



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

75
Azadi Ka
Amrit Mahotsav



Ministry of Cooperation | भारतीय सहकारी
Government of India | तैयार करके

ANNUAL ★★★★★ REPORT 2022-23



**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 2022-23

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



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Preamble to NCDC Act, 1962

An Act to provide for the incorporation and regulation of a Corporation for the purpose of planning and promoting programmes for the production, processing, marketing, storage, export and import of agricultural produce, foodstuffs, industrial goods, livestock, and 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.

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 a special focus on weaker sections such as dairy, livestock, handloom, sericulture, poultry, fishery, scheduled caste & scheduled tribes, women cooperatives, etc.

1.2 In FY 2022-23, NCDC continued to perform well. Achievements during FY 2022-23 are as given below:

ACHIEVEMENTS IN FY 2022-23

Sanctions & Disbursements

- **Sanctioned** ₹83198.07 crore for 370945 units/projects benefiting 19685 cooperative societies.
- **Disbursed** ₹41031.40 crore including subsidy of ₹518.10 crore of which ₹6.30 crore from NCDC's own corpus.
- Disbursements exceeded the target of ₹40000 crore by 2.57%.

Financial Performance

- **Net profit before tax** - ₹703.31 crore.
- **Net NPA** of zero percent.
- **Recovery** of loan stood at 99.67%.
- **Net Profit per employee** stood at ₹2.43 crore.

Prudential Financial Practices

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

Statutory Compliances

- Annual Report and Annual Accounts for FY 2021-22 were placed in **Rajya Sabha and Lok Sabha on 22.12.2022**.
- Conform to Raj Bhasha Guidelines and comply with all norms of GoI.
- Constituted committees as specified under SEBI (LODR) Regulations, 2015.

New Initiatives

- **Deerghavadhi Krishak Punji Sahakar Yojna** – Scheme for extending NCDC's long term loan to agricultural credit cooperatives for onward lending of long term loans/advances to its members for activities/ commodities/ services under the purview of NCDC.
- **Swayam Shakti Sahakar Yojna** – Scheme for strengthening women Self Help Groups (SHGs)/ Joint Liability Groups (JLGs) through credit cooperatives.
- 57 MoU with State Govts./ SAU and other organisations of which 5 MoU in FY 2022-23.

1.3 The sector-wise sanction of financial assistance for FY 2022-23 and the number of beneficiary societies and members are given below:

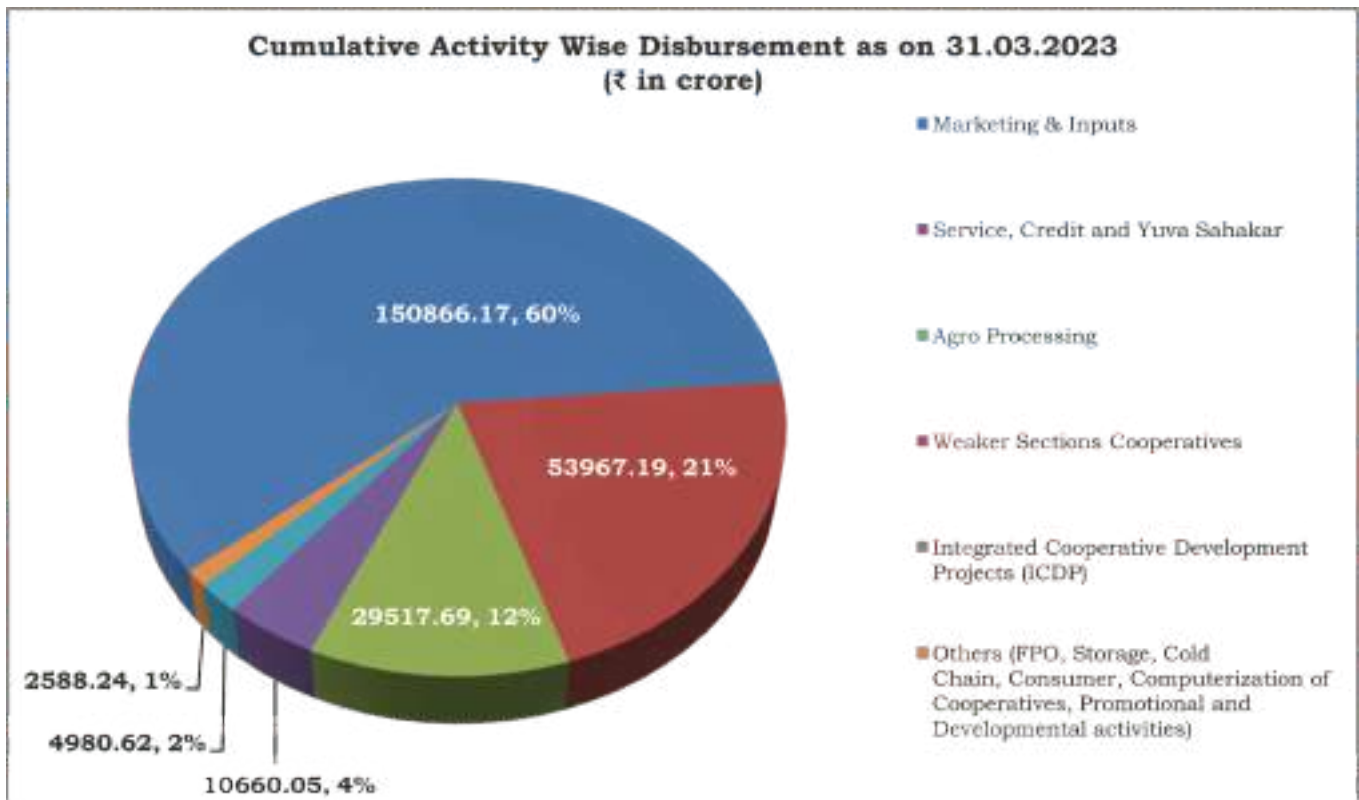
S. No.	Sector	No. of Units	No. of Beneficiary Societies	No. of Beneficiary Members (in lakh)	Amount Sanctioned (₹ in crores)
1	Marketing and Inputs	15	4298	60.65	52894.64
2	Service, Credit & Yuva Sahakar	52	45	194.19	23549.71
3	Agro Processing (Sugar, Textile, Oilseed, Plantation Crop, Foodgrains, Fruit and Vegetables and other processing)	30	29	3.12	1593.49
4	Weaker Sections (Dairy, Livestock, Fishery, Tribal Development, Handloom, Coir, Jute, Sericulture, SC/ST and Women Cooperatives)	370175	14712	9.72	4913.45
5	Integrated Cooperative Development Projects (ICDP)				0.42
6	FPO (for CBBO and FPO Grants)				166.92
7	Others (Storage, Cold Chain, Consumer, Promotional and Developmental activities)	673	601	4.47	79.44
Total		370945	19685	272.15	83198.07

1.4 During FY 2022-23, the Corporation disbursed ₹41031.40 crores (comprising a loan of ₹40513.29 crores and subsidy of ₹518.10 crores including ₹6.30 crores from NCDC's own corpus). Sector-wise disbursements for FY 2022-23 are as below:

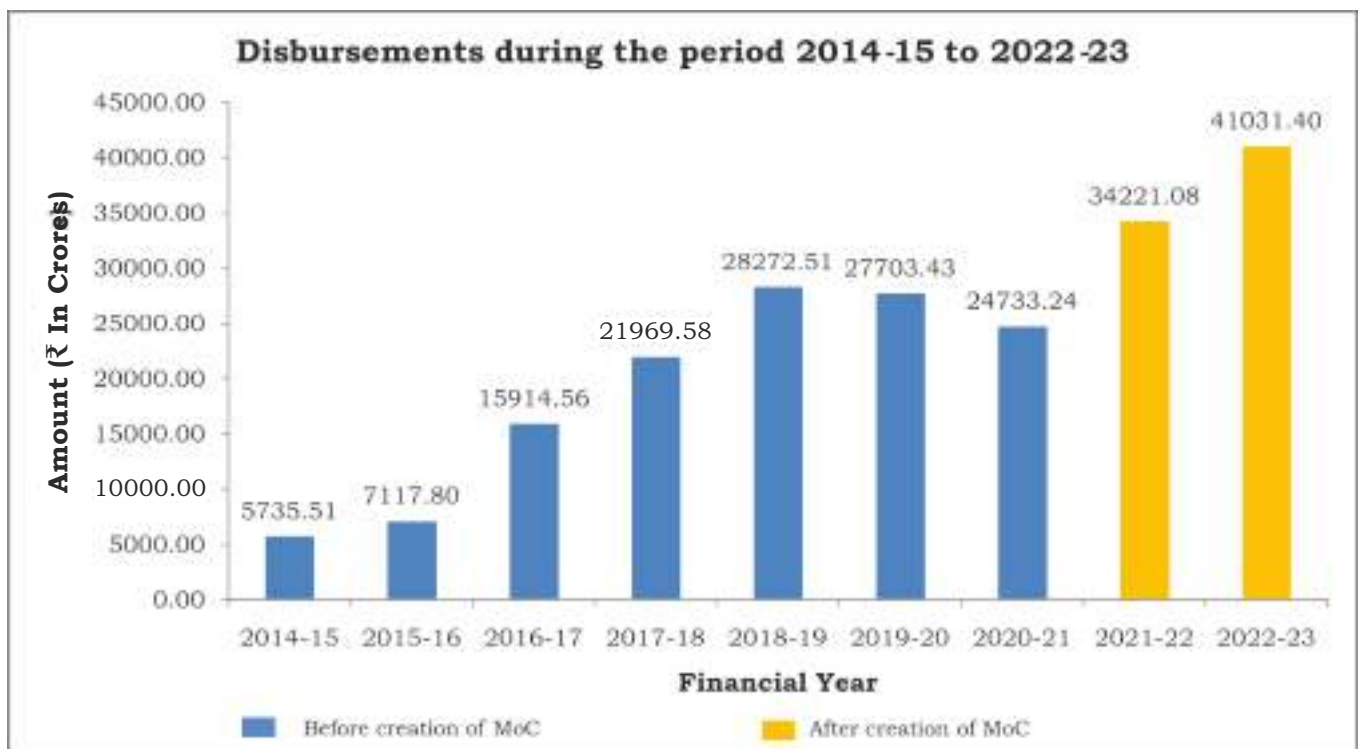
S.No.	Activity	Amount Disbursed (₹ in crores)
1	Marketing & Inputs	28031.70
2	Service, Credit and Yuva Sahakar	11322.40
3	Agro Processing	800.02
4	Weaker Sections Cooperatives	603.75
5	Integrated Cooperative Development Projects (ICDP)	177.87
6	Computerization of Cooperatives	45.02
7	Others (FPO, Storage, Cold Chain, Consumer, Promotional and Developmental activities)	50.64
Total		41031.40

Cumulative disbursements and growth trajectory

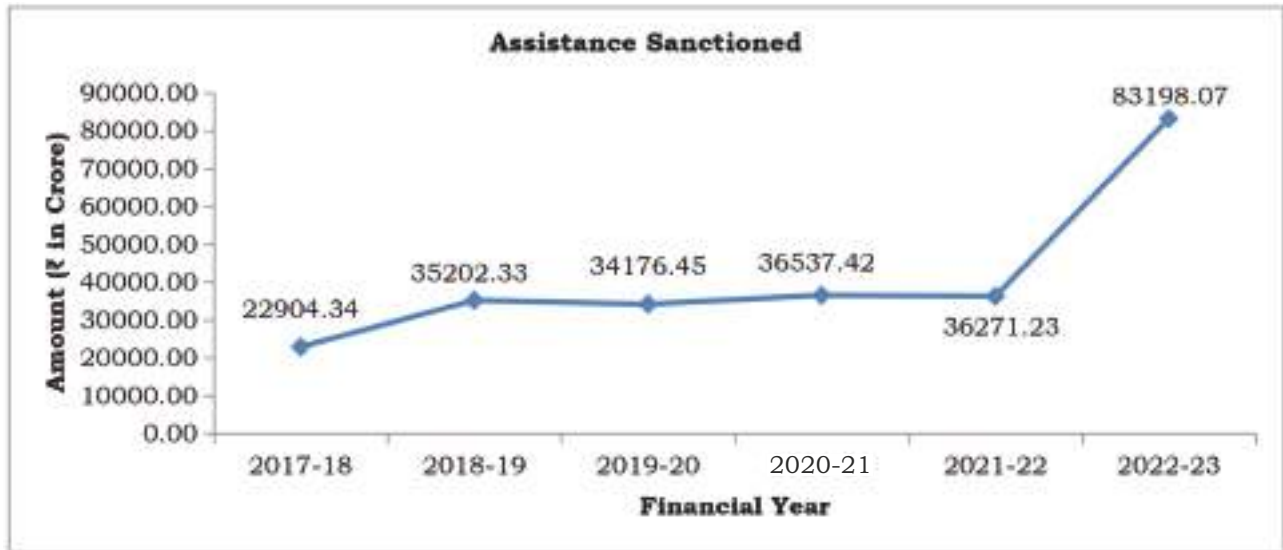
1.5 Cumulatively, NCDC has disbursed ₹252579.96 crores since inception up to 31.03.2023. Sector-wise cumulative disbursements as on 31.03.2023 are depicted below:



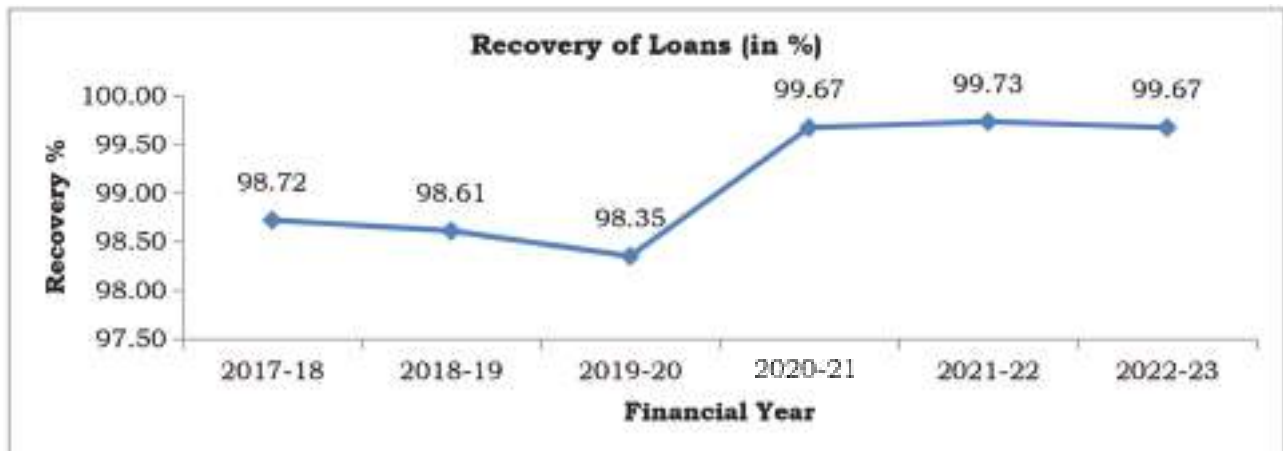
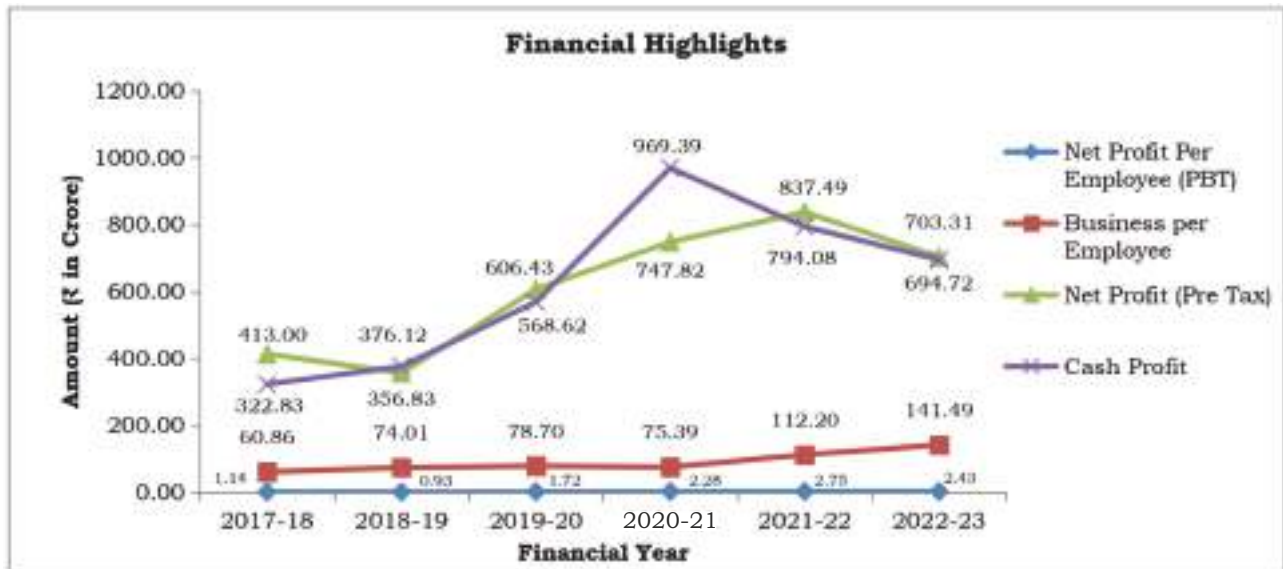
1.5.1 Disbursements have risen steadily from ₹5735.51 crores in 2014-15 to ₹41031.40 crore in 2022-23.



Financial assistance sanctioned in 2022-23 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. During FY 2022-23, NCDC sanctioned financial assistance of ₹52,968.59 crores and disbursed ₹32,395.08 crores to LD/UD states, accounting for 63.67% and 78.95% of total financial assistance sanctioned and disbursed by NCDC respectively.

Nurturing of Primary Cooperatives

1.6 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 2022-23, the Corporation has reached out to 4641 Primary Level Cooperatives against the target of 4625 Primary Level Cooperatives.

AENEC – ACT East and North East Cooperatives

1.7 During FY 2022-23, under AENEC, NCDC has assisted cooperatives in 10 East and North-Eastern States namely:- Bihar, Odisha, West Bengal, Jharkhand, Assam, Manipur, Meghalaya, Mizoram, Nagaland and Tripura to benefit the cooperative sector.

CEMtC- Centres of Excellence to Market through Cooperatives

1.8 NCDC has signed a total 57 Memorandum of Understanding of which 5 were signed in 2022-23 with leading universities/ institutes.

1.9 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 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.

During FY 2022-23, the Academy successfully conducted 80 training programs in both online and offline modes. The conducted training programs comprise of 2 international programs, 4 programs for LIFIC under PMMSY, 10 programs on Integrated Cooperative Development Project (ICDP), 20 programs for NCDC officials, 21 programs on National Cooperative Database for Ministry of Cooperation, 2 programs on Warehouse Management and Scientific Storage and 21 other programs. The training programs conducted have benefitted 7343 participants comprising different levels of stakeholders of the cooperative sector. In addition, LINAC through its 18 Regional Training Centres (RTCs) conducted 165 training programs benefitting 10991 participants from the Primary Level Cooperatives.

MEETINGS OF THE GENERAL COUNCIL & BOARD OF MANAGEMENT OF NCDC

1.10 The General Council (GC) lays down policy guidelines and the Board of Management (BoM) oversees the general management of the Corporation. During FY 2022-23, the GC met on 08.12.2022

(through circulation). Details of meetings of BoM held during FY 2022-23 are as follows:

Meeting No	Date
218	17.06.2022
219	30.08.2022
220	18.10.2022
221	14.11.2022 <i>Through Circulation</i>
222	21.11.2022
223	08.02.2023

OTHER INITIATIVES/ MAJOR DEVELOPMENTS

1.11 NCDC has introduced several new initiatives during FY 2022-23 along with the development of existing initiatives, these are listed below:

Launch of New Schemes and Programmes

1.11.1 During FY 2022-23, NCDC launched two new schemes/programmes as mentioned below:

- a. **Deerghavadhi Krishak Punji Sahakar Yojna** – Scheme for extending NCDC's long-term loan to agricultural credit cooperatives for onward lending of long-term loans/advances to its members for activities/ commodities/ services under the purview of NCDC.
- b. **Swayam Shakti Sahakar Yojna** – Scheme for strengthening women Self Help Groups (SHGs)/ Joint Liability Groups (JLGs) through credit cooperatives.

Formation and Promotion of Fish Farmer Producer Organizations (FFPOs)

1.11.2 NCDC has been empowered as one of the Implementation Agency (IA) for Formation and Promotion of the Fish Farmer Producer Organizations (FFPOs). The FFPO scheme under PMMSY aims to

achieve inclusive and sustainable transformation of the fisheries sector through the creation of a holistic and supportive ecosystem. An initial target of 70 FFPOs has been allocated to NCDC in the initial stage. Till the end of March 2023, NCDC has formed and promoted 33 FFPOs under Cooperative Societies Act of the state.

Participation of NCDC in three national level multi-state cooperative societies

1.11.3 With the initiative of the Ministry of Cooperation, Government of India, NCDC participated as one of the promoter members for setting up the following three national level multi-state cooperative societies under the MSCS Act, 2002.

(i) National Cooperative Exports Limited

– The society has been formed for to promote exports by cooperatives. NCDC is one of the promoter members of the society and shall be contributing ₹100.00 crores as share capital in the society. Other promoter members include GCMMF, IFFCO, KRIBHCO, and NAFED.

(ii) Bharatiya Beej Sahakari Samiti Limited

– The society has been formed for production, processing, storage, marketing, and distribution, etc. of quality seeds under a single brand name. NCDC is one of the promoter members of the society and shall be contributing up to ₹50.00 crores as share capital in the society. Other promoter members include KRIBHCO, IFFCO, NAFED, and NDDB.

(iii) National Cooperative Organics Limited

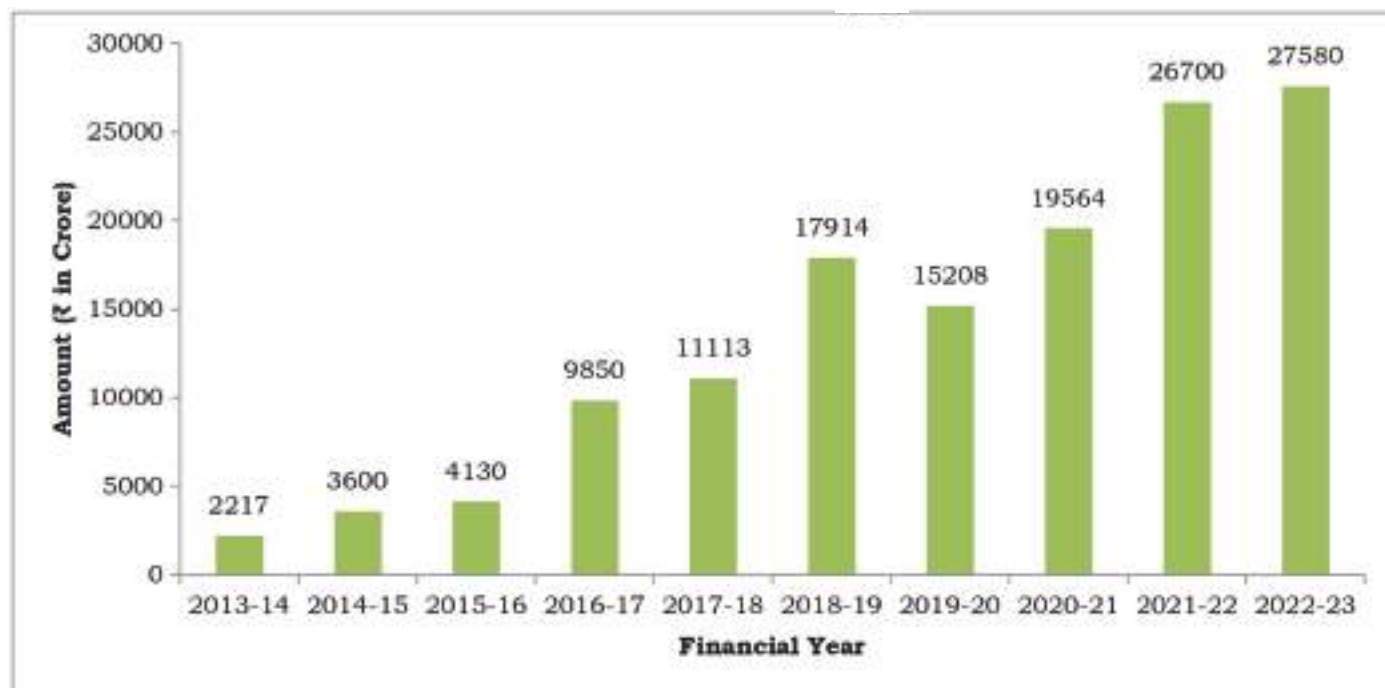
– The society has been formed for the production, distribution, and marketing of certified and authentic organic products of cooperatives across the country. NCDC is one of the promoter members of the society and shall be contributing ₹20.00 crores as share capital in the society.

Other promote members include NDDDB, GCMMF, NAFED and NCCF.

ASSISTANCE FOR MSP OPERATIONS

1.12 During FY 2022-23, the Corporation sanctioned working capital assistance of

₹52,640.00 crores and disbursed ₹27,580.00 crore for MSP operations. Cumulatively as on 31.03.2023, NCDC has disbursed ₹1,43,751.00 crores for this purpose, of which ₹1,37,876.00 crores has been disbursed in the last 10 years as depicted in the graph below.



LIVESTOCK PROGRAMME IN KARNATAKA

1.13 In FY 2022-23, NCDC sanctioned financial assistance of ₹175.00 crores as term loan to the Government of Karnataka for grounding of 20,000 sheep/goat rearing units (i.e., one unit comprising 20 ewes and 1 ram) towards implementation of its Sheep/Goat Rearing Scheme i.e., 'Amrita Swabhimani Shepherd Scheme' through Karnataka Sheep and Wool Development Corporation Ltd., (KSWDCL) at a total block cost of ₹354.50 crores on pilot basis. So far, ₹87.50 crores has been disbursed for the project.

SHEEP REARING DEVELOPMENT PROGRAMME OF GOVERNMENT OF TELANGANA

1.14 In FY 2022-23, NCDC sanctioned financial assistance of ₹4563.75 crores as term-loan to Telangana State Sheep and Goat Development Cooperative Federation Ltd., Hyderabad (TSSGDCFL) for grounding of 3.5 lakh Sheep Rearing Units (i.e., one unit comprising 20 ewes and 1 ram)



for the benefit of 3.5 lakh members of Primary and District Level Sheep Breeders Cooperative Societies in 32 districts of Telangana excluding Hyderabad at a total block cost of ₹6085.00 crores under direct funding against guarantee of Government of Telangana. Also, in phase-I, NCDC sanctioned financial assistance of ₹4000.00 crores comprising loan of ₹3000.00 crores and CSISAC subsidy of ₹1000.00 crores for grounding of 4 lakh Sheep Rearing Units (i.e., one unit comprising 20 ewes and 1 ram) at a total block cost of ₹5000.00 crores and disbursed ₹3955.91 crore for the project.

ASSISTANCE TO THOOTHUKUDI DISTRICT COOPERATIVE MILK PRODUCERS' UNION LIMITED, TAMIL NADU UNDER DIDF

1.15 In FY 2021-22, NCDC sanctioned financial assistance of ₹37.33 crores as a term loan to Thoothukudi District Cooperative Milk Producers' Union Limited for establishment of new dairy plant of 50 TLPD and value-added products manufacturing facilities at Thoothukudi, Tamil Nadu under DIDF Scheme at a total block cost of ₹46.66 crores. During FY 2022-23, ₹9.33 crores has been disbursed for the project.

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

1.16 Highlights of some of the mega projects sanctioned under the 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 crores involving NCDC assistance of ₹3034 crores and phased out over 5 years. The project covers cooperatives in the dairy sector, fisheries sector, sheep & goat, marketing, consumer, and foodgrains sectors. As on 31.03.2023, an assistance of ₹207.85 crores 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.



Integrated Fisheries Project in Telangana: NCDC has sanctioned and released financial assistance of ₹800.00 crores to Telangana State Fishermen Cooperative Societies Federation Ltd. (TSFCOF) for the overall development of fisheries sector in the state covering activities such as seed production and stocking, fish production through the creation of marketing infrastructure, innovative projects and development of human resources, MIS and capacity building. The outlay of the project is ₹1000.00 crores under the CSISAC scheme expected to benefit 3 lakh members of Primary Fishermen Cooperative Societies (PFCS) in all the 31 districts of Telangana the under Direct Funding Scheme of NCDC in FY 2017-18.



Cooperative Development Project of Government of Meghalaya for Dairy and Piggery sector: In FY 2019-20, NCDC sanctioned financial assistance of ₹209.48 crores comprising a loan of ₹155.64 crores and CSISAC Subsidy of ₹53.84 crores towards integrated development of piggery sector through

cooperatives under Meghalaya Piggery Mission at a total block cost of ₹220.50 crores and in FY 2018-19, NCDC sanctioned financial assistance of ₹204.71 crore comprising loan of ₹150.84 crores and CSISAC subsidy of ₹53.87 crores for integrated development of the dairy sector through cooperatives under Meghalaya Milk Mission at a total block cost of ₹215.48 crores. The projects are under implementation and part of the assistance for both projects has been already disbursed to the State Government.



JOINT WORKING GROUP (JWG)

1.17 A JWG was set up with representatives from ICAR and NCDC to meet twice a year or on a need basis to follow up on the objectives of the MoU signed between both organizations on 8 June 2020. The 1st meeting of the JWG was held on 24 August 2020 to work out the focus area for NCDC and ICAR to collaborate for the 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 2022-23, the 3rd meeting of ICAR-NCDC JWG was conducted on 12 May 2022 to discuss the possibilities of conducting NCDC sponsored training/handholding programme for the "beekeeping" sector.

GENDER IN COOPERATIVES

1.18 NCDC has been playing a significant role over the years to uplift women cooperatives for the empowerment of women across the country. During FY 2022-23, NCDC sanctioned ₹1620.55 crores to 5 cooperatives under Fisheries and Credit Cooperatives and disbursed ₹1,437.00 crores under Service Cooperatives, ICDP and Foodgrains. The said sanctions to women cooperatives have 174.56 lakh women enrolled as members expecting to support continued employment of 5.77 lakh women members. In 370945 units/projects sanctioned to 19685 cooperative societies (including yuva sahakar) in FY 2022-23, it is estimated that 186.37 lakh women are enrolled as members, out of which 1597 women members are Directors in the Board of Management.

PROMOTIONAL & DEVELOPMENTAL ACTIVITIES

1.19 The promotional and developmental functions of NCDC aim to create appropriate

conditions and synergy to pave the way for the successful conceptualization and implementation of developmental schemes and projects in the cooperative sector. The promotional and developmental activities undertaken during FY 2022-23 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 a Memorandum of Understanding (MoU) with various State Governments and other organizations for building 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, 57 MoU have been executed of which 5 were signed in the FY 2022-23.
- Maintains a well-equipped library that provides reference services and inter library loan facilities to readers.
- Organized promotional meetings on a regular basis to create awareness of ongoing NCDC schemes and GoI flagship schemes such as Ayushman Sahakar, Yuva Sahakar, Nandini Sahakar, PMMSY, PMFME, AMI, FPO, etc. During FY 2022-23, NCDC conducted 32 district-level and 42 state-level awareness programmes for creating awareness under the PMMSY scheme.
- Organized Study Visits to good working societies for the Board of Directors of cooperative societies. 27 such study visits were organized during the last 10 years.

PROMOTION OF RAJBHASHA

1.20 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 19.09.2022 to 25.09.2022 both at the Head Office and at the Regional Offices of NCDC.

HUMAN RESOURCE FOCUS AREAS - TRAINING AND DEVELOPMENT

1.21 NCDC is a knowledge-based organization, and constantly strives to create an atmosphere of learning and knowledge up-gradation through training and workshops held at Laxmanrao Inamdar National Academy for Cooperative 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 2022-23 LINAC has conducted total 20 training programmes for the development of employees under which 462 employees were trained under various training programmes. Further to serve its

mandate effectively, LINAC also collaborated with the Government and its nodal institutions to create awareness on central sector schemes, NCDC schemes and cooperative governance. During FY 2022-23, LINAC and its RTCs conducted a total of 245 training programmes against the target of 171. Out of these trainings, 80 trainings were conducted at LINAC against the target of 74 and 165 trainings at RTCs against the target of 97. A total of 18334 personnel including 957 women participants were imparted training by the Academy.

ISO CERTIFICATION

1.22 First surveillance audit for ISO 9001:2015 for FY 2022-23 was conducted by the third-party certification body from 20-30 December, 2022. The certification body confirmed the continuation of ISO certification for NCDC.

1.23 **Vigilance Awareness Week** was observed from 31.10.2022 to 06.11.2022 with the theme “Corruption Free India for a Developed Nation”.

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 the 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 the formation of a new Ministry of Cooperation with a vision “from cooperation to prosperity”. Through the above notification, NCDC is now under the administrative control of the 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 the 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 about 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 31.03.2023 is given in **Annex- I and II** respectively. During FY 2022-23, the GC met on 08.12.2022 (through circulation). Details of meetings of BoM held during FY 2022-23 are as follows:

Meeting No	Date
218	17.06.2022
219	30.08.2022
220	18.10.2022
221	14.11.2022 <i>Through Circulation</i>
222	21.11.2022
223	08.02.2023

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 31.03.2023 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 the livelihood of farmers and economically weaker sections of the society like artisans, weavers, and 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 the 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 in **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 requirements 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 with 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 the 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 31.10.2022 to 06.11.2022 with the theme "Corruption Free India for a Developed Nation". 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 the 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 2022-23, following IT initiatives were under taken by NCDC:

- (I) Implementation of eSign (Digital Signature) in Digital Document Filing System (DDFS) to make NCDC a paperless office.
- (ii) NCDC website has been migrated to NIC cloud servers by an in-house team.
- (iii) Internet lease line bandwidth has been upgraded to 60 Mbps from 40 Mbps in NCDC Head Office.

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 in **Annex - VI and VII** respectively.

2.8.1 NCDC is a knowledge-based organization, and constantly strives to create 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 upgrade of skills of employees. The 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.

Succession Policy

2.8.2 Keeping in view the vacancies emerging as a result of retirements, timely postings of officers are done to ensure a 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 a 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. Further, the Corporation engages the services of Young Professionals/ Consultants/ Senior Consultants as per the requirement.

Outsourcing

2.8.3 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 20382 books on cooperatives, agricultural reports, and 44

popular magazines, and 28 technical journals. The Library has subscription to 28 daily newspapers comprising of 12 newspapers in Hindi and 16 in English published from Delhi as well as other cities.

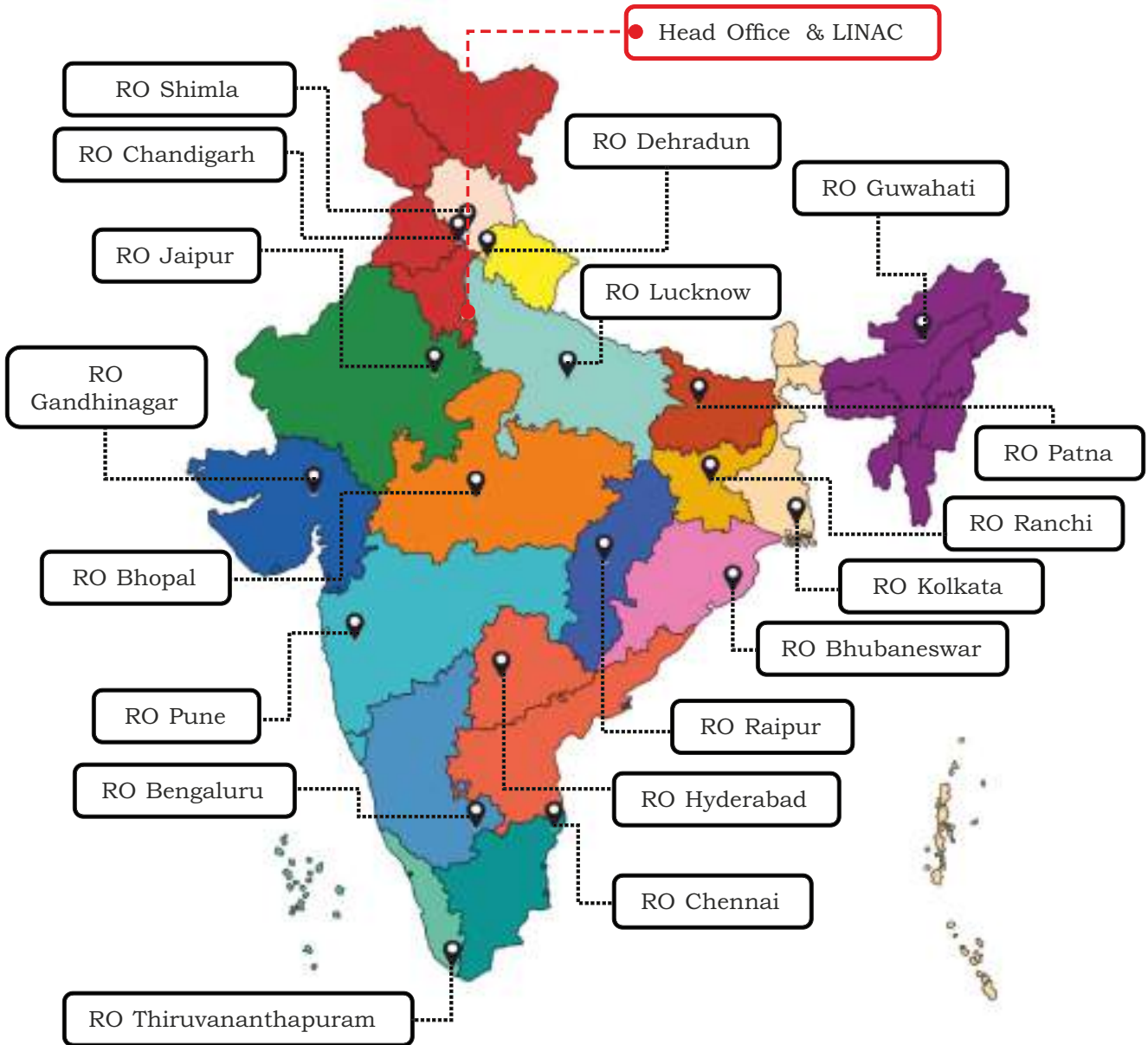
2.9.1 During FY 2022-23, the library has purchased 69 books. Further, 67.92% of the total library grant was spent on the purchase of Hindi books.

2.9.2 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 the MIS division of NCDC. As on 31.03.2023, 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 the 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 meetings 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 the 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 31.03.2023 is given at **Table-1**.

3.2 Financial highlights of FY 2022-23, along with comparative figures of the previous year, are as follows:

(₹ in crore)

		2022-23	2021-22
(i)	Disbursements	41031.40	34221.08
(ii)	Net Profit (before tax)	703.31	837.49
(iii)	Net NPA	-	-
(iv)	Loans Outstanding	28508.18	21662.44
(v)	Recovery of Loans	99.67%	99.73%

3.3 NCDC Resources & Utilisation of Funds are shown below:

(₹ in crore)

		2022-23	2021-22
Resources			
i)	From Govt. of India, SDF, NSTFDC & Interest Subsidy (Table-2)	514.22	421.41
ii)	Internal Accruals of NCDC & Market Borrowing (including revolving funds)	40517.18	33799.67
Total Resources		41031.40	34221.08
Utilisation			
Disbursements		41031.40	34221.08

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 R.B.I. to the banks regarding non-performing assets have been implemented by the Corporation voluntarily since 1992-93 as approved by 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 of more than 180 days and/or installment of principal remained overdue for a period of 365 days were treated as NPAs and interest accrued on these NPAs was not accounted for in the interest income. The same policy has been continued during FY 2022-23. The accrued interest of ₹56.63 crores (previous year ₹44.11 crores) relating to NPAs has not been accounted for in the interest income of the year.

3.5 During FY 2022-23, the following NPA provisions were reversed:

- (i) Kiyi Panyor MPCS Ltd., Arunachal Pradesh - ₹31.90 lakhs
- (ii) Tzurangsa, Nagaland - ₹10.76 lakh
- (iii) Shree Maroli Bazar Vibhag Sahakari Mandli, Gujarat - ₹153.29 lakh
- (iv) Puri District Cooperative Milk Producers Union Ltd., Odisha - ₹6.17 lakh
- (v) Krishna SSK Ltd., Karnataka - ₹5173.12 lakh.

Given the above, NPA provision in respect of the above five accounts to the extent of the principal amount received i.e. ₹5375.24 lakhs has been reversed in the accounts of 2022-23.

3.5.1 During FY 2022-23, a provision of ₹5569.75 lakhs has been created on account of the following accounts being declared as NPA:

- (i) Tapi Shetkari Soot Girni Ltd., Maharashtra - ₹5477.54 lakhs
- (ii) Gadag Cooperative Cotton Sales, Bangalore - ₹74.99 lakhs.
- (iii) PACCS Konapoor, Andhra Pradesh – ₹17.22 lakhs.

3.6 As a result of restructuring/recovery of principal against the previous years NPA and further additions during FY 2022-23, Gross NPAs of ₹314.88 crores as on 31.03.2022 has increased to ₹316.83 crores (314.88 + 55.70 – 53.75) as on 31.03.2023. Net NPA as on 31.03.2023 was Nil. NPAs as on 31.03.2023 are given in **Table-4**.

3.7 A general provision @0.40% of standard assets has been made. A provision of ₹52.01 crores already exists as on 31.03.2022. A provision of ₹34.69 crores has been created in FY 2022-23. A provision of ₹13.85 crores @5% on loans restructured created in FY 2020-21 has been retained. Further in the 214th meeting of the BoM, NCDC, while

considering the restructuring of Gajanan Sahakari Soot Girni Ltd., it has been decided that NCDC shall make a provision of 25% for this loan, hence a provision of ₹11.41 crores has been created in FY 2022-23. Therefore, a total provision of ₹111.96 crores has been made towards standard assets in the accounts as on 31.03.2023.

3.8 The outstanding loan of the Central Government was “NIL” as on 31.03.2023.

3.9 Schemes implemented/activities assisted by the Corporation during FY 2022-23 and the pattern of assistance are indicated in **Annex-IV & V**.

3.10 The Corporation has disbursed ₹41031.40 crores during 2022-23 including a subsidy of ₹518.10 crores (₹6.30 crores from NCDC’s own corpus). Details of scheme-wise disbursement during 2022-23 are in **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-6A and Table-6B**.

3.12 The cumulative disbursements by the Corporation for various schemes upto 2022-23 is ₹252579.96 crores as depicted in **Table-7**. State-wise details of the cumulative disbursements are in **Annex-IX**.

Table-1
**SOURCE AND APPLICATION OF FUNDS AS ON 31 MARCH, 2023
(As per Balance Sheet)**
(₹ in Crore)

	As at 31.03.2023		As at 31.03.2022	
	Amount	%	Amount	%
A. SOURCES				
1 NCD Fund/Reserves	4887.02	16.87%	4359.68	20.11%
2 Other Funds	505.30	1.74%	5.30	0.02%
3 NCDC Bonds	980.00	3.38%	1430.00	6.60%
4 Loan from Banks	22501.28	77.68%	15766.92	72.73%
5 Loan from NSTFDC	93.22	0.32%	117.23	0.54%
Total:	28966.82	100%	21679.13	100%
B. APPLICATIONS				
1 Loans advanced to beneficiaries	28508.18		21662.44	
2 Fixed Assets	11.25		11.95	
3 Investments in share capital of cooperatives	8.56		5.53	
4 Net Current Assets	(i-ii) 438.83		(i-ii) -0.79	
(i) Current Assets				
(a) Interest accrued	404.00		450.02	
(b) Advances, receivables & taxes	93.38		141.78	
(c) Cash & Bank balance	458.37		14.78	
	i 955.75		i 606.58	
(ii) Current Liabilities & Provisions				
(a) Interest On M.B./NSTFDC loan	32.90		44.47	
(b) Provision for Doubtful Debts, Standard Assets and Investments	430.09		382.04	
(c) Unutilised Grants	11.72		136.46	
(d) Others	42.22		44.39	
	ii 516.92		ii 607.37	
Total:	28966.82		21679.13	

Table-2
ASSISTANCE RECEIVED FROM CENTRAL /STATE GOVERNMENT & NSTFDC
DURING FY 2022-23

(₹ in Crore)

S.No.	Scheme	Loans	Grants	
A.	Central Sector Schemes			
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) - Assistance for Cooperative Marketing, Processing & Storage etc. - Integrated Cooperative Development Projects - Share Capital Participation in Cooperative Spinning Mills	}	461.18	
II	Integrated Scheme for Agricultural Marketing (ISAM-DMI)		-	38.25
III	Farmer Producer Organisations (FPO)		-	5.55
IV	Pradhan Mantri Matsya Sampada Yojana (PMMSY) (incl FFPO)		-	6.83
V	Interest Subsidy (Maharashtra State Government)		-	
B.	Sugar Development Fund (Ministry of Consumer Affairs, Food & Public Distribution, Government of India)	0.46		
C.	Term Loan for Tribal Development (National Scheduled Tribes Finance and Development Corporation)	1.85		
D.	Formalisation of Micro food processing Enterprises (PMFME)	0.10		
Total		2.41	511.81	
Total (Loans + Grants)		514.22		

Table-3
TERMS AND CONDITIONS OF LOANS / FUNDS RAISED BY THE CORPORATION
(April 2022 to March 2023)

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 a monthly basis.
B.	Long-term loans from Bank	5 years	Principal amount is repayable in annual installments after a moratorium of one year and interest payable on a 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 a 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 31.03.2023**

(₹ in Lakh)

Sl. No.	Name of the Borrower	NPA Category	Outstanding Loan as on 31.03.23	Provision made as on 31.3.2022		Provision made in 2022-23	Total Provision as on 31.03.2023		Net NPA as on 31.03.23	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	Petrofls, (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%	-	1401.98800	100%	-	Guarantee
4	Mayur Coop. Milk union, (Maharashtra)	Doubtful more than 3 years	395.49853	395.49853	100%	-	395.49853	100%	-	Mortgage
5	Durgapur Poultry Coop. Society Ltd., (West Bengal)	Doubtful more than 3 years	28.68500	28.68500	100%	-	28.68500	100%	-	Mortgage
6	Matrixes Primary Indl Coop. Society (Arunachal Pradesh)	Doubtful more than 3 year	20.63000	20.63000	100%	-	20.63000	100%	-	Mortgage
7	Tzurangsa MP Coop. Society Ltd., (Nagaland)	-	-	10.76475	-	(10.76475)	0.00000	-	-	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	Adimath 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 more than 3 years	132.18000	132.18000	100%	-	132.18000	100%	-	Mortgage
14	Kiyi Panyor MPCs Ltd. (Arunachal Pradesh)	-	-	31.90523	-	(31.90523)	0.00000	-	-	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 Sheikari Sahakari Soot Girmi Ltd (Maharashtra)	Doubtful more than 3 years	2,800.00000	2,800.00000	100%	-	2800.00000	100%	-	Mortgage

Sl. No.	Name of the Borrower	NPA Category	Outstanding Loan as on 31.03.23	Provision made as on 31.3.2022		Provision made in 2022-23	Total Provision as on 31.03.2023		Net NPA as on 31.03.23	Nature of Security
				Amount	% age		Amount	% age		
17	National Federation of farmers PPRC of India Ltd (NACOF-New Delhi)	Doubtful more than 3 years	407.44285	407.44285	100%	-	407.44285	100%	-	Mortgage
18	The Puri District Cooperative Milk Producers Union Ltd (Odisha)	Doubtful more than 3 years	13.03257	19.19896	147%	(6.16639)	13.03257	100%	-	Mortgage
19	Mahua Cooperative Cold Storage Ltd (Bihar)	Doubtful more than 3 years	1,492.62981	1,492.62981	100%	-	1492.62981	100%	-	Mortgage
20	Mangal-Siddhi Multipurpose Multistate Sahakari Sangh Limited (Maharashtra)	Doubtful 1-3 years	41.77871	41.77871	100%	-	41.77871	100%	-	Mortgage
21	Loknayak Jayprakash Narayan Shetkari Sahakari Soot Girmi 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)	-	-	153.29074	-	(153.29074)	0.00000	-	-	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 1-3 years	750.75171	750.75171	100%	-	750.75171	100%	-	Mortgage
25	Shri Shakti Vipnan Sahakari Sanstha Maryadit, MP	Doubtful 1-3 years	30.71200	30.71200	100%	-	30.71200	100%	-	Mortgage
26	Tapti Beej Utpadan Sanstha Maryadit, MP	Doubtful 1-3 years	3.20000	3.20000	100%	-	3.20000	100%	-	Mortgage
27	Krishna SSK Ltd.	-	NA	5,173.11829	-	(5,173.11829)	0.00000	-	-	Mortgage
28	Kaveri Vibhag SKUM Ltd.	Doubtful upto 1 years	2,941.64700	2,941.64700	100%	-	2941.64700	100%	-	Mortgage
29	Tapi Shetkari Soot Girmi	Sub-standard	5,477.53560	-	0%	5,477.53560	5477.53560	100%	-	Mortgage
30	Gadag Cooperative Cotton	Sub-standard	74.99818	-	0%	74.99818	74.99818	100%	-	Mortgage
31	PACS Konapoor	Sub-standard	17.22206	-	0%	17.22206	17.22206	100%	-	Mortgage
TOTAL			31,682.74604	31,488.23560		194.51044	31,682.74604			

Table-5
SCHEME WISE DISBURSEMENT DURING FY 2022-23

(₹ in Crore)

S. No.	Scheme	Loans	Grants
A.	Central Sector Schemes		
	1. Erstwhile Central Sector Integrated Scheme on Agricultural Cooperation- Assistance to NCDC Programme for Development of Cooperatives (Ministry of Cooperation, Government of India):-		
	i. Assistance for Cooperative Marketing, Processing & Storage etc.	273.37	420.86
	ii. Integrated Cooperative Development Projects	-	18.80
	iii. Share Capital participation in Spinning Mills	21.73	17.94
	2. Integrated Scheme for Agricultural Marketing (ISAM -DMI)	7.15	3.58
	3. Farmer Producer Organisations (FPOs)	-	38.25
	4. Interest subsidy from the Government of Maharashtra	-	6.83
	5. Pradhan Mantri Matsya Sampada Yojana (PMMSY) (incl FFPO)	-	5.54
	6. Fisheries and Aquaculture Infrastructure Development Fund (FIDF)	0.40	-
	7. Dairy processing & Infrastructure Development Fund (DIDF)	9.33	-
	8. Formalisation of Micro food processing Enterprises (PMFME)	0.20	-
B.	Sugar Development Fund	0.46	-
C.	Corporation Sponsored Schemes	40200.66	6.30
	Total	40513.30	518.10
	Total (Loans + Grants)	41031.40	

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

Table-6A
LENDING TERMS OF THE CORPORATION FOR FIXED RATE OF INTEREST

Particulars of Loan	Effective rate of interest*					26.12.2022 & 07.02.2023 to 31.03.2023						
	01.04.2022 to 25.05.2022	26.05.2022 to 02.10.2022	03.10.2022 to 17.11.2022	18.11.2022 to 12.12.2022	13.12.2022 to 25.12.2022							
A. Term Loans:												
- Disbursements through State Governments (at annual rest)												
(i) Weaker Section Programmes	9.15%	10.10%	10.50%	10.90%	11.25%	11.50%						
(ii) Other Programmes	9.35%	10.30%	10.70%	11.10%	11.45%	11.70%						
- Disbursements to the cooperative societies directly (at half yearly rests)												
(I) Weaker section programmes												
- upto project cost of ₹100 lakh	9.45%	10.40%	10.80%	11.20%	11.55%	11.80%						
- above project cost of ₹100.00 lakh	9.57%	10.52%	10.92%	11.32%	11.67%	11.92%						
(II) Other programmes	9.62%	10.57%	10.97%	11.37%	11.72%	11.97%						
B. Working Capital Loans: **												
(a) Through State Governments												
(i) upto 30 days	}	}	}	}	}	}						
(ii) 31 days – 90 days												
(iii) 91 days – 180 days							5.87%	6.82%	7.32%	7.72%	8.07%	8.32% & 7.75%
(iv) 181 days – 270 days							to	to	to	to	to	to
(v) 271 days – one year							8.16%	9.11%	9.61%	10.01%	10.36%	10.61%
(vi) above one year – upto two years												
(b) Direct funding												
(i) upto 30 days	}	}	}	}	}	}						
(ii) 31 days – 90 days												
(iii) 91 days – 180 days							5.90%	6.85%	7.35%	7.75%	8.10%	8.35% & 7.75%
(iv) 181 days – 270 days							to	to	to	to	to	to
(v) 271 days – one year							8.21%	9.16%	9.66%	10.06%	10.41%	10.66%
(vi) above one year – upto two years												

Note:

- I) In case the payment of the installment is not received on or before the due date, the normal rate (effective + 1%) is applicable.
- ii) Penal interest @ 2.50% is charged above the 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 a Monthly compounding basis.
- iv) Loan period ranges from 3 months to 8 years.
- v) In case of direct funding, the 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 fees shall not be charged for working capital loans up to one year.

Table-6B
LENDING TERMS OF THE CORPORATION FOR FLOATING RATE OF INTEREST

Particulars of Loan	14.02.2023 to 31.03.2023
A. Term Loans	
- Disbursements through State Governments (at annual rest)	
(i) Weaker Section Programmes	9.26%
(ii) Other Programmes	9.46%
- Disbursements to the cooperative societies directly at half yearly rests)	
(I) Weaker Section Programmes	
- up to project cost of ₹100.00 lakh	9.57%
- above project cost of ₹100.00 lakh	9.67%
(II) Other Programmes	9.72%
B. Working Capital Loans**	
(a) Through State Governments	
(i) up to 30 days	
(ii) 31 days – 90 days	
(iii) 91 days – 180 days	8.21%
(iv) 181 days – 270 days	to
(v) 271 days – one year	9.17%
(vi) Above one year – upto two years	
(b) Direct Funding	
(i) up to 30 days	
(ii) 31 days – 90 days	
(iii) 91 days – 180 days	8.24%
(iv) 181 days – 270 days	to
(v) 271 days – one year	9.47%
(vi) Above one year – up to two years	

**ANNEX to Table-6 (Fixed Rate of Interest)
Effective rate of interest* for working capital loan through State Government and under Direct funding w.e.f. 26th Dec, 2022**

B. Working Capital Loans:	Upto 30 days ^a		31 days - 120 days		121 days - 180 days		181 days - 270 days		271 days - One year		One year - Two years	
	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding
(i) Up to 50 crores	8.73%	8.93%	8.96%	9.11%	9.23%	9.29%	9.63%	9.69%	9.99%	10.04%	10.61%	10.66%
(ii) >50 crores and up to 100 crore	8.72%	8.90%	8.95%	9.08%	9.19%	9.24%	9.59%	9.64%	9.97%	10.02%	10.61%	10.66%
(iii) >100 crores and up to 300 crore	8.71%	8.88%	8.94%	9.06%	9.16%	9.21%	9.56%	9.61%	9.95%	10.00%	10.61%	10.66%
(iv) >300 crores and up to 1000 crore	8.71%	8.85%	8.94%	9.03%	9.14%	9.19%	9.54%	9.59%	9.93%	9.98%	10.61%	10.66%
(v) >1000 crores	8.70%	8.83%	8.93%	9.01%	9.11%	9.16%	9.51%	9.56%	9.91%	9.96%	10.61%	10.66%
(vi) For MSP/PSS operations by authorised bodies for amount < 2000 crores	8.43%	8.56%	8.54%	8.63%	8.94%	9.00%	9.49%	9.54%	9.89%	9.94%	10.51%	10.61%
(vii) For MSP/PSS operations by authorised bodies for amount ≥ 2000 crore and <5000 crores with drawal @ tranches not < 300 crores ^b	8.40%	8.43%	8.50%	8.54%	8.79%	8.84%	9.44%	9.49%	9.84%	9.89%	10.46%	10.56%
(viii) For MSP/PSS operations by authorised bodies for amount 5000 crore and above with drawal @ tranches not < 500 crores ^c	8.32%	8.35%	8.39%	8.43%	8.77%	8.82%	9.42%	9.47%	9.82%	9.87%	10.43%	10.53%
(ix) For Cold Chain projects	8.70%	8.83%	8.93%	9.01%	9.11%	9.16%	9.51%	9.56%	9.91%	9.96%	10.61%	10.66%

^a No pre-payment is allowed for WC Loan drawn for a period up to 30 days.

^{*} Subject to payment of installments on or before the due date.

^{\$} For MSP/PSS operations by authorized bodies for sanction amount ≥ ₹2000 crores as indicated at Sl. No. (vii) and (viii) above, the borrower is allowed to avail the benefit of reduction in the rate of interest, if any, up to 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 the fifth day of the date of receipt of request from the borrower.

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

ANNEX tTable-6 (Floating Rate of Interest)
Effective rate of interest* for working capital loan through State Government and under Direct funding w.e.f. 14th Feb, 2023

B. Working Capital Loans:	Upto 30 days ^a		31 days – 120 days		121 days – 180 days		181 days – 270 days		271 days – One year		One year – Two years	
	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding
(i) Up to 50 crores	8.62%	8.72%	8.72%	8.82%	8.82%	8.92%	8.92%	9.02%	9.02%	9.12%	9.17%	9.47%
(ii) >50 crores and upto 100 crores	8.61%	8.71%	8.71%	8.81%	8.81%	8.91%	8.91%	9.01%	9.01%	9.11%	9.16%	9.46%
(iii) >100 crores and up to 300 crores	8.60%	8.70%	8.70%	8.80%	8.80%	8.90%	8.90%	9.00%	9.00%	9.10%	9.15%	9.45%
(iv) >300 crores and up to 1000 crores	8.60%	8.70%	8.70%	8.80%	8.80%	8.90%	8.90%	9.00%	9.00%	9.10%	9.15%	9.45%
(v) >1000 crores	8.59%	8.69%	8.69%	8.79%	8.79%	8.89%	8.89%	8.99%	8.99%	9.09%	9.14%	9.44%
(vi) For MSP/PSS operations by authorised bodies for amount < 2000 crores	8.32%	8.42%	8.42%	8.52%	8.52%	8.62%	8.62%	8.72%	8.72%	8.82%	8.87%	9.17%
(vii) For MSP/PSS operations by authorised bodies for amount ≥ 2000 crores and <5000 crores with drawal @ tranches not < 300 crores ^{\$}	8.29%	8.32%	8.39%	8.43%	8.49%	8.53%	8.59%	8.63%	8.69%	8.73%	8.84%	9.14%
(viii) For MSP/PSS operations by authorised bodies for amount 5000 crores and above with drawal @ tranches not < 500 crores [#]	8.21%	8.24%	8.28%	8.32%	8.38%	8.42%	8.48%	8.52%	8.58%	8.62%	8.73%	9.03%
(ix) For Cold Chain projects	8.59%	8.69%	8.69%	8.79%	8.79%	8.89%	8.89%	8.99%	8.99%	9.09%	9.14%	9.44%

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

^{*} Subject to payment of installments on or before the due date.

^{\$} For MSP/PSS operations by authorized bodies for sanction amount ≥ ₹2000 crores as indicated at Sl. No. (vii) and (viii) above, the borrower is allowed to avail benefit of the reduction in the rate of interest, if any, up to 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 the fifth day of date of the receipt of request from the borrower.

[#] For MSP/PSS operations by authorized bodies for sanction amount of ₹5000 crores 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)

Sl. No.	ACTIVITY	Disbursements during 2022-2023		Cumulative Disbursements upto 31.03.2023	
		Amount	%	Amount	%
i)	Marketing & Inputs	28031.69	68.32%	150866.16	59.73%
ii)	Agro-processing	800.07	1.95%	29517.51	11.69%
iii)	Industrial & Service Cooperatives	11321.52	27.59%	53949.62	21.36%
iv)	Integrated Cooperative Development Project	177.87	0.43%	4980.63	1.97%
v)	Weaker Sections Programme	601.44	1.47%	10660.31	4.22%
vi)	Storage (Including Cold Storage)	4.84	0.01%	1386.10	0.55%
vii)	Consumer Cooperatives	1.03	0.00%	349.47	0.14%
viii)	Computerisation of Cooperatives	45.02	0.11%	646.61	0.26%
ix)	Promotional & Developmental Activities	6.52	0.02%	155.10	0.06%
x)	Yuva Sahakar	0.05	0.00%	0.32	0.00%
xi)	Farmer Producer Organisation (FPO)	38.25	0.09%	48.61	0.02%
xii)	Ayushman Sahakar	0.52	0.00%	16.94	0.01%
xiii)	Fish Farmer Producer Organisation (FFPO)	2.31	0.01%	2.31	0.00%
xiv)	Tourisim and Hospitality	0.27	0.00%	0.27	0.00%
Total		41031.40	100.00%	252579.96	100.00%

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.

4.1.2 During FY 2022-23, ₹6.30 crores was disbursed by NCDC for various promotional activities. Upto 31.03.2023, NCDC has provided ₹154.88 crores 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. **The 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:-

- Bharatiya Beej Sahakari Samiti Limited (BBSSL), New Delhi
- National Cooperative Exports Limited
- National Cooperative Organics Limited
- 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 Memoranda of Understanding (MoU) with various State Governments and organizations with the intent to build mutual cooperation on issues and areas related to the development of cooperatives, agriculture, and allied sector and holistic approach for sustainable development. NCDC has entered into 57 Memoranda of

Understanding (MoU) of which 5 MoU were executed in FY 2022-23.

LAUNCH OF NEW SCHEMES AND PROGRAMMES

4.4 During FY 2022-23, NCDC launched two new schemes/programmes as mentioned below:

- (i) **Deerghavadhi Krishak Punji Sahakar Yojna** – Scheme for extending NCDC's long-term loan to agricultural credit cooperatives for onward lending of long-term loans/advances to its members for activities/ commodities/ services under the purview of NCDC.
- (ii) **Swayam Shakti Sahakar Yojna** – Scheme for strengthening women Self Help Groups (SHGs)/ Joint Liability Groups (JLGs) through credit cooperatives.

IN SERVICE TRAINING OF NCDC OFFICERS AND EXCHANGE PROGRAMMES

4.5 During FY 2022-23, NCDC has conducted total 20 training programmes for the development of employees under which 462 employees were trained. Further to serve its mandate effectively, LINAC also collaborates with the Government and its nodal institutions to create awareness on Central Sector Schemes, NCDC Schemes, and Cooperative Governance. During FY 2022-23, LINAC and its Regional Training Centres (RTCs) conducted a total of 245 training programs against the target of 171. Out of these trainings, 80 were conducted at LINAC against the target of 74, and 165 trainings were conducted at RTCs against the target of 97. A total of 7343 personnel were imparted training by LINAC and further, a total of 10991 personnel were imparted training by the RTCs.

4.6 LINAC, in collaboration with Ministry of Cooperation, organized twenty-one (21) online training programmes, with the nodal officers, officials of various State Cooperative Banks (SCBs) across India, and interns regarding the preparation of the National Cooperative Database (NCD). These training programmes comprised of administrative sessions, technical sessions held for filling the data in the NCD, clarification of technical issues of NCD, doubt clearing sessions, and refresher sessions on functioning of NCD, reviewing the membership of data entry of National Cooperative Federations and demonstrating the web form for collection of data of SCBs under the NCD.

4.7 LINAC, in collaboration with the National Federation of Urban Cooperative Banks and Credit Societies Limited (NAFCUB), organized two (2) one-day residential workshops on 6th January and 21st February, 2023, at LINAC, for officials of Urban Cooperative Banks. A total of 70 participants (35 participants each) participated in these workshops.

PARTICIPATION IN CONFERENCES / SEMINARS /WORKSHOPS/ EVENTS/ EXHIBITIONS

4.8 During FY 2022-23, NCDC continued to organize promotional meetings to create awareness of NCDC schemes at the head office and its 18 regional offices across the country. Highlights of some of the promotional meeting, conferences, seminars, and workshops are as under:

i) NCDC presented a sanction letter of ₹10,000 crores to Haryana State Cooperative Apex Bank (HARCO Bank), Chandigarh in an event organized by the State Government of Haryana for cooperative development on 14 February 2023. Different projects for cooperative

development were inaugurated by Hon'ble Union Home & Cooperation Minister, Shri Amit Shah in the presence of Hon'ble Chief Minister of Haryana, Shri Manohar Lal, and Cooperation Minister, Haryana, Dr. Banwari Lal.

- ii) NCDC officials participated in the Post Budget Webinar conducted by the Ministry of Agriculture & Farmers Welfare organized on the sub theme of “Sahakar se Samridhhi” on 24 February, 2023 inaugurated by Hon'ble Prime Minister Shri Narendra Modi.
- iii) MD, NCDC visited Bangkok, Thailand from 3-5 November 2022 to attend the General Assembly and Executive Committee meeting of Network for the Development of Agricultural Cooperatives in Asia and the Pacific (NEDAC). MD, NCDC was unanimously elected as Chairman, NEDAC in its General Assembly meeting held on 4 November, 2022 for the term 2023 and 2024.
- iv) MD, NCDC visited the state of Gujarat from 19 to 20 December 2022 to attend the Board of Governors meeting of the Institute of Rural Management Anand (IRMA) and visited various cooperative societies/bank in the state.
- v) MD, NCDC participated in the celebration of the 100th International Day of Cooperatives - 'Building a Self-Reliant India and a Better and Rural World through Cooperatives' organised by NCUI on 4th July 2022 at Vigyan Bhawan, New Delhi. Hon'ble Union Minister of Home and Cooperation Minister, Shri Amit Shah, was the Chief Guest for the occasion.
- vi) MD, NCDC participated in the National Conference of Agriculture & Rural Development Banks (ARDBs) organised

by NAFCARD at NCUI Auditorium, New Delhi on 16th July 2022. Hon'ble Union Minister of Home and Cooperation, Shri Amit Shah, was the Chief Guest for the occasion.

vii) MD, NCDC participated in the “Sahakar se Samridhhi” National Conference of Rural Cooperative Banks” for SCBs, DCCBs, and PACS jointly organized by the Ministry of Cooperation and National Federation of State Cooperative Banks Ltd. (NAFSCOB) on 12 August 2022 at Vigyan Bhawan, New Delhi. Hon'ble Union Minister of Home and Cooperation, Shri Amit Shah, was the Chief Guest, Hon'ble Minister of State for Cooperation and DONER, Shri B. L. Verma, Co-operators, representatives of NABARD, RBI, and other dignitaries also attended the event.

viii) MD, NCDC participated in the “Sahakar se Samridhhi” National Conference on the “Role of Cooperative Institutions in Agricultural Marketing” organized by NAFED on 22 August 2022 at Hotel Taj Lake Front, Bhopal. Hon'ble Union Minister of Home and Cooperation, Shri Amit Shah, was the Chief Guest, Hon'ble Chief Minister of Madhya Pradesh, Shri Shivraj Singh Chouhan, and Hon'ble Union Minister of Agriculture and Farmers Welfare, Shri Narendra Singh Tomar, were the Guest of Honour in the event.

ix) NCDC participated in Asia's biggest International Food and Hospitality Fair AAHAR – 2022 at Pragati Maidan, New Delhi from 26 to 30 April, 2022 to promote NCDC schemes and activities. Two NCDC supported FPO Cooperatives also participated in the fair.

x) **NCDC REGIONAL AWARDS FOR**

COOPERATIVE EXCELLENCE AND MERIT 2021.

NCDC awarded 08 cooperative societies in West Bengal on 8 April 2022. The awards were presented by Shri P. Mohan Gandhi, RCS, Govt. of West Bengal.

xi) NCDC participated in National Conference on Cooperation Policy held from 12-13 April 2022 at DRDO Bhawan, New Delhi organized by the Ministry of Cooperation. Hon'ble Union Minister of Home & Cooperation Shri Amit Shah, was the Chief Guest and Hon'ble Union Minister of State for Cooperation and DONER, Shri B. L. Verma was the Guest of Honour of the event.

xii) MD NCDC visited Aizwal, Mizoram from 26 to 28 April 2022 for meeting the Chief Secretary, Govt. of Mizoram and other senior officials to discuss NCDC activities in Mizoram.

xiii) MD, NCDC attended the National Conclave of Scheduled and Multistate Urban Cooperative Banks and Credit Societies with the theme “Sahakar se Samridhi - Future role of Urban Cooperative Credit Sector” organised by National Federation of Urban Cooperative Banks and Credit Societies Ltd. held on 23 June 2022. Hon'ble Union Minister of Home & Cooperation, Shri Amit Shah, was the Chief Guest of the event.

CORPORATE SOCIAL RESPONSIBILITY (CSR) PROGRAMME OF NCDC

4.9 During FY 2022-23, NCDC released ₹0.58 lakh to Samraddha Mahila Bahuuddeshya Sahkari Samiti Maryadit, Singpur, Block Jabera, District Damoh, Madhya Pradesh as a grant for conducting financial literacy programme for women members of Jabera Block.

INITIATIVES BY MINISTRY OF COOPERATION**Creation of Ministry of Cooperation**

5.1 The subject of Cooperation was earlier administered through the Cooperation Division of the erstwhile Department of Agriculture, Cooperation and Farmers Welfare under the Ministry of Agriculture and Farmers Welfare. In a historic move a separate 'Ministry of Cooperation' was created by the Union Government vide Cabinet Secretariat's Gazette Notification No. 2516 dated 6th July 2021 for realising the mantra of '*Sahkar se Samridhhi*'.

5.1.1 After the creation of dedicated ministry, NCDC made significant achievement in annual disbursement of financial assistance, from ₹24733.24 crore in 2020-21 to ₹41031.40 crore in 2022-23, indicating average year-over-year growth of around 29%. NCDC plays a key role in the implementation of initiatives of the Ministry of Cooperation for overall development of the Cooperative Sector.

5.2 New Initiatives towards 'Sahkar se Samridhhi'

As a step towards the realization of the Hon'ble Prime Minister's vision of '*Sahkar se Samridhhi*', various initiatives have been taken by the Ministry of Cooperation as detailed below. NCDC is playing a crucial role in the implementation of these schemes.

(1) Computerisation of Primary Agricultural Credit Societies (PACS)

Process to onboard 63,000 functional PACS on an ERP (Enterprise Resource Planning) based common national software with an outlay of ₹2,516 crores started.

(2) Model by-laws for PACS

Model bye-laws prepared and circulated to all the States and UTs on 05.01.2023 for adoption as per the respective State Cooperatives Act to enable PACS to undertake more than 25 business activities like dairy, fishery, setting up of godowns, LPG/ Petrol/ Green energy distribution agency, banking correspondents, Common Service Centre (CSC), etc.

(3) PACS as Common Service Centres (CSC)

MoU signed between M/o Cooperation, M/o Electronics & Information Technology, NABARD, and CSC-E- Governance Services India Ltd. to facilitate the functioning of PACS as CSCs to improve their viability, provide e-services at village level & generate employment.

(4) National Cooperative Database

Preparation of an authentic and updated data repository of cooperatives in the country to facilitate stakeholders in policy making and implementation.

(5) National Cooperation Policy

A National level committee comprising experts and stakeholders drawn from all over the country constituted to formulate the New Cooperation Policy to create an enabling ecosystem to realize the vision of '*Sahkar-se- Samridhhi*'.

(6) Amendment of Multi State Cooperative Societies (MSCS) Act, 2002

Bill introduced in the Parliament to amend the centrally administered MSCS Act, 2002 to incorporate

provisions of the 97th Constitutional Amendment, strengthen governance, enhance transparency, increase accountability, and reform electoral process in the Multi State Cooperative Societies.

(7) National Cooperative Development Corporation

New schemes for cooperatives launched by NCDCC in various sectors such as 'Swayamshakti Sahkar' for SHG; 'Deerghavadhi Krishak Punji Sahkar' for long term agricultural credit.

(8) Member Lending Institutions in Credit Guarantee Fund Trust

Non-scheduled Urban Cooperative Banks (UCBs), State Co-operative Banks (StCBs), and District Central Cooperative Banks (DCCBs) notified as Member Lending Institutions (MLIS) in Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme to increase the share of cooperatives in lending.

(9) Cooperatives as 'buyers' on GeM portal

Cooperatives permitted to register as 'buyer' on GeM, enabling them to procure goods and services from nearly 40 lakh vendors to facilitate economical purchases and greater transparency.

(10) Reduction in surcharge on cooperative societies

Surcharge reduced from 12 % to 7% for co-operative societies having income between ₹1 to 10 Cr.

(11) Reduction in Minimum Alternate Tax

MAT reduced for cooperatives from 18.5% to 15%.

(12) Relief under Section 269ST of the Income Tax (IT) Act.

A clarification has been issued to remove difficulties in cash transaction by cooperatives under Section 269ST of the IT Act.

(13) Lowering tax rate for new cooperatives

The announcement made in the Union Budget 2023-24 to charge a flat lower tax rate of 15%, compared with the current rate of upto 30% plus surcharge, for new cooperatives commencing manufacturing activities till March 31, 2024.

(14) Increase in limit of deposits and loans in cash by PACS and Primary Cooperative Agriculture and Rural Development Banks (PCARDBs)

Announcement made in the Union Budget 2023-24 to increase limit from ₹20,000 to ₹2 lakh per member for deposits and loans in cash by PACS and PCARDBs.

(15) Increase in limit for Tax Deducted at Source (TDS)

Announcement made in the Union Budget 2023-24 to increase cash withdrawal limit for cooperatives from ₹1 crore to ₹3 crores, per annum, without being subjected to TDS.

(16) Relief to Sugar Cooperative Mills

Sugar cooperative mills not to be subjected to additional income tax for paying higher sugarcane prices to farmers up to Fair and Remunerative or State Advised Price.

(17) Resolution of chronic pending issues of Sugar Cooperative Mills

The announcement made in the Union Budget 2023-24 to allow sugar

cooperatives to claim as expenditure their payments to sugarcane farmers for the period prior to assessment year 2016-17, giving a relief of nearly ₹10,000 crores.

(18) Bharatiya Beej Sahakari Samiti Limited

The new apex National Multi-State Cooperative Seed society has been established under the MSCS Act, 2002 as an umbrella organization for quality seed cultivation, production, and distribution under a single brand.

(19) National Cooperative Organics Limited

The new apex National Multi-State Cooperative Organic society has been established under the MSCS Act, 2002 as an umbrella organization to produce, distribute, and market certified and authentic organic products.

(20) National Cooperative Exports Limited

The new apex National Multi-State Cooperative Export society has been established under the MSCS Act, 2002 as an umbrella organization to give thrust to exports from cooperative sector.

(21) Establishment of Multi-Purpose PACS, Dairy, and Fisheries Cooperative Societies in every Panchayat/Village

To strengthen cooperative movement and deepen its reach up to the grassroots, a plan has been approved by the Cabinet to set up 2 lakh new multi-purpose PACS or Dairy / Fisheries cooperatives covering every Panchayat/Village in the next five years by taking advantage of various

existing schemes.

(22) The World's Largest Grain Storage plan in Cooperative Sector

Under the 'Whole of Government Approach', a plan is being formulated to create decentralized grain storage infrastructure at the PACS level by the convergence of six existing schemes of the Government of India.

(23) National Cooperative University

A National Cooperative University is being planned for cooperative education, training, consultancy & research and development.

(24) PACS as Farmer Producer Organizations (FPOs)

Existing PACS will also be encouraged to open FPOs under the FPO scheme of the Ministry of Agriculture and Farmers Welfare.

(25) Strengthening of Cooperative Sugar Mills

During FY 2022-23, the Government of India through the Ministry of Cooperation sanctioned ₹500 Cr. to NCDC towards a corpus fund for strengthening of Cooperative Sugar Mills through NCDC loan. Under this programme Cooperative Sugar Mills will be benefitted for setting up of ethanol plants and cogeneration plants as well as business requirements. As on 31.03.2023, ₹103.39 crores has been disbursed by NCDC to Cooperative Sugar Mills under this programme.

Chapter-6

MARKETING & AGRICULTURAL INPUTS

6.1 NCDC provides financial assistance under various schemes to marketing cooperatives for creating infrastructure facilities and undertaking business operations.

6.2 During FY 2022-23, NCDC has sanctioned ₹52,894.64 crores and disbursed ₹28,031.69 crores for different marketing & agricultural inputs activities. Cumulatively as on 31.03.2023, NCDC has disbursed ₹1,50,690.78 crores. The details of assistance sanctioned and disbursed during FY 2022-23 and cumulative assistance disbursed till 31.03.2023 are provided in the **Tables - 1A & 1B**.

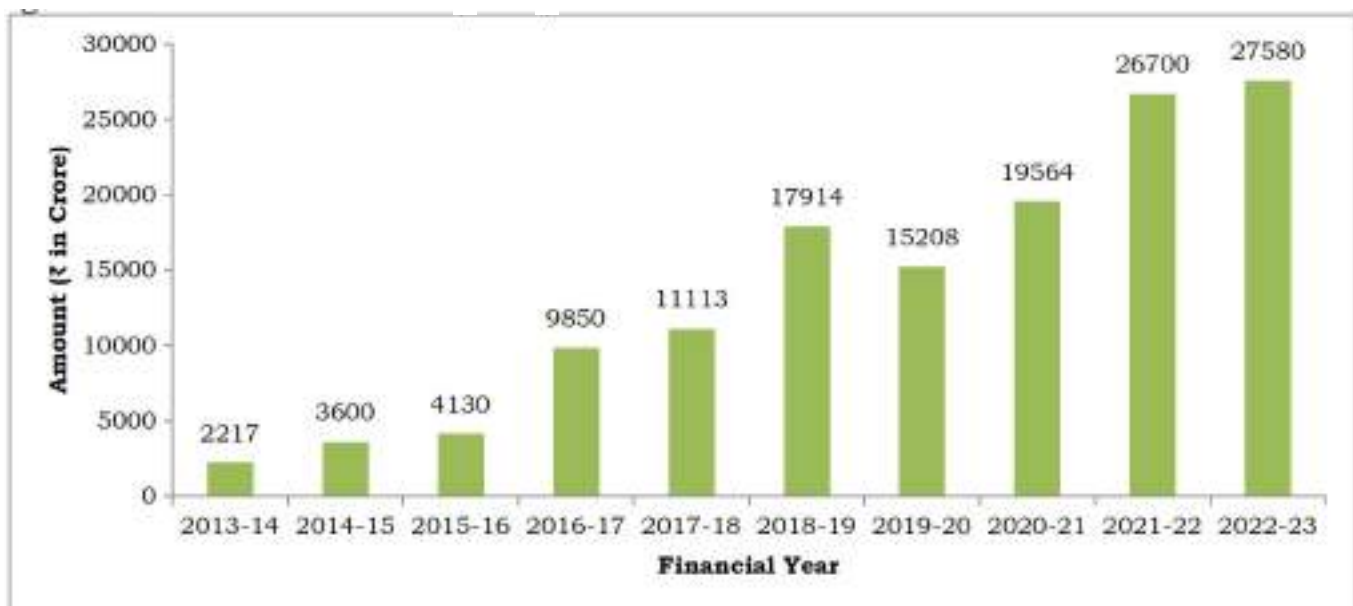
SCHEMES FOR MARKETING OF AGRICULTURAL PRODUCE**Working Capital Assistance**

6.2.1 The Government of India announces Minimum Support Prices (MSPs) for 24 crops & Fair and Remunerative Prices (FRP) for sugarcane based on recommendations of the Commission for Agricultural Costs

and Prices (CACP) after considering the views of State Governments and Central Ministries/Departments concerned and other relevant factors. The mandated crops are:

- 14 for kharif season viz. paddy, jowar, bajra, maize, ragi, arhar, moong, urad, groundnut, 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.

6.2.2 NCDC provides working capital assistance for MSP operations through Cooperative Marketing Federations and other cooperative agencies. During FY 2022-23, the Corporation sanctioned working capital assistance of ₹52,640.00 crores and disbursed ₹27,580.00 crores. Cumulatively as on 31.03.2023, NCDC has disbursed ₹1,43,751.00 crores as working capital for MSP operations of which ₹1,37,876.00 crores has been disbursed in the last 10 years as depicted in the graph:



6.2.3 During FY 2022-23, NCDC has sanctioned working capital of ₹253.36 crores and disbursed ₹405.60 crores for other marketing activities.

Margin Money Assistance

6.3 NCDC provides margin money assistance to National, State, District, Regional, and Primary Level Cooperative Marketing/ Commodity Federations/ Societies for raising working capital towards development of business activities. During FY 2022-23, NCDC sanctioned & disbursed ₹0.25 crores in Kerala. Cumulatively as on 31.03.2023, NCDC has disbursed margin money of ₹856.25 crores for marketing of agricultural produce.

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

6.4 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. The cumulative assistance provided under the scheme is ₹124.56 crores up to 31.03.2023.

Assistance for Purchase of Transport Vehicles

6.5 NCDC assists marketing and processing cooperatives for the purchase of transport vehicles.

Technical & Promotional Cell

6.6 During FY 2022-23, NCDC has reimbursed an amount of ₹0.73 crores for technical & promotional cells in Chhattisgarh and Jharkhand.

Establishment of a Marketing Complex, Custom Hiring Centres, Collective Farming, and Farm Machinery Hub

6.7 Farm mechanization plays an important role in improving farm productivity

and production. The majority of farmers do not get the benefit of mechanization due to a shortage of capital. The 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 the early release of land for the next cropping cycle.

6.8 To make farm machinery and equipment available to small and marginal farmers, in 2018-19, NCDC sanctioned financial assistance of ₹628.23 crores to the Government of Uttarakhand for setting-up of Custom Hiring Centre, creation of infrastructure, collective farming to MPACS and working capital for branding and marketing. So far ₹18.57 crores has been disbursed to the State Government.

6.9 During 2019-20, NCDC in principle approved the proposal of the Government of Bihar for the establishment of a Farm Machinery Hub through 8463 PACS at the block cost of ₹1692.60 crores. For the first phase, ₹439.05 crores has been disbursed for the said project benefitting 2927 PACS.

6.10 Against the sanctioned amount of ₹400.00 crores to the Government of West Bengal for establishment of farm mechanization units by 1000 PACS, during FY 2022-23, NCDC has disbursed ₹5.00 crores and cumulatively, ₹151.60 crores as on 31.03.2023.

SCHEME FOR INPUTS

Establishment of Agricultural Inputs, Manufacturing & Allied Units and Farmers' Service Centres

6.11 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, chaffcutter machine, cultivators, seed drills, etc. so as to be used by the members at nominal charges. During FY 2022-23, an assistance of ₹0.35 crores has been disbursed for Farmers' Service Cooperatives in Kerala.

Table-1A
**SANCTIONS & DISBURSEMENTS MADE UNDER CENTRAL SECTOR SCHEME FOR
AGRICULTURAL MARKETING & INPUTS ACTIVITIES DURING FY 2022-23**

(₹ in crore)

Sl. No.	State/ UT/ Federation	No. of Units Sanctioned in 2022-23	Amount		Cumulative Position as on 31.03.2023	
			Sanctioned in 2022-23	Disbursed in 2022-23	Units Sanctioned (Number)	Amount Disbursed
A. Cooperatively Developed States/Federations						
1	Gujarat				2	0.12
2	Haryana					
3	Kerala				2	0.17
4	NAFED				26	70.75
5	NCCF				2	1.18
Sub Total (A)					32	72.22
B. Cooperatively Under Developed States/UTs						
6	Andhra Pradesh				50	215.01
7	A & N Islands				1	0.10
8	Chhattisgarh	1	0.22	0.22	148	55.82
9	Goa				5	0.64
10	Himachal Pradesh				221	153.43
11	Madhya Pradesh				14	4.36
12	Odisha				204	16.22
13	Rajasthan				385	26.87
14	Telangana				8	1.89
15	Uttar Pradesh				68	26.98
16	Uttarakhand				683	77.85
17	West Bengal			5.00	374	165.46
Sub Total (B)		1	0.22	5.22	2161	744.64
C. Cooperatively Least Developed States/UTs						
18	Arunachal Pradesh				9	0.28
19	Assam				177	9.10
20	Bihar			39.76	8080	614.47
21	Jammu & Kashmir				15	1.00
22	Jharkhand	1	0.51	0.51	20	1.19
23	Manipur				15	0.73
24	Meghalaya				42	2.34
25	Mizoram				18	4.39
26	Nagaland				26	2.24
27	Sikkim				5	10.60
28	Tripura				37	1.19
Sub Total (C)		1	0.51	40.27	8444	647.53
Grand Total (A+B+C)		2	0.73	45.49	10637	1464.39

Table-1B

**SANCTIONS & DISBURSEMENTS UNDER CORPORATION SPONSORED SCHEME FOR
AGRICULTURAL MARKETING & INPUTS ACTIVITIES DURING FY 2022-23**

(₹ in crore)

Sl. No.	State	No. of Units Sanctioned in 2022-23	Amount		Cumulative position as on 31.03.2023	
			Sanctioned in 2022-23	Disbursed in 2022-23	Units Sanctioned (Number)	Amount Disbursed
A. Cooperatively Developed States/Federations						
1	Gujarat	1	1195.00	360.00	151	440.04
2	Haryana	1	6320.00	6620.00	310	33425.61
3	Karnataka	3	2.86	4.70	1268	99.77
4	Kerala	2	0.55	0.60	1189	168.29
5	Maharashtra				441	73.30
6	Punjab	1	10000.00		323	302.08
7	Tamil Nadu				264	199.34
8	IFFCO				6	1690.00
9	NAFED				8	5274.45
10	NACOF (Delhi)				1	99.30
Sub-Total (A)		8	17518.41	6985.30	3961	41772.18
B. Cooperatively Under Developed States						
11	Andhra Pradesh	1	5000.00	3200.00	568	5986.09
12	Chhattisgarh	1	18075.00	8500.00	90	77966.41
13	Goa				1	0.20
14	Himachal Pradesh			0.40	9	56.02
15	Madhya Pradesh				394	1644.85
16	Odisha				63	30.45
17	Rajasthan				343	103.16
18	Telangana	1	9000.00	9000.00	17	17275.11
19	Uttar Pradesh	1	3300.00	300.00	2755	4359.97
20	Uttarakhand				197	12.62
21	West Bengal	1	0.50	0.50	1557	13.90
Sub-Total (B)		5	35375.50	21000.90	5994	107448.78
C. Cooperatively Least Developed States						
22	Assam				24	0.31
23	Bihar				1	0.18
24	Manipur				83	2.89
25	Nagaland				28	0.52
26	Tripura				122	1.53
Sub-Total (C)		0	0.00	0.00	258	5.43
Total (A+B+C)		13	52893.91	27986.20	10213	149226.39
1	Table 1A	2	0.73	45.49	10637	1464.39
2	Table 1B	13	52893.91	27986.20	10213	149226.39
Total of Table 1A and 1B		15	52894.64	28031.69	20850	150690.78

Chapter- 7 PROCESSING

7.1 NCDC has been providing financial assistance to cooperatives by way of investment loan, term loan, margin money, and working capital loan for the 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, power loom, 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

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

Growth of the Cooperative Sugar Sector

7.2.1 The number of installed cooperative sugar factories has increased from 2 in 1950-51 to **312 in FY 2022-23**. The installed sugar production capacity of cooperative sugar factories was 131.00 lakh tonnes at the end of FY 2022-23 accounting for about 35.89% of the total production capacity of 365.00 lakh MT in the country.

Schemes for assisting Cooperative Sugar Mills

7.2.2 For promoting the 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 the establishment of sugar by-product units such as distillery and co-generation plant.
- iv) Short/medium-term loans towards working capital / margin money requirements of cooperative sugar mills.

7.2.2.1 NCDC is appointed as a nodal agency of the Government of India for monitoring and recovery of Sugar Development Fund (SDF) assistance provided to cooperative sugar mills for modernization, for setting up of ethanol and cogeneration projects.

7.2.2.2 The Department of Food & Public Distribution (DFPD), Ministry of Consumer Affairs Food & Public Distribution, New Delhi provides interest subvention under a scheme namely “Scheme for extending financial assistance to sugar mills for enhancement and augmentation of ethanol production capacity”. Under this scheme, the central government extends soft loans through NCDC/ banks to the mills for setting up new distilleries/ expansion of existing distilleries, and installation of incineration boilers or installation of any method as approved by the Central Pollution Control Board for Zero Liquid Discharge. The government is extending financial assistance in the form of interest subvention @ 6% per annum or 50% of the rate of interest charged by banks, whichever is lower, on the loans to be extended by banks for five years.

NCDC's Assistance

7.2.3 During FY 2022-23, NCDC sanctioned and disbursed assistance of ₹1530.14 crores and ₹693.79 crores respectively to sugar cooperatives. Cumulatively as on 31.03.2023, an assistance of ₹23159.93 crores has been disbursed for the development of sugar cooperatives, details of which are given in **Table-1**. In addition, during FY 2022-23, SDF has disbursed loan assistance of ₹0.46 crores

to cooperative sugar factories for modernization-cum-expansion, ethanol, co-generation projects, and cane development activities. Up to 31.03.2023, the cumulative assistance released by SDF to cooperatives increased to ₹2434.59 crores. State-wise details with respect to disbursement of SDF assistance are given in **Table-2**.

Working Results of Cooperative Sugar Mills

7.2.4 During the season 2022-23, 205 cooperative sugar factories were in operation. These mills produced 102.00 lakh MT of sugar which accounts for 31.19% of the total sugar production of 327.00 lakh MT in the country up to 31.03.2023.

TEXTILE COOPERATIVES

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

7.3.1 COOPERATIVE SPINNING MILLS

Capacity Installed in the Co-operative Sector

7.3.1.1 There are 181 Cooperative Spinning Mills (out of which around 40% 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

7.3.1.2 NCDC continued to implement the schemes for promoting programmes for the 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 2022-23, NCDC sanctioned ₹61.83 crores for 6 programmes and disbursed financial assistance of ₹104.25 crores. Cumulatively as on 31.03.2023, NCDC has disbursed financial assistance of ₹3245.57 crores to cooperative spinning mills as detailed in **Table-3**.

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

7.3.2 COOPERATIVE COTTON GINNING AND PRESSING UNITS

7.3.2.1 NCDC provides financial assistance for the 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. Cumulatively as on 31.03.2023, NCDC disbursed financial assistance of ₹32.70 crores under this head as indicated in **Table-4**.

7.3.3 POWERLOOM

Scheme for Assisting Cooperative Powerloom Units

7.3.3.1 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 31.03.2023, NCDC sanctioned financial assistance of ₹360.13 crores to 453 units/projects and disbursed ₹341.01 crores to powerloom cooperatives as per the details given in **Table-5**.

FOODGRAINS

7.4 NCDC assists in setting up of foodgrain processing units such as rice mills, rice flakes unit, dal mills, wheat flour mills, maize processing units, etc., by dovetailing various schemes of Government of India like Agricultural Marketing Infrastructure (AMI), Pradhan Mantri Formalisation of Micro Food Processing Enterprise (PMFME) scheme, etc.

NCDC Assistance

7.4.1 During FY 2022-23, NCDC sanctioned financial assistance of ₹0.91 crores to 5 foodgrain processing units in the state of Madhya Pradesh and released ₹0.85 crores to 3 processing units in the States of Andhra Pradesh, Gujarat and Karnataka. Cumulatively as on 31.03.2023, NCDC has assisted 1403 units and disbursed ₹168.85 crores under this head as detailed in **Table-6**.

OILSEEDS PROCESSING

7.5 NCDC provides financial assistance for the establishment of oilseed processing units. During FY 2022-23, NCDC sanctioned financial assistance of ₹0.61 crores to 3 oilseed processing units in Madhya Pradesh and

disbursed financial assistance of ₹0.68 crores to one processing unit in Kerala. Cumulatively as on 31.03.2023, NCDC has assisted 164 oilseed processing units and disbursed ₹695.76 crores as detailed in **Table-7**.

PLANTATION CROPS

7.6 NCDC continued to provide financial assistance for the establishment of units for the processing of plantation crops.

NCDC Assistance

7.6.1 Cumulatively as on 31.03.2023, NCDC has assisted 123 processing units for plantation crops and disbursed ₹178.15 crores as detailed in **Table-8**.

FRUITS & VEGETABLE PROCESSING UNITS

7.7 NCDC is implementing a scheme to provide financial assistance for the 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

7.7.1 Cumulatively as on 31.03.2023, NCDC has so far disbursed ₹61.28 crores for 83 fruit & vegetable processing units. Details of sanction/disbursement are given in **Table-9**.

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

(₹ in crore)

Sl. No.	State/ UT/ Institution	Activity	No. of Units Sanctioned in 2022-23	Amount		Cumulative position as on 31.03.2023		
				Sanctioned in 2022-23	Disbursed in 2022-23	Units Sanctioned	Units Completed	Amount Released
1	Andhra Pradesh	New Mills				11	11	5.80
		Mod-cum-exp.				6	6	36.61
		Working Capital				7	7	681.45
		Bridge Loan				1	1	7.50
		T&P Cell						0.05
		Sub-Total (1)				25	25	731.41
2	Assam	New Mills				1	1	1.58
		Rehabilitation				1	1	0.50
		Sub-Total (2)				2	2	2.08
3	Chhattisgarh	New Mills				2	2	101.63
		Working Capital				7	7	308.94
		Sub-Total (3)				9	9	410.57
4	Goa	Rehabilitation				1	1	0.36
5	Gujarat	New Mills				13	12	40.27
		Mod-cum-exp.	2	68.99		14	12	152.06
		Rehabilitation				4	4	2.90
		By-Product unit				3	3	40.41
		T&P Cell						0.05
		Margin Money				1	1	10.00
		Working Capital	1	45.00		43	43	1597.28
Sub-Total (5)	3	113.99		78	75	1842.97		
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				5	5	2000.00
Sub-Total (6)				18	18	2018.15		
7	Kerala	Mod-cum-exp.				1	1	0.24
		By-Product unit				1	1	1.32
		Sub-Total (7)				2	2	1.56
8	Karnataka	New Mills				24	24	238.98
		Mod-cum-exp.				13	13	186.81
		T&P Cell						0.05
		By-Product unit				3	3	180.37
		Working Capital				22	22	1428.24
Sub-Total (8)				62	62	2034.45		
9	Madhya Pradesh	New Mills				4	4	24.01
		Rehabilitation				1	1	0.47
		Working Capital	1	7.60	7.60	2	2	7.60
		Sub-Total (9)	1	7.60	7.60	7	7	32.08

Sl. No.	State/ UT/ Institution	Activity	No. of Units Sanctioned in 2022-23	Amount		Cumulative position as on 31.03.2023		
				Sanctioned in 2022-23	Disbursed in 2022-23	Units Sanctioned	Units Completed	Amount Released
10	Maharashtra	New Mills				125	125	711.25
		Mod-cum-exp.				52	52	939.96
		By-Product unit				59	59	1033.36
		Rehabilitation				1	1	0.50
		Bridge Loan				14	14	334.23
		T&P Cell						0.14
		Margin Money	3	138.00	50.00	8	6	132.50
		Working Capital	10	1270.55	636.19	162	162	11070.29
	Sub-Total (10)	13	1408.55	686.19	421	419	14222.23	
11	Odisha	New Mills				2	2	1.80
		Mod-cum-exp.				1	1	9.05
		By-Product unit				1	1	0.28
		Rehabilitation				1	1	1.72
		Sub-Total (11)				5	5	12.85
12	Puducherry	Working Capital				1	1	20.00
13	Punjab	New Mills				11	11	26.85
		Mod-cum-exp.				6	6	37.11
		By-Product unit				3	3	22.02
		T&P Cell						0.15
		Sub-Total (13)				20	20	86.13
14	Rajasthan	Rehabilitation				1	1	0.60
15	Tamil Nadu	New Mills				8	8	26.24
		Mod-cum-exp.				5	5	63.49
		By-Product unit				9	9	23.05
		Rehabilitation				1	1	0.60
		Working Capital				12	12	333.78
		Sub-Total (15)				35	35	447.16
16	Uttar Pradesh	New Mills				25	25	24.85
		Mod-cum-exp.				14	14	212.50
		By-Product unit				13	13	30.74
		Rehabilitation				4	4	4.51
		T&P Cell						0.05
		Working Capital				32	32	1005.80
		Sub-Total (16)				88	88	1278.45
17	Uttarakhand	New Mills				3	3	2.24
		Mod-cum-exp.				3	3	15.60
		Sub-Total (17)				6	6	17.84
18	NFCFSF	T&P Cell					0.14	
19	NHEC	Share Capital					0.90	
GRAND TOTAL (1 to 19)			17	1530.14	693.79	781	776	23159.93

Mod. – Modernization Exp. – Expansion

Note : Some of the societies have received assistance more than once.

Table-2

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

(₹ in crore)

Sl. No.	Name of State	Units Sanctioned in 2022-23	Amount		Cumulative Amount Disbursed as on 31.03.2023
			Sanctioned in 2022-23	Released in 2022-23	
1	Andhra Pradesh				19.66
2	Gujarat				80.97
3	Haryana				35.66
4	Karnataka				212.44
5	Madhya Pradesh				13.97
6	Maharashtra			0.46	1878.39
7	Odisha				7.19
8	Tamil Nadu				31.78
9	Uttar Pradesh				116.07
10	Uttarakhand				10.54
11	Punjab				27.92
Total				0.46	2434.59

Table - 3
ASSISTANCE SANCTIONED & DISBURSED TO COOPERATIVE SPINNING MILLS & TECHNICAL TEXTILE PROJECTS

(₹ in crore)

Sl. No.	State/UT	No. of Sanctions in 2022-23	No. of Units Sanctioned in 2022-23	Amount		Cumulative position as on 31.03.2023		
				Sanctioned in 2022-23	Disbursed in 2022-23	Units Sanctioned (Number)	Units Completed (Number)	Amount Disbursed
A	ERSTWHILE CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION (CSISAC)							
1	Andhra Pradesh					19	19	60.71
2	Assam					3	3	12.05
3	Bihar					3	3	8.97
4	Gujarat					1	1	0.39
5	Haryana					1	1	0.71
6	Karnataka					21	21	79.42
7	Kerala				34.11	17	17	233.88
8	Maharashtra*				2.15	80	80	689.80
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				3.41	11	11	93.29
	Total (A)				39.67	256	255	1588.21
B	CORPORATION SPONSORED SCHEME							
1	Gujarat					20	20	141.13
2	Karnataka					10	10	5.06
3	Kerala					1	1	0.34
4	Madhya Pradesh	1	1	20.00	20.00	15	15	309.39
5	Maharashtra*	1	1	35.00	37.75	86	86	1142.83
6	Odisha					5	5	1.35
7	Puducherry					1	1	7.00
8	Punjab					11	11	7.66
9	Rajasthan					1	1	7.50
10	Tamil Nadu					14	14	2.70
11	West Bengal					1	1	7.63
	Total (B)	2	2	55.00	57.75	165	165	1632.59
C	CORPORATION SPONSORED SCHEME (Technical Textile Project)							
1	Kerala					1		8.13
D	OTHER STATE GOVERNMENT SCHEME							
1	Maharashtra	6	4	6.83	6.83	15	15	16.63
	Total (A+B+C+D)	8	6	61.83	104.25	437	435	3245.57

*Sanction & Disbursement details of subsidy during FY 2016-17 to FY 2021-22 under Government of Maharashtra schemes dovetailed through NCDC has been indicated separately under heading 'Other State Government Scheme' at "D".

Table-4

ASSISTANCE SANCTIONED & DISBURSED TO GINNING & PRESSING UNITS

(₹ in crore)

Sl. No	State/UT	No. of Sanctions in 2022-23	No. of Units Sanctioned in 2022-23	Amount		Cumulative position as on 31.03.2023		
				Sanctioned in 2022-23	Disbursed in 2022-23	Units Sanctioned (Number)	Units Completed (Number)	Amount Disbursed
A	CENTRAL SECTOR SCHEME							
1	Andhra Pradesh					2	2	4.88
2	Meghalaya					1	1	0.63
3	Odisha					1	1	3.76
4	Rajasthan					11	11	1.44
5	Telangana					1	1	1.16
Total (A)						16	16	11.87
B	CORPORATION SPONSORED SCHEME							
1	Andhra Pradesh					1	1	0.11
2	Gujarat					8	8	1.05
3	Karnataka					19	19	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
Total (B)						77	77	20.83
Total (A+B)						93	93	32.70

Table-5
ASSSTANCE SANCTIONED & DISBURSED TO POWERLOOM UNITS

(₹ in crore)

Sl. No	State	Activity	Cumulative position as on 31.03.2023		
			Units Sanctioned (Number)	Units Completed (Number)	Amount Disbursed
A.	CORPORATION SPONSORED SCHEME				
1	Gujarat	Margin Money	1	1	0.05
		Workshed	1	1	0.50
		Sub-Total	2	2	0.55
2	Karnataka	Workshed	10	10	9.11
		Processing Unit	1	1	8.73
		Sub-Total	11	11	17.84
3	Kerala	Margin Money	5	5	0.57
		Workshed	8	8	24.76
		Processing Unit	1	1	0.40
		Sub-Total	14	14	25.73
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
		Sub-Total	416	416	291.48
6	Nagaland	Workshed	1	1	0.43
7	West Bengal	Margin Money	2	2	0.28
		Workshed	3	3	3.24
		Sub-Total	5	5	3.52
Total (A)			450	450	340.05
B.	CENTRALLY SPONSORED SCHEME				
1	West Bengal	Margin Money	3	3	0.96
Total (B)			3	3	0.96
Total (A+B)			453	453	341.01

Table-6

ASSISTANCE SANCTIONED AND DISBURSED FOR FOODGRAINS UNITS

(₹ in crore)

Sl. No.	State/UT	No. of Sanctions in 2022-23	Units Sanctioned in 2022-23	Amount		Cummulative position as on 31.03.2023		
				Sanctioned in 2022-23	Disbursed in 2022-23	Units Sanctioned (Number)	Units Completed (Number)	Assistance Disbursed
A	Cooperatively Under/Least Developed States/UTs							
1	Andhra Pradesh				0.15	109	109	7.64
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	Jammu & Kashmir					22	22	0.00
7	Madhya Pradesh	5	5	0.91		70	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
Sub-Total (A)		5	5	0.91	0.15	1073	418	39.09
B	Cooperatively Developed States/UTs							
1	Delhi (NAFED)					1	1	0.07
2	Gujarat				0.50	33*	32	3.26
3	Haryana					17	17	1.78
4	Karnataka				0.20	97	97	4.99
5	Kerala					10	9	5.45
6	Maharashtra					129**	113	109.78
7	Punjab					14	14	1.38
8	Tamil Nadu					26	26	1.37
9	Margin Money/WC					3	3	1.68
Sub-Total (B)					0.70	330	312	129.76
Total (A+B)		5	5	0.91	0.85	1403	730	168.85

* 3 Units in Gujarat have been De-sanctioned

** 6 Units in Maharashtra have been De-sanctioned

Table-7
**ASSISTANCE SANCTIONED & DISBURSED FOR OILSEED &
OTHER PROCESSING UNITS**
(₹ in crore)

Sl. No.	State/ UT	No. of Sanctions in 2022-23	Units Sanctioned in 2022-23	Amount		Cumulative position as on 31.03.2023		
				Sanctioned in 2022-23	Disbursed in 2022-23	Units Sanctioned (Number)	Units Completed (Number)	Amount Disbursed
A	Cooperatively Under/Least Developed States/UTs							
1	Andhra Pradesh					10	10	129.29
2	Assam					10	10	24.58
3	Chhattisgarh					3	3	1.09
4	Jammu & Kashmir					1	1	5.46
5	Madhya Pradesh	3	3	0.61		19	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
Total (A)		3	3	0.61		89	86	556.62
B	Cooperatively Developed States/UTs							
1	Gujarat					18	18	10.00
2	Haryana					2	2	0.37
3	Karnataka					13	13	28.27
4	Kerala				0.68	19	17	77.68
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
Total (B)					0.68	75	73	139.14
Total (A+B)		3	3	0.61	0.68	164	159	695.76
C	Particle Board/Paper board, Briquette in Maharashtra					5	5	78.71

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

Table-8

ASSISTANCE SANCTIONED & DISBURSED FOR PLANTATION CROPS UNITS

(₹ in crore)

Sl. No.	States	Activity	No. of Sanctions in 2022-23	No. of Units Sanctioned in 2022-23	Amount		Cumulative position as on 31.03.2023		
					Sanctioned in 2022-23	Disbursed in 2022-23	Units Sanctioned (Number)	Units Completed (Number)	Amount Disbursed
A	Cooperatively Under/Least Developed States								
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
	Total (A)						20	20	53.48
B	Cooperatively Developed States								
1	Gujarat	Processing					1	1	1.08
2	Karnataka	Processing					18	17	9.08
3	Kerala	Processing					38	37	50.20
		Marketing					2	2	1.80
4	Maharashtra	Processing					22*	18	52.02
5	Tamil Nadu	Processing					22	22	10.49
	Total (B)						103	97	124.67
	Total (A+B)						123	117	178.15

* 1 Unit in Maharashtra has been De-sanctioned

Table-9
ASSISTANCE SANCTIONED & DISBURSED FOR FRUIT & VEGETABLE PROCESSING
(₹ in crore)

Sl. No.	States	Activity	No. of Sanctions in 2022-23	No. of Units Sanctioned in 2022-23	Amount		Cummulative position as on 31.03.2023		
					Sanctioned in 2022-23	Disbursed in 2022-23	Units Sanctioned (Number)	Units Completed (Number)	Amount Disbursed
A	Cooperatively Under/Least Developed States/UTs								
1	Arunachal Pradesh	Processing					1	1	0.51
2	Uttarakhand	Processing					2	2	0.48
3	Odisha	Processing					2	2	0.11
4	Assam	Processing					1	1	0.10
5	Bihar	Processing					1	1	0.00
6	Himachal Pradesh	Processing					12	12	2.81
7	Manipur	Processing					1	1	0.39
8	Nagaland	Processing					2	2	1.13
9	Rajasthan	Processing					2	2	0.06
10	West Bengal	Processing					3	3	0.39
11	Mizoram	Processing					1	1	0.14
Sub-Total (A)							28	28	6.12
B	Cooperatively Developed States/UTs								
1	Kerala	Processing					14	12	12.44
2	Maharashtra	Processing					21*	11	39.86
3	Andhra Pradesh	Processing					2	2	0.02
4	Madhya Pradesh	Processing					2	2	0.07
5	Punjab	Processing					1	1	0.33
6	Tamil Nadu	Processing					5	5	0.39
7	Karnataka	Processing					3	3	0.20
8	Delhi	Processing					1	1	0.21
9	Gujarat	Processing					2**	2	1.31
10	Haryana	Processing					4	4	0.33
Sub-Total (B)							55	43	55.16
Total (A+B)							83	71	61.28

*1 Unit in Maharashtra has been De-sanctioned

** 2 Units in Gujarat have been De-sanctioned

Chapter-8

STORAGE AND COLD CHAIN

COOPERATIVE STORAGE

8.1 NCDC has been making systematic and sustained efforts for the 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 165.72 lakh MT by the end of FY 2022-23. Since inception, up to 31.03.2023, NCDC has so far disbursed ₹1111.69 crores under various programmes for construction, repair, and renovation of godowns and towards margin money assistance for business development. Details of storage capacity created with NCDC funding are at **Table-1**.

8.1.1 During FY 2022-23, NCDC sanctioned the construction of 245 godowns of 69148 MT capacity at a total block cost of ₹90.39 crores with NCDC assistance of ₹71.41 crores comprising ₹51.04 crores as loan and ₹20.37 crores 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

8.2 NCDC has shifted its focus towards bringing value addition to the produce of farmers by extending the marketable lifespan of perishable commodities. Cold Chain

components assisted by NCDC broadly includes (i) Integrated pack house; (ii) Reefer transport vehicles; (iii) Cold storage (Bulk-near farm gate); (iv) Cold storage (Hub-near market); and (v) Ripening units. NCDC loans are dovetailed with the grant-in-aid assistance available from different sources viz. (i) Erstwhile Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC); (ii) Schemes of Mission for Integrated Development of Horticulture (MIDH) / National Horticulture Board (NHB) / National Horticulture Mission (NHM); (iii) Schemes of Ministry of Food Processing Industries (MoFPI); and (iv) Schemes of Ministry of Fisheries, Animal Husbandry and Dairying (PMMSY).

8.2.1 As on 31.03.2023, 319 cold storage projects have been sanctioned with a capacity of 9.69 lakh MT. Against this, 307 cooperative cold storage projects with a total capacity of 9.36 lakh MT assisted by NCDC have been completed / installed. State wise details of Cold Storages and financial assistance released as on 31.03.2023 is in **Table-4**.

8.2.2 As on 31.03.2023, 3 cold chain projects are under various stages of implementation in the states of Uttarakhand, Manipur, and Bihar. An amount of ₹9.22 crores has been disbursed to the beneficiary societies. State-wise details of cold chain infrastructure sanctioned and financial assistance disbursed as on 31.03.2023 is given at **Table-5**. Cumulatively up to 31.03.2023, NCDC has disbursed ₹220.55 crores for promotion and development of cooperative cold storages and cold chain in the country.

Table-1
STATE - WISE CUMULATIVE DETAILS OF STORAGE CAPACITY SANCTIONED AND COMPLETED AS ON 31.03.2023

(Capacity in MT, ₹ in crore)

State/ UT/ Institution	No. of Units Sanctioned			No. of Units De-Sanctioned			No. of Units Completed			Cumulative Disbursement	
	Rural	Mktg.	Capacity	Rural	Mktg.	Capacity	Rural	Mktg.	Total		Capacity
(A) COOPERATIVELY LEAST DEVELOPED STATES											
Arunachal Pradesh	5	14	5848		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	339	32	48292				139	4	143	14292	0.77
Jammu & Kashmir	170	72	39600	37	27	16400	133	45	178	23200	0.43
Manipur	241	22	38283	83	4	11750	158	18	176	26130	0.85
Meghalaya	108	74	45750	18	15	10250	90	59	149	35500	1.51
Mizoram	129	11	15989	2	1	250	124	10	134	15336	7.13
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
Other UTs	11	17	25450	11	12	14550		5	5	10900	0.70
Total (A)	5433	1146	1287407	1054	175	226160	4176	942	5118	1026343	88.25
(B) COOPERATIVELY UNDER DEVELOPED STATES											
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	6631	1223	1786166	1182	104	283362	5499	1125	6624	1532054	123.45
Odisha	2286	679	548680	335	84	61900	1951	595	2546	486780	19.70
Rajasthan	5161	476	670762	360	80	93450	4794	396	5190	576070	51.08
Telangana	9	7	27282				5	5	10	17673	7.62
Uttar Pradesh	9554	901	2368930	261	95	248740	9301	797	10098	2107190	133.25
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
Total (B)	33487	5313	7621269	3349	645	1046744	30184	4663	34847	6579596	478.75

State/ UT/ Institution	No. of Units Sanctioned			No. of Units De-Sanctioned			No. of Units Completed			Cumulative Disbursement	
	Rural	Mktg.	Capacity	Rural	Mktg.	Capacity	Rural	Mktg.	Total		Capacity
(C) COOPERATIVELY DEVELOPED STATES											
Delhi		1	1000		1	1000					0.00
Gujarat	1996	531	880598	129	54	82234	1872	456	2328	743786	97.36
Haryana	1592	511	1374734	135	18	49607	1490	457	1947	1315789	146.16
Karnataka	5947	1093	1353069	722	114	142037	5232	967	6199	1199967	92.30
Kerala	2422	170	397384	256	25	30299	2142	145	2287	362025	34.42
Maharashtra	4488	1794	2616272	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					0.00
Total (C)	25899	5596	9942906	2676	717	888540	23246	4804	28050	8966275	544.69
Grand Total: (A+B+C)	64819	12055	18851582	7079	1537	2161444	57606	10409	68015	16572214	1111.69

Table-2
**ASSISTANCE SANCTIONED AND DISBURSED FOR STORAGE PROJECTS IN
FY 2022-23**
(₹ in crore)

Sl. No	State/Institution	No. of Sanctions in 2022-23	No. of Units Sanctioned in 2022-23	Amount	
				Sanctioned in 2022-23	Disbursed in 2022-23
(A)	LEAST DEVELOPED STATES				
1	Jharkhand	2	226	59.25	0.04
2	Mizoram	3	3	1.02	1.04
3	Arunachal Pradesh	1	1	0.40	0.00
Sub Total (A)		6	230	60.67	1.07
(B)	UNDER DEVELOPED STATES				
1	Rajasthan	2	2	0.28	0.09
2	Madhya Pradesh	3	3	3.20	0.85
3	Telangana	1	2	1.45	0.72
4	Uttar Pradesh	1	1	1.60	0.05
Sub Total (B)		7	8	6.53	1.71
(C)	DEVELOPED STATES				
1	Gujarat	2	2	0.98	0.44
2	Maharashtra	3	4	2.25	0.00
3	Karnataka	1	1	0.29	1.62
Sub Total (C)		6	7	3.52	2.06
(D)	INSTITUTION				
1	IFFDC	1	1	0.69	0.00
Grand Total : (A+B+C+D)		20	246	71.41	4.84

Table-3
DETAILS OF STORAGE PROGRAMMES SANCTIONED AND DISBURSED IN FY 2022-23

State/ Institution	No. of Units Sanctioned		Capacity Sanctioned (MT)		Block Cost Approved		Amount Sanctioned		Amount Disbursed				
	Rural	Mktg.	Total	Rural	Mktg.	Total	Loan	Subsidy	Loan	Subsidy	Total		
1. CONSTRUCTION OF GODOWNS													
(A) AGRICULTURE MARKETING INFRASTRUCTURE (AMI)-SUB SCHEME OF ISAM													
Gujarat	1	1	2	393	3812	4205	1.598	0.664	0.320	0.984	0.394	0.041	0.435
Maharashtra	0	4	4	0	8050	8050	2.814	1.067	0.635	1.702	0.000	0.000	0.000
Karnataka	1	0	1	3000	0	3000	0.410	0.267	0.024	0.291	0.745	0.018	0.763
Jharkhand	200	26	226	20000	13000	33000	74.070	41.670	17.580	59.250	0.000	0.036	0.036
Mizoram	3	0	3	403	0	403	1.272	0.915	0.102	1.017	0.304	0.039	0.343
Arunachal Pradesh	0	1	1	0	98	98	0.500	0.272	0.128	0.400	0.000	0.000	0.000
Rajasthan	1	0	1	100	0	100	0.122	0.085	0.009	0.094	0.043	0.001	0.044
Madhya Pradesh	1	2	3	5000	5000	10000	4.003	2.408	0.795	3.203	0.834	0.016	0.850
Telangana	0	2	2	0	3792	3792	2.328	1.164	0.284	1.448	0.582	0.142	0.724
Uttar Pradesh	0	1	1	0	4000	4000	2.000	1.300	0.300	1.600	0.000	0.000	0.000
IFFDC	0	1	1	0	2500	2500	0.990	0.500	0.188	0.688	0.000	0.000	0.000
Sub-Total (A)	207	38	245	28896	40252	69148	90.107	50.312	20.365	70.677	2.902	0.293	3.195
(B) CORPORATION SPONSORED SCHEME													
Rajasthan	1*		1				0.282	0.183		0.183	0.046		0.046
Karnataka											0.858		0.858
Maharashtra								0.547		0.547			
Sub-Total (B)	1		1				0.282	0.730		0.730	0.904		0.904
(C) CENTRAL SECTOR SCHEME ON ASSISTANCE FOR BOOSTING SEED PRODUCTION : NIL													
(D) ERSTWHILE CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION (CSISAC):													
Mizoram											0.462	0.231	0.693
Uttar Pradesh											0.000	0.051	0.051
Sub-Total (D)											0.462	0.282	0.744
Total (A+B+C+D)	208	38	246	28896	40252	69148	90.389	51.042	20.365	71.407	4.268	0.575	4.843
2. RENOVATION OF GODOWNS : NIL													
GRAND TOTAL (1+2) (Construction & Renovation)	208	38	246	28896	40252	69148	90.389	51.042	20.365	71.407	4.268	0.575	4.843

*For the construction of boundary wall

Table-4
STATE-WISE DETAILS OF COLD STORAGES AND FINANCIAL ASSISTANCE DISBURSED
BY NCDC AS ON 31.03.2023

(₹ in crore)

Sl. No.	State/ UT/ Institution	Sanctioned		Installed		Assistance Disbursed
		No.	Capacity (Tonnes)	No.	Capacity (Tonnes)	
1	Andhra Pradesh	2 (1)	6000 + 5000	1	1000	3.963
2	Assam	1	1000	1	1000	0.058
3	Bihar	20 (4)	59850 + 12000	20 (4)	59850 + 12000	36.192
4	Gujarat	4 (1)	5200 + 1800	4 (1)	5200+1800	4.103
5	Haryana	4	12000	4	12000	2.199
6	Himachal Pradesh	2	1080	2	1080	0.597
7	Jammu & Kashmir	3	3400	3	3400	0.135
8	Jharkhand	1	5000	-		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	97 (1)	282660 + 2000	96 (1)	282630 + 2000	30.149*
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
TOTAL		281 (38) = 319	827735 + 142250 = 969985	271 (36) =307	808130 + 127850 =935980	211.327

Note : () indicates the number of cold storages where capacity expansion undertaken, + Expanded capacity (in tonnes)

* Sanctioned 0.10 crores in AMI scheme under Yuva Sahakar during FY 2022-23.

Table - 5
STATE-WISE DETAILS OF COLD CHAIN INFRASTRUCTURE AND FINANCIAL ASSISTANCE DISBURSED BY NCDC AS ON 31.03.2023

Sl. No.	State	Sanctioned Units		Sanctioned Capacity										Assistance Disbursed		
		Beneficiary Societies	Total No. of Units	Integrated Pack House			Pre-cooling units			Standalone Infrastructure			Reefer Vehicles			
				No.	Per unit Capacity (MT/Hr)	Total (MT/Hr)	No.	Per Unit Capacity (MT)	Total (MT)	No.	Per unit Capacity (MT)	Total (MT)	No.	Per unit Capacity (MT)	Total (MT)	
1	Bihar	1	14	2	5	10	3	6	18	1	2500	2500	5	15	75	9.000
										Sub-Total	38	3500				
2	Manipur	7	17	6	1	6	6	6	36	5	100	500	6	4	24	
										Sub-Total	680					
3	Uttarakhand	401	556	400	2	800	Nil			2	5000	10000	150	4	600	0.218
										Sub-Total	4000		2	15	30	
	Total	409	587	408	8	816			74		14000	18180	Sub-Total	630	729	9.218

Chapter-9**SERVICE AND INDUSTRIAL COOPERATIVES****SERVICE COOPERATIVES**

9.1 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.

9.1.1 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 and (h) Education cooperatives. The services related to labour cooperatives have also been added to the list of notified services.

9.1.2 NCDC has launched the “**Ayushman Sahakar**” scheme to assist cooperatives in 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 the applicable rate of interest on term loans for the project activities of borrower cooperative societies where women members are in the majority for the entire tenure of the loan, in case of timely repayments.

9.1.3 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

9.1.4 During FY 2022-23, NCDC sanctioned financial assistance of ₹47.80 crores towards strengthening of share capital, expansion of hospitals and creation of infrastructure facilities in the State of Haryana, Kerala, Tamil Nadu, and Nagaland to 8 cooperative societies and disbursed ₹5.79 crores. Cumulatively, as on 31.03.2023, NCDC has disbursed ₹372.82 crores as detailed in **Table-1**.

Agricultural Credit Cooperatives:

9.1.5 Agriculture credit cooperatives covered by NCDC are:

- (i) Primary Agriculture Credit cooperatives;
- (ii) Primary Cooperative Agriculture and Rural Development Banks;
- (iii) District Central Cooperative Banks;
- (iv) State Cooperative Banks; and
- (v) State Cooperative Agriculture and Rural Development Banks

9.1.6 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 a 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

9.1.7 During FY 2022-23, NCDC sanctioned financial assistance of ₹23,301.71 crores as working capital loan to State Cooperative Banks (3), District Cooperative Banks (4), State level Federations (2), Cooperative Societies (15), Service Cooperative Banks (4) and State Agriculture & Rural Development Banks (2) in the states of Bihar, Haryana, Andhra Pradesh, Madhya Pradesh, Telangana, Karnataka, Kerala, Maharashtra, Arunachal Pradesh, Manipur, Rajasthan and Uttar Pradesh. During FY 2022-23 financial assistance of ₹11,116.51 crores was disbursed. Cumulatively, as on 31.03.2023, NCDC has disbursed financial assistance of ₹52,592.85 crores for Agricultural Credit Co-operatives. Detail of assistance is given in Table-1.

LABOUR COOPERATIVES

9.2 Since 2014-15, NCDC has been assisting 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 the establishment of Data Bank by National level, State level and District Level Labour Cooperative Federations.

NCDC's Assistance

9.2.1 During FY 2022-23, ₹200.00 crores was disbursed for a labour cooperative in the state of Kerala. Cumulatively as on 31.03.2023, NCDC has sanctioned ₹399.02 crores and disbursed ₹398.51 crores to Labour Cooperatives. A detail of assistance is given in **Table-1**.

INDUSTRIAL CO-OPERATIVES

9.3 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) (ii) Expansion/ modernization/ renovation of existing industrial cooperative units;
- (iii) (iii) Construction of marketing infrastructure including showrooms/ warehouses/ transport vehicles etc;
- (iv) (iv) Strengthening of share capital base/ margin money assistance and working capital to industrial cooperatives for business operations; and
- (v) (v) Establishment of 'Cooperative Industrial Estates' for small-scale industries.

NCDC's Assistance

9.3.1 Cumulatively as on 31.03.2023, NCDC has disbursed financial assistance of ₹11.66 crores to Industrial Cooperatives as detailed at Table-1.

Yuva Sahakar – Cooperative Enterprise Support and Innovation Scheme

9.4 "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, and cooperatives with 100% women/ SC/ ST/ PwD members. Project cost should not exceed ₹3.00 crores in the case of a cooperative society that is in operation for one year or more. Project cost should not exceed 1.00 crores in the case of a cooperative society that 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 a cooperative society which is in operation for one year or more excluding assistance already availed, if any.

NCDC's Assistance

9.4.1 During FY 2022-23, NCDC sanctioned financial assistance ₹0.20 crores to a cooperative Society in Uttar Pradesh, ₹0.75 crores to a cooperative society in Maharashtra and ₹0.78 crores to a cooperative society in Bihar. During FY 2022-23, financial assistance of ₹0.24 crores was disbursed. Cumulatively, as on 31.03.2023, NCDC has disbursed financial assistance of ₹0.68 crores under Yuva Sahakar Scheme. The sanctioned projects are in various stages of implementation. Details of assistance are placed in **Table-1**.

Table-1
STATE-WISE DETAILS OF INDUSTRIAL, LABOUR, CREDIT & SERVICE COOPERATIVES ASSISTED
AS ON 31.03.2023

(₹ in crore)

Sl. No	States	No. of Sanctions in 2022-23	No. of Units Sanctioned in 2022-23	Amount		Cumulative Position as on 31.03.2023		
				Sanctioned in 2022-23	Disbursed in 2022-23	Units Sanctioned (Number)	Units Completed (Number)	Amount Disbursed
(I)	SERVICE COOPERATIVES							
(A)	Service Cooperatives							
1	Arunachal Pradesh					2	2	3.64
2	Delhi					1	1	0.003
3	Haryana	2	8	0.92	0.92	22	21	137.88
4	Himachal Pradesh					1	1	0.38
5	Karnataka					1	1	2.52
6	Kerala	4	4	10.88	4.35	162	77	205.45
7	Telangana					1	1	3.22
8	Uttarakhand					1		0.00
9	West Bengal					1		2.79
10	Tamil Nadu	1	1	7.00	0.52	2	1	16.94
11	Nagaland	1	1	29.00		1		0.00
	Sub Total (A)	8	14	47.80	5.79	195	105	372.82
(B)	Agricultural Credit Cooperatives							
1	A & N Islands					1	1	20.00
2	Andhra Pradesh	7	7	6330.00	6420.00	27	23	9532.53
3	Bihar	1	1	5000.00	4000.00	8	6	9200.00
4	Gujarat					11	9	470.88
5	Himachal Pradesh					1	1	300.00
6	Karnataka	14	14	18.13	17.48	132	120	381.77
7	Kerala	4	4	510.00	376.25	92	71	7009.13
8	Madhya Pradesh	5	5	600.05	245.05	54	39	6048.95
9	Maharashtra	3	3	46.50	6.40	26	18	122.33
10	Odisha					10	7	2908.02
11	Rajasthan	1	1	400.00		12	9	11287.00
12	Telangana	2	2	296.00	51.00	8	7	1246.00
13	Tamil Nadu					11	11	2060.15
14	Uttar Pradesh	1	1	100.00		17	8	775.50
15	West Bengal					6	5	660.00
16	Punjab					4	2	570.00
17	Arunachal Pradesh	1	1	0.34	0.34	2	2	0.59
18	Manipur	1	1	0.70		1		0.00
19	Haryana	1	1	10000.00		1		0.00
	Sub Total (B)	41	41	23301.71	11116.51	424	339	52592.85
(C)	Labour Cooperatives							
1	Delhi					1	1	0.10
2	Himachal Pradesh					1	1	0.23
3	Kerala	1	1	200.00	200.00	15	14	398.08
4	Telangana					1	1	0.10
	Sub Total (C)	1	1	200.00	200.00	18	17	398.51
	Total (A+B+C) (Service)	50	56	23549.51	11322.30	637	461	53364.18
(II)	INDUSTRIAL COOPERATIVES							
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
	Total (Industrial)					22	21	11.66
(III)	YUVA SAHAKAR							
1	Andhra Pradesh				0.14*	1	1	0.31
2	Uttarakhand					1		
3	West Bengal					1		
4	Kerala					1		0.27
5	Telangana					1		
6	Uttar Pradesh	2	2	0.20	0.10	2	1	0.10
7	Maharashtra	1	1	0.75*		1	1	
8	Bihar	1	1	0.78*		1		
	Total (Yuva Sahakar)	4	4	1.73	0.24	9	1	0.68
	Grand Total (Service + Industrial + Yuva Sahakar)	54	60	23551.24	11322.54	668.00	483.00	53376.52

*Disbursed for mini dal mill under processing division.

#Sanctioned under Storage Division for construction of godown.

\$ Sanctioned under Fisheries Division for integrated fish farming.

COOPERATIVES FOR WEAKER SECTIONS

10.1 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

10.2 NCDC assists 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 storage, retail outlets, processing units, etc.
- (iii) Development of inland fisheries, aquaculture, seed farms, hatcheries, etc.
- (iv) Preparation of feasibility reports.
- (v) Integrated Fisheries Projects (Marine, Inland and Brackish Water)

10.2.1 During FY 2022-23, under Corporation Sponsored Scheme an assistance of ₹0.80 crores loan and ₹0.40 crores under the Fisheries and Aquaculture Infrastructure Development Fund (FIDF) was sanctioned for a small-scale shrimp hatchery. Under Pradhan Mantri Matsya Sampada Yojana (PMMSY), an assistance of ₹27.65 crores was sanctioned for 162 projects and an amount of ₹5.55 crores was disbursed as subsidy.

During FY 2022-23, a total assistance of ₹68.53 crores (comprising ₹41.47 crores as loan and ₹27.06 crores as subsidy) was sanctioned for 165 projects and an amount of ₹301.71 crores (comprising ₹107.10 crores as loan and ₹194.61 crores as subsidy) was disbursed.

10.2.2 NCDC has assisted a total of 69 Integrated Fisheries Development Projects as on 31.03.2023 (42 in Marine and 27 in Inland Fisheries) 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 vehicles, cold storage, cold chain, innovative projects, capacity development, project management, extension, computerization etc. Under these projects, emphasis is laid on the development of a complete value chain in the fisheries sector. The total number of fishermen who benefit from all the integrated projects is estimated to be over 6 lakh.

Cumulatively as on 31.03.2023, NCDC has sanctioned an assistance of ₹3218.39 crores and disbursed ₹2673.16 crores under this head as detailed in **Table-1**.

Fisheries & Aquaculture Infrastructure Development Fund (FIDF) Scheme

10.2.3 The Government of India has introduced FIDF scheme for funding infrastructure projects in the fisheries sector with a corpus of ₹7522.48 crores. NCDC, NABARD, and all scheduled banks serve as Nodal Lending Agencies. The scheme envisages covering all activities relating to the sector and is 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 a ceiling on interest subvention specified under the scheme.

10.2.4 Under FIDF scheme, NCDC has sanctioned and released ₹0.40 crores to Mandad Aqua Fisheries Cooperative Society Ltd, Raigad district, Maharashtra for setting up small scale shrimp hatchery of 0.50 crores seeds per cycle at a block cost of ₹1.50 crores under Fisheries and Aquaculture Infrastructure Development Fund (FIDF) and Corporation Sponsored Scheme through direct funding.

Pradhan Mantri Matsya Sampada Yojana (PMMSY)

10.2.5 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 the 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 crores comprising of Central share of ₹9407.00 crores, State share of ₹4880.00 crores, and a beneficiaries contribution of ₹5763.00 crores. PMMSY will be implemented in all the States and Union Territories for 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 a total cost of ₹55.15 crores under Central Sector Component of PMMSY. So far, NCDC has utilized ₹8.58 crores under this head.

10.2.6 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

10.2.7 NCDC sanctioned ₹148.04 crores to the Government of Uttarakhand for integrated development of the fisheries sector in Uttarakhand State covering various activities such as trout farming, trout hatchery, trout indoor hatchery, pangasius farming, major carp farming, beat development and promotion of angling, pollution free village pond, duck hatchery, integrated farming, fish retail outlets, 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 31.03.2023, ₹66.76 crores has been disbursed for implementation of the project, out of which ₹3.45 crores has been disbursed during FY 2022-23.

Integrated Fisheries Project in Telangana

10.2.8 NCDC sanctioned financial assistance of ₹800.00 crores to Telangana State Fishermen Cooperative Societies Federation Ltd. (TSFCOF) for the overall development of

fisheries sector in the state covering activities such as seed production and stocking, fish production through the creation of marketing infrastructure, innovative projects and development of human resources, MIS and capacity building. The outlay of the project is ₹1000.00 crores 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 31.03.2023, ₹800.00 crores has been disbursed for implementation of the project, out of which ₹206.32 crores has been disbursed during FY 2022-23.

POULTRY

10.3 NCDC has been providing financial assistance to poultry cooperatives since 1974-75 for the creation of infrastructure (Establishment, Modernization, Expansion, etc.) as well as for working capital needs. Few activities assisted in this sector among others are:

- (i) Integrated Poultry Projects (layers & broilers);
- (ii) Processing unit for poultry products and strengthening of existing processing facilities
- (iii) Cluster of poultry units & dressing units, selling pullets to members/farmers for establishing backyard poultry;
- (iv) Purchase of incubators, hatchers, and accessories for providing day old chicks to societies;
- (v) Marketing of poultry products (retail outlets);
- (vi) Pullet rearing units;
- (vii) Setting up of feed manufacturing plants; and
- (viii) Margin money & working capital requirements.

10.3.1 During 2022-23, no assistance was sanctioned and released for poultry projects. Cumulatively, as on 31.03.2023, NCDC has

sanctioned ₹117.27 crores and has released an amount of ₹96.38 crores to Poultry cooperatives. State wise details of financial assistance sanctioned and released by the Corporation in respect of poultry projects are given in **Table- 2**.

DAIRY

10.4 NCDC has been providing financial assistance to dairy cooperatives since 1974-75 for the creation of infrastructure (establishment, modernization, expansion, etc.) as well as for working capital needs. Few activities assisted in this sector among others are:

- (i) Breed multiplication cum cattle induction for dairy purpose;
- (ii) Milk collection centres including installation of Bulk Milk Coolers with DG Sets, automatic milk collection systems (AMCS), and ancillary accessories;
- (iii) Purchase of transport vehicles (insulated tankers & refrigerated vans);
- (iv) Establishment of milk testing laboratories and purchase of milk testing equipments;
- (v) Milk Chilling Plants, liquid milk processing plants & value added products manufacturing facilities with effluent treatment plant (ETP) and storage facilities;
- (vi) Marketing infrastructure including parlours, retail outlets of milk and milk products;
- (vii) Setting up of cattle feed plants;
- (viii) PET bottle/packaging manufacturing units;
- (ix) Integrated Dairy Projects with the provisions for technical inputs for dairy cooperatives, mobile veterinary care, artificial insemination and fodder development programme;
- (x) Renewable energy infrastructure/ plants for dairy (solar & biogas plants); and
- (xi) Margin money & working capital requirements.

Dairy Processing and Infrastructure Development Fund (DIDF)

10.4.1 NCDC is one of the Nodal Loaning Entities (NLE) under the Dairy Processing and Infrastructure Development Fund (DIDF) scheme of Department of Animal Husbandry & Dairying, Ministry of Animal Husbandry, Dairying & Fisheries, GoI. Dairy cooperatives, milk unions, state cooperative dairy federations, and multi-state dairy cooperatives are eligible for availing loans from NCDC under the scheme. As on 31.03.2023, NCDC has Sanctioned 6 projects (5 projects of Tamil Nadu State & 1 project of Madhya Pradesh State) under DIDF scheme amounting to ₹295.95 crores as loan and disbursed ₹9.33 crores.

10.4.2 During 2022-23, under the dairy programmes, NCDC sanctioned ₹101.63 crores for 11 Units and released ₹23.35 crores to Dairy Cooperatives. Cumulatively, as on 31.03.2023, NCDC has sanctioned ₹3475.35 crores and has released an amount of ₹1520.35 crores to Dairy cooperatives. State wise details of financial assistance sanctioned and released by the Corporation in respect of Dairy Projects are given in **Table- 3**.

LIVESTOCK

10.5 NCDC has been providing financial assistance to livestock cooperatives since 1974-75 for the creation of infrastructure (establishment, modernization, expansion, etc.) as well as for working capital needs. A few activities assisted in this sector among others are:

- (i) Integrated Livestock Project;
- (ii) Purchase of Livestock animals for breeding (breed improvement), rearing, meat fleece, skin, wool, and other by-products;
- (iii) Meat processing facilities for manufacturing meat products like sausage, nuggets, ham, salami, bacon, or any other meat products, etc;

- (iv) Establishment of slaughterhouses;
- (v) Purchase of transport vehicles for live animals and refrigerated vans for processed products;
- (vi) Meat Quality testing and certification facilities;
- (vii) Feed manufacturing units;
- (viii) Marketing infrastructure (retail outlets); and
- (ix) Margin money & working capital requirements.

10.5.1 During 2022-23, NCDC sanctioned ₹4738.75 crores and released ₹241.35 crores to State Governments/Federations for Livestock programme.

10.5.2 Cumulatively, as on 31.03.2023, NCDC has sanctioned ₹13280.78 crores and has released an amount of ₹5201.24 crores to Livestock cooperatives. State-wise details of financial assistance sanctioned and released by the Corporation in respect of Livestock Projects are given in **Table-4**.

HANDLOOM

10.6 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 worksheds.

10.6.1 During FY 2022-23, NCDC sanctioned ₹4.54 crores as a loan and disbursed ₹28.57 crores (₹4.54 crores as loan and ₹24.03 crores as CSISAC subsidy). Since the inception of the scheme, NCDC has sanctioned ₹608.07 crores to 3573 units and disbursed an amount of ₹600.68 crores with the completion of 3572 units as detailed in **Table-5**.

COIR

10.7 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

10.7.1 The Government of Kerala has availed assistance for the integrated development of 1000 coir cooperatives through COIRFED as the implementing agency. Out of the sanctioned assistance of ₹200.00 crores, the State Government has availed assistance of ₹140.00 crores with the completion of projects by 300 coir cooperatives while the remaining are under various stages of implementation.

Since the inception of the scheme, cumulatively, NCDC has sanctioned ₹267.57 crores and disbursed ₹207.57 crores with the completion of 721 units. State-wise sanction & disbursement position up to 31.03.2023 are given in **Table-6**.

JUTE

10.8 The scheme for the development of jute cooperatives includes (a) Establishment/expansion/modernization of Jute mill; and (b) Construction of godowns and showrooms. During FY 2022-23, NCDC disbursed ₹8.76 crores as a CSISAC subsidy. NCDC has cumulatively sanctioned ₹48.37 crores for 184 units/projects with the completion of all units/ projects. State-wise sanction and disbursement position up to 31.03.2023 is given in **Table-7**.

SCHEDULED CASTE (SC) COOPERATIVES

10.9 NCDC has formulated a specific scheme

for the economic upliftment of SC cooperatives. Societies having more than 40% scheduled caste members are considered SC Cooperatives for the purposes of NCDC assistance. During FY 2022-23, an amount of ₹6.26 crores was disbursed. Cumulatively as on 31.03.2023, NCDC has sanctioned 9084 units and disbursed ₹321.65 crores as given in **Table-8**.

SCHEDULED TRIBE (ST) COOPERATIVES

10.10 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 2022-23, NCDC has sanctioned ₹41.02 crores for 39 units and disbursed ₹5.98 crores to tribal cooperatives. Cumulatively as on 31.03.2023, NCDC has sanctioned 8042 units and disbursed ₹5272.37 crores as detailed in **Table-8**.

LABOUR COOPERATIVES

10.11 NCDC is assisting labour cooperatives involved in activities like contract works, construction, mining forests, 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.

10.11.1 Cumulatively as on 31.03.2023, NCDC has sanctioned ₹399.02 crores and

disbursed ₹398.51 crores to labour cooperatives.

WOMEN COOPERATIVES

10.12 NCDC has also assisted women cooperative societies. During FY 2022-23, the Corporation has sanctioned ₹1620.55 crores to 5 women cooperatives in the state of Andhra Pradesh (2), Telangana (1), Maharashtra (1), and Madhya Pradesh (1) and disbursed ₹1437.00 crores to women cooperatives under various programmes. Activity wise sanctions & disbursement during FY 2022-23 are given below:

Assistance to Women Cooperatives during FY 2022-23

(₹ in crore)

Activity	No. of Societies Assisted	Assistance Sanctioned	Assistance Disbursed
Service Cooperative (including Yuva Sahakar)	4	1620.05	1435.05
ICDP			1.10
Food grains			0.85
Fisheries	1	0.50	
Total	5	1620.55	1437.00

Table - 1
ASSISTANCE SANCTIONED AND DISBURSED TO FISHERIES COOPERATIVES

(₹ in crore)

Sl. No.	State /UT	Activity	Units Sanctioned in 2022-23	Amount		Cumulative Position as on 31.03.2023	
				Sanctioned in 2022-23	Disbursed in 2022-23	No. Of Units Sanctioned	Amount Disbursed
A	Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC)*						
1	Assam	Pisciculture				39	0.19
2	Andhra Pradesh	IFDP				637	47.19
3	Bihar	Pisciculture				7	0.02
4	Himachal Pradesh	Pisciculture				15	0.21
5	Kerala	IFDP			46.61	6	213.32
6	Madhya Pradesh	Pisciculture				15	0.01
7	Manipur	Pisciculture			30.04	128	31.78
8	Mizoram	Pisciculture				4	0.19
9	Nagaland	Pisciculture				202	7.95
10	Odisha	Boats & Nets				538	2.79
11	Rajasthan	Boats & Nets				95	0.15
12	Uttar Pradesh	Pisciculture				4	0.01
13	Tripura	Pisciculture				60	0.37
14	West Bengal	IFDP				174	338.64
15	Telangana	IFDP	1	39.68	206.32	5	972.59
16	Uttarakhand	IFDP			3.45	1	66.76
A.1	Institutions						
1	FISHCOPFED					6	1.07
2	Others					3	0.37
Sub Total (A)			1	39.68	286.42	1939	1683.58
B	Pradhan Mantri Matsya Sampada Yojana (PMMSY)						
B.1	Institutions						
1	Central Marine Fisheries Research Institute (CMFRI), Cochin	Technology Demonstration Project in operationalization of Ornamental Fishery in the form of Business plan				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	0.12
3	(COOPEXCIL-Kolkata & Mangalore)	Export Promotion Workshop				2	0.24
B.2	Promotional Workshop & Awareness cum Training Programme						
1	LINAC-Gurugram	State Level and District Level Awareness Programme, Training of FFPO, Administrative Cost, Establishment & Training-LIFIC	80	1.67	1.42	169.00	3.63
B.3	PMMSY- Grant for Installation of Aquarium						
1	Andhra Pradesh	Installation of Aquaria	1	0.04		1	0.00

Sl. No.	State /UT	Activity	Units Sanctioned in 2022-23	Amount		Cumulative Position as on 31.03.2023	
				Sanctioned in 2022-23	Disbursed in 2022-23	No. Of Units Sanctioned	Amount Disbursed
2	Bihar	Installation of Aquaria			0.01	1	0.01
3	Chhattisgarh	Installation of Aquaria			0.01	1	0.01
4	Delhi	Installation of Aquaria			0.04	2	0.04
5	Gujarat	Installation of Aquaria			0.01	2	0.01
6	Haryana	Installation of Aquaria				1	0.00
7	Jharkhand	Installation of Aquaria	4	0.08	0.05	4	0.05
8	Karnataka	Installation of Aquaria			0.01	1	0.01
9	Kerala	Installation of Aquaria	1	0.02	0.01	1	0.01
10	Madhya Pradesh	Installation of Aquaria			0.01	1	0.01
11	Maharashtra	Installation of Aquaria	2	0.04	0.30	6	0.30
12	Odisha	Installation of Aquaria			0.01	1	0.01
13	Sikkim	Installation of Aquaria			0.01	1	0.01
14	Tamil Nadu	Installation of Aquaria	1	0.02	0.00	1	0.00
15	Telangana	Installation of Aquaria	2	0.08	0.05	2	0.05
16	Uttarakhand	Installation of Aquaria			0.26	1	0.26
17	Uttar Pradesh	Installation of Aquaria	2	0.04	0.03	3	0.03
B.4	Fish Farmer Producer Organization (FFPO) including incubation cost, equity grant, and management cost, Support to Start-ups, Yuva Sahakar						
1	Andhra Pradesh	FISHERIES FPO (FFPO)	3	1.75	0.15	3	0.15
2	Assam	FISHERIES FPO (FFPO)	2	0.50	0.04	2	0.04
3	Bihar	FISHERIES FPO (FFPO), Support to Start ups, Yuva Sahakar	5	2.46	0.16	5	0.16
4	Chhattisgarh	FISHERIES FPO (FFPO)	4	1.00		4	0.00
5	Delhi	FISHERIES FPO (FFPO)	3	2.00	0.29	3	0.29
6	Gujarat	FISHERIES FPO (FFPO)	3	0.82	0.32	3	0.32
7	Himachal Pradesh	FISHERIES FPO (FFPO)	1	0.25	0.02	1	0.02
8	Jammu & Kashmir	FISHERIES FPO (FFPO)	3	0.75	0.06	3	0.06
9	Jharkhand	FISHERIES FPO (FFPO)	1	0.25	0.02	1	0.02
10	Karnataka	FISHERIES FPO (FFPO)	2	1.04	0.06	2	0.06
11	Kerala	FISHERIES FPO (FFPO)	1	1.00		1	0.00
12	Madhya Pradesh	FISHERIES FPO (FFPO), Support to Start ups	10	2.60	0.40	10	0.40
13	Maharashtra	FISHERIES FPO (FFPO), Support to Start ups	9	2.48	0.41	9	0.41
14	Manipur	FISHERIES FPO (FFPO)	4	0.86	0.11	4	0.11
15	Mizoram	FISHERIES FPO (FFPO)	1	0.25	0.02	1	0.02
16	Odisha	FISHERIES FPO (FFPO)	7	2.15	0.40	7	0.40
17	Telangana	FISHERIES FPO (FFPO)	1	0.50	0.04	1	0.04
18	Tripura	FISHERIES FPO (FFPO)	1	0.25	0.02	1	0.02
19	Tamil Nadu	FISHERIES FPO (FFPO), Support to Start ups	4	2.50	0.63	4	0.63
20	Uttarakhand	FISHERIES FPO (FFPO), Support to Start ups	3	1.75	0.10	3	0.10
21	Uttar Pradesh	FISHERIES FPO (FFPO)	1	0.50	0.04	1	0.04
Sub Total (B= B.1+B.2+B.3+B.4)			162	27.65	5.55	272.00	8.64

Sl. No.	State /UT	Activity	Units Sanctioned in 2022-23	Amount		Cumulative Position as on 31.03.2023	
				Sanctioned in 2022-23	Disbursed in 2022-23	No. Of Units Sanctioned	Amount Disbursed
C	Corporation Sponsored Scheme						
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	1	0.80	9.35	3675	579.32
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	0.00
Sub Total (C)			1	0.80	9.35	8544	980.55
D	Fisheries Infrastructure Development Fund (FIDF)						
1	Maharashtra	Small Scale Shrimp Hatchery	1	0.40	0.40	1	0.40
Grand Total (A+B+C+D)			165	68.53	301.71	10756	2673.16

*132 projects were de-sanctioned.

#The Andaman & Nicobar Islands project was de-sanctioned.

Table-2

ASSITANCE SANCTIONED AND DISBURSED TO POULTRY COOPERATIVES

(₹ in Crore)

Sl. No.	State/UT	No. of Sanctions in 2022-23	No. of Units Sanctioned in 2022-23	Amount		Cumulative position as on 31.03.2023	
				Sanctioned in 2022-23	Disbursed in 2022-23	Units Sanctioned (Number)	Amount Released
A	Erstwhile Central Sector Integrated Scheme on Agricultural Cooperation						
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
	Total (A)					286	50.00
B	Corporation Sponsored Scheme						
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
	Total (B)					91	46.38
	Grand Total (A+B)					377	96.38

Table-3
ASSISTANCE SANCTIONED AND DISBURSED TO DAIRY COOPERATIVES

(₹ in crore)

Sl. No.	State/UT	No. of Sanctions in 2022-23	No. of Units Sanctioned in 2022-23	Amount		Cumulative position as on 31.03.2023	
				Sanctioned in 2022-23	Released in 2022-23	Units Sanctioned (Number)	Amount Released
A	Erstwhile Central Sector Integrated Scheme on Agricultural Cooperation						
1	Andhra Pradesh					6	14.75
2	Arunachal Pradesh					17	0.69
3	Assam					1	0.20
4	Bihar				6.58	38	324.72
5	Gujarat*	1	10	1.63	7.11	993	317.39
6	Karnataka					120	44.82
7	Madhya Pradesh					1	0.00
8	Maharashtra				0.33	18	33.45
9	Meghalaya					2094	51.36
10	Nagaland					8	0.58
11	Punjab					1	32.00
12	Rajasthan					7	227.83
13	Telangana					1	0.72
14	Uttarakhand					5276	27.21
15	Uttar Pradesh					4	8.40
	Total (A)	1	10	1.63	14.02	8585	1084.12
B	Corporation Sponsored Scheme						
1	Gujarat	1	1	100.00		4063	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
	Total (B)	1	1	100.00	0.00	4583	426.90
C	Dairy Processing & Infrastructure Development Fund (DIDF)						
1	Madhya Pradesh					1	0.00
2	Tamil Nadu				9.33	5	9.33
	Total (C)				9.33	6	9.33
	Total (Dairy)	2	11	101.63	23.35	13174	1520.35

* Gujarat: Project sanctioned under AMI scheme in Gujarat.

Table-4

ASSISTANCE SANCTIONED AND DISBURSED TO LIVESTOCK COOPERATIVES

(₹ in crore)

Sl. No.	State/UT	No. of Sanctions in 2022-23	No. of Units Sanctioned in 2022-23	Amount		Cumulative position as on 31.03.2023	
				Sanctioned in 2022-23	Released in 2022-23	Units Sanctioned (Number)	Amount Released
A	Erstwhile Central Sector Integrated Scheme on Agricultural Cooperation						
1	A&N Islands					544	0.00
2	Andhra Pradesh				88.12	13857	167.17
3	Manipur					140	0.00
4	Meghalaya					2	57.89
5	Mizoram					2	0.20
6	Nagaland					18	1.10
7	Telangana				45.18	613919	4633.09
8	Uttarakhand				4.75	10019	92.12
9	West Bengal				15.80	100000	162.00
	Total (A)				153.85	738501	5113.56
B	Corporation Sponsored Scheme						
1	Karnataka	1	20000	175.00	87.50	20000	87.5
2	Kerala					1	0.18
3	Telangana	1	350000	4563.75		350000	0.00
	Total (B)	2	370000	4738.75	87.50	370001	87.68
	Total (Livestock)	2	370000	4738.75	241.35	1108502	5201.24

Table – 5
ASSISTANCE SANCTIONED & DISBURSED TO HANDLOOM COOPERATIVES

(₹ in crore)

Sl. No.	State/UT	No. of Sanctions in 2022-23	No. of Units Sanctioned in 2022-23	Amount		Cumulative position as on 31.03.2023		
				Sanctioned in 2022-23	Released in 2022-23	Units Sanctioned (Number)	Units Completed (Number)	Amount Released
I	Central Sector Integrated Scheme on Agricultural Cooperation							
A	Cooperatively Under Developed States							
1	Andhra Pradesh				24.00	556	556	386.05
2	Himachal Pradesh				0.03	257	257	12.11
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
Total (A)					24.03	1256	1256	497.85
B	Cooperatively Least -Developed States							
1	Assam					183	183	7.49
2	Arunachal Pradesh					3	3	0.39
3	Bihar					1	1	0.05
4	Manipur					739	739	4.72
5	Meghalaya					51	51	0.51
6	Mizoram					115	115	7.10
7	Nagaland					222	222	5.97
8	Tripura					1	1	0.30
Total (B)						1315	1315	26.53
C	Cooperatively Developed States							
1	Tamil Nadu					2	2	5.58
Total (A)+(B)+(C)					24.03	2573	2573	529.96
II	Corporation Sponsored Scheme							
1	Delhi					2	2	0.26
2	Gujarat					1	1	0.10
3	Haryana					6	6	0.29
4	Himachal Pradesh	1	1	4.54	4.54	2	1	10.90
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
Total (II)		1	1	4.54	4.54	1000	999	70.72
Grand Total		1	1	4.54	28.57	3573	3572	600.68

Table – 6

ASSISTANCE SANCTIONED & DISBURSED TO COIR COOPERATIVES

(₹ in crore)

Sl. No.	State/UT	No. of Sanctions in 2022-23	No. of Units Sanctioned in 2022-23	Amount		Cumulative position as on 31.03.2023		
				Sanctioned in 2022-23	Released in 2022-23	Units Sanctioned (Number)	Units Completed (Number)	Amount Released
A	CENTRAL SECTOR SCHEME							
1	Odisha					34	34	4.13
B	CORPORATION SPONSORED SCHEME							
1	Karnataka					27	27	10.65
2	Kerala					1333	633	188.78
3	Tamil Nadu					27	27	4.01
TOTAL (B)						1387	687	203.44
TOTAL (A+B)						1421	721	207.57

Table-7

ASSISTANCE SANCTIONED AND DISBURSED TO JUTE COOPERATIVES

(₹ in crore)

Sl. No.	State/UT	No. of Sanctions in 2022-23	No. of Units Sanctioned in 2022-23	Amount		Cumulative Position as on 31.03.2023		
				Sanctioned in 2022-23	Released in 2022-23	Units Sanctioned (Number)	Units Completed (Number)	Amount Released
A	CENTRAL SECTOR SCHEME							
1	Assam				8.76	4	4	44.96
2	Bihar					27	27	0.58
3	Meghalaya					5	5	0.28
4	Odisha					13	13	0.14
5	Tripura					21	21	0.27
6	West Bengal					108	108	1.92
Total (A)		0	0	0.00	8.76	178*	178	48.15
B	CORPORATION SPONSORED SCHEME							
1	Andhra Pradesh					6	6	0.22
Grand Total (A+B)		0	0	0.00	8.76	184*	184	48.37

* One unit desanctioned in Telangana

Table – 8
**ASSISTANCE SANCTIONED & DISBURSED TO SCHEDULED CASTE &
SCHEDULED TRIBE COOPERATIVES**

(₹ in crore)

Sl. No.	Activity	Units Sanctioned in 2022-23	Amount		Cumulative position as on 31.03.2023	
			Sanctioned in 2022-23	Released in 2022-23	Units Sanctioned (Number)	Amount Released
I	Scheduled Caste Cooperatives					
A	Esrtwhile Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC)					
1	Fisheries				171	286.56
2	Poultry				8	1.66
3	Rural Consumer				4133	5.20
4	Storage				1	0.21
5	ICDP			6.26	4	20.21
6	Handloom				4	0.38
	Total (A)			6.26	4321	314.22
B	Corporation Sponsored Scheme					
1	Industrial Cooperatives				4	0.16
2	Fruits & Vegetables				3	1.17
3	Rural Consumer				4743	6.06
4	LINAC				10	0.04
	Total (B)				4760	7.43
C	Agricultural Marketing Infrastructure (AMI) Scheme					
1	Storage	3	0.98		3	0.00
	Total (C)	3	0.98		3.00	0.00
	Grand Total (I) - SC Coops.	3	0.98	6.26	9084	321.65
II	Scheduled Tribe Cooperatives					
A	Erstwhile Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC)					
1	Industrial Cooperatives				9	8.91
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			0.28	2147	54.06
9	Livestock				1117	59.18
10	Fruits & Vegetables				9	3.21
11	Marketing & Inputs				586	83.74
12	Rural Consumer				465	4.14
13	ICDP			3.74	49	427.56
14	Storage				353	22.92
15	MIS				4	19.98
16	Handloom				16	4.84
	Total (A)			4.02	5320	837.25
B	Corporation Sponsored Scheme					
1	Cold Chain				1	1.55
2	Storage				199	35.44
3	Rural Consumer	1	1.89	0.58	1248	2.22
4	Marketing & Inputs				1158	4389.46
5	LINAC				9	0.03
6	Service Cooperative	3	30.04	0.34	6	3.78
7	Dairy				66	1.61
	Total (B)	4	31.93	0.92	2687	4434.08
C	Agricultural Marketing Infrastructure (AMI) Scheme					
1	Storage	35	9.09	1.04	35	1.04
	Total (C)	35	9.09	1.04	35	1.04
	Grand Total (II) - ST Coops.	39	41.02	5.98	8042	5272.37

Chapter-11

CONSUMER COOPERATIVES

11.1 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 the availability of consumer goods at the doorstep of consumers at a reasonable price while also exerting a healthy influence on the market price of essential commodities.

NCDC Assistance

11.2 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.

11.3 The performance of NCDC under ongoing schemes of consumer cooperatives is summarized as under:

- Under the erstwhile Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC), during FY 2022-23, NCDC disbursed ₹0.37 crores (**Table-1**) and cumulatively disbursed ₹95.10 crores as on 31.03.2023 (**Table-2**).
- Under the Corporation Sponsored Scheme, during FY 2022-23, NCDC sanctioned a total financial assistance of ₹1.89 crores, disbursed a financial assistance of ₹1.03 crores, (**Table-1**), and cumulatively disbursed ₹237.55 crores as on 31.03.2023 (**Table-3**).

Table-1
ASSISTANCE SANCTIONED & DISBURSED FOR CONSUMER ACTIVITIES DURING
FY 2022-23

(₹ in crore)

S. No.	States/ UTs	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	0.34			2	0.08			4	0.42
2	Kerala							1	0.08			1	0.08
3	Rajasthan			1	0.03							1	0.03
4	West Bengal							1	0.29			1	0.29
5	Mizoram					1	1.89	1	0.58	1	1.89	1	0.58
	Total			3	0.37	1	1.89	5	1.03	1	1.89	8	1.40

Table-2
**ASSISTANCE DISBURSED FOR CONSUMER ACTIVITIES UNDER CSISAC AS ON
31.03.2023**

(₹ in crore)

Sl. No.	States/UTs	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	Chhattisgarh	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	1669	0	1669	24.76
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	3507	76	3583	10.96
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
Total		44663	9504	54167	95.10

Table-3

**ASSISTANCE DISBURSED FOR CONSUMER ACTIVITIES UNDER THE CORPORATION
SPONSORED SCHEME AS ON 31.03.2023**

(₹ in crore)

Sl. No.	States/UTs	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
3	Assam	2	307	0	309	0.00	0.49	0.49
4	Bihar	0	2531	0	2531	0.00	1.55	1.55
5	Chandigarh	0	0	0	0	0.00	0.01	0.01
6	Chhattisgarh	0	3	0	3	0.00	0.10	0.10
7	Delhi	0	17	0	17	0.00	12.25	12.25
8	Goa	0	13	25	38	0.00	0.05	0.05
9	Gujarat	6	1395	24	1425	0.01	22.50	22.51
10	Haryana	0	1039	0	1039	0.00	1.92	1.92
11	Himachal Pradesh	0	1543	0	1543	0.00	2.10	2.10
12	Jammu & Kashmir	1	471	0	472	0.00	0.34	0.34
13	Karnataka	83	3215	0	3298	0.19	8.26	8.45
14	Kerala	971	1438	0	2409	1.51	130.69	132.20
15	Madhya Pradesh	7	5844	201	6052	0.01	10.93	10.94
16	Maharashtra	78	3752	12	3842	0.12	4.00	4.12
17	Manipur	0	140	0	140	0.00	0.13	0.13
18	Meghalaya	0	45	0	45	0.00	0.09	0.09
19	Mizoram	0	63	0	63	0.00	0.81	0.81
20	Nagaland	0	29	0	29	0.00	0.15	0.15
21	Odisha	18	2520	362	2900	0.02	4.43	4.45
22	Puducherry	0	0	0	0	0.00	0.01	0.01
23	Punjab	0	2666	0	2666	0.00	4.20	4.20
24	Rajasthan	14	3956	0	3970	0.03	3.94	3.97
25	Sikkim	0	55	0	55	0.00	0.14	0.14
26	Tamil Nadu	127	4527	1948	6602	0.19	7.95	8.14
27	Tripura	0	420	16	436	0.00	0.56	0.56
28	Uttar Pradesh	4	9080	223	9307	0.00	10.12	10.12
29	Uttarakhand	0	14	0	14	0.00	0.47	0.47
30	West Bengal	39	3264	5	3308	0.04	3.94	3.98
Total		1364	50658	2816	54838	2.14	235.41	237.55

INTEGRATED COOPERATIVE DEVELOPMENT PROJECTS

12.1 The Integrated Cooperative Development Project (ICDP) is an integrated area-based approach taking into account the local needs and resources. The scheme aims at the 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.

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

Sanctions:

12.3 During FY 2022-23, NCDC sanctioned ₹0.42 crores 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.

12.3.1 Cumulatively as on 31.03.2023, NCDC has sanctioned 395 projects at a total cost of ₹6861.05 crores involving NCDC's share of ₹6514.39 crores comprising ₹5344.90 crores as loan and ₹1169.49 crores as subsidy. In addition to the above, subsidy assistance of ₹6.12 crores for training and ₹0.64 crores for impact evaluation studies was also sanctioned up to FY 2022-23. Details of ICD projects sanctioned up to 31.03.2023 are given in **Table-1**.

Disbursements:

12.4 During FY 2022-23, NCDC disbursed ₹177.45 crores in 13 States comprising of ₹139.91 crores as loan and ₹37.54 crores as subsidy. The subsidy comprised of ₹18.98 crores for project implementation, ₹18.50 crores for beneficiary cooperative societies under CSISAC, and ₹0.06 crores for AMI (erstwhile GBY) subsidy under CSISAM scheme. In addition to the above, a subsidy of ₹0.42 crores was utilized for imparting training to cooperative personnel at LINAC, Gurugram.

12.4.1 Cumulatively as on 31.03.2023, NCDC disbursed ₹4,956.51 crores comprising ₹4,214.17 crores as loan and ₹742.34 crores as subsidy. In addition to the above, cumulatively subsidy assistance of ₹6.12 crores was utilized for imparting training to cooperative personnel at LINAC, Gurugram.

12.5 Out of 395 projects sanctioned for implementation, 319 projects have been completed, 21 projects have been de-sanctioned/midway closed and the remaining 55 projects are under implementation. Out of a total 395 projects, 307 have been sanctioned in cooperatively under/least developed States including the North-Eastern Region.

12.6 State wise assistance sanctioned and disbursed during the year under report as well as the position of cumulative disbursements is indicated in **Table-2**. In contributions towards women empowerment, ₹1.10 crores was disbursed for women members of the societies during FY 2022-23 through various ICD Projects.

TABLE - 1
INTEGRATED COOPERATIVE DEVELOPMENT PROJECTS SANCTIONED UPTO
FY 2022-23

Sl. No.	Name of District	Year of Sanction
Arunachal Pradesh		
1	Whole state	2000-01
2	Arunachal Pradesh Part-2	2013-14
Assam		
3	Nagaon	1988-89
4	Cachar	1999-00
5	Hailakandi	1999-00
Andhra Pradesh		
6	East Godavari	1989-90
7	Chittoor	1991-92
8	Krishna	1993-94
9	Kurnool	1995-96
10	Guntur	1999-00
11	Nellore	2003-04
12	Visakhapatnam	2003-04
13	West Godavari	2005-06
14	Anantpur	2005-06
15	Srikakulam	2005-06
16	Kadapa	2005-06
17	Vizianagaram	2005-06
18	Prakasam	2008-09
19	Kurnool (Phase-2)	2017-18
20	East Godavari (Phase-2)	2017-18
21	Chittoor(Phase-2)	2018-19
Andaman & Nicobar		
22	South,North & Middle	2018-19
Telangana		
23	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
Bihar		
33	Bhojpur	1987-88
34	Rohtas	1987-88
35	Gopalganj	1999-00
36	Madhubani	1999-00
37	Sitamarhi	2001-02
38	Gaya	2001-02
39	Bhojpur(Ara)	2002-03
40	Saran(Chapra)	2002-03
41	Siwan	2002-03
42	Kaimur	2008-09
43	Khagaria	2009-10
44	Sheohar	2009-10

Sl. No.	Name of District	Year of Sanction
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
Chhattisgarh		
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
Gujarat		
62	Panchmahal	1991-92
63	Surender Nagar	1991-92
Haryana		
64	Bhiwani	1991-92
65	Ambala	1994-95
66	Gurgaon	1994-95
67	Sirsa	1994-95
68	Hissar	1995-96
69	Sonipat	2001-02
70	Panipat	2001-02
71	Karnal	2001-02
72	Kurukshetra	2001-02
73	Kaithal	2001-02
74	Rewari	2001-02
75	Yamuna Nagar	2004-05
76	Faridabad	2004-05
77	Jind	2005-06
78	Mahendergarh	2006-07
79	Jhajjar	2007-08
80	Rohtak	2007-08
81	Bhiwani (Phase-2)	2010-11
82	Ambala (Phase-2)	2012-13
83	Hissar (Phase-2)	2012-13
84	Sirsa (Phase-2)	2012-13
85	Panchkula	2012-13
86	Fatehabad (Phase-2)	2013-14
87	Rewari (Phase-2)	2017-18
88	Gurugram (Mewat) (Phase-2)	2020-21
89	Kaithal (Phase-2)	2020-21

Sl. No.	Name of District	Year of Sanction
90	Karnal (Phase-2)	2020-21
91	Kurukshetra (Phase-2)	2020-21
92	Panipat (Phase-2)	2020-21
93	Sonipat (Phase-2)	2020-21
Himachal Pradesh		
94	Bilaspur	1986-87
95	Sirmour	1987-88
96	Hamirpur	1988-89
97	Kangra	1990-91
98	Shimla	1991-92
99	Chamba	1996-97
100	Kullu	1996-97
101	Solan	1998-99
102	Una	2000-01
103	Mandi	2002-03
104	Kinnaur	2005-06
105	Lahaul 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
Jammu & Kashmir		
115	Kathua	2003-04
116	Anantnag	2003-04
117	Doda	2014-15
118	Baramulla	2014-15
Jharkhand		
119	Singhbhum	1997-98
120	Ranchi	1997-98
121	Deoghar	2002-03
122	Dumka	2002-03
123	Hazaribagh	2002-03
124	Garhwa	2006-07
125	Latehar	2006-07
126	Giridih	2006-07
127	Lohardaga	2007-08
128	Godda	2007-08
129	Dhanbad	2007-08
130	East Singhbhum	2007-08
131	Sahibganj	2008-09
132	Chatra	2008-09
133	Palamu	2008-09
134	Koderma	2008-09
135	Pakur	2008-09
136	Jamtara	2008-09
137	Bokaro	2013-14
138	Simdega	2013-14
139	Gumla	2013-14
Karnataka		
140	Bangalore	1987-88

Sl. No.	Name of District	Year of Sanction
141	Chikmagalur	1988-89
142	Chitradurga	1997-98
143	Gulbarga	2005-06
144	Bellary	2011-12
145	Bijapur	2011-12
Kerala		
146	Wynad	1987-88
147	Palghat	1988-89
148	Kottayam	1988-89
149	Idukki	1993-94
150	Pathanamthitta	1993-94
151	Thrissure	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
Madhya Pradesh		
164	Narsinghpur	1994-95
165	Raisen	1994-95
166	Khargone	1995-96
167	Guna	1997-98
168	Sidhi	1997-98
169	Chhindwara	1998-99
170	Jabalpur	1999-00
171	Bhind	2000-01
172	Ratlam	2000-01
173	Rajgarh	2001-02
174	Jhabua	2006-07
175	Sehore	2006-07
176	Ujjain	2006-07
177	Sagar	2006-07
178	Vidisha	2006-07
179	Mandsaur	2006-07
180	Betul	2007-08
181	Neemuch	2007-08
182	Indore	2007-08
183	Shahdol	2007-08
184	Anuppur	2007-08
185	Umaria	2007-08
186	Tikamgarh	2007-08
187	Khandwa	2007-08
188	Burhanpur	2007-08
189	Rewa	2011-12
190	Balaghat	2011-12
191	Shajapur	2011-12
192	Dhar	2012-13
193	Hoshangabad	2012-13

Sl. No.	Name of District	Year of Sanction
194	Shivpuri	2012-13
195	Seoni	2012-13
196	Dewas	2012-13
197	Bhopal	2012-13
198	Harda	2012-13
199	Chhatarpur	2013-14
200	Gwalior	2013-14
201	Mandla	2015-16
202	Morena	2015-16
203	Panna	2015-16
204	Satna	2015-16
205	Sheopur	2015-16
Manipur		
206	Bishanpur	1986-87
207	Thoubal	1988-89
208	Churachandpur	1990-91
209	Ukhrul	2000-01
210	Imphal West	2000-01
211	Imphal East	2000-01
Meghalaya		
212	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
Mizoram		
219	Aizawl	1993-94
220	Chhimituipui	1993-94
221	Lunglei	1997-98
222	Kolasib (Phase-2)	2014-15
223	Lunglei (Phase-2)	2014-15
224	Aizawl (Phase-2)	2014-15
225	Serchhip(Phase-2)	2014-15
226	Champhai (Phase-2)	2014-15
227	Mamit	2021-22
Nagaland		
228	Kohima	1987-88
229	Mokokchung	1990-91
230	Wokha	1995-96
231	Tuensang	2000-01
232	Phek	2000-01
233	Zunheboto	2008-09
234	Mon	2008-09
235	Dimapur	2008-09
236	Peren	2017-18
237	Kiphire	2017-18
238	Longleng	2017-18
239	Tuensang (Phase-2)	2017-18
240	Kohima (Phase-2)	2017-18
Odisha		
241	Koraput & Malkangiri	2001-02
242	Angul	2010-11
243	Dhenkanal	2010-11

Sl. No.	Name of District	Year of Sanction
Punjab		
244	Ferozepur	1994-95
245	Hoshiarpur	1994-95
246	Ropar	1998-99
247	Patiala	1999-2000
Rajasthan		
248	Banswara	1993-94
249	Jalore	1993-94
250	Sikar	1993-94
251	Alwar	1998-99
252	Sawai Madhopur	1998-99
253	Tonk	1998-99
254	Jhalawar	1998-99
255	Jodhpur	2002-03
256	Dausa	2006-07
257	Baran	2006-07
258	Hanumangarh	2006-07
259	Ajmer	2006-07
260	Jaisalmer	2006-07
261	Bundi	2006-07
262	Jhunjhunu	2006-07
263	Bhilwara	2006-07
264	Bikaner	2008-09
265	Badmer	2008-09
266	Dungarpur	2008-09
267	Bharatpur	2008-09
268	Kota	2008-09
269	Sirohi	2011-12
270	Pratapgarh	2011-12
271	Churu	2011-12
272	Pali	2011-12
273	Rajsamand	2011-12
274	Chittorgarh	2011-12
275	Udaipur	2011-12
276	Dholpur	2011-12
277	Nagaur	2011-12
278	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
Sikkim		
283	East Sikkim	1992-93
284	South Sikkim	1992-93
Tamil Nadu		
285	Kamarajar	1988-89
286	South Arcot	1990-91
287	Coimbatore	1993-94
288	Dharampuri	1994-95
289	Thiruvannamalai	1995-96
290	Kanchipuram	1998-99
291	Ramnathapuram	1998-99
292	Tiruvarur	2000-01
293	Thiruchirapalli	2001-02

Sl. No.	Name of District	Year of Sanction
294	Perambalur	2001-02
295	Thanjavur	2001-02
296	Theni	2004-05
297	Thoothukudi	2004-05
298	Pududukottai	2006-07
299	Salem	2006-07
300	Erode	2006-07
301	Madurai	2006-07
302	Sivagangai	2009-10
303	Dindigul	2009-10
304	Tirunelveli	2009-10
305	Vellore	2010-11
306	Karur	2010-11
307	Nagapattinam	2010-11
308	Nilgiris	2012-13
309	Namakkal	2014-15
310	Thiruvallur	2014-15
311	Kanyakumari	2014-15
312	Chennai	2016-17
Tripura		
313	West Tripura	1988-89
314	South Tripura	2008-09
315	North Tripura	2015-16
316	Unakoti	2015-16
317	Dhalai	2015-16
Uttar Pradesh		
318	Jaunpur	1991-92
319	Varanasi	1991-92
320	Mathura	1997-98
321	Raibareli	1997-98
322	Gorakhpur	1997-98
323	Rampur	1999-00
324	Muzafarnagar	1999-00
325	Baghpat	1999-00
326	Bulandshahar	1999-00
327	Mirzapur	2003-04
328	Deoria	2003-04
329	Bijnore	2004-05
330	Lakhimpur khiri	2004-05
331	Barabanki	2004-05
332	Badaun	2005-06
333	Sonebhadra	2005-06
334	Ferozabad	2005-06
335	Farrukhabad	2005-06
336	Kanoj	2005-06
337	Chitrakoot	2006-07
338	Aligarh	2008-09
339	Pratapgarh	2008-09
340	Ghazipur	2008-09
341	Faizabad	2010-11
342	Mainpuri	2010-11
343	Mau	2010-11
344	Banda	2013-14
345	Moradabad	2013-14

Sl. No.	Name of District	Year of Sanction
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
Uttarakhand		
369	Haridwar	1999-00
370	Chamoli	2001-02
371	Pithorgarh	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
West Bengal		
382	Nadia	1985-86
383	Hooghly	1992-93
384	Birbhum	1999-2000
385	Cooch Behar	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)

Sl. No.	State/UT	During FY 2022-23				Cumulative Position as on 31.03.2023			
		Units Sanctioned	Disbursements			Units Sanctioned	Disbursement		
			Loan	Subsidy	Total		Loan	Subsidy	Total
1	Andhra Pradesh			0.72	0.72	16	392.07	50.77	442.84
2	Andaman & Nicobar					1	7.13	0.00	7.13
3	Arunachal Pradesh					2	45.21	17.10	62.31
4	Assam					3	7.42	1.77	9.19
5	Bihar			3.53	3.53	22	341.61	69.44	411.05
6	Chhattisgarh					7	22.08	2.85	24.93
7	Gujarat					2	8.29	0.53	8.82
8	Haryana		30.00	3.02	33.02	30	280.41	24.13	304.54
9	Himachal Pradesh		5.27	1.55	6.82	21	244.22	64.08	308.30
10	Jammu & Kashmir					4	7.88	2.38	10.26
11	Jharkhand			2.57	2.57	21	113.81	27.60	141.41
12	Karnataka					6	23.28	2.86	26.14
13	Kerala		37.83	2.99	40.82	18	269.59	17.58	287.17
14	Madhya Pradesh		2.00	6.40	8.40	42	490.28	118.66	608.94
15	Manipur					6	11.34	3.52	14.86
16	Meghalaya					7	19.52	6.53	26.05
17	Mizoram		1.85	0.69	2.54	9	42.31	15.80	58.11
18	Nagaland			0.20	0.20	13	84.22	29.58	113.80
19	Odisha					3	25.56	5.95	31.51
20	Punjab					4	14.74	2.44	17.18
21	Rajasthan			2.51	2.51	35	481.31	107.46	588.77
22	Sikkim					2	0.97	0.44	1.41
23	Tamil Nadu		14.74	2.86	17.60	28	689.49	55.32	744.81
24	Telangana					10	72.89	13.73	86.62
25	Tripura		8.57	3.45	12.02	5	29.00	11.19	40.19
26	Uttar Pradesh		39.65	7.05	46.70	51	374.63	64.24	438.87
27	Uttarakhand					13	68.81	20.01	88.82
28	West Bengal					14	46.10	6.39	52.49
TOTAL			139.91	37.54	177.45	395	4214.17	742.34	4956.51

Note: ₹0.42 crores has been sanctioned and released to LINAC during FY 2022-23 for imparting training to cooperative personnel at LINAC, Gurugram.

ROLE OF NCDC IN FORMATION AND PROMOTION OF FPO AND FFPO**ROLE IN FORMATION AND PROMOTION OF FPO**

13.1 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 the transformation of the agriculture sector where small and marginal farmers with average land holding size of less than 2 hectares constitute over 80% of the 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 form new 10,000 FPOs to facilitate the development of vibrant and sustainable income oriented farming and for overall socio-economic development and well-being of agrarian communities.
- To enhance productivity through efficient, cost-effective, and sustainable resource use and realize higher returns through better liquidity and market linkages for their produce and become sustainable through collective action.
- To provide handholding and support to new FPOs up to 5 years from the year of creation in all aspects of management of FPO, inputs, production, processing and value addition, market linkages, credit linkages, and use of technology, etc.
- To provide effective capacity building to FPOs to develop agriculture-entrepreneurship skills to become economically viable and self-sustaining beyond the period of support from the

government.

13.1.1 NCDC as a development financing institution for cooperatives plays the role of an Implementing Agency under the Scheme for formation and promotion of FPOs under the State/UT 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 the NCDC website and the details of the scheme are given briefly in **Annex-V**.

Target of NCDC

13.1.2 NCDC has been allocated a target for the formation and promotion of 500 FPOs during the reference allotment year 2020-21. In addition, 29 organic FPOs have also been allocated to NCDC from the Integrated Nutrient Management (INM) division of DA&FW. During the reference allotment year 2022-23, an additional target for the formation and promotion of 234 FPOs was allocated to NCDC. NCDC as an Implementing Agency has achieved the following:

- i) Out of the total target of 763 FPOs, 538 FPO Cooperatives have been registered with 122962 farmer members.
- ii) During FY 2022-23, NCDC sanctioned FPO formation and incubation cost including CBBO cost of ₹82.28 crores, FPO Management Cost of ₹54.64 crores, and Matching Equity Grant of ₹30.01 crores, and disbursed FPO formation and incubation cost including CBBO cost of ₹17.89 crores, FPO Management Cost of ₹11.10 crores and Matching Equity Grant of ₹9.26 crores (including ₹1.11 crores disbursed by DA&FW).

13.1.3 Cumulatively, NCDC has disbursed an amount of ₹49.50 crores under the scheme. State-wise sanction and disbursement of funds under the scheme are detailed in **Table-1**.

ROLE IN FORMATION AND PROMOTION OF FFPO

13.2 NCDC has been empowered as one of the Implementation Agency (IA) for Formation and Promotion of the Fish Farmer Producer Organizations (FFPOs). The FFPO scheme under PMMSY aims to achieve inclusive and sustainable transformation of the fisheries sector through the creation of a holistic and supportive ecosystem.

13.2.1 Formation and promotion of FFPOs will be taken up under the Central

Sector Scheme component of PMMSY with 100% central funding.

13.2.2 As per the Union Budget 2020, the Department of Fisheries, Government of India will set up 500 Fish Farmers Producer Organisations. While formation and promotion of 300 FFPOs/Cs will be supported under PMMSY, efforts will be made to support the remaining 200 FFPOs/Cs through convergence with the 10,000 FPO scheme of Department of Agriculture and Farmers Welfare (DoAFW), Ministry of Agriculture and Farmers Welfare (MoAFW), wherever possible.

Target of NCDC

13.2.3 An initial target of 70 FFPOs has been allocated to NCDC. Till the end of March 2023, NCDC has formed and promoted 33 FFPOs under the Cooperative Societies Act of the respective state.

Table-1
STATE/UT-WISE SANCTION AND DISBURSEMENT OF FUNDS UNDER CENTRAL SECTOR SCHEME - FORMATION AND PROMOTION OF 10,000 FPOs

(₹ in crore)

Sl. No	State/ UT	Sanction during FY 2022-23			Disbursement during FY 2022-23			Cumulative Disbursement as on 31.03.2023		
		FPO Formation & Incubation Cost incl. CBBO cost	FPO Management Cost	Matching Equity Grant	FPO Formation & Incubation Cost incl. CBBO cost	FPO Management Cost	Matching Equity Grant	FPO Formation & Incubation Cost incl. CBBO cost	FPO Management Cost	Matching Equity Grant
1	Andhra Pradesh	4.45	1.98	0.83	0.70	0.54	0.53	1.23	0.54	0.53
2	Arunachal Pradesh	0.50	0.00	0.00	0.04	0.00	0.00	0.04	0.00	0.00
3	Assam	1.58	2.16	0.14	0.44	0.44	0.14	0.68	0.44	0.14
4	Bihar	6.88	5.94	4.05	1.75	1.23	0.78	2.81	1.23	0.78
5	Chhattisgarh	3.90	2.70	2.25	0.93	0.59	0.60	1.31	0.59	0.60
6	Gujarat	1.08	2.88	3.13	1.34	0.40	0.69	1.93	0.81	0.78
7	Haryana	4.02	1.26	0.69	0.57	0.25	0.42	0.71	0.25	0.42
8	Himachal Pradesh	0.06	2.16	0.09	0.06	0.54	0.09	0.48	0.54	0.09
9	Jammu & Kashmir	0.09	1.26	0.63	0.27	0.25	0.08	0.44	0.25	0.08
10	Jharkhand	3.85	2.16	0.57	0.82	0.59	0.11	1.23	0.73	0.21
11	Karnataka	3.60	1.44	1.09	0.46	0.26	0.29	0.83	0.26	0.29
12	Kerala	8.56	0.90	1.05	0.75	0.14	0.31	1.05	0.14	0.31
13	Lakshdweep	0.02	0.00	0.00	0.02	0.00	0.00	0.06	0.00	0.00
14	Madhya Pradesh	2.06	2.52	2.10	1.01	0.75	0.61	1.41	0.91	0.76
15	Maharashtra	0.55	0.28	0.58	0.10	0.09	0.39	0.58	0.09	0.75
16	Manipur	0.06	0.54	0.33	0.10	0.13	0.07	0.18	0.13	0.07
17	Meghalaya	0.11	0.54	0.17	0.11	0.10	0.04	0.19	0.10	0.04
18	Mizoram	0.75	0.00	0.00	0.06	0.00	0.00	0.06	0.00	0.00
19	Nagaland	0.22	1.98	1.27	0.45	0.51	0.27	0.70	0.51	0.27

Sl. No	State/ UT	Sanction during FY 2022-23			Disbursement during FY 2022-23			Cumulative Disbursement as on 31.03.2023		
		FPO Formation & Incubation Cost incl. CBBO cost	FPO Management Cost	Matching Equity Grant	FPO Formation & Incubation Cost incl. CBBO cost	FPO Management Cost	Matching Equity Grant	FPO Formation & Incubation Cost incl. CBBO cost	FPO Management Cost	Matching Equity Grant
20	Odisha	1.67	1.62	1.22	0.64	0.40	0.27	0.93	0.46	0.27
21	Puducherry	0.75	0.00	0.00	0.06	0.00	0.00	0.06	0.00	0.00
22	Punjab	4.16	3.06	0.60	0.34	0.18	0.06	0.55	0.18	0.06
23	Rajasthan	1.63	2.88	1.18	1.17	0.67	0.53	1.72	0.81	0.71
24	Sikkim	0.12	0.36	0.30	0.12	0.10	0.02	0.20	0.10	0.02
25	Tamil Nadu	6.50	3.96	0.70	1.03	0.61	0.70	1.42	0.61	0.70
26	Telangana	4.94	2.16	1.01	0.82	0.46	0.75	1.09	0.46	0.75
27	Tripura	2.60	1.62	0.02	0.32	0.07	0.02	0.36	0.07	0.02
28	Uttar Pradesh	8.00	2.88	3.43	1.63	0.72	0.80	2.39	0.91	1.00
29	Uttarakhand	0.33	4.32	1.67	0.81	0.91	0.27	1.34	0.91	0.30
30	West Bengal	9.25	1.08	0.90	0.95	0.19	0.41	0.95	0.19	0.41
	TOTAL	82.28	54.64	30.01	17.89	11.10	9.26	26.93	12.20	10.37

COMPUTERIZATION OF COOPERATIVES

14.1 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 the primary level to the 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.

14.2 During FY 2022-23, the Corporation disbursed ₹45.02 crores to Societies /Cooperative Banks for computerisation. Cumulatively, the Corporation has sanctioned ₹1,558.36 crores to 410 societies/banks and disbursed ₹646.28 crores. A total of 371 societies/banks have completed respective computerization projects as detailed in **Table-1**.

PACS as Modern Banking Units

14.3 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 the agriculture sector of the state as there is 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 being linked to DCCBs/SCBs.
- ✓ **Enhance the share capital** of PACS by attracting more members/ farmers in rural areas.
- ✓ Facilitate **timely agricultural operations**, thereby, enhancing crop productivity and yield.

14.3.1 NCDC has sanctioned financial assistance of ₹315.72 crores to the **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, ₹282.02 crores has been disbursed to 2,342 PACS, including ₹36.76 crores in FY 2022-23.

Table-1
ASSISTANCE SANCTIONED/DISBURSED FOR COMPUTERIZATION
UP TO 31.03.2023 (₹ in crore)

Sl. No.	State/ UT/ Institution	Amount Disbursed in 2022-23	Cumulative position as on 31.03.2023		
			No. of Sanctions	No. of Sanctions Completed	Amount Disbursed
A. CENTRAL SECTOR SCHEME					
1	Andhra Pradesh		2	2	0.97
2	Arunachal Pradesh		1	1	5.39
3	Assam	7.90	2	1	42.00
4	Bihar		1	1	0.22
5	Gujarat		1	1	12.46
6	Goa		8	7	1.58
7	Himachal Pradesh		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	36.76	47	40	282.02
14	Uttar Pradesh	0.36	54	40	112.90
15	Uttarakhand		18	15	22.64
16	Mizoram		1	1	0.39
17	Telangana		1	1	0.19
18	Jharkhand		2		
Sub Total (A)		45.02	182	147	630.09
B. CORPORATION SPONSORED SCHEME					
1	Andhra Pradesh		5	5	0.59
2	Assam		1	1	0.18
3	Gujarat		2	2	0.17
4	Haryana		2	2	0.30
5	Himachal Pradesh		2	2	0.13
6	Karnataka		2	2	0.13
7	Kerala		184	183	9.74
8	Madhya Pradesh		3	3	0.21
9	Maharashtra		8	6	2.63
10	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		
Sub Total (B)			228	224	16.19
Grand Total (A+B)		45.02	410	371	646.28

Chapter-15 COOPERATIVES IN LEAST / UNDER DEVELOPED STATES/ UNION TERRITORIES

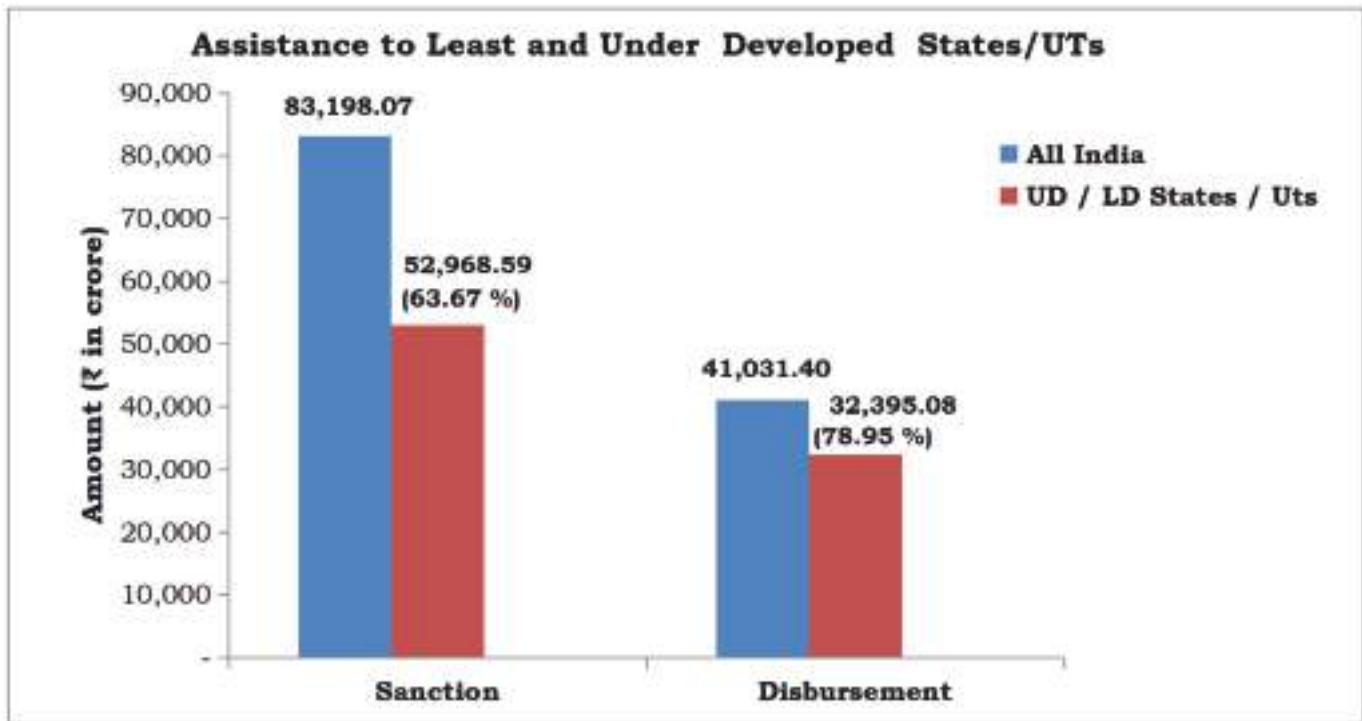
15.1 The Government of India has categorised cooperatively Least Developed/ Under Developed States/UTs as follows:

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.

15.2 During FY 2022-23, NCDC sanctioned financial assistance of ₹52,968.59 crores and disbursed ₹32,395.08 crores to LD/UD States as detailed in **Table-1** and depicted as below:



15.3 Cumulatively as on 31.03.2023, ₹1,73,870.28 crores was disbursed to LD/UD States under various schemes of NCDC, which

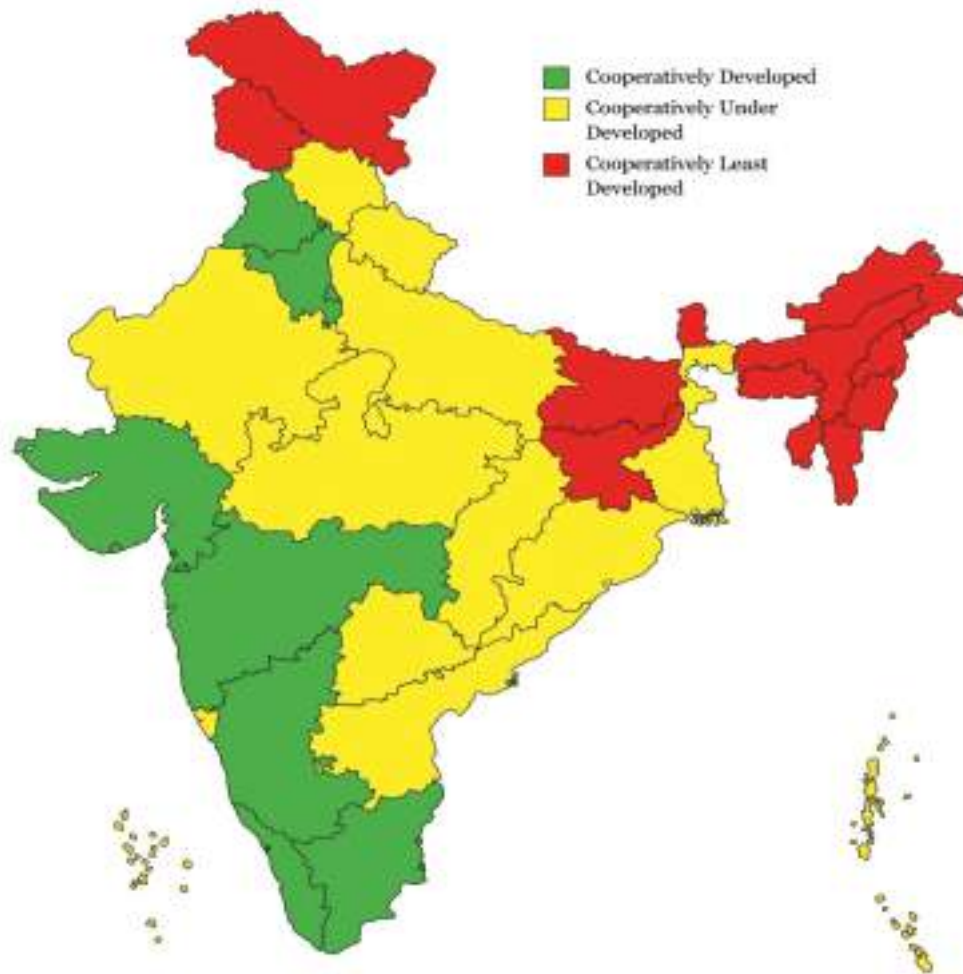
accounts for around 68.84% of the total assistance of ₹2,52,579.95 crores disbursed by the Corporation, so far.

Table-1

STATE/UT-WISE SANCTIONS & DISBURSEMENTS DURING FINANCIAL YEAR 2022-23

(₹ in crore)

STATE/UT	SANCTION 2022-23			DISBURSEMENT 2022-23		
	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL
(A) Cooperatively Least-Developed States/UTs						
Arunachal Pradesh	0.61	0.63	1.24	0.34	0.04	0.38
Assam	0.00	4.13	4.13	5.71	11.77	17.48
Bihar	5000.39	18.87	5019.26	4000.00	53.75	4053.75
J&K	0.00	2.64	2.64	0.00	0.57	0.57
Manipur	0.70	1.73	2.43	22.13	8.25	30.38
Meghalaya	0.00	0.71	0.71	0.00	0.14	0.14
Mizoram	2.81	1.10	3.91	3.19	1.04	4.23
Nagaland	29.00	3.25	32.25	0.00	1.20	1.20
Sikkim	0.00	0.91	0.91	0.00	0.14	0.14
Tripura	0.00	4.39	4.39	8.57	3.78	12.35
Jharkhand	41.67	24.92	66.59	0.00	4.63	4.63
Total (A)	5075.18	63.28	5138.46	4039.94	85.31	4125.25
(B) Cooperatively Under-Developed States						
Andhra Pradesh	11330.00	8.85	11338.85	9686.20	48.50	9734.70
Himachal Pradesh	4.54	2.55	7.09	10.47	2.44	12.91
Madhya Pradesh	631.17	10.19	641.36	275.48	8.92	284.40
Odisha	0.00	6.54	6.54	0.00	1.61	1.61
Rajasthan	400.26	5.61	405.87	0.09	4.82	4.91
Uttar Pradesh	3401.40	15.06	3416.46	339.70	10.54	350.24
West Bengal	0.50	11.28	11.78	0.72	62.64	63.36
Chhattisgarh	18075.00	9.96	18084.96	8500.00	2.23	8502.23
Uttarakhand	0.00	8.03	8.03	0.00	10.50	10.50
Telangana	13900.59	8.60	13909.19	9091.26	213.71	9304.97
Total (B)	47743.46	86.67	47830.13	27903.92	365.91	28269.83
(C) Cooperatively Developed States/UT + Others						
Chandigarh	0.00	0.03	0.03	0.00	0.03	0.03
Delhi	0.00	5.93	5.93	0.00	4.26	4.26
Gujarat	1410.66	8.84	1419.50	364.83	5.97	370.80
Haryana	16320.92	6.03	16326.95	6650.92	4.32	6655.24
Karnataka	196.25	7.15	203.40	111.48	1.06	112.54
Kerala	721.43	11.55	732.98	677.06	27.69	704.75
Maharashtra	1492.87	11.40	1504.27	740.55	10.61	751.16
Punjab	10000.00	7.66	10007.66	0.00	0.42	0.42
Puducherry	0.00	0.75	0.75	0.00	0.06	0.06
Tamil Nadu	7.00	13.75	20.75	24.59	5.90	30.49
Others	0.50	6.75	7.25	0.00	6.56	6.56
Total (C)	30149.63	79.84	30229.47	8569.43	66.88	8636.31
Grand Total (A+B+C)	82968.27	229.79	83198.06	40513.29	518.10	41031.39
UD Plus LD (A+B)	52818.64	149.95	52968.59	31943.86	451.22	32395.08
Percentage of UD & LD			63.67			78.95



Map not to scale

Cooperatively Developed States/UTs

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

Cooperatively 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-16

GENDER IN COOPERATIVES

16.1 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 assisted activities related to the 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

16.2 In recent years, NCDC has launched four schemes that 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 a 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 majority women as its members.

- **Nandini Sahakar:** The scheme introduced in February 2021 aims to improve socio-economic status of women. It supports the entrepreneurial dynamism of women through Women's 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 a minimum of 50% women members at the primary level is also eligible. In case of projects related to new and/ or innovative activities, women cooperatives, 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%.

- **Swayam Shakti Sahakar Yojna:** To increase the availability of funds to women SHGs through cooperatives and to supplement the resources of Credit Cooperatives for providing adequate and

prompt loans/advances to women SHGs, NCDC introduced Swayam Shakti Sahakar to extend NCDC's short term loan (upto 3 years) to credit cooperatives for onward lending to women SHGs. Agriculture credit cooperatives like PACS, DCCBs, StCBs, and SHG Federated Cooperatives/Cooperative Federations are eligible for loan under this scheme. Assistance will be extended for onward lending of working capital loan or term loans to women SHGs.

16.3 During FY 2022-23, NCDC sanctioned ₹1,620.55 crores to 5 cooperatives under Fisheries and Credit Cooperatives and disbursed ₹1,437.00 crores under Service Cooperatives, ICDP and Foodgrains. The said sanctions to women cooperatives have 174.56 lakh women enrolled as members expecting to support continued employment of 5.77 lakh women members. In 370945 units/projects sanctioned to 19685 cooperative societies (including Yuva Sahakar) in FY 2022- 23, it is estimated that 186.37 lakh women are enrolled as members, out of which 1597

women members are Directors in the Board of Management.

16.3.1 Cumulatively as on 31.03.2023, NCDC has sanctioned and disbursed financial assistance of ₹6,707.40 crores and ₹5,714.81 crores respectively for the development of cooperative societies exclusively promoted by women.

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

16.4 To promote women's participation and empower them to lead and govern cooperatives, the Academy organizes training programmes for women Directors/Cooperators. 18 online training programmes, attended by 957 participants were conducted during FY 2022-23 through its Regional Training Centres (RTCs). During the last five years, LINAC along with its RTCs has conducted 66 training programmes for women members of cooperatives.

Chapter-17

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

17.1 NCDC had set up its training institution in 1985 under a World Bank project. Over the years, the training institute has become a major facility for training cooperative sector professionals in India and abroad. Building upon the strength of the training institution and promoting 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 design and conduct need-based customised programmes to equip key functionaries with appropriate knowledge, competencies, and mindset to improve the 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 NAFCUB 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.

b. Consultancy and Research

c. Implementation of Promotional & Developmental Schemes of NCDC.

17.3 LINAC has its 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 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 and Credit Societies Ltd. (NAFCUB), 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, a 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 a 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 to assist 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 to result 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. 7 programmes were organized benefiting 82 participants pan India.

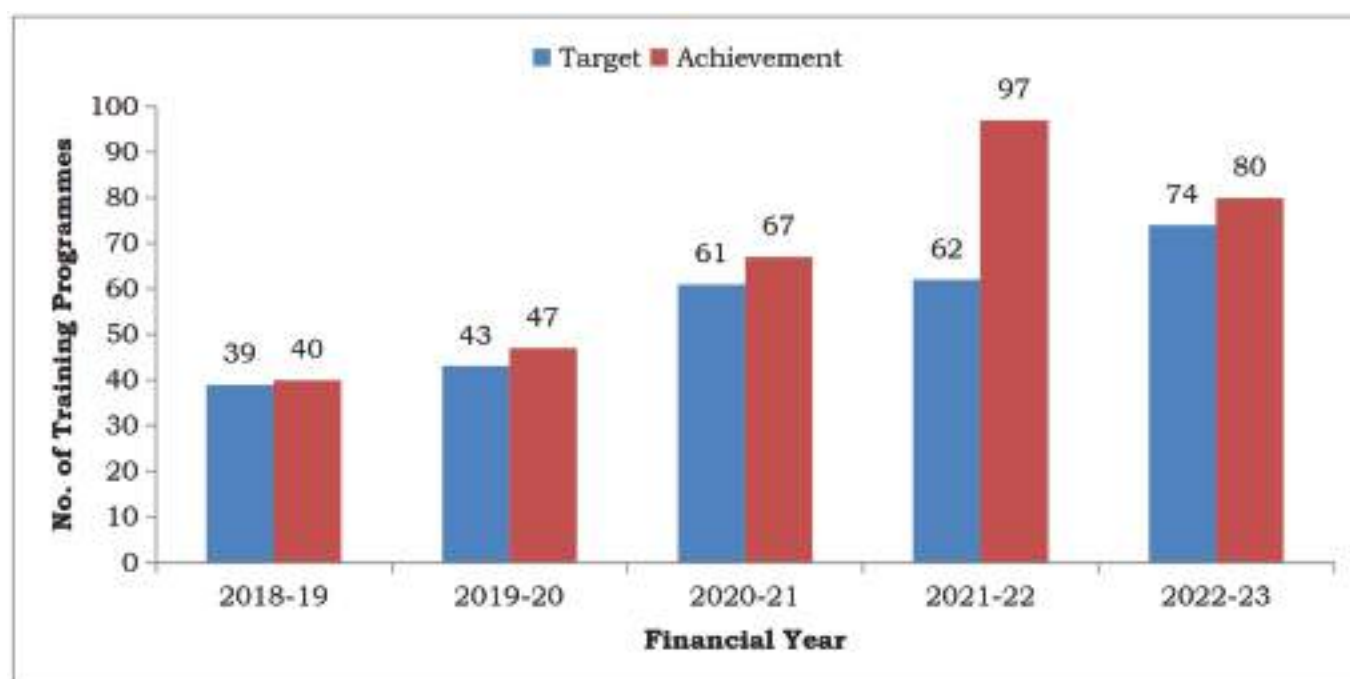
Training Programme organized by LINAC

17.7 Cumulatively as on 31.03.2023, the Academy has trained 45507 personnel in 1194 training programmes which includes 150 programmes organized under the Government of India assisted Rashtriya Krishi Vikas Yojna

(RKVY) Capacity Development Project attended by 4831 personnel.

During FY 2022-23, the Academy conducted 80 training programmes against the target of 74 and trained 7343 personnel. The highlights for the 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. 18 online training programmes, attended by 957 participants were conducted during FY 2022-23 through its Regional Training Centres (RTCs). During last five years, LINAC along with its RTCs has conducted 66 training programmes for women members of cooperatives.

17.9 Training programmes organized by LINAC during FY 2022-23

17.9.1 The Academy has conducted 80 training programmes during FY 2022-23 wherein 7,343 participants have been trained. This includes international programmes (2), LIFIC (4) ICDP related (10), Warehouse Management and Scientific Storage (WMSS) (2), NCDC (20), Programmes of Ministry of Cooperation (21) and other (21) training programmes.

Functional Group wise: No. of training programmes conducted by LINAC during FY 2022-23



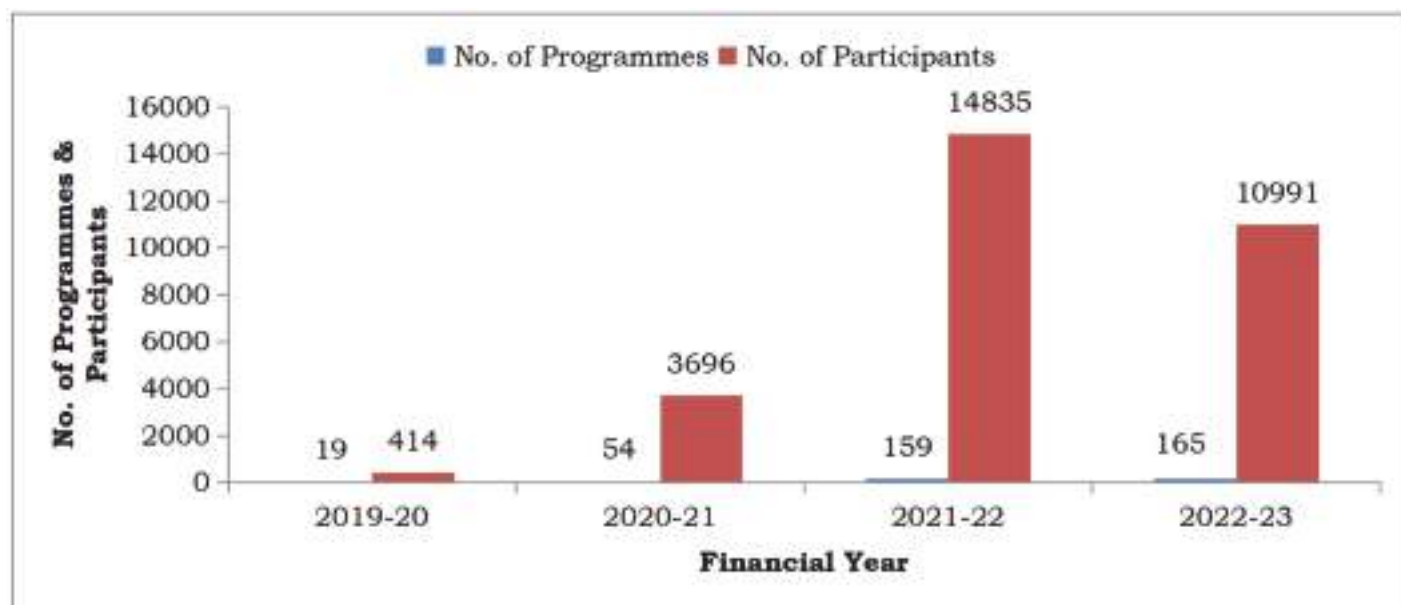
LINAC Regional Training Centres

17.10 The Corporation, 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 the management of primary cooperatives at the grass root level, throughout the year, thereby, addressing the 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 2022-23, a total of 165 training programmes have been organized by these training centres for Primary Level Cooperatives. A total of 10,991 personnel have been trained at LINAC Regional Training Centres through various training programmes like General Management, Business Development and Assets Management, Accounts and Book Keeping in Primary Level Cooperatives, Role of Women Directors in Governance and Business Development in Cooperatives / SHGs, among others.

No of Training Programmes conducted by Regional Training Centres over the years



International Training Programmes

17.11 An 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 a unique model of a project on integrated development of cooperatives in a district being financed by NCDC since the 7th plan in the country with encouraging results and benefits to members. The programme was held during 19-23 September, 2022 and was attended by 23 officials and cooperative personnel from member institutions of CICTAB from SAARC countries.

17.12 The Academy implemented an International Training Programme on '**Development of Managerial Skills for Agricultural Cooperatives and Rural Financing Institutions**' under the auspices of CICTAB from 6-10 June, 2022 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 the successful management of primary cooperatives and Rural Financing Institutions based on experience of NCDC in developing rural credit and multi-purpose cooperatives in India. The programme was attended by 11 participants.

Other Programmes

17.13 LINAC in association with Warehouse Development Regulatory Authority (WDRA) organized two 5-day online training programmes on "**Warehouse Management and Scientific Storage**". These programmes were organised for 80 Incharges/ 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.

17.14 Four programmes for **LINAC-NCDC Fisheries Business Incubation Centre (LIFIC)** under PMMSY of six months duration

were organized benefiting 52 Young Professionals/ Entrepreneurs/ Progressive Fish Farmers/ Personnel of cooperatives associated with fisheries business.

Integrated Project based Programmes and Other Programmes

17.15 Ten 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 2022-23. These programmes were attended by a total of 311 participants.

17.16 Eighteen online training programmes on **“Role of Women Directors in Governance & Business Development in Coops/SHGs”** attended by Women Directors/ Managers of Women Cooperatives/SHGs were conducted during the year. These programmes were attended by a total of 957 women participants.

17.17 One online training programme was conducted on **'Skill Clinic on Microsoft Office and Internet'** and two programmes on **'Cyber Security'** for officials of SCBs/DCCBs and Officials of NCDC during FY 2022-23. The programmes were attended by 16 and 42 participants, respectively.

17.18 Three training programmes on **'Development of Business Opportunities, Required Mechanisms & Management in MARKFEDs'** were conducted for middle-level Managers of MARKFEDs, which were attended by a total of 81 participants.

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

RTCs conducted 18 training programmes on the implementation of CSS-Formation and Promotion of 10,000 FPOs for the officials of CBBOs/FPOs.

17.20 Seventy-five training programmes were organized under **Pradhan Mantri Matsya Sampada Yojana (PMMSY)**, Dept. of Fisheries, Government of India, for the 6,509 personnel of fisheries cooperatives from all over India.

New Programmes

17.21 Twenty-one online programmes were conducted for Nodal officers/ Interns across India involved in the process of preparation of the National Cooperative Database under the guidance of Ministry of Cooperation, Government of India. A total of 5,658 participants attended these programmes. The primary goal and purpose of building the National Cooperative Database is to have information-based Decision Support System, taking the cooperatives movement in the country to a new level by strengthening grassroots-level reach and coordination of activities across sectors and promoting cooperatives-based inclusive and sustainable model of economic development.

17.22 One **Orientation Program for Mentors of LIFIC on PMMSY and Preparation of Business Development Plan (BDP)** was conducted online on 22 April, 2022. It was attended by 18 mentors of LIFIC posted at each RTC.

17.23 One online training programme on **Negotiation and Conflict Resolution** was conducted for NCDC officials from 17-18 May, 2022. A total of 20 participants attended the programme.

17.24 A 2-day workshop on **Communication Skills** was conducted in the physical mode for

the Officials of NCDC and National Productivity Council (NPC). The workshop was conducted from 30-31 May, 2022 and was attended by 16 officials of NCDC and NPC.

17.25 A one-day ToT **Orientation Programme on Accounts and Book-keeping** for the Resource Persons and officials of LINAC RTCs was conducted on 20 July, 2022. The program was attended by 37 officials.

17.26 A one-day programme on **Orientation on the use of LMS** in NCDC was conducted in physical mode at the LINAC campus on 8 September 2022. Officials from NeGD facilitated the sessions. It was attended by 18 officials of NCDC.

17.27 A training programme on **Requirements and Compliance of Legal Documents for NCDC Financing** was organised for NCDC officials on 22 November 2022. It was attended by 29 participants.

17.28 A one-day programme on **Investor Awareness** program conducted in collaboration with National Stock Exchange (NSE) on 17 January 2023 in physical mode. The program was attended by 18 officials from NCDC and SBI Academy.

17.29 A programme was conducted in a physical mode in collaboration with NAFCUB on 21 February 2023 at LINAC campus. The program was attended by the 35 officials of Urban Cooperative Banks (UCBs) affiliated to NAFCUB.

17.30 A 5-day programme was conducted on **Project Management for LIFIC Mentors** at the LINAC campus, Gurugram. The program was held from 27 February to 3 March 2023 and was attended by 18 officials/ mentors of LIFIC posted at RTCs.

Promotional and Development Activities

17.31 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) 27 Study Visits organized during the last 10 years for good working cooperative societies.

Convergence of NCDC assistance for cooperatives in 222 districts

17.32 NCDC has undertaken 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 2022-23, 62 Aspirational Districts were covered. Cumulatively as on 31.03.2023, a total of 221 districts, comprising 116 Aspirational Districts and 105 other than Aspirational Districts have been covered. The details of coverage of Aspirational Districts are given in **Table-1**.

Nurturing of Cooperatives

17.33 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 2022-23, the Corporation has reached out to 4641 Primary Level Cooperatives against the target of 4625 Primary Level Cooperatives. RO-wise/ state-wise achievement is given in **Table-2**.

AENEC – ACT East and North East Cooperatives

17.34 During FY 2022-23, under AENEC, NCDC has assisted cooperatives in 10 East and North-Eastern States namely:- Bihar, Odisha, West Bengal, Jharkhand, Assam, Manipur, Meghalaya, Mizoram, Nagaland and Tripura to benefit the cooperative sector. Some of the major projects assisted under AENEC are: (i) Assistance for Paddy Procurement at MSP for the state of Bihar, (ii) Integrated Cooperative Development Projects (ICDPs) in Mizoram, Nagaland, Tripura, and Jharkhand.

17.34.1 Capacity building programmes are regularly held for the promotion and development of potential sectors in these regions.

CEMtC – Centres of Excellence to Market through cooperatives

17.35 CEMtC focuses on the integration of Centres of Excellence link with consumers and

integrating GrAM and other markets with cooperatives. In this regard, to promote the advancement of action, research, system, and technology development in agriculture and cooperative sector, NCDC has signed 5 Memorandums of Understanding (MoUs) with leading universities/ institutes during FY 2022-23. Cumulatively, NCDC has signed 57 MoUs with various organizations and state governments as on 31.03.2023.

Training Organized by Regional Training Centres (RTCs)

17.36 During FY 2022-23, 165 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, Implementation of Central Sector Scheme – Formation and Promotion of 10,000 FPOs and FFPOs under PMMSY were organized at 18 RTCs for 10,991 officials of Primary Level Cooperatives.

Table-1
DETAILS OF ASPIRATIONAL DISTRICTS (ADs) COVERED
(As on 31.03.2023)

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	Nabrangpur	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	Kiphre	1	-	0
		Tripura	1	Dhalai	1	-	0
4	Patna	Bihar	13	Araria, Begusarai, Purnia, Gaya, Aurangabad, Khagaria, Sitamarhi, Banka, Jamui, Muzaffarpur, Nawada, Kaithar and Sheikhpura	13	-	0
5	Lucknow	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

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
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	Andhra Pradesh	3	Y.S.R. Kadapa, Visakhapatnam and Vizianagaram	3	-	0
		Telangana	3	Khammam, Asifabad and Bhoopalpali	3	-	0
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
Total			117		116		1

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 ANNUAL TARGETS AND ACHIEVEMENTS UNDER NURTURING OF PRIMARY
LEVEL COOPERATIVES DURING FY 2022-23

Sl. No.	Regional Office	Target	Achievement
1	Bengaluru	275	275
2	Bhopal	250	252
3	Bhubaneswar	275	275
4	Chandigarh	250	251
5	Chennai	300	310
6	Dehradun	200	201
7	Gandhinagar	250	250
8	Guwahati	225	225
9	Hyderabad	300	300
10	Jaipur	225	225
11	Kolkata	300	305
12	Lucknow	325	326
13	Patna	325	303
14	Pune	225	241
15	Raipur	250	250
16	Ranchi	225	226
17	Shimla	150	150
18	Thiruvananthapuram	275	276
Total		4625	4641

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 290 officers/officials (including 43 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 2022-23

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 2022-23, 10,428 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 2021-22. Under the scheme, prizes were awarded to 34 individuals, 1 division from HO, and 5 Regional Directorates. Three officers were also

awarded in the dictation category.

18.5 To boost the use of Hindi in official work, "Hindi Week" was organized from 19-25 September, 2022 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 70 officials. Besides, a Hindi workshop and a *Kavi Sammelan* were organized during the week. Mrs. Alka Sinha delivered a talk on "*Hindi Mere Mathe Ki Bindi*" 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 the usage of Hindi in their respective offices.

18.6 During FY 2022-23, all Sections/ Divisions of the Head Office, LINAC, and 5 Regional Directorates (Kolkata, Gandhinagar, Hyderabad, Dehradun and Thiruvananthapuram) were inspected to assess the progress of official language policy implementation. Further, 67.92% of the total library grant was spent on the 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 Shimla was awarded First Prize by the Official Language Department, Ministry of Home Affairs, Government of India for commendable efforts in Hindi during the year 2020-21 and 2021-22 in the 'A' region. Regional Directorate, Chandigarh was awarded third prize in excellent implementation of OL policy in the 'B' region for the year 2020-21.

18.8 All Hindi quarterly progress reports received from Regional Directorates during the

year were reviewed and their analysis was sent to the concerned directorates.

18.9 To assess the use of Rajbhasha, a review meeting is conducted by NCDC Official

Language Implementation Committee on a regular basis. Cumulatively, from the date of the constitution of the committee, 148 meetings have been held till the end of the financial year 2022-23.

Chapter-19**COOPERATIVE SECTOR EXPORT PROMOTION COUNCIL
(COOPEXCIL)**

19.1 In line with its mandate under the NCDC Act, 1962, for promoting the export of agricultural produce, and following the first-ever Agriculture Export Policy (AEP), 2018 of the Government of India, NCDC initiated activities for facilitating the export promotion of cooperative produce and created a dedicated division named **“Agri- Export & Export Promotion Division”**.

19.2 During the Joint Press Conference on Curtain Raiser Ceremony of the India International Cooperatives Trade Fair (IICTF) held on 2 July, 2019 at the 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, DA&FW, formally announced that NCDC would steer the formation of an Export Promotion Body for cooperative sector. NCDC successfully conducted IICTF at Pragati Maidan, New Delhi from 11-13 October 2019.

19.3 The Board of Management of NCDC in its meeting held on 05.02.2020 approved the constitution of the **Cooperative Sector Exports Promotion Council (COOPEXCIL)** with a dedicated focus on exports by the 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.

19.4 The first General Body meeting of COOPEXCIL was held on 24.03.2021 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 constitute an Executive Committee for managing the regular affairs of COOPEXCIL, constitute an Internal Advisory Forum having representation from different sectors, formulate a scheme for financing cooperatives to meet their export related needs, and utilize IICTF revenue surplus as seed money for COOPEXCIL.

19.5 The Executive Committee of COOPEXCIL was constituted on 16.04.2021 and its first meeting was held on 25.06.2021 through virtual mode wherein it was decided to frame operational procedures of COOPEXCIL, formulate a scheme for financing cooperatives to meet their export-related needs and finalize logo of COOPEXCIL.

19.6 Further, during 2021-22, COOPEXCIL organized two Fisheries Export Promotion Workshops under PMMSY scheme on 12th & 19th March, 2022 at Kolkata & Mangaluru respectively, to bring various stakeholders of the fishery supply chain on one stage and brainstorm the various possibilities towards mitigating the challenges / issues faced by the Indian fisheries sector, and to promote export through quality enhancement across the value chain.

ANNEXURES

RASHTRIYA SAHAKARI VIKAS NIGAM
NATIONAL COOPERATIVE DEVELOPMENT CORPORATION
(As on 31.03.2023)

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)

S. No.	Name of Member(s)	Capacity
I.	Nominated under Section 3(4)(i)	
1	Shri Amit Shah, Union Minister for Cooperation, Government of India, 8th Floor, Atal Akshya Urja Bhawan CGO Complex, Lodhi Road behind NIA Building, New Delhi - 110 003.	President
2	Shri Gyanesh Kumar, Secretary, Ministry of Cooperation, 2 nd Floor, Atal Akshya Urja Bhawan CGO Complex, Lodhi Road behind NIA Building, New Delhi - 110 003.	Vice-President
II.	Nominated under Section 3(4)(ii) from the Central Ministries dealing with economic matters.	
3	Shri Vijay Kumar, Additional Secretary, Ministry of Cooperation Room No. 1, First Floor, Atal Akshya Urja Bhawan CGO Complex, Lodhi Road behind NIA Building, New Delhi - 110 003.	Member
4	Shri Rohit Kumar Singh, Secretary, Department of Consumer Affairs, Ministry of Consumer Affairs, Food & Public Distribution, Room No.49, Krishi Bhawan, New Delhi-110 001.	Member
5	Shri Sanjeev Chopra, Secretary, Department of Food & Public Distribution, Ministry of Consumer Affairs, Food & Public Distribution, Krishi Bhawan, New Delhi – 110 001.	Member
6	Smt. Rachna Shah, Secretary, Ministry of Textiles Room No.129, Udyog Bhawan, New Delhi-110 011.	Member

S. No.	Name of Member(s)	Capacity
7	Dr. T.V. Somanathan, Secretary, Department of Expenditure, Ministry of Finance, Room No.129 A, North Block, New Delhi-110 001.	Member
8	Smt. Anita Praveen, Secretary, Ministry of Food Processing Industries, Panchsheel Bhavan, Khel Goan Marg, New Delhi-110 049.	Member
9	Shri B. V. R. Subrahmanyam, Chief Executive Officer, NITI Aayog, CEO's Chamber, 5th Floor, NITI Bhawan, Parliament Street, New Delhi - 110 001.	Member
10	Shri Sanjiv Kumar, Additional Secretary & Financial Adviser, Deptt. of Agri. & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, Krishi Bhawan, New Delhi-110 001.	Member
III.	Nominated under Section 3 (4) (iii)	
11	Shri Shaji K. V., Chairman, National Bank for Agriculture and Rural Development (NABARD), Plot No.C-24, G-Block, Bandra Kurla Complex, Post Box No. 8121, Bandra (East), Mumbai-400 051.	Member
V.	Nominated under Section 3 (4) (v)	
12	Shri Ashok K. K. Meena, Chairman & Managing Director, Food Corporation of India, 16-20, Barakhamba Road, New Delhi-110 001.	Member
VI.	Nominated under Section 3 (4) (vi)	
13	Shri Amit Kumar Singh (In-Charge), Managing Director, Central Warehousing Corporation, 4/1, Siri Institutional Area, Khel Gaon Marg, New Delhi-110 016.	Member
VII.	Nominated under Section 3 (4) (vii)	
14	Vacant	Member

S. No.	Name of Member(s)	Capacity
VIII.	Nominated under Section 3 (4) (viii)	
15	Shri Dinesh Kumar Khara Chairman, State Bank of India, State Bank Bhavan, Madame Cama Road, Mumbai – 400 021.	Member
IX.	Nominated under Section 3 (4) (ix)	
16	Shri Dileep Sanghani, President, National Cooperative Union of India, 3, Siri Institutional Area, Khel Gaon Marg, Behind Hauz Khas, New Delhi-110 016.	Member
X.	Nominated under Section 3 (4) (x)	
17	Dr. Bijender Singh, Chairman, National Agricultural Cooperative Marketing Federation of India Limited, NAFED House, Siddhartha Enclave, Ring Road, Ashram Chowk, New Delhi-110 014.	Member
XI.	Nominated under Section 3 (4) (xi)	
18	Shri Jaiprakash R. Salunke Dandegaonkar President, National Federation of Cooperative Sugar Factories Ltd., Ansal Plaza, Block –C, 2 nd floor, August Kranti Marg, New Delhi – 110 049.	Member
XII.	Nominated under Section 3 (4) (xii)	
19	Shri Rajendra Yedraokar Patil, President, The All India Federation of Cooperative Spinning Mills Ltd., Canada Building, 2 nd floor, 226, D.N. Road, Mumbai - 400 001.	Member
XIII.	Nominated under Section 3(4)(xiii)	
20	Shri Konduru Ravinder Rao, Chairman, National Federation of State Cooperative Banks Ltd, J.K. Chamber, 5 th floor, Plot No. 76, Sector 17, Vashi, Navi Mumbai – 400 703.	Member

S. No.	Name of Member(s)	Capacity
XIV.	Nominated representatives of the State Governments and Union Territory Administrations under section 3(4)(xiv)	
21	Shri Maninder Singh, Additional Chief Secretary (Cooperation), Government of Assam, CM Block, 3 rd Floor, Room No. 307, Assam Secretariat Dispur, Guwahati Assam - 781006.	Member
22	Smt. Bandana Preyashi, Secretary (Cooperative), Government of Bihar, New Secretariat, Vikas Bhawan, Bailey Road, Patna, Bihar - 800 015.	Member
23	Shri Vivek Kumar Porwal, Secretary (Cooperation), Government of Madhya Pradesh, 2nd Floor, Room No. 247 Vallabh Bhawan-3, Mantralaya, Bhopal, Madhya Pradesh - 462 004.	Member
24	Shri Aboobacker Siddique P., Secretary (Agriculture, Animal Husbandry & Cooperation) Government of Jharkhand, Nepal House, PO- Doranda, Ranchi, Jharkhand - 834002.	Member
25	Ms. Yasha Mudgal, Secretary (Cooperative), UT Admn. of Jammu & Kashmir, Cooperative Department, Civil Secretariat, 1/26, Mini Block, Civil Secretariat, Jammu - 180 001, Jammu & Kashmir. (Between Oct - April) Secretary (Cooperative), UT Admn. of Jammu & Kashmir, Room No.417, 4th floor Civil Secretariat, Srinagar. Jammu & Kashmir. (Between May - Sept.)	Member
26	Ms. Shaila A, Secretary (Financial Reforms), Government of Maharashtra, Department of Finance, Mantralaya Annexe, Mumbai, Maharashtra - 400 032.	Member
27	Shri T.V.S.N. Prasad, Additional Chief Secretary (Home & Cooperation), Government of Haryana, Room No.47, 9 th Floor, Haryana Main Civil Secretariat, Sector-1, Chandigarh, Haryana - 160 001.	Member

S. No.	Name of Member(s)	Capacity
28	Shri Anurag Agarwal Additional Chief Secretary –cum-Financial Commissioner (Cooperation), Government of Punjab, Room No.16, Floor-5th, Sector 1, Punjab Main Secretariat, Chandigarh, Punjab - 160 001.	Member
29	Shri Dharmendra Pratap Yadav, Principal Secretary, Department of Handloom, Handicraft, Textile & Khadi, Government of Tamil Nadu, Secretariat, Fort St. George, Chennai, Tamil Nadu – 600 009.	Member
30	Smt. Sreya Guha, Principal Secretary, Cooperative Department Government of Rajasthan, 8145, SSO Building, Rajasthan Sachivalaya, Jaipur, Rajasthan - 302 008.	Member
31	Shri Adhar Sinha, IAS (Retd.) Special Chief Secretary, Government of Telangana, Animal Husbandry, Dairy Development & Fisheries Dept., 2nd Floor, Room No. 2F-33, Dr. BR Ambedkar Telangana Secretariat, Hyderabad – 500 022.	Member
XV.	Nominated representatives of State Level Cooperative Federations under Section 3(4)(xv)	
32	Shri Kailash Bhagat, Chairman, Haryana State Cooperative Supply & Marketing Federation Ltd. (HAFED), Sector 5, Panchkula, Haryana – 134 109.	Member
33	Shri Balachandra Jarkiholi, Chairman, Karnataka Cooperative Milk Producers’ Federation Ltd. (KMF), KMF Complex, Dr. M.H. Mari Gowda Road, Bengaluru, Karnataka – 560 029.	Member
34	Shri Kancharla Ramakrishna Reddy, Chairman, Telangana State Cooperative Oilseeds Growers Federation Ltd., 9 th Floor, Parishrama Bhavan, Basheer Bagh, Hyderabad, Telangana – 500 004.	Member

S. No.	Name of Member(s)	Capacity
35	Vacant Chairman, Chhattisgarh State Cooperative Marketing Federation Ltd., 6th Floor, Tower-C, Commercial Complex, CBD, Sector-21, Nava Raipur, Atal Nagar, Chhattisgarh - 492 002. (under the Administrative control of RCS)	Member
36	Shri Shamalbhai B Patel, Chairman, Gujarat Cooperative Milk Marketing Federation Ltd. (GCMMF), Amul Dairy Road, P.B.No.10, Anand, Gujarat - 388 001.	Member
37	Dr. N. Saravana Kumar, Chairman, Bihar State Cooperative Milk Producers' Federation Ltd. (COMFED), Vikas Bhawan, Bailey Road, Patna, Bihar - 800 014.	Member
38	Shri T. Manoharan Chairman, Kerala State Cooperative Federation For Fisheries Development Ltd.(Matsyafed), Kamaleswaram, Manacud P.O., Thiruvananthapuram, Kerala - 695 009.	Member
39	Shri Pamireddygari Pedda Nagi Reddy, Chairman (PIC), Andhra Pradesh State Cooperative Marketing Federation Ltd., #:56—2-11, 4 th Floor, AP Markfed Building APIIC Colony, Phase III, Jawahar Auto Nagar, Vijayawada, Andhra Pradesh - 520 007.	Member
40	Shri Kamal Kanti Sen, Chairman, Tripura State Cooperative Bank Ltd., P.O. Chowmuhani, Agartala, Tripura - 799 001.	Member
41	Shri Sang Kandu Mosobi, Chairman, Arunachal Pradesh Cooperative Agricultural Marketing Federation Ltd. (MARKFED) C/o RCS Office, High Court Road, D-Sector, Naharlagun, Arunachal Pradesh - 791 110.	Member
42	Vacant Chairman, M.P. State Cooperative Marketing Federation Ltd., Jahangirabad, Bhopal, Madhya Pradesh - 462 008.	Member

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

RASHTRIYA SAHAKARI VIKAS NIGAM
NATIONAL COOPERATIVE DEVELOPMENT CORPORATION
(As on 31.03.2023)

BOARD OF MANAGEMENT – NCDC

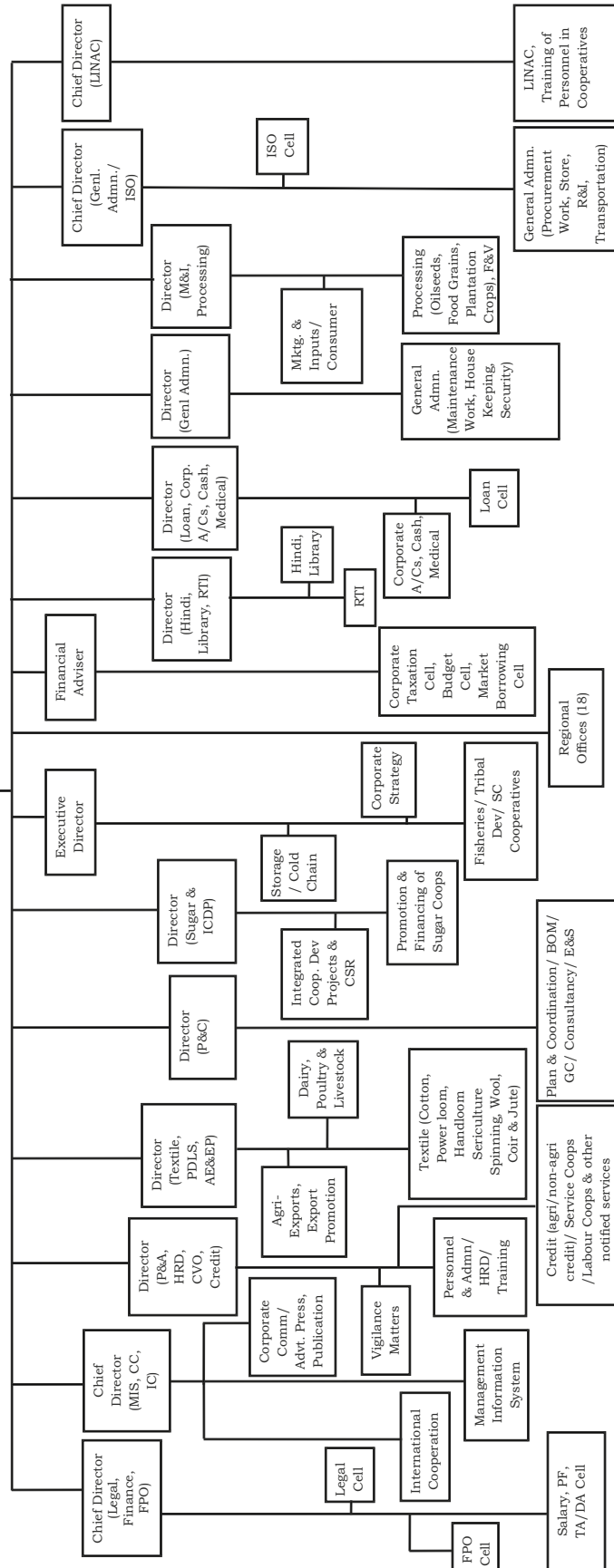
(Constituted by the Central Government, w.e.f. 01.07.2020 vide their notifications No.G.S.R. 427(E) published in Part-II - Section 3 - Sub-section(i) of The Gazette of India Extraordinary read along with Gazette Notification No G.S.R 42(E) dated: 21.01.2022)

SN	Name of Member(s)	Capacity
Nominated under Section 10 (1)(i)		
1	Shri Gyanesh Kumar, Secretary, Ministry of Cooperation, 2 nd Floor, Atal Akshya Urja Bhawan CGO Complex, Lodhi Road behind NIA Building, New Delhi -110 003.	Chairman
Nominated under Section 10 (1) (ii)		
2	Shri Vijay Kumar, Additional Secretary, Ministry of Cooperation Room No. 1, First Floor, Atal Akshya Urja Bhawan CGO Complex, Lodhi Road behind NIA Building, New Delhi -110 003.	Vice-Chairman
3	Shri Sanjeev Chopra, Secretary, Department of Food & Public Distribution, Ministry of Consumer Affairs, Food & Public Distribution, KrishiBhawan, New Delhi – 110 001.	Member
4	Shri Sanjiv Kumar, Additional Secretary & Financial Adviser, Deptt. of Agri. & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, KrishiBhawan, New Delhi-110 001.	Member
Nominated under Section 10(1)(iii)		
5	Shri Shaji K. V., Chairman, National Bank for Agriculture and Rural Development (NABARD), Plot No.C-24, G-Block, Bandra Kurla Complex, Post Box No. 8121, Bandra (East), Mumbai-400 051.	Member
Nominated under Section 10(1)(iv)		
6	Shri Jaiprakash R. Salunke Dandegaonkar, President, National Federation of Cooperative Sugar Factories Ltd., Ansal Plaza, Block –C, 2nd floor, August KrantiMarg, New Delhi – 110 049.	Member

SN	Name of Member(s)	Capacity
Nominated under Section 10(1)(v)		
7	Shri Adhar Sinha, IAS (Retd.) Special Chief Secretary, Government of Telangana, Animal Husbandry, Dairy Development & Fisheries Department, 2nd Floor, Room No. 2F-33, Dr. BR Ambedkar Telangana Secretariat Hyderabad - 500 022.	Member
8	Ms. Shaila A, Secretary (Financial Reforms), Government of Maharashtra, Department of Finance, Mantralaya Annexe, Mumbai, Maharashtra - 400 032.	Member
Nominated under Section 10 (1)(vi)		
9	Shri Pamireddygar Pedda Nagi Reddy Chairman, Andhra Pradesh State Cooperative Marketing Federation Ltd., D.No.:55-17-2 to 4, 5 th Floor, Stalin Corporate, Near CGO Complex, Industrial Estate, Auto Nagar, Vijayawada, Andhra Pradesh - 520 007.	Member
10	Shri Shamalbai B Patel, Chairman, Gujarat Cooperative Milk Marketing Federation Ltd. (GCMMF), Amul Dairy Road, P.B.No.10, Anand, Gujarat - 388 001.	Member
Nominated under Section 10 (1) (vii)		
11	Shri Dhananjay Kumar Singh, S-52/82, Sahakari Bhawan Cantonment, Varanasi, Uttar Pradesh - 221 002.	Member
Nominated under Section 10(1)(viii)		
12	Shri Pankaj Kumar Bansal, Managing Director, National Cooperative Development Corporation, 4, Siri Institutional Area, Hauz Khas, New Delhi - 110016.	Member

**Annexure III
Organizational Chart
of NCDC
(As on 31.03.2023)**

GENERAL COUNCIL
BOARD OF MANAGEMENT
MANAGING DIRECTOR



SCHEMES IMPLEMENTED / ACTIVITIES ASSISTED BY NCDC**A. SCHEMES IMPLEMENTED:****I. NCDC Sponsored Schemes**

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

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-DA&FW, MOA&FW Rashtriya Krishi Vikas Yojana (Training) - DA&FW, MOA&FW**
- b) **Mission for Integrated Development of Horticulture (MIDH)** - DA&FW, MOA&FW
 - c) **Scheme for Cold Chain, Value Addition, and Preservation Infrastructure** - Ministry of Food Processing Industries
 - d) Interest rebate under **Technology Upgradation 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 the Seed Production component under the Sub-Mission for Seed and Planting Material (SMSP) of the **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, MoAFW**

III. Erstwhile Central Sector Integrated Scheme on Agricultural Cooperation - Assistance to NCDC Programme for Development of Cooperatives - Department of Agriculture & Farmers Welfare (DA&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.

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 fixtures, 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 the creation of infrastructure relating to the Modern Banking Unit.

i) Agricultural Services:

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

j) District Plan Schemes:

- Integrated Cooperative Development Projects in selected districts

k) 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) Promotional and Developmental programmes:

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

PATTERN OF ASSISTANCE IN RESPECT OF SCHEMES ASSISTED

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

2. For NCDC funding under erstwhile CSISAC, 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 }

3. **Weaker Section** includes 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 are also 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 & INFRASTRUCTURE CREATION (PROJECT FACILITIES):

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

- ✓ 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 the infrastructure of PACS as a Modern Banking Unit,
- ✓ Services Cooperatives etc,
- ✓ And **ANY OTHER RELATED ACTIVITIES MANDATED TO NCDC.**

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

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

B. PROCESSING
(i) Sugar Mill

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

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

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

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

Assistance is provided for the 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. Subsidies, if any, available from the Central Government Department for any eligible activity covered under the said activities, the same may be dovetailed and passed on to the beneficiary cooperatives and the equivalent amount of loan may be reduced by NCDC.

Funding through State Government	Direct Funding
Infrastructure Creation (Project Facilities):	
Loan - 90%	Loan- 70%
Society's Share - 10%	Society's Share - 30%
Margin Money:	
Loan for availing Bank credit. 100%	Loan 100%

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

(iii) Cooperative Spinning & Ginning Programmes

The activities covered and pattern of funding are as under:

(a) Infrastructure

State Government as Primary Borrower	Direct Funding
(a) Establishment of New Units/ Modernisation / Expansion of existing Units	
NCDC loan upto 95%* Society's contribution - minimum 5%	NCDC loan upto 70% Society's contribution - minimum 30%
(b) Rehabilitation of Sick Units	
NCDC loan upto 95%* Society's contribution# - minimum 5%	Not Applicable (State Government's involvement is mandatory)

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

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

(b) Margin Money

State Government as Primary Borrower	Direct Funding
Margin Money Assistance	
NCDC loan upto 100%*	NCDC loan upto 85% Society's contribution - minimum 15%

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

(c) Working Capital

Subject to requirement, as per NCDC assessment.

C. INTEGRATED COOPERATIVE DEVELOPMENT PROJECTS (ICDP)

All activities under the mandate of NCDC are eligible for funding under ICDP.

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

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

D. 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 a 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 crores in case of a cooperative society that is in operation for one year or more.
- b) Project cost should not exceed ₹1.00 crores in case of a cooperative society that is in operation for more than three months but less than one year. However, once the cooperative society completes one year of its operation, it would become eligible for assistance as admissible to the 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, a working capital loan can be provided as part of the project, however, working capital will not be more than 20% of the total project cost.

Loan Period

The period of the loan can be up to 5 years, including 2 years moratorium on payment of principal. The 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 incentives 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 from any other source or scheme, the same will be applicable.

Funding Pattern:

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

Category – A:

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

Category – B:

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

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

E. 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 in meeting the objectives of the National Health Policy,
- d) To assist cooperative societies in participating in the National Digital Health Mission,
- e) To assist cooperative societies in providing 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 the 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 the 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 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 a 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 the Government of India/ State Government/ Other funding Agency is permitted.

Project Cost

As per actual requirement.

Loan Period

The period of the loan will be for 8 years, including a 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 the applicable rate of interest on the term loan for project activities in case of a borrower cooperative society where women members are in the majority for the entire tenure of the loan, only if timely repayments are made.

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:

- Mortgage of assets, including assets to be created under the project, to the extent of 1.5 times of NCDC loan;
- Guarantee by State/ Central Government;
- Pledge of FDRs of scheduled banks/ nationalized banks, to the extent of 1.2 times of NCDC loan;
- Guarantee by Central PSUs/ Statutory bodies/ CSR Foundations of Central PSUs;
- Guarantee from scheduled banks/ Nationalized Banks;
- 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 the Government of India or State Government or any other Funding Agency.

Funding Pattern

The projects would be supported with the following funding pattern:

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

F. NANDINI SAHAKAR

The scheme aims to improve the socio-economic status of women. It supports the entrepreneurial dynamism of women through women's cooperatives. It will converge critical inputs of women's enterprise, business plan formulation, capacity development, credit and subsidy and/ or interest subvention of other schemes. 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 a minimum 50% women members at the primary level is also eligible. In case of projects related to new and/ or innovative activities, women cooperatives that are in operation for at least three months, are also eligible for assistance under the scheme as per applicable NCDC guidelines.

Activities covered under the scheme:

- ✓ **Infrastructure:** For creation, modernization, expansion, repairs, and renovation of infrastructure.
- ✓ **Margin money** for raising the 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 the State Government/ UT Administration to eligible cooperatives. Convergence of NCDC credit linkage with schemes of Government of India (such as AIF, 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:

SI 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:

The period of the 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 the 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 a 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 the term-loan portion for all activities.

NCDC interest subvention incentive shall be applicable for timely repayments. Interest subvention, subsidy or support from other schemes of the 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 the 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 a working capital loan component, the subsidy would be eligible only for capital investment of the project cost (excluding working capital). To ensure speedy and smooth implementation of projects, eligible loan can be provided in lieu of subsidy. The subsidy, as and when received by NCDC for onward disbursement, would be adjusted against the loan account.

Funding Pattern:

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

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

G. 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 the 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 the 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

The period of the loan can be up to 5 to 8 years, including a 1 to 3 years moratorium on repayment of principal.

Funding Pattern

(a) Infrastructure Creation

Funding through State Government/UT		Direct Funding
NCDC to State Govt./UT	State Govt./UT to Society	NCDC to Society
Financial assistance/loan upto 95%	Loan and/or Share capital and/or grant [#]	Financial assistance/loan upto 80%
Society's share – Minimum 5%	Society's share – Minimum 5%	Society's share – Minimum 20%

[#] As per the discretion of State Government

Note: Guidelines of prevailing GoI schemes and/or NCDC schemes will apply. In case subsidy/ grant under any scheme of Central Government/State Govt/UT/Development Agencies/ bilateral/ multilateral assistance/ CSR mechanisms, as credit linkage, is dovetailed, the loan amount will be reduced proportionately.

(b) Margin Money for Business Development

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

Note: Eligibility of Margin Money assistance is subject to NCDC assessment. In case subsidy/ grant under any scheme of the Central Government/State Govt/UT/Development Agencies/ bilateral/ multilateral assistance/ CSR mechanisms, as credit linkage, is dovetailed, the loan amount may be reduced proportionately.

(c) Working Capital

As per requirement subject to NCDC assessment.

Rate of Interest

The 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 the Government of India or any other source will be applicable, if eligible.

H. DIGITAL SAHAKAR

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

Eligibility

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

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

Rate of Interest

The 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 the Government of India or any other source will be applicable, if eligible.

I. SWAYAM SHAKTI SAHAKAR YOJNA

It is a new scheme for providing NCDC's financial assistance to Agricultural Credit Cooperatives for providing loan/advances to Women Self Help Groups (SHGs). The objectives of the scheme are:

- (i) Access to affordable cost-effective reliable financial services to the poor.
- (ii) Facilitating women SHGs to access adequate bank credit to undertake common/collective socio-economic activities.
- (iii) Promotion of sustainable livelihood.

Eligibility

The following types of Agricultural Credit Co operatives will be eligible for NCDC's loan under this scheme.

- (i) Primary Agricultural Credit Co operatives (PACS)
- (ii) District Central Cooperative Banks (DCCBS)
- (iii) State Cooperative Banks (StCBs)
- (iv) SHG Federated Cooperatives/ Cooperative federations

NCDC loan shall be provided to Credit Cooperatives fulfilling the following criteria of direct funding:

- (i) Cooperatives should have been in operation for not less than 3 years.
- (ii) Cooperatives should have positive net worth, not less than 100% paid-up share capital, i.e. there should be no erosion in the paid up share capital.
- (iii) Cooperatives should not have incurred any cash loss during the last three years and there should be net profit in atleast two of the previous three years.

Purpose for which NCDC Assistance Will Be Extended

NCDC assistance will be extended to eligible Credit Cooperatives for onward lending of working capital loan or term loans to women SHGs.

Pattern of Funding

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

Loan Period

Short term working capital loan will be for upto 3 years with a maximum moratorium of 6 months in the repayment of principal amount. However, there will not be any moratorium on payment of interest. Credit Cooperatives may also avail working capital loan for 5 years on a revolving basis with yearly validation. The loan shall be repaid in half-yearly installments.

Rate of Interest

As per NCDC circular for interest rate as amended from time to time.

Security

The loan shall be secured by one, or a combination of two or more, of the following to the satisfaction of NCDC:

- (i) Mortgage of fixed assets of credit cooperatives of value not less than 1.50 times of the loan amount.
- (ii) Pledge of Fixed Deposit Receipts with face value not less than 1.10 times of the loan amount.
- (iii) State Government Guarantee/Bank Guarantee.
- (iv) Hypothecation of Loans/Advances of Credit Cooperatives receivable from women SHGs, atleast to the extent of 1.25 times of the loan amount.

In addition to the above, a loan agreement and Demand Promissory Note will also be stipulated. If required, post dated cheques shall also form part of the security documents.

J. DEERGHAVADHI KRISHAK PUNJI SAHAKAR YOJNA

It is a new scheme for extending NCDC's long term financial assistance to Agricultural Credit Cooperatives towards their onward lending of long term loans/advances for activities/commodities/services under the purview of NCDC. The objectives of the scheme are:

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

Eligibility

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

- (i) Primary Agricultural Credit Co operatives (PACS)
- (ii) District Central Cooperative Banks (DCCBs)
- (iii) State Cooperative Banks (StCBs)
- (iv) Primary Co operative Agriculture & Rural Development Banks (PCARDS)
- (v) State Co operative Agriculture & Rural Development Banks (SCARDS)

Purpose for which NCDC Assistance Will Be Extended

NCDC assistance will be extended to eligible Agriculture Credit Cooperatives for onward lending of long term loans/advances by them for activities/ commodities/ services under the purview of NCDC.

The indicative list of activities/service in farm sector and non farm sector eligible for availing long term finance from NCDC are as below:

Wasteland development, Water conservation works/services irrigation, micro-irrigation in rural, agricultural implements and farm mechanisation, SHGs/JLGs, farm mechanisation, rural sanitation/ drainage/sewage systems, land development/land reclamation including water conservation, horticulture development (fruit crops, floriculture, mushrooms, vegetables, etc.), Plantation crops (coconut, cashew, arecanut, rubber, coffee, cardamom, tea, bamboo, etc.).

Diversified activities (dairy, poultry, piggery, rabbit, fishery, sheep & goat rearing, gobar gas/bio-gas, farm house, sericulture, rural godowns, cold storages/storages, etc., small scale industries/agro-processing, food processing units, transport vehicles, labour cooperatives, tourism, electricity and power, Hospital; Healthcare; and Education, etc.

The list is only illustrative but not exhaustive. Activities not mentioned therein may also be covered if they fall under the purview of the NCDC as mandated by the NCDC Act.

Mode of assistance

NCDC loan shall be provided to eligible credit cooperatives either through the concerned State Government/UT administration or directly to the co-operatives that fulfill the following criteria to be eligible for direct funding:

- (i) The cooperative should have been in operation for not less than 3 years.
- (ii) The cooperative should have a positive net worth, not less than 100% paid up share capital, i.e. there should be no erosion in the paid-up share capital.
- (iii) The cooperative should not have incurred any cash loss during the last three years and there should be net profit in atleast two of the previous three years.

Pattern of Funding

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

Loan Period

The long-term loan will be for 5 years without any moratorium in repayment of loan and payment of interest. The rate of interest prevailing at the time of disbursement of the loan shall be applicable. In case of loans provided through State Governments, the loan shall be repaid in annual installments, and in case of directly funded loans, the loan shall be repaid in half-yearly installments.

Security

In case of loans sanctioned directly to cooperatives, the loan shall be secured by one, or a combination of two or more, of the following to the satisfaction of NCDC:

- (I) Guarantee by State/ Central Government;
- (ii) Guarantee from Scheduled Banks/ Nationalized Banks;
- (iii) Mortgage of fixed assets of the borrower cooperative of value not less than 1.50 times of the loan amount.
- (iv) Pledge of Fixed Deposit Receipts with face value not less than 1.10 times of the loan amount.
- (v) Hypothecation and assignment of Government bonds/ securities to the extent of 1.2 times of NCDC loan.

In addition to the above, loan agreement and demand promissory note will also be stipulated. If required, post-dated cheques shall also form part of the security documents.

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 the creation of marketing infrastructure under the 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) In other Areas:		
1. For Registered FPOs, Women, Scheduled Caste / Scheduled Tribe beneficiaries and their cooperatives**	33.33%	30.00
2. For all other categories of beneficiaries	25%	25.00

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

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

For the projects of pulse splitting and oil crushing, the maximum subsidy for the 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 the promoter for all its projects in a district since inception of the scheme (erstwhile GBY) up to the end of 2022-23 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 31.03.2023.

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

Construction of Godowns

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

Subsidy Pattern under AMI – Storage infrastructure:

The capital cost of the project for the purpose of subsidy will be calculated on the project cost as appraised by NCDC or the 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 the same as for other storage infrastructure.
- Minimum 20% of the block cost to be met by beneficiary society/State Government.

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

The Corporation is implementing the above mentioned component under the sub-mission for Seed and Planting Material (SMSP) of the National Mission on Agricultural Extension and Technology (NMAET). Under the component, the assistance would be limited to the creation of infrastructure facilities relating to seed cleaning, grading, processing, seed treating, packaging, and storage units as well as for seed testing facilities including R&D. National Seeds Corporation will be the nodal agency for the 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 the construction of seed godowns and the creation of other infrastructure facilities mentioned above is provided by NCDC. The pattern of funding will comprise term loan to the extent of a maximum 52% of block cost, subsidy of 38% of block cost (subject to a maximum block cost of ₹150.00 lakh) and society share of minimum 10% of block cost.

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, triggen/ energy efficiency infrastructure. In all three cases, the energy generated or saved must be for the benefit of the 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 the 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 the State Cooperative Act

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

Funding Pattern: Loan Max. 80% and Beneficiary contribution Min. 20%

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 to.

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

Credit linked back ended subsidy @ 35% of the project cost in general areas and @ 50% of the project cost in Hilly, North East & Scheduled Areas, is provided 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. The 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, the higher subsidy is available for some small components, like small pack house with a size of 9 M*6 M, evaporative/low energy cool chamber (8 MT), preservation unit (low cost), low-cost onion storage structure (25 MT) and Pusa Zero energy cool chamber (100 kg), and in 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 on websites like www.midh.gov.in, www.nhb.gov.in.

- Should be a legal entity and have raised equity from its members as per the Bye-laws
- Number of share holders are in accordance with the scheme
- Minimum 50% share holders from small and marginal and landless tenants

- d) Maximum shareholding per member should not have exceeded 10% of total equity
- e) Board of Director and Governing Body should have women participation
- f) Having a business plan and budget for the next 18 months based on a sustainable revenue model.

P. Scheme for Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs) – DA&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 of 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 an Implementing Agency under the Scheme, the NCDC, in accordance with its mandate, will form and promote the allocated number of FPOs, which would be registered under the State Cooperative Societies Acts. In addition to the earlier State Cooperative Acts, these include the Mutually Aided or Self Reliant Cooperative Societies Acts or by whatever name called, or the Multipurpose Cooperative Societies Act (MSCS Act).

NCDC will promote FPO through its empanelled Cluster Based Business Organisations (CBBOs), which would function at the block level and be responsible for the formation of FPO allocated to NCDC under the Scheme. 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 the launch of this scheme, more than 6500 FPO were operating on the 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 FPOs. The main aims and objectives of the Scheme are as follows:

- (i) To provide a holistic and broad based supportive ecosystem to 10000 FPOs, 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 returns through better liquidity and market linkages for their produce.
- (iii) To provide hand-holding and support to new FPO for up to 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 the National Project Management Advisory and Fund Sanctioning Committee (N-PMAFSC) constituted under the Chairmanship of Secretary DA&FW with Joint Secretary (Marketing), DA&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 patterns, etc there can be one or more CBBO, and a CBBO can also work in more than one State.
- (iii) CBBO should have professional expertise and requisite experience information of FPO in agriculture and allied sector and should have a panel of specialists in the area of:

Benefits available under the Scheme to different stakeholders

A. Incentive to Cluster Based Business Organisation (CBBO)

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

Payment will be made to the CBBOs by Implementing Agencies 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 up to a maximum of ₹18.00 lakh / FPO or actual, whichever is lesser is to be provided to FPO for three years from the year of formation. From the fourth year onwards, the FPO has to manage their business activities.

The indicative financial support is as under:-

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

- Miscellaneous (cleaning/stationery) maximum up to ₹12000 per year

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

C. Equity Grant to FPO

- (I) Equity grant shall be in the form of the matching grant up to ₹2000 per farmer member of FPO subject to a maximum limit of ₹15.00 lakh per FPO
- (ii) Objectives of Equity Grant
 - a) Enhance the viability and sustainability of FPO
 - b) Increase Credit worthiness of FPO
 - c) Enhance the shareholdings of members to increase their ownership and participation in their FPO.

Broad Eligibility Criteria

- (i) Within 45 days of the receipt of the Equity grant, the FPO will have to issue additional shares to share holder members.
- (ii) The FPO can draw the Equity Grant in a maximum of 3 tranches (within 4 years of the first application) subject to the cap and the extent it is able to raise additional member equity to qualify for additional marketing grant.
- (iii) In the event of a violation of any of the terms and conditions, the Implementing Agency will have the 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) enables them to provide collateral free credit to FPO minimising their lending risks.

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

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

NOTES FOR AVAILING NCDC ASSISTANCE:

5. GENERAL CRITERIA

- i) The Debt-Equity ratio in the 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 subsidies from their sources, if considered desirable.
- iv) Assistance to cooperatives having an 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 a positive net-worth and its share capital should not have been eroded;
- ii) The debt-equity ratio considering all long term loans should normally be in the range from 65:35 to 70:30 for projects involving manufacturing/processing activities;
- iii) Audit of account should be complete up to the previous year within 6 months of the close of the financial year. In case where audit is undertaken by Government auditors and is not completed, accounts audited by a Chartered Accountant will be submitted. In the case of a 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) The 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 a 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 the first or second charge on the fixed assets. In the case of a 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 the 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 the opinion of NCDC, are viable based on these parameters shall be eligible for direct funding assistance from NCDC. Further, the cases of Cooperatives that do not have track record will be carefully appraised, and the background & capability of promoters of cooperatives will be assiduously assessed.

6.3 The other terms, conditions, and criteria are available at NCDC's website 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 the 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 crores or as decided by MD, NCDC, such certification may be carried out by a Chartered Accountant from the panel approved by NCDC.

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 fees shall not be charged for working capital loans of up to one year.

ANNEX-VI

**TOTAL NUMBER OF EMPLOYEES AND NUMBER OF SCHEDULED CASTES AND
SCHEDULED TRIBES IN NCDC AS ON 31.03.2023**

Group	Total No. of Employees	SC's	Percentage of SC's to Total Employees	ST's	Percentage of ST's to Total Employees
A-I (Other than the Lowest rung of Group 'A')	75	14	18.67	6	8.00
A.II (Lowest rung of Group 'A')	65	7	10.77	5	7.69
Sub Total	140	21	15.00	11	7.86
B	89	18	20.22	6	6.74
C	61	12	19.67	7	11.48
Grand Total	290	51	17.59	24	8.28

ANNEX-VII
NUMBER OF RESERVED VACANCIES FILLED BY MEMBERS OF SCHEDULED CASTES AND SCHEDULED TRIBES IN NCDC DURING FY 2022-23

Particulars	Total No. of vacancies notified	Filled	Scheduled Castes		No. of SC's Candidate appointed	No. of SC's carried forward from the previous year	No. of SC's 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 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				Out of Col.2
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
I. POSTS FILLED BY DIRECT RECRUITMENT														
Other than Lowest rung of Group 'A'	7	2*	-	1	1	-	-	-	-	-	-	-	-	-
Lowest rung of Group 'A'	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Group 'B'	-	4*	-	3	3	-	-	-	-	-	-	-	-	-
Group 'C'	-	1*	-	1	1	-	-	-	-	-	-	-	-	-
II. POSTS FILLED BY PROMOTION														
Other than Lowest rung of Group 'A'	33	23	-	-	6	-	-	-	-	-	3	-	-	-
Lowest rung of Group 'A'	26	20	5	1	1	-	-	-	3	2	2	-	-	-
Group 'B'	48	6	10	-	-	-	-	-	3	-	-	-	-	-
Group 'C'	8	7	-	-	3	-	-	-	1	-	1	-	-	-

*Joined against the various posts notified on a direct recruitment basis in 2020-21.

ANNEX-VIII

STATE / SCHEME-WISE BREAKUP OF DISBURSEMENTS DURING FY 2022-23
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		Food Grain		Consumer		Storage		Installation of Computer		Assistance to ICDP Projects		
		SUBSIDY	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	SUBSIDY
1	Andhra Pradesh	1	2	3	4	5	6	7	8	9	10	11				
2	Assam			10.80000	3.95000											
3	Bihar		3976.25000													
4	Chhattisgarh	22.13249														
5	Haryana															
6	Himachal Pradesh					26.02500	8.20000									
7	Jharkhand	50.46234														
8	Kerala															
9	Madhya Pradesh															
10	Maharashtra															
11	Manipur															
12	Mizoram									46.22500	23.12000					
13	Nagaland															
14	Rajasthan						2.50000									
15	Tamil Nadu															
16	Telangana															
17	Tripura															
18	Uttarakhand															
19	Uttar Pradesh															
20	West Bengal		500.00000													
	Total	72.59483	4476.25000	10.80000	3.95000	26.02500	10.70000	46.22500	28.21400	570.97300	3931.47000	1910.29500				

ANNEX-VIII (Contd.)
**STATE / SCHEME-WISE BREAKUP OF DISBURSEMENTS DURING FY 2022-23
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													TOTAL (1 TO 18)		
		Fisheries Coop.						Weaker Section						Handloom	SUBSIDY	TOTAL	
		LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY				
12	13	14	15	16	17	18	19	20	21	22	23	24					
1	Andhra Pradesh			6608.77200	2202.92400							2400.00000	6619.57200	4664.54700	11284.11900		
2	Assam					876.35000							570.97300	1095.95500	1666.92800		
3	Bihar							657.61800						4854.71500	4854.71500		
4	Chhattisgarh													22.13249	22.13249		
5	Haryana													17.29000	17.29000		
6	Himachal Pradesh										3.23000		26.02500	86.06000	112.08500		
7	Jharkhand													160.73634	160.73634		
8	Kerala	3554.00000	1106.67250										3554.00000	1157.28450	4711.28450		
9	Madhya Pradesh													388.23700	388.23700		
10	Maharashtra									33.23400				33.23400	33.23400		
11	Manipur	2213.40000	790.50000										2213.40000	790.50000	3003.90000		
12	Mizoram												46.22500	83.44400	129.66900		
13	Nagaland													10.16300	10.16300		
14	Rajasthan													145.37800	145.37800		
15	Tamil Nadu													60.00000	60.00000		
16	Telangana	3967.95400	16664.19300		4518.20000								3967.95400	21182.39300	25150.34700		
17	Tripura													257.03300	257.03300		
18	Uttarakhand		344.85600		475.00000									819.85600	819.85600		
19	Uttar Pradesh													501.29300	501.29300		
20	West Bengal				1580.00000									5756.00000	5756.00000		
	Total	9735.35400	18906.22150	6608.77200	8776.12400	876.35000	690.85200	2403.23000	16998.14900	42086.25133	59084.40033						

ANNEX-VIII (Contd.)

STATE / SCHEME-WISE BREAKUP OF DISBURSEMENTS DURING FY 2022-23
ERSTWHILE CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION / OTHER SCHEMES

(₹ in Lakh)

Sl. No	Name of the State/Institution	Asstt. For Cotton Dev. G&P and Spinning Mills		FPO		ICDP (Projects in selected Districts)		PMMSY		DIDF		FIDF		PFME		Govt. Of Maharashtra (Interest Subsidy)		Central Sector Scheme - for Strengthening of Coop. Sugar Mills (CMSs)		TOTAL (22 to 32)		
		LOAN	SUBSIDY	SUBSIDY	SUBSIDY	SUBSIDY	SUBSIDY	SUBSIDY	SUBSIDY	SUBSIDY	SUBSIDY	SUBSIDY	SUBSIDY	SUBSIDY	SUBSIDY	SUBSIDY	SUBSIDY	SUBSIDY	SUBSIDY	LOAN	SUBSIDY	TOTAL
1	Andhra Pradesh			156.82858	14.22000			14.58275												185.63133		35
2	Arunachal Pradesh			4.27200																4.27200		4.27200
3	Assam			68.93148				7.68773	4.16600											80.78521		80.78521
4	Bihar			363.84060	132.23200			7.63589	16.11300											519.82149		519.82149
5	Chandigarh							3.37980												3.37980		3.37980
6	Delhi			379.87820				16.78678	29.16200											425.82698		425.82698
7	Gujarat			235.00092				32.74520	7.04500											274.79112		274.79112
8	Haryana			96.72532	279.78402			32.96726												409.47660		409.47660
9	Himachal Pradesh			63.13142	80.01200			4.81095	2.08300											150.03737		150.03737
10	Jammu & Kashmir			51.24775				6.24900												57.49675		57.49675
11	Karnataka			90.77907				6.78160	6.24900											103.80967		103.80967
12	Kerala			115.58265	248.29600			9.43169												2172.77500	19.98000	123.78967
13	Madhya Pradesh			205.99003	251.63950			3.55164	40.31500											760.00000	1611.72034	3784.49534
14	Maharashtra			53.42539				60.83370	16.04750											9579.00000	9619.00000	1261.49617
15	Manipur			23.26721				11.18600												1027.76718		10646.76718
16	Meghalaya			14.45116																34.45321		34.45321
17	Mizoram			6.40800	8.18200				2.08300											14.45116		14.45116
18	Nagaland			99.93391	9.83500															16.67300		16.67300
19	Others				42.12167															109.76891		109.76891
20	Odisha			113.85040				6.89488	39.88190											42.12167		42.12167
21	Punjab			41.95597																160.62718		160.62718
22	Rajasthan			224.29491	107.88700			4.12791												41.95597		41.95597
23	Sikkim			12.27200				1.24000												336.30982		336.30982
24	Tamil Nadu			234.26637	226.19217			57.12991	12.49800	933.15500										13.51200		13.51200
25	Tripura			30.34401	88.30300			2.08300	4.16600											530.08645		1463.24145
26	Uttar Pradesh			289.36439	244.97125			9.06150	4.16600											120.73001		120.73001
27	West Bengal			154.85703				5.22350												547.56314		547.56314
28	Chhattisgarh			195.65693				5.70473												501.18053		501.18053
29	Jharkhand			141.82052	146.48100			8.24092	2.08300											298.62544		298.62544
30	Uttarakhand			190.94307				28.93225	10.41500											230.29032		230.29032
31	Puducherry			6.40800																6.40800		6.40800
32	Telangana			159.00372				11.11478	4.16650											174.28500		174.28500
	Total	2172.77500	1794.13000	3824.73031	1880.15661	324.28262	230.57465	933.15500	40.00000	19.98000	682.84059	10339.00000	13504.91000	8736.71478	22241.62478							

ANNEX-VIII (Contd.)
**STATE / SCHEME-WISE BREAKUP OF DISBURSEMENTS DURING FY 2022-23
CENTRAL SECTOR INTEGRATED SCHEME FOR AGRICULTURAL MARKETING (ISAM)**

(₹ in Lakh)

Sl. No.	Name of the State/ Institution	Storage Component						Other than Storage Component			TOTAL (36 TO 42)			
		Marketing Godowns		Rural Godown		ICDP	Storage Component		LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL
		LOAN	SUBSIDY	LOAN	SUBSIDY		LOAN	SUBSIDY						
1	Gujarat	27.00000		12.42000	4.08625			424.48900	317.85583		463.90900	321.94208	785.85108	
2	Haryana					5.36710						5.36710	5.36710	
3	Jharkhand		3.55900									3.55900	3.55900	
4	Karnataka	16.07500	0.10749	58.43500	1.73453					74.51000	1.84202	1.84202	76.35202	
5	Madhya Pradesh			83.37500	1.57875					83.37500	1.57875	1.57875	84.95375	
6	Mizoram	25.56850	1.51650				4.83350		2.41650	30.40200	3.93300	3.93300	34.33500	
7	Rajasthan			4.25000	0.07905					4.25000	0.07905	0.07905	4.32905	
8	Telangana	58.20000	14.22000							58.20000	14.22000	14.22000	72.42000	
9	Uttar Pradesh								4.99950			4.99950	4.99950	
	Total	126.84350	19.40299	158.48000	7.47858	5.36710	429.32250	325.27183	714.64600	357.52050	1072.16650			

ANNEX-VIII (Contd.)

STATE / SCHEME-WISE BREAKUP OF DISBURSEMENTS DURING FY 2022-23
CORPORATION SPONSORED SCHEMES

(₹ in Lakh)

Sl. No.	Name of the State / Institutions	Marketing & Inputs						Consumer Rural Consumer (Development & Construction)	Storage Rural Godowns/ Others	Working Capital Finance (Service Cooperative)	TOTAL (46 TO 52)
		Marketing		Input		Assistance to Farmer Service Cooperatives					
		Working Capital Finance	Margin Money	Working Capital Finance	Margin Money						
		LOAN 46	LOAN 47	LOAN 48	LOAN 49						
1	Andhra Pradesh	320000.00000					50	51	52	53	
2	Arunachal Pradesh								642000.00000	962000.00000	
3	Bihar								33.50000	33.50000	
4	Chhattisgarh	850000.00000							400000.00000	400000.00000	
5	Gujarat	36000.00000								850000.00000	
6	Haryana	662000.00000								36000.00000	
7	Himachal Pradesh	40.00000								662000.00000	
8	Karnataka	311.00000	159.47000							40.00000	
9	Kerala			25.00000		35.00000	8.23500	85.83500	1747.60000	2303.90500	
10	Madhya Pradesh								37625.00000	37693.23500	
11	Maharashtra								24504.99000	24504.99000	
12	Mizoram						57.75000		640.00000	640.00000	
13	Rajasthan							4.58000		57.75000	
14	Telangana	900000.00000							5100.00000	4.58000	
15	Uttar Pradesh	30000.00000								905100.00000	
16	West Bengal	50.00000					21.88000			30000.00000	
	Total	2798401.00000	159.47000	25.00000	35.00000	35.00000	87.86500	90.41500	1111651.09000	3910449.84000	

ANNEX-VIII (Contd.)
**STATE / SCHEME-WISE BREAKUP OF DISBURSEMENTS DURING FY 2022-23
CORPORATION SPONSORED SCHEMES (CONTINUED)**

(₹ in Lakh)

Sl. No.	Name of the State / Institutions	PROCESSING				Weaker Section				Total (54 to 61)		
		Sugar		Textile		Oilseed	Fisheries	Dairy	Live Stock		Handlooms	
		Share Capital/ Margin Money/ Modn. & Expn. Of Coop. Sugar Mills	Working Capital	Working Capital	Working Capital						Working Capital	Working Capital
LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN		
1	Gujarat	54	55	56	57	58	59	60	61	62		
2	Himachal Pradesh						19.41000			19.41000		
3	Madhya Pradesh			2000.00000					454.00000	454.00000		
4	Maharashtra	5000.00000	54040.00000	3775.00000		934.80000				63749.80000		
5	Karnataka							8750.00000		8750.00000		
6	Kerala				67.50000					67.50000		
	Total	5000.00000	54040.00000	5775.00000	67.50000	934.80000	19.41000	8750.00000	454.00000	75040.71000		

ANNEX-VIII (Contd.)

STATE / SCHEME-WISE BREAKUP OF DISBURSEMENTS DURING FY 2022-23
CORPORATION SPONSORED SCHEMES (CONTINUED)

(₹ in Lakh)

Sl. No.	Name of the State / Institutions	Promotional & Development Programme		Other Schemes							TOTAL (63 to 70)			
		CSR	Publicity Programme	ICDP in Selected Districts	Assistance to Service Cooperatives				Ayushman Sahakar	LOAN	SUBSIDY	TOTAL		
					Const. of Building/Creation of Infra.	Strengthening of Share Capital Base	Tourism and Hospitality	Yuva Sahakar						
63	64	65	66	67	68	69	70	71	72	73				
1	Haryana			3000.00000		92.00000					3092.00000			3092.00000
2	Himachal Pradesh		8.00000	527.23000							527.23000	8.00000		535.23000
3	Kerala			3782.72300	408.97750	20000.00000	26.00000				24217.70050			24217.70050
4	Madhya Pradesh	0.57500		200.00000							200.00000	0.57500		200.57500
5	Mizoram			184.97300							184.97300			184.97300
6	Tamil Nadu			1473.97500						51.84000	1525.81500			1525.81500
7	Tripura			857.25700							857.25700			857.25700
8	Uttar Pradesh			3965.12000						5.00000	3970.12000			3970.12000
9	West Bengal		7.18000									7.1800		7.18000
10	Others		614.04681									614.04681		614.04681
	Total	0.57500	629.22681	13991.27800	408.97750	20092.00000	26.00000	5.00000	51.84000	629.80181	34575.09550	629.80181	614.04681	35204.89731

ANNEX-VIII (Contd.)
STATE / SCHEME-WISE BREAKUP OF DISBURSEMENTS DURING FY 2022-23

Sl. No.	Name of the State/UT/ Institution	Sugar Development Fund			Corporation Sponsored			Central Sector Schemes / Others			Total of all Schemes																				
		74			75			76			77			78			79			80			81			82			83		
		LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL
1	Andhra Pradesh			962000.00000			6619.57200	4850.17833	11469.75033				968619.57200	4850.17833	11469.75033				968619.57200	4850.17833	11469.75033				968619.57200	4850.17833	11469.75033				973469.75033
2	Arunachal Pradesh			33.50000				4.27200	4.27200					4.27200	4.27200					4.27200	4.27200					4.27200	4.27200				37.77200
3	Assam						570.97300	1176.74021	1747.71321					1176.74021	1747.71321					1176.74021	1747.71321					1176.74021	1747.71321				1747.71321
4	Bihar			400000.00000				5374.53649	5374.53649					5374.53649	5374.53649					5374.53649	5374.53649					5374.53649	5374.53649				405374.53649
5	Chandigarh							3.37980	3.37980					3.37980	3.37980					3.37980	3.37980					3.37980	3.37980				3.37980
6	Chhattisgarh			850000.00000				223.49345	223.49345					223.49345	223.49345					223.49345	223.49345					223.49345	223.49345				850223.49345
7	Delhi							425.82698	425.82698					425.82698	425.82698					425.82698	425.82698					425.82698	425.82698				425.82698
8	Gujarat			36019.41000			463.90900	596.73320	1060.64220					596.73320	1060.64220					596.73320	1060.64220					596.73320	1060.64220				37080.05220
9	Haryana			665092.00000				432.13370	432.13370					432.13370	432.13370					432.13370	432.13370					432.13370	432.13370				665524.13370
10	Himachal Pradesh			1021.23000			26.02500	236.09737	262.12237					236.09737	262.12237					236.09737	262.12237					236.09737	262.12237				1291.35237
11	Jammu & Kashmir					8.00000		57.49675	57.49675					57.49675	57.49675					57.49675	57.49675					57.49675	57.49675				57.49675
12	Jharkhand							462.92078	462.92078					462.92078	462.92078					462.92078	462.92078					462.92078	462.92078				462.92078
13	Karnataka			11053.90500			94.49000	105.65169	200.14169					105.65169	200.14169					105.65169	200.14169					105.65169	200.14169				11254.04669
14	Kerala			61978.43550			5726.77500	8495.77984	8495.77984					8495.77984	8495.77984					8495.77984	8495.77984					8495.77984	8495.77984				70474.21534
15	Madhya Pradesh			26704.99000		0.57500	843.37500	891.31192	1734.68692					891.31192	1734.68692					891.31192	1734.68692					891.31192	1734.68692				28440.25192
16	Maharashtra	45.96100		64389.80000			9619.00000	1061.00118	10680.00118					1061.00118	10680.00118					1061.00118	10680.00118					1061.00118	10680.00118				75115.76218
17	Manipur						2213.40000	824.95321	3038.35321					824.95321	3038.35321					824.95321	3038.35321					824.95321	3038.35321				3038.35321
18	Meghalaya						242.72300	14.45116	14.45116					14.45116	14.45116					14.45116	14.45116					14.45116	14.45116				14.45116
19	Mizoram						76.62700	104.05000	180.67700					104.05000	180.67700					104.05000	180.67700					104.05000	180.67700				423.40000
20	Nagaland							119.93191	119.93191					119.93191	119.93191					119.93191	119.93191					119.93191	119.93191				119.93191
21	Odisha							160.62718	160.62718					160.62718	160.62718					160.62718	160.62718					160.62718	160.62718				160.62718
22	Others							614.04681	614.04681					614.04681	614.04681					614.04681	614.04681					614.04681	614.04681				614.04681
23	Putucherry							6.40800	6.40800					6.40800	6.40800					6.40800	6.40800					6.40800	6.40800				6.40800
24	Punjab							41.95597	41.95597					41.95597	41.95597					41.95597	41.95597					41.95597	41.95597				41.95597
25	Rajasthan			4.58000			4.25000	481.76687	486.01687					481.76687	486.01687					481.76687	486.01687					481.76687	486.01687				490.59687
26	Sikkim							13.51200	13.51200					13.51200	13.51200					13.51200	13.51200					13.51200	13.51200				13.51200
27	Tamil Nadu			1525.81500			933.15500	590.08645	1523.24145					590.08645	1523.24145					590.08645	1523.24145					590.08645	1523.24145				3049.05645
28	Telangana			905100.00000			4026.15400	21370.89800	25397.05200					21370.89800	25397.05200					21370.89800	25397.05200					21370.89800	25397.05200				930497.05200
29	Tripura			857.25700				377.76301	377.76301					377.76301	377.76301					377.76301	377.76301					377.76301	377.76301				1235.02001
30	Uttar Pradesh			33970.12000				1053.85564	1053.85564					1053.85564	1053.85564					1053.85564	1053.85564					1053.85564	1053.85564				35023.97564
31	Uttarakhand							1050.14632	1050.14632					1050.14632	1050.14632					1050.14632	1050.14632					1050.14632	1050.14632				1050.14632
32	West Bengal			71.88000		7.18000		6257.18053	6257.18053					6257.18053	6257.18053					6257.18053	6257.18053					6257.18053	6257.18053				6336.24053
	Total	45.96100	4020065.64550	4020695.44731	629.80181	4020695.44731	31217.705	51180.48661	82398.19161	31217.705	51180.48661	82398.19161	4051285.55150	51854.04842	4103139.59992	4051285.55150	51854.04842	4103139.59992	4051285.55150	51854.04842	4103139.59992	4051285.55150	51854.04842	4103139.59992	4051285.55150	51854.04842	4103139.59992	4051285.55150	51854.04842	4103139.59992	

ANNEX-IX

**STATE-WISE FUNDS DISBURSED UNDER ALL NCDC COOPERATIVE DEVELOPMENT
SCHEMES FROM FY 1962-63 TO FY 2022-23**

(₹ in Lakh)

State/UT/Institution	Total Loan	Total Subsidy	Total (Loan+Subsidy)
Andaman & Nicobar Islands	5068.606	630.721	5699.327
Andhra Pradesh	1775098.635	24640.129	1799738.764
Arunachal Pradesh	9999.971	3149.067	13149.038
Assam	14208.291	3198.378	17406.669
Bihar	1038930.525	31410.801	1070341.326
Chandigarh	0.450	6.237	6.687
Chhattisgarh	7843510.771	2044.385	7845555.156
Daman & Diu	170.480	0.000	170.480
Delhi	0.000	800.006	800.006
Goa	419.638	88.942	508.580
Gujarat	355953.767	15578.050	371531.817
Haryana	3600990.116	6612.021	3607602.137
Himachal Pradesh	85339.872	11623.651	96963.523
Jammu & Kashmir	3094.760	911.281	4006.041
Jharkhand	12287.518	3541.607	15829.125
Karnataka	319393.580	5512.813	324906.393
Kerala	956426.030	11845.688	968271.718
Lakshadweep	9.920	3.720	13.640
Madhya Pradesh	913753.146	17383.788	931136.934
Maharashtra	1872349.468	15421.041	1887770.509
Manipur	5144.581	1358.296	6502.877
Meghalaya	10710.534	3505.613	14216.147
Mizoram	5927.071	2078.378	8005.449
Nagaland	12833.805	4133.253	16967.058
Odisha	331457.997	1975.889	333433.886
Puducherry	4457.638	514.922	4972.560
Punjab	115612.917	1386.244	116999.161
Rajasthan	1244049.001	21989.866	1266038.867
Sikkim	964.505	321.828	1286.333
Tamil Nadu	370185.667	9892.256	380077.923
Telangana	2379063.048	46054.571	2425117.619
Tripura	3674.613	1269.122	4943.735
Uttar Pradesh	729355.176	12344.728	741699.904
Uttarakhand	32744.813	7514.623	40259.436
West Bengal	180243.049	25057.189	205300.238
SUB TOTAL	24233429.959	293799.104	24527229.063

State/UT/Institution	Total Loan	Total Subsidy	Total (Loan+Subsidy)
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	2080.698	2193.325
PETROFILS	1089.930	0.000	1089.930
PUBLICITY & TRAINING	0.000	7762.760	7762.760
TOBACOFED	30.000	0.000	30.000
TRIFED	5.000	76.606	81.606
SUB TOTAL	719711.326	11055.471	730766.797
GRAND TOTAL	24953141.285	304854.575	25257995.860

ABBREVIATIONS**ANNEX-X**

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
CSR	Corporate Social Responsibility
CVC	Central Vigilance Commission
CWC	Central Warehousing Corporation
DCCB	District Central Cooperative Bank
DIDF	Dairy Processing and Infrastructure Development Fund
DONER	Development of North Eastern Region
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
GCMMF	Gujarat Cooperative Milk Marketing Federation Ltd.
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
NCCF	National Cooperative Consumers Federation of India
NCDC	National Cooperative Development Corporation
NCUI	National Cooperative Union Of India
NDDB	National Dairy Development Board
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!

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National Cooperative Development Corporation

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