



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

Sahyog

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NCDC's and Ministry of Agriculture & Farmers Welfare Highlights

Booklet titled "NCDC- Assisting Cooperatives. Always!" Released

Hon'ble Union Minister of Agriculture and Farmers Welfare released a booklet titled 'NCDC-Assisting Cooperatives. Always!'. The booklet highlights the role and activities assisted by NCDC. Hon'ble Union Minister mentioned about Sahakar 22, a Mission for Doubling Farmers' Income by 2022, on which NCDC has embarked upon. Hon'ble Union Minister recalled that NCDC nurtures cooperatives which represent by and large small and marginal farmers. Some of its recent initiatives have been the support for the Integrated Cooperative Development in five remote districts of Nagaland and three districts of Andhra Pradesh, Meghalaya Milk Mission, Modern Cooperative Banking Units in West Bengal, Farm Mechanisation in West Bengal, livelihood through goatry, sheep rearing and fisheries in Telangana, Cooperative Banks in Kerala and Rajasthan, women dairy cooperatives in Rajkot, Gujarat, etc. While complimenting NCDC on its excellent performance since 2014, the Hon'ble Union Minister stated that the booklet now released will spread the word about NCDC's innovative support among the cooperatives.

Visit to Ahmedabad

Under the leadership of MD, NCDC, a team of seven NCDC officials visited Global Gourmet, Kanzat unit, Vadodara on 3rd August, 2018 to learn about the good business practices adopted by the company which have made it as one of India's leading value added frozen foods manufacturing companies, known for quality, food safety and statutory compliances.

Proposal of Traders Co-operative Society Ltd. Kaduthuruthy, Kottayam district., Kerala for Short Term

Working Capital loan of Rs.2.00 crore for providing short term credit for activities/services under the purview of NCDC approved.

Proposal of Annapurna Mahila Co-operative Credit Society Ltd.

Warje, Pune, Maharashtra for sanction of Short Term Working Capital loan of Rs.20.00 crore for providing loan assistance to their micro borrowers in Pune and Mumbai approved.

...cont. on page 2

From the Editor's Desk

Hello, Everyone!

Welcome to the second issue of Sahyog.

Thanks for all the contributions that ushered the success of our Newsletter. Each contribution is essential and important to us. We are slowly but steadily on our path to develop mechanisms to share ideas and experiences, maintaining and strengthening our collaborative ethos to give the Newsletter its own distinct character.

The positive response received on the previous issue of the magazine is a great motivation to the Editorial Team.

Thanks Team! Special appreciation for Mr. Surendra Sehgal for creative inputs and prudent editing of the material; Ms. Shobhna Mathur and Mr. Sandeep Singh for all the efforts to compile and suggestions; Mr. Sachin Sharma for designing it and Mr. Piyush Kumar for Coordinating it so well.

The times ahead look more promising and let's strive towards making the future editions much more enriching.

The next issue slotted for 1st January 2019 is going to be a special one, providing us a chance to reflect on the year gone by and resolve for fresh beginnings in the New Year.

We request NCDC fraternity to keep the contributions flowing.

Deepa Srivastava

Meghalaya Milk Mission



Meghalaya Milk Mission of the Government of Meghalaya for supply of fresh milk to military units in Meghalaya, assisted by NCDC, was launched recently by Hon'ble Union Agriculture Minister.

As an innovative idea and new kind of initiative, the Corporation has recently assisted two small projects worth Rs.41.00 lakh and Rs.18.00 lakh from Tadla Rampur PACS for construction of Drying Platform with cover shed and for purchasing two transport vehicles.



Participation in Krishi India Expo 2018

NCDC participated in "Krishi India Expo 2018" at Pragati Maidan on 20-22 August, 2018 and showcased its schemes. The event was inaugurated by Hon'ble Minister of State for Tourism. A large number of visitors visited NCDC stall and evinced interest in NCDC Schemes. A session on Farmer Producer Organisations was also held in which officers of NCDC addressed the audience.



Participation in Agrotech 2018

A team of 11 NCDC officials participated in International Exhibitions (Agro-Tech, Grain-Tech, Dairy Tech, Poultry & Livestock and Flora Tech) at Bengaluru International Exhibition Centre, Bengaluru from 31 August 2018 to 2 September 2018 to gain exposure to latest technology, processes, equipments and business environment in the global arena. The team also visited successful PACS and other Cooperatives in Karnataka for field level exposure.



National Conference on Rabi

National Conference on Agriculture for Rabi Campaign-2018 was inaugurated and held at National Agriculture Science Centre, Pusa Complex, ICAR, New Delhi, during 18th-19th September, 2018 in the presence of Shri Purushottam Rupala and Smt. Krishna Raj, Hon'ble Ministers of State for Agriculture & Farmers Welfare. In the conference, presentations on flagship schemes/programmes were given by Divisional Heads in the Ministry of Agriculture and Farmers Welfare and interactive sessions on various contemporary issues of agriculture and marketing were also held. Recommendations of the technical sessions were presented by the group leaders on the second day of the conference.

Special programmes by LINACRD

(i) "Corporate Governance and Profitability for Urban Cooperative Banks" during 19 – 20 July, 2018 for BoD / CEOs of Urban Cooperative Banks, attended by 25



participants.

(ii) "Management of Banking Operations in PACS" for the Managers of PACS in West Bengal from 23rd

"स्वच्छता ही सेवा"

राष्ट्रीय सहकारी विकास निगम मुख्यालय, लिनांक एवं इसके सभी क्षेत्रीय कार्यालयों द्वारा "स्वच्छता ही सेवा" अभियान 15 सितम्बर, 2018 से 2 अक्टूबर, 2018 तक मनाया गया। इसके अंतर्गत निगम मुख्यालय में निम्नलिखित कार्यक्रमों



का संचालन किया गया:

दिनांक 15 सितम्बर, 2018 से 2 अक्टूबर, 2018 तक कार्यालय परिसर में सफाई हेतु विशेष अभियान चलाया गया।

दिनांक 17 सितम्बर, 2018 को अधिकारियों एवं कर्मचारियों द्वारा अपने कक्ष/स्थान की सघन सफाई की गई।

दिनांक 18 सितम्बर, 2018 को मुख्य निदेशक व उससे ऊपर के अधिकारियों द्वारा निगम परिसर में "स्वच्छता ही सेवा" अभियान के अंतर्गत श्रमदान किया गया।

During the current financial year, in the first 5½ months, the releases of the Corporation have touched Rs.12,000.00 crore and the same are expected to surpass the previous year record disbursements of Rs.21,970.00 crore .

Pradhan Mantri Annadata Aay SanraksHan Abhiyan (PM-AASHA) Approved

Giving a major boost to the pro-farmer initiatives of the Government, the Union Cabinet chaired by Hon'ble Prime Minister has approved a new Umbrella Scheme "Pradhan Mantri Annadata Aay SanraksHan Abhiyan" (PM-AASHA). The Scheme is aimed at ensuring remunerative prices to the farmers for their produce as announced in the Union Budget for 2018.

The new Umbrella Scheme comprises of three components namely,

- i. Price Support Scheme (PSS);
- ii. Price Deficiency Payment Scheme (PDPS);
- iii. Pilot of Private Procurement & Stockist Scheme (PPPS).

Under PSS, physical procurement of pulses, oilseeds and Copra will be done by Central Nodal Agencies with proactive role of State Governments. The procurement expenditure and losses due to procurement will be borne by Central Government as per norms. Under PDPS, it is proposed to cover all oilseeds for which MSP is notified. Under this scheme, farmers will get difference if the purchase price is lower than the market price. Under PPPS, participation of private sector in procurement operations is to be piloted in selected areas. States will have the option in this regard.

MoU between India and Egypt

The Union Cabinet has approved the signing of a Memorandum of Understanding (MoU) between India and Egypt for cooperation in the field of agriculture & allied sectors. The MoU provides for cooperation in area of agricultural crops (especially wheat and maize), agricultural biotechnology, nanotechnology, irrigation and water management technology. Cooperation will also be effected through exchange of research scientist and experts; exchange of agricultural information and scientific publication; exchange of germplasm & agriculture technology; and conducting joint seminars, workshops, symposiums and other similar activities.

Crop Residue Management

National Conference on "Potential of Waste in Energy Generation and its Challenges" was organized by the Ministry of Agriculture & Farmers' Welfare and Indian Federation of Green Energy (IFGE) on 11.09.2018. Hon'ble Union Minister of Agriculture & Farmers Welfare emphasized the need to eliminate pollution caused by the burning of crop residues and said that the poisonous gas generated by it affects human health and destroys soil nutrients. He informed that the government is providing subsidy @ 50-80% for crop residue management machinery. He further informed that the management of crop residue in the field will help the soil become more fertile thereby resulting in savings of Rs 2000 per hectare from the farmer's manure cost. By making palette from crop residue, it can be used for power generation. Hon'ble Union Minister appealed to the farmers not to burn crop residue thereby help in protecting human health and environment

Productivity and Breed Improvement of Cattle

The development of dairy sector is imperative for the prosperity of farmers. Hon'ble Minister of Agriculture and Farmers Welfare inaugurated seminar on "Role of Technology in Doubling Dairy Farmers' Income" in Anand, Gujarat on 10.09.2018. Hon'ble Union Minister informed that for improving the productivity and breed of milch cattle, emphasis is being laid on sex sorting technology, Kamdhenu Breeding Centres, Embryo Transfer Technology (ETT), etc. He also informed that the e-Pashuhaat portal is a landmark initiative, launched in 2016 in Animal Husbandry sector. It is playing an important role in connecting breeders and farmers. So far, the portal has information on 104570 animals, 8.32 crore semen doses and 364 embryos.

Export of Coconut Products

Every year September 2 is celebrated as World Coconut Day to commemorate the formation day of Asian Pacific Coconut Community (APCC). APCC is an intergovernmental organization of 18 member countries mandated to promote, coordinate and harmonize coconut developmental activities of the Asian Pacific region to achieve maximum economic development.

India is one of the founder members of APCC. The theme announced by APCC for this year's World Coconut Day is Coconut for Good Health, Wealth & Wellness.

India stands first in global coconut production and productivity. The annual coconut production of India is 2437.80 crore nuts and the productivity is 11616 coconuts per hectare. The crop is cultivated in 20.98 lakh hectare. The crop contributes Rs 34,100 crore to GDP. More than one crore people depend on this crop for their livelihood. Income earned from export of coconut products was Rs 3975 crore during 2004-14, which increased to Rs 6448 crore during 2014-18. With the efforts of Government, India has started exporting coconut oil to Malaysia, Indonesia and Sri Lanka. Till last year, India used to import coconut oil from these countries. Besides, for the first time, India is exporting large quantities of dry coconut to US and European countries. Hon'ble Minister of Agriculture & Farmers Welfare is confident that the farmers will avail the benefits of various schemes implemented by the Coconut Development Board and India will become the global leader in not only the production and productivity of coconut but also in processing and export, and the innumerable qualities of coconut will emerge.

Conference on Motivating & Attracting Youth in Agriculture (MAYA)

In order to meet the challenge of providing sustainable livelihoods for a rapidly growing population and to motivate and attract youth in agriculture, Dr. Trilochan Mohapatra, Secretary (DARE) & Director General (ICAR), inaugurated a two-day conference at NASC, New Delhi from 30-31 August, 2018 on Motivating and Attracting Youth in Agriculture (MAYA). He urged to create a "Mission for Youth in Agriculture" and "Regional Platform for Youth in Agriculture" with neighbouring countries as partners and said that we need to attract youth in agriculture by providing them lucrative alternatives. Dr MS Swaminathan, the father of green revolution in India, addressed online and said that youth have potential to revolutionize agriculture in India.

Fourth Advance Estimates of production of major crops for 2017-18

The 4th Advance Estimates of production of major crops for 2017-18 have been released by the Department of Agriculture, Cooperation and Farmers Welfare on 28th August, 2018. The assessment of production of different crops is based on the feedback received from States and validated with information available from other sources. As per 4th Advance Estimates, the estimated production of major crops during 2017-18 is as under:

- Foodgrains – 284.83 million tonnes
- Oilseeds – 31.31 million tonnes
- Cotton – 34.89 million bales (of 170 kg each)
- Sugarcane – 376.91 million tonnes (record)

Third Advance Estimates of Horticulture Crops

The Department of Agriculture, Cooperation and Farmers Welfare has released the 3rd Advance Estimates of Area and Production of Horticulture Crops for 2017-18. These estimates are based on the information received from different State/UTs in the country. The main highlights of horticulture scenario during 2017-18 are as under:

- The total horticulture production of the country is estimated to be 306.8 MT during 2017-18 which is 2.05% higher than the previous year and 8.5% higher than the past 5 years' average production.
- Production of fruits is estimated to be about 97 million tonnes which is 4.5% higher than previous year.
- Production of vegetables is estimated to be about 179.7 million tonnes which is about 1.0% higher than the previous year.
- Onion production in the current year is likely to be around 220 lakh tonnes as against 224 lakh tonnes in 2016-17, which is 6% higher than the last 5 years' average.
- Potato production is estimated at 485 lakh Tonnes as against 486 lakh Tonnes in 2016-17 which is about 5% higher than the last 5 years' average production.
- Tomato production in the current year is likely to be around 194 lakh tonnes as against 207 lakh tonnes in 2016-17 which is about 3% higher than the last 5 years' average production.

From Regional Offices and LINAC

SARHAD Dairy's "Camel Milk" – An initiative in Desert to strengthen Tribal Herdsmen of Kutch – Gujarat



Kutch, the largest district of India, is historically considered a backward region due to its location and submerged geography. Major geographical area of the district is known as the Great Rann of Kutch which together with the Little Rann of Kutch is known to be one of the world's largest salt marsh.

Kutch District Cooperative Milk Producers' Union Ltd. (SARHAD DAIRY) was established in the year 2009 with an objective to promote the economic power of local folks. It was registered under Gujarat State Cooperative Societies Act 1961. The Union is named SARHAD DAIRY as Pakistan lies along the northern border of the Rann of Kutch. SARHAD DAIRY is a member of Gujarat Cooperative Milk Marketing Federation Ltd., Anand.

In the beginning, the Union was collecting milk from the 17 village cooperative societies but now SARHAD DAIRY is collecting milk from more than 550 village cooperative societies located in Kutch district. Presently, SARHAD DAIRY is processing milk and milk products under the brand name of 'AMUL'. The Dairy has a capacity to process 2 lakh liters of milk per day.

Maldharis (local milk producers) are a tribal herdsmen community of Kutch. Camel has been used for transportation in Kutch region since ages. Earlier the Maldharis used to get good income from the sale of male camels. But with the development in means of transportation, sale of camels has decreased and so has their income. According to Government sources, Kutch has a camel population of around 10,000.

A local union of camel breeders called Kutch Unt Uchherek Maldhari Sangathan (KUUMS) has been formed with an idea to promote camel milk and to develop milk collection network. At the same time a Kutch-based NGO Sahjeevan has been roped in to mobilize the camel breeders and spread awareness about economic and nutritional importance of camel milk.

This project has been taken up with two objectives, firstly to provide an alternative for income generation for the local community of cattle breeders or 'Maldharis' and secondly to increase the use of camel milk which is high in nutritional properties, low in fat and easy to digest.

Subsequently, the Kutch Dairy Union came into the picture and convinced the State Government to introduce camel milk through wide marketing network of Gujarat Cooperative Milk Marketing Federation Limited (GCMMF) or Amul. The aim was to provide supplementary income on regular basis to these camel breeders. However, the plan got stuck up with the Food Safety and Standards Authority of India (FSSAI). As per the standards, every processor of food items must seek a licence from FSSAI. However, FSSAI had no specified standards for camel milk and therefore, did not technically recognize camel milk as a food item. Consequently, SARHAD Dairy was not "eligible" to seek licence for marketing of camel milk.

In order to find a way out, SARHAD DAIRY, GCMMF and the Gujarat Government made representation to FSSAI. Finally, in October, 2015, FSSAI issued a notice seeking public comments, suggestions and objections for setting up standards for milk and milk products in the country. The notification included camel milk as one of the four main classes of milk. The other three are buffalo milk, cow milk and milk of goats and sheep.

After a long wait, India's first camel milk processing plant will commence operation by the end of this year in Kutch. SARHAD DAIRY has almost completed the purchase of machineries. Once the proposed processing plant with a capacity of 10,000 liters per day becomes operational, camel milk will be available in pouches and bottles. Gujarat Cooperative Milk Marketing Federation (GCMMF) which markets Amul brand will market camel milk. In fact, GCMMF (AMUL) has been selling chocolates made of camel milk since last 6 months. For this, SARHAD DAIRY

has procured 60,000 liters of camel milk till date. The dairy is expecting to procure 5,000-6,000 litres of milk per day (LPD) once the plant commences operation. The Union has planned to make skimmed milk powder (SMP) from the unsold milk. There is a huge market for camel milk powder in Dubai. The Union will export the SMP there. The Union also expects some hospitals and pharmaceutical companies to purchase camel milk powder. Research has proved that camel milk prevent diabetes, improves cardiac health and may help in treating early autism. Camel milk is three times higher in Vitamin C content than cow's milk.

In previous years, NCDC has also empowered SARHAD DAIRY through financial assistance to strengthen and expand its infrastructure facilities.

Shailendra Singh
Regional Director, Gandhinagar

Rajasthan State Co-Operative Bank Ltd., Jaipur

The Rajasthan State Cooperative Bank Ltd. (RSCB), Jaipur was provided working capital loan assistance of Rs. 5000.00 crore for a period of 270 days against the State Govt. guarantee for providing short term credit to District Central Cooperative Banks by the NCDC during 2018-19. Against this sanction, the bank has availed Rs.1100.00 crore in the month of August, 2018.

Established and registered under Rajasthan Cooperative Societies Act, on 14.10.1953, its share holders are 29 District Central Cooperative Banks, 9 Apex Institutions and the State Government. The Bank has successfully completed more than 6 decades of services to the State in general and to the rural and farmer community in particular. The bank was established to provide short term agriculture loan for agricultural, rural development, non-agricultural loans, employment oriented schemes and short term loans. The Bank looks after the Core Banking Solution of all DCCBs of the State. It provides door-step banking services to the remote areas of the State through its FIG (Financial Inclusion Gateway) system and 285 ATMs and 2500 Micro-ATMs installed at various places in the State. The Bank provides refinance to District Central Cooperative Banks against the loans disbursed to farmers through Gram Seva Sahakari Samities as well as under individual Schemes.

In 2017-18, the turnover of the Bank was Rs.12507.52 crore with a net profit of Rs.25.63 crore and accumulated profit of Rs. 55.29 crore. The Bank has consistently received 'A' audit classification. The bank has also paid 1.28% dividend. Under social security schemes, Bank is implementing various Insurance Schemes like Raj Sahkar Personal Accidental Insurance Scheme, Sahkar Jeevan Suraksha Beema Yojana, Pradhan Mantri Fasal Beema Yojana, Pradhan Mantri Jeevan Jyoti Beema Yojana and Pradhan Mantri Jeevan Suraksha Beema Yojana. The social security schemes being implemented by the Bank have proved a boon to the farmer community.

The Bank is the recipient of the Laxmanrao Inamdar National Award for Cooperative Excellence, 2017 instituted by the Ministry of Agriculture & Farmers Welfare for outstanding performance of a State Level Cooperative Society.

M.S. Yadav
Regional Director, Jaipur

सीकर आईसीडीपी द्वारा प्रथम तिमाही में 73.11: लक्ष्य अर्जित

वर्ष 2016-17 के लिए सीकर आईसीडीपी परियोजना को 1646.38 लाख का लक्ष्य था जिसमें से प्रथम तिमाही अर्थात् जून, 2018 तक परियोजना ने 73.11 प्रतिशत उपलब्धि का कीर्तिमान स्थापित कर लिया है। परियोजना विश्व योग दिवस पर जिले में ऐतिहासिक आयोजन कर चार चाँद लगा चुकी हैं। वित्तीय वर्ष 2016-17 में भी परियोजना शत-प्रतिशत लक्ष्य हासिल कर राज्य में अबल रही हैं।

Training programmes at LINACRD, Gurugram

During 1ST Quarter of the year 2018-19, Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINACRD), Gurugram conducted eight training programmes with 174 participants. Target groups were NCDC Officers/Staff, TRIFED Officials, ADOs/Officials of State Govts. of Uttar Pradesh and Assam, etc.

International Training Programmes

NCDC is a member of CICTAB and has been associated with it since 1993. During the current financial year a programme on "Adopting Area Based Integrated Approach for Inclusive Cooperative Development – An experience of NCDC's ICDP Scheme" was conducted at LINACRD in collaboration with CICTAB for the participants sponsored by its member institutions from SAARC Countries from 7th to 11th May, 2018.

MOU between NCDC and MANAGE, Hyderabad

After signing of MOU between NCDC, New Delhi



and MANAGE, Hyderabad on 25th May, 2018 first training programme on “Result Based Monitoring & Evaluation for Agricultural Development Projects” was organised jointly by LINACRD, NCDC and MANAGE, Hyderabad at LINACRD, Gurugram from 28th May to 1st June, 2018.

Integrated Development of Cooperatives- Transforming PACS into Multi-purpose Societies



Haryana State Cooperative Development Federation Ltd., Panchkula (HARCOFED) organised a workshop on “Integrated Development of Cooperatives-Transforming PACS into Multi-purpose Societies” on 31st May, 2018 at Panchkula.

Speaking on the occasion Mrs Navraj Sandhu, Additional Chief Secretary, Government of Haryana emphasised the need to transform Primary Agriculture Cooperative Societies (PACS) to ensure their survival. She stated that expansion and diversification of present activities of PACS into Multi-Purpose Activities will enable the societies to extend maximum

benefits to their members.

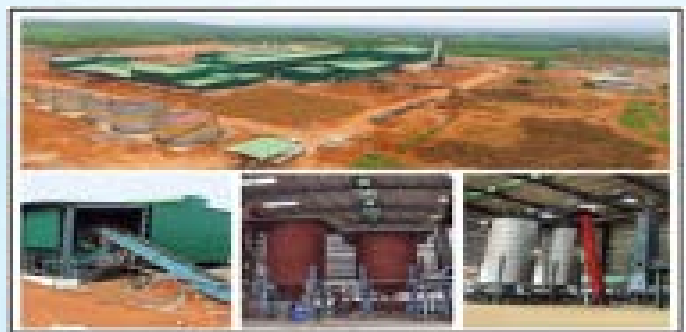
Shri Rameshwar Chauhan, Chairman, HARCOFED stated that the workshop had been organized to apprise the officials with the schemes being carried out by the Department of Agriculture & Farmers’ Welfare and Department of Horticulture for welfare of the farming community to realize the dream of Prime Minister to double the income of farmers by transforming PACS into Multi-Purpose Societies.

Shri Bhupinder Singh, Registrar of Cooperative Societies, Government of Haryana informed about the various activities which can be taken up by Cooperative Societies.

Speaking on the occasion, Shri Anirudh Singh, Regional Director, NCDC, Chandigarh stressed on making PACS a hub of activities and a focal point for development of villages as depicted in the SAHAKAR 22 programme of NCDC for achieving the objective of doubling farmers income by the year 2022. Shri Singh elucidated the role which NCDC can play in assisting such activities.

Anirudh Singh
Regional Director, Chandigarh

“NCDC assisted Oilpalm Projects to TS Oilfed”



The Telangana State Cooperative Oilseeds Growers Federation Ltd., (TS Oilfed), is a State Level Cooperative Organization formed with the support of National Dairy Development Board during 1980 in the erstwhile Andhra Pradesh for the development of Oilseeds growers in the State. In later stages, Federation has entered in the development of oilpalm sector and acting as a nodal agency in the State. After bifurcation of the State, the Federation has also bifurcated and now it is in Telangana State and called as “Telangana State Cooperative Oilseeds Growers Federation Ltd., (TS Oilfed)”. It was registered on 30.07.2015 as bearing TAB No.322 as per the

proceedings No.1243/2015/NC dated 30.07.2015 of the Deputy Registrar/Divisional Cooperative Officer, Golconda Division, Hyderabad.

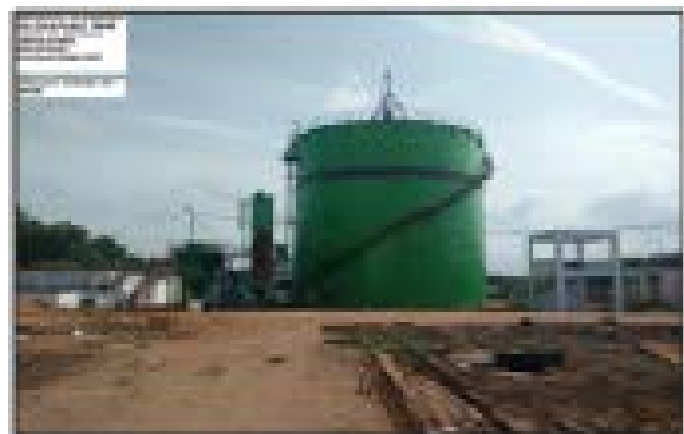
NCDC's helping hand to the Federation:



The New Oil Palm Plant of 30TPH expandable upto 60TPH was commissioned in April 2017 with NCDC financial assistance of Rs 64.60 crore and the plant processed 80,000 MTs of Fresh Fruit Bunches (FFB) in 2017-18 successfully with better Oil Extraction Ratio (OER) and is paying best FFB prices to the farmers.

Keeping in view, the requirements of the Bhadradi Kothagudem, Khammam and districts Oilpalm farmers, Federation has expanded existing palm oil mill from 15TPH to 30TPH capacity at Aswaraopet with NCDC assistance of Rs.14.87 crore in the year 2016 and the plant processed 62,000 MTs of FFB successfully in 2017-18 with better OER.

Highlights



•TSOILFED has taken up a lead role in bringing up a commendable area under oilpalm cultivation and processing activities of oilpalm Fresh Fruit Bunches (FFB) with mutual cooperation of oil palm farmers.

•Now two plants (Apparaopet & Aswaraopet) are running successfully with better output results.

•Technical advice/support is extended to farmers to reduce the cost of cultivation of Oilpalm through Federation with a special attention for the development of SC/ST/poor farmers for their growth. Most of the Oilpalm area is covered under ST Agency area and benefits the SC/ST/poor farmers.

•The Federation is establishing a New Palm Kernel Oil Mill with 60 TPH capacity at Apparaopet. Now civil & mechanical works are under progress and plant will be commissioned shortly.

•The Federation as State PSU is playing main role in declaring monthly FFB procurement price to the Farmers. Hence, the increasing oil recovery of Crude Palm Oil (CPO) and Palm Kernel Oil (PKO) will help the farmers to get them better support price for their produce through online to their individual Bank Accounts.

Oilpalm Area Expansion in Telangana OILFED Project Area:

TSOILFED has been allotted with 26 Mandals covering three districts, Bhadradi Kothagudem covers 7 Mandals, Khammam covers 15 Mandals and Suryapet four Mandals. The TSOILFED is having around 6825 oilpalm farmers with an Area of 13385 Ha. The Bhadradi Kothagudem is covering 10278 Ha, Khammam is covering 3004 Ha and Suryapet 103 Ha.. In coming years the Area expansion will be around 1500 Ha every year in future. There is much scope of Oilpalm Area Expansion particularly in Bhadradi Kothagudem, Khammam and Suryapet districts.

Financial Position of the Federation:

The Federation is under demerger and the net worth is being shared among the two successor Federations @ 42 : 58 Ratio as per the State Demerger Act. The existing Federation has distributed the dividend for the last 12 years. The details of the financial position for the last five years of audit is as follows:

(Rs. in Crore)					
S. N.	Year	Turn Over	Net Profit	IT Paid	Net Worth
1	12-13	695.03	10.57	4.65	65.87
2	13-14	741.51	9.25	4.01	72.65
3	14-15	568.72	9.59	5.17	137.76
4	15-16	277.94	5.21	2.00	63.37
5	16-17	273.94	3.88	1.36	75.19

Smt. K. Thejovathy,
Chief Director, Hyderabad

Regional Workshop On “Strengthening Women Cooperatives” Held In Ranchi



Regional Workshop on “Strengthening Women Cooperatives” for the Eastern Region was held at Visvesvaraya Sanitation & Water Academy (VISWA), Ranchi on 31.08.2018. Forty Two women participants representing various cooperatives from the States of Jharkhand, Bihar, Orissa, West Bengal and Chhattisgarh participated in the workshop.

Shri Sreedharan K N, Regional Director, NCDC, Ranchi welcomed the dignitaries & participants to the workshop. He explained the purpose of the workshop i.e. to understand the problems & constrains being faced by the women cooperatives in the region and to explore the opportunities for them.

The Workshop was inaugurated by Smt. Asha Lakra, Hon’ble Mayor, Ranchi. In her inaugural speech, the Hon’ble Mayor indicated that women have prominent role in development of the society. She stressed that cooperative is the right forum through which women can improve their living standards. She emphasized that given a chance, the women in the country have proved that they are not behind the men folk in any field. She assured all the help for improvement of the living standards of women. Smt Manju Vibhavari, Deputy Registrar of Cooperative Societies also addressed the gathering.

Smt. Sujata, Director (Storage), NCDC, gave a power point presentation about NCDC and various schemes being offered by NCDC for development of cooperatives in the country. She informed that NCDC has always been open to changes and from an organization which was catering mainly to post harvest activities in agriculture, the Corporation’s schemes now cover almost entire gamut of activities being undertaken by cooperatives. She informed that the region comes under the category of cooperatively least devel-

oped states wherein a subsidy of 25% is available for cooperative societies. The women cooperatives, being categorized under weaker section are also eligible for interest rebate from NCDC. She exhorted the women cooperatives to avail the opportunity of concessional finance to improve their working.

In the afternoon session, Smt. Sweta Kujur, Asstt. Director, NCDC, Patna & Smt. Archana Gothi, Development Officer (Finance), JASCOLAMPF moderated interactive session on “Problems, Constraints and Opportunities for Women Cooperatives”. The session was lively with participants expressing their problems. The women were divided into different groups and each group discussed about the problems and their requirement. The major problems identified were lack of marketing opportunities, training, backlog in audit and financial assistance especially margin money. This session was followed by a power point presentation by Smt. Priya Barla, Executive (JWSPCF) on the success story of Jharkhand Women Self-Supporting Poultry Cooperative Federation Ltd.

In her valedictory remarks, Smt. Manju Vibhavari, DRCS, O/o RCS, Jharkhand exhorted the women cooperatives to be self reliant. She said that State Government is there for their help but they should try to mobilize internal sources through more member participation and stand on their own feet. She cited the example of Jharkhand Women Self-Supporting Poultry Cooperative Federation Ltd. which from very humble beginning has grown to a state level self organization. The strength of the Federation can be gauged from the fact that they could refuse the assistance offered under ICDPs in the State as the loan was not attractive to them. Concluding she thanked NCDC for conducting the workshop which helped in exchange of ideas among women cooperatives of different States.

The meeting ended with a vote of thanks by Smt. Sweta Kujur, Asstt. Director, NCDC, Patna.

K.N. Sreedharan,
Regional Director, Ranchi

Taking NCDC schemes closer to the cooperative societies in Chhattisgarh

International Day of Cooperatives

The Cooperative Training Centre, Raipur, unit of Chhattisgarh State Cooperative Union Ltd.



Raipur, organized a programme on “Strengthening the Cooperatives as Multipurpose Societies” on the occasion of International Day of Cooperatives on 07.07.2018. Sh. V.K. Dubasi, Regional Director, NCDC, Raipur participated in the above program. The participants were explained on the importance of business diversifications and opportunities for the cooperatives in the coming years and also how societies can take advantage of NCDC Schemes. The event was also attended by Sh. Chandrvanshi, MD, St. Cooperative Union and Sh. V.K. Shukla, CEO of the union.

Visit of trainees from State Cooperative Union to RO, NCDC, Raipur



As part of the Cooperative Training Centre’s “Diploma in Cooperative Management Session No. 13” program, NCDC officials addressed a session on 09.07.18 at the Training Centre along with Shri Lakhan Lal Sahu, Chairman and Shri V.K. Shukla, CEO, Chhattisgarh State Cooperative Union Ltd. Raipur.

Further, 17 trainees of the program along with their Course Coordinator, Ms. Aradhana Verma also visited RO, NCDC Raipur on 07.09.2018 for better understanding of NCDC, its contribution to the

Cooperatives. The participants were explained about the NCDC, its schemes and various programmes. The participants discussed about various challenges and opportunities in the Cooperative Sector and how they can use their knowledge in strengthening the socio economic status of their cooperatives and thereby benefit the farmers.

Meet the Social Worker Padmashri Awardee Smt. Phoobasan Bhai Yadav



Smt. Phoobasan Bai Yadav is a social worker from the Rajnandgaon district in Chhattisgarh and is the founder of NGO - Maa Bamleshwari Janhit Kare Samiti. She is known for her efforts towards the development of economically and socially backward women of Chhattisgarh. She was honored by the

Government of India with the award of Padmashri in 2012. Smt. Phoobasan Yadav’s contributions in the areas of Women empowerment and Child rights made her a well-known person in rural Chhattisgarh.

Smt. Phoobasan Yadav’s abject poverty and dire living conditions made her to work out a better life for herself and her family. Thus, she started to participate in the activities of the self-help groups in her locality which are viewed as means to women empowerment. Gaining much required knowledge and confidence by attending the above activities she started forming her own women groups.

Smt. Phoobasan was born to the parents whose source of income was from washing dishes in nearby Hotel in the village Chiriya in Rajnandgaon District. During her childhood, she saw her parents’ hard work and their poverty due to which they had to sleep on empty stomachs for 2-3 days in a row. Mrs. Phoobasan said that, she wanted to bring happiness in poor women’s life, to support them, build their confidence, to get them educated and empowered like others. With this motto when the women group was started, initially only 11 women came forward to join her from villages around 12 kms. The three main objectives initially for which her members thrived was for Education,

Welfare and Swacchhta (Cleanliness). When she started the Mahila Samooch activity, there was opposition from her husband, family members and even the villagers. She recollected that, to avoid any opposition from the villagers, they first started cleanliness of their village. Looking at their success in these (Health, Education, Sanitation) the family and the villagers started encouraging and supporting her.

Women's work in the house is so hectic that they've to take care of their family members, their daily requirements and also have to take care of all the household chores which affects them on their health (She says "Ghar mein agar mahila bhimaar padthi hai to ek din goli milta hain aur ek din gaali milta hai). This made them to keep themselves healthy and also made others to take good care of their health as well as their children's health.

She proudly says that Swacchhta has been their motto. If the District of Rajnandgaon today has 90% sauchalays that is because of the women self help groups' contribution for the same in the district.

The 11 women's movement for change and empowerment has inspired thousands of women to join the movement. Now every village has Mahila Gram Sanghatan, under the aegis of Maa Bamleshwari Janhit Kare Samiti. There are about 2.00 lakh women members undertaking the activities of Health, Cleanliness, Welfare, etc in the villages of Rajnandgaon District. Smt. Phoolbasan Bhai Yadav who has also been bestowed with Jamnalal Bajaj Award says that in any public movement unity among members is the strong pillar. A person is remembered by his work and not by his name and to excel in his/her work, one should believe in self first. In the quest to reach the target there can be several hurdles and struggles which can only be overcome with trust and belief in self.

V K Dubasi
Regional Director, Raipur

Krishi Kalyan Abhiyan for Aspirational Distt. Garhwa, Jharkhand

Krishi Kalyan Abhiyaan (KKA) project has been initiated by Govt. to improve the situation of farmers in India. In the first phase 111 aspirational Distt. were chosen for launching of different



agriculture based activities and distribution of agro products. NCDC too participated in the programme. Shri D.K. Mehta, DD, NCDC, was nominated District incharge of Garhwa Distt., Jharkhand and assigned 25 villages for proper implementation of all 9 specified activities like Distribution of Soil Health Card, Distribution of Mini kits of pulses & oilseeds to all, Distribution of Horticulture/Agro Forestry/Bamboo plants, NADEP pits, Bovines vaccinated (FMD), Sheep & Goat vaccinated for eradication of (PPR), Artificial inseminations, other vaccination (HS & BQ), Installation of Pumpsets Agriculture implements distributed and Training programme in each village under Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), Animal Husbandry, Dairying & Fisheries (DAHD&F), Soil Conservation Department, Department of Agriculture Research & Education (DARE-ICAR) and coordination & implementation including training in each village during June-July, 2018 by Krishi Vigyan Kendra (KKA), Garhwa, Jharkhand launched by Ministry of Agriculture & Farmers Welfare, Govt. of India.

All targets of distribution of various products have been achieved in 25 assigned villages. Action plan given in guidelines has been regularly monitored and daily updates are being taken from the concerned officials and updated on the kvk.icar.gov.in website by KVK, Garhwa.

These steps have been taken to double the income of the farmers upto 2022. Local Newspapers also covered this initiative of Govt. in agriculture area. This is a very positive step to achieve economic stability and development of Indian farmers

Dinesh Kumar Mehta
Dy. Director, New Delhi.

Workshop on empowerment of women through cooperative societies in Assam



One day Workshop on Empowerment of Women through Cooperatives in Assam was held on 20.08.2018 at Guwahati wherein 250 people participated including 196 women members. Eight women cooperative societies put up their products which were visited by the dignitaries, officials and participants. Before the commencement of the function condolence was expressed and 2 minutes silence was observed to mark the death of former Prime Minister Shri Atal Bihari Vajpayee. The workshop was inaugurated by the Minister for Cooperation and Public Health Engineering Department, Govt. of Assam.

Shri V.S. Bhaskar, Addl. chief Secretary (Cooperation and EPC), and Shri Lalit Gogoi, IAS, RCS, Smt. Kabita Rani Das, Addl. RCS, Shri Ghana Pegu Jt. RCS, Govt. of Assam, attended the workshop. Shri K. T. Channeshappa, Chief Director (P&A) attended the workshop on behalf of NCDC, H.O.

The RCS welcomed the Cooperation Minister, the Addl. Chief Secretary (Cooperation) and the Chief Director (P&A) and Regional Director (NE) of NCDC and all other participants.

Shri Lalit Gogoi, Registrar of Cooperative Societies:

NCDC has taken a good initiative in organizing a workshop on women empowerment through cooperatives in Assam. He said that the women cooperatives should take up additional livelihood activities so as to generate income for the members.

Shri K.T. Channeshappa, Chief Director, NCDC:

Women are in charge of 60 percent of the World's work, and produce 50 percent of the food. Despite the fact that their contribution is significant, their

contribution goes unrecognized and unappreciated. Women's empowerment is essential because in most cases women are responsible for their children and for their family, thus empowering women is empowering the society in large. Cooperatives can be used as breeding grounds to empower women as all over the world, women are choosing the cooperative form of enterprise to respond to their economic and social needs. Cooperatives are democratically owned and governed enterprises guided by the value of self-help, self-responsibility, democracy, equality, equity and solidarity. They put people at the heart of their activities and allow members through democratic decision



making as to how they reach their economic, social and cultural aspirations.

Shri M.P. Sugunan, Regional Director, NCDC:

He made a PowerPoint presentation elaborating the role of NCDC activities in North East and exposure of NCDC in each of the States. Apart from that the Regional Director also stressed on Sahakar - 22 which is a mission and vision of NCDC. He thanked the Govt. of Assam for their vision to implement ICDP in all 33 districts of Assam. He appreciated the efforts of the Addl. Chief Secretary, Assam who has specifically mentioned that a major part of the project would be for women cooperative societies.

Shri V.S. Bhaskar. Addl. Chief Secretary:

Cooperative sector in Assam should think beyond PDS business. He said there is a need to diversify into other areas so that the cooperative societies generate more income to provide livelihood and be in a position to cater to the requirements of members.

He said that Assam has taken a decision to implement ICDP on whole state basis at a project cost of Rs.6,000 crores under which over 2,500 women cooperative societies would be the main focus.

Shri Rihon Daimary, Cooperation Minister :

Most of the cooperative societies in Assam are focused on PDS business due to which they are not able to generate more income, diversify their activities and take up livelihood activities.

He said the objective of registering of cooperative societies should not be only to undertake PDS business. He said that women cooperative societies could take up activities which could be an example and a model for others. How to produce and how to market the products should be the focus of the cooperative societies, he added.

He appreciated the efforts of NCDC in organizing the workshop and also the contribution of NCDC towards empowerment of women, training and capacity building of women cooperatives.

He suggested that he would arrange an exposure visit for the cooperative societies in Assam so that they could see for themselves and share experiences of



good working societies in Gujarat, Karnataka and Telangana etc.

He also suggested holding of more cooperative workshops for the cooperative societies of Assam.

Women cooperative societies from Hatigaon, Golaghat, Nagaon, Tinsukia, Dibrugarh, Tezpur and Jorhat presented the activities undertaken by the societies and the profit generated by the societies.

Project Implementation Team of IFAD, Nagaland led by Amlinga Aier, mentioned about sustainable development farming activities and also of the livelihood activities taken up in Nagaland under IFAD project. Forming clusters for livelihood activities and Jhoom Management was one of the focus areas of IFAD project in Nagaland, she said.

The The Addl. RCS, Assam thanked NCDC for organizing the workshop which she said would pave the way for development of women cooperatives in Assam.

M.P. Sugunan,
Regional Director, Guwahati

Regional Workshop on Strengthening Women Cooperatives held in Chennai



Regional Workshop on Strengthening Women Cooperatives was organized by NCDC Regional Office, Chennai at Natesan Institute of Cooperative Management on 16th August, 2018. The workshop was convened for the benefit of women cooperatives in the Southern Region covering the States of Karnataka, Kerala, Tamil Nadu, Andhra Pradesh, Telangana and Union Territories of Puducherry & Lakshadweep. The main objectives of the workshop was :-

- a) Strengthening Women's Cooperatives by providing information on NCDC's various schemes focused on vulnerable groups and to assist them under these schemes;
- b) Providing an understanding of how women can lead themselves, their families and their communities towards economic empowerment and self-reliance through cooperatives; and
- c) Understanding Women's Cooperatives' needs and to provide a platform for them to voice their recommendations for their development.

The workshop was attended by 96 women participants representing women cooperatives from Andhra Pradesh & Telangana - 6, Karnataka - 5, Kerala - 4, Tamil Nadu - 73 and Puducherry - 8.



Smt. Deepa Srivastava, Chief Director, NCDC welcomed all the delegates and participants of the workshop. The Workshop commenced by lighting of the lamp by the dignitaries.

Sh. D.N.Thakur, Deputy Managing Director, NCDC while welcoming the dignitaries and participants to the workshop, informed that this workshop is being held in continuation of the women's Cooperative conference which was held last year and after realizing that this is the power which has to be harnessed. He said that the world is surviving due to the spirit of Cooperation. Women constitute 50% of the total work force and NCDC believes that women cooperatives are the potent medium for bringing together the scattered rural resources for transforming the entire Rural Agriculture sector and provide employment right at the base level and people need not migrate. That without cooperatives the masses cannot develop. It will liberate the resources available at the base level. He briefed about NCDC and its role in development



of women cooperatives in the Country and informed that NCDC is always open to help the activities of

women cooperatives, coming under its purview. Smt. Amuthavalli, IAS, Commissioner, Social Welfare Department, Govt. of Tamil Nadu explained about few of the schemes of Tamil Nadu which are in force for development of women cooperatives. The mantra of co-operation is keeping together, working together which in turn would lead to success. Further, she highlighted the principles of Cooperatives and stressed to spread the message of learning to other women. She added that emphasis must be given to training and skill development and highlighted the role of women in the success of Cooperatives which is not supplementary but complementary. She informed that it has been a great privilege to have Dr. Nandini Azad, President, Indian Cooperative Network for Women Ltd. (ICNW) present in the workshop.

Dr. Nandini Azad explained about the role played by ICNW for development of farmer members. Entire world is surviving because of the spirit of co-operation. She also emphasized that women power would help the masses in total transformation through cooperatives. She further expressed that NCDC has been working in a holistic manner by bringing together all the activities in a district under one platform called Integrated Cooperative Development Project (ICDP) in all districts and provided requisite funds through Govt. of Tamil Nadu, for the development of a district as a whole. She also said that NCDC is an organisation at the national level helping cooperatives at grass root level all over the Country and would continue to do so in future also and requested the participants to make use of the schemes of NCDC for development of women cooperatives in their respective regions. From Tamil Nadu, she said she is expecting that light will be zoomed from this workshop for the women cooperators to step out and take up new ventures with the co-

operation of NCDC. She stressed that without Cooperation, nothing could be achieved. She concluded the talk saying that all women should come together with a motive to guide the people at grass root level and transform the entire region and Country as a whole by using the available resources, for improvement of the Country. She also suggested that women should step into the shoes of leaders. Women should take the lead and become the President, Board Director/ heads of institutions and male dominance in women institutions should be curbed.

Shri A. Ramalingam, Additional Registrar, Monitoring Cell ICDP, Office of RCS, Tamil Nadu in his address thanked NCDC for choosing Chennai region for the organization of the first work shop on women cooperatives. He said that women have been playing a major role in the development of the society since time immemorial. However it suffered a setback in between and now through various measures the women are being brought back into the main stream of the society. Cooperatives are the best organization for the development of women as it is a voluntary organization devoid of caste, creed and gender inequality. Now women are aware of their rights. The cooperative societies act has also made provisions for having 4 directors in its board compulsorily. He also explained about the role that women can play in a cooperative society and make their life and the community better. He said that NCDC through the ICDP is giving a lot of assistance to the women cooperatives in the form of margin money and other assistance for infrastructure development. NCDC is also giving direct funding for projects of women cooperatives with an element of subsidy. As such he exhorted the members to come up with new activities for funding by NCDC and thus improve their standard of living.

Smt. Deepa Srivastava, Chief Director, NCDC made a power point presentation on NCDC and its schemes, funding pattern and explained in detail about concessional finance available to women cooperatives for various activities. Smt. K. Thejovathy, Regional Director, NCDC, Hyderabad explained about new activities and projects that could be taken up by women cooperatives profitably with NCDC funding like Coldchain project, Sheep & Goat rearing project, fly ash brick making, drying of fruits, cyber centre, water ATMs etc. Some of these are being implemented in Andhra Pradesh and Telangana States and urged the participants to simulate similar activities in their own States also. She stressed that in the competitive World, Cooperatives should work very hard to sur-

vive for which, there is support from NCDC.

An interactive session was taken by Smt. Thejovathy and Smt. Deepa Srivastava among the participants. One participant from each State i.e. Karnataka, Kerala, Tamil Nadu, Andhra Pradesh and Puducherry were requested to deliberate upon their present activities, future plans as also expectations from the workshop. The points raised by them were taken note of and duly replied.

Sh. Sundeep Kumar Nayak, IAS, Managing Director,



NCDC in his address assured the gathering that this is just a beginning toward working with the women cooperatives. He said that NCDC is aware of the tremendous potential and good work done by the women cooperatives in their respective areas. NCDC proposes to partner with the State Govt. & women cooperatives and thus reach out to them and weaker section cooperatives in a more efficient & effective manner.

Sh. G. Arumugam, Managing Director, TAFCOFED briefed about the fishery schemes being implemented in Tamil Nadu and the financial assistance provided to fishermen / women for various activities. He also informed that being a weaker section program there is an element of subsidy in these schemes which needs to be tapped by the Cooperatives. Based on the interactive session, one of the fisherwomen society requested for providing transport vehicle, insulated ice box etc. for which, he informed that they would provide the same.

Smt. V Lakshmi, Managing Director, Tamil Nadu Cooperative Union in her address spoke about the backwardness that existed in the women community and highlighted the important role being played by women through cooperatives in rural economic development. She spoke about the upliftment of rural

women through Cooperatives and the schemes being implemented by Govt. of Tamil Nadu for the welfare of women through Social Welfare Department. She also informed the participants that for the development of the women in cooperatives, 30% of posts in the Board of Directors have been reserved for women members. She also explained the role being played by Tamil Nadu Cooperative Union in this regard by conducting member education program, youth awareness program, short term courses for self-help groups, courses on how to manage Cooperatives etc. She concluded saying that without the support of women there is no existence for cooperatives.

Sh. K. Phanindra Reddy IAS, Principal Secretary, Department of Handloom, Handicraft, Textile & Khadi, Government of Tamil Nadu and General Council Member, NCDC, spoke in the valedictory address about the various activities undertaken by women cooperatives successfully in the State and urged the participants to propagate NCDC's schemes among other cooperatives in their respective regions to avail of assistance from NCDC and become stronger.

The meeting ended with vote of thanks by Shri. Sebastian Joseph, RD, NCDC Chennai.

Sebastian Joseph,
Regional Director, Chennai



AGRI ASIA 2018

Agri Asia - International Exhibition and Conference on Agriculture Technology was held from 7 to 9 September 2018 in Gandhinagar Gujarat. The event was organized by Radeecal Communications in association with ICAR. The exhibition showcased international agriculture technologies and served as a platform for bringing together various national and

international level companies, organizations as well as government institutions and provided them a chance to interact with each other.

Apart from exhibition, different Krishi seminars were arranged for farmers, dealers, distributors etc. on the following subjects:-

1. Sustainable Agriculture and Organic Farming – 07.09.2018
2. Development in Horticulture & Export Opportunities – 08.09.2018
3. Ideal Dairy Business - 09.09.2018

Fishermen in Kerala - Unsung heroes of the massive relief operation



Fishermen in Kerala have become heroes by setting a new model in the rescue operation when the State of Kerala was in the midst of unprecedented flood havoc. The calamity has caused immeasurable misery and devastation on a colossal level. Around four hundred precious human lives were lost, hundreds of homes totally destroyed and many more were damaged during the calamity. Flood has washed away many shops and commercial establishments. The roads in the State were damaged on a large scale, with some roads being completely devoured by the flood waters. Even bridges had been collapsed. Never before in the history had the State witnessed a calamity of this scale.

Kerala Fishermen who, despite bearing the travails of Okhi - a severe cyclonic storm which devastated the coastal belt of Kerala in Nov-Dec 2017 - have come out in large numbers with their boats for the rescue operations. According to the government's estimate, a total of 4,537 fish workers participated in the rescue operation with 669 fishing boats. They managed to rescue more than 65,000 people from various districts. Most of the fishermen involved in the herculean task hail from Malappuram, Kollam, Thrissur, Ernakulam and Thiruvananthapuram Districts.

The role of Matsyafed (Kerala State Cooperative Federation for Fisheries Development) in this respect is admirable. The success of the experimental operation with 2 fishing group, initiated by MD, Matsyafed and his team at Matsyafed played a pivotal role in transforming the scenario and reducing the casualties substantially. Later on, this mode of rescue operation was carried out in all affected places. Matsyafed set up Rescue operation cell – ROC, in all districts to monitor and support the crisis in respective districts when floods started. The vigilant team of the ROC and primary cooperative societies of matsyafed worked in unison and 557 fishing crafts comprising nearly 2600 fishermen members of affiliated primary cooperative societies were deployed in the evacuation process all over the affected area in the state. It is a matter of pride that matsyafed beneficiaries comprised about 74 % of the total fishermen in the rescue team. It was a befitting and overwhelming reciprocation to Matsyafed which acts as their benefactor extending support for their livelihood. This solidarity displayed in the face of adversity was one of its kinds collective coming together, unlike any other agencies. NCDC can also share a pride of having indirectly supporting rescue operations, as most of the boats used in the rescue operations were distributed under NCDC assisted



Integrated Fisheries Development Projects (IFDP).

The fisher folk of Kerala became the most important factor in the success of the massive rescue operations, with Matsyafed's fulcrum role. Most of them live in dire conditions, working day and night to make their ends meet, but still took the risk of taking themselves to dire adversities, with sole motto of saving human life. During the rescue operation, they were struggling to manoeuvre their boat because of strong water current. There were some instances wherein they were to worry for their own lives.

The Chief Minister while honouring the fishermen heroes has said:

“When we needed your help, you stepped in without thinking about your own life, your job or your family. The only thought in your minds were to rescue our brothers and sisters who were caught up in the flood waters. You never thought twice before taking part bravely to this rescue mission. I dedicate a big salute to you from the people of Kerala,”

“The biggest heroes are fishermen, they came in over 600 boats and rescued people” said India's Tourism Minister, Shri K.J. Alphons Kannamthanam, who hails from Kerala.

The most common refrain heard from the hundreds of fishermen who took part in the rescue operations is:-

“We didn't do it to earn money, we only did it to save our fellow humans.”

K. Satheesan
Regional Director, Thiruvananthapuram

Income Enhancement Through Livelihood Activities by Women SHGs in West Bengal



Recognizing the importance of women in the cooperative movement and rural economy, it is essential for the cooperatives to support them in their contribution towards income generation. The performance of Women SHGs in economic empowerment of women in the country, in general, and West Bengal, in particular, is evident from the recent developments. The Cooperation Department, Government of West Bengal proposed an intervention for Enhancement of Income through Goatery-Poultry rearing by Women SHG members associated with Primary Agricultural

Cooperative Societies (PACS) in the State by seeking financial support from NCDC.

An Appraisal Team comprising of officers from Head Office, Regional Directorates, Kolkata and Raipur visited Namkhana Large Sized Primary Agricultural Cooperative Society and Shibrampur SKUS to interact with beneficiary SHG members on 24/07/2018 in Sundarban areas in the South 24 Parganas District.

The total project cost for 1 lakh units (unit cost @ Rs.18,000) is Rs.180.00 Crore. The beneficiaries are SHG members of PACS, through which the project will be implemented. The total amount sanctioned by NCDC is Rs.162.00 Crore (Rs.126.00 Crore as loan component & Rs.36.00 Crore as Subsidy) under CSI-SAC Scheme.

Regional Review Meeting for Eastern Region Organised at Kolkata

The 1st Regional Review meeting for Eastern Region was taken by the Managing Director,



NCDC on 30th July, 2018 at Central Institute for Fisheries Education (ICAR), Kolkata Campus in Kolkata. The meeting was hosted by RO, Kolkata. Six Regional offices viz Bhubaneswar, Guwahati, Kolkata, Patna, Raipur and Ranchi participated in the meeting represented by the Regional Directors. The meeting commenced with a welcome address by Smt. Deepa Srivastava, CD (P&C).

The progress of Programme of Activities was reviewed in the meeting and the strategies to be adopted for development of cooperative sectors in the Eastern & NE States were discussed. Among others, the need for deepening focus in the Aspirational Districts, as identified by NITI Aayog, was stressed. The meeting ended with vote of thanks to the Chair.

Snehangshu Goswami,
RD, Kolkata

Do You Know?

1. Why is Sriharikota a place suitable for launching rockets?

An ideal launch site must have the following criteria:

- Communication Satellites are put into geostationary orbit above the equator with zero inclination to the Equatorial plane. To achieve this the launch site should be ideally located on the equator or close to the equator.

- Must be situated on a sea coast as during course of flight, the launch vehicle sheds out lot of spent hardware which will create impact on earth.

- Also it should have moderate weather conditions.

As Sriharikota satisfies all the above conditions, it is a preferred launch site.

2. Why do infants cry soon after birth?

Inside the womb of mother, the child is in a warm protected environment. When it is brought out, it experiences a total change in the environment. The outside temperature and air stimulates the skin. This stimulation makes the child to take a deep breath. When the air gets into the lungs in the first gasp, it results in a cry. This cry is one of the five parameters (ApGAR count) to assess the child's condition soon after birth.

S. Sankaranarayanan,
Programme Officer (Coldchain)

Renu Handloom Handicraft Society Ltd., Manipur



Renu Handloom Handicraft Society Ltd. was registered in 1991-92 with an area of operation confined to Manipur State. Initially with 130 members, its strength stands at 1209 members of which 900 are women. Presently, it is engaged in production, marketing and sale of handloom, handicraft, embroidery, items, etc. and certain items are exported. The audit of the society is complete upto 2016-17 and has

received “A” certification. The Society with assistance of Rs.19.22 lakh from NCDC in 2005-06 constructed two Worksheds for Handloom & Handicrafts at East Imphal. The society owns 36 embroidery and 26 handloom machines. The society undertook a business of Rs.51 lakh during the year 2016-17 with a net profit of Rs.7 lakh.



The society aims at the upliftment and socio-economic development of the members with special focus on women empowerment. It conducts workshops, seminars, social awareness programmes, training on handcraft, embroidery/tailoring, food processing etc. The society imparts 6 month training course comprising of 20 trainees in each session. The society has trained 4015 students so far. As a part of its social outreach programme, it takes care of the poor, old and needy. There are more than 20 orphan girl children living in the premises, who are given free training and are now able to earn their livelihood. The society has arranged four marriage ceremonies for such orphans.

Recipient of many awards, the Society has recently been awarded the Laxmanrao Inamdar National Award for Cooperative Excellence, 2017 instituted by the Ministry of Agriculture & Farmers Welfare.

M.P. Sugunan
Regional Director, Guwahati

Thota Utpannagala Marata Sahakari Sangha Niyamitha (TUMCOS), Davanagere District, Karnataka

TUMCOS set up in 1984 with a membership base of 113 & paid up share capital of Rs.0.53 lakh, has grown manifold during the years. As on 31/3/2018 it has 10389 members with total paid up share capital of Rs.940.82 lakh. The area of operation of the society covers arecanut growers of 4 districts, viz.,

Davanagere, Chitradurga, Chickmagaluru & Shivamogga.

With the success of market intervention, the society moved on to promote growers to adopt most appropriate technologies in production, primary processing at producer level, bagging and storage. The society has been promoting e-auctioning of areca by utilizing Agriculture Produce Market Committee’s (APMC) electronic platform. The grower members are getting fair market price for their produce as also timely payment. It also provides agri inputs, viz., seeds, planting material, fertilizers, herbicides, drip irrigation equipments and other accessories. It has established semi automated areca grading and packing unit to give benefit of value addition to members produce and also created adequate storage facilities, with support from NCDC and thereby is capable of undertaking large scale pledge loan operations. Further, during the year 2017-18 society has disbursed pledge loan of Rs.62.41 crore and Rs.121.23 crore towards Agricultural loan for development of Arecanut farm and drip irrigation.

The Society is the recipient of “Best Cooperative Society Award” from Govt. of Karnataka as part of centenary celebrations of cooperative year-2007 and amongst others, recipient of the Laxmanrao Inamdar National Award for Cooperative Excellence, 2017 instituted by the Ministry of Agriculture & Farmers Welfare for outstanding performance for its credit activities

Mrs. Harinder Pal Kaur,
Regional Director, Bengaluru

Transport Cooperative Society Ltd. (TCS), Koppa, Chikmagalur District, Karnataka



TCS was registered in 1991 with 125 members and Terstwhile members of a private company under liquidation. They began operation with buses purchased from the previous owners. TCS is currently

running public transportation bus services even in the most difficult terrain of Malnad region, sale of spare parts and oil lubricants, tyres and tubes. The Society is democratically managed with 11 Directors. Every worker in the society who is deemed as a member takes up the responsibility of establishment, control, finance, route operations, inventory & spares management, a rare feature in any co-operative sector.

The Head Office is a two storied building at Koppa built in the year 1998. Currently the society has 84 buses, 300 workers, with annual turnover of Rs.17.76 crore. The society has built a strong financial position having net worth of Rs.786.16 lakh with paid up share capital of Rs.12.30 lakh as on 31.03.2018.

The society has gradually expanded its business by availing repeated working capital loans from NCDC. In the past, NCDC had provided working capital assistance of Rs.170.00 lakh (Rs. 20.00 lakh in 2011-12 & Rs. 30.00 lakh each during 2012-13, 2013-14, 2014-15, 2015-16 & 2016-17). The society is prompt in repayment of loan instalment with interest with no defaults till now.

In recognition of services rendered by the society in past 25 years, the society has been recipient of many awards.

Mrs. Harinder Pal Kaur,
Regional Director, Bengaluru

निगम मुख्यालय में हिन्दी सप्ताह का आयोजन



राष्ट्रीय सहकारी विकास निगम के नई दिल्ली स्थित मुख्यालय में दिनांक 14 सितंबर से 20 सितंबर, 2018 तक 'हिन्दी सप्ताह' का आयोजन किया गया। सप्ताह के दौरान हिन्दी टाइपिंग, हिन्दी नोटिंग/ड्राफ्टिंग, हिन्दी निबंध तथा हिन्दी आशुभाषण प्रतियोगिताएं आयोजित की गईं। उक्त कार्यक्रमों

की श्रृंखला में दिनांक 18.09.2018 को 'हिन्दी भाषा की दशा और दिशा' विषय पर एक हिन्दी कार्यशाला का आयोजन भी किया गया। इस कार्यशाला में हिन्दी की प्रख्यात साहित्यकार एवं लेखिका माननीय ममता कालिया जी मुख्य वक्ता एवं अतिथि थीं।

इस कार्यशाला के प्रारंभ में सहायक निदेशक (राजभाषा) सुश्री संतोष ने मुख्य अतिथि का स्वागत किया।

तत्पश्चात कार्यकारी निदेशक श्री मुकेश कुमार ने मुख्य अतिथि का अभिनन्दन करते हुए उनका संक्षिप्त परिचय दिया। उन्होंने अपने संबोधन में बताया कि माननीय ममता कालिया जी की हिन्दी साहित्य जगत में अपनी खास छवि रखती हैं और ममता जी साहित्य जगत में काफी लोकप्रिय हैं। उन्होंने बताया कि ममता जी को साहित्य भूषण सम्मान, यशपाल स्मृति सम्मान, महादेवी स्मृति



पुरस्कार, कमलेश्वर स्मृति सम्मान आदि से सम्मानित किया जा चुका है। इसके पश्चात, निगम के माननीय उप प्रबंध निदेशक श्री डी. एन. ठाकुर ने अपने विचार व्यक्त करते हुए कहा कि ममता जी हिन्दी की एक ऐसी लेखिका हैं जो कि नई पीढ़ी के बीच काफी लोकप्रिय हैं। उन्होंने हिन्दी भाषा की दशा और दिशा के बारे में बड़े ही सरलता और प्रभावी रूप से हमारा मार्गदर्शन किया।

तदपश्चात, कार्यशाला की मुख्य अतिथि ममता जी ने अपने व्याख्यान में, "हिन्दी भाषा की दशा और दिशा" पर प्रकाश डालते हुए कहा कि हिन्दी को राजकाज की भाषा बना दिया गया है, जो कि बहुत ही क्लिष्ट भाषा बनती जा रही है, इसे और अधिक सुबोध, सरल, सहज एवं उदार बनाये जाने की आवश्यकता है। हिन्दी भाषा को बोधगम्य बनाया जाना चाहिए ताकि हिन्दी के अधिक से अधिक शब्दों को प्रचालन में लाया जा सके। इसके साथ ही उन्होंने बताया कि हमें अपनी भाषा का स्तर ऐसा रखना चाहिए जो कि समझ में आये और हमें हमारी संस्कृति से दूर न ले जाए।

इस कार्यशाला में निगम के 81 अधिकारियों/कर्मचारियों ने भाग लिया। कार्यशाला के समापन के दौरान श्री मुकेश कुमार, कार्यकारी निदेशक (रा.भा.) ने माननीय अतिथि सुश्री ममता कालिया, वरिष्ठ अधिकारियों तथा हिन्दी सप्ताह के दौरान विभिन्न प्रतियोगिताओं में बढ़-चढ़ कर भाग लेने के लिए सभी अधिकारियों एवं कर्मचारियों को धन्यवाद दिया।

राजभाषा प्रभाग
राष्ट्रीय सहकारी विकास निगम

क्या होती है एनबीएफसी

हमारे देश में कई ऐसे फाइनेंशियल इंस्टीट्यूशन हैं जो बैंक न होते हुए भी बैंक की तरह काम करते हैं। ये जमा राशियां लेते हैं और उधार भी देते हैं। ऐसे संस्थानों को गैर-बैंकिंग वित्तीय कंपनी (एनबीएफसी) कहते हैं।

एनबीएफसी में सिर्फ वित्तीय कंपनियां नहीं आती बल्कि बीमा, चिटफंड, निधि, मर्चेन्ट बैंकिंग, स्टॉक ब्रोकिंग और इन्वेस्टमेंट बिजनेस करने वाली कंपनियां भी एनबीएफसी होती हैं। हालांकि कृषि, औद्योगिक गतिविधि, वस्तुओं की खरीद-फरोख्त, अचल संपत्ति का निर्माण, खरीद व बिक्री करने वाली कंपनियां एनबीएफसी के दायरे में नहीं आती।

1963 से आरबीआई ने शुरू किया एनबीएफसी का नियमन: 1960 के दशक में एनबीएफसी में पैसा जमा कराने वाले कई लोगों की जमा राशियां डूब गईं। इसके बाद भारतीय रिजर्व बैंक (आरबीआई) ने 1963 से एनबीएफसी पर नजर रखना और उनके लिए नियम बनाना शुरू कर दिया। इस तरह जो एनबीएफसी बैंक जैसी गतिविधियां करती है उनका नियमन अब भारतीय रिजर्व बैंक करता है जबकि बीमा क्षेत्र में काम करने वाली एनबीएफसी का नियमन इश्योरेंस रेगुलेटरी एंड डेवलपमेंट अथॉरिटी (आईआरडीए) करता है। जो एनबीएफसी वेंचर कैपिटल फंड, मर्चेन्ट बैंकिंग कंपनी, स्टॉक ब्रोकिंग कंपनी या म्यूच्युअल फंड के रूप में काम करती हैं, वे सिक्योरिटीज एंड एक्सचेंज बोर्ड ऑफ इंडिया (सेबी) के दायरे में आती हैं। इसी तरह पेंशन फंड पीएफआरडीए के अधीन आते हैं। दूसरी ओर निधि कंपनियां कंपनी मामलों के मंत्रालय के जबकि चिटफंड कंपनियां राज्य सरकारों के अधीन आती हैं। हाउसिंग फाइनेंस कंपनियों का नियमन नेशनल हाउसिंग बैंक करता है।

शेडो बैंकिंग सिस्टम: बैंक की तरह काम करने वाली इन गैर-बैंकिंग कंपनियों को दुनिया भर में 'शेडो बैंकिंग सिस्टम' कहते हैं। वास्तव में ये बैंक की तरह काम करते हैं लेकिन उन्हें बैंक की तरह सस्ती दर पर फंड नहीं मिलता, इसीलिए वे बैंकों से उधार लेकर, नॉन-कन्वर्टिबल डिबेंचर्स (एनसीडी) और कमर्शियल पेपर के जरिये अपना फंड जुटाते हैं। नॉन-कन्वर्टिबल डिबेंचर्स एक ब्रांड की तरह होता है जिसे एक कंपनी उधार लेने के लिए जारी करती है। इसकी मैच्योरिटी एक साल तक की होती है। मैच्योरिटी पूरी होने पर कंपनी ब्याज दर का भुगतान कर देती है। नॉन-कन्वर्टिबल डिबेंचर्स को कंपनी के शेयर में नहीं बदला जा सकता। इसी तरह उधार लेने के लिए कमर्शियल पेपर एक प्रॉमिसरी नोट के रूप में जारी किया जाता है।

सरकार की मुद्रा योजना भी एक एनबीएफसी के माध्यम से चल रही है जिसका नाम है माइक्रो यूनिट्स डेवलपमेंट एंड रिफाइनेंस एजेंसी लिमिटेड (मुद्रा)। इसका उद्देश्य गैर-कॉरपोरेट उद्यमियों को लोन मुहैया कराना है। इसी तरह असेट रिकंस्ट्रक्शन कंपनियां जो सरफेसी कानून के तहत पंजीकृत होती हैं, उन्हें सरकार एनबीएफसी के रूप में ही अधिसूचित करती है।

एनबीएफसी को अनिवार्यतः आरबीआई के पास पंजीकरण के साथ-साथ उसकी गतिविधियों के आधार पर नेट ओन्ड फंड (एनओएफ) के रूप में न्यूनतम दो करोड़ रुपये की जरूरी पूंजी भी रखनी होती है। साथ ही उन्हें हर साल उनके लाभ का कम से कम 20 प्रतिशत ट्रांसफर करके एक रिजर्व फंड भी बनाकर रखना होता है।

बैंक और एनबीएफसी में अंतर

एनबीएफसी बैंक की तरह काम करते हैं लेकिन वे बैंक नहीं होते। उदाहरण के लिए एनबीएफसी, बैंक की तरह डिमांड डिपोजिट (मांग जमा) स्वीकार नहीं कर सकती। बैंक की तरह एनबीएफसी चैक भी जारी नहीं कर सकती है क्योंकि वे पेमेंट एंड सेटलमेंट सिस्टम का भाग नहीं होती है। बैंक में जो राशि जमा होती है, डिपोजिट इश्योरेंस एंड क्रेडिट कॉरपोरेशन उसका बीमा करता है। एनबीएफसी में राशि जमा करने वालों को यह सुविधा नहीं मिलती।

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गन्ने की खोई से बनेगा चीनी का विकल्प 'जायलीटॉल'

शुगर टेक्नोलॉजी में दुनिया के कई देशों के मार्गदर्शक बन चुके राष्ट्रीय शर्करा संस्थान (एनएसआई) कानपुर (उ.प्र.) ने एक और उपलब्धि हासिल की है। चीनी के विकल्प के रूप में इस्तेमाल होने वाले जायलीटॉल को संस्थान ने गन्ने की खोई और पत्तियों से तैयार किया है। प्राकृतिक विधि से तैयार जायलीटॉल का स्वाद तो चीनी जैसा ही होगा, लेकिन कैलोरी उससे आधी होगी।

अपने स्वास्थ्य के प्रति सजग रहने वाले, डायबिटीज और मोटापे से बचने के लिए, चीनी के विकल्प के रूप में ईजाद जायलीटॉल और स्टीविया (मीठी तुलसी) का इस्तेमाल करते हैं। विदेशों में इसका प्रचलन काफी बढ़ चुका है। भारत में भी कई कंपनियां जायलीटॉल बना रही हैं, लेकिन इसकी प्रक्रिया जटिल और रासायनिक है। साथ ही इसका स्वाद भी चीनी से थोड़ा भिन्न है। इसका इस्तेमाल च्युइंगम, चॉकलेट आदि में भी किया जाता है। प्राकृतिक विधि से जायलीटॉल बनाने पर राष्ट्रीय शर्करा संस्थान में छह माह से शोध चल रहा था। संस्थान के निदेशक प्रो. नरेंद्र मोहन ने बताया कि उन्हें शोध में सफलता मिल चुकी है। संस्थान ने गन्ने का अपशिष्ट मानी जाने वाली पत्तियों और खोई से जायलीटॉल तैयार किया है। यह दुनिया में अब तक उपलब्ध जायलीटॉल से अलग है। इसका स्वाद बिल्कुल चीनी जैसा होगा। सबसे ज्यादा अच्छी बात यह है कि स्वास्थ्य के प्रति चिंतित रहने वाले इसका भरपूर इस्तेमाल कर सकेंगे, क्योंकि इसमें कैलोरी की मात्रा चीनी से बिल्कुल आधी है। यह शोध डॉ. विष्णु प्रभाकर के निर्देशन में संस्थान में प्रशिक्षण के लिए आए तुषार मिश्रा ने किया है।

बढ़ेगा चीनी मिलों का लाभ

संस्थान निदेशक ने बताया कि चीनी मिलों में गन्ने की पत्तियों और खोई को भी अभी कूड़ा-कचरा ही माना जाता है। उसे यूं ही फेंक दिया जाता है। हमारी तकनीक से वह इस कचरे से जायलीटॉल बनाएंगे तो उनका मुनाफा भी बढ़ेगा।

प्रदूषण की बड़ी समस्या का समाधान

भारत सहित कई देशों में गन्ने की फसल प्रदूषण के लिए भी हानिकारक होती जा रही है। मजदूर का खर्चा बचाने के लिए किसान खेत में आग लगाकर गन्ने की पत्तियों को जला देते हैं और गन्ने का इस्तेमाल कर लेते हैं। पत्तियां जलने से बड़े पैमाने पर प्रदूषण होता है। जब इनका इस्तेमाल होने लगेगा, पत्तियों का भी दाम मिलेगा तो कोई इन्हें जलाएगा नहीं।

दस क्षेत्रों से मंगाई पत्तियां और खोई

एनएसआई निदेशक प्रो. नरेंद्र मोहन ने बताया कि भौगोलिक स्थितियां बदलने पर कई बार फसल के तत्व भी बदले जाते हैं। इसे ध्यान में रखते हुए देश के अलग-अलग दस क्षेत्रों से गन्ने की पत्तियां और खोई मंगाई गई। सभी पर शोध करके देखा गया। समान मात्रा में जायलीटॉल मिल रहा है।

स्वाद में नहीं होगा कोई अंतर, कैलोरी की मात्रा बिल्कुल आधी एनएसआई को प्राकृतिक जायलीटॉल बनाने में मिली सफलता

मुकेश कुमार,
कार्यकारी निदेशक, रा.स.वि.नि., नई दिल्ली

महसूस किया मैंने तब सुबह की सैर पर निकला जब

सुबह की सैर पर मैं निकला जब, कुछ अनदेखा सा दिखा मुझे तब मंदिर में आरती, गुरुद्वारों में गुरुवाणी, मस्जिद में अजान हो रही थी, तो कही दामिनी और कहीं फौजियों की माँए रो रही थी, छोटे बच्चे, कुछ हस के, कुछ रोते हुए स्कूल जा रहे थे,

किसी को दी थी माँ-बाप ने चॉकलेट की रिश्त, जो बिना कुछ लिए चले जाए, वो उन माँ-बाप की किस्मत, तभी एक ऑटो पर नजर गई, लगा उसमें गाय भैंस के बछड़े पड़े हुए हैं, नजदीक से देखा तो, स्कूल के बच्चे उसमें गुथम गुथा खड़े हुए हैं, तभी एक स्कूल बस आई ऐसी, जो थी पूरी सेंट्रली ऐसी, मन में सोचा वाह रे प्रभु तेरी लीला है ये कैसी ?

किसी की किस्मत ऐसी किसी की किस्मत वैसी महसूस किया मैंने तब सुबह की सैर पर निकला जब ।। कुछ लोग पार्क में जॉगिंग, तो कुछ कुत्ते घुमा रहे थे, अपने कुत्तों को महंगे बिस्कुट खिला रहे थे, कुछ गरीब बच्चे भी ये सब नजारे देख रहे थे जानवर से बुरी अपनी किस्मत को कोस रहे थे महसूस किया मैंने तब सुबह की सैर पर निकला जब ।। छोटे बच्चे ऊँची बिल्डिंगों में अखबार फेंक रहे थे, अपने बचपन को मेहनत की आग में सेंक रहे थे अमीर लोग जिम, जकुजी और योगा करने जा रहे थे गरीब लोग उनके घरों में बर्तन और लकजरी गाड़िया धोने आ रहे थे, महसूस किया मैंने तब सुबह की सैर पर निकला जब ।। दूध वाले दूध में पानी और इमान में गंदगी मिला रहे थे, होटल वाले पुलिस वालों को फ्री की चाय पीला रहे थे कुछ लोग हाथों में लोटा लिए शान से चल रहे थे, अपने कर्मों से स्वच्छ भारत मिशन को बर्बाद कर रहे थे एक आवाज पर ध्यान गया तो सुना सब्जी वाला चिल्ला रहा था, प्याज 60 रुपये और एप्पल 20 रुपये किलो ऐसा ही कुछ बता रहा था, सुन के दिमाग चकराया, सोचा सब्जी में एप्पल ही डाल दे तो क्या बुरा है भाया महसूस किया मैंने तब सुबह की सैर पर निकला जब ।। सोचा कुछ और नजारे देख लूँ, जिंदगी के कुछ और फलसफे सीख लूँ, तभी एक गाड़ी ने चेहरे पर धुंआ छोड़ा, सुबह की सारी ताजगी को धुंए के काले राक्षस ने तोड़ा सोचा जिंदगी तो यूँ ही चलती रहेगी , सुबह के सफर में जिंदगी की और भी कई हकीकत यूँ ही मिलती रहेगी मुझे भी तो काम पर जाना है, कल सुबह फिर एक नई सैर पर आना है ।।

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