

### Tribal Development & SC Cooperatives

#### Central Sector Integrated Scheme on Agricultural Cooperation - Pattern of Assistance

a) **Least Developed States** (Arunachal Pradesh, Assam, Bihar, Jammu & Kashmir, Jharkhand, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim and Tripura)

	NCDC to State Govt.	State govt. to Society	Direct Funding
<b>A. BUSINESS DEVELOPMENT</b>			
1. Margin Money - Loan - margin for availing Bank Credit	Loan        75% Subsidy    25% <u>Total       100%</u>	Loan or Share Cap   75% Subsidy     25% <u>Total       100%</u>	Loan        75% Subsidy    25% <u>Total       100%</u>
2. Share capital -	Investment Loan - as per requirement	Share Capital	-
<b>B. For all activities</b>			
Purchase of transport vehicles, small and medium sized units for processing of agricultural, horticultural & forest produce, Dairy units, ice plants, storage including cold storage, Consumer business and activities related to agriculture & allied activities taken up by Tribal Cooperatives in Fisheries, Dairy & Livestock, Poultry, Coir, Jute, Sericulture, Handloom & tobacco Sectors.	Loan        70% Subsidy    25% <u>Total       95%</u>	Loan        50% Share Cap   20% Subsidy     25% <u>Total       95%</u> Members Cont. 5%	Loan        65% Subsidy    25% <u>Total       90%</u> Members Cont 10%
<b>C. Technical and Promotional Cell (All Federations)</b>	Subsidy for employment of professionals to be provided for a period of 7 years on a tapering scale. i) 100% for the first 5 years. ii) 80% for the subsequent 2 years. Qualification and scales of pay and other emoluments for the various experts/professionals would be determined by the concerned federations in consultation with NCDC. Subsidy, if available from the Central Govt. is proposed to be provided only for Pay, HRA, CCA, DA for 5 to 7 years. The assistance will be sanctioned by the Corporation only after careful consideration of the proposal of the institutions and assessing the need for appointment of such experts.		

**b) Under Developed States** (Andhra Pradesh, Chhattisgarh, Goa, Himachal Pradesh, Madhya Pradesh, Odisha, Rajasthan, Telengana, Uttar Pradesh & West Bengal, Union Territories of Andaman and Nicobar Islands and Lakshwadeep)

	<b>NCDC to State Govt.</b>	<b>State govt. to Society</b>	<b>Direct Funding</b>
<b>A. BUSINESS DEVELOPMENT</b>			
1. Margin Money – Loan - margin for availing Bank Credit	Loan 80% <u>Subsidy 20%</u> <u>Total 100%</u>	Loan or Share Cap 80% <u>Subsidy 20%</u> <u>Total 100%</u>	Loan 80% <u>Subsidy 20%</u> <u>Total 100%</u>
2. Share capital -	Investment Loan - as per requirement	Share Capital	-
<b>B. INFRASTRUCTURE CREATION (PROJECT FACILITIES)</b>			
Purchase of transport vehicles, small and medium sized units for processing of agricultural, horticultural & forest produce, Dairy units, ice plants, storage including cold storage, Consumer business and activities related to agriculture & allied activities taken up by Tribal Cooperatives in Fisheries, Dairy & Livestock, Poultry, Coir, Jute, Sericulture, Handloom & tobacco Sectors.	Loan 70% <u>Subsidy 20%</u> <u>Total 90%</u>	Loan 50% Share Cap 20% <u>Subsidy 20%</u> <u>Total 90%</u> Members Cont. 10%	Loan 65% <u>Subsidy 20%</u> <u>Total 85%</u> Members Cont 15%
<b>C. Technical and Promotional Cell (All Federations)</b>	Subsidy for employment of professionals to be provided for a period of 7 years on a tapering scale. i) 100% for the first 5 years. ii) 80% for the subsequent 2 years. Qualification and scales of pay and other emoluments for the various experts/professionals would be determined by the concerned federations in consultation with NCDC. Subsidy, if available from the Central Govt. is proposed to be provided only for Pay, HRA, CCA, DA for 5 to 7 years. The assistance will be sanctioned by the Corporation only after careful consideration of the proposal of the institutions and assessing the need for appointment of such experts.		

**c) Developed States**

(Maharashtra, Karnataka, Kerala, Haryana, Punjab, Gujarat, Tamil Nadu, and Union Territories of Delhi, Daman & Diu, Dadra & Nagar Haveli, Chandigarh and Pondicherry)

	<b>NCDC to State Govt.</b>	<b>State govt. to Society</b>	<b>Direct Funding</b>
<b>A. BUSINESS DEVELOPMENT</b>			
1. Margin Money – Loan - margin for availing Bank Credit	Loan 85% <u>Subsidy 15%</u> Total 100%	Loan or Share Cap 85% <u>Subsidy 15%</u> Total 100%	Loan 85% <u>Subsidy 15%</u> Total 100%
2. Share capital -	Investment Loan - as per requirement	Share Capital	-
<b>B. INFRASTRUCTURE CREATION (PROJECT FACILITIES)</b>			
Purchase of transport vehicles, small and medium sized units for processing of agricultural, horticultural & forest produce, Dairy units, ice plants, storage including cold storage, Consumer business and activities related to agriculture & allied activities taken up by Tribal Cooperatives in Fisheries, Dairy & Livestock, Poultry, Coir, Jute, Sericulture, Handloom & tobacco Sectors.	Loan 75% <u>Subsidy 15%</u> Total 90%	Loan 50% Share Cap 25% <u>Subsidy 15%</u> Total 90% Members Cont. 10%	Loan 65% <u>Subsidy 15%</u> Total 80% Members Cont 20%
<b>C. Technical and Promotional Cell (All Federations)</b>	Subsidy for employment of professionals to be provided for a period of 7 years on a tapering scale. i) 100% for the first 5 years. ii) 80% for the subsequent 2 years. Qualification and scales of pay and other emoluments for the various experts/professionals would be determined by the concerned federations in consultation with NCDC. Subsidy, if available from the Central Govt. is proposed to be provided only for Pay, HRA, CCA, DA for 5 to 7 years. The assistance will be sanctioned by the Corporation only after careful consideration of the proposal of the institutions and assessing the need for appointment of such experts.		

**NOTE :**

Concessional finance is available from National Scheduled Tribes Finance & Development Corporation (NSTFDC) for Scheduled Tribe Cooperatives for loan component subject to fulfilment of the following criteria:

- 1 Member beneficiary should belong to ST community i.e. Tribal Cooperative societies having more than 80% Tribal members.
2. Annual family income limit of the applicant shall be upto double the poverty line i.e. Rs.98,000/- p.a. for Rural areas and Rs.1,20,000/- p.a. for Urban areas.

The final approval of concessional finance will be conveyed after receipt of the approval from the NSTFDC.