

Issue 3

National Cooperative Development Corporation

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

Sahyog

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Quarterly E-Newsletter

Highlights - NCDC

- NCDC has sanctioned and released assistance of Rs.12837.57 crore and Rs4041.95 crore respectively during the 3rd Quarter (till 26.12.2018). The cumulative releases, as on 26 December 2018 in this financial year rose to Rs.16329.11 crore surpassing the target of Rs.12000 crore for 2018-19. Sanctions have also been higher at Rs.30486.51 crore (till 26.12.2018).
- As a member of International Cooperative Alliance (ICA), MD visited Buenos Aires from 19 to 24 Oct 2018 and attended ICA General Assembly and the Summit of the Cooperatives of Americas.

निगम कार्यालय में दिनांक 16.12.2018 से 31.12.2018 तक स्वच्छता पखवाड़ा मनाया गया

निगम कार्यालय में दिनांक 16.12.2018 से 31.12.2018 के दौरान स्वच्छता हेतु एक विशेष अभियान चलाया गया। इस दौरान निगम कार्यालय परिसर में सभी अधिकारियों एवं कर्मचारियों ने बढ़-चढ़कर अपना योगदान दिया। इस पखवाड़े के दौरान सभी अधिकारियो एवं कर्मचरियों द्वारा अपने कक्ष/स्थान की सघन सफाई की गई। सभी अनचाहे रिकॉर्ड को निगम के रिकॉर्ड रूम में सुचारू रूप से रखा गया।

दिनांक 21.12.2018 को कार्यालय परिसर में प्रबंध निदेशक महोदय द्वारा वृक्षारोपण किया गया। दिनांक 23 दिसम्बर को, किसान दिवस के उपलक्ष्य में कार्यालय परिसर की सफाई हेतु अधिकारियों एवं कर्मचरियों द्वारा श्रमदान किया गया।

इस अभियान के अंतर्गत बिजली के केबल ट्रेन्चों की सफाई, निगम स्टोर की सफाई, कार पार्किंग सहदे की सफाई, सभी खिड़िकयों, दीवारों आदि की विशेष धुलाई में स्थित विभिन्न उपकरण जैसे कि टेलीफोन, प्रिंटर, कंप्यूटर आदि की सफाई का कार्य भी करवाया गया। ऑफिस बगीचे व परिसर में स्थित प्लान्टर व गमलों की सफाई व रंग-रोगन का कार्य किया गया तथा केन्द्रीय वातानुकुलन संयंत्र की डीस्केर्लिंग का कार्य भी किया गया।



- NCDC organized the following meetings / workshops during the 3rd Quarter:
 - A Regional Women's Workshop for Western Region was held on 15 October 2018 at Rajkot in which a large number of women cooperators participated. Ms. Binaben Acharya, Mayor of Rajkot city was the Chief Guest.
 - ii) A workshop on 'Strengthening Women Cooperatives' for Northern Region was held on 30 October 2018 at Varanasi. It was attended by about 450 women



शीत ने अपने पांच पसारे छुए वर्ष ने फिर से किनारे वर्ष 2018 की समाप्ति पर समस्त पाठकों को नववर्ष 2019 की हार्दिक शुभकामनाएं



participants from Punjab, Haryana, Uttarakhand and Uttar Pradesh. The event was inaugurated by Shri Deepak Aggarwal, Commissioner, Varanasi Division. Shri Dhananjay Kumar Singh, Member, General Council, NCDC delivered the welcome address. Smt. Mridula Jaiswal, Mayor of Varanasi also addressed the participants.

- iii) A Meeting on Training Needs of MARKFED Employees was conducted in NCDC Head Office. Representatives of 8 Marketing Federations attended the meeting. Training Need Analysis of MARKFEDs was presented by DG MANAGE.
- iv) A Workshop for Development of Piggery Value Chain Ecosystem for Cooperative Sector in North Eastern Region in association with ICAR and Government of Meghalaya was held in Shillong on 22nd November, 2018. The Workshop was inaugurated by Hon'ble Deputy Chief Minister of Meghalaya and was attended by APC, Meghalaya, DDG (Animal Science), ICAR and other dignitaries. The Workshop witnessed participation from various States.
- As a part of the 'Vigilance Awareness Week' which commenced on 29 Oct 2018, MD, NCDC administered the 'Integrity Pledge' to the employees at Head Office. The pledge was also administered to employees of training institute LINAC and the Regional Offices. An essay competition on the subject 'Eradicate Corruption Build a New India' was organised on 31 Oct 2018 for employees posted in Head Office and LINAC. A talk on the subject by an eminent personality was conducted during the week.
- NCDC introduced a new scheme 'Yuva Sahakar' Cooperative Enterprise Support and Innovation Scheme'. The Scheme was launched by the Hon'ble Union Minister for Agriculture and Farmers Welfare on 14.11.2018 in Krishi Bhavan, New Delhi and is aimed to encourage newly formed cooperatives to take advantage of innovative ventures. The Scheme is linked to 'Cooperative Start up and Innovation Fund' created by NCDC and would be liberal to cooperatives in the North Eastern Region, Cooperatives registered and operating in Aspirational Districts identified by Niti Aayog, cooperatives with 100% women/SC/ST/PwD members. As an incentive, the scheme provides 2% less than the applicable rate of interest on term loan for project activity. The interest incentive will be applicable only for timely repayments.



NCDC hosted the two day meet of General Assembly of Network for Development of Agricultural Cooperatives in Asia and Pacific (NEDAC) on 15th & 16th November, 2018 at NAAS Complex, Pusa in New Delhi. The Assembly was



inaugurated by Shri Parshottam K. Rupala, Union Minister of State for Agriculture, Cooperation and Farmers Welfare and Panchayati Raj. Organizations from 8 countries attended. The Assembly saw adoption of a new constitution of NEDAC and the election of a new Executive Committee with Managing Director, NCDC retaining the Chair of NEDAC. Shri B. Pradhan, AS&FA, DAC&FW addressed the participants in the concluding session.

- As a part of the NEDAC General Assembly meeting, an International two day Technical Session was also organized and facilitated by LINAC, NCDC during 15 -16 November, 2018. As part of this, four Thematic Sessions on "Cooperatives and Sustainable Development Goals", "Cooperatives to Cooperatives Trade", "Cooperatives and Financial Inclusion" and "Capacity Development Partnerships in NEDAC" were held wherein eminent cooperators, experts and resource persons delivered talks. The programme was attended by 45 participants. The speakers and participants actively participated and deliberated on various topical and contemporary issues which came up as part of discussions. Besides, best practices and models for making cooperatives more relevant and successful in the member countries of NEDAC were also discussed during the sessions.
- NCDC participated in the 10th Agrovision held at Nagpur from 22nd to 26th November, 2018 and showcased its schemes. The event was inaugurated by Hon'ble CM of Uttar Pradesh and attended by Hon'ble Union Minister for Agriculture and Farmers Welfare, Hon'ble CM, Maharashtra and the Hon'ble Union Minister for Road Transport and Highways, Shipping and Water Resources, besides other dignitaries. Visitors evinced interest in NCDC Schemes.
- LINAC activities: Following Programmes among others, were conducted by the Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC) involving 210 participants during the period as under:
 - i. "Developing Managerial Skills for Agriculture Cooperatives and Rural Financing Institutions" organized during 1 5 October, 2018 in collaboration with CICTAB which was attended by 19 participants from Sri Lanka, Nepal and India.
 - ii. "Management of Banking Operations in DCCBs" for Managers of DCCBs in West Bengal organized during 8 12 October, 2018 which was attended by 25 participants.
 - iii. Two spot programmes on ICDP were organized at Kohima, Nagaland. The first programme on

"Implementation of ICDP" was conducted from 22 – 23 October, 2018 for departmental officers and attended by 23 officials. This was followed by a training programme on "Strengthening Linkages between Apex Cooperative Bank & Primary Cooperatives" conducted on 24th October, 2018 and was attended by 26 officials comprising of Cooperative Banks/PIA/PIT and primaries.

- iv. "Cooperative Entrepreneurship Development" programme conducted on 25th October, 2018 for 34 women of cooperative societies of Peren district of Nagaland.
- v. "Role of Women Directors in Development & Governance of Cooperatives" held on 26th October, 2018 for Women of Cooperative Societies in Kohima, Nagaland was attended by 20 participants.
- vi. "Digital Banking, Cyber Risk & Resilience, Professional Governance, Operational Efficiency and Regulatory Compliance of UCBs" during 29 – 30 October, 2018 for CEOs / Directors of Urban Cooperative Banks was attended by 18 participants

• Livestock Project in A&N Islands

A&N Islands Administration sought NCDC assistance for enhancement of farmers income based on Livestock activities including development of Dairy, Goatery, Poultry and Piggery through members of cooperative societies. NCDC has sanctioned the project with financial assistance of Rs.5460.75 lakh comprising loan of Rs.4547.25 lakh and CSISAC subsidy of Rs.913.50 lakh at a total project cost of Rs.8167.50 lakh.

Integrated Fisheries Development Project in Andaman & Nicobar Islands

With a view to develop Fisheries Cooperatives and increase the income of the fishermen, the Fisheries Department, Andaman & Nicobar Administration sought NCDC assistance for implementation of the Integrated Fisheries Development Project. The project is proposed to be implemented by the Department through A&N Fisheries Cooperative Federation Ltd (ANCOFED) through its affiliated primary co-operative societies. The total project cost for implementation of the Integrated Fisheries Development Project is Rs.10188.25 lakh. NCDC has sanctioned the project with financial assistance of Rs.5062.425 lakh (loan of Rs.4847.575 lakh and subsidy of Rs.214.85 lakh) under CSISAC Scheme.

Project components are Deep Sea Fishing Vessel, Mechanized Fishing Vessel, Motorized Fishing Vessel, Motorization of Traditional Crafts, Refrigerated Truck, Insulated Truck, Cold Storage with Blast Freezer, Ice Plant, Mobile/Retail Fish outlet (Kiosk), Perishable Commodities Transport Vessel, Auto Rickshaw with Ice Box etc.

 Proposal of Ellon Hinengo Ltd. (EHL), [Central Tribal Cooperative Society] in Andaman & Nicobar Islands

Direct funding proposal of Rs.350.00 lakh for renovation of cargo ship M.V. Ebrahim Ali Hussain for transportation of agricultural produce of Ellon Hinengo Ltd. (EHL), [Central Tribal Cooperative Society], Car Nicobar Island in the UT of Andaman & Nicobar was received on 20/08/2018. Total Financial Assistance of Rs.315.00 lakh including Rs.245.00 lakh as loan component and Rs.70.00 lakh as subsidy has been finalized for NCDC funding. The project proposal has been sanctioned on 18/12/2018.

ICDP training programmes at Chennai







Three training programmes were conducted at Natesan Institute of Cooperative Management (NICM), Chennai as under:

- i. Twenty District level officers associated with the implementation of ICDP in the districts of Chennai, Thiruvallur, Kanyakumari and Namakkal in Tamilnadu State were given training from 04.12.2018 to 07.12.2018 on implementation of ICDP. The programme covered the concept, features and strategy of ICDP, various provisions under the ICDP and the role to be played by various departments and agencies for the successful implementation of the scheme.
- ii. The training on the topic 'strengthening linkages between apex cooperative bank and primary cooperatives' was attended by 105 employees/office

bearers from PACS and DCCBs. This training was held for 2 days.

iii. The training programme on the 'role of women directors in development and governance' was attended by 78 women directors from various cooperative institutions from the 4 ICDP districts.

Regional Director, NCDC, Chennai



Highlights – Ministry of Agriculture & Farmers Welfare

Technologies developed by ICAR have significantly contributed to increase in agriculture production of - foodgrain, horticultural crops, milk, fish and eggs. Addressing In-Session Meeting of a Consultative Committee of the Ministry of Agriculture & Farmers Welfare on 20.12.2018, Union Minister of Agriculture and Farmers Welfare informed that in order to make agriculture more attractive to rural educated youth, the Attracting and Retaining Youth in Agriculture (ARYA) scheme is proving to be very effective. He further informed that the Student READY (Rural Entrepreneurship Awareness Development Yojana) programme has also been initiated to reorient graduates of agriculture and allied subjects for ensuring and assuring employability and developing entrepreneurs. The ICAR has also setup a network of 25 Agri-business Incubation (ABI) Centers, which have demonstrated their achievements at state and national levels.



- Under Modi government, India has achieved food security - and become a net exporter of agriculture commodities' said Union Minister of Agriculture and Farmers Welfare Shri Radha Mohan Singh when he met Ms. Ruhsar Pekcan, Turkish Trade Minister on 18.12.2018 and called for extending cooperation between the two countries through greater interaction among government agricultural institutions, experts, scientists, etc.
- Soil Health Cards National Productivity Council (NPC) has done a study on 'Soil Testing Infrastructure for Faster Delivery of Soil Health Cards in India' and found that as a result of application of fertilizers as per recommendations of soil health card, there is a decrease in use of chemical fertilizers in the range of 8-10% and increase in yield of crops to the tune of 5-6%. From 2014-15 to 2017-18, a sum of Rs.40677.00 lakh has been released to State Governments for implementation of the soil health card scheme, as informed by Minister of State for Agriculture, Cooperation & Farmers Welfare, GOI.



- Use of Banned Pesticides The Ministry of Agriculture and Farmers Welfare is implementing "Monitoring of Pesticide Residues at National Level" (MPRNL) scheme, under which food commodities are collected and analyzed for the presence of pesticide residues. During the period from the year 2012 to 2018, no residues of the banned pesticides have been detected in food commodities under MPRNL Scheme. Based on the technical reviews to assess the safety of pesticides, the Government, inter alia, has banned 40 pesticides for their use in the country, as informed by Minister of State for Agriculture, Cooperation & Farmers Welfare, GOL.
- Index for Ease of doing Agri Business The success of the policies and programmes of Government of India depends on how effectively they are adopted and implemented by the State Governments. Therefore, to ensure that the reform agenda of Government is implemented at a desired pace by all State Governments, there is a need to develop a competitive sprit between the States. Keeping this in mind, Ministry of Agriculture and Farmers Welfare has proposed to rank the States through an index of ease of doing agri-business. The proposed index has taken three strategies of increasing production/productivity, increasing price realization of agri produce and decreasing input cost of production into consideration and also incorporated risk mitigation and investment related attributes. The Ministry has circulated a concept note, on developing the index, to all the stakeholders and invited their comments. The index will provide an excellent template for Government to channelize the resources under various schemes to plug the gaps of Governance which will be highlighted by this exercise and bring the States lagging behind up in the ranking.
- Swachhta Pakhwada was observed from 16th to 31st December, 2018 in the Department of Agriculture, Cooperation and Farmers Welfare.

NCDC Regional Awards for Cooperative Excellence and Merit, 2018 for Primary Cooperatives

West Bengal

The NCDC Regional Awards for Cooperative Excellence and Merit 2018 function for cooperative societies in West Bengal was held on 19th November, 2018 at Netaji Indoor Stadium, Kolkata during Samabay Mela (Cooperative Societies Fair), 2018. The fair was inaugurated by Shri Amit Mitra, Hon'ble Minister of Finance, Commerce, Industries & IT, GoWB. The awards were handed over to the awardees by Shri Arup Roy, Hon'ble MIC Cooperation, GoWB. The function was attended by Dr. M.V. Rao, IAS, Addl. Chief Secretary (Cooperation) and other senior officials from the GoWB, NCDC officers and other dignitaries.



Total of Eight societies were conferred the Award for Cooperative Excellence & Award for Merit in the category of Primary Women Cooperative Society, Primary Agricultural Credit Cooperative Society, Primary Agricultural Marketing Cooperative Society & Primary Consumer Cooperative Society

Regional Director, NCDC, Kolkata

Sikkim

The NCDC Regional Awards for Cooperative Excellence and Merit 2018 function was held on 27.11.2018 at Conference Hall of Cooperative Department, Govt. of Sikkim, Sahakari Bhawan, Gangtok, Sikkim. Three societies were conferred the award in the category of Primary Credit Cooperative, Primary Cooperative in Dairy Sector and Women Cooperative.

Shri L. B. Chettri, IAS, Secretary (Cooperation), Govt. of Sikkim was present in the award function as Chief Guest. Registrar of Coop. Societies, Joint RCS, Deputy RCS and other officials of



Cooperation Department, MDs / EDs and other dignitaries of various cooperative societies and officers of NCDC were also present in the function.

Regional Director, NCDC, Kolkata

Kerala

The State Level Selection Committee (SLSC) met under the chairmanship of RCS, Kerala on 25-10-2018, and selected 8 Primary cooperatives, from 4 different sectors for the NCDC Regional Awards for Cooperative Excellence and Merit, 2018 for Primary Cooperatives. The societies are:



Minister is Lighting Lamp for inauguration



Welcome address by RD, Thiruvananthapuram



Minister's address

 (i) Calicut Town Service Cooperative Bank Ltd., No. 2665, Town Bank Tower, A.G. Road, Kozhikode, Kerala – Excellence Award;



Address by Secretary - Cooperation, GOK



Address by RCS



Address to Uralungal Labour CCS



Award to Cherpulassery Coop Hospital



Award to Calicut Service Coop Bank



Award to Nellimood Vanitha CS

- (ii) Peringandoor Service Cooperative Bank Ltd., No. 297, Athani, Thrissur District, Kerala - Merit Award;
- (iii) Nellimoodu Vanitha Cooperative Society Ltd., No. T 1334, Thiruvananthapuram - Excellence Award;
- (iv) Elenthikara Vanitha Cooperative Society Ltd., No. E 793, Ernakulam - Merit Award;
- (v) Cherpulassery Cooperative Hospital Ltd., No. P1288, Palakkad - Excellence Award;
- (vi) EMS Memorial Cooperative Hospital & Research Centre, Perinthalmanna, Malappuram Merit Award;
- vii) Uralungal Labour Contract Co-operative Society Ltd., No. 10957, Kozhikode Excellence Award; and
- (viii) Narakkal-Nayarambalam Fishermen Development Welfare Co-op Society Ltd., No. F(E) 14/87 CZ, Narakkal, Ernakulam District Merit Award.

The award presentation ceremony was held on 21-11-2018 in the Institute of Cooperative Management (ICM), Thiruvananthapuram. The Hon'ble Minister for Cooperation, Shri Kadakampally Surendran presented the awards to the winning societies, in the presence of Secretary (Cooperation), Govt. of Kerala, RCS, Kerala and Chairman Matsyafed. More than 200 people representing different cooperatives, State Govt. Officials, and trainees of ICM attended the function.

Regional Director, NCDC, Thiruvananthapuram

ΚΛΡΝΑΤΑΚΑ

The State Level Selection Committee consisting of 5 members, chaired by Shri M.K. Aiyappa, RCS, Karnataka has selected 8 societies from different cooperative sectors for the NCDC Regional Awards for Cooperative Excellence and Merit, 2018 for Primary Cooperatives. The societies are:

- i. Panja PACS Ltd., Sullia Taluk, Dakshina Kannada District-First Prize among PACS,
- ii. Kinnal PACS Ltd., Kinnal, Koppal.-Second Prize among PACS,
- iii. Bhairumbhe Milk Producer's Co-op Society Ltd.,

- Bhairumbhe, Sirsi Taluk, Uttara Kannada District First Prize among Dairy Cooperatives,
- Kelegere Milk Producer's Co-op Society, Channapattana Taluk, Ramnagar District- Second Prize among Dairy Cooperatives,
- v. Yadura Prathamik Krushi Pattina Sahakara Sangha, Chikodi Taluk, Belagavi District. –First Prize among Processing Cooperatives,
- vi. Tarabanahalli Milk Producers Women Coop. Society, Doddahejjaji, Doddaballapur Taluk, Bengaluru North District.-Second Prize among Processing Cooperatives,
- vii. Mudhol Mahila Credit Souharda Sahakari Niyamitha,



Mudhol, Bagalkot District-First Prize among Women Cooperatives,

viii. Yashaswini Mahila Souharda Credit Co-operative Ltd., T Dasarahalli, Bengaluru.-Second prize among Women Cooperatives.

The award function was held at Shivamogga on 20.11.2018 and inaugurated by Sh. Bandappa Kashampur, Hon'ble Minister for Cooperation and Agriculture Marketing, Govt. of Karnataka. The Presidents & CEOs of 8 awardee societies participated in the function and received Certificate of Excellence/Certificates of Merit along with prize money, in the form of cheque. Dignitaries, Presidents and CEOs of various other cooperative institutions were also present in the function.

Regional Director, NCDC, Bengaluru

उत्तराखंड

राष्ट्रीय सहकारी विकास निगम, क्षेत्रीय कार्यालय, देहरादून द्वारा प्रदेश में कृषि व निर्बल वर्ग की सहकारी समितियों को उत्कृष्ट्ता के लिए पुरस्कृत करने हेतु हेमवती नंदन बहुगुणा विश्वविद्यालय, श्रीनगर के सभागार



में दिनांक 03.12.2018 को एक कार्यक्रम आयोजित किया गया। इस कार्यक्रम में उच्च शिक्षा एवं सहकारिता मंशी डॉ. धन सिंह रावत और भाजपा प्रदेश अध्यक्ष श्री अजय भट्ट ने चयनित सहकारी समितियों को पुरस्कार (मीमेंटो व चैक) देकर सम्मानित किया। कार्यक्रम में एनसीडीसी के क्षेत्रीय निदेशक श्री राकेश कुमार दुआ द्वारा क्षेत्रीय सहकारी पुरस्कारों के बारे में अवगत कराया गया। समारोह में निम्न समितियों को पुरस्कार प्रदान किये गए:-

- बहुद्देशीय साधन सहकारी समिति लि., दुआधार , नरेन्द्र नगर, टिहरी गढवाल।
- बहुद्देशीय किसान सेवा सहकारी सिमिति लि., सेवलां कलां (माजरा) देहरादन।
- दुग्ध उत्पादक सहकारी समिति लि., फुट्कुआं, देवलछोर,









नैनीताल

- दुग्ध उत्पादक सहकारी सिमिति, संजय नगर, लालकुआं, नैनीताल
- स्याल्सी दीर्घाकार बहुदेशीय सहकारी सिमिति लि., जौनपुर, टिहरी गढ्वाल
- नन्हेडा अनंतपुर किसान सेवा सहकारी सिमिति लि., हरिद्वार
- महिला दुग्ध उत्पादक सहकारी सिमिति, छोड्जली, कालाडूंगी, नैनीताल
- महिला दुग्ध उत्पादक सहकारी सिमिति, चांदनी चौक, कालाडूंगी, नैनीताल

क्षेत्रीय निदेशक, रा.स.वि.नि., देहरादून

Chhattisgarh

Sh. S.K. Jain, IAS, RCS, Chhattisgarh presented the Regional Awards for Cooperative Excellence & Merit-2018 to four societies of Chhattisgarh in an event organised on 21.12.2018 at Indravati Bhavan, Atal Nagar, Raipur. The Societies are:

- Seva Sahakari Samiti Maryadit, Aundhi (PACS);
- ii) Dugdh Utpadak Sahakari Samiti Maryadit, Chhilpawan (Dairy);
- iii) Vrihatakar Krishi Sakh Sahakari Samiti Maryadit, Gadadih (PACS);
- iv) Dugdh Utpadak Sahakari Samiti Maryadit, Nartora (Dairy).





RCS Chhattisgarh, while congratulating all the award winning societies in his address said that, awards of such kind will encourage the societies in putting their best efforts and also instills a spirit of competition among the societies which in turn leads to effective and better performance among the societies. The RCS also advised the societies to take advantage of NCDC Schemes for overall development of the societies. Earlier Regional Director, NCDC, RO, Raipur, briefly explained about the NCDC, its functioning and various schemes. He also exhorted the cooperative societies to diversify their activities.

Regional Director, NCDC, Raipur

संघ प्रदेश दमन-दीव

संघ प्रशासन के सहयोग से निगम द्वारा दिनांक 07.12.2018 को जिला कलेक्टर कॉन्फ्रेंस हाल में सहकारी उत्कृष्ता एवं मेरिट के लिए एन सी डी सी क्षेत्रीय पुरुस्कार 2018 का वितरण समारोह आयोजित किया गया। मुख्य अतिथि के तौर पर श्री आर मिहिर वर्धन, आई ए एस सचिव (वित्त एवं सहकारिता) को आमंत्रित किया गया। समारोह में कलेक्टर दमन श्री संदीप कुमार सिंह, उप कलेक्टर (प्रशासन) सुश्री चर्मी पारेख तथा सहकारिता विभाग के अधिकारी उपस्थित रहे। अधिकारियों के अलावा समारोह में दमन की विभिन्न सहकारी समितियों के प्रतिनिधि भी उपस्थित थे। निम्नलिखित सहकारी संस्थायों को श्री आर मिहिर वर्धन, आई॰ए॰एस॰, सचिव (वित्त एवं सहकारिता) द्वारा पुरस्कार दिए गये।







- (अ) श्री महाकाले श्वर फिशरीज़ को-ओपेरटिव मंडली सिमिति लिमिटेड, दीव को सहकारी उत्कृष्टता पुरस्कार।
- (ब) मत्स्य उद्योग विविध कार्यकारी सोसाइटी लिमिटेड दमन को सहकारी मेरिट पुरस्कार।

क्षेत्रीय निदेशक, गांधीनगर द्वारा कार्यक्रम का संचालन किया गया। कार्यक्रम मुख्य अतिथि श्री आर मिहिर वर्धन, आई॰ ए॰ एस॰, सचिव (वित्त एवं सहकारिता) के अभिनंदन के साथ आरम्भ हुआ। सभी उपस्थित अधिकारियों तथा अतिथियों को निगम के उद्देश्य तथा योजनाओं के बारे में विस्तार से अवगत कराया गया। सचिव (वित्त एवं सहकारिता) द्वारा अपने अभिभाषण में निगम को सहयोग की बात की गयी तािक संघ प्रदेश में सहकारी संस्थाओं को निगम की योजनाओं का लाभ मिल सके।

आयोजन में संघ प्रदेश के प्रमुख समाचार पत्रों तथा दूरदर्शन के प्रतिनिधि भी मौजूद थे। इन मीडिया प्रतिनिधियों द्वारा आयोजन का सम्पूर्ण कवरेज किया गया।

क्षेत्रीय निदेशक, रा.स.वि.नि., गांधीनगर

झारखण्ड

राष्ट्रीय सहकारी विकास निगम के क्षेत्रीय कार्यालय, राँची द्वारा आयोजित 'क्षेत्रीय सहकारी उत्कृष्टता और मेरिट पुरस्कार-2018' समारोह दिनांक 11.12.2018 को विश्वेश्वरैया स्वच्छता और जल अकादमी (VISWA), जोड़ा पुल, कांके रोड, राँची के सभागार में निबंधक सहयोग समितियाँ, झारखण्ड सरकार, श्री रमेश घोलप (आई.ए.एस.) की गरिमामयी उपस्थिति में सफलतापूर्वक संपन्न किया गया।

समारोह की शुरुआत क्षेत्रीय निदेशक, श्री श्रीधरन के स्वागत भाषण से की गयी। स्वागत भाषण में क्षेत्रीय निदेशक ने राष्ट्रीय सहकारी विकास निगम का परिचय देते हुए, देश भर में सहकारी समितियों के उत्थान एवं उनके विकास हेतु निगम द्वारा विभिन्न योजनाओं के तहत दी जाने वाली वित्तीय सहायता का जिक्र किया। उप निबंधक सहयोग समितियाँ एवं SMO (ICDP) श्री जयदेव प्रसाद सिंह जी द्वारा अध्यक्षीय सम्बोधन में राष्ट्रीय सहकारी विकास निगम की वित्तीय सहायता स्वीकृत करने की त्वरित कार्यप्रणाली का बखान करते हुए सहकारी समितियों को अच्छे से अच्छा प्रस्ताव बनाकर रा.स.वि.नि (NCDC) से अधिक से अधिक वित्तीय सहायता लेने की बात पर जोर दिया।

कार्यक्रम को आगे बढ़ाते हुए निबंधक सहयोग सिमितियाँ, झारखण्ड सरकार श्री रमेश घोलप जी द्वारा, राज्य स्तरीय चयन सिमित में क्षेत्रीय सहकारी उत्कृष्टता और मेरिट पुरस्कार-2018 हेतु चयनित तीनों सिमितियों को पुरस्कार प्रदान किया गया, जोकि निम्नवत हैं:

- 1. सर्वोत्तम प्राथमिक क्रेडिट सहकारी समितियाँ
- क प्रथम पुरस्कार (रू. 25,000/-):- सहकारी उत्कृष्टता : नामकुम लैंप्स लि., रांची ।
- 2. सर्वोत्तम महिला सहकारी समितियाँ
- क प्रथम पुरस्कार (रू. 25,000/-):- सहकारी उत्कृष्टता: पोटका ग्रामीण पोल्ट्री सहकारी समिति लि., पूर्वी सिंहभूम।
- ख द्वितीय पुरस्कार (रू. 20,000/-):- सहकारी मेरिट: पेटरवार ग्रामीण पोल्ट्री स्वावलंबी सहकारी समिति लि., बोकारो।

पुरस्कार वितरण के पश्चात, श्री घोलप द्वारा सभी चयनित समितियों को बधाई देते हुए कहा कि, रा.स.वि.नि (NCDC) द्वारा झारखण्ड राज्य में किये जा रहे प्रयासों के लिए, राष्ट्रीय सहकारी विकास निगम एवं क्षेत्रीय कार्यलय की पूरी टीम निश्चित ही बधाई के पात्र हैं।

श्री घोलप ने देश के विकास हेतु सहकारिता को एक सबल माध्यम बताते हुए कहा कि, वर्तमान में सहकारिताएँ, न केवल देश के सामाजिक व आर्थिक विकास के दायित्व को बखूबी निभा रही हैं, बिल्क भारत सरकार के लक्ष्य 'किसानो की आय वर्ष 2022 तक दो गुना करने' के क्रम में महत्वपूर्ण भूमिका भी अदा कर रहीं हैं। श्री घोलप ने आशा प्रकट कि आगे भी अधिक से अधिक सहकारी समितियां रा.स.वि.नि (NCDC) की वितीय सहायता का लाभ उठाती रहेंगी।

क्षेत्रीय निदेशक, रा.स.वि.नि., रांची

राष्ट्रीय सहकारी विकास निगम

क्षेत्रीय कार्यालय, राँची, क्षेत्रीय सहकारी उत्कृष्टता और मेरिट पुरस्कार-2018



 कार्यक्रम उद्घाटन निबंधक सहयोग समितियाँ, झारखण्ड सरकार, श्री रमेश घोलप (आई.ए.एस.) द्वारा।



2. कार्यक्रम समारोह में महानुभावों की गरिमामयी उपस्थिति।



 सर्वोत्तम प्राथमिक क्रेडिट सहकारी सिमितियाँ: प्रथम पुरस्कार (सहकारी उत्कृष्टता): नामकुम लैंप्स लि., रांची।



 सर्वोत्तम महिला सहकारी सिमितियाँ : प्रथम पुरस्कार (सहकारी उत्कृष्टता) : पोटका ग्रामीण पोल्ट्री सहकारी सिमिति लि., पूर्वी सिंहभूम।



 सर्वोत्तम महिला सहकारी समितियाँ : द्वितीय पुरस्कार (सहकारी मेरिट) : पेटरवार ग्रामीण पोल्ट्री स्वावलंबी सहकारी समिति लि., बोकारो।



निबंधक सहयोग सिमितियाँ, झारखण्ड सरकार, श्री रमेश घोलप
 (आई.ए.एस.) कार्यक्रम में उपस्थित महानुभावों को संबोधित करते हुए।

NCDC Delegation to Madrid, Spain

An official delegation led by NCDC visited Madrid from 12th to 14th September 2018 to explore opportunities of cooperation with Spain in Cooperative Sector. The delegation comprised of officials from NCDC, from States of Telangana, Uttarakhand and Maharashtra.

Outcome of the study tour-cum-Exposure visit:

- Explored the opportunities of cooperation in the areas of agricultural and allied sector cooperatives
- Explored the possibility of tie-up among Indian and Spanish cooperative bodies in value addition areas.
- Studied the operational details of Marcamadrid, the Central Wholesale Market in Madrid handling fish, meat, fruits and vegetables.
- Explored the possibilities of collaborative programme between LINAC, NCDC and Polytechnic University of Madrid through Ministry of Agriculture, Fisheries and Food, Government of Spain and Embassy of India at Madrid, Spain.











Organisation of Regional Women Workshop at Rajkot on the occasion of Mahila Kisan Diwas



Regional Women The Workshop was held on 15th October, 2018 on the auspicious occasion of Mahila Kisan Diwas declared by the Ministry of Agriculture, Cooperation & Farmers' Welfare, Govt. of India to be observed on every 15th October of the year. To celebrate the occasion with full fervour. more than 500 women of various members cooperative societies

(Farm, Dairy, Banking etc) of Saurashtra Region (i.e. Rajkot, Morbi, etc.) were invited for participation in the workshop. Women members from Madhya Pradesh also participated.

The celebration was arranged in collaboration with Sahakar Bharati in the Conference Hall of Rajkot Nagarik Sahakari Bank Ltd., Rajkot with whole-hearted support of the Chairman and other officials of the Bank.

In addition to the speeches of dignitaries, other experts expressed their views and shared their valuable experiences for helping the women in farm sector as also in allied sectors. A story of Mohammad Yunush was presented by Shri



Jwalant Chhaya, renowned media person. Solar energy as an opportunity for additional income to the farm sector was explained by the officials of Gujarat Vij Utpadak Company Ltd., Rajkot. Shri Brijesh Kalaria, a renowned expert of Bee Keeping, provided information on bee-keeping management. Shri Suresh Detroja & other officials of Gopal Dairy, Rajkot explained the techniques to increase mlik production.

Ms Deepa Srivastava, Chief Director, NCDC interacted with the participants and explained the role of NCDC and schemes for the development of women cooperatives.

Regional Director, NCDC, Gandhinagar

Organization of Study Tour for members of ICDP Chittorgarh, Rajasthan in State of Gujarat.



Regional Office Gandhinagar organized a study cum exposure tour for ICDP team from Chittorgarh, Rajasthan. The team, comprising 51 members (Chairman/ Secretary) from various PACS in and around Chittorgarh was lead by Shri. P.R.Ameria Joint RCS, Government of Rajasthan (GM, ICDP Chittorgarh). The 3 days study cum exposure visit was held during 17 to 19 September 2018. During the tour, Banaskantha Distt. Coop. Milk Producers Union (Banas Dairy) Palanpur which is Asia's biggest Cooperative Dairy was visited, where team was given

detailed information about milk processing and other dairy operations. The team also visited Kheda District Central Cooperative Bank, Nadiyad where detailed discussion and question answer session was held which facilitated exchange of ideas and discussion on working of PACS and DCCBs in the two States

Tour concluded with visit to one of the KDCC Bank branch, having biggest vault room and lockers facility in the region.

Regional Director, NCDC, Gandhinagar

NCDC's financial assistance of Rs.800.00 crore to Telangana State Fishermen Cooperative Societies Federation Ltd., under Direct Funding on State Government Guarantee

Background:

Development of fisheries sector in the state of Telangana with an outlay of Rs.1000 crore in all 31 districts through various activities such as seed production, stocking, fish production through

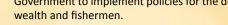
marketing, various means, infrastructure. innovative projects and development of human resources, MIS, capacity building and fish availability to the consumers at an affordable price & in hygienic condition is proposed with the financial



assistance of NCDC, New Delhi. The project is for a period of 2 years & expected to generate Rs.315.80 crore incremental income and employment of 36.08 lakh man hours per annum through Telangana State Fishermen Cooperative Societies Federation Limited (TSFCOF). **Objectives of Federation:**

- Marketing of fresh and dry fish by procuring from the societies.
- Supply of inputs like Nets, Gears and Coracles.
- Export of fish products.
- Imparting training to the Fishermen in innovative methods.





NCDC's financial assistance to Federation:

In pursuance to the request of Telangana State Fishermen

Cooperative Societies Federation Ltd., (TSFCOF) and Government of Telangana's recommendation, NCDC has sanctioned Rs.800.00 crore (comprising Rs.600.00 crore as loan and Rs. 200.00 crore as subsidy under CSISAC) with an outlay of Rs.1000.00 crore for the benefit of three lakh



members of Primary Fishermen Cooperative Societies (PFCSs) during 2017-18 and 2018-19 in all the 31 Districts of Telangana under Direct Funding on State Government Guarantee.

Accordingly, the Federation organized an "Asset Distribution Programme under Integrated Fisheries Development Scheme (IFDS)" under the chairmanship of Hon'ble Deputy Chief Minister on 05.09.2018. The programme was presided by Hon'ble Minister

for Animal Husbandry, Dairy Development and Fisheries. The Member of Parliament, Secunderabad Constituency & Member of Parliament (Rajya Warangal Sabha), District, Secretary, Animal Husbandry, Dairy Development & Fisheries Department, Commissioner



of Fisheries, Government of Telangana and the beneficiaries of Fishermen Cooperatives participated in the said Programme. All the dignitaries expressed their gratitude to NCDC for providing the financial assistance of Rs.800.00 crore for the Project.

As a part of the progress, the Fisheries Federation/Government has taken up to provide different Units for the benefit of fishing community duly linking the State Subsidy. The assistance is provided to beneficiaries for 38 components including crafts and nets, fish seed rearing units, pen culture, establishment of ornamental fish units, ice

plants, fish feed mills, hatcheries,

vending units with mopeds, mobile fish outlet, fish food kiosk, insulated transport vehicles, training and exposure visits etc.

The said Project is implemented by the Federation in



coordination with Fisheries Department and a Web-site "E-LAABH" has been developed for the use of beneficiaries to register & apply for various schemes under the Project, and also to track the progress online. For this, the Fisheries Department/Federation has received Award of Appreciation in the Computer Society of India's Nihilent e-Governance (CNeG) Awards 2018.

As of now, on the request of Federation, NCDC has released total funds of Rs. 315.00 crore for the project comprising of Rs. 314.5155 crore as loan and Rs. 0.4845 crore as subsidy.

Regional Director, NCDC, Hyderabad

As on 05.12.2018, the status of asset distribution is as under:

IFDS - Component wise Consolidated Status - State Level - as on 5.12.18

SI No	Component Name	No. of eligible applications	No. of ap- plications approved	No. of beneficiary contribution submitted	No. of Supply order Given	No. of units grounded	Percentage of units grounded
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=7/5
District Level Selection Committee approved components							
1	Vending Unit with Moped	60398	60273	57451	56089	28892	50%
2	Crafts and Nets	45323	45080	10079	8311	509	5%
3	Plastic Fish crates	30351	30316	6074	5230	2200	36%
4	Portable Fish Vending Kiosk	19198	19167	1213	1039	747	62%
5	Vending Unit with Luggage Auto	9759	3049	2938	2802	1664	57%
6	Mobile Fish Outlet	1591	898	837	794	208	25%
7	Marketing assistance to FWCS	347	327	0	0	62	19%
8	Hygienic Transport Vehicle	146	132	111	110	32	29%
9	Drag Nets	174	141	34	13	2	6%
	Total	167287	159383	78737	74388	34316	44%

रा.स.वि.नि. क्षेत्रेय निदेशालय, जयपुर को हिंदी में उत्कृष्ट कार्य करने हेतु वर्ष 2017-18 का प्रथम पुरस्कार

भारत सरकार के गृह मंत्रालय की राजभाषा सिमिति ने पत्र संख्या : सम्मलेन 2018/उक्षेकिका-I (दि) दिनांक 08.11.2018 के द्वारा यह सूचित किया कि गृह मंत्रालय द्वारा 'क' क्षेत्र के (10 से कम कर्मी वाले कार्यालय में) सभी केन्द्रीय सरकारी कार्यालयों में से हिंदी में उत्कृष्ट कार्य करने हेतु राष्ट्रीय सहकारी विकास निगम के क्षेत्रीय कार्यालय, जयपुर को वर्ष 2017-18 के लिए 'प्रथम पुरस्कार' हेतु चुना गया है।

क्षेत्रीय निदेशालय, जयपुर से क्षेत्रीय निदेशक श्री महिपाल सिंह यादव और श्री सुनील कुमार छापोला, उप निदेशक दिनांक 19.11.2018 को चंडीगढ़ में आयोजित पुरस्कार कार्यक्रम में शामिल हुए । यह सौभाग्य और गर्व का विषय था कि, कार्यक्रम में आमंत्रित 57 सरकारी कार्यालयों की सूची में प्रथम स्थान पर NCDC, जयपुर का नाम अंकित था। कार्यक्रम के मुख्य अतिथि भारत सरकार के गृह राज्य मंत्री माननीय श्री किरन रिजीजू थे जिनके कर कमलों से क्षेत्रीय निदेशक श्री महिपाल सिंह यादव को वैजयंती (शील्ड) और श्री सुनील कुमार छापोला, उप निदेशक को प्रमाण पत्र भेंट किया गया।

जयपुर कार्यालय के प्रतिनिधियों ने पुरस्कार लेने के बाद निगम मुख्यालय दिल्ली में प्रबंध निदेशक महोदय से मुलाकात कर शील्ड और प्रमाण पत्र महोदय को समर्पित किये । प्रबंध निदेशक महोदय ने क्षेत्रीय कार्यालय जयपुर की पूरी टीम को बधाई दी और आगे भी हिंदी में प्रभावी कार्य करने हेतु शुभकामनायें दी।

क्षेत्रीय निदेशक, रा.स.वि.नि., जयपुर

ICDP-मंडी (फेज-2) का विधिवत उद्घाटन

माननीय मुख्यमंत्री हिमाचल प्रदेश श्री जय राम ठाकुर द्वारा दिनांक 17 नवम्बर 2018 को एकीकृत सहकारी विकास परियोजना (ICDP), जिला मंडी का विधिवत उद्घाटन किया गया ।

ICDP मंडी राष्ट्रीय सहकारी विकास निगम (NCDC) द्वारा प्रायोजित हिमाचल प्रदेश की अभी तक की सबसे बड़ी सह<mark>कारी प</mark>रियोजना है। इसके लिए NCDC द्वारा 89.58 करोड़ रूपये की वित्तीय सहायता स्वीकृत की गई है। जिसमें से वर्ष 2018-19 के लिए अब तक 33.64 करोड़ रूपये की वित्तीय सहायता प्रदान की जा चुकी है।

इससे पहले ICDP स्कीम के अंतर्गत, हिमाचल प्रदेश के 12 जिलों में इन परियोजनाओं को लागू किया गया था जिसके तहत कुल स्वीकृति 70 करोड़ रूपये थी। लेकिन अब सहकारी गतिविधियों को बल देने व ग्रामीणों की आर्थिक स्थिति को सुदृढ़ करने में महत्वपूर्ण योगदान के लिए अकेले जिला मण्डी में ही लगभग 90 करोड़ रूपये की परियोजना आरम्भ की गई है।

दिनांक 19 नवम्बर 2018 को '65वें अखिल भारतीय सहकारी सप्ताह' के अवसर पर जिला स्तरीय सहकारी समारोह में 'एकीकृत सहकारी विकास परियोजना (ICDP), जिला सोलन' को माननीय सामाजिक न्याय एवं अधिकारिता व सहकारिता मंत्री हिमाचल प्रदेश डॉ. राजीव सहजल ने हरी झंडी देते हुए शुभ कामनायें दी। मंत्री महोदय ने कहा कि राष्ट्रीय सहकारी विकास निगम की एकीकृत सहकारी विकास परियोजनाओं के लागू होने से प्रदेश भर की सहकारी समितियों की वित्तीय स्थिति सुदृढ़ हुई है।

क्षेत्रीय निदेशक, रा.स.वि.नि., शिमला











Rural Tourism Through Cooperatives – The Next Big Thing To Experience The Travel

"Any form of tourism that showcases rural life, art, culture and heritage at rural locations, thereby benefiting the local community economically and socially as well as enabling interaction between the tourists and the locals for a more enriching tourism experience, can be termed as Rural Tourism."

Rural Tourism is an emerging concept in India. Over the decades, tourism has experienced a continuous growth and diversification to become one of the fastest growing economic sectors in the world. Tourism development has become an important target for most governments, especially for developing countries. Rural tourism is particularly relevant in developing nations where farmland has become fragmented due to population growth. The wealth that rural tourism can provide to poor households creates great prospects for development.

Rural tourism is closely related to the villages. The objective of rural tourism is to showcase rural life, art, culture and heritage at rural locations and in villages, which have core competence in art & craft, handloom, and textiles and the beauty of the natural environment. The ultimate objective of the rural tourism is to benefit the local community economically and socially as well as enable interaction between tourists and local population for a mutually enriching experience. For the visitor, whose expenditure creates revenue for host community service providers, rural tourism adds value through packaged programmes.

Rural tourism can be experienced from agricultural, local cuisine, community and ethno tourism point of view. In India, culture is so varied and vibrant that a whole lifetime is but too short to explore it completely. Rural tourism gives a great deal of exposure to different cultures that breathe in the interiors of India.

To boost rural tourism, Homestay (B&B) facilities have been one of the successful tools to increase tourism and broaden accommodation options in poorer rural communities. The professionally organised (e.g. Ecosphere Spiti in Himachal Pradesh) offering of these homestays is clean traditional houses with hygienic basic amenities. This new wave of tourism is aimed at empowering the communities by linking it to their livelihoods. This approach of tourism results in preservation of culture and natural resources.

Rural tourism is instrumental in sustainable human development through poverty alleviation, employment generation, environmental regeneration, development of remote areas and advancement of women & other disadvantaged groups in the country apart from promoting social integration.

Cooperative societies across India can play a big role in development of rural tourism. Cooperatives already have exposure to business risk and can manage tourism business effectively. Due to their presence and local know-how they can offer better facilities to the tourists. Tourism services offered by cooperative societies carry more reliability as compared to those by private entities. Rural tourism can check migration of people from rural to urban areas. Environmental management, local involvement, sound legislation, sustainable marketing, and realistic planning are crucial for development of Rural Tourism.

Regional Directorate, NCDC, Shimla

जब से मोबाइल विद फ्री इन्टरनेट आया है

जब से मोबाइल विद फ्री इन्टरनेट आया है..।। हर किसी को इसी का नशा छाया है. जो सरों को उठा के चला करते थे. उनको सर झुका के चलते पाया है. जब से मोबाइल विद फ्री इन्टरनेट आया है..।। <mark>घंटो साथ बैठकर भी लोगों को आपस</mark> में गुमसुम पाया है, कैसी दूरी, ये अपनों के बीच लाया है, ऊँचे संस्कारों को नीचे गिरते पाया है, कैसी मुसीबत ये अपने साथ लाया है. जब से मोबाइल विद फ्री इन्टरनेट आया है..।। तिकये के नीचे सपनों के बजाय इस बला को रखते पाया है, भगवान और माँ-बाप से पहले मोबाइल पर गृड मोर्निंग बोलने का दौर आया है, बाप ने बच्चों को छोड इस पर ज्यादा वक्त बिताया है माँ ने बच्चों के लिए ऑनलाइन झुठा खाना इसी पर मंगवाया है जब से मोबाइल विद फ्री इन्टरनेट आया है..।। सुबह की सैर पर पंछियों की कलकलाहट की जगह, मोबाइल पर गाने सुनते पाया है, हैडफोन कानो में लगा पागलो की तरह अपने आप से बात करते लोगों को पाया है. जब से मोबाइल विद फ्री इन्टरनेट आया है..।। जो कभी आसानी से नही मिलती थी. उस गंदगी को बच्चो और बड़ों ने घर बैठे-बैठे पाया है, मोबाइल पर क्लिपिंग। बना कर माँ-बहनों को ब्लैकमेल करने का पाप इसी ने ही करवाया है

जब से मोबाइल विद फ्री इन्टरनेट आया है..।। रिश्तो को व्हाट्स अप, फेसबुक, इन्स्टाग्राम तक ही सिमटते पाया है. बड़े लोगो को बच्चों की तरह सांप-सीड़ी और लूडो खेलना आया है जब से मोबाइल विद फ्री इन्टरनेट आया है..।। राखी, होली, दीपावली सब त्यौहार लोगों ने इसी पर मनाया है, घर जा कर बधाई देने से अच्छा, मोबाइल पर ही बधाई देने का ये नया चलन आया जब से मोबाइल विद फ्री इन्टरनेट आया है..।। जितने में एक गरीब को छत मिल जाए, उस से महंगा मोबाइल बाजार में आया है, किश्तों में खरीद लो, इन्श्युरेंस करा लो, जाने क्या क्या ऑफर ये लाया है, जब से मोबाइल विद फ्री इन्टरनेट आया है..।। अपने छूट जाए, मोबाइल न छूट जाए कैसा ये दौर आया है, मोबाइल के चक्कर में जान गंवाते लोगों को पाया है, जब से मोबाइल विद फ्री इन्टरनेट आया है..।। Live Sucide, Live Challenges जाने क्या क्या आफते ये लाया है <mark>अनिलिमिटेड कॉल</mark> पर रिश्तो को लिमिटेड होते पाया है जब से मोबाइल विद फ्री इन्टरनेट आया है..।। काश ये मोबाइल न होता तो ये जीवन कितना सरल होता. इन सभी परेशानियों से कविता लिखने का, सुनील को यह ख्याल आया है , जब से मोबाइल विद फ्री इन्टरनेट आया है..।।

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