAL (38 TO 44)			
		Marketing				Inputs				Working Capital (Margin Money)	Rural Consumer (Service Cooperative)	LOAN				
		Marketing Capital Finance		Strengthening of Share Capital Base		Margin Money		Assistance to Farmer Service Cooperatives						Working Capital	LOAN	
		LOAN	38	LOAN	39	LOAN	40	LOAN	41	LOAN	42	LOAN				43
1	Andhra Pradesh	180000.00000												79500.00000		259500.00000
2	Arunachal Pradesh													25.00000		25.00000
3	Bihar													280000.00000		280000.00000
4	Chhattisgarh	1240000.00000														1240000.00000
5	Haryana	1230000.00000		50.00000												1230050.00000
6	Himachal Pradesh	60.00000														60.00000
7	Karnataka	298.00000												1514.80000		1812.80000
8	Kerala				50.00000			55.00000				2.60000		29200.00000		29307.60000
9	Madhya Pradesh													45500.00000		45500.00000
10	Maharashtra										90.00000			770.18000		860.18000
11	Odisha													302.00000		302.00000
12	Telangana													49500.00000		49500.00000
13	Uttar Pradesh															20000.00000
	<b>Total</b>	<b>2670358.00000</b>		<b>50.00000</b>	<b>50.00000</b>	<b>50.00000</b>	<b>55.00000</b>	<b>90.00000</b>	<b>2.60000</b>	<b>486311.98000</b>	<b>3156917.58000</b>					

STATE-WISE / SCHEMEWISE BREAK UP OF DISBURSEMENTS DURING 2021-22  
CORPORATION SPONSORED SCHEMES (CONTD):-

(₹ in Lakh)

Sl. No.	Name of the State / Institutions	PROCESSING										Weaker Section			Total (46 TO 54)
		Sugar				Textile Working Capital	F&V Strengthening Share Capital Base	Plantation Crops	Coir	Handlooms Working Capital	Total				
		Share Capital/ Margin Money/ Modin & Expn. Of Coop. Sugar Mills	Sugar By Product	Co-Generation	Working Capital										
		LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN
1	Gujarat	46	47	48	49	50	51	52	53	54	55				554.98000
2	Haryana				50000.00000		5.00000								50005.00000
3	Himachal Pradesh														635.60000
4	Karnataka	1633.35900		2223.95000	7500.00000			214.14000							11571.44900
5	Kerala								3000.00000						3000.00000
6	Maharashtra	2190.01500	849.89500		59209.90000	1755.00000									64004.81000
	<b>Total</b>	<b>3823.37400</b>	<b>849.89500</b>	<b>2223.95000</b>	<b>117264.88000</b>	<b>1755.00000</b>	<b>5.00000</b>	<b>214.14000</b>	<b>3000.00000</b>	<b>635.60000</b>	<b>129771.83900</b>	<b>3000.00000</b>	<b>635.60000</b>	<b>129771.83900</b>	



STATE-WISE / SCHEMewise BREAK UP OF DISBURSEMENTS DURING 2021-22  
CORPORATION SPONSORED SCHEMES (CONT):

(₹ in Lakh)

Sl. No.	Name of the State / Institutions	Promotional & Development Programme		Other Schemes				TOTAL (56 to 61)				
		Corporate Social Responsibility	Publicity Programme	Assistance to Service Cooperatives				LOAN	SUBSIDY	TOTAL		
				ICDP in selected Districts	Construction of Building/Creation of Infrastructure	Strengthening of Share Capital Base	Ayushman Sahakar					
											LOAN	LOAN
56	57	58	59	60	61	62	63	64				
1	Andhra Pradesh			13756.65000						13756.65000	0.00000	13756.65000
1	Haryana			2400.00000		28.00000				2428.00000	0.00000	2428.00000
2	Himachal Pradesh		20.00000	399.60000						399.60000	20.00000	419.60000
3	Jharkhand			26.42200						26.42200	0.00000	26.42200
4	Karnataka		22.95000							0.00000	22.95000	22.95000
5	Kerala				1437.48400					1437.48400	0.00000	1437.48400
6	Madhya Pradesh	0.57500		1554.13000						1554.13000	0.57500	1554.70500
7	Tamil Nadu			3013.32500				1642.33000		4655.65500	0.00000	4655.65500
8	Tripura			210.00000						210.00000	0.00000	210.00000
9	Uttar Pradesh			4000.00000						4000.00000	0.00000	4000.00000
10	West Bengal		10.00000							0.00000	10.00000	10.00000
11	Other		644.46030							0.00000	644.46030	644.46030
	<b>Total</b>	<b>0.57500</b>	<b>697.41030</b>	<b>25360.12700</b>	<b>1437.48400</b>	<b>28.00000</b>	<b>1642.33000</b>	<b>28467.94100</b>	<b>697.98530</b>	<b>29165.92630</b>		

Annex-VIII (Contd)  
(₹ in Lakh)

## STATE-WISE / SCHEMEWISE BREAK UP OF DISBURSEMENTS DURING 2021-22

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
65			66	67	68	69	70	71	72	73	74
1	Andhra Pradesh		273256.65000	0.00000	273256.65000	9600.00000	301.92147	9901.92147	282856.65000	301.92147	283158.57147
2	Arunachal Pradesh		25.00000	0.00000	25.00000	0.00000	0.00000	0.00000	25.00000	0.00000	25.00000
3	Assam		0.00000	0.00000	0.00000	238.95300	117.86630	356.81930	238.95300	117.86630	356.81930
4	Bihar		280000.00000	0.00000	280000.00000	0.00000	5789.59236	5789.59236	280000.00000	5789.59236	285789.59236
5	Chhattisgarh		1240000.00000	0.00000	1240000.00000	0.00000	86.64529	86.64529	1240000.00000	86.64529	1240086.64529
6	Delhi		0.00000	0.00000	0.00000	0.00000	34.05821	34.05821	0.00000	34.05821	34.05821
7	Gujarat	1590.08000	554.98000	0.00000	554.98000	1183.73700	411.20519	1594.94219	3328.79700	411.20519	3740.00219
8	Haryana		1282483.00000	0.00000	1282483.00000	0.00000	291.87959	291.87959	1282483.00000	291.87959	1282774.87959
9	Himachal Pradesh		1095.20000	20.00000	1115.20000	122.49700	236.45938	358.95638	1217.69700	256.45938	1474.15638
10	Jammu & Kashmir		0.00000	0.00000	0.00000	0.00000	12.81600	12.81600	0.00000	12.81600	12.81600
11	Jharkhand		26.42200	0.00000	26.42200	3.55900	148.88357	152.44257	29.98100	148.88357	178.86457
12	Karnataka	2784.32500	13384.24900	22.95000	13407.19900	188.63100	69.17007	257.80107	16357.20500	92.12007	16449.32507
13	Kerala		33745.08400	0.00000	33745.08400	2500.00000	939.46865	3439.46865	36245.08400	939.46865	37184.55265
14	Madhya Pradesh		47054.13000	0.57500	47054.70500	70.85000	584.36891	655.21891	47124.98000	584.94391	47709.92391
15	Maharashtra	3134.09500	64864.99000	0.00000	64864.99000	297.54000	510.66173	808.20173	68296.62500	510.66173	68807.28673
16	Manipur		0.00000	0.00000	0.00000	0.00000	4.27200	4.27200	0.00000	4.27200	4.27200
17	Meghalaya		0.00000	0.00000	0.00000	0.00000	4.27200	4.27200	0.00000	4.27200	4.27200
18	Mizoram		0.00000	0.00000	0.00000	83.27500	23.13000	106.40500	83.27500	23.13000	106.40500
19	Nagaland		0.00000	0.00000	0.00000	0.00000	17.08800	17.08800	0.00000	17.08800	17.08800
20	Odisha		302.00000	0.00000	302.00000	50.00000	54.31727	104.31727	352.00000	54.31727	406.31727
21	Punjab		0.00000	0.00000	0.00000	0.00000	12.81600	12.81600	0.00000	12.81600	12.81600
22	Rajasthan		0.00000	0.00000	0.00000	3.52300	775.29211	778.81511	3.52300	775.29211	778.81511
23	Tamil Nadu		4655.65500	0.00000	4655.65500	0.00000	419.09132	419.09132	4655.65500	419.09132	5074.74632
24	Telangana		49500.00000	0.00000	49500.00000	49565.69850	10154.50444	59720.20294	99065.69850	10154.50444	109220.20294
25	Tripura		210.00000	0.00000	210.00000	0.00000	90.00000	90.00000	210.00000	90.00000	300.00000
26	Uttar Pradesh		24000.00000	0.00000	24000.00000	0.00000	1233.04987	1233.04987	24000.00000	1233.04987	25233.04987
27	Uttarakhand		0.00000	0.00000	0.00000	7300.00000	736.17791	8036.17791	7300.00000	736.17791	8036.17791
28	West Bengal		0.00000	10.00000	10.00000	33.96000	4372.08178	4406.04178	33.96000	4382.08178	4416.04178
29	Publicity & Training		0.00000	644.46030	644.46030	0.00000	0.00000	0.00000	0.00000	644.46030	644.46030
30	OTHERS		0.00000	0.00000	0.00000	0.00000	67.91083	67.91083	0.00000	67.91083	67.91083
31	Chandigarh		0.00000	0.00000	0.00000	0.00000	2.70687	2.70687	0.00000	2.70687	2.70687
	<b>Total</b>	<b>7508.50000</b>	<b>3315157.36000</b>	<b>697.98530</b>	<b>3315855.34530</b>	<b>71242.22350</b>	<b>27501.70712</b>	<b>98743.93062</b>	<b>3393908.08350</b>	<b>28199.69242</b>	<b>3422107.77592</b>



**STATE-WISE FUNDS DISBURSED UNDER ALL NCDC COOPERATIVE DEVELOPMENT SCHEME  
FROM FY 1962-63 TO FY 2021-2022**

(₹ in Lakh)

State/UT/Institution	Total Loan	Total Subsidy	TOTAL
A & N	5068.606	630.721	5699.327
Andhra Pradesh	806479.063	19789.951	826269.014
Arunachal Pradesh	9966.471	3144.795	13111.266
Assam	13637.318	2021.638	15658.956
Bihar	638930.525	26036.265	664966.790
Chandigarh	0.450	2.857	3.307
Chattisgarh	6993510.771	1820.892	6995331.663
Daman & Diu	170.480	0.000	170.480
Delhi	0.000	374.179	374.179
Goa	419.638	88.942	508.580
Gujarat	319470.448	14981.317	334451.766
Haryana	2935898.116	6179.887	2942078.003
Himachal Pradesh	84292.617	11379.554	95672.171
Jammu & Kashmir	3094.760	853.784	3948.544
Jharkhand	12287.518	3078.686	15366.204
Karnataka	308245.185	5407.161	313652.346
Kerala	888720.819	9076.683	897797.502
Lakashdweep	9.920	3.720	13.640
Madhya Pradesh	886204.781	16491.901	902696.682
Maharashtra	1798294.707	14360.040	1812654.747
Manipur	2931.181	533.343	3464.524
Meghalaya	10710.534	3491.162	14201.696
Mizoram	5607.721	1974.328	7582.049
Nagaland	12833.805	4013.321	16847.126
Odisha	331457.997	1815.262	333273.259
Puducherry	4457.638	508.514	4966.152
Punjab	115612.917	1344.288	116957.205
Rajasthan	1244040.171	21508.099	1265548.270
Sikkim	964.505	308.316	1272.821
Tamil Nadu	367726.697	9302.170	377028.866
Telangana	1469936.894	24683.673	1494620.567
Tripura	2817.356	891.359	3708.715
Uttar Pradesh	695385.056	11290.872	706675.928
Uttarakhand	32744.813	6464.477	39209.290
West Bengal	180171.169	18792.828	198963.997
<b>SUB TOTAL</b>	<b>20182100.646</b>	<b>242644.986</b>	<b>20424745.631</b>

State/UT's/Institution	Total Loan	Total Subsidy	TOTAL
AIFCOSPIN	2.514	313.561	316.075
AIHFMCS	25.725	0.000	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	2038.577	2151.204
PETROFILS	1089.930	0.000	1089.930
PUBLICITY & TRAINING	0.000	7148.713	7148.713
TOBACOFED	30.000	0.000	30.000
TRIFED	5.000	76.606	81.606
<b>SUB TOTAL</b>	<b>719711.326</b>	<b>10399.303</b>	<b>730110.629</b>
<b>GRAND TOTAL</b>	<b>20901811.972</b>	<b>253044.288</b>	<b>21154856.260</b>

## ABBREVIATIONS

AEP	Agriculture Export Policy
AICTE	All India Council for Technical Education
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
BISCOMAUN	Bihar State Co-operative Marketing Union Ltd.
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
CONSUMERFED	Kerala State Co-operative Consumer's Federation
COOPEXCIL	Cooperative Sector Exports Promotion Council
CPIO	Centre Public Information Officer
CSISAC	Central Sector Integrated Scheme on Agricultural Cooperation
CSISAM	Central Sector Integrated Scheme for Agricultural Marketing
CVC	Central Vigilance Commission
CWC	Central Warehousing Corporation
DCCB	District Central Cooperative Bank
DIDF	Dairy Processing and Infrastructure Development Fund
EES	Eligible Entities
ETP	Effluent Treatment Plant
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
FSSAI	Food Safety and Standards Authority of India
FY	Financial Year
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
IIM	Indian Institute of Management
IPL	Indian Potash Limited
IRMA	Institute of Rural Management
ISBN	International Standard Book Number
ISO	International Organization for Standardization
JWG	Joint Working Group
KRIBHCO	Krishak Bharati Cooperative Limited
LAMPS	Large Sized Agricultural Multi-Purpose Cooperative Societies
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	Memorandum of Intent
MoU	Memorandum of Understanding
MPACS	Multipurpose Primary Agricultural Credit Societies
MSP	Minimum Support Price
MT	Metric Tonne
NABARD	National Bank for Agriculture & Rural Development
NAFCUB	National Federation of Urban Co-op Banks & Credit Societies Limited
NAFED	National Agricultural Cooperative Marketing Federation of India Ltd.
NAFSCOB	National Federation of State Cooperative Banks Limited
NBHM	National Beekeeping and Honey Mission
NCCF	National Cooperative Consumers Federation of India
NCDC	National Cooperative Development Corporation
NCUI	National Cooperative Union Of India
NE	North East
NEDAC	Network for Development of Agricultural Cooperatives in Asia and the Pacific
NFCSF	National Federation of Cooperative Sugar Factories Limited
NHB	National Horticulture Board
NHM	National Horticulture Mission
NIPHM	National Institute of Plant Health Management



NITI AAYOG	National Institution for Transforming India
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
PMFME	Pradhan Mantri Formalisation of Micro Food Processing Enterprises
PMMSY	Pradhan Mantri Matsya Sampada Yojana
RKVY	Rashtriya Krishi Vikas Yojana
RTC	Regional Training Centres
RTI	Right to Information
RUBBERMARK	The Kerala State Cooperative Rubber Marketing Federation
SAARC	South Asian Association for Regional Cooperation
SC	Scheduled Caste
SCB	State Cooperative Bank
SDF	Sugar Development Fund
SHG	Self Help Group
SIP	Scheme on Internship Programme
ST	Scheduled Tribe
STQC	Standardisation Testing and Quality Certification
TANFED	Tamil Nadu Cooperative Marketing Federation Ltd.
TRIFED	Tribal Cooperative Marketing Development Federation of India Limited
TSFCOF	Telangana State Fishermen Cooperative Societies Federation Ltd.
TUFS	Technology Upgradation Fund Scheme
UCB	Urban Cooperative Bank
UD/LD	Under Developed / Least Developed
UT	Union Territory
VAMNICOM	Vaikunth Mehta National Institute of Cooperative Management
WC	Working Capital
WDRA	Warehouse Development Regulatory Authority
1 Crore	10 Million or 100 lakh
1 Lakh	100 thousand
1 Tonne	10 quintals or 1000 kilograms





राष्ट्रीय सहकारी विकास निगम

**NCDC**

*Assisting Cooperatives. Always!*

सहकारिताओं की सहायता में सदैव तत्पर!

**National Cooperative Development Corporation**

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