



NCDC
Assisting Cooperatives. Always!



NCDC : A Brief Profile

Committed to Cooperative Excellence

National Cooperative Development Corporation (NCDC) has a unique distinction of being the sole statutory organisation functioning as an apex financial and developmental institution engaged exclusively for the cooperative sector in the country.

Since 1963, when it was set up through an Act of the Parliament, NCDC has enlarged its scope to include innovative and new business sectors, also geared towards development of weaker sections of the society like artisans, weavers including tribals and women while contributing to improvement of their livelihoods and growth of the economy as a whole.

Cooperatives Grow with Development Financing

The Indian cooperative movement is one of the largest in the world spread across the length and breadth of the country.

NCDC strengthens and promotes programmes across sectors such as processing, marketing, storage, export and import of agricultural produce, foodstuffs, sugar, textiles, livestock, fisheries, dairy, cement, tourism, hospitality, transport, rural housing, generation and distribution of power, hospital/healthcare etc. and services through cooperatives, thereby enabling them to better serve their members in terms of enhancing their income through business and handholding.

Ease of Doing Business by Cooperatives

NCDC has simplified financial assistance processes which can be accessed through its eighteen Regional Offices or through the Head Office in New Delhi. NCDC has attractive funding spectrum offering a diverse range of financial products for a wide canvas of activities to all types of cooperatives at all levels through the State Governments as well as Direct Finance.

A Financial Institution with Super Growth

NCDC has emerged as a financial powerhouse giving the client cooperatives a wide range of products and services with a competent tech savvy team of professionals at the core of its services.

A distinctive edge of NCDC competitive financing emanates from it being an almost zero NPA and ISO 9001:2015 compliant organization with an overriding focus on customer satisfaction. Prompt processing of project proposals and direct electronic transfer of financial assistance coupled with tailor-made capacity development programmes position NCDC as the most preferred financial institution in the world of cooperatives. Aligning itself with the Mission of New India 2022, NCDC has embarked on Sahakar - 22, a Mission for doubling farmers' income and achieving rural farm prosperity through cooperatives. NCDC endeavours tapping and deepening its assistance in all the Aspirational Districts through comprehensive value chain focus through infrastructure, processing, branding, marketing and competitive credit to cooperatives in agriculture and allied sectors.

Assisting Cooperatives Always !

NCDC nurtures Cooperatives through its promotional and developmental services. It does policy advocacy with States and UTs, extends consultancy support and invests in capacity development of cooperative human resources. NCDC promotes excellence through different Awards mechanism. Internship Programme of NCDC is aimed at attracting youth to Cooperatives.

The Laxman Rao Inamdar National Academy for Cooperative Research & Development (LINAC) set up by NCDC is dedicated to provide research, training, monitoring and evaluation support to the cooperative sector.

Some of The NCDC Schemes

NCDC schemes add new wealth to the economy by creating, retaining, and expanding cooperatives including primary sector business enterprises.

Minimum Support Price (MSP)

NCDC strengthens cooperative marketing structure by ensuring remunerative prices to the agri producers aiming at cost reduction of inputs through their purchase by cooperatives in wholesale and output value enhancement through scaled up sales. NCDC provides working capital loan for MSP operations in many States.

NCDC ensures consumer cooperatives get access to consumer goods of fair quality at competitive / reasonable prices, besides exerting a healthy influence on market prices of essential commodities.

Integrated Cooperative Development Project (ICDP)

A flagship scheme of NCDC, area based approach of ICDP aims at an overall development of identified districts by unleashing its potential through development of various cooperative activities in agriculture and allied sectors covering all sectors, types and levels of cooperative business development in an integrated manner capitalising on the resource endowments and potential.

Sugar

NCDC promotes establishment and development of sugar industry through assistance for production of sugar, ethanol, co-generation etc.



Processing

NCDC assists any and every kind of value addition proposal through processing in agriculture and allied sectors. It has successfully assisted cooperatives in processing related to dairy, fisheries, meat, pork, foodgrains, oilseeds, fruits, vegetables, tea, coffee, silk, spices, arecanut in addition to handloom, handicraft and cane bamboo.



Storage and Coldchain

A large capacity for storage of foodgrains and fertilizers across the States/UTs have been created through NCDC assistance. NCDC promotes creation of Coldchain infrastructure in the country through innovative schemes



Computerization of Cooperatives

NCDC provides assistance for computerization to all tiers of cooperatives. The assistance covers hardware, system and application software, networking, site preparation and training. NCDC promotes PACS to function as modern banking points in its drive for Financial Inclusion.

Textiles

NCDC promotes textile units by providing financial assistance for development of cotton ginning and spinning, weaving, coir, jute and sericulture for entire range of activities in the cooperative sector.



Convergent Action for Cooperatives

NCDC strives to converge different schemes of Ministry of Agriculture & Farmers Welfare, Ministry of Food Processing Industries, Ministry of Textiles, Ministry for Development of North-East Region, Ministry of Petroleum and Natural Gas etc. to facilitate Cooperatives access assistance at most beneficial terms to its members who are primarily farmers.

Enduring Leadership, since 1963!

The Governing Council and the Board of Management provide unique leadership and policy guidance to NCDC achieve its goals of Assisting Cooperatives. Always!

NATIONAL COOPERATIVE DEVELOPMENT CORPORATION

An ISO 9001:2015 Certified Organisation
(A Statutory Corporation under Ministry of Agriculture & Farmers Welfare)
4, Siri Institutional Area, Hauz Khas, New Delhi-110016
Phone : 011-26569246, 26567475, 26567026
Website : www.ncdc.in

PATTERN OF ASSISTANCE IN RESPECT OF SCHEMES ASSISTED BY NCDC



C. Processing

(i) Sugar Mills

Activities	NCDC to State Govt.	S/Govt to Society	Direct Funding
New Unit	Term Loan - 60% Investment Loan -30% Members contribution-10%	Term Loan - 60% Share Capital - 30% Members contribution-10%	Term Loan - 70% Members contribution-30%
Modernisation/ Expansion Upto 5000 TCD, Sugar By- Products - Cogeneration & Ethanol Units	Loan 50% plus Loan 40% from SDF as sanctioned by GOI	On same terms as received from NCDC	Loan 50% of PC plus 40% loan from SDF as sanctioned by GOI
Expansion beyond 5000 TCD	Loan 65%	-do-	Loan 65%
Working Capital	Loan as per requirement	-do-	Loan as per requirement

(PC- Project Cost; SC- Share Capital; SDF-Sugar Development Fund)

(ii) Small & Medium Sized Agro-Processing Units: (same as detailed at A & B above)

(iii) Cooperative Spinning & Ginning Programmes:

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

D. Integrated Cooperative Development Projects covers all activities listed at A,B,C and other Central Sector Schemes. The pattern for manpower development and managerial assistance are as under:

SN	Activity	From NCDC to State Government			From S/Government to Society
		Loan	Sub.	Total	Subsidy
(i)	Manpower Development & Training	—	@50%	@50%	100%
(ii)	Managerial assistance (applicable to PIA and Monitoring Cell also) and incentive	—	@50%	@50%	100%
(iii)	For sub-projects of cooperatives in ICDP, the pattern applicable in case of normal NCDC Schemes for the given State/activity/category shall be applied with the modification that 100% of the assistance shall be provided to the State Govt. for passing on to the cooperatives.				
Note:					
✓	The total subsidy component in a project would not exceed 30% of the total project cost.				
✓	The subsidy assistance available from any Departments /Ministries/ Agencies shall be dovetailed for passing on to the cooperatives.				
@	In the case of states classified as 'Special Category States', 100 per cent subsidy shall be given out of the scheme to State Government under items No. (i) and (ii) above.				

For further details of Scheme relating to Technical and Promotional Cell, dovetailing with other Central Sector Scheme, norms and general criteria for availing NCDC funding, Common Application Form etc, please visit www.ncdc.in or contact our Regional Offices (18) / Head Office at address and contact numbers also available on the website.



PATTERN OF ASSISTANCE IN RESPECT OF SCHEMES ASSISTED BY NCDC

1. NCDC provides financial assistance in the form of loan (both Term Loan and Investment Loan) and subsidy subject to availability from Government of India (GOI) otherwise equivalent amount is provided as loan. The assistance is provided under the Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC) & other Central Sector Schemes and NCDC Sponsored Scheme.

2. Categorisation of States/Union Territories for purpose of NCDC funding under CSISAC Scheme :

- Cooperatively Least Developed States. {Arunachal Pradesh, Assam, Bihar, Jharkhand, Jammu & Kashmir, 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, Tamilnadu, Chandigarh (UT), Dadra & Nagar Haveli (UT), Daman & Diu (UT), Puducherry (UT), Delhi }

3. Weaker Section Programme :

Include programmes related to (i) Marketing, (ii) Processing (Small & Medium sized processing units related to agriculture and allied activities), (iii) Storage including Cold Storage 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, benefits will also be extended to Tribal / Scheduled Caste/ Scheduled Tribe/ Hill area, Labour and Women Cooperatives for undertaking the above activities.

Pattern of Funding

A. **Business Development** for all kinds of National, State, District, Regional and Primary level cooperatives for sectors/activities funded by NCDC.

Activity	Developed States/UTs			Under developed States/UTs			Least Developed States/UTs		
	NCDC to S/Govt.	S/Govt to Society	Direct Funding	NCDC to S/Govt.	S/Govt to Society	Direct Funding	NCDC to S/Govt.	S/Govt to Society	Direct Funding
Margin Money	(For Weaker Section Programme only as detailed at Para 3 above)								
	Loan 85% Sub 15%	Loan or SC 85% Sub 15%	Loan 85% Sub 15%	Loan 80% Sub 20%	Loan or SC 80% Sub 20%	Loan 80% Sub 20%	Loan 75% Sub 25%	Loan or SC 75% Sub 25%	Loan 75% Sub 25%
	For all other Programmes								
	Loan 100%	Loan or SC	Loan 100%	Same as for developed states					
Working Capital	Loan 100%	Loan	Loan	Same as for developed states					
Share Capital	IL 100%	SC	--	Same as for developed states					

Note : SC- Share Capital; Sub- Subsidy; IL- Investment Loan

B. Infrastructure Creation (Project Facilities)

Developed States/UTs			Under developed States/UTs			Least Developed States/UTs		
NCDC to S/Govt.	S/Govt to Society	Direct Funding	NCDC to S/Govt.	S/Govt to Society	Direct Funding	NCDC to S/Govt.	S/Govt to Society	Direct Funding
(For Weaker Section Programme only at Para 3)			For all programmes and for activities as detailed at Para 3			For all programmes and for activities as detailed at Para 3		
Loan 75% Sub 15%	Loan 50% SC 25% Sub 15%	Loan 65% Sub 15%	Loan 70% Sub 20%	Loan 50% SC 20% Sub 20%	Loan 65% Sub 20%	Loan 70% Sub 25%	Loan 50% SC 20% Sub 25%	Loan 65% Sub 25%
Members' Contribution	10%	20%		10%	15%		5%	10%
For all other Programmes			For all other Programmes - same as for developed States/UTs					
Loan 90%	Loan 50% SC/Sub 40%	Loan 65%						
Members' Contribution	10%	35%						

In case of "Computerisation" programme 100% assistance (i.e. as loan / Subsidy/ Share Capital) may be provided through State Govt. or directly to the beneficiary in all States;

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



NCDC has set up LINAC with a broader mandate for training, research and consultancy for the cooperative sector. The Academy designs and conducts need-based customised programmes to equip key functionaries with appropriate knowledge, competencies and mindset to improve implementation of assisted projects. The Academy also identifies the training requirements, develops and organises in-house training programmes for NCDC's own officials. Special training programme for cooperators/ managers from South Asian Association for Regional Cooperatives (SAARC) countries and on specific requests from the cooperative organisations in the country are also conducted. LINAC is also associated with CICTAB and jointly organises training programmes in areas of developing consultancy skills, managerial skills, adoption of integrated model for cooperative development, HRD, faculty development etc. To promote women participation and empowerment to lead and govern cooperatives, the Academy organised training programmes for women Directors / Cooperators.

NCDC efforts towards nurturing of primary level of cooperative societies are being supplemented by six Regional Training centres set up at Kolkotta, Bhubaneswar, Gandhinagar, Hyderabad, Pune and Bengaluru through different training Programmes for various levels of Cooperatives and others including Chairperson and Members of Board of Directors.



**Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC),
Plot No-89, Sector-18, Institutional Area,
Gurugram 122015, Haryana, India.
Email: linac@ncdc.in , topic@ncdc.in
Telephone: +91124 2349027 Fax: +911242340674
www.ncdc.in**



PROMOTIONAL AND DEVELOPMENT ROLE

NCDC is involved in planning, promoting, coordinating and financing of cooperative development programmes. It provides financial and technical support to cooperative institutions of farmers and other weaker sections associated with agriculture and allied rural economic activities. NCDC's strategy is to strengthen and develop these institutions to enable them to serve their members and to maintain a sustained growth in their income. The promotional and developmental role is distinctly reflected in the following spheres of its operations:



- a) Extending consultancy support for formulation of development projects in the cooperative sector.
- b) Imparting training to cooperative personnel through its training Academy – Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC), to upgrade their operational skills for successful implementation of projects financed by the Corporation.
- c) Convening All-India and Regional conferences to facilitate exchange of information and review of progress etc.
- d) Recognizing the performance of best performing cooperative societies through cash awards and citation certificates for which the Corporation has instituted "NCDC Award for Cooperative Excellence".
- e) Awarding fellowships for Cooperative personnel for participation in Diploma course in Cooperative Business Management at VAMNICOM, Pune.
- f) Study visits for officials and non officials of cooperative societies from States/UT to successful cooperative societies in other state to enable participants to identify, learn and emulate the factors of success in their own cooperatives.
- g) Financial assistance is provided towards establishment of Technical and Promotional Cell in Cooperative Federations.

COMPUTERISATION



NCDC encourages and helps computerisation of the function of cooperative from primary to national level cooperative by providing financial assistance and technical guidance. Assistance is provided for Hardware, System and Application Software, Networking, Site Preparation including infrastructure and capacity building. Quantum of assistance may be up to 100% of the project cost in case of State Govt. recommended proposals and direct funding proposal of the eligible societies. Federation/Societies, having turnover of Rs. 1.00 crore or more in the preceding year are eligible under Direct Funding.

CREDIT & SERVICE COOPERATIVES



NCDC provides financial assistance to various "Service Cooperatives" engaged in (i) Water Conservation Works/ Services, Irrigation, micro Irrigation in rural areas; (ii) Animal care /health, disease prevention; (iii) Agricultural insurance & Agriculture credit; (iv) Rural Sanitation/ Drainage/ Sewage Systems; (v) Tourism, Hospitality, Transport; (vi) Generation & Distribution of power by New & renewable sources of energy; (vii) Rural Housing; (viii) Hospital / Health Care and Education. Financial Assistance is provide toward (A) Strengthening of share capital base/ margin money assistance; (B) Short Term loan for period not exceeding two years to Agriculture Credit Cooperatives towards Working



Capital for their loans/ advances for activities/ commodities/ services under the purview of NCDC. Agriculture Credit Cooperatives covered are (a) Primary Agriculture Credit Cooperative; (b) Primary Cooperative Agriculture & Rural Development Bank; (c) District Central Cooperative Bank; (d) State Cooperative Bank; (e) State Cooperative Agriculture & Rural Development Bank; (C) Working Capital loan for period not exceeding three years to Women Credit Cooperatives for disbursement of loans/ advances for activities/ commodities/ services under the purview of NCDC; (D) Creation, modernization, expansion, repairs, renovation etc of infrastructural facilities such as Branch/Office buildings, counters, strong rooms, safe deposit vaults, vehicles, furniture & fixtures etc. of Agricultural Credit Cooperatives; (E) Creation of irrigation & water conservation/ harvesting works/ services/ Infrastructure including installation of equipment/ plants/ apparatus; (F) Expansion/ modernization/ renovation of existing service cooperative unit; and (G) establishment / Construction of Agri Clinic/ Showroom/ Service Complex.

INTEGRATED COOPERATIVE DEVELOPMENT PROJECT (ICDP)

ICDP Scheme adopts an area based approach for overall development of districts identified by the State Government through cooperative efforts commensurating with the local resource endowments and growth potential. The scheme aims at development of agricultural, allied, industrial and service sector cooperatives, strengthening and transforming them, especially PACS into multipurpose entities by providing infrastructural support and funds for business expansion / diversification and also forging, viable

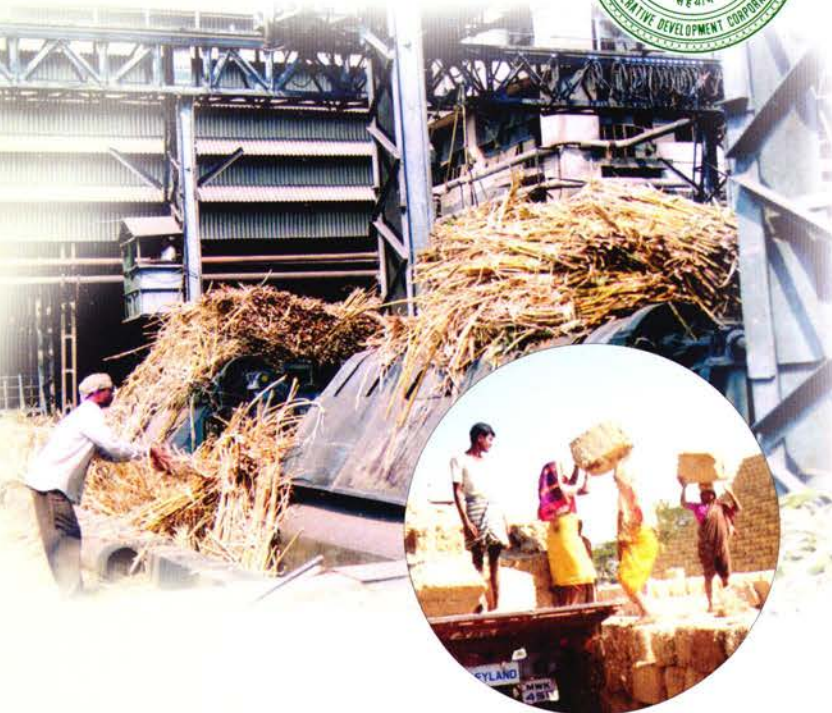


functional linkages amongst cooperatives at all levels, duly integrated with HRD and Training. The project is generally implemented under the supervision of District Central Cooperative Bank that acts as a Project Implementation Agency (PIA). Project implementation team (PIT) is constituted by PIA for project implementation, to assist cooperatives in preparation of Business Development Plan, to assess society-wise infrastructural and other requirements and provide overall project management consultancy services. The scheme also has provision for training of PIA & PIT personnel besides capacity building of cooperative officials, elected management and members. The ICD Projects are implemented over a period of 4 to 5 years

SUGAR COOPERATIVES



NCDC has been promoting establishment and development of sugar factories and by-product units in the cooperative sector and provides financial assistance for (i) investment loan assistance to the State Governments for equity participation in new cooperative sugar mills, (ii) term loan assistance for setting up of new co-operative sugar mills and to the existing cooperative sugar mills for modernisation / expansion (iii) for establishment of sugar by-product units i.e. co-generation/ethanol, (iv) margin Money / working capital assistance directly to the sugar mills / through the State Government and (v) bridge loan assistance up to 85% of Sugar Development Fund (SDF) sanctioned assistance for the intervening period between SDF sanction and disbursement.



NCDC has dovetailed its loan assistance with the Government of India scheme like SDF and capital subsidy from Ministry of New and Renewable Energy (MNRE) for co-generation projects.

TEXTILE COOPERATIVES

NCDC has been promoting cooperative textile programmes by providing financial assistance for the development of Cotton Ginning and Spinning, Weaving, Processing, Garmenting and weaker section programmes such as Handloom, Coir, Jute and Sericulture activities in the cooperative sector. These include the entire range of activities right from ginning to the garmenting stage, besides activities for development of Coir, Jute and Sericulture. Assistance is provided for (i) modernisation/expansion of existing units and establishment of new units (Ginning & Pressing and Spinning mills); (ii) for participating in the equity of new spinning mills; (iii) rehabilitation of sick Cooperative Spinning Mills only through State Governments; (iv) construction/renovation of work shed, creation of processing facilities, construction/renovation of showroom/warehouse/godown/ central godown and showroom-cum-godown/market yard, purchase of transport vehicles, establishment / modernisation / expansion of manufacturing/processing units; and (v) margin money/working capital assistance.



INDUSTRIAL COOPERATIVES



NCDC provides financial assistance to Industrial Cooperatives for (i) establishment of Industrial Work sheds / units including plant & machinery for production/fabrication/assembling/processing of Industrial goods, handicrafts, rural crafts & other products; (ii) expansion/modernization/renovation of existing industrial cooperative units; (iii) construction of marketing infrastructure including showrooms/warehouses/transport vehicles etc.; (iv) strengthening of share capital base/margin money assistance and working capital to industrial cooperatives for business operations; and (v) establishment of Cooperative Industrial Estates for small-scale industries. Components covered under the scheme are for all type of rural industries like Handicraft; Cane & Bamboo Craft, bee keeping, spices and pappad making etc. The exhaustive indicative list is available on NCDC website.



FRUIT & VEGETABLE

Production and post-harvest management practices of fruits and vegetables are of considerable significance to the economy. NCDC is supporting and providing financial assistance to horticulture cooperatives for (i) margin money, working capital and share capital for marketing of fruits and vegetables; (ii) establishment of new processing units; (iii) expansion and modernization of existing fruit and vegetable processing units; (iv) purchase of transport vehicles for marketing activity.



CONSUMER COOPERATIVES

Consumer cooperatives render useful service by ensuring availability of consumer goods at the door step of the consumer at reasonable price and also by exerting a healthy influence on market prices of essential commodities. NCDC provides assistance for (i) expansion/renovation of existing infrastructure or construction of new infrastructure such as shopping centre/godown/diesel/kerosene bunk/warehouse etc.; (ii) purchase of furniture & fixtures, transport vehicles including refrigerated vans; (iii) margin money for raising working capital; (iv) working capital; (v) computerization; (vi) creation/expansion/modernization of consumer oriented processing/ industrial activities.

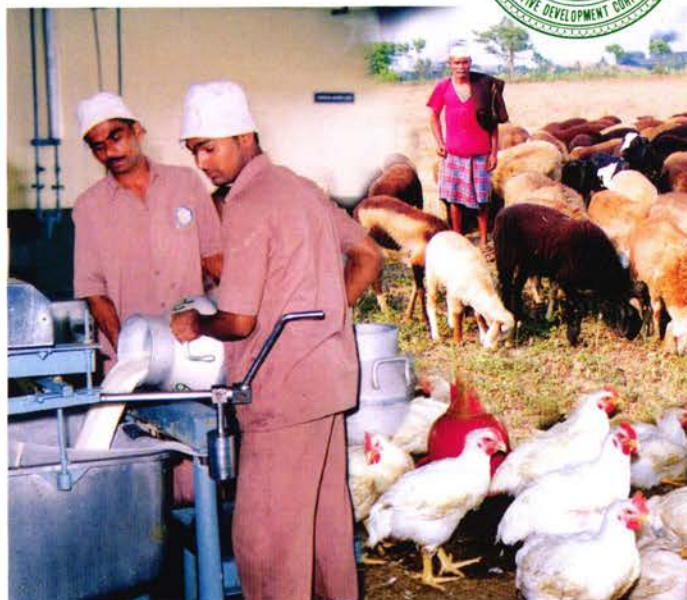




POULTRY, DAIRY & LIVESTOCK

Poultry

NCDC provides assistance for (i) establishment of integrated poultry project (ii) establishment of cluster of poultry units with rearing capacity ranging from 5000 and more for each unit with provision for selling pullets to member farmers for backyard poultry farming; (iii) for purchase of incubators, hatchers and accessories for providing day old chicks to societies; (iv) marketing of poultry products by involving producer members; (v) dressing units with a minimum capacity of 300 birds per day; (vi) arranging training for members of cooperative societies in collaboration with Government of India/State Poultry Training Centers; (vii) establishment /expansion of poultry feed mixing/manufacturing units; (viii) margin money & working capital.



Dairy

NCDC provides assistance for (i) establishment of Integrated Dairy Project with the provisions for the technical inputs for farmer's organization, mobile veterinary care, artificial insemination and fodder development programme; (ii) establishment / expansion/renovation of milk collection centers, processing & packaging units and chilling plants; (iii) purchase of equipments, transport vehicles etc; (iv) purchase, rearing and breeding of milch animals; (v) setting up of small feed mixing/manufacturing units, testing laboratories etc; (vi) establishment/ expansion of effluent treatment plants (ETP) ; (vii) establishment of milk parlours (retail outlets); (viii) for technical and promotional cell; (ix) margin money & working capital.

Livestock

NCDC provides assistance for (i) Integrated Livestock Projects / Modernization/ Expansion/ Renovation of existing units (purchase of animals, housing, rearing, improvement/ supplementing brood stock, health care, veterinary services, and extension services etc.); (ii) setting up of slaughter houses, processing and marketing infrastructure; (iii) purchase of equipment and transport vehicles; (iv) setting up of small feed mixing/manufacturing units; (v) margin money & working capital.

FISHERIES



NCDC provides financial assistance to fishery cooperatives for (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, seed farms, hatcheries, etc.; (iv) preparation of feasibility reports (v) integrated Fisheries Projects (Marine, Inland and Brackish Water) and (vi) margin money/working capital assistance.

COLDCHAIN



Coldchain development for perishable commodities is an important issue before the Government. Till now, the focus of NCDC had been on setting up of cold storages. To extend the marketable lifespan of perishable commodities, there is urgent need for creation of large network of Coldchain facilities in the country comprising of infrastructure components such as (i) integrated pack house, (ii) reefer transport, (iii) cold storage and (iv) ripening units. NCDC will provide subsidy for the above components, both under CSISAC as well as under the sub-schemes of Mission for Integrated Development of Horticulture (MIDH) namely National Horticulture Board (NHB) and National Horticulture Mission (NHM) with which the NCDC has dovetailed its loan component. Further, subsidy for these components available under the schemes of Ministry of Food Processing Industries (MoFPI) will also be dovetailed with the loan of NCDC.



Under CSISAC, quantum of assistance may be upto 95% of the project cost in case of State Govt. recommended proposals and upto 90% under direct funding cases to the eligible society. Subsidy of 15%, 20% and 25% of the project cost is available for Developed, Under Developed (UD) and Least Developed (LD) States respectively for activities covered as per the scheme. For undertaking business operations, NCDC provides assistance for margin money / working capital / strengthening of share capital. However, under the schemes of MIDH/NHB/NHM/MoFPI, Subsidy of 35% and 50% is available for cold storage and coldchain components for projects located in general areas and in hilly, North East and Scheduled Areas respectively.



LABOUR COOPERATIVES

NCDC provides financial assistance to Labour Cooperatives covering Contract/ Construction/ Mining /Forest & Other Labour operated Cooperatives like Village Artisans, Craftsmen, Rickshaw Pullers, Landless Village Labourers etc. for (i) strengthening of share capital base/ margin money assistance; (ii) purchase of construction related machines and equipments, tools & tackles, loading/unloading/packing equipment as relevant to labour cooperatives; (iii) establishment/ construction of Service Complex/ Godown; (iv) computerisation, furniture and infrastructure for establishment of Data Bank by National, State level & District Level Labour Cooperative Federation.

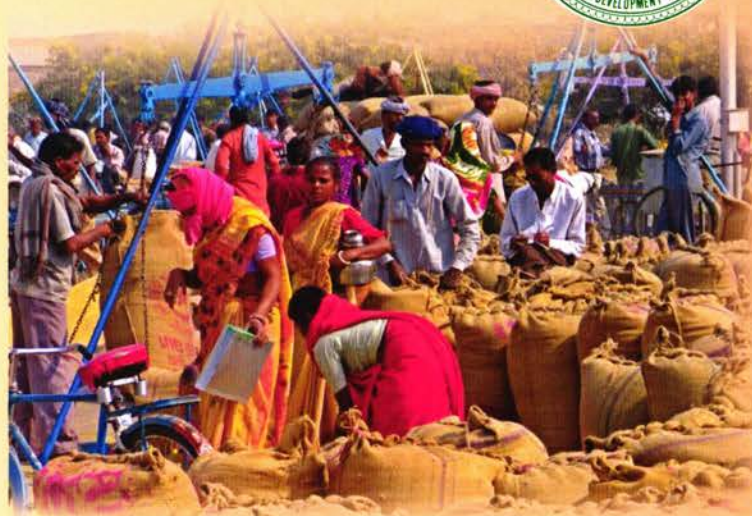




MARKETING & INPUT

NCDC assists strengthening of the cooperative marketing structure with the objective of ensuring remunerative prices to the producers of agricultural commodities and to protect them from distress sale. Assistance is provided for (i) purchase of transport vehicles (ii) establishment of Farmers Service Centres for inputs distribution; (iii) establishment of Agro-service centres; (iv) establishment of manufacturing units of insecticides/pesticides, agricultural implements / machineries; (v) development / strengthening of agricultural marketing infrastructure, grading and standardization; (vi) establishment of Bio-fertiliser unit; and (vii) margin money, working capital assistance and strengthening the share capital

base of cooperatives. Quantum of assistance may be upto 95% of the project cost in case of State Govt. recommended proposals and upto 90% under direct funding cases to the eligible society.



PROCESSING



Processing of agricultural produce not only helps in value addition, but also in employment generation and exports of agri-produce. NCDC promotes cooperatives involved in processing of Foodgrains, Plantation Crops and Oilseeds and provides financial assistance for (i) establishment of new processing units; (ii) expansion / Modernization / Renovation of existing units; (iii) strengthening of share capital base of processing cooperatives; and (iv) margin money/working capital.

COOPERATIVE STORAGE

NCDC assistance is available for the construction / renovation / expansion of godowns. Quantum of assistance may be upto 95% of the project cost in case of State Govt. recommended proposals and upto 90% under direct funding cases to the eligible cooperative societies. For undertaking business operations, NCDC provides assistance for margin money / working capital.



NCDC Regional Directorates



BENGALURU

3rd Floor, Karnataka Housing Board
Shopping Complex, National
Games Village, Koramangla,
Bengaluru-560047
Ph. : 080-25702112,
Fax : 080-25701860
Email : RO.Bangalore@ncdc.in

BHOPAL

A-8, Third Floor, Platinum Plaza,
T.T. Nagar, Bhopal-462003,
Ph.: 0755-4902397
Fax: 0755-4902392
Email: RO.Bhopal@ncdc.in

BHUBANESWAR

Alok Bharati Complex (G.F),
Sahid Nagar
Bhubaneswar-751007
Phone.: 0674-2542107
Fax: 0674-2545874
Email: RO.Bhubaneswar@ncdc.in

CHANDIGARH

S.C.O. No.150-152
Ground Floor, Sector - 34-A,
Chandigarh-160022
Phone : 0172-2660127
Fax : 0172-2660227
Email : RO. Chandigarh@ncdc.in

CHENNAI

Module No. 34 & 35
Garment Complex, 2nd Floor,
Industrial Estate Guindy,
Chennai-600032
Phone : 044-22500034
Fax : 044-22500034
Email : RO.Chennai@ncdc.in

DEHRADUN

B-2, Friend Enclave,
Shah Nagar, Gorakhpur
Post Office, Defence Colony Road,
Dehradun-248001 (Uttarakhand)
Phone : 0135-2665945
Fax : 0135-2665945
Email : RO.Dehradun@ncdc.in

GANDHINAGAR

No.272-273, Sector-16,
G.H. Road,
Gandhinagar - 382016
Ph. : 079-23222293
Fax : 079-23238292
Email:RO.Gandhinagar@ncdc.in

GUWAHATI

Bora Service Station Bldg.
2nd Floor G.S.Road, Ulubari,
Guwahati -781007
Ph. : 0361-2526327
Fax : 0361-2525427
Email : RO.Guwahati@ncdc.in

HYDERABAD

No. 5-10-193, H.A.C.A
Bhavan, 2nd Floor Opp.
Telangana Assembly, Saifabad
Hyderabad - 500004
Ph. : 040-23233760
Fax : 040-23240615
Email : RO.Hyderabad@ncdc.in

JAIPUR

1st Floor, Central Block,
Nehru Sahakar Bhawan,
Bhawani Singh Road,
Jaipur-302001
Ph. : 0141-2740327
Fax : 0141-2740320
Email : RO.Jaipur@ncdc.in

KOLKATA

P-161/1, V.I.P. Road, 4th Floor
Kolkata - 700054
Ph. : 033-23555538/4943
Fax : 033-23555538
Email : RO.Kolkata@ncdc.in

LUCKNOW

Sahakarita Bhawan,
14, Dr.Bheemrao Ambedkar Marg,
Lucknow - 226001
Ph. : 0522-2613093
Fax : 0522-2211565
Email : RO.Lucknow@ncdc.in

PATNA

Block - A, Room No.20-21,
(2nd Floor), Mouryalok Complex,
Dak Bunglow Road
Patna - 800001
Ph. : 0612-2221467
Fax : 0612-2211604
Email : RO.Patna@ncdc.in

PUNE

5, B.J.Road, 1st Floor
MRSS Building, Pune-411001
Ph. : 020-26127049
Fax : 020-26128027
Email : RO.Pune@ncdc.in

RAIPUR

House No. 194, 1st Floor,
Main Road, Samta Colony
Raipur-492001
Ph. : 0771-2252086
Fax : 0771-2442086
Email : RO.Raipur@ncdc.in

SHIMLA

Kay Kay House Upper Kaithu,
Near Tara Hall School
Shimla-171003
Ph. : 0177-2657689
Fax : 0177-2658735
Email : RO.Shimla@ncdc.in

THIRUVANANTHAPURAM

Regionl Office, Co. Bank Towers,
5th Floor, Palayam, Vikas Bhawan (PO)
Thiruvananthapuram - 695033
Ph. : 0471-2318497
Fax : 0471-2311673
Email : RO.@ncdc.in

RANCHI

Block-M, No. 23/DS,
Harmu Housing Colony,
Near BJP Office,
Ranchi - 834012
Ph. : 0651-34171496
Fax : 0651-2241494
Email : RO.Ranchi@ncdc.in



NATIONAL COOPERATIVE DEVELOPMENT CORPORATION

An ISO 9001:2015 Certified Organisation
(A Statutory Corporation under Ministry of Agriculture & Farmers Welfare)

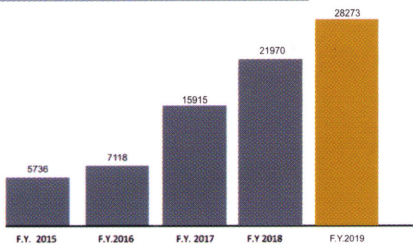
4, Siri Institutional Area, Hauz Khas, New Delhi-110016

Phone : 011-26569246, 26567475, 26567026

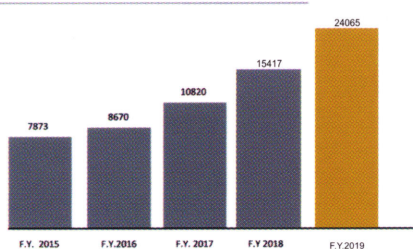
Website : www.ncdc.in



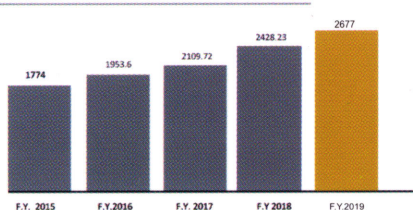
Disbursements to Cooperatives
₹ in crore



Assets
₹ in crore



Own Funds
₹ in crore



Dedicated to Cooperatives
Growth beyond Imagination
Doubling the Farmers Income

(Rs. in crores)

Financial Highlights

Particulars	F.Y. 2017	F.Y 2018	F.Y 2019
Disbursments to Cooperatives	15915	21970	28273
Assets	10820	15417	24065
Own funds	2110	2428	2677

**We provide financial, technical and capacity
development support to all types of cooperatives**

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