



ANNUAL REPORT 2019-20



NCDC
Assisting Cooperatives. Always!

**NATIONAL COOPERATIVE
DEVELOPMENT CORPORATION**

National Cooperative Development Corporation

(A Statutory Corporation under the Ministry of Agriculture & Farmers Welfare, Government of India -
Established by the Central Government under Section 3 of the NCDC Act, 1962)

ANNUAL REPORT 2019-20

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



NCDC

Assisting Cooperatives. Always !

National Cooperative Development Corporation

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PREAMBLE TO NCDC ACT, 1962

An Act to provide for the incorporation and regulation of a Corporation for the purpose of planning and promoting programmes for the production, processing, marketing, storage, export and import of agricultural produce, foodstuffs, industrial goods, livestock, certain other commodities and services on cooperative principles and for matters connected therewith or incidental thereto.

QUALITY POLICY

We, at National Cooperative Development Corporation, are committed to economic development on cooperative principles, through continual improvement of our Quality Management System to achieve excellence and satisfaction of all customers while complying with all applicable regulations.

Chapter-1 HIGHLIGHTS

1.1 National Cooperative Development Corporation (NCDC), a Statutory Corporation under the Ministry of Agriculture and Farmers Welfare was established on 14.03.1963 under an Act of Parliament (NCDC Act of 1962) for economic development through cooperative societies. The major objective of the Corporation is to promote, strengthen and develop the farmers' cooperatives for increasing production and productivity and instituting post harvest facilities. The Corporation's focus is on programmes of agricultural marketing and inputs, processing, storage, cold chain and marketing of agriculture

produce and supply seeds, fertilizer and other agricultural inputs etc. In the non-farm sector, the Corporation's endeavour is to equip cooperatives with facilities to promote income generating activities, with special focus on weaker sections such as dairy, livestock, handlooms, sericulture, poultry, fishery, scheduled caste & scheduled tribes, women cooperatives etc.

1.2 NCDC functions under the overarching principle of Sahakar-22 for a New India and for Doubling the Farmers Income. NCDC, in 2019-20, continued to perform well.

Achievements in FY 2019-2020

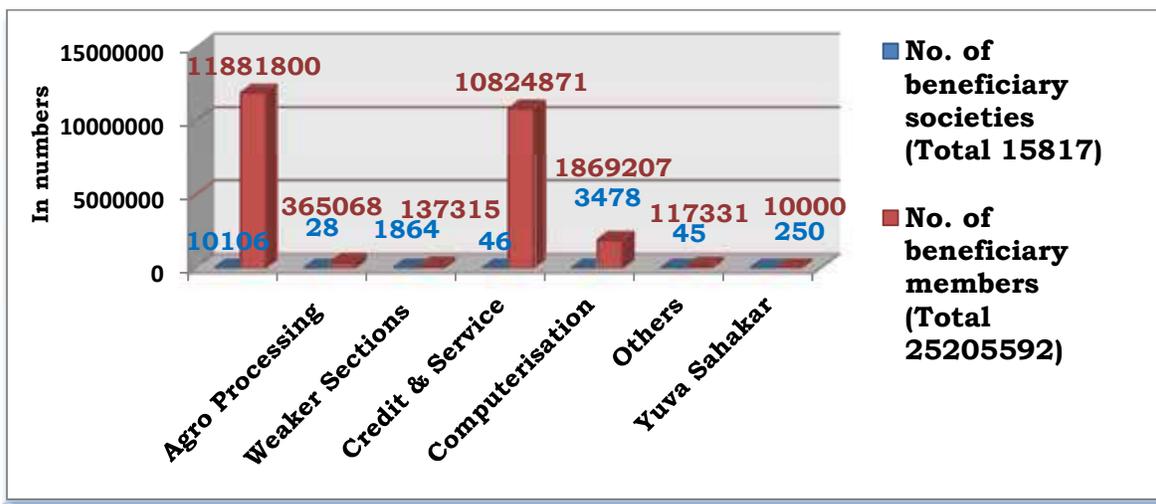
Sanctions Disbursements	Financial performance	Prudential financial practices	Statutory compliances	New initiatives
<ul style="list-style-type: none"> • Sanctioned Rs.34176.45 crore for 4434 units/projects benefiting 15817 cooperative societies. • Disbursed Rs.27703.43 crore including subsidy of Rs.134.27 crore of which Rs.4.38 crore from NCDC's own corpus. • Disbursement exceeds the target of Rs.13400 crore by 106.74%. 	<ul style="list-style-type: none"> • Net profit before tax Rs.606.43 crore as against Rs.356.83 crores in 2018-19 • Net NPA of zero percent • Recovery of loan stood at 98.35%. • Business per employee increased to Rs.78.70 crore in 2019-20 from a level of Rs. 74.01 crore in 2018-19 	<ul style="list-style-type: none"> • Through effective and prudential management the interest rates maintained at competitive levels for borrowing societies and consistently accorded A1+ rating for short term and AA+ rating for long term from accredited rating agencies. 	<ul style="list-style-type: none"> • Annual Report and Annual Accounts for FY 2018-19 were placed before the winter session of parliament in Rajya Sabha on 10.12.2019 and in Lok Sabha on 6.12.2019. 	<ul style="list-style-type: none"> • India International Cooperative Trade Fair in October 2019 • Yuva Sahakar- Cooperative Enterprise Support and Innovation Scheme 2019 • Cooperative Institutions Cyber-Security Advisory Forum (CICAF) • Cooperative Sector Export Promotion Council (COOPEXCIL) • Sahakar Mitra - a scheme on Internship Programme (SIP)



1.3 The sector-wise sanction of financial assistance for FY 2019-2020 and the beneficiary members are depicted under:

S.No.	Sector	No. of units	No. of beneficiary societies	Amount sanctioned (Rs. in crore)
1	Marketing & Inputs	2972	10106	21275.68
2	Service and Credit	62	46	9752.36
3	Agro Processing (Sugar, Textile, Oilseed, Foodgrains, Fruit and Vegetables and other processing)	29	28	2447.92
4	Weaker Sections (Dairy and Livestock, Fishery and Tribal development, Handloom, Coir, Jute, Sericulture, SC/ST and Women Cooperatives)	1060	1864	629.20
5	Computerisation	250	3478	9.93
6	Yuva Sahakar	1	250	17.50
7	Others (Storage, Cold Chain, Consumer and Promotional and Development)	60	45	43.86
Total		4434	15817	34176.45

Details of number of beneficiary societies and their membership



1.4 During FY 2019-20, the Corporation disbursed Rs.27703.43 crore (comprising loan of Rs.27569.16 crore and subsidy of Rs.134.27 crore including Rs.4.38 crore from NCDC's own corpus). Sector-wise disbursements for FY 2019-20 are depicted under:

S.No.	Activity	Amount Disbursed (Rs. in crore)
1	Marketing & Inputs	15697.66
2	Agro Processing (Sugar, Textile, Oilseed, Foodgrains, Fruit and Vegetables and other processing)	1963.35
3	Weaker Sections Cooperatives (Dairy and Livestock, Fishery and Tribal development, Handloom, Coir, Jute, Sericulture, SC/ST and Women Cooperatives)	675.75
4	Service and Credit	9129.28
5	Computerization	36.52
6	Others (Storage, Cold Chain, Consumer and Promotional and Development)	200.87
Total		27703.43

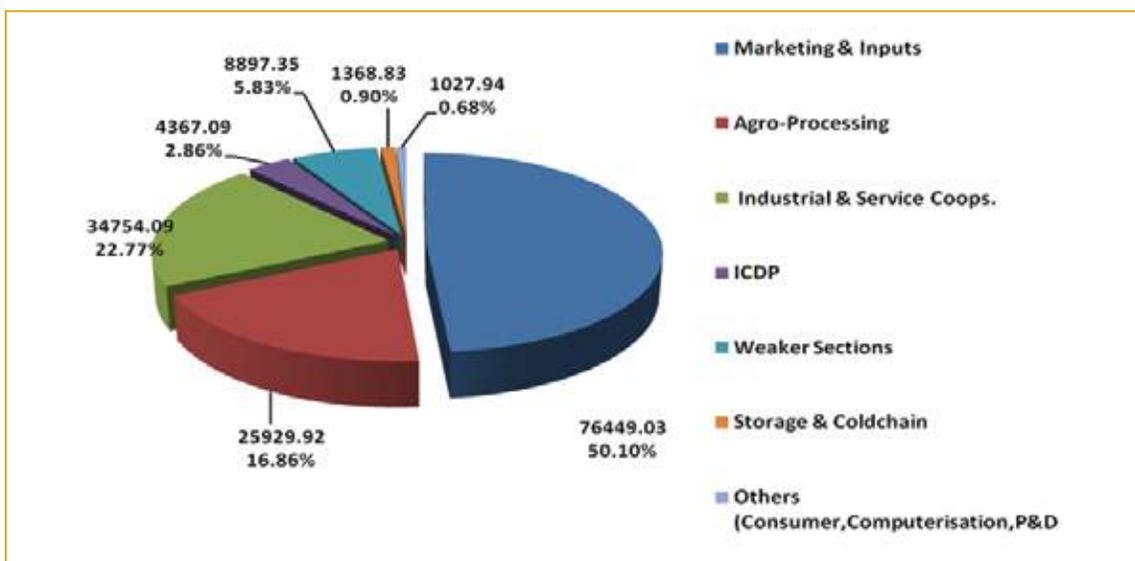
Disbursements in Cooperatively Least/ Under Developed States

1.5 Promotion and financing of programmes in Cooperatively Least/Under-Developed States is one of the major thrust areas of NCDC programmes. Assistance for cooperative programmes in these States (listed at para 2.2.1) is provided on comparatively liberal terms. During 2019-20, NCDC sanctioned financial assistance of Rs.22893.32 crore and released Rs.19206.61 crore to LD/UD States accounting for 66.99% and 69.33% of total financial assistance sanctioned and

disbursed by NCDC. This includes financial assistance of Rs.223.07 crore and Rs.51.35 crore sanctioned and disbursed to North East States.

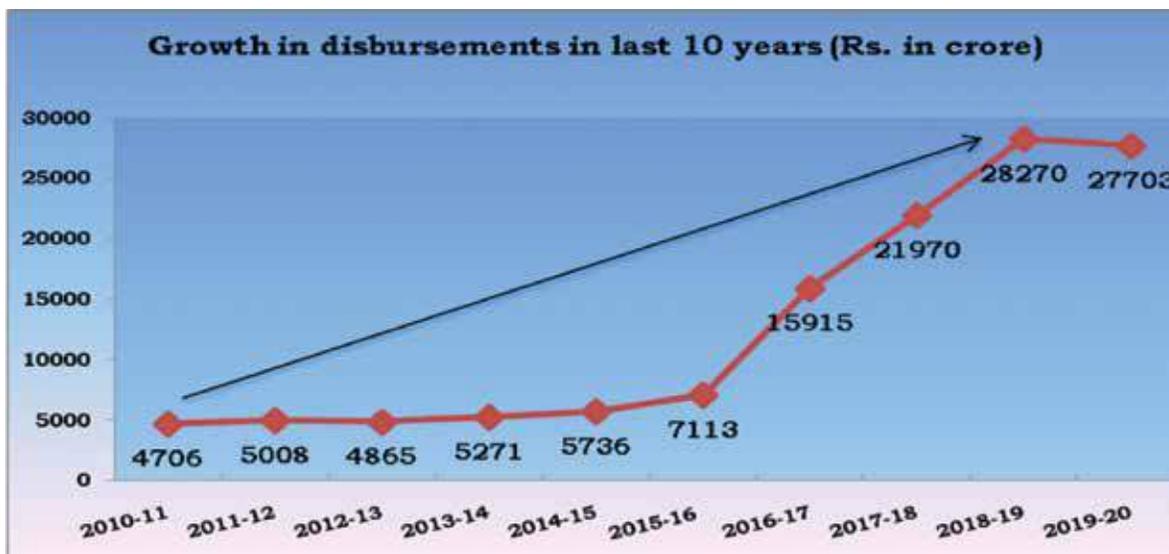
Cumulative disbursements and growth trajectory

1.6 Cumulatively, NCDC has disbursed **Rs.152594.25 crore** from inception upto 31.03.2020. Sector-wise cumulative disbursements upto 31.03.2020 are depicted under:



1.7 Disbursements have risen steadily from Rs.4706 crore in 2010-11 to Rs.7117.80 crore (2015-16) with a significant increase to

Rs.27703.43 crore (2019-20), which is almost near to all time highest disbursement made in previous years.





SAHAKAR-22

1.8 Sahakar-22 a mission mode activity of NCDC, was launched by Hon'ble Union Minister of Agriculture & Farmers' Welfare in February 2018 to achieve the **Mission of New India by 2022 through Cooperatives for doubling the farmers' income**. The programme aims at overall development of the districts by way of identification of viable sectors for funding both in farm and non-farm sectors. Handholding is provided wherever needed. The funding for the projects will be liberal with convergence of Central and State Sponsored Scheme. The achievements under five components of SAHAKAR 22 are detailed at Chapter 15 and summarized:

- a. **FOCUS 222:** Converge of NCDC assistance for Cooperatives in 222 Districts (including 117 Aspirational Districts identified by NITI Aayog. As on 31.03.2020, a total of 185 districts, comprising of 80 Aspirational Districts and 105 other than Aspirational Districts
- b. **PACS HUB-** Transform PACS and other Coops as APNA KISAN Resource Centers: NCDC implemented the programme of '**Nurturing the Primary Level Cooperatives**' and during 2019-20, the Corporation has reached out to 4938 PACS against the target of 4917 PACS.
- c. **AENEC-** ACT East and North East Cooperatives: Cooperatives in 13 East and North-Eastern States assisted for various programmes viz. Custom Hiring Centres, Piggery Mission, Cold Storage, Cold Chain, Collection Centre-cum-Market Yard and Reefer Vehicles, renovation of cargo ships, ICDP and Entrepreneurship Development Initiatives for cooperatives and Self Help Groups (SHGs). Capacity building programmes held regularly.

d. **CEMtC- Centres of Excellence to Market through Cooperatives:**

To promote advancement of action research, system and technology development in agriculture and cooperative sector, NCDC has signed three Memorandum of Understanding in 2019-20:

- i. PV Narasingha Rao Telangana Veterinary University on 24.04.2019.
- ii. National Federation of Urban Cooperative Bank and Credit Society (NAFCUB) on 20.05.2019.
- iii. State Government of Tamil Nadu on 20.12.2019.

NIRYAT SAHAKAR- With an aim to promote exports of key agriculture commodities and products which will help in Doubling the Farmers Income and achieving the goals set under the Agriculture Exports Policy 2018, NCDC has steered the formation of COOP SECTOR EXPORTS PROMOTION COUNCIL - COOPEXCIL to meet the objectives of Agri Exports Policy and Atma Nirbhar Bharat.

- e. **SAHAKAR PRAGYA:** Laxmanrao Inamdar National Academy for Cooperative Research & Development (LINAC) as Capacity Development base for SAHAKAR 22, during the year 2019-20, successfully conducted 47 training programmes including 4 International training benefitting 1433 participants comprising of different levels of stakeholders of the cooperative sector. 6 training exclusively for women Director/ Cooperators attended by 284 participants covering all regions including North Eastern Region. LINAC introduced 8 new training programmes during the year (more details at para 16.12)

In 2019-20 to increase outreach to cooperatives at the field level, 6 **Regional Training Centers (RTCs) of LINAC** were set up at Bengaluru, Bhubaneswar, Gandhinagar, Hyderabad, Kolkata, and Pune. During FY 2019-20, 19 training programmes on General Management, Business Development and Assets Management and Accounts and Book Keeping in Primary Level Cooperatives were organised at RTCs for 415 officials of primary level cooperatives including women officials.

CHINTAN SHIBIR (Retreat for Deliberations) under SAHAKAR PRAGYA on 'Nurturing of Primary Level Cooperatives' was organised on 5 April 2019 at LINAC, Gurugram with all the Regional Offices of NCDC. Shri Satish Marathe, Member BoM, NCDC and Director, Central Board RBI and Managing Director, NAFSCOB participated and the deliberation revolved around issues and constraints in functioning of primary level cooperatives in different sectors and to evolve an action plan on nurturing these cooperatives. Another major suggestion was identifying and setting up 100 Agro-processing Units across all States through Primary Cooperative Societies at Taluka level. NCDC has prepared an action plan both for nurturing cooperatives and establishment of agro processing units at taluka level.

Board appointed Expert Group

1.9 The Expert Group constituted to examine the growth potential and recommend vision and growth of NCDC under the Chairmanship of Shri U.C. Sarangi, Former CMD, NABARD, and as eminent members Shri Satish Marathe Director, Central Board RBI and ex Member of Board of Management,

NCDC, Shri Jugal Mohapatra, Retired Secretary (Rural Development), GoI, Ms. V.R. Iyer, Retired CMD, Bank of India and Ex-Member, IRDA, Shri Rakesh Jain Retired Deputy CAG and Managing Director, NCDC submitted their final report on 31.01.2020 and the recommendations of the Expert Group on which future action is to be taken by the Government of India has been forwarded to Department of Agriculture, Cooperation and Farmers Welfare, MoA&FW.

1.9.1 The recommendations related to the improvement in the functioning made by the Group, were followed to the core and gradually implemented. The Group appreciated the participative zeal of the organisation to accept and implement the recommendations as detailed in Chapter-19.

OTHER INITIATIVES/ MAJOR DEVELOPMENTS

INDIA INTERNATIONAL COOPERATIVES TRADE FAIR

1.10 NCDC organized India's first and the largest international cooperatives trade fair at Pragati Maidan, New Delhi on 11-13 October, 2019 to promote Cooperative to Cooperative (C2C) trade, both in domestic and international, focused on agriculture and allied sectors complete value chains, cold chain, exports, technology, climate smart agriculture, inputs, commodities, processing, packaging, storage, machinery, brand promotion, marketing, coop-banking, big data analytics, cyber-security, agritech, livestock, dairy, fisheries, handloom, handicrafts, textiles, consumer etc.

1.10.1 The event was organized by NCDC in association with country partner Bangladesh, Bangkok-based International Organization (NEDAC) and leading organizations in India (NAFED, APEDA, ITPO etc.) with the support of Ministries of Agriculture and Farmers Welfare, Commerce and Industry and External Affairs. Six State Governments/UTs namely, Telangana, Haryana, Uttarakhand, Puducherry, Meghalaya and Goa were



partners of IICTF. The event is also supported through partnership with IFFCO, IPL, AMUL, CDB, UPL, FAO, NCUI, LINAC, NAFCUB, NAFSCOB, NCCD etc.

1.10.2 Shri Narender Singh Tomar, Hon'ble Union Minister for Agriculture and Farmers Welfare inaugurated the Fair in the august presence of Shri Parshottambhai Rupala, Hon'ble Union Minister of State for Agriculture and Farmers Welfare, Shri Kailash Choudhary, Hon'ble Union Minister of State for Agriculture and Farmers Welfare, Shri Prestone Tynsong, Hon'ble Deputy CM, Meghalaya, Shri Dhansingh Rawat, Hon'ble Cooperation Minister, Government of Uttarakhand, Shri Sanjay Agarwal, Secretary, Ministry of Agriculture and Farmers Welfare, Government of India, Shri Mohd. Kamaluddin Talukder, Secretary (RDCD), Government of Bangladesh and Shri U.S. Awasthy, MD, IFFCO. IICTF was packed with exhibitions, B2B/C2C meetings, conferences, cultural programmes etc.

1.10.3 In line with Government's focus on programmes like Start-up India and Stand up India aimed at young entrepreneurs with new and innovative ideas, National Cooperative Development Corporation (NCDC) launched Yuva Sahakar-Cooperative Enterprise Support and Innovation Scheme 2019 in IICTF and Sahakar Bharati launched their brand 'Simplydesi' to provide good marketing and branding opportunities for cooperatives.

1.10.4 The IICTF saw a foot fall of more than 35,000 visitors on this 3 days event. 141 B2B/C2C meetings were held and attended by 125 foreign buyers and 75 Memorandum of Intents (MOIs) were signed at a value of USD 1.2 billion. Nine thematic sessions were held on Globalization of Cooperative Trade, Cooperative Banking and Financial Inclusion, Empowerment of Youth and Women through Cooperatives, Agro Processing Ecosystem through Cooperatives, Agri-Tech and Climate Smart Agriculture through Cooperatives,

Cooperatives as Cost Effective and Efficient Service Providers, Big Data and Cyber Security and Cooperatives, Dairy Cooperatives - Opportunities for Value Addition and Trade and Farm Mechanization and Inputs Supply – Role of Cooperatives.

1.10.5 On the last day, Awards for Excellence were distributed to both Indian and foreign cooperatives and exhibitors by Shri Piyush Goyal, Hon'ble Union Minister for Commerce and Industry and Shri Dhan Singh Rawat, Hon'ble Cooperation Minister, Government of Uttarakhand.

1.10.6 The closing ceremony of the event was chaired by Shri Piyush Goyal, Hon'ble Union Minister for Commerce and Industry in the august presence of Shri Dhansingh Rawat, Hon'ble Cooperation Minister, Government of Uttarakhand, Shri Sanjay Agarwal, Secretary, Ministry of Agriculture and Farmers Welfare, Government of India and Shri Satish Marathe, member Central Board, Reserve Bank of India.

Cooperative Sector Exports Promotion Council (COOPEXCIL)

1.11 The success of the IICTF saw the formation of an export promotion body for Indian cooperatives. The **Cooperative Sector Exports Promotion Council (COOPEXCIL)** was constituted by NCDC on 6 March 2020 to carry forward the gains from IICTF and put in place an institutional mechanism to support the cooperatives.

Yuva Sahakar - Cooperative Enterprise Support and Innovation Scheme 2019

1.12 The scheme aims at encouraging newly formed cooperative societies with new and/ or innovative ideas. It is linked to a Cooperative Start-up and Innovation Fund created by NCDC. As an incentive, It is more liberal to cooperatives in the North Eastern Region, cooperatives registered and operating in Aspirational Districts as identified by NITI Aayog, cooperatives with 100 % women /

SC / ST / PwD members. The scheme was launched by Shri Narender Singh Tomar, Hon'ble Union Minister for Agriculture and Farmers Welfare on 11 October 2019.

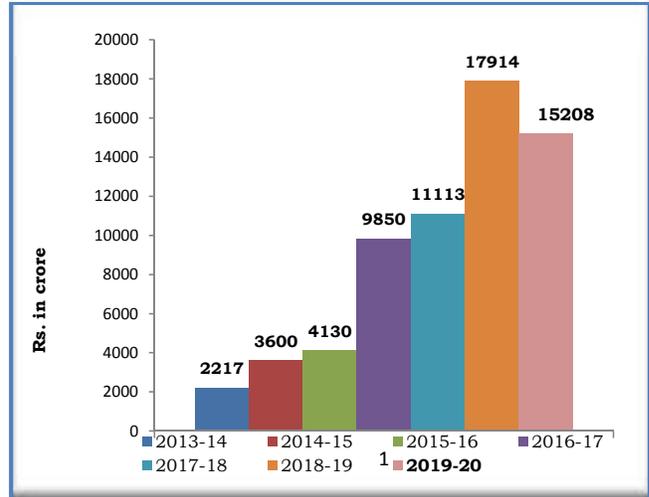
Cooperative Institutions Cyber-security Advisory Forum (CICAF)

1.13 In May 2019, NCDC initiated and formed a **Cooperative Institutions Cyber-Security Advisory Forum (CICAF)** in the light of the mandate given to NCDC under the NCDC Act to promote and develop cooperative institutions. The objective of the forum is to make cooperative banks and other cooperative institutions aware of issues and developments related to cyber security and avoid any cyber related frauds or crimes. For more details refer para 12.3.

Assistance for MSP Operations

1.14 NCDC has been providing working capital assistance for MSP operations through

Cooperative Marketing Federations and other Cooperative agencies. During the year 2019-20, Corporation sanctioned working capital assistance of Rs.20653.94 crore and released Rs.15207.79 crore. Cumulatively as on 31.03.2020, NCDC has disbursed Rs.69907 crore as working capital for MSP operations of which Rs.64032 crore has been released in the last 7 years.



Recent Mega Cooperative Development Projects

1.15 Highlights of some of the mega projects sanctioned in recent times towards doubling framers income:

The Uttarakhand State Mega Project through cooperatives is an integrated project aiming for overall development, preventing migration and creating employment in rural areas and improving the standard of living of farmers. The project will cover animal husbandry, dairy, fisheries, godown, coldchain, consumer, food processing, marketing and allied activities like home stays, cluster centers cum integrated haats, rural haats, adventure sports centres, capacity building etc. at an estimated project cost of Rs.3340 crore involving NCDC assistance of Rs.3034 crore and phased out over a period of 5 years. The project will benefit 11.90 lakh members of cooperatives and has the potential to create 22,000 direct and 34,000 indirect employment opportunities especially in the rural areas.

Highlights of a few components of the projects are as under:



Dairy programme: Overall development of the sector right from individual farm units (3-5 animal units), larger dairy farm units (50 animals unit), supply of inputs to cooperative societies, capacity enhancement of milk processing units of District Cooperative Milk Unions, creation of infrastructure relating to marketing, monitoring, evaluation & management cost and training with NCDC assistance of Rs.402.66 crore benefitting 10,000 members. So far Rs.13.21 crore stands released for the project.



Livestock programme: NCDC sanctioned Rs.160.82 crore for development of livestock (Sheep & Goat) sector by promoting sheep & goat rearing units, setting-up of Aggregation-cum-Breeding Farms and marketing of meat through retails outlets etc. to benefit around 55,266 members. So far, Rs.41.26 crore has been disbursed for the project.



Fisheries Programme: NCDC has sanctioned financial assistance of Rs.148.04 crore for development of trout farming- hatching, indoor hatchery; pangasius farming, major carp, angling, fish retail markets, capacity building etc. expected to benefit 2,441 members. So far, Rs.30.61 crore disbursed for this component.



Food Processing: Emphasis is for value addition (Dal mills and silage units), bee keeping, branding and marketing etc. NCDC has sanctioned Rs.368.98 crore and has disbursed Rs.2.47 crore, so far.



Marketing & Inputs programme: The project will see the creation of Custom Hiring Centers for small farmers, Collective farming (maize, high value vegetables, floriculture and mint and other local crops), strengthening Dev Bhumi Brihad Sehakari Vippanan Kendra, Sehekari Laghyu Vippanan Suvidha Kendra etc. involving NCDC assistance of Rs.633.21 crore. So far, Rs.14.98 crore has been disbursed under this component.



MPACS: Cooperative: Diversifying from agri activities, the potential for income and employment generation with activities like home-stays, theme based backpackers hostels, adventure sports centers, rural haats are to be set up with NCDC assistance of Rs.42.51 crore.

Projects in Telangana



Livestock Programme of Telangana State Sheep and Goat Development Cooperative Federation Ltd. assisted for grounding of 4 lakh sheep rearing units of the size 20+1 each for the benefit of 4 lakh members of Primary Sheep Breeders Cooperative Societies in 30 districts of Telangana at an outlay of Rs. 5000 crore under the Central Sector Integrated Scheme for Agriculture Cooperation (CSISAC). So far, Rs.3500 crore has been disbursed for the project.



Integrated Fisheries Project: Rs.800 crore sanctioned to Telangana State Fishermen Cooperative Societies Federation Ltd (TSFCOF) for overall development of fisheries sector covering all 31 districts in the state covering various activities such as seed production and stocking, fish production through various means, marketing, infrastructure, innovative projects and development of human resources, MIS and capacity building with an outlay of Rs.1000.00 crore benefiting of 3 lakh members of Primary Fishermen Cooperative Societies. So far Rs.586.21 crore has been disbursed for implementation of the project, out of which Rs.121.209 crore has been released during 2019-20.

Meghalaya Mega Projects

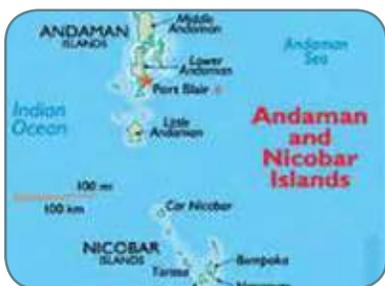


Meghalaya Milk Mission of Government of Meghalaya: Assistance sanctioned for **induction of cattle and setting up of dairy farms**, strengthening of chilling infrastructure and manpower development & training of personnel at a total project cost of Rs. 215.48 crore. The project aims to encourage rearing of high yielding indigenous milch cows, by educating and training farmers in breeding and genetic upgradation of the local cows over a period of years by forming cooperatives and supply milk to the union through cold chain for the benefit of 2000 members. So far, Rs.51.18 crore has been disbursed for the project.



Meghalaya Piggery Mission: In 2019-20, NCDC sanctioned financial assistance of Rs.20947.50 lakh towards development of Piggery sector through cooperatives under Meghalaya Piggery Mission at a total block cost of Rs.22050.00 lakh under CSISAC scheme. The Meghalaya Piggery Mission would provide regular source of income to members of 300 village level primary cooperative societies, each with about 200 members benefiting 60,000 members. So far, Rs. 52.37 crore has been disbursed for the project.

New Initiatives in the Andaman & Nicobar Islands UT



NCDC had sanctioned Rs.141.78 crore to Administration of Andaman & Nicobar Island UT under various activities viz. for implementation of Integrated Fisheries Development Project, for enhancement of farmer's income based on livestock activities and for Integrated Coop. Development Project (ICDP). Of this, Rs.7.03 crore was released under ICDP during 2019-20.

West Bengal innovative programme



Under **Youva Sahakar Scheme**, the first project under the scheme was sanctioned in 2019-20 for Entrepreneurship Development Initiative in four districts in West Bengal (viz. North 24 Parganas, South 24 Parganas, Coochbeher and Alipurduar) to be implemented through the West Bengal State Cooperative Bank Ltd. at a total project cost Rs.25.00 crore. The project is expected to benefit 250 PACS/Women Societies reaching out to around 10,000 women members.



Meetings of the General Council & Board of Management of NCDC

1.16 The General Council lays down policy guidelines and the Board of Management oversees the general management of the Corporation. During 2019-20, the BOM met on 29.05.2019, 26.11.2019, 05.02.2020 and 26.03.2020.

PROMOTIONAL & DEVELOPMENTAL ACTIVITIES

1.17 The promotional and developmental functions of NCDC aim at creating appropriate conditions and synergy to pave the way for successful conceptualization and implementation of developmental schemes and projects in cooperative sector. Some of the promotional activities undertaken during 2019-20 are as under:

1.17.1 NCDC maintains Institutional membership of National as well as International Professional bodies for constant interaction and up-gradation of information regarding technological and managerial developments in relevant fields.

1.17.2 Workshops organized by NCDC:

- i. “Chintan Shibir (Retreat for Deliberations)” under SAHAKAR PRAGYA on ‘Nurturing of Primary Level Cooperatives’ was held on 5 April 2019 at LINAC, Gurugram.
- ii. “Disaster Risk Management Mainstreaming and Cooperative Development” was conducted at LINAC Campus, Gurugram, Haryana from 3 to 14 June, 2019.
- iii. “Strategy for Comprehensive Development of Cooperative Sector in Goa for a New India by 2022” was jointly organized by NCDC and the Government of Goa at Panaji on 9 July 2019. Shri Pramod Sawant, Hon’ble Chief Minister of Goa inaugurated the

workshop.

- iv. “National Workshop on Consumer Cooperatives” was held on 20.12.2019 at NCDC, New Delhi.
- v. “Ornamental Fisheries Entrepreneurship Development” was organised jointly by Government of West Bengal, NCDC and NFDB in Kolkata, West Bengal on 25.01.2020.

1.18 **SAHAKAR MITRA** a scheme on Internship Programme (SIP) was approved in February 2020 to provide an opportunity to professionals from academic institutions to develop leadership and entrepreneurial roles in cooperatives.

Hindi in Official Work

1.19 NCDC continues to comply with the provisions of Official Language Act, 1963 to promote progressive use of Hindi in its day-to-day work. In this regard, among others, “Hindi Week” was organized from 14.09.2019 to 20.09.2019 at Head Office and at Regional Directorates of NCDC. (Para 17.3)

Gender in Cooperatives

1.20 In consonance with the Government Policy, NCDC encourages women cooperatives to avail financial assistance under its various schemes. There is no gender bias in providing assistance by the Corporation. The cooperatives exclusively promoted by women or cooperatives having women as their members can also avail the assistance under various schemes/programmes of the Corporation. NCDC has been playing significant role over the years to uplift women cooperatives towards empowerment of women across the country. During the year 2019-20, NCDC sanctioned Rs.541.30 crore to 8 units under various programmes like ICD Projects, Service Cooperative, Foodgrains Dairy & Livestock programmes and released Rs.546.95 crore under various programme.

1.20.1 Cumulatively, as on 31.03.2020, NCDC has sanctioned and released financial assistance of Rs.2822.13 crore and Rs.2157.93 crore respectively for the development of cooperative societies exclusively promoted by women. In the 4434 projects/units sanctioned to 15817 cooperative societies in 2019-20, it is estimated that 1.06 crore women are enrolled as members, out of which 3229 women members are Directors on the Boards.

Information Technology Initiatives

1.21 During the year, focus areas for IT intervention of NCDC has been on:

- i. Strengthening the IT infrastructure and enhancing IT security, keeping in view the increase in cyber security threat.
- ii. Introduction and enhancement to existing in-house application software viz. Human Resource Management System (HRMS), India International Cooperatives Trade Fair (IICTF) Website, Online Reporting Format for Nodal Officers and PACS Input data Form and APAR online system are now operational.

Corporate Communication Initiatives

1.22 NCDC has been documenting successful initiatives of NCDC and success stories in Cooperatives. An **In-house Design & Production Studio** set up in 2019-20 produced all the promotional material for NCDC and IICTF-2019 (Guide Book, short films in 13 sectors that were showcased continuously during the IICTF, brochure etc.) besides producing film on “how to form a Cooperative?” in local languages.

ISO Certification

1.23 NCDC, an ISO compliant organization has upgraded its Quality Management System in accordance with the new standards and has been certified ISO 9001:2015 w.e.f. 10.12.2016 reflecting the organization’s commitment for

continual improvement and better service delivery to its clients. The Annual Surveillance Audit in August 2019, found the system in tune with ISO 9001:2015 standards and recommended continuation of certification

Vigilance Awareness Week

1.24 NCDC observed the Vigilance Awareness Week from 28.10.2019 to 02.11.2019 and the theme of the week was “Integrity – A way of life”. The activities commenced with the administration of a pledge in Hindi and English followed by Workshop chaired by Managing Director on the above mentioned theme and Essay writing competition. A talk on “Integrity – A way of life” was delivered by Shri M. Akhaya, IPS, Chief Vigilance Officer Department of Telecommunication, Ministry of Communications on 31 October, 2019 during the Vigilance Awareness Week.

1.24.1 In compliance with the instructions of the Central Vigilance Commission (CVO), to enable wider access for citizen/public to take the pledge, a hyperlink to the integrity pledges available on the website of CVC was also linked to NCDC website. Employees of the Corporation were requested to make efforts to reach to citizens including students, their families and general public to encourage them to take the integrity pledge available on the website of CVC/NCDC.

1.25 The **Fifth International Yoga Day was celebrated in NCDC on 21 June 2019.**

A talk on importance of Yoga in present day lifestyle was delivered by a Yoga teacher which was followed by practical yoga sessions.

1.26 Actively participated in the “**Swachhata Hi Sewa**” (SHS) Campaign observed from 11 September – 02 October, 2019. Intensive cleaning exercise was carried out in and around Office premises. Officers and employees of all level voluntarily participated in the Campaign

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Chapter-2

GENESIS & FUNCTIONS

Genesis of NCDC

2.1 NCDC is a statutory organization established under an Act of Parliament on 14.03.1963, on the recommendation of the All India Rural Credit Survey Committee for spearheading development of rural economic activities through cooperatives. Its policies and programmes are prepared with the guidance of Board of Management and General Council, which are constituted by the Government of India out of a cross section of cooperatives, officials and non-officials.

Mission and Objectives

2.2 NCDC is a non equity based promotional organization created exclusively for planning, promoting and financing programmes for production, processing, marketing, storage, export and import of agricultural produce, foodstuff and certain notified commodities, on cooperative principles. The NCDC Act underwent change in 1974 to include more business activities like fishery, poultry, dairy, handloom, & sericulture and by the amendment, NCDC's resource base was broadened thus enabled raising funds from the market. The Act was again amended in 2002 to cover some more areas such as livestock, industrial goods, cottage and village industries, handicrafts, rural crafts and certain notified services like water conservation works, irrigation, animal health care, disease prevention, agriculture insurance and agriculture credit, rural sanitation and services pertaining to labour cooperatives. Alongwith the above, the amendment also enables NCDC financing cooperative societies directly under its various schemes on fulfillment of certain stipulated conditions.

2.2.1 NCDC's funding to States/ Cooperatives is based on specific patterns of assistance. NCDC has divided the States/Union Territories (UTs) into three

broad categories for lending assistance viz., Cooperatively Least-Developed States, Cooperatively Under-Developed States/UTs and Cooperatively Developed States / UTs as detailed under:

- **Cooperatively Least Developed States-** {Arunachal Pradesh, Assam, Bihar, Jharkhand, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura, Jammu & Kashmir (UT) and Ladhak(UT)};
- **Cooperatively Under Developed States/UTs** - {Andhra Pradesh, Chhattisgarh, Goa, Himachal Pradesh, Madhya Pradesh, Odisha, Rajasthan, Telangana, Uttar Pradesh, Uttarakhand, West Bengal, Andaman & Nicobar Islands (UT) and Lakshadweep (UT)};
- **Cooperatively Developed States/ UTs-** {Gujarat, Haryana, Karnataka, Kerala, Maharashtra, Punjab, Tamilnadu, Chandigarh (UT), Dadra & Nagar Haveli (UT), Daman & Diu (UT), Puducherry (UT), Delhi }

Scope of activities

2.3 NCDC's schemes/activities are designed to enhance income and improve livelihood of farmers and economically weaker sections of the society like artisans, weavers, poor rural population including tribals. Cooperatives organised exclusively by women are assisted under the Scheme introduced for the purpose. Apart from activity-based assistance, NCDC also promotes area based projects like Integrated Cooperative Development Project (ICDP) in selected districts. ICDP is a project which works for the overall development of the people of a district by unleashing the potential of

the district through development of various cooperative activities.

Management and Administrative Set-up

2.4 The Management of NCDC vests in the General Council (GC) with 51 members and the Board of Management (BOM) with 12 members who are nominated by the Central Government. The GC lays down policy guidelines and the BOM oversees the general management of the Corporation. The composition of GC and BOM as on 31.03.2020 can be seen at **Annex- I and II** respectively.

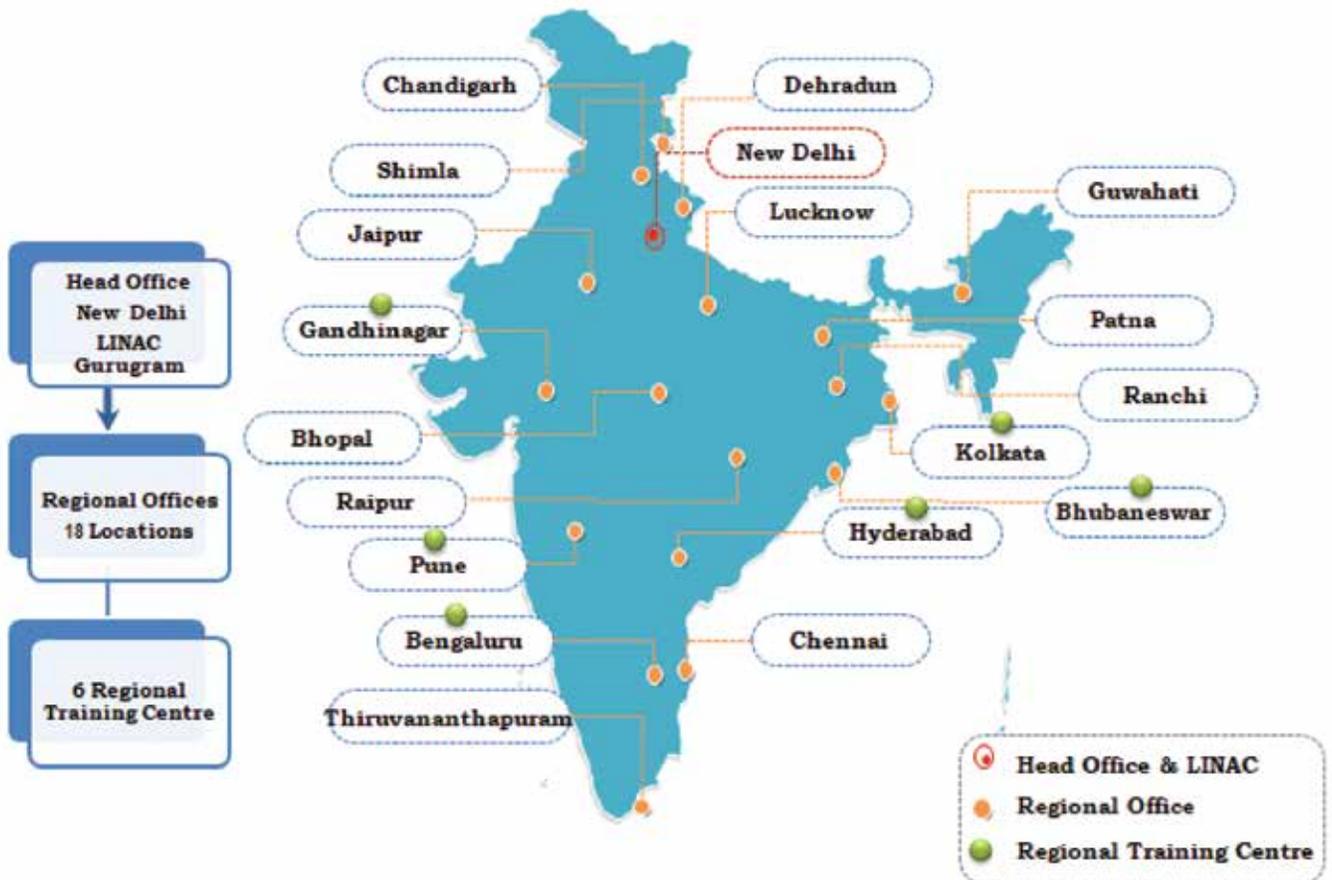
2.4.1 The Secretariat of the Corporation is headed by the Managing Director and functions through its Head Office and 18 Regional Offices located at Bangalore,

Bhopal, Bhubaneswar, Chandigarh, Dehradun, Chennai, Gandhinagar, Guwahati, Hyderabad, Jaipur, Kolkata, Lucknow, Patna, Pune, Raipur, Ranchi, Shimla and Thiruvananthapuram. Out of 18 offices, 12 offices are located in cooperatively under/least developed states. To assist the Corporation in fulfilling the role of an apex institution, the Corporation has built up in-house technical and managerial capabilities.

2.4.2 The organizational set-up of the NCDC is depicted at **Annex-III**. The employee strength, the number of employees belonging to Scheduled Castes (SC) & Scheduled Tribes (ST) and the number of vacancies filled up by SC & ST candidates are indicated at **Annex-IV & V** respectively.

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NCDC Presence



Map not to scale



Chapter-3

FINANCE

3.1 The financial position of the Corporation indicating Sources & Application of Funds as on 31.03.2020 is at **Table-1**.

3.2 Financial highlights of 2019-20, along with comparative figures of previous year, are as follows:

(Rs. in crore)

		2019-20	2018-19
i)	Disbursements	27703.43	28272.51
ii)	Net Profit (before tax)	606.43	356.83
iii)	Net NPAs	-	-
iv)	Loans outstanding	26278.75	23527.81
v)	Recovery of loans	98.35%	98.61%

3.3 Resources & Utilisation

(Rs. in crore)

		2019-20	2018-19
Resources			
i)	From Govt. of India, SDF, NSTFDC & Interest Subsidy (Table-2)	205.78	289.75
ii)	Internal Accruals of NCDC & Market Borrowing (including revolving funds)	27497.65	27982.76
Total Resources		27703.43	28272.51
Utilisation			
Disbursements		27703.43	28272.51

3.3.1 NCDC was able to raise funds at very competitive rates as detailed in **Table-3**. Besides raising loans from Banks, its funding profile has been diversified by accessing money market instruments namely commercial paper borrowing, issue of taxable bonds and also borrowing from the apex agriculture financial institution viz. NABARD, leading to a reduction in the cost of funds.

3.4. Recommendations of the Narasimham Committee on financial system for the banks and financial institutions and consequent guidelines issued by Reserve Bank of India (RBI) to the banks regarding non-performing

assets (NPAs) have been implemented by the Corporation voluntarily since 1992-93 as approved by the Board in its meeting held on 30.6.1993. From 2006-07 onwards as a matter of policy guidelines issued by RBI, loans in respect of which interest remained overdue for period more than 180 days and/or installment of principal remained overdue for a period of 365 days were treated as Non Performing Assets (NPAs) and interest accrued on these NPAs was not accounted for in the interest income. This same policy has been continued during 2019-20. The accrued interest of Rs.36.06 crore (previous year Rs.28.70 crore) relating to NPAs has not been accounted for in the interest income of the year.

3.5 During the financial year 2019-20, the following payments were received against NPAs:

- (i) Satpuda Tapi SSK has made payment of Rs.42 lakh during the current financial year, NPA provision of Rs.42 lakh has been reversed in 2019-20.
- (ii) An amount of Rs.24.51 lakh has been received from Mahua Cooperative Cold Storage Ltd. during the current year, NPA provision of Rs.24.51 lakh has been reversed in 2019-20.
- (iii) Shetkari Sahakari Soot Girni Maryadit (Sangole) Ltd. has made payment of its entire overdue amount during the current Financial Year, NPA provision of Rs.282.10 lakh has been reversed in 2019-20.
- (iv) NACOF has made payment of Rs.1946.85 lakh during the current Financial Year, NPA provision of Rs.1946.85 lakh has been reversed in 2019-20.

- (v) An amount of Rs.338.34 lakh has been received out of the sale proceeds of the mortgaged properties of Mayur Cooperative Milk Union during the Financial Year 2019-20, NPA provision of Rs.338.34 lakh has been reversed in 2019-20.

In view of the above, NPA provision in respect of above five accounts to the extent of principal amount received i.e. Rs.2633.80 lakh (42+24.51+ 282.10+1946.85+338.34) has been reversed in the accounts for 2019-20.

3.5.1 During the year 2019-20, provision of Rs.71.24 crore has been created on account of following accounts being declared as NPA:

- (i) Loknayak Jaiprakash Narayan Shetkari Sahakari Soot Girni Ltd., Maharashtra- Rs.64.12 crore.
- (ii) Mangal Siddhi Multipurpose Multi State Sahakari Sangh Ltd., Maharashtra- Rs. 0.42 crore.
- (iii) Shree Maroli Bazar Vibhag Vividh Karyakari Sahakari Mandli Ltd., Gujarat- Rs.4.12 crore
- (iv) Echahaba Tea Growers Cooperative Society Ltd., Nagaland- Rs.2.58 crore

3.5.2 As a result of recovery of principal against the previous years NPA and further additions during 2019-20, Gross NPAs of Rs.194.90 crore as on 31.03.2019 has increased to Rs.239.80 crore (194.90+71.24-26.34) as on 31.03.2020. Net NPA as on 31.03.2020 was Nil. NPA as on 31.3.2020 are given at **Table-4**.

3.6 A general provision @0.40% of standard assets has been made. Accordingly, provision of Rs.13.30 crore for outstanding loans (other than State Governments) is required to be made in the accounts as on 31.03.2020. A provision of Rs.62.11 crore already exists in the accounts as on 31.03.2019. Therefore, total provision of Rs.75.41 crore (13.30 + 62.11) has been made in the accounts as on 31.3.2020.

3.7 Outstanding loan of Central Government was "NIL" as on 31.3.2020.

3.8 Schemes implemented/ activities assisted by the Corporation during 2019-20 and the pattern of assistance are indicated in **Annex-VI & VII**.

3.9 The Corporation has disbursed Rs.27703.43 crore during 2019-20 including subsidy of Rs.134.27 crore (Rs.4.38 crore from Corporation funds). Details of scheme-wise disbursement during 2019-20 are at Table-5. State-wise/activity-wise break-up of disbursement is at **Annex-VIII**.

3.10 The lending terms of the Corporation during the current financial year are given in **Table-6**.

3.11 The cumulative disbursements by the Corporation for various schemes upto 2019-20 is Rs.152594.25 crore as depicted at Table-7. State-wise detail of the cumulative disbursement is at **Annex-IX**.

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Table-1
SOURCES & APPLICATION OF FUNDS AS AT 31st MARCH, 2020
Summared Balance Sheet as on 31st March 2020

(Rs. in crore)

		As at 31.03.2020		As at 31.03.2019	
		Amount	(%)	Amount	(%)
A.	SOURCES				
1	NCD Fund/Reserves	3160.30	11.93%	2677.09	11.31%
2	NCDC Bonds	1000.00	3.77%	300.00	1.27%
3	Loan from Banks	22212.49	83.85%	20593.66	87.02%
4	Loan from NSTFDC	117.34	0.44%	93.89	0.40%
	Total:	26490.13	100%	23664.64	100%
B.	APPLICATIONS				
1	Loans advanced to beneficiaries	26278.76		23527.82	
2	Fixed Assets	8.53		9.82	
3	Investments in share capital of cooperative	5.53		5.53	
4	Net Current Assets (i-ii)	197.31		121.47	
	(i) Current Assets:				
	(a) Interest accrued	540.41		462.68	
	(b) Advances, receivables & taxes	89.47		51.09	
	(c) Cash & Bank balance	9.08		8.01	
	(i)	638.96		521.78	
	(ii) Current Liabilities & Provisions				
	(a) Interest on MBI/ NSTFDC loan	61.22		84.25	
	(b) Provision for Doubtful Debt, Standard Assets and investments	316.52		258.32	
	(c) Unutilised Grants	7.59		6.82	
	(d) Others	56.32		50.92	
	(ii)	441.65		400.31	
	Total:	26490.13		23664.64	

Table-2
ASSISTANCE RECEIVED FROM CENTRAL / STATE GOVERNMENT
& NSTFDC DURING 2019-20

(Rs. in crore)

S.No.	Scheme	Loans	Grants
A.	Central Sector Schemes		
I	Central Sector Integrated Scheme on Agricultural Cooperation- Assistance to NCDC Programme for Development of Cooperatives (Ministry of Agriculture & Farmers' Welfare, Government of India)*		
	- Assistance for Cooperative Marketing Processing & Storage etc.	-	98.24
	Integrated Cooperative Development Projects	-	9.63
	Share Capital Participation in Coop. Spinning Mills	-	16.63
II	National Seed Corporation	-	0.46
III	Interest Subsidy (Maharashtra State Government)	-	5.01
B.	Sugar Development Fund (Ministry of Consumer Affairs, Food & Public Distribution, Government of India)	35.51	
C.	Term Loan for Tribal Development (National Scheduled Tribes Finance and Development Corporation)	40.30	
	Total	75.81	129.97
	Total (Loans + Grants)		205.78

* Rs.6.83 crore (ISAM-DMI) pertaining to the previous years, not included in the table.

Table- 3
TERMS AND CONDITIONS OF LOANS / FUNDS RAISED BY THE CORPORATION
(April, 2019 to March, 2020)

Sl. NO	Particulars of loan	Rate of interest (P.A)	Period	Terms of repayment
A.	Short term/ FC loan fully hedged	5.70% to 8.55%	7 days to 1 year	Principal amount is repayable on maturity & interest payable on monthly basis.
B.	Long Term Loans from Bank	7.65% to 8.75%	5 years	Principal amount is repayable in annual installments after moratorium of one year and interest payable on monthly basis.
C.	Cash Credit Facility	7.50% to 8.35%	1 year	Principal amount can be repaid any time during the tenure of the facility & Interest payable on monthly basis
D.	Commercial Paper	6.50% to 8.20%	77 days to 90 days	Principal amount & interest payable on maturity



**Table-4
DETAILS OF NPA PROVISIONS AS ON 31.03.2020**

(Rs. in lakh)

Sl. No.	Name of the Borrower	NPA category	Outstanding loan as on 31.03.2020	Provision made as on 31.3.2019		Provision proposed in 2019-20	Total Provision as on 31.03.2020		Net NPA as on 31.3.20	Security
			Total	Amount	% age		Amount	% age		
1	Satpudatapi SSK, Maharashtra	Doubtful more than 3 years	2,260.16928	2,302.16928	101.86%	(42.00000)	2260.16928	100%	-	Mortgage
2	Petrofils, Gujarat	Loss asset	667.44000	667.44000	100%	-	667.44000	100%	-	Mortgage
3	Daulat SSK, Maharashtra	Doubtful more than 3 years	1,401.98800	1,401.98800	100%	-	1401.98800	100%	-	State Govt. Guarantee
4	Mayur Coop. Milk union, Maharashtra	-do-	395.49853	733.84274	186%	(338.34421)	395.49853	100%	-	Mortgage
5	Durgapur Poultry CSL, West Bengal	-do-	28.68500	28.68500	100%	-	28.68500	100%	-	Mortgage
6	Matricies PICS, Arunachal Pradesh	-do-	20.63000	20.63000	100%	-	20.63000	100%	-	Mortgage
7	Tzuranga MPCs Ltd., Nagaland	-do-	10.76475	10.76475	100%	-	10.76475	100%	-	Mortgage
8	Vasanthrao Patil SSK, Maharashtra	-do-	54.23015	54.23015	100%	-	54.23015	100%	-	Mortgage
9	Take Bogo MPCs Arunachal Pradesh	-do-	23.51800	23.51800	100%	-	23.51800	100%	-	Mortgage
10	Kimin Kudh MPCs, Arunachal Pradesh	-do-	145.70100	145.70100	100%	-	145.70100	100%	-	State Govt. Guarantee
11	Ama Aba MPCs Lt Arunachal Pradesh	Doubtful 1-3 years	132.18000	132.18000	100%	-	132.18000	100%	-	Mortgage
12	Kiyi Panyor MPCs Ltd. Arunachal Pradesh)	-do-	32.56800	32.56800	100%	-	32.56800	100%	-	State Govt. Guarantee
13	Shri Vithal SSK, Maharashtra	-do-	3,320.71400	3,320.71400	100%	-	3320.71400	100%	-	Mortgage
14	Adinath SSK Maharashtra	-do-	2,500.00000	2,500.00000	100%	-	2500.00000	100%	-	Mortgage
15	Prathamika Krushi Pattina SSN, Illal, Karnataka	Doubtful upto 1 year	20.84200	20.84200	100%	-	20.84200	100%	-	Mortgage
16	Jawahar SSSG Ltd Maharashtra	-do-	2,800.00000	2,800.00000	100%	-	2800.00000	100%	-	Mortgage
17	Shetkari SSSG Ltd. Sangole	Recovered	-	282.10360	-	(282.10360)	-	0%	-	Mortgage
18	National Fedn. of Farmers India Ltd New Delhi	Doubtful upto 1 year	1,500.03794	3,446.88524	230%	(1,946.84730)	1500.03794	100%	-	Mortgage
19	The Puri District Cooperative Milk Producers Union Ltd., Odisha	Doubtful 1-3 year	25.06820	5.06820	100%	-	25.06820	100%	-	Mortgage
20	Mahua Cooperative Cold Storage Ltd., Bihar	Doubtful upto 1 year	1,516.24643	1,540.75140	102%	(24.50497)	1516.24643	100%	-	Mortgage
21	Mangal-Siddhi MMSS Ltd. Maharashtra	Sub- standard	41.77871	-	-	41.77871	41.77871	100%	-	Mortgage
22	Loknayak Jayprakash Narayan SSSG Ltd. Maharashtra	Sub- standard	6,411.90000	-	-	6,411.90000	6411.90000	100%	-	Mortgage
23	Shree Maroli Bazar Vibhag Vividh Karyakari Sah. Mandli Ltd. Gujarat	Sub- standard	412.14158	-	-	412.14158	412.14158	100%	-	Mortgage
24	Echachaba Tea Grower's Coop. Soc. Ltd. Nagaland	Sub- standard	258.32787	-	-	258.32787	258.32787	100%	-	State Govt. Guarantee
	TOTAL	-	23,980.42944	19,490.08136		4490.34808	23,980.42944			

Table-5
SCHEME WISE DISBURSEMENTS DURING 2019-20

(Rs. in crore)

S.No.	Scheme	Loans	Grants
A.	Central Sector Schemes		
	1. Central Sector Integrated Scheme on Agricultural Cooperation- Assistance to NCDC Programme for Development of Cooperatives (Ministry of Agriculture and Farmers Welfare, Government of India):-		
	i. Assistance for Cooperative Marketing Processing & Storage etc.	1046.17	91.87
	ii. Integrated Coop. Development Projects	-	9.63#
	iii. Share Capital participation in Spinning Mills.	21.73	16.63
	2. Integrated Scheme for Agricultural Marketing (ISAM -DMI)	6.25	6.29\$
	3. Assistance for Boosting Seed Production	-	0.46
	4. Interest subsidy from Govt. of Maharashtra	-	5.01
B.	Sugar Development Fund	35.51	-
C.	Corporation Sponsored Schemes	26459.50	4.38
	Total	27569.16	134.27
	Total (Loans + Grants)		27703.43

Including Rs.0.68 crore disbursed out of refund of grants by State Govt./ Cooperative Societies.

\$ Including Rs.0.0094 crore disbursed out of refund of grants by State Govt./ Cooperative Societies.

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



**Table-6
LENDING TERMS OF THE CORPORATION**

Particulars of Loan	Effective rate of interest*					
	01.04.19 to 15.04.19	16.04.19 to 22.08.19	23.08.19 to 20.10.19	21.10.19 to 27.01.20	28.01.20 to 18.03.20	19.03.20 to 31.03.20
A. Term Loans:						
– Disbursements through State Governments (at annual rest)						
(i) Weaker Section Programmes	10.95%	10.65%	10.40%	10.20%	10.11%	10.11%
(ii) Other Programmes	11.20%	10.90%	10.65%	10.45%	10.36%	10.36%
– Disbursements to the cooperative societies directly at half yearly rests)						
(I) Weaker section programmes						
- upto project cost of Rs.50.00 lakh	11.25%	10.95%	10.70%	10.50%	10.41%	10.41%
- above project cost of Rs.50.00 lakh	11.65%	11.50%	11.25%	10.85%	10.76%	10.76%
(II) Other programmes	11.90%	11.75%	11.50%	10.98%	10.89%	10.89%
B. Working Capital Loans: **						
(a) Through State Governments						
(i) upto 30 days						
(ii) 31 days - 90 days	8.92%	8.71%	8.41%	7.99%	7.79%	7.45%
(iii) 91 days - 180 days	to	to	to	to	to	to
(iv) 181 days - 270 days	10.52%	10.31%	10.01%	9.61%	9.49%	9.49%
(v) 271 days - one year						
(vi) above one year - upto two years						
(b) Direct funding						
(i) upto 30 days						
(ii) 31 days - 90 days	9.05%	8.84%	8.54%	8.10%	7.90%	7.48%
(iii) 91 days - 180 days	to	to	to	to	to	to
(iv) 181 days - 270 day	10.57%	10.36%	10.06%	9.66%	9.54%	9.54%
(v) 271 days - one year						
(vi) above one year - upto two years						

Note:

- i) In case payment of the installment is not received on or before due date, normal rate (effective + 1%) is applicable.
- ii) Penal interest @ 2.50% is charged above normal rate of interest on delayed payments.
- iii) Interest will be charged at prevailing rates at the time of release of funds and charged on Monthly compounding basis.
- iv) Loan period ranges from 3 months to 8 years:
- v) In case of direct funding, processing fee is charged @ 0.5% of the sanctioned amount, not exceeding Rs.3.00 lakh (0.5% of Rs.6 crore) in each case. However, processing fee shall not be charged for working capital loans up to one year.

Annex to Table - 6

Effective rate of interest* for working capital loan through State Government and under Direct funding w.e.f. 19 March, 2020

B. Working Capital Loans:	Upto 30 days ^a		31 days - 120 days		121 days - 180 days		181 days - 270 days		271 days - One year		One year - Two years	
	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding
Amount-wise period-wise Rate of interest for disbursement of working capital loans through State Government/												
Direct funding												
(i) upto 50 crore	7.86%	8.06%	8.09%	8.24%	8.36%	8.42%	8.51%	8.57%	8.87%	8.92%	9.49%	9.54%
(ii) > 50 crore and upto 100 crore	7.85%	8.03%	8.08%	8.21%	8.32%	8.37%	8.47%	8.52%	8.85%	8.90%	9.49%	9.54%
(iii) > 100 crore and upto 300 crore	7.84%	8.01%	8.07%	8.19%	8.29%	8.34%	8.44%	8.49%	8.83%	8.88%	9.49%	9.54%
(iv) > 300 crore and upto 1000 crore	7.84%	7.98%	8.07%	8.16%	8.27%	8.32%	8.42%	8.47%	8.81%	8.86%	9.49%	9.54%
(v) > 1000 crore	7.83%	7.96%	8.06%	8.14%	8.24%	8.29%	8.39%	8.44%	8.79%	8.84%	9.49%	9.54%
(vi) For MSP operations by authorised bodies for amount < 2000 crore	7.81%	7.94%	8.04%	8.12%	8.22%	8.27%	8.37%	8.42%	8.77%	8.82%	9.39%	9.49%
(vii) For MSP operations by authorised bodies for amount ≥ 2000 crore and drawal @ tranches not < 500 crore	7.45%	7.48%	7.99%	8.04%	8.17%	8.22%	8.32%	8.37%	8.72%	8.77%	9.34%	9.44%
(viii) For Cold Chain projects	7.83%	7.96%	8.06%	8.14%	8.24%	8.29%	8.39%	8.44%	8.79%	8.84%	9.49%	9.54%

* Subject to payment of installments on or before due date.

^aNo pre-payment is allowed for WC Loan drawn for a period upto 30 days



Table-7
ACTIVITY-WISE DISBURSEMENTS BY NCDC

(Rs. in crore)

S. No.	ACTIVITY	Disbursements during 2019-20		Cumulative disbursements upto 31.3.2020	
		Amount	%	Amount	%
i)	Marketing & Inputs	15697.66	56.66%	76449.03	50.10%
ii)	Agro-processing	1963.35	7.09%	25729.92	16.86%
iii)	Industrial & Service Cooperatives	9129.28	32.95%	34754.10	22.78%
iv)	Integrated Cooperative Development Project	175.14	0.63%	4367.09	2.86%
v)	Weaker Sections Programme	675.75	2.44%	8897.34	5.83%
vi)	Storage (Including Cold Chain	17.96	0.06%	1368.83	0.90%
vii)	Consumer Cooperatives	3.39	0.01%	345.16	0.23%
viii)	Computerisation of Cooperatives	36.52	0.13%	545.66	0.36%
ix)	Promotional & Developmental Activities	4.38	0.02%	137.12	0.09%
	Total	27703.43	100.00%	152594.25	100.00%

Chapter-4

PROMOTIONAL & DEVELOPMENTAL ROLE**Distinct Features**

4.1 NCDC is involved in planning, promoting, coordinating and financing of cooperative development programmes at the national level. It provides financial and technical support to cooperative institutions of farmers and other weaker sections associated with agriculture and allied rural economic activities. NCDC's strategy is to strengthen and develop these institutions to enable them to serve their members and to maintain a sustained growth in their income.

4.1.1 The promotional and developmental role is distinctly reflected in the following spheres of its operations:

- a) Assisting in planning for cooperative development and thus, helping the Central and State Governments in formulation of Annual Plans.
- b) Sponsoring specific and Integrated Cooperative Development Projects.
- c) Extending consultancy support for formulation of development projects in the cooperative sector.
- d) Coordinating activities of cooperatives with various Government Offices, institutions etc.
- e) Imparting training to cooperative personnel to upgrade their operational skills for successful implementation of projects financed by the Corporation.
- f) Convening All-India and Regional conferences/ workshops to facilitate exchange of information and review of progress etc.
- g) Recognizing the performance of best performing cooperative societies through cash awards and citation

certificates for which the Corporation has instituted "NCDC Award for Cooperative Excellence".

4.1.2. During 2019-20, Rs.4.38 crore was disbursed by NCDC for various promotional activities. Upto 31.03.2020, NCDC has provided Rs.137.12 crore for undertaking various promotional and developmental programmes.

MEMBERSHIP OF PROFESSIONAL ORGANISATIONS

4.2 NCDC maintains Institutional membership of National as well as International Professional bodies for constant interaction and up-gradation of information regarding technological and managerial developments in relevant fields. NCDC is member of the following professional organisations:-

- Regional Network for Development of Agricultural Cooperatives in Asia and the Pacific Region (NEDAC), Bangkok.
- International Cooperatives Alliance (ICA), Geneva, Switzerland.
- Centre for International Cooperation & Training in Agriculture Banking (CICTAB), Pune.
- Fertilizer Association of India (FAI), New Delhi.
- Institute of Rural Management (IRMA), Anand.

Association with other Organisations

4.2.1 NCDC is also represented/ associated with the following forums/ institutions:-

- Member in Governing Body of All India Federation of Cooperative Spinning Mills Ltd. (AIFCOSPIN), Mumbai.



- Member in Technical Advisory-cum-Monitoring Committee (TAMC) of Technology Upgradation Funds Scheme (TUFS), Ministry of Textile, Government of India.
- Member in Managing Committee of Odisha Cooperative Coir Corporation Ltd. (OCCC), Bhubaneswar.
- Ministry of Food Processing Industries (MoFPI), Government of India.
- Agricultural & Processed Food Products Export Development Authority (APEDA)
- National Horticulture Board (NHB)
- National Horticulture Mission (NHM)
- Indian Potash Ltd. (IPL)
- Directorate of Marketing & Inspection (DMI), Ministry of Agriculture & Farmers Welfare
- Central Organisation of Oil Industry & Trade (COOIT), New Delhi
- National Federation of Fishers Cooperative Ltd. (FISHCOPFED)
- The Tribal Cooperative Marketing Development Federation of India (TRIFED)

4.2.2 NCDC has entered into MoUs with the following organisations for mutually working together in synergizing their various programmes for better value to the stakeholders through variety of activities:

- i. Tribal Cooperative Marketing Development Federation of India Ltd. (TRIFED) on 26.03.2018
- ii. National Institute of Agriculture Extension Management, MANAGE Hyderabad on 25.05.2018
- iii. Government of Uttarakhand on 7.10.2018 (for mega project with NCDC assistance)

- iv. Agricultural and Processed Food Products Export Development Authority (APEDA) on 8.01.2019
- v. PV Narasingha Rao Telangana Veterinary University set up by the State Government on 24.04.2019.
- vi. National Federation of Urban Cooperative Bank and Credit Society (NAFCUB) on 20.05.2019.
- vii. Government of Tamil Nadu on 20.12.2019.

In Service Training of NCDC Officers and exchange programmes

4.3 During 2019-20. NCDC sponsored 44 of its staff/officers in various Management Development Programmes, seminars, conferences, etc. conducted by reputed professional institutions as part of Human Resource activities to update their knowledge and skills. In addition, NCDC sponsored 137 of its staff/officers to its training institute (LINAC Academy) at Gurugram for undergoing tailor made training programmes.

4.3.1 194 scholars from different institutions/Colleges in India and 51 foreign delegates from Nepal, France and Indonesia visited NCDC, Head Office at NEW Delhi. They were briefed on various activities and functions of NCDC.

4.4 NCDC initiated and formed a **“Cooperative Institutions Cyber-security Advisory Forum”** to make cooperative banks and other cooperative institutions aware of issues and developments related to cyber security and avoid any cyber related frauds or crimes. The forum has been set under the expert advice of Dr. Gulshan Rai, Former Cyber Security Head, National Security Council Secretariat (NSCS), Prime Minister’s Office (PMO) and with active partnership of National Federation of State Cooperative Banks Ltd. (NAFSCOB) and National Federation of Urban Cooperative Banks and Credit Societies Ltd.

(NAFCUB) and other cooperative institutions. More details at para 12.3.

4.5 The first ever mega **India International Cooperatives Trade Fair (IICTF)** conceived as a major platform to promote exports of Indian key agriculture commodities and products as per the goals set under the Agriculture Export Policy, 2018, was held at Pragati Maidan between 11-13 October, 2019. Details at Chapter-18.

Participation in CONFERENCES / SEMINARS / WORKSHOPS / EVENTS / EXHIBITIONS

4.6 During the year 2019-20, NCDC continued to organize promotional meetings to create awareness of NCDC schemes at Head Office and through its 18 Regional Offices across the country. Highlights of some of the promotional meeting, conferences and seminars and workshops of events are as under:

- i. A **Chintan Shibir (Retreat for Deliberations)** under SAHAKAR PRAGYA on 'Nurturing of Primary Level Cooperatives' was organised on 5 April 2019 at LINAC, Gurugram with all the Regional Offices of NCDC. The Shibir deliberated on issues and constraints in functioning of primary level cooperatives in different sectors and evolved an action plan on nurturing these cooperatives. Apart from the Regional Directors, the Shibir was attended by Shri Satish Marathe, Member BoM, NCDC; MD, NAFSCOB; Heads of Divisions, Advisors, Consultants and Nodal Officers in Head Office.
- ii. Shri Arindom Datta, Executive Director, Asia Sustainable Business Development, Rabo India Securities Pvt. Ltd. delivered a talk on '**Global Perspective on Cooperatives and Rabo Bank**' on June 4, 2019 at Head Office, New Delhi attended by Officers of the Corporation. The interactive session ended with a note that both NCDC and the Rabo Bank could look forward to working together in their mandated areas in the larger interest of Cooperatives.
- iii. A team of NCDC Officers visited Johannesburg, South Africa and participated in **SAITEX/ AB 7 Trade Exhibition** from 23-25 June 2019 for promotion of the India International Cooperative Trade Fair 2019. The team also called upon the High Commissioner of India for promotion of Trade Fair through his good offices.
- iv. A one-day workshop on '**Strategy for Comprehensive Development of Cooperative Sector in Goa for a New India by 2022**' was jointly organized by NCDC and the Government of Goa at Panaji on 9 July 2019. Shri Pramod Sawant, Hon'ble Chief Minister of Goa inaugurated the workshop. Around 750 representatives of different cooperatives and State Government officials of line departments attended the workshop. The potential and possibilities of development in cooperative sector in Goa were deliberated at length.
- v. **Shri M Kandasamy, Hon'ble Minister for Cooperation, Government of Puducherry** visited NCDC HO on 28 November, 2019. He interacted with senior officers to initiate NCDC Schemes for cooperative development in Puducherry.
- vi. NCDC organized a "**National Workshop on Consumer Cooperatives**" at its Head Office in New Delhi on 20.12.2019. The objective of the workshop was to understand the issues and challenges being faced by Consumer Cooperatives and to devise strategies to collaborate across the country to address the new



challenges of e-commerce / automation and to provide better services to the consumers with assistance from NCDC. The workshop aimed at improving the overall health of consumer cooperatives in the country which will lead to income enhancement of farmer members who supply their produce to these cooperatives and thus a step forward towards Doubling the Farmers Income by 2022. **Shri Sellur K. Raju, Hon'ble Minister for Cooperation, Statistics and Ex-Servicemen Welfare, Government of Tamil Nadu** was the Chief Guest in the workshop. Various State Governments/ National Level Cooperatives/ State Level Consumer Federations / good working Consumer Cooperatives attended the workshop. An MoU was also signed between NCDC and Government of Tamil Nadu.

- vii. One day **“Workshop on Ornamental Fisheries Entrepreneurship Development”** was organised jointly by Government of West Bengal, NCDC and NFDB in Kolkata, West Bengal on 25 January 2020. The workshop aimed to bring various related stakeholders on one platform to discuss various possibilities of promotion of entrepreneurship and employment generation in the ornamental fish sector. The workshop aimed was chaired by senior officers from Government of India, Government of West Bengal, Government of Telangana, Senior Scientists and Fisheries experts. The workshop was attended by more than 100 participants from Assam, Arunachal Pradesh, Andhra Pradesh, Telangana, West Bengal, Odisha, Jharkhand, Chhattisgarh and Bihar. **The participants were fish farmers, entrepreneurs, youth, women and members of the weaker socio-economic sections.** Through experience sharing and open-house

sessions, the workshop was able to create awareness in ornamental fisheries from a business point of view and also come up with an actionable, time bound plan which will contribute towards attaining the Government's vision of Doubling Farmer's income by 2022.

- viii. Participation at the business conference on **“India-Central Asia and beyond towards Growth & Prosperity: Connecting for Business”** on 7 August, 2019 at New Delhi as Supporting Partner, organized by Millennial India International Chamber of Commerce Industry & Agriculture (MIICCA).

4.6.1 Besides the above, Regional Offices (RO) of NCDC conduct regular promotional meetings and regularly participated in workshops, seminars, melas etc. in the areas under their jurisdiction and to mention a few significant events:

- (i) RO, Kolkata conducted awareness programmes of NCDC scheme with special reference to Yuva Sahakar scheme and Agriculture Marketing Infrastructure (AMI) scheme at Ramsagar Fisheries Cooperative Project Office, Bankura (11 July 2020), at Jhargram village, West Bengal (27 August 2019) and at Nadia District Central Cooperative Bank, Krishnanagar (21 November 2019).
- (ii) RO, Chandigarh held a meeting with the UT government officials regarding implementation of NCDC schemes for development of cooperatives as well as promotion of FPOs in the Union Territory at Srinagar, Kashmir on 25 November 2019.
- (iii) RO, Guwahati participated with a stall in the 'Export Promotion Conference cum International Buyer Seller Meet on NER Agri products' organized on

19-20 June 2019 in Manipur and 26 September 2019 in Tripura and in the North East Food Show-2019 organized by Agriculture Department, Meghalaya from 4-5 December 2019.

- (iv) RO, Shimla participated with a stall in national level Mushroom Mela on 10 September 2019 organized by ICMR-DMR, Solan.
- (v) RO, Gandhinagar had participated and had set up a stall at Sahakar Sammelan, Amreli, Gujarat on 10 August 2019. The seminar was attended by the Hon'ble Union Agriculture minister and state Agriculture minister.
- (vi) RO, Pune participated in a conference and workshop on Women Empowerment, Participation and Leadership through Cooperatives held on 1-2 February, 2020 at Nagpur, which was organised by Sahakar Bharati, 1200 women representatives of cooperatives from 25 states had attended the conference.
- (vii) RO, Raipur showcased NCDC schemes at a seminar "Cooperative- A powerful medium of rural and social development" organised by Office of RCS, Ranchi on 17 July 2020.

NCDC Library

4.7 NCDC Library has around 20438 books including audio books on cooperatives, agricultural reports and 47 popular magazines and 38 technical journals. The Library subscribes to 29 daily newspapers comprising of 12 Newspaper in Hindi and 17 in English published from Delhi as well as from important metropolitan cities. During 2019-20 out of 188 books purchased for the library in Head Office, 102 books were in Hindi involving 54.26% of total library grant. Regional Offices also maintain a library with books in Hindi, English and regional language.

4.7.1 The library uses Library Management Automation Software System (LIBSYS 4X) for storage and retrieval of information. It also provides reference service and inter library loan facilities to the readers. Library Records i.e. Agenda & Minutes of Board of Management/ General Council, Annual Report NCDC's office records/Documents etc. have been digitized and the same are being uploaded in IDMS software. As on 31.03.2020, 61.21 lakh pages of official documents were digitized which are now easily accessible of readers through IDMS software.

Design & Production-Studio Cell

4.8 In 2019-20, NCDC has set up its own in-house Design and Production-Studio Cell. The Studio Cell successfully produced all promotional material for India International Cooperatives Trade Fair (IICTF) 2019 including fair guide, brochures and short films in 13 sectors viz. marketing, logistics, farm mechanization, mining, consumer cooperatives, cooperative banking, dairy, fishery, textile, women cooperatives, storage, sugar and handloom. Further promotional film was also made for Network for the Development of Agricultural Cooperatives in Asia and the Pacific (NEDAC), a unique international forum linking multiple apex cooperative organizations. These films were displayed during India International Cooperative Trade Fair (IICTF)-2019. The compendium with the background material for the nine thematic Business Sessions was also designed by the studio.

4.8.1 The cell designs photo booklet for dignitaries for use in seminars and workshops conducted at NCDC. The Cell has undertaken the work of designing the NCDC's diary, Annual reports and quarterly e-newsletter.

4.8.2 The cell has now started to conceptualize and produce a film on advantages cooperative business model and process of formation of cooperatives. The



films are being produced in approximately 23 Indian languages as per the Cooperative society act of specific Indian states. Out of which 6 films for states of Uttar Pradesh, Uttarakhand, Madhya Pradesh, Bihar, Tamil Nadu and Maharashtra were completed till 31.03.2020.

4.9 NCDC has nominated its officers for the “**International Residential Senior Leadership Training Programme for Executives in Cooperatives**” being conducted

by NEDAC Training Centre, Bangkok (NTCB) at Bangkok from 24-28 June 2019. The objective of the programme is to learn about current global trends in agri and allied businesses, enable the participants to share experiences, showcase the successful approaches and business practices in various sectors of cooperatives, learn appropriate practices to enhance youth and women entrepreneurship and members’ centrality in cooperatives and acquire skills to guide and lead cooperatives.

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INDIA INTERNATIONAL COOPERATIVE TRADE FAIR (IICTF) | 2019

INAUGURATION:



VISIT OF VIPs:



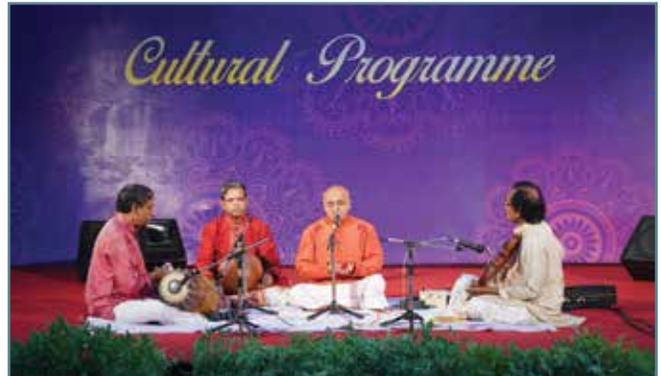


INDIA INTERNATIONAL COOPERATIVE TRADE FAIR (IICTF) | 2019

EXHIBITION:



CULTURAL PROGRAMME:



INDIA INTERNATIONAL COOPERATIVE TRADE FAIR (IICTF) | 2019

B2B:



THEMATIC SESSION:





INDIA INTERNATIONAL COOPERATIVE TRADE FAIR (IICTF) | 2019

AWARD CEREMONY



CLOSING:



Chapter-5

MARKETING & AGRICULTURAL INPUTS

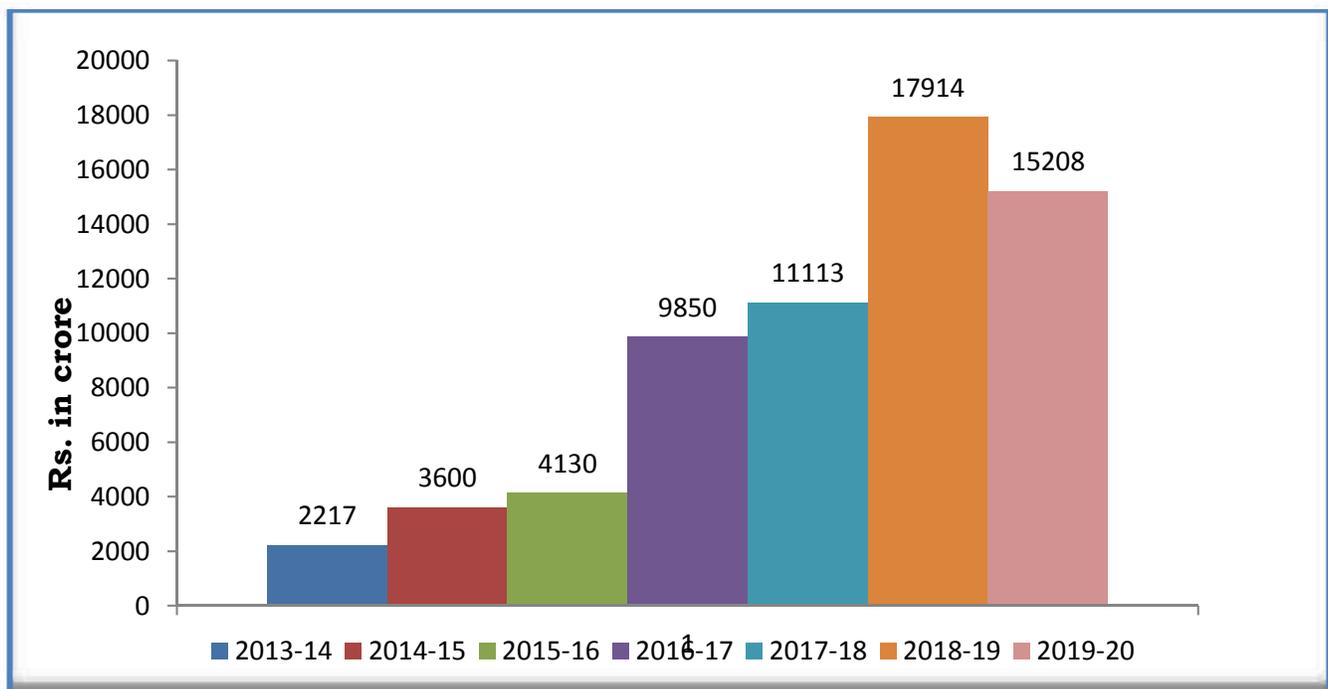
5.1 NCDC has been providing financial assistance under the following schemes to marketing cooperatives for creating infrastructure facilities and undertaking business operations. The details of assistance sanctioned and released during 2019-20 and cumulative assistance released till 31.3.2020 are provided in the **Tables-1A & 1B**.

SCHEMES FOR MARKETING OF AGRICULTURAL PRODUCE**Working Capital assistance -financial assistance for Minimum Support Prices Operations**

5.2 Government announces Minimum Support Prices (MSPs) for 22 mandated crops & Fair and Remunerative Price (FRP) for sugarcane on the basis of recommendations of the Commission for Agricultural Costs and Prices (CACP), after considering the views of State Governments and Central Ministries/ Departments concerned and other relevant

factors. The mandated crops are 14 for kharif season viz. paddy, jowar, bajra, maize, ragi, arhar, moong, urad, groundnut-in-shell, soyabean, sunflower, sesamum, nigerseed and cotton; and 6 for rabi season viz. wheat, barley, gram, masur(lentil), rapeseed/mustard and safflower and two other commercial crops viz. jute and copra. In addition, the MSPs of toria and de-husked coconut are fixed on the basis of the MSPs of rapeseed / mustard and copra, respectively.

5.2.1 NCDC has been providing working capital assistance for MSP operations through Cooperative Marketing Federations and other Cooperative agencies. During the year 2019-20, Corporation sanctioned working capital assistance of Rs.20653.94 crore and released Rs.15207.79 crore. Cumulatively as on 31.03.2020, NCDC has disbursed Rs.69907 crore as working capital for MSP operations of which Rs.64032 crore has been released in the last 7 years as depicted:



**Margin Money assistance**

5.3. Margin money assistance is provided by NCDC to National, State, District, Regional and Primary Level Cooperative Marketing/ Commodity Federations/ Societies for raising working capital towards development of business activities. During 2019-20, NCDC sanctioned Rs.32.38 crore in Uttar Pradesh, Himachal Pradesh and Odisha and released Rs.26.17 crore in Chhattisgarh, Himachal Pradesh, Madhya Pradesh, Odisha and West Bengal. Cumulatively, as on 31.03.2020, NCDC released margin money of Rs.848.89 crore for marketing of agricultural produce.

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

5.4. NCDC provides financial support to the State Governments for strengthening share capital base of primary and district cooperative marketing societies to expand business and also for revitalization of weak societies. During the year under report, NCDC released Rs.0.50 crore to Government of Haryana for strengthening share capital base of PACS. The cumulative assistance provided under the scheme worked out to Rs.124.06 crore upto 31.03.2020.

Purchase of Transport Vehicles

5.5. NCDC provides assistance to marketing and processing cooperatives for purchase of transport vehicles. During the year under report, the Corporation released Rs.0.11 crore to the Government of Goa for this purpose.

Establishment of Marketing Complex, Custom Hiring Centres, Collective Farming

5.6. In order to make available farm machinery and equipment to small and marginal farmers, in FY 2018-19, NCDC sanctioned financial assistance of Rs.628.23

crore comprising of Rs.455.02 crore as term loan, Rs.130.00 crore as subsidy and Rs.43.20 crore as working capital loan to Government of Uttarakhand for setting-up of Custom Hiring Centre, creation of infrastructure, collective farming to MPACS and working capital for branding and marketing at the block cost of Rs.698.00 crore. So far Rs.14.98 crore has been released to the State Government.

Assistance for Establishment of Agricultural Inputs, Manufacturing and Allied Units

5.7 The majority of farmers do not benefit from mechanization because of the shortage of capital consequential to the purchase of needed equipments. Lack of mechanization is the main cause for delay in further improvement in performance of agriculture operations, especially for labor intensive crops such as paddy, potato etc. Farm mechanization plays an important role in improving the productivity and production. Use of improved agricultural implements and machinery is essential for quick and timely agricultural operation to reduce the cost of cultivation. Timely completion of agricultural operation like, weeding, loosening of soil, earthing up, irrigation, pest and disease control, harvesting, threshing etc. are essential to accommodate multiple cropping system to facilitate early release of land.

5.7.1 Against the sanctioned amount of Rs.400.00 crore to the Government of West Bengal for establishment of farm mechanization units by 1000 PACS in West Bengal, during 2019-20, NCDC released Rs.15.70 crore and cumulatively, Rs.114.20 crore has been released to State Govt. of West Bengal for the project as on 31.03.2020.

5.7.2 During 2019-20, NCDC in principal approved the proposal of Government of Bihar for establishment of Farm Machinery Hub through 8463 PACS at the block cost of Rs.1692.60 crore. For the first phase,

assistance of Rs.556.13 crore was sanctioned for 2927 PACS of which Rs.439.05 crore stands released for the said project.

5.7.3 Margin money assistance of Rs.0.74 crore sanctioned to Kerala and Rs.0.29 crore has been released to Telangana, Kerala and West Bengal. Working capital assistance of Rs.2.30 crore sanctioned and Rs.2.20 crore has been released to Telangana under the scheme.

Farmers' Service Cooperatives

5.8 Under this Scheme, financial assistance is provided to cooperative societies engaged in retail distribution of fertilizer

and other agriculture input and non-credit activities with the objective of developing the cooperative societies as effective Farmers' Services Centers which would cater to the supply a wide range of essential agriculture inputs and also to meet the non-credit needs of farmers. Financial assistance is provided for infrastructure creation and purchase of need based agricultural implements like ploughs, threshers, axes, powrahs, chaffcutter machine, cultivators, seed drills, etc. These implements will be used by the members at nominal charges. During 2019-20, an assistance of Rs.0.60 crore has been sanctioned for Farmers' service Cooperatives in Kerala.

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Table-1A

SANCTIONS & RELEASES MADE UNDER CENTRAL SECTOR SCHEME FOR AGRICULTURAL MARKETING & INPUTS ACTIVITIES

(Rs. in crore)

S. No.	States	No. of units sanctioned in 2019 -20	Amount		Cumulative position as on 31.03.2020	
			Sanctioned in 2019-20	Released in 2019--20	No. of units sanctioned	Amount released
Cooperatively Developed States / Federations						
1	Gujarat				2	0.12
2	Haryana				0	0.00
3	Kerala				2	0.17
4	NAFED				26	70.75
5	NCCF				2	1.18
	Sub-Total				32	72.22
Cooperatively Under Developed States						
6	Andhra Pradesh				50	215.01
7	A & N Islands				1	0.10
8	Chhattisgarh		0.32	0.35	146	55.23
9	Goa			0.11	5	0.45
10	Himachal Pradesh	1	30.00	24.50	220	147.78
11	Madhya Pradesh			0.01	14	4.36
12	Odisha	4	1.60	1.60	195	14.80
13	Rajasthan				385	26.87
14	Telangana			0.01	7	1.89
15	Uttar Pradesh	18	0.78		68	26.69
16	Uttarakhand			0.53	683	74.26
17	West Bengal			15.81	374	128.06
	Sub-Total	23	32.70	42.92	2148	695.50
Cooperatively Least Developed States						
18	Arunachal Pradesh				9	0.28
19	Assam				177	9.10
20	Bihar	2927	556.13	439.05	8080	509.71
21	Jammu & Kashmir				15	1.00
22	Jharkhand				19	0.68
23	Manipur				15	0.73
24	Meghalaya				42	2.34
25	Mizoram				18	4.39
26	Nagaland				26	2.24
27	Sikkim				5	10.60
28	Tripura				37	1.19
	Sub-Total	2927	556.13	439.05	8443	542.26
	Grand Total	2950	588.83	481.97	10623	1309.98

Table-1B
SANCTIONS & RELEASES MADE UNDER CORPORATION SPONSORED SCHEME FOR AGRICULTURAL
MARKETING & INPUTS ACTIVITIES.

(Rs. in crore)

S. No.	States	No. of units sanctioned in 2019-20	Amount		Cumulative position as on 31.03.2020	
			Sanctioned in 2019-20	Released in 2019-20	No. of units sanctioned	Amount released
Cooperatively Developed States						
1	Gujarat	2	0.08	0.05	149	80.04
2	Haryana	2	8000.00	6000.50	306	8161.11
3	Karnataka	1	1.98	1.98	1259	89.71
4	Kerala	3	1.34	0.20	1187	165.53
5	Maharashtra	1	1.88		441	73.30
6	Punjab				322	302.08
7	Tamil Nadu				264	199.34
8	IFFCO				6	1690.00
9	NAFED	1	150.00	74.26	8	5274.45
10	NACOF (Delhi)				1	99.30
	Sub-Total	10	8155.28	6076.99	3943	16134.86
Cooperatively Under Developed States						
11	Andhra Pradesh				566	986.09
12	Chhattisgarh	1	8000.00	5500.00	87	45066.41
13	Goa				1	0.20
14	Himachal Pradesh				8	55.02
15	Madhya Pradesh				394	1644.85
16	Odisha				63	30.45
17	Rajasthan				343	103.16
18	Telangana	3	3502.30	3083.70	12	7851.21
19	Uttar Pradesh	1	1000.00	550.00	2752	3059.97
20	Uttarakhand				197	12.62
21	West Bengal				1556	13.40
	Sub-Total	5	12502.30	9133.70	5979	58823.38
Cooperatively Least Developed States						
22	Assam				24	0.31
23	Bihar				1	0.18
24	Manipur				83	2.89
25	Nagaland				28	0.52
26	Tripura				122	1.53
	Sub-Total				258	5.43
	Grand Total	15	20657.58	15210.69	10180	74963.67



Chapter-6

PROCESSING

6.1 NCDC has been providing financial assistance to cooperatives for establishment, modernization, expansion and diversification of agro-based processing units such as sugar mills, sugar by-product units like distilleries & cogeneration plant, spinning mills, cotton ginning and pressing units, powerloom, oil mills, rice mills, dal mills, coffee, tea, rubber and fruit & vegetable processing units etc. Crop/commodity-wise activities undertaken by the Corporation during the year under report are given below:

6.2 SUGAR CO-OPERATIVES

6.2.1 Scenario of Cooperative Sugar Sector

The number of installed cooperative sugar factories has increased from 2 in 1950-51 to 283 in 2019-20. The installed sugar production capacity of cooperative sugar factories was 128.57 lakh tonnes at the end of year 2019-20 accounting for about 37.27% of the total production capacity of 345 lakh MT in the country. During the season 2019-20, 165 co-operative sugar factories were in operation. These mills produced 87.45 lakh MT of sugar being 33% of the total production of 265.00 lakh MT in the country upto 31.03.2020.

6.2.2 Schemes for assisting co-operative sugar mills

For promoting establishment and development of cooperative sugar factories, NCDC has been extending assistance under the following schemes:

- i) Investment loan assistance to the State Governments to supplement their resources for participation in the equity of new co-operative sugar mills.

- ii) Term loan assistance for setting up of new sugar mills and to the existing cooperative sugar mills for modernisation / expansion of capacity.
- iii) Term loan assistance for establishment of sugar by-product units such as distillery and co-generation plant.
- iv) Short/medium term loan towards working capital / margin money requirements of cooperative sugar mills.

6.2.3 NCDC is appointed as a nodal agency of Government of India for monitoring and recovery of assistance of Sugar Development Fund (SDF) to sugar mills in cooperative sector. Modernization of sugar mills, ethanol and cogeneration projects are eligible for soft loan assistance from SDF towards shortfall in promoter's contribution. With effect from 01.01.2015, SDF stopped providing assistance for exclusive expansion projects, however, SDF assistance is available for expansion of capacity upto 5000 TCD coupled with cogeneration or ethanol project. For cogeneration projects, Ministry of New & Renewable Energy (MNRE), Government of India also provides capital subsidy @ Rs.60.00 lakh per MW of surplus power, upto maximum amount of Rs.6.00 crore per project. In case of projects assisted by NCDC, assistance from SDF & MNRE are dovetailed with the assistance sanctioned by NCDC.

6.2.4 During 2019-20, NCDC sanctioned and released assistance of Rs.2330.44 crore and Rs.1785.63 crore respectively to sugar cooperatives. Cumulatively, as on 31.3.2020, an assistance of Rs.19741.72 crore was released for development of sugar cooperatives, details of which are given in **Table-1**. In addition, during the year 2019-20, SDF has sanctioned and released loan

assistance of Rs.15.90 crore and Rs.35.51 crore respectively to cooperative sugar factories for modernization-cum-expansion, ethanol, cogeneration projects and cane development activities. Up to 31.3.2020, the cumulative assistance released by SDF to cooperatives was Rs.2299.43 crore. State-wise details in respect of release of SDF assistance are given in **Table-2**.

6.3 TEXTILES

COOPERATIVE SPINNING MILLS

Capacity installed in the cooperative sector

6.3.1 There are 175 Cooperative Spinning Mills (out of which around 50% are in operation) with a total installed capacity of 38.00 lakh spindles and 10670 rotors in the country.

Cooperative spinning mills

6.3.2 NCDC continued to implement the schemes for promoting programmes for establishment of new ginning & pressing units and spinning mills, expansion/modernization of existing units, rehabilitation of sick cooperative spinning mills and margin money, working capital assistance to the cooperative spinning mills and the State Cooperative Cotton Marketing Federations. During 2019-20, NCDC sanctioned Rs.108.49 crore for 13 programmes and released financial assistance of Rs.127.72 crore. Cumulatively, as on 31.03.2020, NCDC has released financial assistance of Rs.3022.32 crore to cooperative spinning mills as detailed in **Table-3**.

Cooperative Cotton Ginning & Pressing Units

6.3.3 NCDC provides financial assistance for establishment of new Cotton Ginning & Pressing Units equipped with modern technology inputs, modernization of existing Ginning & Pressing Units and also to meet their margin money/working capital requirements.

During 2019-20, NCDC sanctioned financial assistance of Rs.2.00 crore and released Rs.1.60 crore to Gadag Cooperative Cotton Sale Society Ltd., Karnataka. Cumulatively, as on 31.03.2020, NCDC released assistance of Rs.30.36 crore under this head as per details provided in **Table-4**.

6.4 POWERLOOM

6.4.1 Assistance provided under this Scheme is for the development of the sector viz. (a) margin money, share capital for raising adequate working capital, (b) purchase of looms and accessories/construction of workshed with looms and accessories, modernization, construction, renovation, godowns, showrooms, marketing complexes, cooperative textile estates and (c) establishment of pre and post loom processing, garment and knitting units. Cumulatively, as on 31.03.2020, NCDC sanctioned financial assistance of Rs.545.11 crore to 490 units/projects and released Rs.341.01 crore to powerloom cooperatives as per details given in **Table-5**.

6.5 FOODGRAINS

6.5.1 NCDC assists for setting up of foodgrain processing units such as rice mills, rice flakes unit, dal mills, wheat flour mills, maize processing units, cattle feed plants etc. During 2019-20, NCDC sanctioned financial assistance of Rs.0.41 crore to 2 foodgrain processing units in the States of Andhra Pradesh and Gujarat and released Rs.1.06 crore for processing units in 3 States i.e. Telangana, Uttarakhand and Andhra Pradesh. Cumulatively, as on 31.03.2020, NCDC assisted 1403 units and released Rs.166.94 crore under this head as detailed in **Table-6**.

6.6 OILSEEDS

6.6.1 NCDC provides financial assistance for establishment of oilseed processing units. During 2019-20, NCDC released Rs.3.25 crore for 2 oilseed processing units in Telangana and



Kerala. Cumulatively, as on 31.03.2020, 161 oilseed processing units have been assisted and Rs.693.43 crore released as detailed in **Table-7**.

6.7 PLANTATION CROPS

6.7.1 NCDC provides financial assistance for establishment of processing units of plantation crops and for working capital requirement of plantation crops growers' cooperatives. During 2019-20, NCDC sanctioned financial assistance of Rs.6.58 crore to 2 tea processing cooperatives in Arunachal Pradesh and Karnataka and released Rs.7.56 crore to 1 tea processing unit in Arunachal Pradesh. Cumulatively, as on 31.3.2020, NCDC has assisted 123 processing units for plantation

crops and released Rs.173.80 crore as detailed in **Table-8**.

6.8 FRUIT & VEGETABLES

6.8.1 NCDC provides financial assistance for setting up of fruit and vegetable processing units by cooperatives. The primary objective of the NCDC Scheme is to provide the benefit of value addition to the growers in respect of their horticulture produce through processing in an efficient manner, which in turn may help in increasing the income of the farmers. During 2019-20, NCDC released Rs.1.03 crore for 1 fruit and vegetable processing unit in Maharashtra. Cumulatively, as on 31.03.2020, NCDC has so far released Rs.61.09 crore for 80 fruit & vegetable processing units as detailed in **Table-9**.

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

(Rs. in crore)

SN	State/ UT	No. of Units	Amount		Cumulative position as on 31.03.2020		
			Sanctioned in 2019-20	Released in 2019-20	Unit Sanctioned	Unit Completed	Amount Released
1	Andhra Pradesh			100.00	25	25	731.41
2	Assam				2	2	2.08
3	Chhattisgarh				9	9	410.57
4	Goa				1	1	0.36
5	Gujarat	1	48.00	81.65	74	72	1792.19
6	Haryana	1	900.00	600.00	16	16	1218.15
7	Kerala				2	2	1.56
8	Karnataka	1	59.90	54.36	61	59	1812.47
9	Madhya Pradesh				6	6	24.48
10	Maharashtra	13	1322.54	853.23	394	385	11884.37
11	Odisha				5	5	12.85
12	Puducherry				1	1	20.00
13	Punjab			19.13	20	20	86.13
14	Rajasthan				1	1	0.60
15	Tamil Nadu				35	35	447.16
16	Uttar Pradesh			77.26	88	82	1278.45
17	Uttarakhand				6	6	17.84
18	NFCSF						0.14
19	NHEC						0.90
	GRAND TOTAL	16	2330.44	1785.63	746	727	19741.71

Table-2
ASSISTANCE SANCTIONED & RELEASED TO COOPERATIVE SUGAR FACTORIES
UNDER SUGAR DEVELOPMENT FUND (SDF)

(Rs. in crore)

S. No.	State	Units sanctioned in 2019-20	Amount		Cumulative released as on 31.03.2020
			Sanctioned in 2019-20	Released in 2019-20	
1	Andhra Pradesh				19.66
2	Gujarat	1	15.90		65.07
3	Haryana				35.66
4	Karnataka			8.93	156.76
5	Madhya Pradesh				13.97
6	Maharashtra			21.43	1837.59
7	Odisha				7.19
8	Tamil Nadu				31.78
9	Uttar Pradesh				116.07
10	Uttarakhand				10.54
11	Punjab			5.14	5.14
	Total	1	15.90	35.50	2299.43



Table 3
ASSISTANCE SANCTIONED AND RELEASED TO COOPERATIVE TEXTILE PROJECT

(Rs. in crore)

S N	State/ UTs	No. of sanc- tions in 2019-20	No. of units- sanctioned in 2019-20	Amount		Cumulative position as on 31.03.2020		
				Sanctioned in 2019-20	Released in 2019-20	Units sanctioned (Number)	Units completed (Number)	Amount released
A CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION (CSISAC)								
1	Andhra Pradesh					19	19	60.71
2	Assam					3	3	12.05
3	Bihar					3	3	8.97
4	Gujarat					1	1	0.39
5	Haryana					1	1	0.71
6	Karnataka					21	21	79.42
7	Kerala	1	1	15.75	1.86	17	11	189.92
8	Maharashtra	8	6	19.57	37.12	89	63	637.88
9	Madhya Pradesh					7	7	24.95
10	Odisha					7	7	15.61
11	Puducherry					1	0	22.26
12	Punjab					8	8	34.47
13	Rajasthan					14	14	108.24
14	Tamil Nadu				2.08	48	42	158.26
15	Uttar Pradesh					15	15	44.39
16	West Bengal				2.32	11	8	76.66
	Total (A):	9	7	35.32	43.38	265	223	1474.89
B CORPORATION SPONSORED SCHEME								
1	Gujarat					20	20	141.13
2	Karnataka					10	10	5.06
3	Kerala					1	1	0.34
4	Madhya Pradesh	1	1	24.80	24.99	14	14	289.39
5	Maharashtra	3	3	48.37	59.35	81	73	1069.54
6	Odisha					5	5	1.35
7	Puducherry					1	1	7.00
8	Punjab					11	11	7.66
9	Rajasthan					1	1	7.50
10	Tamil Nadu					14	14	2.70
11	West Bengal					1	1	7.63
	Total (B):	4	4	73.17	84.34	159	151	1539.30
	Total(A+B):	13	11	108.49	127.72	424	374	3014.19
C CORPORATION SPONSORED SCHEME								
	Technical Textile Project							
	Kerala					1	0	8.13
	Total: A+B+C	13	11	108.49	127.72	425	374	3022.32

Table-4
ASSISTANCE SANCTIONED AND RELEASED TO GINNING & PRESSING UNITS

(Rs. in crore)

SN	State/ UTs	Cumulative position as on 31.03.2020		
		Units sanctioned (Number)	Units completed (Number)	Amount released
CENTRAL SECTOR SCHEME				
1	Andhra Pradesh	2	2	4.88
2	Meghalaya	1	1	0.63
3	Odisha	1	1	3.76
4	Rajasthan	11	11	1.44
5	Telangana	1	1	1.16
	Total (A)	16	16	11.87
CORPORATION SPONSORED SCHEME				
1	Andhra Pradesh	1	1	0.11
2	Gujarat	8	8	1.05
3	Karnataka*	17	16	11.87
4	Madhya Pradesh	15	15	1.00
5	Maharashtra	15	15	0.24
6	Puducherry	1	1	0.08
7	Punjab	10	10	3.81
8	Tamil Nadu	8	8	0.33
	Total (B)	75	74	18.49
	Total (A+B)	91	90	30.36

* During 2019-20, financial assistance of Rs.2.00 crore was sanctioned for 1 unit and Rs.1.60 crore was released in Karnataka.

Table-5
ASSISTANCE SANCTIONED & RELEASED TO POWERLOOM UNITS

(Rs. in crore)

S.No	State	Cumulative position as on 31.03.2020		
		Units sanctioned	Units completed	Amount released
CORPORATION SPONSORED SCHEME				
1.	Gujarat	2	2	0.55
2.	Karnataka	11	11	17.84
3.	Kerala	14	14	25.73
4.	Madhya Pradesh	1	1	0.50
5.	Maharashtra	453	368	291.48
6.	Nagaland	1	1	0.43
7.	West Bengal*	8	8	4.48
	Total	490	405	341.01

*- includes Rs.0.96 crore sanctioned under Central Sector Scheme



Table - 6
ASSISTANCE SANCTIONED & RELEASED FOR FOODGRAINS UNITS

(Rs. in crore)

SN	State	No. of sanctions in 2019-20	Units sanctioned in 2019-20	Amount		Cumulative position as on 31.03.2020		
				Sanctioned in 2019-20	Released in 2019-20	Units sanctioned (No.)	Units completed (No.)	Assistance released
A COOPERATIVELY UNDER/LEAST DEVELOPED STATES/UTS								
1	Andhra Pradesh	1	1	0.32	0.10	111	110	8.88
2	Assam					31	31	0.79
3	Bihar					12	12	0.58
4	Chhattisgarh					68	68	0.00
5	Jharkhand					2	2	0.00
6	J&K					22	22	0.00
7	Madhya Pradesh					65	65	6.94
8	Manipur					2	2	0.11
9	Nagaland					2	2	0.33
10	Odisha					30	30	0.63
11	Rajasthan					14	14	0.49
12	Telangana				0.80	4	3	13.03
13	Uttar Pradesh					32	32	0.99
14	Uttarakhand				0.16	655	5	2.47
15	West Bengal					17	17	2.61
16	Himachal Pradesh					1	1	0.02
	Sub-Total (A)	1	1	0.32	1.06	1068	416	37.87
B COOPERATIVELY DEVELOPED STATES/UT								
1	Delhi (NAFED)					1	1	0.07
2	Gujarat	1	1	0.09		33	32	2.76
3	Haryana					17	17	1.78
4	Karnataka					96	96	4.79
5	Kerala					10	9	5.45
6	Maharashtra					135	113	109.78
7	Punjab					14	14	1.38
8	Tamil Nadu					26	26	1.37
9	Margin Money/ WC					3	3	1.68
	Sub-Total (B)	1	1	0.09	-	335	311	129.06
	Total (A+B)	2	2	0.41	1.06	1403	727	166.94

Table-7
ASSISTANCE SANCTIONED & RELEASED FOR OILSEED &
OTHER PROCESSING UNITS

(Rs. in crore & units in numbers)

SN	States	Cumulative position as on 31.03.2020		
		Units sanctioned	Units completed	Amount released
A	COOPERATIVELY UNDER/LEAST DEVELOPED STATES			
1	Andhra Pradesh	10	10	129.29
2	Assam	10	10	24.58
3	Chhattisgarh	3	3	1.09
4	J&K	1	1	5.46
5	Madhya Pradesh	16	16	145.19
6	Odisha	13	13	6.42
7	Rajasthan	21	21	151.76
8	Uttar Pradesh	5	5	1.96
9	Uttarakhand	4	4	11.24
10	West Bengal	1	1	0.16
11	Telangana*	2	1	77.82
	Total (A)	86	85	554.97
B	COOPERATIVELY DEVELOPED STATES			
1	Gujarat	18	18	10.00
2	Haryana	2	2	0.37
3	Karnataka	13	13	28.27
4	Kerala**	19	16	77.00
5	Maharashtra	9	9	5.64
6	Punjab	6	6	13.04
7	Tamil Nadu	8	8	3.12
8	NAFED	0	0	1.02
	Total (B)	75	72	138.46
	Total (A+B)	161	156	693.43
C	Particle Board/ Paper board, Briquette in Maharashtra	5	5	78.71

* During 2019-20, Rs.2.29 crore disbursed for programme in Telangana.

** During 2019-20, Rs.0.96 crore disbursed for programme in Kerala.



Table-8
ASSISTANCE SANCTIONED & RELEASED PLANTATION CROPS UNITS

(Rs. in crore & units in numbers)

S N	States	Cumulative position as on 31.03.2020		
		Units sanctioned	Units completed	Amount released
A	COOPERATIVELY UNDER/LEAST DEVELOPED STATES			
1	Arunachal Pradesh*	7	6	42.35
2	Himachal Pradesh	5	5	3.30
3	Meghalaya	3	3	0.13
5	Nagaland	2	2	6.20
6	Odisha	2	2	0.03
7	Rajasthan	1	1	0.03
	Sub Total (A)	20	19	52.04
B	COOPERATIVELY DEVELOPED STATES			
1	Gujarat	1	1	1.08
2	Karnataka**	18	17	6.94
3	Kerala	39	39	52.00
4	Maharashtra	23	18	51.25
5	Tamil Nadu	22	22	10.49
	Sub Total (B)	103	97	121.76
	Total (A+B):	123	116	173.80

* During 2019-20, 1unit sanctioned Rs.3.13 crore and Rs.7.56 crore disbursed in Arunachal Pradesh.

** During 2019-20 Rs.3.45 crore sanctioned in 1 unit.

Table-9
ASSISTANCE SANCTIONED & RELEASED FOR PROCESSING FOR FRUIT & VEGETABLE UNITS

(Rs. in crore & units in numbers)

S. No.	States	Cumulative position as on 31.03.2020		
		Units Sanctioned	Units Completed	Amount Released
COOPERATIVELY UNDER / LEAST DEVELOPED STATES/UTS				
1	Arunachal Pradesh	1	1	0.51
2	Uttarakhand	2	2	0.48
3	Odisha	2	2	0.11
4	Assam	1	1	0.10
5	Bihar	1	1	0.00
6	Himachal Pradesh	12	12	2.81
7	Manipur	1	1	0.39
8	Nagaland	2	1	1.09
9	Rajasthan	2	2	0.06
10	West Bengal	3	3	0.39
11	Mizoram	1	1	0.14
	Sub-Total (A)	28	27	6.08
COOPERATIVELY DEVELOPED STATES/UTS				
1	Kerala	12	12	12.44
2	Maharashtra *	22	11	39.86
3	Andhra Pradesh	2	2	0.02
4	Madhya Pradesh	2	2	0.07
5	Punjab	1	1	0.33
6	Tamil Nadu	5	5	0.39
7	Karnataka	3	3	0.20
8	Delhi	1	1	0.21
9	Gujarat	2	2	1.31
10	Haryana	2	2	0.18
	Sub Total (B)	52	41	55.01
	Grand Total (A+B)	80	68	61.09

*During 2019-20, Rs.1.03 crore disbursed for programme in Maharashtra.

**Chapter-7****STORAGE & COLD CHAIN****COOPERATIVE STORAGE**

7.1 Since its inception in 1962-63, NCDC has been making systematic and sustained efforts for creation of scientific storage facilities at various levels in cooperative sector. As a result of concerted efforts, the storage capacity assisted by NCDC and owned by cooperatives has increased from about 11 lakh MT in 1962-63 to 165.22 lakh MT by the end of 31.03.2020. A total amount of Rs.1091.82 crore has been released by NCDC under various programmes towards construction of godowns, repair and renovation of godowns, technical and margin money assistance for business promotion under Internationally Aided Component including assistance recovered in respect of desanctioned programme. The State-wise position of financial assistance provided in 2019-20 is as per **Table-1**.

7.1.1 During 2019-20, NCDC approved a programme for construction of 33 godowns of 58027 MT capacity at a total block cost of Rs.38.35 crore with NCDC share of assistance of Rs.26.80 crore comprising Rs.23.95 crore as loan and Rs.2.86 crore as subsidy and for renovation of 1 godown of 250 MT capacity at a block cost of Rs.0.054 crore with NCDC share of assistance of Rs.0.046 crore comprising of Rs.0.035 crore as loan and Rs.0.011 crore as subsidy under various Schemes, viz. Agricultural Marketing Infrastructure (Storage infrastructure) Sub-Scheme of Central Sector Integrated Scheme for Agricultural Marketing (CSISAM), Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC), Central Sector Scheme on assistance for Boosting Seed Production component under Sub-Mission for Seed and Planting Material (SMSP) of National Mission on Agricultural Extension and Technology (NMAET) and Corporation Sponsored Scheme (scheme-wise details are in **Table-2**).

7.1.2 Performance for the year 2019-20 is depicted in **Table-3** and State-wise programme sanctioned and under implementation is indicated in **Table-4**.

COOPERATIVE COLD CHAIN

7.2 NCDC has now shifted its focus from assisting mere cold storages to financing the entire Cold Chain logistics. To extend the marketable lifespan of perishable commodities there is a need for creation of large network of Cold Chain facilities in the country. Cold Chain components assisted by NCDC broadly includes (i) Integrated pack house, (ii) Reefer transport, (iii) Cold storage (Bulk-near farm gate), (iv) Cold storage (Hub-near market) and (v) Ripening units etc. NCDC loan will be dovetailed with the Grant-in-aid assistance available from different sources viz. through Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC) and through Mission for Integrated Development of Horticulture (MIDH) / National Horticulture Board (NHB) / National Horticulture Mission (NHM).

7.2.1 As on 31.03.2020, 317 Cold Storage projects have been organized/ sanctioned with a capacity of 9.69 lakh MT. Against this, 306 cooperative cold storage projects with a total capacity of 9.35 lakh MT assisted by NCDC have been completed / installed. This includes 36 projects of capacity expansion of 1.28 lakh MT. Besides, 11 cold storage projects of 0.34 lakh MT (including 2 capacity expansion projects of 0.144 lakh MT) are under implementation. During 2019-20, NCDC released Rs.2.57 crore comprising of Rs.2.52 crore as loan (CSS) and Rs.0.05 crore as subsidy under CSISAC Scheme. State wise details of Cold Storages and financial assistance released as on 31.03.2020 is at **Table - 5**.

7.2.2 During the year 2019-20, NCDC also sanctioned one Cold Chain project and subsequently, released an amount of Rs.4.789 crore comprising term loan of Rs.3.856 crore and subsidy of Rs.0.933 crore under AMI scheme. As on date, 3 Cold Chain projects are under implementation and an amount of Rs.14.007 crore has been released to the

beneficiary societies. State wise details of Cold Chain Infrastructure and financial assistance released as on 31.03.2020 is at **Table-6**. Upto 31.3.2020, NCDC has disbursed Rs.225.234 crore for promotion and development of cooperative Cold Storages/ Cold Chain in the country.

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Table - 1
ASSISTANCE SANCTIONED & RELEASED FOR STORAGE PERFORMANCE IN 2019-20

(Rs. in crore)

S.No	State	No. of Sanctions in 2019-20	No. of units Sanctioned in 2019-20	Amount	
				Sanctioned in 2019-20	Released in 2019-20
(A)	LEAST DEVELOPED STATES – Nil				
(B)	UNDER DEVELOPED STATES				
1	Andhra Pradesh	2	2	0.298	0.297
2	Chhattisgarh	1	1	0.084	0.000
3	Himachal Pradesh	0	0	0.000	0.562
4	Madhya Pradesh	1	1	0.688	3.602
5	Rajasthan	3	3	0.365	0.319
6	Telangana	1	1	0.971	0.210
7	Uttar Pradesh	2	2	0.690	0.339
	Sub Total(B)	10	10	3.10	5.33
(C)	DEVELOPED STATES				
	Gujarat	1	2	9.825	6.664
	Karnataka	19	21	10.856	1.980
	Kerala				0.224
	National Federation	1	1	3.076	3.054
	Sub Total (C)	21	24	23.76	11.92
	Grand Total:(A+B+C)	31	34	26.85	17.25



TABLE-2
DETAILS OF STORAGE PROGRAMME SANCTIONED AND DISBURSEMENTS DURING THE YEAR 2019-20
(Rs. in crore)

States	No. of units sanctioned			Capacity sanctioned (MT)			Block cost approved	Amount sanctioned			Amount released		
	Rural	Mktg.	Total	Rural	Mktg.	Total		Loan	Subsidy	Total	Loan	Subsidy	Total
1. CONSTRUCTION OF GODOWNS													
(A) AGRICULTURE MARKETING INFRASTRUCTURE (AMI)-SUB SCHEME OF CSISAM													
Madhya Pradesh	1		1	3100		3100	0.860	0.473	0.215	0.688			
Rajasthan	1		1	250		250	0.129	0.084	0.021	0.105			
Telangana	1		1	377		377	1.444	0.938	0.032	0.970			
Uttar Pradesh	1		1	100		100	0.111	0.080	0.009	0.089			
Chhattisgarh	1		1	250		250	0.125	0.062	0.022	0.084			
Karnataka	19		19	9932		9932	7.458	4.703	0.725	5.428	0.883	0.121	1.003
Haryana (National Level Fedn.)		1	1			8597	4.903	2.452	0.625	3.077	1.226	0.312	1.538
Kerala											0.202	0.021	0.223
Sub-Total (A)	24	1	25	14009	8597	22606	15.031	8.792	1.649	10.441	2.311	0.454	2.765
(B) CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION (CSISAC)													
Madhya Pradesh											1.914	1.679	3.593
Andhra Pradesh	2		2	700		700	0.350	0.228	0.070	0.298	0.228	0.070	0.298
Telangana												0.210	0.210
Rajasthan	1		1	250		250	0.251	0.163	0.050	0.213	0.143	0.176	0.319
Uttar Pradesh	1		1	500		500	0.707	0.460	0.141	0.601	0.230	0.109	0.339
Gujarat	2		2	11471		11471	13.660	8.879	0.946	9.825	4.440	2.224	6.664
Haryana												1.058	1.058
Sub-Total (B)	6		6	12921		12921	14.968	9.730	1.207	10.937	6.955	5.526	12.481
(C) CORPORATION SPONSORED SCHEME													
Karnataka	2		2	22500		22500	8.350	5.427	0.000	5.427	0.975	0.000	0.975
(D) CENTRAL SECTOR SCHEME ON ASSISTANCE FOR BOOSTING SEED PRODUCTION													
Haryana (National Level Fedn.)													0.459
Total(A+B+C+D)	32	1	33	49430	8597	58027	38.349	23.949	2.856	26.805	10.241	6.439	16.680
2. RENOVATION OF GODOWNS													
CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION (CSISAC)													
Rajasthan	1		1	250		250	0.054	0.035	0.011	0.046			
Himachal Pradesh												0.562	0.562
Madhya Pradesh											0.005	0.004	0.009
Total	1		1	250		250	0.054	0.035	0.011	0.046	0.005	0.566	0.571
GRAND TOTAL(1+2)	33	1	34	49680	8597	58277	38.403	23.984	2.867	26.85	10.246	7.005	17.25

TABLE- 3
STORAGE PROGRAMME - PERFORMANCE FOR THE YEAR 2019-20

S. No.	Scheme	Target	Achievement	Percentage
(A)	CONSTRUCTION OF GODOWNS			
1	Central Sector Integrated Scheme on Agricultural Cooperation(CSISAC) & Agriculture Marketing Infrastructure Scheme (AMI)-Sub Scheme of Integrated Scheme for Agricultural Marketing (ISAM)			
	Sanction of godowns	No.	20	31
	Capacity of godowns	Cap. in MT	14400	35527
	Release of funds	Rs. in crore	20.000	15.250
2	Corporation Sponsored Scheme & Assistance for Boosting Seed Production			
	Sanction of godowns	No.	15	2
	Capacity of godowns	Cap. in MT	6000	22500
	Release of funds	Rs. in crore	4.00	1.43
(B)	COMPLETION OF GODOWNS			
1	Central Sector Integrated Scheme on Agricultural Cooperation(CSISAC) & Agriculture Marketing Infrastructure Scheme (AMI)-Sub Scheme of Integrated Scheme for Agricultural Marketing (ISAM)			
	Completion of godowns	No.	16	30
	Capacity of godowns	Cap. in MT	25000	9126
2	Corporation Sponsored Scheme & Assistance for Boosting Seed Production			
	Completion of godowns	No.	5	2
	Capacity of godowns	Cap. in MT	38000	988
(C)	RENOVATION OF GODOWNS			
	Corporation Sponsored Scheme / AMI-Sub Scheme of CSISAM & CSISAC			
	Sanction	No.	4	1
	Capacity of godowns	Cap. in MT	16500	250
	Release of funds	Rs. in crore	4.90	0.570
				155%
				247%
				76%
				13.33%
				375%
				36%
				188%
				36.50%
				40%
				2.60%
				25%
				1.52%
				12%



Table - 4
STATE WISE CUMULATIVE DETAILS OF STORAGE CAPACITY SANCTIONED AND COMPLETED AS ON 31.3.2020
(Capacity in MT)

States	No. of units Sanctioned		No. of units De-Sanctioned		No. of units Completed		Capacity	Cumulative disbursement		
	Rural	Mktg.	Capacity	Rural	Mktg.	Total				
(A) COOPERATIVELY LEAST DEVELOPED STATES										
Arunachal Pradesh	5	13	5750	0	6	2500	5	12	3250	0.310
Assam	1053	287	367510	283	22	67960	770	1035	299550	12.240
Bihar	2974	579	650550	519	83	92950	2455	2951	557600	51.390
Jharkhand	139	0	13900	0	0	0	139	0	13900	0.440
J&K	170	72	39600	37	27	16400	133	45	23200	0.430
Manipur	241	22	37880	83	4	11750	158	18	26130	0.850
Meghalaya	108	74	45750	18	15	10250	90	59	35500	1.510
Mizoram	126	10	14536	2	1	250	124	9	14286	5.022
Nagaland	154	14	18300	38	0	1900	116	14	16400	2.660
Tripura	249	24	31835	63	5	7650	186	19	24185	10.260
UTs	11	17	25450	11	12	14550	0	5	10900	0.700
Total (A)	5230	1112	1251061	1054	175	226160	4176	5113	1024901	85.812
(B) COOPERATIVELY UNDER DEVELOPED STATES										
Andhra Pradesh	4278	1018	818974	265	119	90670	4013	899	728304	52.431
Chhattisgarh	81	132	464550		11	112672	79	121	351300	35.864
Himachal Pradesh	1739	222	215265	95	12	9450	1644	210	205815	18.314
Madhya Pradesh	6628	1213	1773477	1175	101	274382	5490	1120	1523995	120.313
Odisha	2286	679	548680	335	84	61900	1951	595	486780	19.700
Rajasthan	5159	476	670662	358	80	92950	4793	396	575820	50.940
Telangana	9		11847				4	4	5530	3.538
Uttar Pradesh	9553	899	2355430	254	95	247840	9300	797	2106690	132.946
Uttarakhand	60	43	88800	0	1	0	60	42	88800	5.206
West Bengal	3688	612	631860	851	139	146500	2837	473	485360	31.749
Total (B)	33481	5294	7579545	3333	642	1036364	30171	4653	6558394	471.001
(C) COOPERATIVELY DEVELOPED STATES										
Delhi		1	1000		1	1000				
Gujarat	1994	530	875851	125	54	57934	1868	456	731410	94.185
Haryana	1592	511	1374734	135	18	49607	1490	456	1307192	144.618
Karnataka	5942	1091	1344253	711	114	109970	5220	966	1193716	87.818
Kerala	2422	170	397384	255	25	30169	2136	145	361245	33.943
Maharashtra	4488	1790	2608222	626	260	285132	3864	1528	2323090	103.787
Punjab	4647	875	2182301	760	45	194611	3887	830	1987690	44.365
Tamil Nadu	4807	606	1068248	48	195	84520	4759	411	983728	21.240
NAFED		13	55300		4	15100		9	40200	3.640
NCCF		1	10000					1	10000	1.410
Puducherry		1	4000		1	4000				
Total (C)	25892	5589	9921293	2660	717	832043	23224	4802	8938271	535.005
Grand Total: (A+B+C)	64603	11995	18751899	7047	1534	2094567	57571	10392	16521566	1091.818

Table-5
STATE-WISE DETAILS OF COLD STORAGE/ COLD CHAIN AND FINANCIAL ASSISTANCE RELEASED BY NCDC AS ON 31.03.2020

(Rs. in crore)

SN	State	Sanctioned		Installed		Assistance Released
		No.	Capacity (tonnes)	No.	Capacity (tonnes)	
1	Andhra Pradesh	2 (1)	6000 + 5000	1	1000	3.963
2	Assam	1	1000	1	1000	0.058
3	Bihar	20 (4)	59850 + 12000	20 (4)	59850 + 12000	36.192
4	Gujarat#	4 (1)	5200 + 1800	4 (1)	5200 + 1800	4.103
5	Haryana	4	12000	4	12000	2.199
6	Himachal Pradesh	2	1080	2	1080	0.597
7	Jammu & Kashmir	3	3400	3	3400	0.135
8	Jharkhand	1	5000	-	0	1.000
9	Madhya Pradesh	24 (9)	90400 + 22250	24 (9)	90400 + 22250	25.586
10	Karnataka	5	7800	5	7800	2.708
11	Maharashtra	4	7000	3	4000	4.433
12	Nagaland	1	1000	1	1000	0.166
13	Odisha	21 (3)	36170 + 4000	21 (3)	36170 + 4000	7.143
14	Punjab	16 (1)	22300 + 2000	16 (1)	22300 + 2000	0.442
15	Rajasthan	3	6000	3	6000	0.268
16	Tamil Nadu	2	3750	2	3750	1.205
17	Tripura	1 (1)	2000 + 3000	1 (1)	2000 + 3000	2.376
18	Uttar Pradesh	95 (1)	282600 + 2000	95 (1)	282600 + 2000	30.049
19	West Bengal	(17) 68	271625 + 90200	62 (16)	265050 + 80800	88.507
20	Chandigarh	1	1000	1	1000	0.000
21	NAFED, New Delhi	1	2500	1	2500	0.075
22	NPC Study	-	-	-	0	0.022
	TOTAL	279 (38) = 317	827675 + 142250 = 969925	270 (36) = 306	808100 + 127850 = 935950	211.227

() No. of cold storages where capacity expansion undertaken, + Expanded capacity (in tonnes)

De-sanctioned 3 projects sanctioned to GCMFF, Gujarat of total 186 MT capacity.



Table – 6
STATE-WISE DETAILS OF COLD CHAIN INFRASTRUCTURE AND FINANCIAL ASSISTANCE RELEASED
BY NCDC AS ON 31.3.2020

SN	State	Sanctioned Units		Sanctioned Capacity						Assistance Released (Rs. in crore)					
		Bene-fi-cia-ry Soc.	Total No. of units	Integrated Pack House		Pre-cooling units			Standalone infrastructure			Reefer Vehicles			
		No	Per unit capacity (MT/hr)	Total (MT/hr)	No	Per Unit capacity (MT)	Total (MT)	No	Per unit capacity (MT)	Total (MT)	No	Per unit capacity (MT)	Total (MT)		
1.	Bihar	1	2	5	10	3	6	18	1	2500	2500	5	15	75	9.000
						2	10	20	1	1000	1000				
								38			3500				
2.	Manipur	7	6	1	6	6	6	36	5	100	500	6	4	24	4.789
									6	30	180				
											680				
3	Uttara-khand	401	400	2	800		Nil		2	5000	10000	150	4	600	0.218
									2	2000	4000	2	15	30	
											14000			630	
	Total	409	408	8	816			74			18180			729	14.007

*Standalone infrastructure of 500 MT storage capacity includes Collection Centre cum Market Yard

Chapter-8

SERVICE AND INDUSTRIAL COOPERATIVES**SERVICE COOPERATIVES**

8.1 NCDC is providing assistance to various "Service Cooperatives" and the following services were included for the purpose;

- i) Water Conservation works/Services, irrigation, micro irrigation in rural areas undertaken by the cooperatives;
- ii) Animal care/health, disease prevention through the cooperatives;
- iii) Agricultural insurance & Agriculture credit through the cooperatives; and
- iv) Rural Sanitation/Drainage/Sewage systems through the cooperatives.

8.1.1 The list of notified services was expanded to include (a) Tourism (b) Hospitality (c)Transport (d) Generation & distribution of Power by New, Non-Conventional & renewable Sources of energy (e) Rural Housing (f) Hospital (g) Health Care & (h) Education cooperatives programmes by cooperatives.

8.1.2 Service cooperatives are assisted by NCDC for:

- i) Creation, Modernization, Expansion, Repairs, Renovation etc. of infrastructural facilities;
- ii) Margin Money assistance;
- iii) Working Capital assistance;
- iv) Expansion/modernization/renovation of existing service cooperative unit; and
- v) Establish/Construction of Agri. Clinic/ Showroom/Service Complex.

8.1.3 During the year 2019-20, NCDC sanctioned financial assistance of Rs.43.540 crore towards expansion of Hospital, creation of infrastructure facilities and strengthening of share capital base to 12 Cooperative Banks/ Credit Cooperatives and released Rs.33.642 crore. Cumulatively as on 31.03.2020, NCDC has released Rs.315.641 crore as detailed at **Table.**

Agricultural Credit Cooperative:

8.1.4 Agriculture credit cooperatives covered by NCDC are:

- a) Primary Agriculture Credit Cooperative;
- b) Primary Cooperative Agriculture and Rural Development Bank;
- c) District Central Cooperative Bank;
- d) State Cooperative Bank;
- e) State Cooperative Agriculture and Rural Development Bank;

8.1.5 Agriculture credit cooperatives are assisted for:

- i) Strengthening of share capital base/ margin money assistance;
- ii) Short Term loan for period not exceeding two years to Agriculture Credit cooperatives to provide short term loans/advances for activities/commodities/services under the purview of NCDC funding.
- iii) Working Capital loan for period not exceeding three years to Women Credit cooperatives for disbursement of loans/ advances for activities/commodities/ services under the purview of NCDC; and
- iv) Creation of new, modernization, expansion, repairs, renovation etc. of infrastructural facilities such as Branch/Office buildings, Banking counters, strong room, safe deposit vaults, vehicles, furniture & fixtures etc. of Agricultural Credit Cooperatives.

8.1.6 During the year 2019-20, NCDC sanctioned financial assistance of Rs.9708.825 crore as working capital loan to 1 State Cooperative Bank, 2 State Cooperative Land Development Bank, 7 District Cooperative Banks (DCBs), 2 State level Federation, 20 Cooperative Societies, 2 Service Cooperative Banks each in the states of Kerala, Uttar



Pradesh, Rajasthan, Karnataka, Andhra Pradesh, Maharashtra, Telangana, Gujarat and Madhya Pradesh. During 2019-20 financial assistance of Rs.9093.105 crore was released. Cumulatively as on 31.03.2020, NCDC has released financial assistance of Rs.33682.292 crore for Agricultural Credit Co-operatives. Details of assistance are placed at **Table**.

Labour Cooperatives

8.2 NCDC is providing assistance to Labour cooperatives benefitting labour contract/construction, mining, forest and other labour operated cooperative societies including categories of workers like “village artisans, craftsman, rickshaw pullers, landless village labour etc.” since 2005-06. Under the scheme assistance is provided for:

- i) Strengthening of Share Capital base/ Margin Money assistance;
- ii) Purchase of construction related machines and equipments, tools & tackles, loading/unloading /packing equipment as relevant to labour cooperatives;
- iii) Establishment/Construction of Service Complex/Godown by labour cooperatives;
- iv) Computerization, furniture and infrastructure for establishment of Data Bank by National level, State level and District Level Labour Cooperative Federations.

8.2.1 Cumulatively, as on 31.03.2020, NCDC has sanctioned Rs.154.02 crore and released Rs.153.506 crore to Labour Cooperatives. Details of assistance are placed at **Table**.

INDUSTRIAL CO-OPERATIVES

8.3 NCDC is providing assistance to Industrial cooperatives for production, processing, marketing, storage, import & export of industrial goods since 2003-04. Under the scheme assistance is provided for:

- i) Establishment of Industrial work shed/units including plant and

machinery for production/fabrication/ assembling/processing of Industrial good, handicrafts, rural crafts and other products;

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

8.3.1 Cumulatively as on 31.03.2020, NCDC has released financial assistance of Rs.11.649 crore to Industrial Cooperative as detailed at **Table**.

Yuva Sahakar

8.4 “Yuva Sahakar” scheme aims at encouraging newly formed cooperative societies with new and/ or innovative ideas. It is linked to a Cooperative Start-up and Innovation Fund created by NCDC. As an incentive, NCDC will provide 2% less than its applicable rate of interest on term loan for project activities in case of timely repayments. It is more liberal to cooperatives in the North Eastern Region, cooperatives registered and operating in Aspirational Districts as identified by NITI Aayog, cooperatives with 100 % women / SC / ST / PwD members. Project cost should not exceed Rs.3.00 crore in case of a cooperative society which is in operation for one year or more. Project cost should not exceed Rs.1.00 crore in case of a cooperative society which is in operation for more than three months but less than one year. However, once the cooperative society completes one year of its operation, it would become eligible for assistance as admissible to cooperative society which is in operation for one year or more excluding assistance already availed, if any.

8.4.1 During the financial year 2019-20, NCDC sanctioned financial assistance of Rs.17.50 crore to the West Bengal State cooperative Bank Ltd., Kolkata in West Bengal. Details of assistance are placed at **Table.**

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Table

STATE-WISE DETAILS OF INDUSTRIAL, LABOUR, CREDIT & SERVICE COOPERATIVES ASSISTED AS ON 31.03.2020

(Rs. in crore)

Sl. N.	States	No. of sanctions in 2019-20	No. of units sanctioned in 2019-20	Amount		Cumulative position as on 31.03.2020		
				Sanctioned (2019-20)	Released (2019-20)	Units sanctioned	Units completed	Amount released
I) INDUSTRIAL COOPERATIVES								
1	Arunachal Pradesh					7	5	7.930
2	Haryana					1	1	0.040
3	Kerala					11	11	3.035
4	Meghalaya					1	1	0.157
5	Nagaland					2	1	0.487
	Total (Industrial)					22	19	11.649
II) SERVICE COOPERATIVES								
A) Agricultural Credit Cooperatives								
1	A & N Islands					1	1	20.000
2	Andhra Pradesh	3	3	302.000	300.000	15	11	1742.532
3	Bihar					5	4	800.000
4	Gujarat	2	2	1.200	0.000	11	9	470.880
5	Himachal Pradesh					1	1	300.000
6	Karnataka	23	23	86.625	76.085	73	66	320.325
7	Kerala	3	3	360.000	197.020	82	65	6172.880
8	Madhya Pradesh	7	7	1325.000	1024.000	43	33	5149.000
9	Maharashtra	6	6	39.000	38.000	15	13	81.025
10	Odisha				2.000	8	6	2905.000
11	Rajasthan	4	4	7145.000	7145.000	10	8	11155.000
12	Telangana	1	1	200.000	200.000	3	3	500.000
13	Tamil Nadu					11	11	2060.150
14	Uttar Pradesh	1	1	250.000		16	8	775.500
15	West Bengal					6	5	660.000
16	Punjab				111.000	3	2	570.000
	Sub Total (A)	50	50	9708.825	9093.105	303	246	33682.292
B) Service Cooperatives								
1	Arunachal Pradesh					2	2	3.638
2	Delhi					1	1	0.003
3	Haryana				1.705	12	11	135.755
4	Himachal Pradesh					1	1	0.377
5	Karnataka					1	1	2.522
6	Kerala	12	12	43.540	33.642	156	55	167.332
7	Telangana				0.823	1	1	3.221
8	Uttarakhand					1	0	0.000
9	West Bengal					1	0	2.793
	Sub Total (B)	12	12	43.540	36.170	176	72	315.641
C) Labour Cooperatives								
1	Delhi					1	1	0.100
2	Himachal Pradesh					1	1	0.231
3	Kerala					13	12	153.079
4	Telangana					1	0	0.096
	Sub Total (C)					16	14	153.506
D) Yuva Sahakar								
1	West Bengal	1	1	17.500		1	0	
	Total (A+B+C+D) (Service)	63	63	9769.865	9129.275	496	332	34151.439
	Grand Total (Industrial + Service)	63	63	9769.865	9129.275	518	351	34163.088



COOPERATIVES FOR WEAKER SECTIONS

9.1 NCDC is promoting and financing programmes for weaker sections and different types of projects for societies belonging to fishery, poultry, dairy, livestock, handloom, coir, jute, sericulture, Scheduled Castes, Scheduled Tribes, labour & women cooperatives.

FISHERIES

9.2 NCDC provides assistance to fishery cooperatives to take up activities relating to production, processing, storage, marketing, etc. and covers the following activities:

- (i) Purchase of operational inputs such as fishing boats, nets, and engines;
- (ii) Creation of infrastructure facilities for marketing, transport vehicles, ice plants, cold storages, retail outlets, processing units, etc.;
- (iii) Development of inland fisheries, seed farms, hatcheries, etc.;
- (iv) Preparation of feasibility reports; and
- (v) Integrated Fisheries Development Projects (Marine, Inland and Brackish Water)

9.2.1 During 2019-20, under the Central Sector Integrated Scheme on Agricultural Cooperation, an assistance of Rs.30.00 crore (Rs.25.00 crore as loan & Rs.5.00 crore as subsidy) was sanctioned for 1 project and an amount of Rs.163.63 crore (Rs.159.73 crore as loan & Rs.3.90 crore as subsidy) released.

Integrated Fisheries Development Projects

9.2.2 NCDC has assisted a total of 67 Integrated Fisheries Development Projects (40 in Marine and 27 in Inland Fisheries) sanctioned mainly in Andhra Pradesh, Andaman and Nicobar Islands, Karnataka, Kerala, Tamil Nadu, Telangana, Uttarakhand,

West Bengal etc., wherein all the activities from production to consumer (Farm to fork) are integrated with forward and backward linkages. The main components are fish seed production, fish production, fishing inputs, harvesting and marketing infrastructure, transport vehicle, cold storage, cold chain, innovative projects, capacity development, project managements, extension, computerization etc. Under these projects emphasis is laid down for development of complete value chain fisheries sector. The total number of fishermen to be benefitted from all the Integrated Projects is estimated to be over 6 lakh. As on 31.03.2020, NCDC has assisted a total of 67 Integrated Fisheries Development Projects (40 in marine sector and 27 in inland sector).

9.2.2.1 Cumulatively, as on 31.03.2020, NCDC has sanctioned an assistance of Rs.2859.68 crore and released Rs.2083.53 crore under this head as detailed in **Table-1**.

Fisheries & Aquaculture Infrastructure Development Fund (FIDF) Scheme

9.2.3 The Government of India has constituted a FIDF Scheme for funding infrastructure projects in the fisheries section with a corpus of Rs.7522.48 crore. NABARD, NCDC and all scheduled banks will serve as Nodal Lending Agencies. The Scheme envisages covering all activities relating to the sector and clearly defined in the scheme. NCDC will lend the loan to the Eligible Entities (EEs) in cooperative sector either through the State Governments/UTs or directly to the eligible cooperative societies & federation etc. in accordance with its financial terms and conditions at the specified rate of interest with ceiling on interest subvention specified under the FIDF and also fulfill the eligibility criteria, as per Operational Guidelines of the Scheme.

Pradhan Mantri Matsya Sampada Yojana (PMMSY)

9.2.4 The PMMSY was announced in the Union Budget 2019-20 and it is designed to address critical gaps in fish production and productivity, quality, technology, post-harvest infrastructure and management, modernization and strengthening of value chain, traceability, establishing a robust fisheries management framework and fishers' welfare. The PMMSY is an umbrella scheme with two separate Components namely (a) Central Sector Scheme (CS) and (b) Centrally Sponsored Scheme (CSS). PMMSY has been approved at a total estimated investment of Rs.20,050 crore comprising of Central share of Rs.9407 crore, State share of Rs.4880 crore and Beneficiaries contribution of Rs.5763 crore. PMMSY will be implemented in all the States and Union Territories for a period of 5 (five) years from FY 2020-21 to FY 2024-25.

9.2.4.1 As per operational guidelines of the scheme, whenever beneficiary desire to avail institutional finance for beneficiary oriented projects, NCDC can provide loan assistance and extend credit guarantee cover to FFPOs the extent possible.

Mega project in Fisheries Sector in Uttarakhand

NCDC sanctioned Rs.148.04 crore to the Government of Uttarakhand for Integrated Development of Fisheries Sector in the Uttarakhand State covering various activities such as Trout Farming, Trout Hatchery, Trout Indoor Hatchery, Pangasius Farming, Major Carp Farming, Boat Development and Promotion of Angling, Pollution Free Village Pond, Duck Hatchery, Integrated Farming, Fish Retail Outlets, Marketplace, One Stop Aqua shop & Information services (OASIS) and Market Development through Trout Farming, Marketing & Management Mahasangh (Federation) and Zilla Sehkari Fisheries Development and Marketing Federation (Haridwar) to benefit 2441 members directly,

in FY 2018-19. So far, Rs.30.61 crore has been disbursed for implementation of the project.

Integrated Fisheries Project in Telangana

During the year 2017-18, NCDC sanctioned financial assistance of Rs.800 crore to Telangana State Fishermen Cooperative Societies Federation Ltd (TSFCOF) for overall development of fisheries sector in Telangana covering various activities such as seed production and stocking, fish production through various means, marketing, infrastructure, innovative projects and development of human resources, MIS and capacity building with an outlay of Rs.1000.00 crore under the CSISAC Scheme for the benefit of 3 lakh members of Primary Fishermen Cooperative Societies (PFCSS) in all the 31 districts of Telangana under Direct Funding Scheme of NCDC. So far Rs.586.209 crore has been disbursed for implementation of the project, out of which Rs.121.209 crore has been released during 2019-20.

POULTRY

9.3 NCDC has been extending assistance to poultry cooperatives and the activities assisted in this sector are:

- (i) Establishment of Integrated Poultry Projects;
- (ii) Establishment of cluster of poultry units with rearing capacity of 5000 or more for each unit with provision for selling pullets to member farmers for backyard poultry farming;
- (iii) Purchase of incubators, hatchers and accessories for providing day old chicks to societies;
- (iv) Marketing of poultry products by involving producer members;
- (v) Dressing units with a minimum capacity of 300 birds per day;
- (vi) Arranging training for members of cooperative societies in collaboration



with Government of India/State Poultry Training Centres;

- (vii) Expansion of existing capacity; &
- (viii) Margin money, working capital assistance for increasing business turnover.

9.3.1 During 2019-20, Rs.4.61 crore was released for poultry programme. Cumulatively, NCDC has sanctioned financial assistance of Rs.117.27 crore for 377 Units/projects of which 322 units have been completed by the end of 31.03.2020 while others are in various stages of completion. State wise details of financial assistance sanctioned and released by the Corporation in respect of Poultry Projects are given in **Table- 2**.

DAIRY & LIVESTOCK

Dairy

9.4 NCDC provides assistance to primary, district and state level dairy cooperatives for the following activities:

- (i) Purchase, rearing and breeding of milch animals;
- (ii) Installation of milking machines;
- (iii) Establishment of Testing Laboratories;
- (iv) Establishment/ expansion/ renovation of milk collection centres and chilling plants;
- (v) Purchase of equipments and bulk milk coolers;
- (vi) Milk chilling plants and processing units;
- (vii) Purchase of transport vehicles;
- (viii) Setting up of small feed mixing/ manufacturing units;
- (ix) Establishment of Integrated Dairy Projects with provisions for technical inputs for farmers’ organisation, mobile veterinary care, artificial insemination and fodder development programme;

- (x) UHT Milk processing and packaging units; &
- (xi) Margin money / working capital assistance for increasing business turnover.

Dairy Processing and Infrastructure Development Fund (DIDF)

9.4.1 NCDC is a Nodal Loaning Entity (NLE) for borrowing resources from the Central Sector Scheme Dairy Processing and Infrastructure Development Fund (DIDF) set-up in NABARD for finance dairy processing projects submitted by the Eligible End Borrowers (EEBs) in the cooperative sector. Cooperative Milk Unions, State Cooperative Dairy Federations and Multi-State Milk Cooperatives are the Institutions eligible for loans from NCDC under the scheme.

Livestock

9.4.2 NCDC provides financial assistance for (i) Integrated Livestock Projects/ Modernisation/ Expansion/ Renovation of existing units; (ii) Purchase of Livestock animals for breeding (breed improvement), rearing, meat fleece, skin, wool and other by-products; (iii) Establishing of slaughter houses; (iv) Processing and Marketing Infrastructure; (v) Purchase of equipment and transport vehicles; and (vi) Margin Money/ Working capital assistance for increasing business turnover.

Highlights

9.4.3 With focus on doubling farmers income, NCDC has since 2016-17 provided assistance for mega dairy and livestock programmes to ensure comprehensive development in the area of operation. Brief of projects are as under:

- **Livestock Programme of Government of Telangana:** In 2016-17 NCDC sanctioned financial assistance of Rs.4000 crore comprising loan of Rs.3000.00 crore and CSISAC

subsidy of Rs.1000 crore to Telangana State Sheep and Goat Development Cooperative Federation Ltd. under Direct Funding Scheme of NCDC with State Government guarantee. The project is for grounding of 4 lakh sheep rearing units of the size 20+1 each for the benefit of 4 lakh members of Primary Sheep Breeders Cooperative Societies in 30 districts of Telangana at an outlay of Rs. 5000 crore. So far, Rs.3554 crore has been disbursed for the project.

- **Meghalaya Milk Mission of Government of Meghalaya:** NCDC has sanctioned financial assistance of Rs.204.71 crore comprising loan of Rs.150.84 crore and CSISAC subsidy of Rs.53.87 crore for induction of cattle and setting up of dairy farms, strengthening of chilling infrastructure and manpower development & training of personnel at a total project cost of Rs.215.48 crore. The project aims to encourage rearing of high yielding indigenous milch cows, by educating and training farmers in breeding and genetic upgradation of the local cows over a period of years by forming cooperatives and supply milk to the union through cold chain. So far, Rs.51.18 crore has been disbursed for the project. The project is expected to benefit 2000 members.
- **Comprehensive development of Dairy Cooperative by Government of Uttarakhand:** In 2018-19, NCDC sanctioned financial assistance of Rs. 422.62 crore to the Government of Uttarakhand for setting up of dairy farms, supply of inputs to cooperative societies, capacity enhancement of milk processing units of District Cooperative Milk Unions, creation of infrastructure relating to marketing, monitoring, evaluation & management cost and training at a total project cost of Rs.444.62 crore benefiting 10000 members.. So far, Rs. 13.21 crore has been disbursed for the project.
- **Livestock programme in Andaman & Nicobar Islands:** NCDC sanctioned financial assistance of Rs. 5460.75 lakh comprising Rs.4547.25 lakh as loan and Rs.913.50 lakh as CSISAC subsidy to the Administration of Andaman & Nicobar Islands for enhancement of farmers income based on livestock activities including development of dairy, livestock & poultry through cooperatives at a block cost of Rs.8167.50 lakh with the creation of 560 units expected to benefit 5000 members in FY 2018-19.
- **Livestock programme of Government of Uttarakhand:** In 2018-19, NCDC sanctioned Rs.197.91 crore to the Government of Uttarakhand for development of livestock (Sheep & Goat) sector through cooperative societies by promoting sheep & goat rearing units, setting-up of Aggregation-cum-Breeding Farms and marketing of meat through retails outlets etc. So far, Rs.42.26 crore has been disbursed for the project for the benefit of 10,000 members.
- **Meghalaya Piggery Mission:** In 2019-20, NCDC sanctioned financial assistance of Rs.20947.50 lakh comprising loan of Rs.15564.00 lakh and CSISAC Subsidy of Rs.5383.50 lakh towards development of Piggery sector through cooperatives under Meghalaya Piggery Mission at a total block cost of Rs.22050.00 lakh. The project will have 300 Nucleus Breeding Centres at the primary level and supporting units for the Value Chain Maximization for Quality Pork at



the district level i.e. slaughter houses, transport vehicles and pork vending kiosks and at the State Federation Level i.e. Feed Support Unit- Storage - 500 MT, Quality Certification Facility and Processed products Pilot Facility, Marketing, Brand Promotion, Exports support and Cold Chain- Reefer Vans. Meghalaya Piggery Mission would provide regular source of income to members of 300 village level primary cooperative societies, each with about 200 members to benefit totally 60,000 members.

9.4.4 During 2019-20, under the dairy programme, NCDC sanctioned Rs.118.82 crore for 102 Dairy Units and released Rs.153.23 crore to Dairy Cooperatives. Further, NCDC sanctioned Rs.359.47 crore for 955 Units and released Rs.262.09 crore to State Governments/ Federations for Livestock programme. Cumulatively, as on 31.03.2020, NCDC has sanctioned Rs.11153.02 crore and has released an amount of Rs.5719.23 crore to dairy & livestock cooperatives as given in **Table-3**.

HANDLOOM

9.5. The Scheme for the development of handloom cooperatives includes (a) Strengthening the share capital base/ margin money assistance to the Apex, Regional and Primary Handloom Cooperatives (b) Creation of pre and post loom processing facilities (c) Construction and renovation of showrooms and godowns and (d) Establishment of handloom worksheds.

9.5.1 During 2019-20, NCDC sanctioned Rs.120.90 crore (Rs.96.68 crore as loan and Rs.24.22 crore as CSISAC subsidy) and released Rs.2.39 crore (Rs.1.38 crore as loan and Rs.1.01 crore as CSISAC subsidy). Since inception of scheme, NCDC has sanctioned Rs.597.16 crore to 3604 units and released an amount of Rs.468.75 crore with the completion of 3478 units as detailed in **Table-4**.

COIR

9.6 NCDC has been assisting Coir Cooperatives for a) strengthening of share capital base/margin money assistance, b) creation of processing facilities, c) construction of godowns & showrooms and d) purchase of transport vehicles by Apex/Regional level coir cooperatives.

Integrated Coir Development Project in Kerala

9.6.1 Govt. of Kerala has availed assistance for the integrated development of 1000 coir cooperatives through COIRFED as implementing agency. Out of the sanctioned assistance of Rs.200 crore, the State Govt. has availed assistance of Rs.110.00 crore with the completion of projects by 100 coir cooperatives with the remaining under various stages of implementation.

9.6.2 Since inception of scheme, cumulatively, NCDC has sanctioned Rs.267.57 crore and released Rs.177.57 crore with the completion of 421 units. State-wise sanction & release position upto 31.3.2020 are given in **Table- 5**.

JUTE

9.7 The scheme for development of jute cooperatives includes (a) Establishment/ expansion/ modernization of Jute mill and (b) Construction of godowns and showrooms. Since inception of scheme, cumulatively, NCDC sanctioned Rs.48.37 crore for 184 units/projects and released Rs.39.61 crore with the completion of 183 units/projects. State-wise sanction and release position upto 31.03.2020 is given in **Table- 6**.

SCHEDULED CASTE (SC) COOPERATIVES

9.8 NCDC has formulated specific scheme for the economic upliftment of SC Cooperatives. Societies having more than 40% scheduled caste members are considered

as SC Cooperatives for the purposes of NCDC assistance. During 2019-20, an additional assistance of Rs.0.46 crore was sanctioned by the Corporation to one Scheduled Caste Cooperative and an amount of Rs.3.01 crore was released. Cumulatively as on 31.3.2020, NCDC sanctioned 9081 units and released Rs.304.23 crore. Details of assistance provided to SC Cooperatives are given in **Table-7**.

SCHEDULED TRIBE (ST) COOPERATIVES

9.9 Cooperative structure in tribal areas primarily consists of 3621 Large Sized Agricultural Multi-Purpose Cooperative Societies (LAMPS) at the Primary Level, 12 Tribal Development Cooperative Corporation/ Federations (TDCCF) and the Jharkhand State Cooperatives Lac Marketing Federation (JASCOLAMPF) at the State Level and Tribal Cooperative Marketing Development Federation of India Ltd. (TRIFED) at the National Level. NCDC has formulated specific scheme for strengthening the share capital base of LAMPS and provides margin money/working capital to TDCCF for undertaking procurement and marketing of Minor Forest Produce (MFP) and surplus agricultural produce, distribution of fertilizers and other agricultural inputs, sale of consumer articles etc. During 2019-20, NCDC sanctioned assistance of Rs.221.71 crore for 972 units and released Rs.30.49 crore to tribal cooperatives. Cumulatively as on 31.3.2020, NCDC has sanctioned 7831 units and released Rs.5197.91 crore to ST cooperatives as detailed in **Table-7**.

LABOUR COOPERATIVES

9.10 NCDC is providing assistance to Labour Cooperative benefiting Labour contract/ Construction/Mining forest & Other Labour Cooperatives like village Artisans, Craftsmen, Rickshaw Pullers, Landless Labour etc. The activities covered under the scheme are (i) Strengthening of share capital base/margin money assistance; (ii) Purchase of machines and equipment, tools and tackles, Loading/ Unloading/ Packing equipment as relevant to Labour Cooperative; (iii) Establishment, Construction of Service Complex/Godown; and (iv) Computerization, furniture and infrastructure for establishment of Data Bank by National level, State level and District Level Labour Cooperative Federations.

9.10.1 Cumulatively, as on 31.03.2020, NCDC has sanctioned financial assistance of Rs.154.01 crore and released Rs.153.50 crore to Labour Cooperatives.

WOMEN COOPERATIVES

9.11 NCDC has also provided assistance to exclusively women's cooperative societies. During the year 2019-20, the Corporation has sanctioned Rs.541.30 crore to 8 units/projects and released Rs.546.95 crore to women cooperatives under various programme. Activity wise sanction & release during 2019-20 are as under:

(Rs. in crore)

Activity	No. of women societies assisted	Assistance sanctioned to women societies	Assistance released to women societies
Poultry			4.61
IC&SC	7	540.98	541.78
ICDP			0.46
Foodgrains	1	0.32	0.10
Total	8	541.30	546.95

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Table-1
ASSISTANCE SANCTIONED & RELEASED TO FISHERIES COOPERATIVES

(Rs. in crore)

Sl. No.	State /UT	Units Sanctioned in 2019-20	Amount		Cumulative Position as on 31.03.2020	
			Sanctioned in 2019-20	Released in 2019-20	No. of Units Sanctioned	Amount Released
A Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC)						
1	Andaman & Nicobar				1	
2	Assam				39	0.185
3	Andhra Pradesh				637	47.191
4	Bihar				7	0.019
5	Himachal Pradesh				15	0.210
6	Kerala	1	30.00	41.812	4	96.004
7	Madhya Pradesh				15	0.013
8	Manipur				124	1.739
9	Mizoram				4	0.188
10	Nagaland				202	7.945
11	Odisha				538	2.793
12	Rajasthan				95	0.149
13	Uttar Pradesh				4	0.006
14	Tripura				60	0.367
15	West Bengal				174	338.353
16	Telangana			121.210	1	586.210
17	Uttarakhand			0.607	1	30.607
	Sub Total (A)	1	30.00	163.629	1921	1111.979
B Corporation Sponsored Scheme						
1	Goa				3	1.521
2	Gujarat				1103	36.175
3	Haryana				1	0.008
4	Karnataka				71	15.612
5	Kerala				41	310.493
6	Maharashtra			0.825	3806	568.876
7	Tamil Nadu				3625	35.582
8	Daman & Diu				19	1.808
9	Puducherry				5	0.033
10	West Bengal				1	
	Sub Total (B)			0.825	8675	970.108
C Institutions						
1	FISHCOPFED				6	1.073
2	Others				3	0.367
	Sub Total (C)				9	1.440
	Grand Total(A+B+C)	1	30.00	163.629	10605	2083.527

Table-2
ASSISTANCE SANCTIONED & RELEASED TO POULTRY COOPERATIVES

(Rs. in crore)

S.No	State/ UT	Amount Re-leased in 2019-20	Cumulative position as on 31.03.2020	
			Units Sanctioned	Amount Released
1	Andhra Pradesh		2	0.092
2	Arunachal Pradesh		1	1.425
3	Assam		1	0.075
4	Bihar		1	0.000
5	Himachal Pradesh		1	0.043
6	Jammu & Kashmir		87	21.182
7	Jharkhand	4.609	5	14.341
8	Meghalaya		1	0.000
9	Manipur		33	2.358
10	Mizoram		1	0.098
11	Nagaland		143	8.602
12	Uttar Pradesh		2	0.122
13	West Bengal		8	1.658
	Total (A)	4.609	286	49.996
B	Corporation Sponsored Scheme			
1	Gujarat		1	1.553
2	Haryana		1	0.054
3	Karnataka		7	0.478
4	Kerala		3	0.124
5	Maharashtra		78	44.172
6	Tamil Nadu		1	0.005
	Total (B)		91	46.386
	Grand Total (A+B)	4.609	377	96.382



Table-3

ASSISTANCE SANCTIONED & RELEASED TO DAIRY & LIVESTOCK COOPERATIVES

(Rs. in crore)

S.No	State/ UT	Units sanctioned in 2019-20	Amount		Cumulative position as on 31.03.2020	
			Sanctioned in 2019-20	Released in 2019-20	Units sanctioned	Amount Released
A	DAIRY					
	Central Sector Integrated Scheme on Agricultural Cooperation					
1	Andhra Pradesh				6	14.752
2	Arunachal Pradesh				17	0.685
3	Assam				1	0.200
4	Bihar^		0.426	10.355	38	308.369
5	Gujarat	95	9.665	19.975	900	291.358
6	Karnataka			5.842	120	44.480
7	Madhya Pradesh				1	
8	Maharashtra	5	7.541		17	25.909
9	Meghalaya				2094	51.356
10	Nagaland				8	0.580
11	Punjab				1	32.000
12	Rajasthan			101.936	7	196.774
13	Telangana				1	0.722
14	Uttarakhand			0.205	5276	13.205
15	Uttar Pradesh				4	8.400
	Corporation Sponsored Scheme					
1	Gujarat	1	100.000	10.000	3929	330.086
2	Karnataka				477	43.834
3	Maharashtra	1	1.190	4.918	30	34.332
4	Odisha				1	2.000
5	Punjab				7	6.205
6	Tamil Nadu				3	8.943
7	Uttar Pradesh				1	
	Total (Dairy)	102	118.822	153.230	12939	1414.189
B	LIVESTOCK					
	Central Sector Integrated Scheme on Agricultural Cooperation					
1	A&N Islands				544	
2	Andhra Pradesh			3.470	13857	72.157
3	Meghalaya	955	209.475		2	0.081
4	Mizoram				2	0.201
5	Nagaland				18	1.097
6	Telangana*		150.000	159.364	613919	4060.564
7	Uttarakhand			2.264	10019	42.264
8	West Bengal			97.000	100000	128.500
	Corporation Sponsored Scheme					
1	Kerala				1	0.180
	Total (Livestock)	955	359.475	262.098	738362	4305.044
	Grand Total (Dairy & Live-stock)	1057	478.297	415.328	751301	5719.233

^ Bihar : 1 Projects of T&P Cell

* Telangana : includes projects wherein loan in lieu of subsidy is released against already sanctioned Livestock projects

Table-4
ASSISTANCE SANCTIONED & RELEASED TO HANDLOOM COOPERATIVES

(Rs. in crore)

S. No.	State/UT	No. of sanctions in 2019-20	No. of units sanctioned in 2019-20	Amount		Cumulative position as on 31.03.2020		
				Sanctioned in 2019-20	Released in 2019-20	Units sanctioned (No)	Units completed (No)	Amount released
Central Sector Integrated Scheme on Agricultural Cooperation								
A Cooperatively Under Developed States								
1	Andhra Pradesh	1	1	120.00		573	504	266.05
2	Himachal Pradesh				0.11	259	254	11.98
3	Madhya Pradesh					33	33	0.56
4	Odisha					57	55	23.82
5	Rajasthan					32	32	3.41
6	Telangana					50	1	66.04
7	Uttarakhand					9	9	0.51
8	Uttar Pradesh					19	19	0.99
9	West Bengal					257	257	4.36
	Total (A)	1	1	120.00	0.11	1289	1164	377.72
B Cooperatively Least-Developed States								
1	Assam					183	183	7.49
2	Arunachal Pradesh					3	3	0.39
3	Bihar					1	1	0.05
4	Manipur					739	739	4.72
5	Meghalaya					51	51	0.51
6	Mizoram	1	1	0.90		115	114	6.20
7	Nagaland					222	222	5.97
8	Tripura					1	1	0.30
	Total (B)	1	1	0.90		1315	1314	25.63
C Cooperatively Developed States								
	Tamil Nadu				2.28	2	2	5.58
	Total(A+B+C)	2	2	120.90	2.39	2606	2480	408.93
Corporation Sponsored Scheme								
D Cooperatively Developed States/ UTs / Others								
1	Delhi					2	2	0.26
2	Gujarat					1	1	0.10
3	Haryana					6	6	0.29
4	Karnataka					171	171	3.43
5	Kerala					226	226	20.43
6	Maharashtra					111	111	5.86
7	Punjab					34	34	3.86
8	Tamil Nadu					445	445	16.24
9	Others (Petrofils)					2	2	9.35
	Total (D)					998	998	59.82
	Grand Total	2	2	120.90	2.39	3604	3478	468.75



Table-5
ASSISTANCE SANCTIONED & RELEASED TO COIR COOPERATIVES

(Rs. in crore)

Sl. No.	States	No. of sanctions in 2019-20	No. of units sanctioned in 2019-20	Amount		Cumulative position as on 31.03.2020		
				Sanctioned in 2019-20	Released in 2019-20	Units sanctioned (Number)	Units completed (Number)	Amount released
A	SCHEME : CENTRAL SECTOR SCHEME							
1	Odisha					34	34	4.13
B	SCHEME : CORPORATION SPONSORED SCHEME							
1	Karnataka					27	27	10.65
2	Kerala				80.00	1333	404	158.78
3	Tamil Nadu					27	27	4.01
	TOTAL (B) :				80.00	1387	458	173.44
	TOTAL (A+B):				80.00	1421	492	177.57

Table-6
ASSISTANCE SANCTIONED/RELEASED TO JUTE COOPERATIVES

(Rs. in crore)

Sl. No.	States	Cumulative position as on 31.03.2020		
		Units sanctioned (Number)	Units completed (Number)	Amount released
A	CENTRAL SECTOR SCHEME:			
1	Assam	4	3	36.20
2	Bihar	27	27	0.58
3	Meghalaya	5	5	0.28
4	Odisha	13	13	0.14
5	Tripura	21	21	0.27
6	West Bengal	108	108	1.92
	Total (A)	178	177	39.39
B	CORPORATION SPONSORED SCHEME:			
1	Andhra Pradesh	6	6	0.22
	Grand Total (A+B)	184	183	39.61

Table-7
ASSISTANCE SANCTIONED & RELEASED TO SCHEDULED CASTE &
SCHEDULED TRIBE COOPERATIVES

(Rs. in crore)

S. No.	Activity	Units sanctioned in 2019-20	Amount		Cumulative position as on 31.03.2020	
			Sanctioned in 2019-20	Released in 2019-20	Units sanctioned (Number)	Amount released
I	SCHEDULED CASTE COOPERATIVES					
A	Central Sector Integrated Scheme on Agricultural Cooperation(CSISAC)*					
1	Fisheries				171	286.564
2	Poultry, Dairy & Livestock				8	1.658
3	Rural Consumer	1	0.460	0.488	4133	5.200
4	Storage				1	0.208
5	ICDP			2.522	4	2.785
6	Handloom				4	0.380
	Total (A)	1	0.460	3.010	4321	296.795
B	Corporation Sponsored Scheme					
1	Industrial Cooperatives				4	0.160
2	Fruits & Vegetables				3	1.170
3	Rural Consumer				4743	6.064*
4	LINAC				10	0.040
	Total (B)				4760	7.434
	Total (A+B) - SC Coops.	1	0.460	3.010	9081	304.229
II	SCHEDULED TRIBE COOPERATIVES					
A	Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC)					
1	Industrial Cooperatives				8	8.560
2	Service Cooperative				1	0.350
3	Cold Chain	15	8.210	4.105	63	65.142
4	Processing (Plantation Crops)	1	3.120	7.560	13	48.690
5	Processing (Oil Seed)				3	1.090
6	Fisheries & Tribal Dev.			3.150	334	14.312
7	Poultry, Dairy & Livestock	955	209.475	4.609	3248	76.005
8	Fruits & Vegetables				8	3.170
9	Marketing & Inputs				585	83.590
10	Rural Consumer				465	4.141
11	ICDP			11.061	48	412.862
12	Storage				352	22.917
13	MIS				4	19.976
14	Handloom	1	0.900		16	3.941
	Total (A)	972	221.705	30.485	5148	764.746
B	Corporation Sponsored Scheme					
1	Cold Chain				1	1.548
2	Storage				199	35.441
3	Rural Consumer				1247	1.636
4	Marketing & Inputs				1158	4389.460
5	LINAC				9	0.027
6	Service Cooperatives				3	3.440
7	Poultry, Dairy & Livestock				66	1.611
	Total (B)				2683	4433.163
	Total (A+B) - ST Coops.	972	221.705	30.485	7831	5197.909

*Erstwhile Restructured Central Sector Scheme.



Chapter-10

CONSUMER COOPERATIVES

10. The role of consumer cooperatives is significant in the national economy for safeguarding the interest of the consumers not only against unethical trade practices by the private traders but also to enable them to have access to consumer goods of fair quality at competitive / reasonable prices. These cooperatives render assured service by ensuring availability of consumer goods at the door step of consumers at reasonable price and also exerting a healthy influence on market price of essential commodities.

NCDC's Assistance

10.1 NCDC provides financial assistance for various consumer activities to primary cooperatives, District Wholesale Consumer Stores and State Consumer Federations for undertaking distribution of consumer goods in rural and urban areas. The assistance is available for (i) expansion / renovation of existing infrastructure, construction of new infrastructure such as shopping centre / godown/ kerosene bunk etc.; (ii) Margin money for raising working capital; (iii) Purchase of Furniture & fixtures and transport vehicle; (iv) Computerisation and (v) creation / expansion/ modernization of infrastructure related to consumer oriented processing / industrial activities.

Performance of NCDC under ongoing schemes of consumer cooperatives is summarized hereunder:

- Under the Central Sector Integrated Scheme on Agricultural Cooperation, during 2019-20, NCDC sanctioned a total financial assistance of Rs.1.53 crore and released Rs.2.19 crore (**Table-1**) and cumulative released Rs.92.46 crore as on 31.03.2020 (**Table-2**).
- Under Corporation Sponsored Scheme, during 2019-20, NCDC sanctioned a financial assistance of Rs.0.11 crore and released Rs.1.20 crore (**Table-1**) and cumulative released Rs.235.22 crore as on 31.03.2020 (**Table-3**).

National Workshop on Consumer Cooperatives and Value Chains

10.2 National Cooperative Development Corporation organized a National Workshop on “Consumer Cooperatives and Value Chains” on 20 December 2019. The deliberations in the workshop took stock of the changing scenarios of the consumer sector with special reference to e-commerce. The workshop highlighted on the future trends and the steps required to adapt and respond.

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Table-1
ASSISTANCE SANCTIONED & RELEASED FOR CONSUMER ACTIVITY DURING 2019-20

(Rs. in crore)

SN	States/ UTs	CSISAC				Corporation Sponsored Scheme				Total			
		Sanction		Release		Sanction		Release		Sanction		Release	
		No. of Unit	Amt	No. of Unit	Amt	No. of Unit	Amt	No. of Unit	Amt	No. of Unit	Amt	No. of Unit	Amt
1	Himachal Pradesh	6	1.42	13	1.82					6	1.42	13	1.82
2	Karnataka							1	0.89			1	0.89
3	Kerala					2	0.11	2	0.31	2	0.11	2	0.31
4	Madhya Pradesh			2	0.09							2	0.90
5	Odisha			2	0.15							2	0.15
6	Rajasthan	1	0.11	2	0.07					1	0.11	2	0.07
7	Telangana			1	0.04							1	0.04
8	Uttarakhand			1	0.02							1	0.02
	Total	7	1.53	21	2.19	2	0.11	3	1.20	9	1.64	24	3.39

Table-2
ASSISTANCE RELEASED FOR CONSUMER ACTIVITY UNDER CSISAC AS ON 31.03.2020

(Rs. in crore)

SN	States/UTs	No. of programme assisted			Total assistance provided
		Societies	Branches	Total	
1	A & N Islands	1	0	1	1.08
2	Andhra Pradesh	1097	46	1143	1.25
3	Assam	271		271	0.49
4	Bihar	2485		2485	1.41
5	Chhattisgarh	2		2	0.02
6	Goa	38		38	0.02
7	Gujarat	971	22	993	0.78
8	Haryana	1380		1380	0.54
9	Himachal Pradesh	1661		1661	22.57
10	Jammu & Kashmir	1		1	0.00
11	Karnataka	3139	2	3141	2.28
12	Kerala	1314	4	1318	0.93
13	Madhya Pradesh	5462	305	5767	7.12
14	Maharashtra	2717	5	2722	2.29
15	Manipur	59		59	0.06
16	Meghalaya	47		47	0.10
17	Mizoram	72		72	1.18
18	Nagaland	22		22	0.08
19	Odisha	2140	457	2597	3.46
20	Punjab	2149		2149	1.43
21	Rajasthan	3505	76	3581	10.85
22	Sikkim	56		56	0.58
23	Tamil Nadu	4497	7975	12472	10.23
24	Telangana	2		2	0.40
25	Tripura	195		195	0.24
26	Uttar Pradesh	9007	607	9614	12.10
27	Uttarakhand				0.09
28	West Bengal	2362	5	2367	10.89
	Total	44652	9504	54156	92.46



Table-3
ASSISTANCE RELEASED FOR CONSUMER ACTIVITY UNDER
CORPORATION SPONSORED SCHEME AS ON 31.03.2020

(Rs. in crore)

S. No.	States/UTs	No. of programme assisted				Assistance provided		
		Student Stores	Societies	Societies Branches	Total	Student Stores	Societies and their branches	Total
1	A & N Islands						0.30	0.30
2	Andhra Pradesh	14	2311		2325	0.02	2.98	3.00
3	Assam	2	307		309		0.49	0.49
4	Bihar		2531		2531		1.55	1.55
5	Chandigarh						0.01	0.01
6	Chhattisgarh		3		3		0.10	0.10
7	Delhi		17		17		12.25	12.25
8	Goa		13	25	38		0.05	0.05
9	Gujarat	6	1395	24	1425	0.01	22.50	22.51
10	Haryana		1039		1039		1.92	1.92
11	Himachal Pradesh		1541		1541		1.82	1.82
12	Jammu & Kashmir	1	471		472		0.34	0.34
13	Karnataka	83	3215		3298	0.19	8.26	8.45
14	Kerala	971	1435		2406	1.51	130.50	132.01
15	Madhya Pradesh	7	5844	201	6052	0.01	10.93	10.94
16	Maharashtra	78	3751	12	3841	0.12	3.10	3.22
17	Manipur		140		140		0.13	0.13
18	Meghalaya		45		45		0.09	0.09
19	Mizoram		62		62		0.23	0.23
20	Nagaland		29		29		0.15	0.15
21	Odisha	18	2520	362	2900	0.02	4.43	4.45
22	Puducherry						0.01	0.01
23	Punjab		2666		2666		4.20	4.20
24	Rajasthan	14	3956		3970	0.03	3.94	3.97
25	Sikkim		55		55		0.14	0.14
26	Tamil Nadu	127	4527	1948	6602	0.19	7.95	8.14
27	Tripura		420	16	436		0.56	0.56
28	Uttar Pradesh	4	9080	223	9307		10.12	10.13
29	Uttarakhand		14		14		0.47	0.47
30	West Bengal	39	3263	5	3307	0.04	3.55	3.59
	Total	1364	50650	2816	54830	2.14	233.07	235.22

Chapter-11

INTEGRATED COOPERATIVE DEVELOPMENT PROJECTS**Role of Consumer Cooperatives**

11.1 The Integrated Cooperative Development Project (ICDP) is an integrated area-based approach taking into account the local needs and resources. The scheme aims at development of cooperatives in agriculture and allied sectors, transforming cooperatives as multi-purpose entities and promoting horizontal and vertical functional linkages so as to enable the cooperatives to cater to the overall needs of rural community.

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

Sanctions:

11.3 During 2019-20, subsidy of Rs.0.36 crore was sanctioned for preparation of DPR and Rs.1.07 crore for imparting training to PIT personnel of ICDP at NCDC's Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC), Gurugram.

11.3.1 Cumulatively, as on 31.03.2020, NCDC has sanctioned 383 projects at a total cost of Rs.6615.26 crore involving NCDC's share of Rs.6279.04 crore comprising Rs.5139.08 crore as loan and Rs.1139.96 crore as subsidy. In addition to above, subsidy assistance of Rs.4.75 crore for training and Rs.0.64 crore for impact evaluation studies was also sanctioned upto 2019-20. Details

of ICD projects sanctioned upto 31.03.2020 are given in **Table-I**.

Disbursements:

11.4 During 2019-20, NCDC released Rs.174.07 crore in 13 States and 1 UT comprising of Rs.147.19 crore as loan and Rs.26.88 crore as subsidy. The subsidy comprised of Rs.8.56 crore for project implementation, Rs.13.45 crore for beneficiary cooperative societies under CSISAC and Rs.4.87 crore for GBY subsidy under CSISAM scheme. In addition to above, subsidy of Rs.1.07 crore was utilised for imparting training to cooperative personnel at LINAC, Gurugram.

11.4.1 Cumulatively, as on 31.03.2020, NCDC released Rs.4344.34 crore comprising Rs.3719.52 crore as loan and Rs.624.82 crore as subsidy. In addition to above, cumulatively subsidy assistance of Rs.4.75 crore was utilized for imparting training to cooperative personnel at LINAC, Gurugram.

11.5 Out of 383 projects sanctioned for implementation, 245 projects have been completed. Out of total of 383 projects, 301 are sanctioned in cooperatively under/least developed States including North-Eastern Region.

11.6 State wise assistance sanctioned and released during the year under report as well as position of cumulative releases are indicated in **Table-2**. Contributing towards women empowerment, Rs.0.46 crore was released for women societies during 2019-20 through various ICD Projects.

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Table-1
INTEGRATED COOPERATIVE DEVELOPMENT PROJECTS SANCTIONED UPTO 2019-20

SN	Name of District	Year of sanction	SN	Name of District	Year of sanction
	Arunachal Pradesh			Bihar (contd..)	
1	Whole state	2000-01	49	East Champaran (Motihari)	2011-12
2	Arunachal -Part-2	2013-14	50	Darbhangha	2014-15
	Assam		51	Aurangabad	2014-15
3	Nagaon	1988-89	52	Purnia	2014-15
4	Cachar	1999-00	53	Begusarai	2014-15
5	Hailakandi	1999-00	54	West Champaran	2014-15
	Andhra Pradesh			Chhattisgarh	
6	East Godavari	1989-90	55	Durg	1987-88
7	Chittoor	1991-92	56	Bastar	1994-95
8	Krishna	1993-94	57	Raipur	1995-96
9	Kurnool	1995-96	58	Jashpur	2001-02
10	Guntur	1999-00	59	Raigarh	2001-02
11	Nellore	2003-04	60	Ambikapur(Surguja)	2002-03
12	Visakhapatnam	2003-04	61	Rajnandgaon	2002-03
13	West Godavari	2005-06		Gujarat	
14	Anantpur	2005-06	62	Panchmahal	1991-92
15	Srikakulam	2005-06	63	Surendernagar	1991-92
16	Kadapa	2005-06		Haryana	
17	Vizianagaram	2005-06	64	Bhiwani	1991-92
18	Prakasam	2008-09	65	Ambala	1994-95
19	Kurnool (Phase-2)	2017-18	66	Gurgaon	1994-95
20	East Godavari (Phase-2)	2017-18	67	Sirsa	1994-95
21	Chittoor(Phase-2)	2018-19	68	Hissar	1995-96
	Andaman & Nicobar		69	Sonipat	2001-02
22	South,North & Middle	2018-19	70	Panipat	2001-02
	Telangana		71	Karnal	2001-02
23	Nalgonda	1995-96	72	Kurukshetra	2001-02
24	Nizamabad	1989-90	73	Kaithal	2001-02
25	Nizamabad	2000-01	74	Rewari	2001-02
26	Medak	2003-04	75	Yamuna nagar	2004-05
27	Warangal	2003-04	76	Faridabad	2004-05
28	Adilabad	2005-06	77	Jind	2005-06
29	Rangareddy	2005-06	78	Mahendergarh	2006-07
30	Karimnagar	2005-06	79	Jhajjar	2007-08
31	Mahabubnagar	2005-06	80	Rohtak	2007-08
32	Khammam	2008-09	81	Bhiwani(Phase-2)	2010-11
	Bihar		82	Ambala(Phase-2)	2012-13
33	Bhojpur	1987-88	83	Hissar(Phase-2)	2012-13
34	Rohtas	1987-88	84	Sirsa(Phase-2)	2012-13
35	Gopalganj	1999-00	85	Panchkula	2012-13
36	Madhubani	1999-00	86	Fatehabad(Phase-2)	2013-14
37	Sitamarhi	2001-02	87	Rewari (Phase-2)	2017-18
38	Gaya	2001-02		Himachal Pradesh	
39	Bhojpur(Ara)	2002-03	88	Bilaspur	1986-87
40	Saran(Chapra)	2002-03	89	Sirmour	1987-88
41	Siwan	2002-03	90	Hamirpur	1988-89
42	Kaimur	2008-09	91	Kangra	1990-91
43	Khagaria	2009-10	92	Shimla	1991-92
44	Sheohar	2009-10	93	Chamba	1996-97
45	Vaishali	2010-11	94	Kullu	1996-97
46	Nalanda	2010-11	95	Solan	1998-99
47	Araria	2011-12	96	Una	2000-01
48	Jehanabad	2011-12	97	Mandi	2002-03

SN	Name of District	Year of sanction	SN	Name of District	Year of sanction
	Himachal Pradesh (contd..)			Kerala (contd..)	
98	Kinnaur	2005-06	147	Kannur	1998-99
99	Lahaul spiti	2005-06	148	Ernakulam	2001-02
100	Sirmour (Phase-2)	2010-11	149	Kozhikode	2001-02
101	Bilaspur (Phase-2)	2010-11	150	Kollam	2001-02
102	Hamirpur (Phase-2)	2010-11	151	Alapuzha	2001-02
103	Kullu(Phase-2)	2013-14	152	Thiruvananthapuram	2003-04
104	Kangra(Phase-2)	2013-14	153	Wynad-(Phase-2)	2008-09
105	Shimla(Phase-2)	2013-14	154	Idukki-(Phase-2)	2013-14
106	Solan(Phase-2)	2017-18	155	Palakkad-(Phase-2)	2014-15
107	Mandi(Phase-2)	2018-19	156	Thrissur-(Phase-2)	2015-16
	Jammu & Kashmir			Madhya Pradesh	
108	Kathua	2003-04	157	Narsinghpur	1994-95
109	Anantnag	2003-04	158	Raisen	1994-95
110	Doda	2014-15	159	Khargone	1995-96
111	Baramulla	2014-15	160	Guna	1997-98
	Jharkhand		161	Sidhi	1997-98
112	Singhbhum	1997-98	162	Chhindwara	1998-99
113	Ranchi	1997-98	163	Jabalpur	1999-00
114	Deoghar	2002-03	164	Bhind	2000-01
115	Dumka	2002-03	165	Ratlam	2000-01
116	Hazaribagh	2002-03	166	Rajgarh	2001-02
117	Garhwa	2006-07	167	Jhabua	2006-07
118	Lohardaga	2007-08	168	Sehore	2006-07
119	Sahibganj	2008-09	169	Ujjain	2006-07
120	Latehar	2006-07	170	Sagar	2006-07
121	Giridih	2006-07	171	Vidisha	2006-07
122	Godda	2007-08	172	Mandsaur	2006-07
123	Dhanbad	2007-08	173	Betul	2007-08
124	East Singhbhum	2007-08	174	Neemuch	2007-08
125	Chatra	2008-09	175	Indore	2007-08
126	Palamu	2008-09	176	Shahdol	2007-08
127	Koderma	2008-09	177	Anuppur	2007-08
128	Pakur	2008-09	178	Umaria	2007-08
129	Jamtara	2008-09	179	Tikamgarh	2007-08
130	Bokaro	2013-14	180	Khandwa	2007-08
131	Simdega	2013-14	181	Burhanpur	2007-08
132	Gumla	2013-14	182	Rewa	2011-12
	Karnataka		183	Balaghat	2011-12
133	Bangalore	1987-88	184	Shajapur	2011-12
134	Chickmagalure	1988-89	185	Dhar	2012-13
135	Chitradurga	1997-98	186	Hoshangabad	2012-13
136	Gulbarga	2005-06	187	Shivpuri	2012-13
137	Bellary	2011-12	188	Seoni	2012-13
138	Bijapur	2011-12	189	Dewas	2012-13
	Kerala		190	Bhopal	2012-13
139	Wynad	1987-88	191	Harda	2012-13
140	Palghat	1988-89	192	Chhatarpur	2013-14
141	Kottayam	1988-89	193	Gwalior	2013-14
142	Idukki	1993-94	194	Mandla	2015-16
143	Pathanamthitta	1993-94	195	Morena	2015-16
144	Thrissure	1995-96	196	Panna	2015-16
145	Malappuram	1998-99	197	Satna	2015-16
146	Kasargodu	1998-99	198	Sheopur	2015-16



SN	Name of District	Year of sanction	SN	Name of District	Year of sanction
	Manipur			Rajasthan (contd..)	
199	Bishanpur	1986-87	246	Jhalawar	1998-99
200	Thoubal	1988-89	247	Jodhpur	2002-03
201	Churachandpur	1990-91	248	Dausa	2006-07
202	Ukhrul	2000-01	249	Baran	2006-07
203	Imphal West	2000-01	250	Hanumangarh	2006-07
204	Imphal East	2000-01	251	Ajmer	2006-07
	Meghalaya		252	Jaisalmer	2006-07
205	E.khasi hills	1986-87	253	Bundi	2006-07
206	Jaintia	1999-00	254	Jhunjhunu	2006-07
207	West Garo hills	1999-00	255	Bhilwara	2006-07
208	West khasi hills	2001-02	256	Bikaner	2008-09
209	East Garo hills	2001-02	257	Badmer	2008-09
210	Ri-Bhoi	2004-05	258	Dungarpur	2008-09
211	South Garo hills	2004-05	259	Bharatpur	2008-09
	Mizoram		260	Kota	2008-09
212	Aizawl	1993-94	261	Sirohi	2011-12
213	Chhimituipui	1993-94	262	Pratapgarh	2011-12
214	Lunglei	1997-98	263	Churu	2011-12
215	Kolasib(Phase-2)	2014-15	264	Pali	2011-12
216	Lunglei(Phase-2)	2014-15	265	Rajsamand	2011-12
217	Aizawl(Phase-2)	2014-15	266	Chittorgarh	2011-12
218	Serchhip(Phase-2)	2014-15	267	Udaipur	2011-12
219	Champhai(Phase-2)	2014-15	268	Dholpur	2011-12
	Nagaland		269	Nagaur	2011-12
220	Kohima	1987-88	270	Shriganganagar	2011-12
221	Mokokchung	1990-91	271	Jaipur	2011-12
222	Wokha	1995-96	272	Sikar(-(Phase-2)	2015-16
223	Tuensang	2000-01	273	Banswara(-(Phase-2)	2015-16
224	Phek	2000-01	274	Jalore(Phase-2)	2015-16
225	Zunheboto	2008-09		Sikkim	
226	Mon	2008-09	275	East Sikkim	1992-93
227	Dimapur	2008-09	276	South Sikkim	1992-93
228	Peren	2017-18		Tamil Nadu	
229	Kiphire	2017-18	277	Kamarajar	1988-89
230	Longleng	2017-18	278	South arcot	1990-91
231	Tuensang (Phase-2)	2017-18	279	Coimbatore	1993-94
232	Kohima (Phase-2)	2017-18	280	Dharampuri	1994-95
	Odisha		281	Thiruvannamalai	1995-96
233	Koraput & Malkangiri	2001-02	282	Kanchipuram	1998-99
234	Angul	2010-11	283	Ramnathapuram	1998-99
235	Dhenkanal	2010-11	284	Tiruvarur	2000-01
	Punjab		285	Thiruchirapalli	2001-02
236	Ferozepur	1994-95	286	Perambalur	2001-02
237	Hoshiarpur	1994-95	287	Thanjavur	2001-02
238	Ropar	1998-99	288	Theni	2004-05
239	Patiala	1999-00	289	Thoothukudi	2004-05
	Rajasthan		290	Puddukottai	2006-07
240	Banswara	1993-94	291	Salem	2006-07
241	Jalore	1993-94	292	Erode	2006-07
242	Sikar	1993-94	293	Madurai	2006-07
243	Alwar	1998-99	294	Sivagangai	2009-10
244	Sawai madhopur	1998-99	295	Dindigul	2009-10
245	Tonk	1998-99	296	Tirunelveli	2009-10

SN	Name of District	Year of sanction	SN	Name of District	Year of sanction
	Tamil Nadu (contd..)			Uttar Pradesh (contd..)	
297	Vellore	2010-11	341	Balia	2013-14
298	Karur	2010-11	342	Kasganj	2013-14
299	Nagapattinam	2010-11	343	Etawah	2013-14
300	Nilgiris	2012-13	344	Ambedkar Nagar	2015-16
301	Namakkal	2014-15	345	Kaushambi	2015-16
302	Thiruvallur	2014-15	346	Allahabad	2015-16
303	Kanyakumari	2014-15	347	Jalaun	2015-16
304	Chennai	2016-17	348	Hamirpur	2015-16
	Tripura		349	Mahoba	2015-16
305	West Tripura	1988-89	350	Meerut	2016-17
306	South Tripura	2008-09	351	Shahjahanpur	2016-17
307	North Tripura	2015-16	352	Pilibhit	2016-17
308	Unakoti	2015-16	353	Hathras	2016-17
309	Dhalai	2015-16	354	Jhansi	2016-17
	Uttar Pradesh		355	Amroha	2016-17
310	Jaunpur	1991-92	356	Sonbhadra(Phase-2)	2018-19
311	Varanasi	1991-92	357	Haridwar	1999-00
312	Mathura	1997-98	358	Chamoli	2001-02
313	Raibareli	1997-98	359	Pithoragarh	2002-03
314	Gorakhpur	1997-98	360	Dehradun	2003-04
315	Rampur	1999-00		Uttarakhand	
316	Muzafarnagar	1999-00	361	Almora	2003-04
317	Baghpat	1999-00	362	Tihri	2003-04
318	Bulandshahar	1999-00	363	Pauri garhwal	2006-07
319	Mirzapur	2003-04	364	Nainital	2006-07
320	Deoria	2003-04	365	Udhamsinghnagar	2009-10
321	Bijnore	2004-05	366	Rudra prayag	2012-13
322	Lakhimpur khiri	2004-05	367	Bageshwar	2012-13
323	Barabanki	2004-05	368	Champawat	2012-13
324	Badayun	2005-06	369	Uttarkashi	2012-13
325	Sonebhadra	2005-06		West Bengal	
326	Ferozabad	2005-06	370	Nadia	1985
327	Farrukhabad	2005-06	371	Hooghly	1992-93
328	Kannoj	2005-06	372	Birbhum	1999-2000
329	Chitterkoot	2006-07	373	Coochbehar	1999-2000
330	Aligarh	2008-09	374	Hooghly	2000-01
331	Partapgarh	2008-09	375	Purulia	2002-03
332	Ghazipur	2008-09	376	North 24 Parganas	2002-03
333	Faizabad	2010-11	377	Malda	2002-03
334	Mainpuri	2010-11	378	South 24 Parganas	2003-04
335	Mau	2010-11	379	Uttar Dinajpur	2009-10
336	Banda	2013-14	380	Paschim Medinipur	2009-10
337	Moradabad	2013-14	381	Burdwan	2009-10
338	Saharanpur	2013-14	382	Bankura	2011-12
339	Etah	2013-14	383	Howrah	2011-12
340	Bareilly	2013-14			



Table-2
STATE-WISE DETAILS OF SANCTION & DISBURSEMENTS UNDER ICDP

(Rs. in crore)

S. No.	STATE/UT	During 2019-20			Cumulative position as on 31.03.2020			
		Disbursements			Units sanctioned	Loan	Subsidy	Total
		Loan	Subsidy	Total				
1	Andhra Pradesh		1.76	1.76	16	254.50	25.46	279.96
2	Andaman & Nicobar	7.13		7.13	1	7.13	0.00	7.13
3	Arunachal Pradesh				2	45.21	17.10	62.31
4	Assam				3	7.42	1.77	9.19
5	Bihar				22	330.33	61.50	391.83
6	Chhattisgarh				7	22.08	2.85	24.93
7	Gujarat				2	8.29	0.53	8.82
8	Himachal Pradesh	29.23	0.22	29.45	20	205.62	60.88	266.50
9	Haryana	5.88	0.49	6.37	24	226.41	18.91	245.32
10	Jammu & Kashmir				4	7.88	2.38	10.26
11	Jharkhand		3.64	3.64	21	113.55	23.41	136.96
12	Karnataka				6	23.28	2.86	26.14
13	Kerala	7.81	0.04	7.85	18	210.83	13.21	224.04
14	Madhya Pradesh	20.97	8.04	29.01	42	471.53	101.22	572.75
15	Manipur				6	11.34	3.52	14.86
16	Meghalaya				7	19.52	6.53	26.05
17	Mizoram				8	39.58	14.73	54.31
18	Nagaland	9.49	3.88	13.37	13	79.94	27.62	107.56
19	Odisha				3	25.56	5.95	31.51
20	Punjab				4	14.74	2.44	17.18
21	Rajasthan	6.01	3.40	9.41	35	481.31	103.12	584.43
22	Sikkim				2	0.97	0.44	1.41
23	Tamil Nadu	16.88		16.88	28	627.85	44.71	672.56
24	Telangana		0.38	0.38	10	72.89	13.73	86.62
25	Tripura	3.05		3.05	5	17.13	4.83	21.96
26	Uttar Pradesh	40.00	2.26	42.26	47	279.72	39.81	319.53
27	Uttarakhand	0.74	2.77	3.51	13	68.81	18.93	87.74
28	West Bengal				14	46.10	6.39	52.49
	TOTAL	147.19	26.88	174.07	383	3719.52	624.82	4344.34

Note: Rs.0.36 crore sanctioned for DPR Preparation (Rs.0.11 crore in Tami Nadu and Rs.0.25 crore in Uttar Pradesh)

Chapter-12

COMPUTERIZATION OF COOPERATIVES

12.1 NCDC has been playing a pivotal role in empowering Cooperatives through information technology. Under its computerization programme, NCDC has been providing financial assistance to cooperatives from primary level to national level for strengthening the IT services in the societies, for modern IT and related infrastructure such as Data Center, Data Recovery Center, enterprise level network, laptop, desktop, Information and communication technology infrastructure, network security, cyber security, IT audit, storage solution, CBS, ATMs, POS machines, e-lobby with kiosk, training and capacity building of personnel etc.

12.2 During the year 2019-20, the Corporation sanctioned financial assistance of Rs.9.93 crore to 10 Cooperative Banks for computerization and released Rs.36.52 crore. Cumulatively, the Corporation has sanctioned Rs.1558.36 crore to 410 Societies and Cooperative Banks and released Rs.545.34 crore. 361 Societies and Cooperative Banks have completed their computerization projects and 47678 cooperative societies have been benefitted from NCDC's assistance.

Cooperative Institutions Cyber-security Advisory Forum (CICAF)

12.3 In May 2019, NCDC initiated and formed a Cooperative Institutions Cyber-Security Advisory Forum (CICAF) in the light of the mandate given to NCDC under the NCDC Act to promote and develop cooperative institutions. The objective of the forum is to make cooperative banks and other

cooperative institutions aware of issues and developments related to cyber security and avoid any cyber related frauds or crimes. The forum has been set up in NCDC under the expert advice of Dr. Gulshan Rai, Former Cyber Security Head, NSCS, PMO and with active partnership of National Federation of State Cooperative Banks Ltd. (NAFSCOB), National Federation of Urban Cooperative Banks and Credit Societies Ltd. (NAFCUB) and other cooperative institutions.

12.3.1 The working of the forum will be steered by two committees namely, (i) Operational Committee and (ii) Enabler Committee. The Operational Committee consists of IT professionals and Managing Directors of banks which will look into operational aspects of problems faced by banks and the Enablers Committee will look into the issues to be taken up with Government of India and others. Both the Committees will be co-chaired by Dr. Gulshan Rai, Managing Director, NCDC; Managing Director, NAFSCOB and President NAFCUB.

12.3.1.1 The committee met on 29.08.2019 and four working groups set up to (i) draft and circulate a model cyber security policy among the cooperatives which they could consider and adopt, (ii) draft a model document on cyber security insurance provisions for banks to negotiate with insurance companies, (iii) devise contours of advanced technical training programmes on cyber security for banks and (iv) draft a model legal document to be entered with service providers on web applications.

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PACS as Modern Banking Units

An impressive 94% of the villages in India are covered by Primary Agriculture Credit Societies (PACS). The Cooperative structure includes PACS with farmers as their members at the base level. NCDC has been assisting PACS to help them transform into modern banking units to enable them to provide the functions of a bank. The standard facilities would include modern cash counters, micro-ATMs, appropriate software, secured vaults, power backup, display board, capacity building etc. as per the need and requirements of the PACS. This would help:

- To provide **access of banking facilities** in the remotest of areas including unbanked Gram Panchayats.
- Increased **credit flow** to agriculture sector of the state as there is an easy access to banking facilities and members can approach the PACS willingly for easy and timely sanction of loans.
- **Improve savings and credit delivery** in rural areas by providing access to formal banking.
- To make NEFT, RTGS and other online payment facilities available to all PACS members by virtue of being linked to DCCBs/SCBs.
- **Enhanced share capital** of PACS through attracting more members/farmers in rural areas.
- Facilitate **timely agricultural operations** thereby enhancing crop productivity and yield.

NCDC has sanctioned financial assistance of Rs.315.72 crore to **Government of West Bengal for assisting 2631 Primary Agriculture Cooperative Societies (PACS) with 28.88 lakh members** for computerization and development of related infrastructure for PACS as Banking Service Points in 2018-19. So far, Rs.205.20 crore has been disbursed to 2230 PACS including Rs.10.70 crore in 2019-20.

In February 2019, NCDC has sanctioned financial assistance of Rs.765.35 crore to **Government of Uttarakhand to develop 664 MPACS (650 MPACS + State Cooperative Bank + 13 DCBs) as Modern Banking Units and to the State Cooperative Bank for computerisation, systems for enabling RTGS, NEFT and mobile banking.**

On the lines of this pan state approach, possibility of similar projects is being explored in the other states.

Table
Assistance sanctioned/released for Computerization up to 31.03.2020

(Rs. in crore)

S. N.	States	No. of sanctions in 2019-20	No. of Units sanctioned in 2019-20	Amount		Cumulative position as on 31/3/2020		
				Sanctioned in 2019-20	Released in 2019-20	No. of Sanctions	No. of Sanctions Completed	Amount released
CENTRAL SECTOR SCHEME								
1	Andhra Pradesh					2	2	0.97
2	Arunachal Pradesh					1	1	5.39
3	Assam				14.34	2	1	25.20
4	Bihar					1	1	0.22
5	Gujarat					1	1	12.46
6	Goa					8	7	1.58
7	Himachal Pradesh	1	241	5.19	3.25	19	17	63.60
8	Madhya Pradesh					15	12	14.25
9	Meghalaya					1	1	0.59
10	Nagaland					1	1	14.18
11	Odisha					1	1	0.01
12	Rajasthan					7	5	55.14
13	West Bengal				10.70	47	40	206.18
14	Uttar Pradesh	9	9	4.74	3.23	54	32	106.30
15	Uttarakhand				5.00	18	13	22.50
16	Mizoram					1	1	0.39
17	Telangana					1	1	0.19
18	Jharkhand					2	0	0.00
	Sub Total	10	250	9.93	36.52	182	137	529.15
CORPORATION SPONSORED SCHEME								
1	Andhra Pradesh					5	5	0.59
2	Assam					1	1	0.18
3	Gujarat					2	2	0.17
4	Haryana					2	2	0.30
5	Himachal Pradesh					2	2	0.13
6	Karnataka					2	2	0.13
7	Kerala					184	183	9.74
8	Madhya Pradesh					3	3	0.21
9	Maharashtra					8	6	2.63
10	Odisha					2	2	0.15
11	Punjab					3	3	0.20
12	Rajasthan					1	1	0.11
13	Tamil Nadu					3	3	0.60
14	Uttar Pradesh					2	2	0.30
15	West Bengal					1	1	0.05
16	AIFCOSPIN					1	1	0.03
17	FISHCOPFED					2	2	0.06
18	NAFED					1	1	0.42
19	NHEC					1	1	0.16
20	NIC					1	1	0.03
21	Chhattisgarh					1	0	0.00
	Sub Total:					228	224	16.19
	Grand Total	10	250	9.93	36.52	410	361	545.34



COOPERATIVES IN LEAST / UNDER DEVELOPED STATES

13.1 Financial assistance, on liberal terms entailing subsidy component, is provided by NCDC to the Cooperatively Least-Developed / Under Developed States (LD/UD States) under its various schemes. Government of India has categorised the LD/UD States as follows:

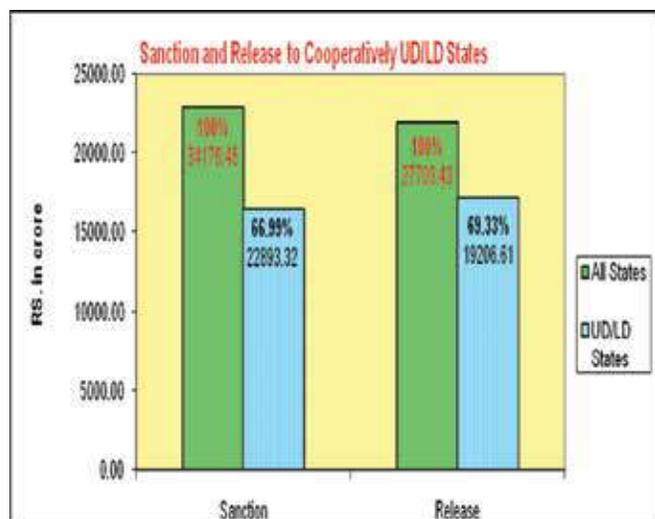
Cooperatively Least-Developed States/UTs:

Arunachal Pradesh, Assam, Bihar, Jharkhand, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura, Jammu & Kashmir (UT) and Ladhak (UT).

Cooperatively Under-Developed States/UTs:

Andhra Pradesh, Chhattisgarh, Goa, Himachal Pradesh, Madhya Pradesh, Odisha, Rajasthan, Telangana, Uttar Pradesh, Uttarakhand, West Bengal, Andaman & Nicobar Islands (UT) and Lakshadweep (UT).

13.2 During 2019-20, NCDC sanctioned financial assistance of Rs.22893.32 crore and released Rs.19206.61 crore to LD/UD States as detailed in **Table-1** and depicted as follows:



13.3 Activity-wise assistance provided by NCDC under its various schemes to the LD/UD States during 2019-20 is detailed below:

• **Marketing:** Sanctions and releases are as follows:

- Rs.32.38 crore sanctioned as margin money to Cooperative societies in Uttar Pradesh, Himachal Pradesh and Odisha and released Rs.26.17 crore in Himachal Pradesh, Odisha West Bengal, Chhattisgarh and Madhya Pradesh.

- Rs.12500.00 crore has been sanctioned as working capital to Federations/ Societies in Chhattisgarh, Uttar Pradesh & Telangana and released Rs.9131.50 crore to Federations/ Societies in Chhattisgarh, Uttar Pradesh & Telangana.

• **Inputs:** Sanction and releases are as follows:

- Rs.556.13 crore was sanctioned and Rs.454.75 crore released for Farm Mechanization Hub Bihar & West Bengal.

- Rs.0.09 crore released as margin money to West Bengal & Telangana.

- Working capital loan of Rs.2.30 crore was sanctioned & Rs.2.20 crore released in Telangana.

• **Sugar:** Released Rs.177.26 crore in Andhra Pradesh & Uttar Pradesh.

• **Plantation Crop:** Financial assistance of Rs.3.13 crore was sanctioned to one tea processing unit of Arunachal Pradesh and released Rs.7.56 crore in Arunachal Pradesh.

• **Foodgrains:** Financial assistance of Rs.0.32 crore was sanctioned in Andhra Pradesh and released Rs.1.06 crore in Telangana, Uttarakhand and Andhra Pradesh.

• **Oilseed:** Released financial assistance as subsidy of Rs.2.29 crore to a Palm processing unit set up by Telangana State Cooperative

Oilseed Grower Federation Ltd., Hyderabad.

- **Ginning & Pressing and Spinning Mills:** NCDC sanctioned and released Rs.24.80 crore and Rs.24.99 crore respectively to 1 Cooperative Spinning Mill in Madhya Pradesh for meeting working capital.
- **Handloom:** NCDC sanctioned 2 units / projects involving assistance of Rs.120.90 crore in Andhra Pradesh & Mizoram and released Rs.0.11 crore in Himachal Pradesh, for 4 units/projects in UD/LD States.
- **Storage:** Rs.3.05 crore sanctioned for construction of 10 godowns of 5527 MT capacity and Rs.0.046 crore sanctioned for renovation of 1 godown of 250 MT capacity and released Rs.5.33 crore.
- **Poultry:** Rs.4.61 crore released in Jharkhand.
- **Coir & Jute:** No sanction & release under this head
- **Cold Chain:** Rs.4.79 crore released in Manipur and Rs.0.05 crore released in Uttarakhand & Rs.2.52 crore in West Bengal.
- **Dairy:** NCDC sanctioned Rs.0.43 crore and released Rs.10.36 crore for projects in Bihar.
- **Livestock:** NCDC sanctioned Rs.359.48 crore to Meghalaya & Telangana (in lieu of subsidy for Telangana) and released Rs.262.10

crore in Andhra Pradesh, Meghalaya, Telangana, Uttarakhand and West Bengal for development of livestock activity.

- **Fishery:** Released Rs.121.82 crore for development of fisheries activities in Uttarakhand and Telangana.

- **Consumer:** Rs.1.53 crore was sanctioned in Himachal Pradesh & Rajasthan and Rs.3.00 crore was released to consumer cooperatives of Himachal Pradesh, Madhya Pradesh, Odisha, Rajasthan, Telangana & Uttarakhand.

- **MIS:** NCDC sanctioned Rs.9.93 crore to 10 Societies / Banks and released Rs.36.52 crore for computerisation in Assam, Himachal Pradesh, Uttar Pradesh, Uttarakhand and West Bengal.

- **Industrial & Service Cooperatives:** Rs.9239.50 crore was sanctioned and Rs.8671.82 crore released for Industrial and Service Cooperatives.

- **Integrated Cooperative Development Projects (ICDP):** A total assistance of Rs.143.06 crore was released, during the year.

13.4 Cumulatively, as on 31.03.2020, Rs.105038.95 crore was released to LD/UD States under various schemes of NCDC which accounts for around 68.83% of the total assistance of Rs.152594.25 crore released by the Corporation, so far.

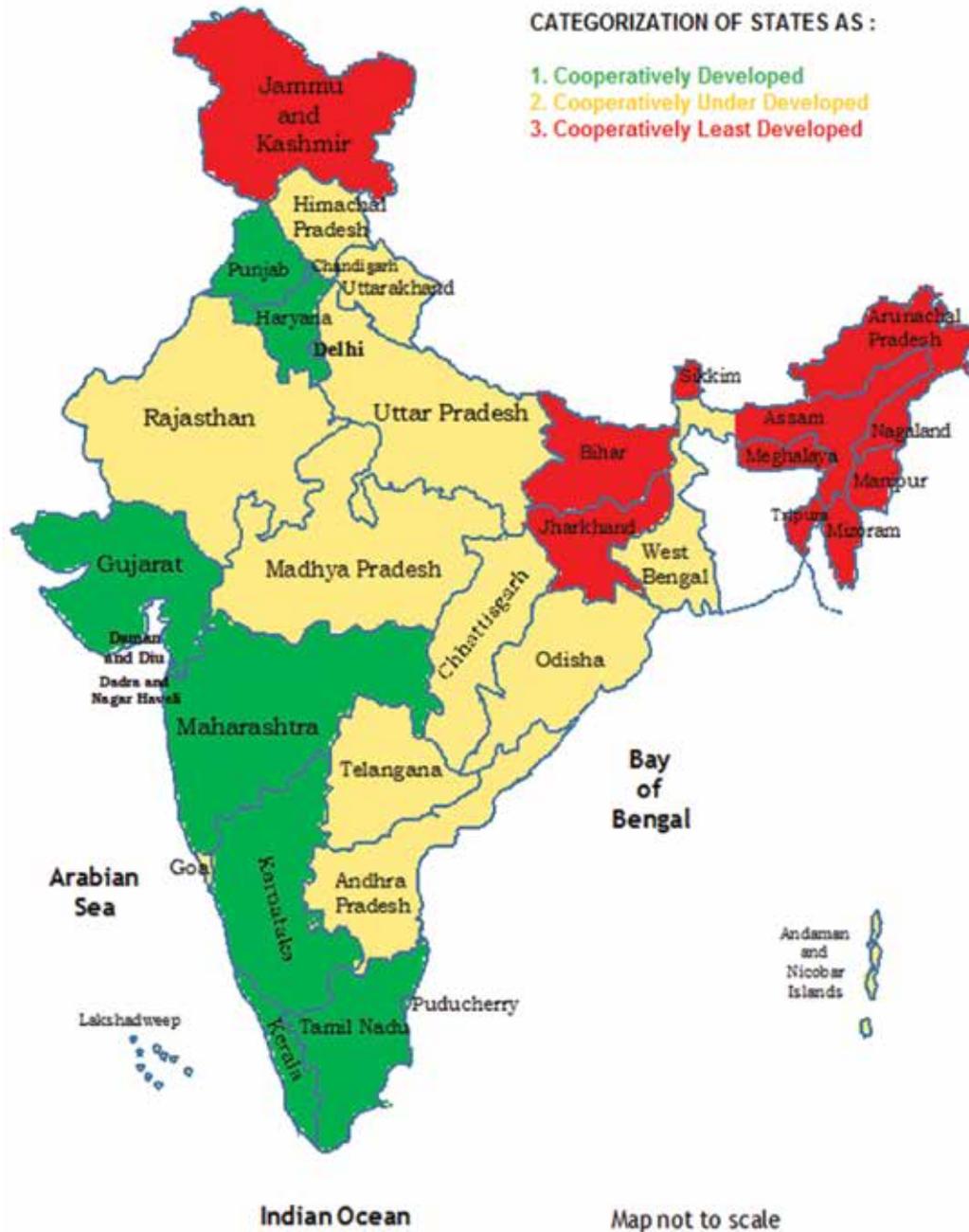
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Table-1
STATE-WISE SANCTION & RELEASE DURING FINANCIAL YEAR 2019-20

(Rs. in crore)

STATE	SANCTION 2019-20			RELEASE 2019-20		
	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	Total
Cooperatively Least-Developed States						
Arunachal Pradesh	3.13	0.00	3.13	5.88	1.69	7.56
Assam				10.35	3.98	14.33
Bihar	439.05	146.78	585.83	445.28	9.13	454.40
Jharkhand				3.42	4.83	8.25
Manipur	7.71	1.87	9.58	3.86	0.93	4.79
Meghalaya	155.64	53.84	209.48			
Mizoram	0.68	0.23	0.90			
Nagaland				9.49	3.88	13.37
Tripura				3.05	0.00	3.05
Total	606.20	202.70	808.90	481.32	24.43	505.75
Cooperatively Under-Developed States/UTs						
Andhra Pradesh	398.47	24.15	422.62	400.31	5.31	405.62
Goa				0.09	0.02	0.11
Himachal Pradesh	29.11	7.51	36.62	57.27	2.42	59.69
Madhya Pradesh	1350.27	0.22	1350.49	1071.95	9.75	1081.7
Odisha	1.28	0.32	1.6	3.38	0.37	3.75
Rajasthan	7145.36	0.11	7145.47	7248.71	8.03	7256.74
Uttar Pradesh	1254.79	1.67	1256.46	668.7	4.4	673.1
West Bengal	12.5	5	17.5	115.92	12.43	128.35
Chattisgarh	8000.06	0.34	8000.4	5500	0.35	5500.35
Uttarakhand				4.31	8.03	12.34
A & N Island				9.58	0.7	10.28
Telangana	3853.24	0.03	3853.27	3553.7	15.13	3568.83
Total	22045.08	39.35	22084.43	18633.92	66.94	18700.86
Cooperatively Developed States + Others						
NAFED	150.00	0.00	150	74.26	0.00	74.26
IFFDC	2.45	0.63	3.08	1.23	1.83	3.05
Gujarat	166.06	2.8	168.86	108.27	10.07	118.34
Haryana	8900	0.00	8900	6608.09	0.49	6608.58
Karnataka	164.09	0.73	164.81	149.03	2.64	151.67
Kerala	443.11	7.63	450.73	359.88	4.01	363.89
Maharashtra	1433.66	6.43	1440.09	999.68	15.38	1015.07
Punjab				135.28	0.00	135.28
Tamil Nadu		0.11	0.11	18.23	3.01	21.24
Others		5.44	5.44		5.44	5.44
Total	11259.37	23.77	11283.12	8453.95	42.87	8496.82
Grand Total	33910.65	265.82	34176.45	27569.19	134.24	27703.43
UD plus LD	22651.28	242.05	22893.33	19115.24	91.37	19206.61
Percentage			66.99			69.33



Cooperatively Developed

- Gujarat • Maharashtra • Haryana • Punjab • Karnataka • Tamil Nadu • Kerala
- Delhi • Chandigarh • Dadra & Nagar Haveli • Pondichery • Daman & Diu

Cooperatively Under Developed

- Andhra Pradesh • Uttaranchal • West Bengal • Himachal Pradesh • Goa • Chhattisgarh
- Madhya Pradesh • Odisha • A & N Islands • Uttar Pradesh • Rajasthan • Lakshadweep • Telengana

Cooperatively Least Developed

- All North Eastern states (7) • Sikkim • Bihar • Jharkhand • UT of Jammu, Kashmir, • UT of Ladakh



Chapter-14

GENDER IN COOPERATIVES

14.1 In consonance with the Government Policy, NCDC encourages women cooperatives to avail financial assistance under its various schemes. There is no gender bias in providing assistance by the Corporation. The cooperatives exclusively promoted by women or cooperatives having women as their members can also avail the assistance under various schemes/programmes of the Corporation. Women Cooperatives have been categorized under Weaker Section Programme wherein concession in rate of interest is available to these cooperatives. A large number of women members are involved in cooperatives dealing with fruits & vegetables, ICDP, sugarcane processing, consumer stores, handloom, powerloom, spinning & sericulture activities.

14.2 Women Cooperatives are now covered under Weaker Section Programme for the purpose of availing subsidy and concessional funding Central Sector Integrated Scheme on Agricultural Cooperation.

14.3 NCDC has provided assistance to exclusively women's cooperative societies. During the year 2019-20, NCDC sanctioned Rs.541.30 crore to 8 units under various programmes like ICD Projects, Service Cooperative, Foodgrains Dairy & Livestock programmes and released Rs.546.95 crore under various programme. Assistance has been provided to these women cooperatives in the form of working capital loan to meet their fund requirement towards expansion of their businesses.

14.4 Cumulatively, as on 31.03.2020, NCDC has sanctioned and released financial assistance of Rs.2822.13 crore and Rs.2157.93 crore respectively for the development of cooperative societies exclusively promoted by women. This included activities related to Foodgrains, Processing, Plantation Crops,

Oilseed Processing, Fisheries, Poultry Dairy & Livestock, Storage, Spinning Mills, Handloom & Powerloom Weaving, Integrated Cooperative Development Projects & Service Cooperatives.

14.5 In the 4434 projects/units sanctioned to 15817 cooperative societies in 2019-20, it is estimated that 1.06 crore women are enrolled as members, out of which 3229 women members are Directors on the Boards.

14.6 Since 2014-15, NCDC has sanctioned and released Rs.2632.26 crore and Rs.2068.50 crore accounting for 93.27% and 95.84% of the cumulatively sanction and releases of Rs.2822.13 crore and Rs.2157.93 crore respectively for the development of cooperative societies exclusively promoted by women. In the 4.29 lakh units sanctioned to 97514 cooperative societies since 2014-15, it is estimated that out of a total 8.49 crore beneficiary members, 1.89 crore are women.

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

14.7 To promote women participation and empower them to lead and govern cooperatives, the Academy organises training programmes for women Directors / Cooperators. 6 training programmes, attended by 284 participants were conducted in FY 2019-20 of which one was exclusively for women cooperators of NER.

Regional Workshop on Strengthening Women Cooperatives

14.8 NCDC participated in a conference and workshop on Women Empowerment, Participation and Leadership through Cooperatives held on 1 & 2 February, 2020 at Nagpur, which was organised by Sahakar Bharati.

Chapter-15

IMPLEMENTATION OF NCDC PROGRAMMES UNDER SAHAKAR-22

15.1 **Sahakar-22** a mission mode activity of NCDC, was launched by Hon'ble Union Minister of Agriculture & Farmers' Welfare on 28.02.2018 to achieve the Mission of New India by 2022 through Cooperatives for doubling the farmer income. The programme aims at overall development of the districts by way of identification of viable sectors for funding both in farm and non-farm sectors. Handholding will be provided wherever needed. The funding for the projects will be liberal with convergence of Central and State Sponsored Scheme. SAHAKAR 22 includes

- a. **FOCUS 222-** Converge NCDC assistance for Cooperatives in 222 Districts (including 117 Aspirational Districts identified by NITI Aayog)
- b. **PACS HUB-** Transform PACS and other Coops as APNA KISAN Resource Centers
- c. **AENEC-** ACT East and North East Cooperatives
- d. **CEMtC-** Centres of Excellence to Market through Cooperatives
- e. **SAHAKAR PRAGYA:** Laxmanrao Inamdar National Academy for Cooperative Research & Development as Capacity Development base for SAHAKAR 22

15.2 With Sahakar 22 as the core strategy, NCDC aims to adopt the following SEVEN POINT ACTION PLAN (SPAP):

- i. Provide assistance in **ALL ASPIRATIONAL DISTRICTS.**
- ii. Reach out to ONE MILLION (10,00,000) members in 5000 PRIMARY SOCIETIES in a Year targeting **FIVE MILLION COOPERATIVE MEMBERS IN NEXT FIVE YEARS.**

- iii. **YUVA SAHAKAR** as the frontline scheme for innovation and entrepreneurship.
- iv. **AYUSHMAN SAHAKAR** (planned) as a Farmers Welfare measure through cooperatives.
- v. **NIRYAT SAHAKAR** as a (planned) strategy to promote exports by cooperatives through mechanisms such as Cooperative Sector Exports Promotion Forum, NEDAC linkages and India International Cooperatives Trade Fair.
- vi. Facilitate **EASE OF DOING COOPERATIVE BUSINESS.**
- vii. Promote **Safety, Security, Traceability and Quality (SSTQ)** in Cooperative businesses.

ACHIEVEMENTS UNDER SAHAKAR-22**Focus 222- Convergence of NCDC assistance for cooperatives in 222 districts**

15.3 Under SAHAKAR 22 programme, NCDC will make focused intervention in 222 districts in the Country including 117 Aspirational districts identified by NITI Aayog and other 105 districts. NCDC endeavors to identify requirements of assistance and facilitating convergence of Central and State Government Schemes. During 2019-20, 13 Aspirational Districts were covered under Focus 222. As on 31.03.2020, a total of 185 districts, comprising of 80 Aspirational Districts and 105 other than Aspirational Districts are covered under FOCUS-222. The details of coverage of Aspirational Districts and other Focus Districts are at **Table 1.**

PACS Hub – Transform PACS and other cooperatives as APNA KISAN Resource Centres

15.4 During the year 2019-20, NCDC has



assisted PACS, primary level cooperatives and other cooperatives mainly in the states of Uttar Pradesh, Kerala, Rajasthan, Madhya Pradesh, Maharashtra, Karnataka and Andhra Pradesh. PACS are assisted to help members and farmers to utilize products and services for their betterment and increase their income. Apna Kisan Resource Centres can act as one stop facility centres for farmer/rural population for availing various agricultural products and services. NCDC implemented the programme of Nurturing the Primary Level Cooperatives during 2019-20. Under the programme, the target is to reach out to 1 million members in 5000 primary level societies in a year targeting 5 million cooperative members in next 5 years. During the year 2019-20, the Corporation has reached out to 4938 PACS against the target of 4917 PACS. RO wise/ state wise achievement is enclosed at **Table- 2**.

AENEC – ACT East and North East Cooperatives

15.5 Under AENEC, NCDC has assisted cooperatives in 13 East and North-Eastern States including Chhattisgarh and UT of Andaman & Nicobar Islands namely:- Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, A & N Islands, Bihar, Odisha, West Bengal, Chhattisgarh and Jharkhand, to benefit the farmers in achieving the ultimate goal of Doubling the Farmers Income. Some of the major projects assisted under AENEC are: (i) Custom Hiring Centres for 2927 PACS in Bihar (ii) Development of Piggery Sector through Cooperatives under Meghalaya Piggery Mission. (iii) Providing Cold Storage, Cold Chain, Collection Centre-cum-Market Yard and Reefer Vehicles in Manipur. (iv) Entrepreneurship Development Initiatives for cooperatives and Self Help Groups (SHGs) in West Bengal and (v) Implementation of ICDPs and Renovation of Cargo Ship in UT of Andaman and Nicobar Islands.

15.5.1 Workshops and capacity building programmes are regularly held for promotion and development of potential sectors in these regions. Stakeholders Consultation on Capacity Development Programmes under Meghalaya Milk Mission was held on 14th February, 2020 at Shillong. Fifty (50) training programmes on five different broad areas were recommended for capacity development of farmers/ dairy cooperatives and government officials of Meghalaya, jointly organised by LINAC-NCDC and Government of Meghalaya.

CEMtC – Centres of Excellence to Market through cooperatives

15.6 CEMtC focuses on integration of Centres of Excellence link with consumers and integrating GrAM and other markets with cooperatives. In this regard, to promote advancement of action research, system and technology development in agriculture and cooperative sector, NCDC has signed three Memorandum of Understanding (MoUs) with leading university/ centre/ organisation/ state govt. during 2019-20 namely:- (i) P.V. Narsimha Rao Telangana Veterinary University (PVNRTVU), Hyderabad on 24.04.2019, (ii) National Federation of Urban Cooperative Banks and Credit Societies (NAFCUB) on 20.05.2019 and (iii) Government of Tamil Nadu on 20.12.2019.

15.6.1 NIRYAT SAHAKAR, the planned strategy of NCDC aims to promote exports by cooperatives through mechanisms such as Cooperative Sector Exports Promotion Forum, NEDAC linkages and India International Cooperatives Trade Fair (IICTF). The first ever IICTF jointly organized by NCDC, NEDAC, NAFED, APEDA and ITPO was held during 11th – 13th October, 2019 at Pragati Maidan, New Delhi. The trade fair had a footfall of more than 35,000 visitors and it resulted in signing of 75 Memorandum of Intents (MoIs) at a value of 1.2 Billion USD. Fourteen countries signed MoIs with Indian Cooperatives.

Sahakar Pragma – Laxmanrao Inamdar National Academy for Cooperative Research Development as Capacity Development base for Sahakar 22

15.7 During the year 2019-20, LINAC has successfully conducted 47 training programmes. The training programmes comprised of 4 International training programmes, 17 training programmes on ICDP, 5 training programmes for NCDC Officials, 6 training programmes for Women director of cooperatives and 15 other programmes. The training programmes conducted has benefited 1433 participants comprising of different levels of stakeholders of the cooperative sector.

15.7.1 Six (6) Regional Training Centers (RTCs) of LINAC at Bengaluru, Bhubaneswar,

Gandhinagar, Hyderabad, Kolkata, and Pune were established during 2019-20. The RTCs are set up for imparting capacity development programmes at the field level to equip key functionaries of primary cooperatives with appropriate knowledge, competencies and mindset to run the societies on cooperative principles and thrive as rural growth centres. During the year 2019-20, 19 training programmes on General Management, Business Development and Assets Management and Accounts and Book Keeping in Primary Level Cooperatives were organised at RTCs for 415 officials of primary level cooperatives including women officials. LINAC also conducts comprehensive project studies, project concept note formulation and DPR preparation.

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**Table-1
DETAILS OF ASPIRATIONAL DISTRICTS (AD) COVERED**

(Rs. in crore)

Sl. No	State	Total No. of AD	During 2019-20		Cumulative position as on 31.03.2020	
			AD covered	No.	AD covered	No.
1	Andhra Pradesh	3	Vishaka-patnam	1	Y.S.R. Kadapa, Visakhapatnam and Vizianagaram	3
2	Arunachal Pradesh	1	-		Namsai	1
3	Assam	7	-		Halakandi	1
4	Bihar	13	-		Araria, Begusarai, Purnia, Gaya, Aurangabad, Khagaria and Sitamarhi	7
5	Chhattisgarh	10	-		Dantewada, Bastar and Rajnangaon	3
6	Gujarat	2	Narmada	1	Narmada	1
7	Haryana	1	Mewat	1	Mewat	1
8	Himachal Pradesh	1	Chamba	1	Chamba	1
9	Jammu & Kashmir	2	-		Baramulla and Kupwara	2
10	Jharkhand	19	Ranchi	1	Garwah, Giridih, Hazaribagh, Latehar, Pakur, Palamu, Ranchi, Sahebganj, Gumla, Chatra, Dumka, Bokaro, WestSingbhum, Simdega, Godda, Khunti, Lohardagaand East Singbhum	18
11	Karnataka	2	Raichur	1	Raichur	1
12	Kerala	1	-		Wayanad	1
13	Madhya Pradesh	8	Vidisha, Singrauli, Rajgarh	3	Chhatarpur, Guna, Khandwa, Rajgar, Singrauli and Vidisha	6
14	Maharashtra	4	-		Nandurbar, Osmanbad, Washim and Gadchiroli	4
15	Manipur	1	-		Chandel	0
16	Meghalaya	1	-		Ribhoi	1
17	Mizoram	1	-		Mamit	0
18	Nagaland	1	-		Kiphere	1
19	Odisha	10	-		Koraput, Malkangiri, Dhenkanal and Naupada	4
20	Punjab	2	-		Ferozpur	1
21	Rajasthan	5	-		Sirohi, Dholpur, Baran, Karauli and Jaisalmer	5
22	Sikkim	1	-		West Sikkim	0
23	Tamil Nadu	2	-		Ramanathapuram	1
24	Telangana	3	-		Khammam, Asifabad and Bhoopalpali	3
25	Tripura	1	-		Dhalai	1
26	Uttar Pradesh	8	Sonbhadra, - Bahraich, Fatehpur, Siddharthnagar	4	Bahraich, Shrivasti, Fatehpur, Siddharthnagar, Sonbhadra and Chiterkoot,	6
27	Uttarakhand	2	-		Haridwar and Udham Singh Nagar	2
28	West Bengal	5	-		Birbhum, DakshinDinajpur, Malda, Murshidabad& Nadia	5
	TOTAL	117		13		80

Table-1
RO-WISE/STATE-WISE ANNUAL TARGETS & ACHIEVEMENTS UNDER NURTURING
THE PRIMARY LEVEL COOPERATIVES DURING 2019-20

(Rs. in crore)

Sl.No.	RO	States	Annual Target	Annual Achievement
1	Bengaluru	Karnataka	300	300
2	Bhopal	Madhya Pradesh	250	253
3	Bhubaneswar	Odisha	300	291
4	Dehradun	Uttarakhand	300	300
5	Chandigarh	Haryana	100	102
		Punjab	135	137
		Jammu & Kashmir	10	13
		Chandigarh UT	5	5
		Sub-Total	250	257
6	Chennai	Tamil Nadu	300	298
		Puducherry	25	25
		Sub-Total	325	323
7	Kolkata	West Bengal	300	301
		Sikkim	10	10
		A&N Islands	2	2
		Sub-Total	312	313
8	Gandhinagar	Gujarat	200	201
		Dadar	5	0
		Nagar Haveli	5	0
		Sub-Total	210	201
9	Guwahati	Arunachal Pradesh	5	5
		Assam	150	150
		Manipur	15	16
		Meghalaya	30	31
		Mizoram	15	16
		Nagaland	30	30
		Tripura	10	12
		Sub-Total	255	260
10	Hyderabad	Andhra Pradesh	150	150
		Telangana	155	155
		Sub-Total	305	305
11	Jaipur	Rajasthan	200	189
12	Pune	Maharashtra	200	200
		Goa	10	10
		Sub-Total	210	210
13	Lucknow	Uttar Pradesh	400	401
14	Patna	Bihar	400	423
15	Raipur	Chhattisgarh	200	201
16	Ranchi	Jharkhand	200	200
17	Thiruvananthapuram	Kerala	400	400
		Lakshadweep	0	0
		Sub-Total	400	400
18	Shimla	Himachal Pradesh	100	111
Grand Total			4917	4938



Chapter-16

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

16.1 NCDC set up its own training institution in 1985 through a World Bank project. Over the years, the training institute has become a major facility for training the cooperative sector professional in India and abroad. Building upon the strength of the training institution and to promote research and development in the cooperative sector, the Government of India upgraded the institute with a broader mandate for training, research and consultancy and renamed it as the Laxmanrao Inamdar National Academy for Cooperative Research and Development in February, 2018. The management of the Academy vests with a Governing Body and Executive Committee comprising of 10 members each.

16.2 The functions and activities of LINAC are:

a. To implement SAHAKAR-22 the new Mission Mode activity of NCDC, to achieve the Mission of New India by 2022 in cooperatives, through doubling the farmer incomes. It, among others, includes SAHAKAR PRAGYA with Laxmanrao Inamdar National Academy for Cooperative Research and Development as Capacity Development base for SAHAKAR 22.

b. To designs and conducts need-based customised programmes to equip key functionaries with appropriate knowledge, competencies and mindset to improve implementation of assisted projects and management of cooperatives. Accordingly, it conducts training programmes in the following areas:

- (i) For personnel of NCDC assisted projects
(ii) Project related e.g. project preparation, appraisal, implementation, monitoring and evaluation
(iii) Training of trainers
(iv) Special training programme for

cooperators/ managers from SAARC and Asia Pacific countries and on specific requests from the cooperative organisations in the country

- (v) International training programmes
(vi) Collaborative programmes (e.g. marketing of fruits & vegetables with NHB, Warehousing Development with WDRA, Strengthening Agriculture Projects Monitoring System with MANAGE, Leadership Development Programmes for UCBs with NAFSCUB)
(vii) On request (from State Government, National and International organisations etc.)
(viii) Capacity development under RKVY and State Missions and
(ix) For NCDC personnel
c. Consultancy and Research
d. Implementation of Promotional & Developmental Schemes of NCDC.

16.3 The core areas of LINAC are:

- Cooperative consultancy, management and business development skills;
• Implementation and management of integrated projects;
• Identification of business opportunities, project preparation, appraisal, implementation, monitoring and evaluation;
• Training of trainers under Central Sector Schemes;
• Marketing and processing of agricultural commodities, fruits and vegetables;
• Management of storage/ cold storage and warehouse management
• Role orientation on development and governance of cooperatives (women directors);

- Improving managerial skills and organizational effectiveness;
- Management development programmes;
- Creating and utilization of infrastructure facilities under RKVY;
- Strengthening business and management development in cooperatives;
- Production of training materials; and
- Project related studies and research.

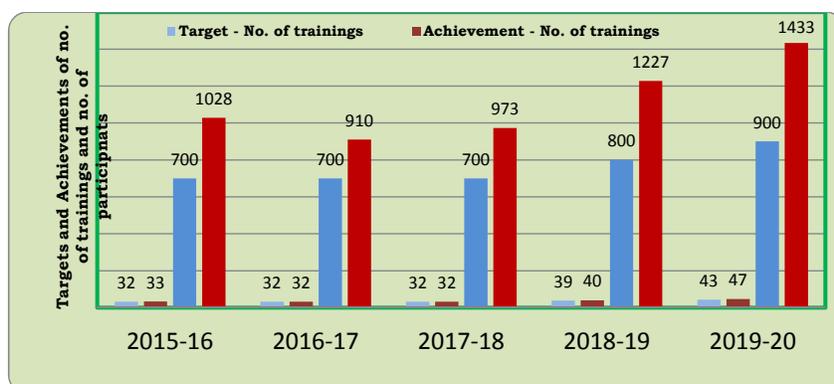
16.4 The Institution in its journey over the years has built up functional collaboration with premier national and international institutions and organisations like Centre for International Cooperation and Training in Agricultural Banking (CICTAB), International Cooperative Alliance (ICA), Network for Development of Agricultural Cooperatives in Asia and the Pacific (NEDAC), Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM), National Horticulture Board (NHB), National Bank for Agriculture and Rural Development (NABARD), Warehousing Development and Regulation Authority (WDRA), National Institute of Agricultural Marketing (NIAM), National Institute of Agricultural Extension Management (MANAGE), National Federation of Urban Cooperative Banks (NAFSCUB) and Tribal Cooperative Marketing Development Federation of India (TRIFED) for capacity development interventions.

16.5 LINAC is housed in a highly accessible and sprawling five-acre wi-fi enabled campus on the Delhi-Jaipur expressway near the Indira Gandhi International Airport, New Delhi. It has a state-of-the-art infrastructure which includes air conditioned plenary halls, syndicate rooms, auditorium, library, air conditioned hostel rooms and dining facilities. LINAC is in the process of upgrading its infrastructure to make virtual classrooms and run e-learning courses. Other facilities include yoga hall, indoor and outdoor games and mini gymnasium.

16.6 LINAC has its team of core faculty, panel of experts, subject matter specialists and practicing professionals from core areas of functioning of cooperative sector drawn from NCDC who are co-opted for facilitating learning sessions. The Programmes are identified, designed and implemented based on systematic approach to training and the basic tenets of pedagogy.

16.7 Cumulatively as on 31.03.2020, the academy has trained 24726 personnel in 891 training programmes which includes 150 programmes organised under Govt. of India assisted Rashtriya Krishi Vikas Yojna (RKVY) Capacity Development Project attended by 4831 personnel. During the year 2019-20, the academy conducted 47 training programmes against the target of 43, training 1433 personnel against the target of 900.

Targets and achievements - Number of training programmes and Number of participants for the programmes conducted by LINAC during last five years.





16.7.1 To promote women participation and empower them to lead and govern cooperatives, the Academy organises training programmes for women Directors/ Cooperators. Six training programmes, attended by 284 participants were conducted during the year out of which one was exclusively for woman cooperators of North Eastern States.

Details of women participants in exclusive training programmes for women and total training programmes conducted by LINAC during last 5 years.



Promotional and Development Schemes

16.8 Under the Promotional and Development Role, the cumulatively achievements are as under:

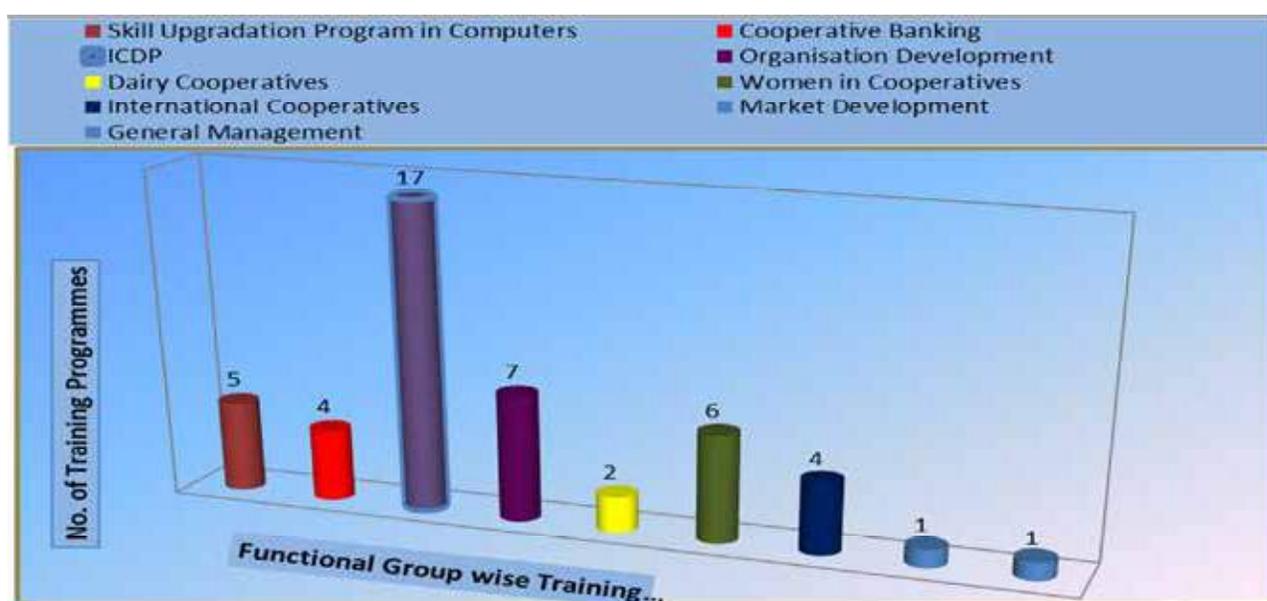
- (i) 58 Fellowships awarded for Faculty Development Programme (FDP) in Management at IIM, Ahmedabad and IIM, Indore.
- (ii) 56 Fellowships awarded for Diploma in Cooperative Business Management (DCBM) at VAMNICOM, Pune
- (iii) 25 Study Visits organized during last 10 years to good working cooperative societies.

16.8.1 During 2019-20, LINAC has awarded one fellowship in Post-Graduation Diploma in Business Management at VAMNICOM, Pune. LINAC also conducted 2 study visits for six cooperative societies whereby 26 participants were benefitted including 13 women members participants.

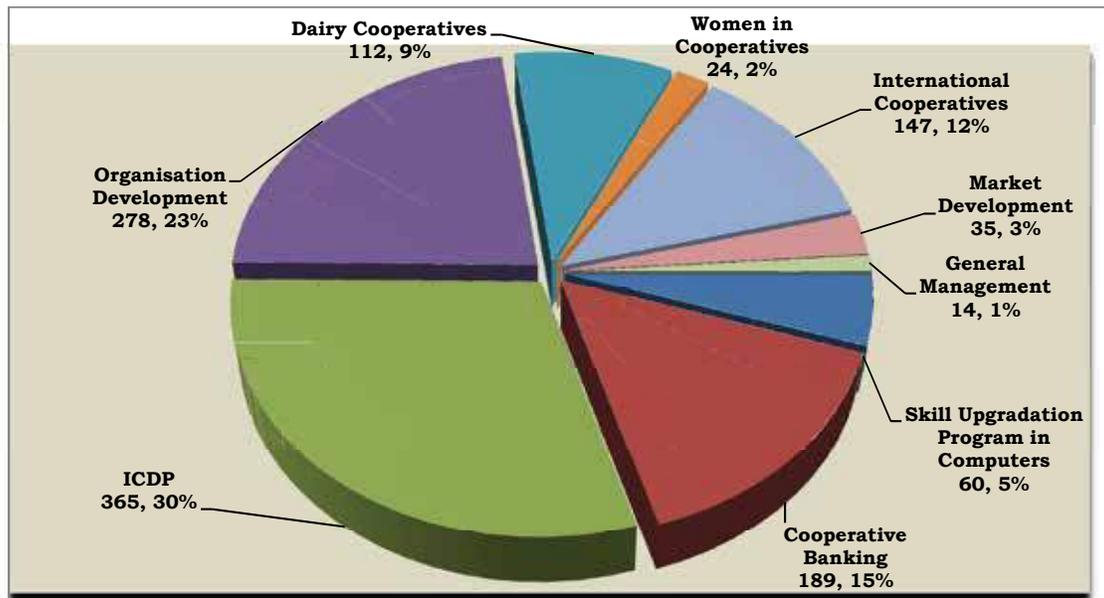
HIGHLIGHTS DURING 2019-20

No. of Training programmes organized by LINAC during 2019 – 20

16.9 The Academy has conducted 47 training programmes wherein 1433 participants have been trained as detailed at **Table - 1**. This includes international (4), ICDP related (17), Women Directors (6), NCDC (5) and others (15) training programmes.



Functional Group wise training hours of the training programmes conducted by LINAC during 2019-20



LINAC Regional Training Centres

16.9.1 The Corporation with a view to expand the scope and reach of LINAC and to focus on nurturing the primary level cooperatives has set up 6 Regional Training Centres of LINAC in the year 2019, one each at Bengaluru, Bhubaneswar, Gandhinagar, Hyderabad, Kolkata and Pune. These centres run different training programmes on management of primary cooperatives at the grass root level, throughout the year thereby addressing capacity development needs of the primary cooperatives which are the backbone of the cooperative sector. The programmes are customized and designed based on the need to equip key functionaries of primary level cooperatives with appropriate knowledge, competencies and mindset to run the societies on cooperatives principles and thrive as rural growth centres.

16.9.2 As a part of LINAC's Training Calendar for the Year 2019-20, a total of 19 training Programmes have been organized by these training centres for Primary Level Cooperatives. A total of 415 personnel have been trained at LINAC Regional Training Centres through one

day training programme organized on General Management, Business Development and Assets Management and Accounts and Book Keeping in Primary Level Cooperatives.

16.10 **One day Stakeholders Consultation on Capacity Development Programme under Meghalaya Milk Mission** was held on 14.02.2020 at Shillong. Fifty (50) training programmes on five different broad areas were recommended for capacity development of farmers/ dairy cooperatives and govt. officials of Meghalaya, to be jointly organised by LINAC-NCDC and Govt. of Meghalaya.

International Training Programmes

16.11 LINAC conducted the World Bank awarded international programme on "Disaster Risk Management Mainstreaming and Cooperative Development Workshop" during 3-14 June 2019 for senior level professionals of Ethiopia. Through the auspices of the Regional Network for Development of Agricultural Cooperatives in Asia and the Pacific (NEDAC), a UN FAO / ILO / ICA promoted organization based in Bangkok participation of professionals from other



NEDAC countries, namely Bangladesh, India and Nepal was obtained in the workshop. The residential programme, attended by 19 participants, was jointly funded by the World Bank and the NCDC.

16.11.1 One day “**Exchange Programme for Young Agriculturalists from Republic of China (Taiwan)**” was organised on 21st August, 2019, by LINAC-NCDC at its campus in Gurugram. The programme was attended by 20 participants from Republic of China (Taiwan). Field study visit to a good working society in Alwar district, Rajasthan, as part of the programme was also organised.

16.11.2 An international training programme on ‘**Adopting Area Based Integrated Approach for Inclusive Cooperative Development-An experience of NCDC’s ICDP Scheme in Indian context**’ was organized in association with CICTAB, Pune. The objective of the programme was to share unique model of project on integrated development of cooperatives in a district being financed by NCDC since 7th plan in the country with encouraging results and benefits to members. The programme held during 20-24 May 2019 was attended by 17 officials and cooperative personnel from member institutions of CICTAB from SAARC countries.

16.11.3 The Academy implemented an international training programme on ‘**Development of Managerial Skills for Agricultural Cooperatives and Rural Financing Institutions**’ under auspices of CICTAB from 24-28 June 2019 for the benefit of officials and cooperative personnel from Cooperative Departments, Cooperative Federation, Banks/Societies and Rural Financing Institutions from member institutions of CICTAB from SAARC region. The programme aimed at developing knowledge and competencies required for successful management of primary cooperatives and Rural Financing Institutions, based on experience of NCDC in developing rural credit

and multipurpose cooperatives in India. The programme was attended by 20 participants.

New training programmes

16.12 Two Management Development Programmes with the theme “**MDP on Developing Operational and Management Skills**” were conducted for the 55 Managers and Officials of State Dairy Development Cooperative Federation Ltd., Telangana. As part of curriculum, field study visits to NDRI, Karnal, Haryana and Verka Mohali Dairy, Punjab was organised for better understanding of research, production and marketing of dairy products in Northern India.

16.12.1 A two days training workshop on “**Emerging Technologies and New Areas for Cooperative Development**” was organized during 4 – 5 November, 2019 with the objectives to familiarize the participants with new and emerging technologies and processes in broad theme areas such as agriculture, fisheries, dairy, finance, IT applications, agri engineering, quality control and certification and agri logistics and its relevance in development of cooperatives. The workshop was attended by 15 participants from NCDC, Agricultural and Processed Food Products Export Development Authority (APEDA), National Cooperative Union of India (NCUI), Indian Farmers Fertiliser Cooperative Limited (IFFCO) and National Federation of Fishers Cooperatives Ltd (FISHCOPFED).

16.12.2 Three training programmes on “**Organizational Behaviour and Communication Skills**” were conducted for officials of NCDC and other organisations. 62 participants from NCDC, GUJCOMASOL (Gujarat), TANFED (Tamil Nadu), TNCCF (Tamil Nadu), TNSC (Tamil Nadu), APEDA (New Delhi), HIMFED (Himachal Pradesh), KSCMF (Kerala), and NCDC and other Federations attended the training programme.

16.12.3 The Academy introduced four training

programmes on “**Skill Clinic on Microsoft Office and Internet**” for the employees of clerical, supervisory and managerial level of select organisations during 2019-20. The programmes were attended by 61 participants

16.12.4 The Academy introduced Cooperative Banking vertical under its training function during 2018-19. As part of this, during the year 2019-20, training programmes on ‘**Management of Cooperative Banking in PACS**’ and ‘**Management of Banking Operations in DCCBs**’ were conducted for the managers of PACS and of DCCBs from West Bengal under the Project for computerization and related infrastructure sanctioned by NCDC to State Government of West Bengal for developing PACS as Banking Service Points. Two programmes for managers of PACS and one programme for managers of DCCBs were attended by total 67 participants.

16.12.5 A training programme on “**Development of Business Opportunities Required Mechanisms & Management in MARKFEDs**” was conducted for the Middle level Managers of MARKFEDs. 16 participants from the states of Telangana, Tamil Nadu, Himachal Pradesh and Delhi participated in the programme

Integrated Project based Programmes

16.13 Seventeen training programmes on **Integrated Cooperative Development Project (ICDP)** were conducted during the year 2019-20. Out of the 17 training programmes, three programmes were conducted at the

campus benefitting 52 participants and fourteen programmes were conducted on the field i.e off campus in which 624 participants participated.

16.14 LINAC conducted a comprehensive “**Foundation Course**” for 23 newly recruited officials of NCDC in the category of Deputy Directors, Assistant Directors, Programme Officers, Senior Assistants, Senior Personal Assistant, Junior Assistants and Personal Assistant at its Campus during 15 April – 10 May 2019. The programme was organized with an objective to enable the participants to learn the concept, legislation, policy and management of cooperatives, their own role in NCDC, functional management in NCDC and the strategy and procedures in NCDC to finance and develop cooperatives. The programme was developed after visit and interaction with faculty of Foundation Course in Lal Bahadur Shastri National Academy of Administration (LBSNAA), Mussorie and indepth study of design of LBSNAA Foundation Course. The learning inputs were provided through in-class lectures, problem solving and oral interaction, assignments and study visits to different type of cooperatives and IARI. ‘Yoga’ sessions were organized to develop physical and mental alertness and health.

16.14.1 A leadership Development Programmes with theme on ‘**Professional Leadership Development Programme for UCBs : Governance, Regulation and Cyber Security**’ was conducted in collaboration with NAFCUB for the benefit of 26 BoD members, CEOs and Senior Managers of UCBs.

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Chapter-17

PROGRESSIVE USE OF HINDI

17.1 NCDC is complying with the provisions of the Official Language Act, 1963 to promote progressive use of Hindi. In conformity with the instructions issued by the Department of Official Language, Ministry of Home Affairs, Government of India, a Hindi Section is functioning in the Corporation. In pursuance of Sub-Rule (4) of Rule 10 of Official Language Rules, 1976, NCDC, besides the Head Office has got notified all its Regional Directorates including LINAC, Gurugram in the Gazette of India for doing their day to day official work in Hindi.

17.2 Progress in the use of Hindi in 2019-2020

- All letters heads, signboards, rubber stamps and forms continue to be in bilingual form.
- All general orders, circulars, press communiqués, notifications and administrative reports were issued in bilingual form.
- 18916 letters were issued in Hindi. Letters received in Hindi from the Regional Offices, States and individuals were replied to in Hindi.
- Divisions of the Head Office and LINAC, Gurugram were inspected to assess the progress of Official Language Policy implementation.
- The Hindi Quarterly progress reports received from Regional Directorates during the year were reviewed and actionable points conveyed to ROs for compliance.
- The Official Language Inspection of Regional Directorate Gandhinagar was conducted successfully by second sub-committee of Parliamentary Official Language on 26th February 2020 in Vaodara, Gujarat.

- 53.67% of total library grant was spent on purchase of Hindi books.
- Holds its Official Language Implementation Committee meetings regularly. Cumulatively, 136 meetings have been held till the end of financial year 2019-20 from the date of constitution of the Committee.
- All 361 officers/officials (including 53 Multi Tasking Staff, Drivers and Electricians) possess working knowledge/proficiency in Hindi.
- To motivate the officers and officials to use Hindi in noting, drafting and dictation in official work, the cash award schemes continued during 2019-20. Prizes were awarded to 13 individuals, 2 Regional Directorates and 2 Divisions of Head Office.

Celebration of Hindi Week

17.3 To boost the use of Hindi in official work a “**Hindi Week**” was organized from 14.09.2019 to 20.09.2019. During the week long celebrations, competitions were held in typing, essay writing, noting drafting and general knowledge, all in Hindi language and 44 winner received award for their performance. Over and above, a Hindi Workshop was organized with eminent Hindi writer Ms Chitra Mudgal delivered a talk on ‘**HINDI EVAM ICCSHASHAKTI**’. A ‘**Kavi Sammelan**’ was conducted by a poet group “Poets of India” and appreciated by employees of Corporation. Apart from Head office, Regional Directorates of Bengaluru, Bhubaneswar, Hyderabad, Gandhinagar, Chennai, Thiruvananthapuram, Chandigarh, Patna, Raipur, Jaipur and Lucknow also organized Hindi Week to promote use of Hindi in their respective offices.

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Chapter-18

INDIA INTERNATIONAL COOPERATIVES TRADE FAIR, 2019 (IICTF)

18.1 One of the major achievements in 2019-2020 was the organisation of the first ever India International Cooperatives Trade Fair (IICTF) held in India from 11-13 October 2019 at Pragati Maidan, New Delhi. The response to the Fair was unprecedented and was visited by a host of VVIPs including Governors, Ministers and foreign dignitaries. Over 192 exhibitors participated and the Fair saw a footfall of 35000 visitors and received around 4000 trade inquiries.

How it all started

18.2 The idea to hold the IICTF was conceived in the General Assembly of NEDAC conducted during November 2018 at New Delhi. The Network for the Development of Agricultural Cooperatives in Asia and the Pacific (NEDAC) is a regional forum linking 38 apex cooperative organizations in 10 countries. It was set up in 1991 by the United Nations Food and Agriculture Organization (FAO)'s Regional Office for Asia and the Pacific, the International Cooperative Alliance (ICA) and the International Labour Organization (ILO). The NEDAC member organizations are from Bangladesh, China, India, Indonesia, Iran, Kenya, Nepal, Philippines, Sri Lanka and Thailand. NEDAC sensitises Governments in the region on the role of agricultural cooperatives and promoting agricultural and rural development to ensure rural food and livelihood security for millions of people in Asia and the Pacific. **NCDC holds the Chair of NEDAC.**

18.2.1 In the said meeting held in November 2018 at New Delhi, it was felt that NEDAC may provide a platform for cooperatives to have cooperative to cooperative business for promoting export and thereby higher price realization for products of cooperatives which would eventually help farmers. Accordingly, the idea of conducting International Cooperatives Trade Fair was developed and transformed

further. Subsequently, in line with mandate of NCDC for promoting export of cooperative products and also taking a cue from the first ever **Agriculture Export Policy, 2018** of Government of India, NCDC embarked upon holding the first ever India International Cooperative Trade Fair (IICTF).

18.2.2 A significant part of the deliberations of the General Assembly was gearing towards paradigm shift for NEDAC from being knowledge sharing platform to mainstreaming of Cooperatives to Cooperatives (C2C) Trade thereby to enhance the market linkages amongst cooperatives for increased business volumes ensuring better income for the farmer members.

18.2.3 Approval of Chairman, Board of Management i.e., Secretary, Ministry of Agriculture & Farmers Welfare, IICTF was taken forward and it was planned to conduct the fair at Pragati Maidan, New Delhi from 11 - 13 October, 2019.

Launch of IICTF- The Curtain Raiser

18.3 The Trade Fair was formally announced on 2 July 2019, in a curtain raiser event, by the Hon'ble Union Minister of Agriculture and Farmers Welfare and the Hon'ble Union Minister of Commerce and Industry who jointly flagged off the event. Similarly, a briefing was done to the High Commissioners/Ambassadors of various countries at Jawahar Lal Nehru Bhawan, Ministry of External Affairs on 30-05-2019.

Organisation of IICTF

18.4 For conducting IICTF, NCDC joined hands with other leading organizations like NEDAC (Bangkok based international organization), NAFED, APEDA and ITPO. Then, State Governments were approached for necessary support for their effective



participation in IICTF as partners. Government of Telangana came forward to become State partner while IFFCO and IPL joined as prime partners in conducting the IICTF. The preparation for the Fair was overseen by various Committees and Task Forces under the able guidance of the Senior Advisers, NCDC - Shri J. P. Meena, Shri Gulshan Rai, Shri Tarun Shridhar and Shri Anil Kumar Trigunayat.

The various Committees constituted:

- (i) Apex Organising Committee consisting of Heads of various organizations/government departments to provide necessary guidance and monitor and review the progress of IICTF periodically
- (ii) Steering Committee to guide the overall preparations for the IICTF, constituting senior officials of NCDC
- (iii) Taskforce committees to speed up the process of conducting IICTF, eight Task Forces comprising NCDC officials were constituted for specific tasks related to Information Technology, Marketing & Registration, Event management, Logistics & Food arrangements, Thematic and technical sessions, Finance & accounting related matters, Publicity & media, Cultural programmes, Documentation etc.
- (iv) IICTF Reception Committee: A High level reception committee for IICTF 2019 was constituted under the Chairmanship of Hon'ble Deputy Chief Minister of Meghalaya, with Hon'ble Cooperation Ministers from other states and some members of General Council, NCDC, IFFCO Board and NAFED Board. To manage the quantum of work required to be done in short period, three more task forces were formed to carry out activities related to invitation and liaisoning, mobilisation & enrolment and documentation of success stories in cooperatives.

Hosting of IICTF

18.5 IICTF was held in Pragati Maidan from 11-13 October 2019 and the event was organized by NCDC in association with Bangladesh as country partner. Ministry of Agriculture & Farmers Welfare, Ministry of Commerce & Industry and Ministry of External Affairs of Government of India were supporters of the event. Six State Governments/UTs namely, Telangana, Haryana, Uttarakhand, Puducherry, Meghalaya and Goa participated as state partners in IICTF. NCDC, NEDAC, NAFED, APEDA and ITPO were joint organisers in the event

Inauguration Ceremony:

18.6 The event was inaugurated by Shri Narender Singh Tomar, Hon'ble Union Minister for Agriculture and Farmers Welfare in the august presence of Shri Parshottambhai Rupala, Hon'ble Union Minister of State for Agriculture and Farmers Welfare, Shri Kailash Choudhary, Hon'ble Union Minister of State for Agriculture and Farmers Welfare, Shri Prestone Tynsong, Hon'ble Deputy CM, Meghalaya, Shri Dhansingh Rawat, Hon'ble Cooperation Minister, Government of Uttarakhand, Shri Sanjay Agarwal, Secretary, Ministry of Agriculture and Farmers Welfare, Government of India, Shri Mohd. Kamaluddin Talukder, Secretary (RDCD), Government of Bangladesh and Shri U.S. Awasthy, MD, IFFCO. NCDC's Yuva Sahakar - Cooperative Enterprise Support and Innovation Scheme 2019 and Sahakar Bharati's 'SIMPLYDESI' were launched at the Fair.

HIGHLIGHTS

18.7 Some of the highlights to capture the scale and participation of cooperatives around the world are:

- The event was organized by NCDC in association with **Bangladesh as country partner.**
- **Six State Governments/Union Territories namely, Telangana and Haryana as prime state**

- partners, Uttarakhand, Puducherry, Meghalaya and Goa as associated state partners participated in ICTF.**
- **NCDC, NEDAC, NAFED, APEDA and ITPO were Joint organisers in the event.**
 - The event was also supported by IFFCO, IPL as prime partners, AMUL, CDB & UPL as Associate partners, NFDB as cuisine & cultural event sponsor, WDRA, NDDDB, NEDAC, NAFSCUB, Sonalika, Landforce – Dasmesh as seminar sponsors and LINAC, NCUI, FAO, NAFSCOB, NCCD and YES Bank as Knowledge Partners.
 - The total contribution charges received from partners, sponsors, registration charges towards booth booking and B2B meeting was Rs.5.85 crore.
 - **145 Indian cooperatives** from all states/UTs across the country participated in this event with 214 booths.
 - **47 foreign exhibitors from 35 countries** (including developed countries such as USA, Canada, UK, Spain, Germany, Japan, Australia etc) of six continents participated in the event with 54 booths. Foreign exhibitors functioning in various sectors such as food & beverages, textile garments, healthcare, consumer goods, sugar, dairy, frozen agri products, handicrafts etc., participated in this event.
 - **141 B2B/C2C meetings were held and attended by 125 foreign buyers.** 75 Memorandum of Intents (MOIs) were signed at a value of USD 1.2 billion. Fourteen countries signed MOIs with Indian Cooperatives.
 - A total of **268 standard booths** were erected at Halls 7 A to 7 H. A total of **192 exhibitors (47 Foreign & 145 Indian)** from 36 countries including India showcased their products and services at the event.
 - Each standard booth included fascia, floor carpet, one table, three chairs, three spot lights and one power plug point. A Food Court was set up at the entrance of the venue for providing lunch and refreshment services to the participants. Hanger was set up at entrance of the Hall No.7 to take care of VIPs and dignitaries.
 - **Nine Thematic business sessions** were held on cooperative business on all three days of the Fair. The topics were - Globalization of Cooperative Trade, Cooperative Banking and Financial Inclusion, Empowerment of Youth and Women through Cooperatives, Agro Processing Ecosystem through Cooperatives, Agri-Tech and Climate Smart Agriculture through Cooperatives, Cooperatives as Cost Effective and Efficient Service Providers, Big Data and Cyber Security and Cooperatives, Dairy Cooperatives – Opportunities for Value Addition and Trade and Farm Mechanization and Inputs Supply – Role of Cooperatives. **In all, there were 48 distinguished speakers representing experts in the field.**
 - Exhibitors at the event recorded over the counter sales of more than INR 3 million.
 - Video clips of successful cooperatives in various sectors like marketing, logistics, cooperative banking, dairy, fisheries, women cooperative, mining, consumer cooperative, handloom, textile, farm mechanization, sugar, storage and NEDAC were produced by in-house Design Studio of NCDC and showcased continuously at strategic points in the venue.
 - All publications like Programme Guide, Pamphlets, Brochures, Flexi and Flyers were all designed and produced by the in-house Design Studio of NCDC.



- A radio jingle was produced by employees of NCDC and aired on all channels of AIR.

- **Awards for Excellence:**

Awards were distributed to both Indian and international participants based

on criteria selected by a Selection Committee constituted for the purpose by Shri Piyush Goyal, Hon'ble Union Minister for Commerce and Industry and Shri Dhansingh Rawat, Hon'ble Cooperation Minister, Government of Uttarakhand. The awardees were:

Category	Selected Exhibitor
Women	1. Sikkim Pragatishil Nari Cooperative Society Limited 2. Renu Handloom And Handicraft Cooperative Society Limited
Tribal	1. Arunachal Pradesh State Weavers Cooperative Federation Ltd 2. Tribal Development Cooperative Corporation Of Odisha Limited
Agro Processing	1. Valsad Navsari Jilla Falane Shakhaji Sahakari Samiti 2. Campco Limited
Textile	1. Indian Diversified and Sustainable Agriculture Cooperative Ltd. 2. Kerala State Federation Of Sc/St Development Cooperatives Ltd.
Handicraft	1. Cekrozuvu Krotho Weaving And Industrial Cooperative Society Ltd. 2. Ramhlun South Kawnveng Handloom Cooperative Society Ltd.
Handloom	1. National Handloom Vastra Utpadak Kray Vikray Sahakari Samiti Ltd. Uttar Pradesh 2. Chhattisgarh State Handloom Development & Marketing Cooperative Federation Ltd.
Organic	1. Ugtta Suraj Swayatt Sahkarita, Kama 2. Brahamsthali Aajiveeka Swayatt Sahakarita
Healthcare	1. Prathmik Vanopal Sahakari Samiti Maryadit 2. Chhattisgarh State Minor Forest Produce (Trading & Development) Cooperative Federation Limited
Consumer Services	1. Uralungal Labour Contract Cooperative Society Ltd. 2. Sahakar Bharati (Simply Desi)
Marketing	1. Mp State Cooperative Marketing Federation Ltd. 2. National Agricultural Cooperative Marketing Federation of India Ltd.(NAFED)
Banks	1. Uttarakhand State Cooperative Bank Ltd. 2. Annapurna Mahila Cooperative Credit Society Ltd.
Sugar	1. Up Cooperative Sugar Factories Federation Ltd. 2. Shree Narmada Khand Udyog Sahakari Mandli Ltd.
Cold Chain	1. Kerala State Cooperative Federation For Fisheries Development Limited (Matsyafed) 2. Mahua Cooperative Cold Storage Ltd.
Government	1. Meghalaya 2. Telangana

18.8 **Cultural Events** was one of a major highlights of IICTF, it was performed on all the three days showcasing the diversity of Indian Culture and designed keeping in mind the heterogeneous global audience. The list of performances:

	Programme	Performer
1	Carnatic Classical Vocal	Dr.K. Vageesh & troupe
2	Performance by specially enabled	Ability Unlimited
3	Bharatnatyam	Nruthya Seva Niketan, Coonor, Nilgiris district, Tamil Nadu
4	Dandiya/Garba	Experience Bharat, New Delhi
5	Manipuri Classical Dance	Experience Bharat, New Delhi
6	Eastern Folk-Dhaaki Nirtya	Dhaki Troop from West Bengal
7	Hindustani Light Vocal	Shri Nadim Kishore, The Classy Events

	Programme	Performer
8	Odisda Classical Dance	Guru Gajendra Panda-Debdhara troupe
9	Punjabi Folk -Bhangra	Experience Bharat
10	Peacock Folk Dance	Folk Group from Madurai
11	Performance by Children	Tanseen Academy
12	Kathakali Classical Dance	International Centre for Kathkali, New Delhi
13	Kathak	Kathak Kendra, New Delhi
14	Qawwali	Niyazi Brothers Qawwal
15	Kathakali Classical Dance	International Centre for Kathkali, New Delhi

Besides the above, the Peacock Dance group from the remote village of Madurai presented the native folk of south with an encapturing act on bamboo poles which not only got the attention of the audience but of the entire crowd of the trade fair in the 2nd day of the cultural programme,

Closing Ceremony:

18.9 The closing ceremony of the event was chaired by Shri Piyush Goyal, Hon'ble Union Minister for Commerce and Industry in the presence of Shri Dhansingh Rawat, Hon'ble Cooperation Minister, Government of Uttarakhand, Shri Sanjay Agarwal, Secretary, Ministry of Agriculture and Farmers Welfare, Government of India and Shri Satish Marathe, member Central Board, Reserve Bank of India.

Feedback:

18.10 IICTF was the first of its kind organised exclusively for the Cooperative Sector and the first time experience for the organisers lead by NCDC. The entire arrangements were by an in-house team from NCDC drawing experts from partner organizers.

18.10.1 In total feedback was received from 676 participants, visitors and buyers. The response was encouraging with 25% rating it as Excellent followed by 39% as Very Good, 36% as Good and a mere 1% as satisfactory and another 1% as Poor. The major feedbacks elaborated have been categories as (i) Positive and encouraging; (ii) Scope for improvement and (iii) Suggestions for the future as detailed under:

Positive and encouraging

1. Provided an opportunity for cooperatives to promote their products on international platform.
2. Well organized thematic sessions with relevant topics.
3. Important platform for sharing knowledge

& best practices among cooperatives.

4. Very productive & well coordinated B2B sessions. Helpful & accommodating staff.
 5. Well connected & clean exhibition area.
- Scope for improvement
1. Food water and sanitation facilities may be improved further.
 2. Language barrier during thematic sessions for foreign delegates (in case of talk in Hindi).
 3. Logistic arrangement may be made better for convenience of participants.
 4. Q&A sessions may be included at the end of business seminar

Suggestions for the future

1. May conduct the fair regularly in different countries.
2. More sectors may be covered.
3. All exhibitors are required to be familiar with export procedures of all countries.
4. Option for cash reimbursement for participants, exhibitors etc..

Concluding, the IICTF provided a very good platform for exhibition and sales promotion, buyer seller meets, business seminars / technical sessions and received overwhelming response from Indian Cooperatives, international organizations, foreign buyers, visitors and other dignitaries from India and abroad. The stakeholders desired that such an event be conducted periodically, in the future.

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Chapter-19

STRENGTHENING OF INTERNAL PROCESSES

19.1 National Cooperative Development Corporation always strives for improvement. It is an ISO certified 9001:2015 certified organisation and its Quality Policy says: 'We, at National Cooperative Development Corporation, are committed to economic development on cooperative principles, through **continual improvement** of our Quality Management System to achieve excellence and satisfaction of all customers while complying with all applicable regulations'. Due focus is on continual improvement.

19.2 NCDC has strengthened its internal process under the guidance of an **Expert Group** constituted by the Board of Management (BoM), NCDC and the inputs of participants in the "**Chintan Shibir** (Retreat for Deliberations)" held on 5 April 2019 at LINAC, Gurugram.

19.3 In view the growth performance of NCDC and its contribution, the BoM, NCDC in its 203rd meeting held on 20 November 2017 appreciated and formalised its move to constitute an Expert Group for recommending reforms that need to be effected in the organisation with a view to strengthening its foundations and regulatory mechanism for robust growth on a steady path. Accordingly an Expert Group was constituted under the **Chairmanship of Shri U.C. Sarangi, Former CMD, NABARD** and comprising **Shri Satish Marathe**, Member on the Central Board of RBI and ex Member BOM of NCDC, **Shri Jugal Mohapatra**, Retired Secretary (Rural Development) GoI, **Ms. V.R. Iyer**, Retired CMD, Bank of India and Ex-member IRDA, **Shri Rakesh Jain**, Retired Deputy CAG and **Managing Director, NCDC**. The Group submitted their report on 31.01.2020 and was considered by the BoM in its meeting held on 05.02.2020. The recommendation of the Expert Group on which future action to be taken by the Government of India has

been forwarded to Department of Agriculture, Cooperation and Farmers Welfare, MoA&FW.

19.4 The Expert Group reviewed the working of all internal process of NCDC and assessed the strengths and weakness and the challenges that NCDC is imminently likely to encounter in the future. During the course of the deliberations, the recommendation related to improvement in functioning were followed to the core and gradually implemented. The Group recorded with satisfaction the participative zeal of the organisation to accept and implement their recommendations.

19.5 NCDC, among others, during 2019-20 and recent times took several measures to improve and strengthen the internal processes to minimize the process risks thus leading to higher customer satisfaction. **The major initiatives taken to strengthen the processes are given below:**

Setting up of Asset Liability Management Committee of NCDC

19.6 To address the increasing volatility in interest rate, non availability of sufficient own funds and long term funds, NCDC has in place an ALM Committee to review asset liability mismatch which meets on the 1st and 3rd Monday of each month. It's a prudent practice of managing risks that arise due to mismatches between the assets and liabilities and also offering solutions to mitigate or hedge the risks arising from the interaction of assets and liabilities but is focused on a long-term perspective: success in the process of maximizing assets to meet complex liabilities may increase profitability.

Strengthening of loan recovery and review mechanism

19.7 NCDC now has a multipronged strategy in place for recovery of its overdues. Two high

power committees were set up on 19.12.2019 to strategizing recovery of overdues which laid down set guidelines to be followed. The position is reviewed on a daily basis. Software has been developed to send out SMS alerts to borrowers. Teams of officers from Head Office and Regional Office visit the premises of defaulters on regular basis to effect recovery before entering into proactive legal process. In the current financial year, due to vigorous efforts made by the Corporation, overdues of more than Rs.700 crore were recovered.

Setting up of Internal Audit Cell:

19.8 On the recommendation of the Expert Group of NCDC, Internal Audit Cell was formed on 18.10.2019. The Internal Audit Cell (IAC) within NCDC was formed with the objective to strengthen internal processes and adopt best practices for the Corporation. The team of IAC work directly under the guidance of MD, NCDC to ensure independence of the cell. Internal Audit is now an important mechanisms designed to provide reasonable assurance to the management that the general objectives of the Corporation such as, efficient and effective operations and safeguard of resources against loss, are achieved. The scope of Internal Audit comprises of systemic audit, risk assessment and audit of working of various divisions in HO as well as 18 Regional Offices of NCDC. The audit is carried out based on carefully worked out assessment parameters.

19.8.1 The improvement opportunities are also socialized with the concerned divisions after approval from the Competent Authority. A robust system has thus been introduced to ensure effective monitoring and compliance of the internal and statutory findings of the audit. The Internal Audit manual is to be regularly reviewed and updated.

Reinforced Maker & Checker System:

19.9 As part of the risk management policy, the existing and potential material risks that could impact the achievement

of Corporation objectives are identified, managed or mitigated. Techniques to manage risks (avoidance, reduction, retention etc) are applied appropriately. Maker-checker system is now one of the central principles of authorization in the information systems of financial organizations. Therefore, following the principle of maker and checker, each transaction has at least two individuals necessary for its completion, mentioning a few processes adopted:

- Every proposal moves through multiple levels before being put up to appropriate level for approval
- Payment vouchers: loans advanced – 2 level checking
- Payment vouchers: payments to vendors - 2 level checking
- Payment vouchers: payments to employees - 2 level checking
- Receipt vouchers: 2 level checking
- Cheque/ RTGS/NEFT - All payments made through Cheque/ RTGS/NEFT. Cheque/ RTGS/NEFT mandate letter signed by at least two authorized officers

Upgradation of IT Systems including Cyber Security, audit of IT infrastructure and setting up of Disaster Recovery Centre:

19.10 NCDC is fully equipped and updated in terms of automation, digitisation and paperless office work. The following has been implemented for seamless and error free disposal of office work:

- **Digital Document Filing System (E-File System):** DDFS involves all stages of file handling, viz. Diary of Inward Receipts, Creation of File, Movement of Inwards & Files and finally archival of records. By using DDFS software, the movement of inwards and files has become



seamless and transparent in NCDC.

- **Integrated Document Management System (IDMS):** NCDC has digitized all its old files and documents. These files and documents can be accessed using IDMS software.
- **Human Resource Management System (HRMS):** This software includes various modules such as Leave module, Tour module, Pay-bill module, PF module, Reimbursement module, Loan management, Service Book etc.
- **Online APAR System:** The APAR formats were streamlined and the system automated. The online APAR System has come into effect on 22 January 2020.
- **Online Reporting Format for Nodal Officers and Primary Society visit data Form:** Online reporting portal for nodal officers and portal for entering primary society visit data has been developed in-house and fully operational.
- **Dynamic Website** has been developed having all relevant information about the Corporation and its working and being updated on real time basis.
- **The email service** of corporation has migrated to NIC for better and faster communication.
- **Cloud Services of NIC has been taken for data storage and safety.**
- **Security Audit** of all in-house developed applications being carried out and appropriate firewall being used for better cyber security.

19.11 **Launch of new Start-up Scheme-YUVA SAHAKAR- Cooperative Enterprise Support and Innovation Scheme 2019** enabling Start-Ups in the Cooperative sector covering all types of activities.

Conducting regular stakeholder meetings: NCDC continued to interact with its stake holder.

19.12 During FY 2019-20, NCDC organised a National Workshop on Consumer Cooperatives and Value Chains on 20 December 2019. The deliberations in the workshop took stock of the changing scenarios of the consumer sector with special reference to e-commerce. The workshop highlighted on the future trends and the steps required to adapt and respond.

Six Regional Training Centers set up to strengthen the outreach to Cooperatives Setting up of Regional Training Centers:

19.13 With a focus on Nurturing of Primary Level Cooperatives' six (6) Regional Training Centres of LINAC have been set up-one each at Kolkata' Bhubaneshwar, Gandhinagar, Hyderabad, Pune and Bengaluru. These centres would extend outreach activities of LINAC by conducting different training programmes and workshops for various levels of cooperatives and others including the Chairperson and Members of Board of Directors of Primary Level Cooperative Societies in the region Customised modules of training in each region have been developed to guide the cooperative societies on new business besides advocating the DFI strategy.

Setting up of In-house Design Studio:

19.14 An in-house design studio has been set up in NCDC. The design studio has produced Guidance video on 'How to form a Cooperative' in Hindi, English and Regional Languages for promotional use on social media and training.

19.15 **Senior Officers Meeting (Samiksha)** are taken by Managing Director, NCDC regularly to identify gaps, discuss and review threadbare the pending issues and for solutions necessary steps to be taken to strengthen the core function of NCDC

19.16 **Annual Administrative Audit of Regional Offices** started from 2019-20 to better check and improvement in processes done at regional level. The training of internal auditors was completed during FY 2019-20 and pilot inspection was conducted in three ROs- Jaipur, Pune and Guwahati.

19.17 An appropriate **mechanism to reward and incentivise** the achievers has been developed to boost the morale of high performers. In the first series of awards, 21 employees were given certificate of appreciation on 15 January 2020.

Succession Policy

19.18 Keeping in view, the vacancies emerging as a result of retirements, postings of officers is done to ensure smooth transition. Where no immediate replacement by an officer with the requisite expertise to replace the retiring officer is possible, retired officers with the requisite expertise/ experience are engaged on contract basis until the vacant posts are aptly filled. The NCDC also takes Officers on deputation to meet the gap. To meet the requirement of rare exigency or where expertise/ professionals are required, the Corporation has introduced a scheme allowing the engagement of Retired Government/ Autonomous Bodies/ PSU Officers/Officials as consultants.

Outsourcing

19.19 To meet the short fall in staff at junior levels, the NCDC has been engaging suitable personnel through an outsourcing agency. The performance of the outsourced persons is assessed periodically and corrective action is taken to ensure that the quality of the service outsourced conforms to the required level. It is also ensured that the service provider makes payments to persons deployed at NCDC as per the minimum wages notified by the local government and also in compliance with other statutory requirements.

Grooming

19.20 Grooming of the employees is done right from the initial stage. The employees, on recruitment are initially given an orientation regarding the working of the various divisions of the Corporation, by allotting time slots for their interaction with the officers of each division of the Corporation. Thereafter, they are trained at NCDC's training academy - Laxmanrao Inamdar National Academy for Research and Development (LINAC), on the working of the Corporation. In addition to the hands on training in the division where they are posted, the officers are from time to time sent for training programmes organized at LINAC and other training institutes. Training programmes for officers of the Corporation are designed by ascertaining the job skill requirements of employees from the heads of the divisions and regional offices.

19.21 To improve the appraisal skills of its employees, the Corporation provides training to its officers on appraisal techniques, evaluation of financial statements etc. from time to time in the premises of LINAC at Gurugram and also sponsors its officers to attend training programmes conducted by other reputed institutes. Almost all officers of the Corporation have been trained in the techniques of project appraisal. Recently, 3 batches of NCDC officers from Programme Officer to Director level have undergone training on 'DPR Preparation and Project Appraisal related to cooperative sector' at MANAGE, Hyderabad. The training programmes have been designed for the requirements of NCDC. Specialised trainings to sensitise NCDC officers to face the challenges of new environment, the Corporation had sponsored 20 of its officers for NEDAC programme organised by NEDAC on 'Senior Leadership Training Programme for Executives' at Bangkok from 24 - 28th June, 2019.

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**Chapter-20****COOPERATIVE SECTOR EXPORTS PROMOTION COUNCIL
(COOPEXCIL)**

20.1 In November 2018, the General Assembly of NEDAC (Network for the Development of Agricultural Cooperatives in Asia and the Pacific) chaired by Managing Director, NCDC at New Delhi came up with the idea of providing a platform for global cooperatives to promote business among them. Subsequently, in line with mandate of NCDC for promoting export of agricultural produce and also taking a cue from the first ever Agriculture Export Policy (AEP), 2018 of Government of India, NCDC embarked upon organizing the first ever India International Cooperatives Trade Fair (IICTF) to promote export of Indian cooperative produces and thereby higher price realization for their products which would in turn help farmers. The first step in promoting the export of Indian cooperative produces was initiated through the idea of organizing IICTF.

20.2 Subsequently, NCDC entered into a MoU with APEDA to work for achieving scale and aggregation with export orientation in the interest of its stakeholders. NCDC created a new Division named “Agri-Exports & Exports Promotion Division” with a dedicated focus to facilitate promotion of export of Indian cooperatives produce especially in the area of agriculture and its allied sectors. In April 2019, the idea of setting up of an exports promotion body was emerged in the Chintan Shibir under Sahakar Pragya, held at LINAC, Gurugram, during the discussion on organizing the IICTF in the overall context of promoting cooperative to cooperative (C2C) trade globally. Continuous efforts were made by NCDC to setup an Export Promotion Body in order to boost the exports by cooperatives.

20.3 In line with AEP which aims at doubling the agricultural exports and integrating Indian farmers and agricultural

products with the global value chains, NCDC organized a Consultation Meet at New Delhi on 16 May 2019, with concerned departments (Departments of Cooperation, Agriculture, Horticulture, Industries, Sugar and Textiles) of all the State Governments and UTs. The Consultative Meet was chaired by Chairman NRAA and Chairman DFI Implementation Committee, MoA & FW, GOI. Nine Additional Chief Secretaries/ Principal Secretaries / Secretaries, three RCS and one MD and other officers from 20 States and 3 UTs participated in the meeting. Chairman APEDA, MD NAFED and Director in Trade Division, DAC & FW also took part in the meeting. The total number of participants of all levels in the Consultative Meet was 51. Based on the deliberations in the meeting, it was decided that NCDC shall form a Cooperative Sector Exports Promotion Forum under its institutional stewardship.

20.4 Further, during the Joint Press Conference in the Curtain Raiser Ceremony on IICTF held on 2 July, 2019, at National Media Centre, Hon’ble Union Minister for Commerce and Industry, Shri Piyush Goyal and Hon’ble Union Minister for Agriculture and Farmers Welfare, Shri Narendra Singh Tomar in the presence of Secretary, DAC&FW, formally announced that NCDC would steer formation of an Export Promotion Body for Cooperative Sector.

20.5 The IICTF was successfully conducted at Pragati Maidan, New Delhi from 11-13 October 2019 and received overwhelming response from Indian Cooperatives, Foreign buyers and other international organizations from 35 countries representing all 6 inhabited continents and other dignitaries of State / Central Government of India. The event was packed with exhibitions, B2B/C2C meetings, conferences, cultural programmes etc and

witnessed visitor footfalls of 35000+ in 3 days. During the event, 125 foreign buyers from 23 countries participated in the event and seventy five Memorandum of Intents (MOIs) were signed for the value of USD 1.2 billion. The grant success of IICTF motivated and assured the need to form Export Promotion Body for Indian Cooperatives.

20.6 The Board of Management of NCDC in its meeting held on 05.02.2020 approved the constitution of the **Cooperative Sector Exports Promotion Council (COOPEXCIL)** with dedicated focus on exports by Indian cooperative sector so that the gains from IICTF are carried forward and institutional mechanism is put in place to support the cooperatives. An Office Memorandum was issued on 6 March, 2020 conveying the constitution of COOPEXCIL and its objectives:

- (a) to perform the promotion and development of cooperatives' functions mandated under the NCDC Act;
- (b) to provide commercially useful information and assistance to cooperatives in developing and increasing their exports;
- (c) to offer professional advice to cooperatives in areas such as technology up-gradation, quality and design improvement, standards and specifications, product development, innovation, etc.;
- (d) to organize visits of delegations abroad to explore overseas market opportunities;
- (e) to organize participation in trade fairs, exhibitions and buyer-seller meets in India and abroad;
- (f) to promote interaction between the cooperative exporting community and the Government both at the Central and State/ UT levels;
- (g) to build a statistical base and provide data on the exports and imports of the country, exports and imports of the cooperatives, as well as other relevant international trade data;
- (h) to provide a platform including information technology based interface for cooperatives to link global exports market to export their products;
- (i) to encourage cooperatives to enhance start-ups or start-up like mechanisms for exports by providing them required guidance and assistance for exports; and
- (j) any other activity which COOPEXCIL or NCDC or the Government of India may determine to be taken up.

20.7 The office of the COOPEXCIL shall be at NCDC office, 4, Siri Institutional Area, Hauz Khas, New Delhi and the management will vest with a General Body which shall constitute an Executive Committee in its first General Body meeting. The Executive Committee shall consist of not less than seven members and not more than fifteen members, selected in a manner to be decided by the General Body. The Executive Committee shall have a tenure of three years and subsequent Executive Committees shall be constituted by the General Body, and, in each such case the Executive Committee shall be chaired by the Managing Director, NCDC. The Managing Director, NCDC shall also be the Chairman of the General Body. The Executive Committee may constitute other committees or sub-committees, as and when necessary, for the smooth and beneficial functioning of the affairs of COOPEXCIL. The Executive Committee, in due course of time, shall frame standard operating procedures, rules and regulations for regulating various matters subject to the ratification of the General Body and shall also make necessary amendments thereto, if so required.

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ANNEXURES

ANNEX-I

RASHTRIYA SAHAKARI VIKAS NIGAM
(National Cooperative Development Corporation)
(As on 31.03.2020)

GENERAL COUNCIL – NCDC

(Constituted by the Central Government, w.e.f. 10.11.2016 vide their notifications No.G.S.R. 1064(E) published in Part-II, Sub Section (i) of Section-3 of The Gazette of India Extraordinary on 10.11.2016)

S. No	Name of Member(s)	Capacity
I. Nominated under Section 3(4)(i)		
1.	Shri Narendra Singh Tomar, Union Minister for Agriculture & Farmers Welfare, Government of India, Krishi Bhawan, New Delhi -110 001.	President
2.	Shri Sanjay Agarwal, Secretary, Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare Krishi Bhawan, New Delhi -110 001.	Vice-President
II. Nominated under Section 3(4)(ii) from the Central Ministries dealing with economic matters.		
3.	Smt. Vasudha Mishra, Special Secretary, Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare Krishi Bhawan, New Delhi -110 001	Member
4.	Shri Pawan Kumar Agarwal, Secretary, Department of Consumer Affairs, Ministry of Consumer Affairs, Food & Public Distribution, Krishi Bhawan, New Delhi-110 001.	Member
5.	Shri Ravikant, Secretary, Department of Food & Public Distribution, Ministry of Consumer Affairs, Food & Public Distribution, Krishi Bhawan, New Delhi – 110 001.	Member
6.	Shri Ravi Capoor, Secretary, Ministry of Textiles Room No.129, Udyog Bhawan, New Delhi-110 011.	Member
7.	Shri Debasish Panda, Secretary, Department of Financial Services, Ministry of Finance, 3 rd Floor, Jeevan Deep Building, Parliament Street, New Delhi-110 001	Member
8.	Smt. Pushpa Subrahmanyam, Secretary, Ministry of Food Processing Industries, Panchsheel Bhavan, Khel Goan Marg, New Delhi-110 049.	Member



9.	Shri Amitabh Kant, Chief Executive Officer, NITI Aayog, Yojna Bhawan, Parliament Street, New Delhi – 110 001.	Member
10.	Shri Bimbardhar Pradhan, Additional Secretary & Financial Adviser, Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, Krishi Bhawan, New Delhi-110 001.	Member
III. Nominated under Section 3 (4) (iii)		
11.	Dr. Harsh Kumar Bhanwala, Chairman, National Bank for Agriculture and Rural Development Plot No.C-24, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai-400 051.	Member
V. Nominated under Section 3 (4) (v)		
12.	Shri D.V. Prasad, Chairman & Managing Director, Food Corporation of India, 16-20, Barakhamba Road, New Delhi-110 001	Member
VI. Nominated under Section 3 (4) (vi)		
13.	Shri Arun Kumar Shrivastava, Managing Director, Central Warehousing Corporation, 4/1, Siri Institutional Area, Khel Gaon Marg, New Delhi-110 016.	Member
VII. Nominated under Section 3 (4)(vii) (Sl. No. 14 Vacant)		
VIII. Nominated under Section 3(4)(viii)		
15.	Shri Praveen Kumar Gupta, Managing Director (Retail & Digital Banking), State Bank of India, Agri Business Unit, Corporate Centre, Madame Cama Road, Mumbai – 400 021.	Member
IX. Nominated under Section 3(4)(ix)		
16.	Dr. Chandra Pal Singh, President, National Cooperative Union of India, 3, Siri Institutional Area, Khel Gaon Marg, New Delhi-110016.	Member
X. Nominated under Section 3(4)(x)		
17.	Dr. Bijender Singh, Chairman, National Agricultural Cooperative Marketing Federation of India Limited, 1, Siddartha Enclave, Ashram Cross Road, New Delhi-110 014.	Member
XI. Nominated under Section 3(4)(xi)		
18.	President, National Federation of Cooperative Sugar Factories Ltd., Ansal Plaza, Block –C, 2 nd floor, August Kranti Marg, New Delhi – 110 049.	Member
XII. Nomination under Section 3(4)(xii)		
19.	Shri Rajendra Yedraokar Patil, President, All India Federation of Cooperative Spinning Mills Ltd., Canada Building, 2 nd floor, 226, D.N. Road, Mumbai-400 001.	Member

XIII. Nominated under Section 3(4)(xiii)		
20.	Shri Dileep Sanghani Chairman, National Federation of State Cooperative Banks Ltd, J.K. Chamber, 5 th floor, Plot No. 76, Sector 17, Washi, Navi Mumbai – 400 703.	Member
XIV. Nominated representatives of the State Governments and Union Territory Administrations under section 3(4)(xiv)		
21.	Shri Biswaranjan Samal, Principal Secretary (Cooperation), Assam Secretariat, Block-A, 2 nd Floor, Guwahati – 781 006, Assam.	Member
22.	Shri Atul Prasad, Principal Secretary (Cooperation), Government of Bihar, New Secretariat, Vikas Bhawan, Bailey Road, Patna – 800 015.	Member
23.	Shri Ajit Kesari, Principal Secretary (Cooperation), Government of Madhya Pradesh, 3 rd Floor, Vallabh Bhawan, Mantralaya, Bhopal-462 001.	Member
24.	Ms Pooja Singhal, Secretary (Agriculture, Animal Husbandry & Cooperative) Government of Jharkhand, Nepal House, PO- Doranda, Ranchi (Jharkhand) - 834002.	Member
25.	Shri Abdul Majid Bhat, Secretary (Cooperation), Government of Jammu & Kashmir, Civil Secretariat, 2/37-Mini Block, Jammu – 180 001 (Between Oct – April) Civil Secretariat, Srinagar. (Between May – Sept.)	Member
26.	Shri Rajgopal Devara, Principal Secretary(Financial Reforms), Government of Maharashtra, Department of Finance, Mantralaya Annexe, Mumbai – 400 032.	Member
27.	Shri Sanjeev Kaushal, Additional Chief Secretary (Cooperation), Government of Haryana, 3 rd Floor, New Secretariat, Sector-17, Chandigarh- 160 017.	Member
28.	Smt. Kalpana Mittal Baruah, Additional Chief Secretary (Cooperation), Room No.511, Floor-5, Punjab Mini Secretariat, Sector 9, Chandigarh-160 009.	Member
29.	Shri Pradeep Yadav, Principal Secretary, Department of Handloom, Handicraft, Textile & Khadi, Government of Tamil Nadu, 9 th Floor, Secretariat Complex, Fort St. George, Chennai – 600 009.	Member
30.	Shri Naresh Pal Gangwar, Principal Secretary (Cooperation), Government of Rajasthan, Rajasthan Sachivalaya Main Building, Jaipur-302 005.	Member
31.	Shri Anita Rajendra, Secretary, Government of Telangana, Department of Animal Husbandry, D- Block, 1 st Floor, Secretariat, Hyderabad- 500 022.	Member



XV. Nominated representatives of State Level Cooperative Federations under Section 3(4)(xv)		
32.	Shri Subhash Chander Katyal, Chairman, Haryana State Cooperative Supply & Marketing Federation Ltd., Sector 5, Panchkula-134 109, Haryana.	Member
33.	Shri Balachandra Jarkiholi, Chairman, Karnataka Cooperative Milk Producers' Federation Ltd. , KMF Complex, Dr. M.H. Mari Gowda Road, Bengaluru – 560 029.	Member
34.	Shri Kancharla Ramakrishna Reddy, Chairman, Telangana State Cooperative Oilseeds Growers Federation Ltd., 9 th Floor, Parisrama Bhavan, Basheer Bagh, Hyderabad – 500004	Member
35.	Chairman, Chhattisgarh State Cooperative Marketing Federation Ltd., 880, Civil Lines, Raipur-492 001, Chhattisgarh.	Member
36.	Shri Ramsinh Parmar, Chairman, Gujarat Cooperative Milk Marketing Federation Ltd., Amul Dairy Road, P.B.No.10, Anand-388 001, Gujarat.	Member
37.	Shri N. Saravana Kumar, Chairman, Bihar State Cooperative Milk Producers' Federation Ltd., Vikas Bhawan, Bailey Road, Patna – 800 014, Bihar.	Member
38.	Shri P.P. Chittaranjan, Chairman, Kerala State Cooperative Federation For Fisheries Development Ltd., Kamaleswaram, Manacud P.O., Thiruvananthapuram-695009, Kerala.	Member
39.	Shri Y. Madhusudhana Reddy, Chairman, Andhra Pradesh State Cooperative Marketing Federation Ltd., D.No.55-17-2 to 4, 5 th Floor, Stalin Corporate, Near CGO Complex, Industrial Estate, Auto Nagar, Vijayawada-520 007, Andhra Pradesh.	Member
40.	Shri Kamal Kanti Sen, Chairman Tripura State Cooperative Bank Ltd., P.O. Chowmuhani, Agartala-799 001, Tripura.	Member
41.	Smt. Komoli Massang, Chairperson, Arunachal Pradesh Cooperative Agricultural Marketing Federation Ltd. C/o RCS Office, High Court Road, D-Sector, Naharlagun-791110, Arunachal Pradesh.	Member
42.	Chairman, Madhya Pradesh State Cooperative Marketing Federation Ltd., Jahangirabad, Bhopal – 462 008.	Member
XVI. Nominated under Section 3(4) (xvi) representing persons having special knowledge of or practical experience in Agricultural Cooperative Development.		
43.	Shri Satish Marathe, RL 149, Aashish Bunglow, Milap Nagar, MIDC Residential Area, Dombivli (E) 421 203, Maharashtra.	Member

44.	Shri H.S. Manjappa, “Dattatreya” Main Road, Sorab, Shivamogga District-577429, Karnataka.	Member
45.	Shri Jaysingrao Gaikwad Patil, F-3, Chetna Nagar, Aurangabad-431005, Maharashtra.	Member
46.	Shri Dhananjay Kumar Singh, S-52/82, Sahakari Bhawan Cantonment, Varanasi-221 002, Uttar Pradesh.	Member
XVII. Nominated under Section 3 (4) (xvii) representing National Level Organisations engaged or interested in the promotion and development of Cooperative programmes.		
47.	Shri K.K. Ravindran, Managing Director, National Cooperative Agriculture & Rural Development Banks Federation Ltd. 701, 7 th Floor, A-Wing, BSEL Tech Park, Vashi, Navi Mumbai – 400 703	Member
48.	Smt. Kapilaben Vankar, President, Self-Employed Women’s Association(SEWA), Opp. Victoria Garden, Bhadra, Ahmedabad-380 001, Gujarat.	Member
49.	Shri Jyotindra Mansukhlal Mehta, President, National Federation of Urban Cooperative Banks and Credit Societies Ltd., B-14, 3 rd Floor, A Block Shopping Complex, Naraina Vihar, Ring Road, New Delhi 110028.	Member
50.	Dr. U.S. Awasthi, Managing Director, IFFCO, C-1, District Centre, Saket Place, New Delhi – 110 017.	Member
XVIII. Nominated under Section 3(4)(xviii)		
51.	Shri Sundeep Kumar Nayak, Managing Director, National Cooperative Development Corporation, 4, Siri Institutional Area, Hauz Khas, New Delhi-110016.	Member

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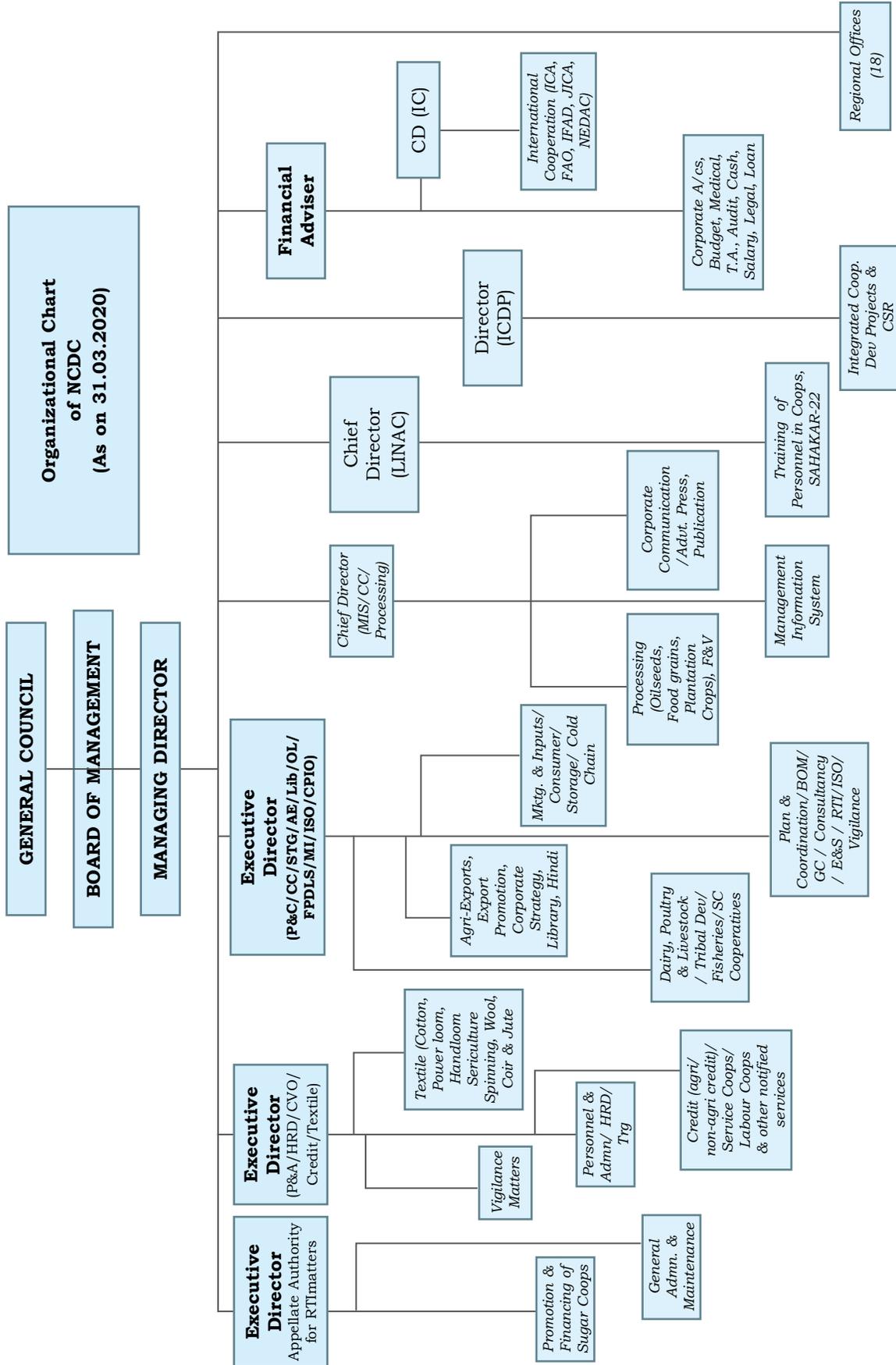
RASHTRIYA SAHAKARI VIKAS NIGAM
(National Cooperative Development Corporation)
(As on 31.03.2020)

Board of Management – NCDC

(Constituted by the Central Government, w.e.f.15.11.2016 vide their notifications No.G.S.R. 1069(E) published in Part-II, Sub Section (i) of Section-3 of The Gazette of India Extraordinary on 15.11.2016)

SN	Name of Member(s)	Capacity
Nominated under Section 10 (1)(i)		
1.	Shri Sanjay Agarwal, Secretary, Department of Agriculture, Cooperation & Farmers Welfare, Ministry for Agriculture & Farmers Welfare, Krishi Bhawan, New Delhi - 110 001.	Chairman
Nominated under Section 10 (1) (ii)		
2.	Smt. Vasudha Mishra, Special Secretary, DAC&FW, MoA&FW	Vice-Chairman
3.	Shri Ravikant, Secretary, Department of Food & Public Distribution, Ministry of Consumer Affairs, Food & Public Distribution	Member
4.	Shri Bimbadhar Pradhan, Additional Secretary & Financial Adviser, DAC&FW, MoA&FW	Member
Nominated under Section 10(1)(iii)		
5.	Dr. Harsh Kumar Bhanwala, Chairman, NABARD	Member
Nominated under Section 10(1)(iv)		
6.	President, National Federation of Cooperative Sugar Factories Ltd.	Member
Nominated under Section 10(1) (v)		
7.	Smt. Anita Rajendra, Secretary, Government of Telangana, Department of Animal Husbandry	Member
8.	Shri Rajgopal Devara, Additional Chief Secretary (Financial Reforms), Government of Maharashtra, Department of Finance	Member
Nominated under Section 10 (1)(vi)		
9.	Shri Y. Madhusudhana Reddy, Chairman, Andhra Pradesh State Cooperative Marketing Federation Ltd.	Member
10.	Shri Ramsinh Parmar, Chairman, Gujarat Cooperative Milk Marketing Federation Ltd.	Member
Nominated under Section 10 (1) (vii)		
11.	Shri Satish Marathe,	Member
12.	Shri Sundeep Kumar Nayak, Managing Director, NCDC	Member

ANNEX-III



**TOTAL NUMBER OF EMPLOYEES AND NUMBER OF SCHEDULED CASTES AND SCHEDULED TRIBES IN NCDC AS ON 31.03.2020**

Group	Total No. of employees	Number of Scheduled Caste employees	Percentage of SC's to total employees	Number of Scheduled Tribe employees	Percentage of ST's to total employees
A-I (Other than Lowest rung of Group 'A')	66	08	12.12	05	7.58
A-II (Lowest rung of Group 'A')	71	12	16.90	06	8.45
Sub Total	137	20	14.60	11	8.03
B	127	19	14.96	11	8.66
C	101	17	16.83	11	10.89
Grand Total	365	56	15.34	33	9.04

ANNEX-V

**NUMBER OF RESERVED VACANCIES FILLED BY MEMBERS OF SCHEDULED CASTES
AND SCHEDULED TRIBES IN NCDC DURING 2019-20**

Particulars	Total No. of vacancies notified	Filled	Scheduled Castes		No. of SC's Candidate appointed	No. of SC's Vacancies carried forward from the previous year	No. of SC's Candidates appointed against vacancies reserved for SCs in the 3rd year of carry forward	No. of reservations lapsed after carrying forward for 3 year	Scheduled Tribes		No. of ST's Vacancies carried forward from the previous year	No. of SC's Candidates appointed against vacancies reserved for ST's in the 3rd year of carry forward	No. of reservations lapsed after carrying forward for 3 year	
			No. of vacancies reserved	Out of Col.2					No. of vacancies reserved	Out of Col.2				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
I. POSTS FILLED BY DIRECT RECRUITMENT														
Other than Lowest rung of Group 'A'	8	2*	-	-	-	-	-	-	-	-	-	-	-	-
Lowest rung of Group 'A'	-	3*	-	-	-	-	-	-	-	-	-	-	-	-
Group 'B'	-	14*	-	2	2	-	-	-	-	1	1	-	-	-
Group 'C'	-	6*	-	2	2	-	-	-	-	-	-	-	-	-
II. POSTS FILLED BY PROMOTION														
Other than Lowest rung of Group 'A'	35	7	-	-	1	-	-	-	-	-	1	-	-	-
Lowest rung of Group 'A'	17	2	6	-	-	-	-	-	4	-	-	-	-	-
Group 'B'	50	3	13	-	-	-	-	-	5	-	-	-	-	-
Group 'C'	11	3	-	-	-	-	-	-	1	-	-	-	-	-

* Joined against the various posts notified in 2018-19



SCHEMES IMPLEMENTED / ACTIVITIES ASSISTED DURING 2019-20

A. **SCHEMES IMPLEMENTED:**

I **Central Sector Integrated Scheme on Agricultural Cooperation - Assistance to NCDC Programme for Development of Cooperatives** - Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), Ministry of Agriculture & Farmers Welfare (MOA&FW):

- a) Assistance to Marketing, Processing, Storage, Consumer, Weaker Section Programmes of Cooperatives, Computerization of Primary Agricultural Cooperative Credit Societies, District Central Cooperative Banks, State Cooperative Banks and Technical & Promotional Cell Scheme for strengthening Management of State Cooperative Federations [subsidy on tapering basis].
- b) Assistance for Ginning & Pressing Programme and Establishment of New and Modernization/ Expansion/ Rehabilitation of existing Cooperative Spinning Mills
- c) Integrated Cooperative Development Projects (ICDP) in selected districts

II **Other Central Schemes:**

- a) **Agricultural Marketing Infrastructure (AMI) sub scheme of Central Sector Integrated Scheme on Agriculture Marketing (CSISAM) for Storage and other than Storage Infrastructure** - DAC&FW, MOA&FW Rashtriya Krishi Vikas Yojana (Training) - DAC&FW, MOA&FW
- b) **Mission for Integrated Development of Horticulture (MIDH)** - DAC&FW, MOA&FW
- c) **Scheme for Cold Chain, Value Addition and Preservation Infrastructure** - Ministry of Food Processing Industries
- d) **Interest rebate under Technology Up gradation Fund Scheme** - Ministry of Textile
- e) **Sugar Development Fund** - Department of Food & Public Distribution, Ministry of Consumer Affairs, Food & Public Distribution
- f) Assistance for Boosting Seed Production component under Sub-Mission for Seed and Planting Material (SMSP) of **National Mission on Agricultural Extension and Technology (NMAET)**
- g) **PM Matsya Sampada Yojana (PMMSY)** – Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying
- h) **PM Formalisation of Micro Food Processing Enterprises (PMFME)**- Ministry of Food Processing Industries
- i) **Dairy Processing and Infrastructure Development Fund (DIDF)** - Ministry of Fisheries, Animal Husbandry and Dairying
- j) **Fisheries & Aquaculture Infrastructure Development Fund (FIDF) Scheme** – Department of Fisheries, MOA&FW

III **NCDC Sponsored Schemes**

B. ACTIVITIES ASSISTED:

a) Marketing:

- Margin Money /Working capital assistance
- Strengthening share capital base of primary / district cooperative marketing societies
- Purchase of furniture and fixtures, transport vehicles including refrigerated vans
- Development / Strengthening of Agricultural Marketing Infrastructure, Grading and Standardization

b) Processing:

- Setting up of new sugar factories (Investment Loan)
- Modernisation and Expansion / Diversification of existing Sugar Factories (Investment loan and term loan)
- Establishment of new/ Modernization/ Expansion/ Rehabilitation of existing spinning mills
- Modernization/ Expansion of existing and establishment of modern cotton ginning & pressing units
- Small /medium scale agro & allied sector processing units, pre/post loom processing/ garment & knitting units
- Setting up of other Processing units, such as: Foodgrains/Oilseeds /Plantation Crops /Fruits & Vegetables /Maize Starch/Particle Board etc.
- Margin money /Working capital assistance
- Share capital participation by State Government in new spinning mills

c) Storage :

- Construction of godowns and repair / renovation of existing godowns
- Margin money / Working capital assistance

d) Cold Chain:

- Construction / expansion / modernization of cold storages
- Establishment of Cold Chain components which broadly include (i) Integrated pack house, (ii) Reefer transport, (iii) Cold storage (Bulk-near farm gate), (iv) Cold storage (Hub-near market) and (v) Ripening units etc.
- Margin money / Working capital assistance

e) Distribution of essential consumer articles through cooperatives:

- Establishment of infrastructure such as shopping centre, diesel, Kerosene bunk / warehouse / new / expansion / modernization of wholesale consumer cooperative store / departmental consumer cooperative store / consumer federation
- Purchase of furniture and fixture, transport vehicles including refrigerated vans for distribution of consumer articles
- Margin money / Working capital assistance



f) Industrial:

- All types of Industrial Cooperatives, Cottage & Village Industries, Handicrafts / rural crafts etc.

g) Credit & Service Cooperatives/ Notified Services :

- Agriculture Credit / Agriculture Insurance
- Water Conservation works / services
- Irrigation, micro irrigation in rural areas
- Animal care / health /disease prevention
- Rural Sanitation, Drainage, Sewage system through Cooperatives
- Tourism, Hospitality, Transport
- Generation & Distribution of power by New, Non Conventional & Renewable sources of energy
- Rural Housing
- Hospital / Health Care and Education

Creation of infrastructure for credit cooperatives

h) Cooperative Banking Unit:

- Assistance to PACS for creation of infrastructure relating to Modern Banking Unit.

i) Agricultural Services :

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

j) District Plan Schemes:

- Integrated Cooperative Development Projects in selected districts

k) Cooperatives for Weaker Sections:

- Fisheries, Dairy & Livestock, Poultry, Schedule Caste, Tribal Cooperatives, Handloom, Coir, Jute, Sericulture, Women, Hill area, Tobacco & Labour

l) Assistance for Computerisation of Cooperatives:

- Assistance is provided for purchase / installation of computers/ hardware, system & application software, networking, maintenance cost, technical manpower and capacity development and training.

m) YUVA SAHAKAR- Cooperative Enterprise Support And Innovation Scheme

n) Promotional and Developmental programmes:

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

ANNEX-VII

PATTERN OF ASSISTANCE IN RESPECT OF SCHEMES ASSISTED

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

2. For the purpose of NCDC funding, the States/Union Territories are categorised as under:
 - **Cooperatively Least Developed States.** {Arunachal Pradesh, Assam, Bihar, Jharkhand, Jammu & Kashmir (UT), Ladakh(UT), Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, and Tripura};
 - **Cooperatively Under Developed States/Union Territories** {Andhra Pradesh, Chhattisgarh, Goa, Himachal Pradesh, Madhya Pradesh, Odisha, Rajasthan, Telangana, Uttar Pradesh, Uttarakhand, West Bengal, Andaman & Nicobar Islands (UT) and Lakshadweep (UT)};
 - **Cooperatively Developed States/Union Territories** {Gujarat, Haryana, Karnataka, Kerala, Maharashtra, Punjab, Tamil Nadu, Chandigarh (UT), Dadra & Nagar Haveli (UT), Daman & Diu (UT), Puduchery (UT), Delhi }
3. **Weaker Section** Programme shall include programmes related to (i) Marketing, (ii) Processing (Small & Medium sized processing units related to agriculture and allied activities), (iii) Storage including Cold Chain and (iv) Consumer business and activities related to agriculture & allied activities taken up by (a) Fisheries, (b) Dairy & Livestock, (c) Poultry, (d) Coir, (e) Jute, (f) Sericulture, (g) Handloom & (g) Tobacco Cooperatives. Apart from these programme/activities, Weaker Section benefits will also be extended to Tribal / Scheduled Caste/ Scheduled Tribe/ Hill area, Labour and Women Cooperatives for undertaking the above activities.

4. **The pattern of funding is given under:**

A. BUSINESS DEVELOPMENT:

- ✓ For All kinds of National, State, District, Regional and Primary level cooperatives for sectors/ activities funded by NCDC.

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

Note: SC- Share Capital; Sub- Subsidy; IL- Investment Loan; * - Cap of Rs.5 crore per project/per proposal

B. INFRASTRUCTURE CREATION (Project Facilities)

- ✓ All types of small and medium sized units (other than agro-processing units) including small scale industrial units, cottage & village industries, handicrafts, allied industries for other products, cane and bamboo units, Coir Units, etc.,
- ✓ Plant & Machinery/equipment including integrated projects (other than ICDP),



- ✓ Establishment/ renovation/ expansion/ upgradation & modernisation of Godowns, storages,
- ✓ Construction of Cold Storages / expansion / modernization of cold storages,
- ✓ Cold Chain components - Integrated pack house / Reefer transport / Cold storage (Bulk-near farm gate)/ Cold storage (Hub-near market) / Ripening units, etc.,
- ✓ Worksheds, purchase of looms, cooperatives/industrial estates,
- ✓ Service and repair centres, showrooms, showrooms-cum-godowns,
- ✓ Market yards, rearing units and grainages,
- ✓ Fish tanks/farms, boat building including inputs and other infrastructure for fisheries,
- ✓ Poultry farms,
- ✓ Rearing and breeding of livestock animals, setting up of slaughter houses, purchase of livestock animals for breeding, rearing, meat, fleece, skin, wool & other by products, establishment of seed farms etc.,
- ✓ Furniture and fixtures,
- ✓ Transport vehicles including refrigerated and insulated vehicles,
- ✓ Installation of/purchase of computers/computerization etc.,
- ✓ Setting-up of agro-service/farmers service centres,
- ✓ Insecticides/pesticides formulation units,
- ✓ Units to manufacture inputs like bio-fertilizers/granular fertilizers, organic manure,
- ✓ Creation of water harvesting/irrigation infrastructural facilities,
- ✓ Creation of infrastructure of PACS as Modern Banking Unit,
- ✓ Services Cooperatives etc. and
- ✓ **ANY OTHER RELATED ACTIVITIES MANDATED TO NCDC.**

Developed States/UTs			Under developed States/UTs			Least Developed States/UTs		
NCDC to S/Govt.	S/Govt to Society	Direct Funding	NCDC to S/Govt.	S/Govt to Society	Direct Funding	NCDC to S/Govt.	S/Govt to Society	Direct Funding
(For Weaker Section Programme only as detailed at Para 3)			For all programmes and for activities as detailed at Para 3			For all programmes and for activities as detailed at Para 3		
Loan 75%	Loan 50%	Loan 65%	Loan 70%	Loan 50%	Loan 65%	Loan 70%	Loan 50%	Loan 65%
Sub 15%	SC 25%	Sub 15%	Sub 20%	SC 20%	Sub 20%	Sub 25%	SC 20%	Sub 25%
	Sub 15%			Sub 20%			Sub 25%	
MC	10%	20%		10%	15%		5%	10%
For all other Programmes			For all other Programmes – same as for developed States/UTs					
Loan 90%	Loan 50%	Loan 65%						
	SC/Sub 40%							
MC	10%	35%						
<ul style="list-style-type: none"> ✓ S/Govt. – State Government; Sub - Subsidy; SC - Share Capital; MC- Members Contribution ✓ Subsidy subject to availability from Govt. of India otherwise equivalent loan from NCDC; ✓ In case of “Computerisation” programme 100% assistance (i.e. as loan / Subsidy/ Share Capital) may be provided through State Govt. to the beneficiary in all States. 								

C. PROCESSING

(i) Sugar Mills

Activities	NCDC to State Govt.	S/Govt to Society	Direct Funding
New Unit	TL- 60%; IL -30% Mem.contribution-10%	TL - 60%; SC – 30% MC10%	TL- 70% MC-30%
Modernisation/ Expansion Upto 5000 TCD	Loan 50% plus Loan 40% from SDF as sanctioned by GOI	On same terms as received from NCDC	Loan 50% of PC plus 40% loan from SDF as sanctioned by GOI
Sugar By-Products- Cogeneration & Ethanol Units- Same as above			
Expansion beyond 5000 TCD	Loan 65%	-do-	Loan 65%
Working Capital	Loan as per requirement	-do-	Loan as per requirement

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

Note:

Investment loan to State Governments will be provided only for those sugar cooperatives which have secured firm sanction of term loan from financial institutions / banks and orders for plant and machinery are finalised etc. Term loan component for new sugar cooperatives is to be provided by financial institutions / banks etc. With effect from 01.01.2015, SDF stopped providing assistance for exclusive expansion projects. However, SDF assistance is available for projects, if expansion of capacity is upto 5000 TCD alongwith co-generation or ethanol project.

- SDF assistance for bagasse based cogeneration project is based on normative cost for different configurations.

Boiler pressure/Temp. Ata/°C	Installed capacity MW	Total Project cost (Rs. In lakh)	Project cost per MW Generation (Rs. in lakh/MW)
67/510	84.5	32496	385
87/515	159.5	70565	442
110/540	110.95	60285	543

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

Assistance is provided for establishment of new units, expansion, modernization, diversification etc. by oil mills, foodgrains units, fruits & vegetable units, plantation crops processing units, dairy units, fishery units, silk reeling/twisting, silk spinning, wool spinning and jute processing and any other agro-processing activity by cooperatives mandated to NCDC.

Developed States/UTs			Under developed States/UTs			Least Developed States/UTs		
NCDC to S/Govt.	S/Govt to Society	Direct Funding	NCDC to State Govt.	S/Govt to Society	Direct Funding	NCDC to State Govt.	S/Govt to Society	Direct Funding
(For Weaker Section Programme only as detailed at Para 3)			For all programmes and for activities as detailed at Para 3			For all programmes and for activities as detailed at Para 3		
Loan 75% Sub 15%	Loan 50% SC 25% Sub 15%	Loan 65% Sub 15%	Loan 70% Sub 20%	Loan 50% SC 20% Sub 20%	Loan 65% Sub 20%	Loan 70% Sub 25%	Loan 50% SC 20% Sub 25%	Loan 65% Sub 25%
Members' Contribution	10%	20%		10%	15%		5%	10%
For all other Programmes			For all other Programmes – same as for developed States/UTs					
Loan 90%	Loan 50% SC/Sub 40%	Loan 65%						
Members' Contribution	10%	35%						
✓ S/Govt.- State Government; Sub- Subsidy; SC- Share Capital; ✓ Subsidy subject to availability from Govt. of India otherwise equivalent loan from NCDC; # Debt equity ratio may vary depending upon viability of the proposed project.								

(iii) Cooperative Spinning & Ginning Programmes

The activities covered and pattern of funding are as under:

From NCDC to State Govt.	From State Govt. to Society	Direct Funding
(a) Establishment of New Cooperative Spinning Mills		
Term Loan 50% Investment Loan 25% Subsidy 15%	Term Loan 50% Share Capital 25% Subsidy 15% Members Contribution 10%	Term Loan 60% Subsidy 15% Members Contribution 25%
(b) Modernisation / Expansion of Existing Spinning Mills		
Term Loan 45% Investment Loan 30% Subsidy 15%	Term Loan 45% Share Capital 30% Subsidy 15% Members Contribution 10%	Term Loan 60% Subsidy 15% Members Contribution 25%



(c) Margin Money Assistance for Cooperative Spinning Mills & State Cooperative Cotton Federation		
Term Loan 85% Subsidy 15%	Term Loan 85% Subsidy 15%	Term Loan 85% Subsidy 15%
(d) Establishment of Modern Ginning & Pressing Units, Modernisation / Expansion of Existing Units		
Term Loan 50% Investment Loan 25% Subsidy 15%	Term Loan 50% Share Capital 25% Subsidy 15% Members Contribution 10%	Term Loan 50% Subsidy 15% Members Contribution 35 %
(e) Rehabilitation of Sick Cooperative Spinning Mills		
Investment Loan 75% Subsidy 15%	Investment Loan 75% Subsidy 15% Members Contribution 10%	Not Applicable (State Government's involvement is mandatory)
Subsidy subject to availability from Govt. of India otherwise equivalent loan from NCDC		

D. INTEGRATED COOPERATIVE DEVELOPMENT PROJECTS (ICDP)

SN	Activity	From NCDC to State Government			From State Government to Society			
		Loan	Sub.	Total	Loan	S/cap.	Sub.	Total
A. Cooperatively Least Developed States								
i)	Infrastructure Creation (Component I & II)	75%	25%	100%	50%	25%	25%	100%
ii)	Margin money to beneficiaries societies	75%	25%	100%	-	75%	25%	100%
iii)	Share capital to DCCBs	100%	-	100%	-	100%	-	100%
iv)	Manpower Development & Training	-	50% @	50% @	-	-	100%	100%
v)	Managerial assistance to PIA and Monitoring Cell etc.	-	50% @	50% @	-	-	100%	100%
B. Cooperatively Under-Developed States								
i)	Infrastructure Creation (Component I & II)	80%	20%	100%	50%	30%	20%	100%
ii)	Margin money to beneficiaries societies	80%	20%	100%	-	80%	20%	100%
iii)	Share capital to DCCBs	100%	-	100%	-	100%	-	100%
iv)	Manpower Development & Training	-	50% @	50% @	-	-	100%	100%
v)	Managerial assistance to PIA and Monitoring Cell etc.	-	50% @	50% @	-	-	100%	100%
C. Cooperatively Under-Developed States								
a) Weaker Section Programme / Activities								
i)	Infrastructure Creation (Component I)	85%	15%	100%	50%	35%	15%	100%
ii)	Margin money to beneficiaries societies	85%	15%	100%	50%	35%	15%	100%
iii)	Share capital to DCCBs	100%	-	100%	-	100%	-	100%
iv)	Manpower Development & Training	-	50% @	50% @	-	-	100%	100%
v)	Managerial assistance to PIA and Monitoring Cell etc.	-	50% @	50% @	-	-	100%	100%
b) Other than Weaker Section Programme / Activities								
i)	Infrastructure Creation (Component I & II)	100%	-	100%	50%	50%	-	100%
ii)	Margin money to beneficiaries societies	100%	-	100%	50%	50%	-	100%
iii)	Share capital to DCCBs	100%	-	100%	-	100%	-	100%
iv)	Manpower Development & Training	-	50% @	50% @	-	-	100%	100%
v)	Managerial assistance to PIA and Monitoring Cell etc.	-	50% @	50% @	-	-	100%	100%
Note:								
<ul style="list-style-type: none"> ✓ Total subsidy component under any project shall, however, not exceed 30% of the total project cost. ✓ Subsidy assistance available from any department / ministries / agencies shall be dovetailed for passing on to the cooperatives. ✓ The subsidy is shared between the NCDC and the State Government on 50:50 basis. ✓ In case of special category states indicated as @ in the table above, entire subsidy component is provided by the NCDC. The special category states are all North-Eastern States, Sikkim, Himachal Pradesh, Jammu & Kashmir and Uttarakhand. 								

E. YUVA SAHAKAR- COOPERATIVE ENTERPRISE SUPPORT AND INNOVATION SCHEME 2019

Aligning itself with the focus on programmes like Start-up India and Stand-up India aimed

at young entrepreneurs with new and innovative ideas NCDC had notified YUVA SAHAKAR-COOPERATIVE ENTERPRISE SUPPORT AND INNOVATION SCHEME IN 2018. Based on the implementation of the scheme, the scheme has now been made more broad based and is titled, YUVA SAHAKAR-COOPERATIVE ENTERPRISE SUPPORT AND INNOVATION SCHEME 2019. The scheme aims at enabling Start-Ups in the Cooperative sector covering all types of activities.

Eligibility

- a) Any type of cooperative society with new, innovative and value chain enhancement intended projects.
- b) The cooperative society should be in operation for a minimum of three months.
- c) The cooperative society should have positive net-worth.
- d) The cooperative society should not have incurred cash loss during previous year(s) of operation, as applicable, and no cash loss in the past three years (if the society is in operation for more than 3 years).

Project Cost

- a) Project cost should not exceed Rs. 3.00 crore in case of a cooperative society which is in operation for one year or more.
- b) Project cost should not exceed Rs.1.00 crore in case of a cooperative society which is in operation for more than three months but less than one year. However, once the cooperative society completes one year of its operation, it would become eligible for assistance as admissible to cooperative society which is in operation for one year or more excluding assistance already availed, if any.
- c) Depending on the nature and activities of a project, working capital loan can be provided as part of the project, however, working capital will not be more than 20% of the total project cost.

Loan Period

Period of loan can be up to 5 years, including 2 years moratorium on payment of principal. Period of moratorium may vary, depending on the type of project and its ability to generate revenue.

Rate of Interest

As an incentive, NCDC will provide 2 % less than its applicable rate of interest on term loan for the project activities. Interest incentive shall be valid only in case of timely repayments.

Security

The cooperative society may offer security for the loan in any one or combination of the following to the satisfaction of NCDC:

- a) Mortgage of assets, including assets to be created under the proposed project.
- b) FDRs of the scheduled banks.
- c) Guarantee of credible cooperative institutions, that is, institution with sound financial condition and proven track record.
- d) Guarantee of State/Central Government
- e) Guarantee by Central PSUs/ Statutory bodies/CSR Foundations of Central PSUs.
- f) Guarantee of Small Farmers' Agri Business Consortium (SFAC)/ North Eastern Development Finance Corporation (NEDFi)/ Small Industries Development Bank of India (SIDBI).
- g) Personal guarantee of Board of Directors/members in the form of Fixed Deposit Receipts (FDRs) and/or Guarantee of scheduled banks.

**Subsidy:**

In case the proposed activity is eligible for subsidy under the Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC) or any other source, the same will be applicable. However, if the project cost includes working capital loan component, CSISAC subsidy would be eligible only for capital investment of the project cost (excluding working capital). To ensure speedy and smooth implementation of projects, eligible loan can be provided in-lieu of subsidy. The subsidy, as and when received by NCDC for onward disbursement, would be adjusted against the loan account.

Funding Pattern:

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

Category - A:	
80% : 20%	<ul style="list-style-type: none"> - Any type of cooperative society in the North Eastern Region. - Any type of cooperative society registered and operating in Aspirational Districts as identified by the NITI Aayog. - Any type of cooperative society with 100% women members. - Any type of cooperative society with 100% Scheduled Caste / Scheduled Tribe / Person(s) with Disabilities (PwD) members
Category - B:	
70%: 30%	- Any type of cooperative society which not covered under Category-A for all types of activities.
In case subsidy is eligible for the proposed activity, subject to availability, the loan component would be reduced proportionately.	

F. TECHNICAL AND PROMOTIONAL CELL**i. All state level cooperative federations (excluding those connected with the weaker sections programmes):**

Under - Developed States	Least - Developed States
Subsidy for employment of professionals to be provided for a period of 5 years on a tapering scale.	Subsidy for employment of professionals to be provided for a period of 7 years on a tapering scale.
i) 100% in the first 2 years.	i) 100% for the first 5 years.
ii) 80% in the 3rd & 4th year.	ii) 80% for the subsequent 2 years.
iii) 70% in the 5th year.	

ii. All Federations connected with the weaker sections programmes:

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 year.

Qualifications 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, and 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.

OTHER CENTRAL SECTOR SCHEME

NCDC dovetails assistance under the following Central Sector Scheme:

G. AGRICULTURAL MARKETING INFRASTRUCTURE (AMI) - other than Storage Infrastructure, Sub-Scheme of Central Sector Integrated Scheme for Agricultural Marketing (CS-ISAM)

Erstwhile AMIGS Scheme implemented from 20.10.2004 by GOI has been subsumed into AMI – Other than Storage Infrastructure Sub-Scheme of “CS-ISAM” from 1.4.2014.

NCDC is one of the implementing agencies to provide funds to the cooperative societies for creation of marketing infrastructure under above scheme. Under AMI – other than Storage Infrastructure, 33.33% subsidy is available for North Eastern, Hilly & tribal areas, Women & SC/ST Cooperatives and 25% subsidy is available for other category of beneficiaries. Term loan assistance is provided by NCDC under the Corporation Sponsored Scheme.

Subsidy pattern under AMI – other than Storage Infrastructure

Category	Rate of Subsidy (on capital cost)	Maximum Subsidy Ceiling# (Rs. in lakh)
A) North Eastern States, Sikkim, States of Uttarakhand, Himachal Pradesh, Jammu & Kashmir, UTs of Andaman & Nicobar and Lakshadweep Islands, hilly* and tribal areas	33.33%	30.00
B) In other Areas:	33.33%	30.00
1. For Registered FPOs, Women, Scheduled Caste / Scheduled Tribe beneficiaries and their cooperatives**		
2. For all other categories of beneficiaries	25%	25.00
* Hilly area is a place at an altitude of more than 1,000 meters above mean sea level. ** SC/ST Cooperatives to be certified by the concerned officer of the State Government. # For the projects of pulse splitting and oil crushing, the maximum subsidy for 25% category is Rs.12.50 lakh and 33.33% category is Rs.16.66 lakh only.		

Subsidy Ceiling

- The total subsidy which can be availed of by promoter for all its projects in a Districts since inception of the scheme (erstwhile GBY) up to the end of 2019-20 will be restricted to a maximum capacity ceiling of 10,000 MT. if a promoter intends to have more than one project of different type including storage project in the same District its will be eligible for a maximum subsidy upto Rs.75 lakh or Rs.133.20 lakh as the case may be.
- To determine the eligibility of projects for maximum permissible subsidy, the date of sanction of loan by Financial Institutions should be between 22.10.2018 to 31.03.2021.

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

Construction of Godowns

Capital cost of the project for the purpose of subsidy will be calculated on the project cost as appraised by financial institution or actual cost of eligible components as certified by a Chartered Accountant, whichever is lower subject to the subsidy ceiling per MT as well as overall ceiling given below:-

The pattern of funding for the said projects:

- For New Godowns - For cooperatives located in North Eastern States, Sikkim, UTs of Andaman & Nicobar and Lakshadweep Islands, hilly Areas and projects belonging to women, SC/ST Cooperatives**

From NCDC to State Govt.		From State Govt. to Society		Direct Funding	
Term Loan	56.67%	Term Loan	50.00%	Loan	46.67%
Subsidy	33.33%	Share capital	6.67%	Subsidy	33.33%
		Subsidy	33.33%	Society Share	20.00%
		Society Share	10.00%		



Note: Subsidy subject to availability from Government of India, otherwise, equivalent loan from NCDC will be provided.

ii) For New Godowns - For cooperatives located in the states/areas other than North Eastern States, Sikkim, UTs of Andaman & Nicobar and Lakshadweep Islands, hilly Areas and projects not belonging to women, SC/ST Cooperatives

From NCDC to State Govt.		From State Govt. to Society		Direct Funding	
Term Loan	65%	Term Loan	50.00%	Loan	50.00%
Subsidy	25%	Share capital	15.00%	Subsidy	25.00%
		Subsidy	25.00%	Society Share	25.00%
		Society Share	10.00%		

Note: Subsidy subject to availability from Government of India, otherwise, equivalent loan from NCDC will be provided.

Subsidy Pattern under AMI – Storage infrastructure:

Capital cost of the project for the purpose of subsidy will be calculated on the project cost as appraised by NCDC or actual cost of eligible components as certified by a Chartered Accountant whichever is lower subject to the subsidy ceiling as given below:

Category	Rate of subsidy (on capital cost)	Subsidy Ceiling		
		50 - 1000 MT in Rs./MT	More than 1000 MT and upto 10,000 MT in Rs./MT	Maximum Ceiling (Rs. In lakh)
A. North Eastern States, Sikkim, UTs, of A&N and Lakshadweep Islands and hilly* areas	33.33%	1333.20	1333.20	133.20
B. In other Areas				
(i) For Scheduled Caste (SC) / Scheduled Tribe (ST)** cooperatives	33.33%	1166.55	1000.00	100.00
(ii) For all other categories of beneficiaries	25%	875.00	750.00	75.00

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

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

- Cost norms for computing subsidy for silos will be same as for other storage infrastructure.

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

The Corporation is implementing the above said component under Sub-Mission for Seed and Planting Material (SMSP) of National Mission on Agricultural Extension and Technology (NMAET).

Under the component, the assistance would be limited to creation of infrastructure facilities relating to seed cleaning, grading, processing, seed treating, packaging and storage units as well as for seed testing facilities including R&D. National Seeds Corporation will be the nodal agency for implementation and monitoring of this component.

Under the above component, Credit linked back ended subsidy will be available @ 40% of the capital cost of the project in general areas and 50% in case of hilly and scheduled areas subject to an upper limit of Rs.150 lakh per project. Two percent (2%) of the total fund utilized under the component will be allowed as administrative charges to the Nodal Agency.

Under the above component, assistance for construction of seed godowns and creation other infrastructure facilities mentioned above is provided by NCDC. The pattern of funding will comprise term loan to the extent of maximum 52% of block cost, subsidy of 38% of block

cost (subject to maximum block cost of Rs.150.00 lakh) and society share of minimum 10% of block cost.

J. Dairy Processing and Infrastructure Fund (DIDF) Scheme Implemented by NCDC.

The Department of Animal Husbandry, Dairying & Fisheries, Dairy Division, Ministry of Agriculture and Farmers Welfare, Government of India had identified NCDC as a Nodal Lending Entity (NLE) for borrowing resources from the DIDF set up in NABARD and finance the projects submitted by the Eligible End Borrowers (EEBs).

Components of DIDF:

The broad investment activities eligible under DIDF are:

- i) Modernization & creation of new milk processing facilities
- ii) Manufacturing facilities for value added products.
- iii) Milk Chilling Infrastructure.
- iv) Setting up electronic milk testing equipment.
- v) Any other activity related to the dairy sector targeted to contribute to the objectives of DIDF and decided by Government of India in consultation with the stakeholders.

Eligible Institutions:

NCDC using the loan from the DIDF will lend to the following institutions

- Co-operative Milk Unions
- State Cooperative Dairy Federations
- Multi State Milk Cooperatives

Interest rates on Loans by NABARD to NCDC and to End Borrower

NABARD shall extend loans to NCDC at fixed rate of interest of 6% per annum repayable at quarterly rests. The interest rate to end borrower shall be 6.5% per annum to be charged by NCDC. Financial assistance under DIDF will be given to the end borrowers which are financially viable and willing to avail funds and also fulfil the eligibility criteria, as per Operational Guidelines of the Scheme. (Refer: Circular No.F.No.02023/2/2017-CDD dated 13.04.2018, 14.02.2019 and 09.04.2020 at www.dahd.nic.in)

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

Credit linked back ended subsidy @ 35% of project cost in general areas and @ 50% of project cost in Hilly, North East & Scheduled Areas, is provided under MIDH/NHB/NHM schemes for establishment of integrated pack house, pre-cooling units, cold room, mobile pre-cooling unit, ripening chambers and refrigerated transport vehicle. Pattern of assistance under MIDH/NHB/NHM schemes will be as under:

General Areas			North East, Hilly and Scheduled Areas			
NCDC to S/Govt.	S/Govt. to Society	Direct Funding	NCDC to S/Govt.	S/Govt. to Society	Direct Funding	
Loan 55%	Loan 45%	Loan 55%	Loan 40%	Loan 30%	Loan 40%	
BES* 35%	SC 10%	BES* 35%	BES* 50%	SC 10%	BES* 50%	
	BES* 35%			BES* 50%		
Members' Contribution	10%	10%	10%	10%	10%	

* Back Ended Subsidy subject to availability from Government of India / NHM / NHB otherwise equivalent loan from NCDC for that particular Coldchain component.

However, higher subsidy is available for some small components, like small pack house with



size of 9 M*6 M, evaporative/low energy cool chamber (8 MT), preservation unit (low cost), low cost onion storage structure (25 MT) and Pusa Zero energy cool chamber (100 kg), and in their cases 50% of the total cost is provided as subsidy. The details of cost norms, pattern of assistance, operational guidelines, etc. may be seen at websites like www.midh.gov.in, www.nhb.gov.in.

NOTES FOR AVAILING NCDC ASSISTANCE:

5. GENERAL CRITERIA

- i) Debt-Equity ratio in case of processing units and other infrastructural facilities can be adjusted keeping in view the viability of the projects. Members' contribution could be reduced provided the State Government makes good the members' part of the share.
- ii) In case of projects funded under specific schemes of the Government of India/other Institutions, their pattern of assistance will apply.
- iii) The Schemes of NCDC could be dovetailed with the schemes of Govt. of India/Departments of Government/any other source(s). The pattern of assistance will be adjusted accordingly; with the condition that only one central subsidy shall be available. State Governments can however contribute subsidy from their sources, if considered desirable.
- iv) Assistance to cooperatives having area of operations in more than one state could be provided directly subject to suitable security by way of mortgage of assets etc.
- v) Direct funding will be as per the guidelines decided by NCDC from time to time.
- vi) Pattern of assistance indicates the maximum limit of financial assistance that can be provided.
- vii) Programme/Project should meet the Statutory/Obligatory requirements viz. pollution, environment, hygiene etc.
- viii) Cooperatives shall normally have a democratically elected Board, professionally managed and proper arrangements for forward and backward linkages.

NORMS FOR DIRECT FUNDING

6. ELIGIBILITY CRITERIA

6.1 NCDC may extend direct assistance to existing cooperatives in operation fulfilling the following conditions:

- i) The society seeking assistance should have positive net-worth and its share capital should not have been eroded;
- ii) The debt equity ratio considering all long term loans should normally be in the range from 65:35 to 70:30 for projects involving manufacturing/processing activities;
- iii) Audit of account should be complete upto previous year within 6 months of close of the financial year. In case where audit is undertaken by Government auditors and is not completed, accounts audited by Chartered Accountant will be submitted. In the case of newly formed society the 6 months period will be reckoned from the date when it is due as per the Act under which the society is registered;
- iv) The cooperative seeking NCDC assistance, or any other cooperative on which directors of this cooperative have been directors, should not have any major default in repayment of loans to NCDC/Banks/Financial Institutions;
- v) Value of assets to be mortgaged to NCDC as security against the loans should have adequate security margin, normally not less than 1.25 to 1.5 times. (Shortfall in the security may be made good by way of guarantee of a scheduled bank or an FDR of scheduled bank endorsed in favour of NCDC). Margin in case of security of FDR may not be less than 1.1 times for Working Capital loans and 1.2 times for Project Loans;

- vi) Working capital loans to cooperative societies/federations may be secured by hypothecation of stocks/debtors/other assets, keeping a minimum margin of 20%. If considered necessary, NCDC may ask for additional security of first or second charge on the fixed assets. In case of working capital loan for government procurement or Price Support operations no minimum margin may be insisted;
 - vii) NCDC may ask for additional securities by way of one or more of the following:
 - Government Guarantee
 - Guarantee of a scheduled bank
 - Personal guarantee of the Directors and collateral security
- 6.2 Mere fulfilment of eligibility criteria does not entitle the cooperative to be eligible for direct funding from NCDC. NCDC would examine viability of the projects with regard to various parameters as detailed below:
- (a) Technical feasibility & financial viability of project;
 - (b) Financial soundness of the cooperative;
 - (c) Past financial & operational performance of the cooperative (wherever applicable);
 - (d) Professional expertise of the Management/employees of the cooperative;
 - (e) Experience of the management of the cooperative in handling similar projects;
 - (f) Part loan repayment performance of the cooperative (wherever applicable);
 - (g) Capacity of the cooperative to raise its share of project cost;
 - (h) Availability of adequate security for the loans sought from NCDC

Only such projects, which in opinion of NCDC are viable based on these parameters, shall be eligible for direct funding assistance from NCDC. Further, the cases of Cooperatives which do not have track record will be carefully appraised, and the background & capability of promoters of cooperative would be assiduously assessed.

6.3 The other terms, conditions and criteria are available at NCDC's website www.ncdc.in

6.4 **Release:**

- a) NCDC will consider release of 25% ways & means advance only after the society has raised 50% and utilized 40% of equity portion of the project by way of members/state govt. share capital and internal accruals.
- b) As per existing procedure, subsequent releases will normally be considered based on the expenditure incurred and committed expenses for one month as certified by a Chartered Accountant. For the projects involving NCDC assistance above 10 crore or as decided by MD, NCDC, such certification may be carried out by a Chartered Accountant from the panel approved by NCDC.
- c) **Processing fee:** In case of direct funding, processing fee shall be charged for NCDC sanction @ 0.5% of the sanctioned amount, not exceeding Rs.3.00 lakh (0.5% of Rs.6.00 crore) in each case. However, processing fee shall not be charged for working capital loans upto one year.

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CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION

(Rs. in lakh)

Sl. No.	Name of the State/Institution	ASSISTANCE FOR MARKETING PROCESSING & STORAGE ETC. FOR COOPERATIVE DEVELOPMENT																						
		Marketing		Input		Consumer		Plantation Crops		Food Grain		Oil Seed		Storage		Installation of Computer		Industrial Cooperatives (Service Coop)		Assistance to ICDP Project		Cold Storage / Cold Chain		
		LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	
1	A & N																							
2	Andhra Pradesh																							
3	Arunachal Pradesh																							
4	Assam																							
5	Bihar																							
6	Chhatisgarh																							
7	Gujarat																							
8	Goa																							
9	Haryana																							
10	Himachal Pradesh																							
11	J&K																							
12	Jharkhand																							
13	Kerala																							
14	Karnataka																							
15	Madhya Pradesh																							
16	Maharashtra																							
17	Meghalaya																							
18	Mizoram																							
19	Nagaland																							
20	Odisha																							
21	Punjab																							
22	Rajasthan																							
23	Tamil Nadu																							
24	Telangana																							
25	Uttarakhand																							
26	Uttar Pradesh																							
27	West Bengal																							
28	IFFDC																							
	Total																							



STATEWISE/SCHEMEWISE BREAKUP OF RELEASES DURING 2019-20

CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION / OTHER SCHEMES

(Rs. in lakh)

Sl. No	Name of the State/Institution	Asstt. For Cotton Dev. G&P and Spng. Mills		Storage (Asstt. For Bosting Seeds Production)	ICDP (Projects in selected Districts)	Govt. Of Maharashtra (Interest Subsidy)	TOTAL (34 to 38)			
		LOAN	SUBSIDY				LOAN	SUBSIDY	TOTAL	
		34	35				39	40	41	
1	Andhra Pradesh				26.19000		0.00000	26.19000	0.00000	26.19000
2	Bihar						0.00000	0.00000	0.00000	0.00000
3	Haryana				16.15542		0.00000	16.15542	0.00000	16.15542
4	Himachal Pradesh				8.32204		0.00000	8.32204	0.00000	8.32204
5	J&K						0.00000	0.00000	0.00000	0.00000
6	Jharkhand				114.20100		0.00000	114.20100	0.00000	114.20100
7	Kerala		186.38000		4.58900		0.00000	190.96900	0.00000	190.96900
8	Madhya Pradesh				133.18800		0.00000	133.18800	0.00000	133.18800
9	Maharashtra	2173.36000	1036.82400			501.32808	2173.36000	1538.15208	3711.51208	3711.51208
10	Mizoram						0.00000	0.00000	0.00000	0.00000
11	Nagaland				163.38400		0.00000	163.38400	0.00000	163.38400
12	Odisha						0.00000	0.00000	0.00000	0.00000
13	Rajasthan				119.39482		0.00000	119.39482	0.00000	119.39482
14	Tamil Nadu		208.00000				0.00000	208.00000	0.00000	208.00000
15	Telangana				26.03900		0.00000	26.03900	0.00000	26.03900
16	Uttar Pradesh				82.49436		0.00000	82.49436	0.00000	82.49436
17	Uttarakhand				161.79300		0.00000	161.79300	0.00000	161.79300
18	West Bengal		232.00000				0.00000	232.00000	0.00000	232.00000
19	IFFDC			45.87188			0.00000	45.87188	0.00000	45.87188
20	OTHERS				106.76168		0.00000	106.76168	0.00000	106.76168
	Total	2173.36000	1663.20400	45.87188	962.51232	501.32808	2173.36000	3172.91628	5346.27628	5346.27628

ANNEXURE - VIII CONTD...

STATEWISE/SCHEMewise BREAKUP OF RELEASES DURING 2019-20

CENTRAL SECTOR INTEGRATED SCHEME FOR AGRICULTURAL MARKETING (ISAM)

(Rs. in lakh)

Sl. No.	Name of the State/ Institution	Storage Component				Other than Storage Component				TOTAL (42 TO 46)		
		Rural Godown		ICDP		LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	TOTAL
		LOAN	SUBSIDY	SUBSIDY	ICDP							
1	Gujarat	42	43	44		45	46	47	48	49		
2	Haryana				32.75000	8.25000	3.75000	8.25000	3.75000	12.00000		
3	Karnataka	88.26700	12.06900					0.00000	32.75000	32.75000		
4	Kerala	20.24300	2.14000					88.26700	12.06900	100.33600		
5	Madhya Pradesh			453.76456				20.24300	2.14000	22.38300		
6	Manipur					385.60400	93.33200	385.60400	93.33200	478.93600		
7	IFFDC	122.57500	31.25000					122.57500	31.25000	153.82500		
	Total	231.08500	45.45900	486.51456		393.85400	97.08200	624.93900	629.05556	1253.99456		



STATE-WISE / SCHEMewise BREAK UP OF RELEASES DURING 2019-20

CORPORATION SPONSORED SCHEMES:-

(Rs. in lakh)

Sl. No.	Name of the State / Institutions	Marketing & Inputs						Storage (others) Construction of office/ meeting Hall	Rural Consumer	Working Capital Finance (Service Cooperative)	TOTAL (50 TO 57)
		Working Capital Finance		Mktg. Strengthening of Share Capital Base	Input (Assistance to Farmer Service Cooperatives)	Cold Chain	Input				
		Marketing	Input								
		LOAN	LOAN	LOAN	LOAN	LOAN	LOAN				
1	Andhra Pradesh		50		52	53	54	55	56	57	58
2	Bihar									30000.00000	30000.00000
3	Chhatusgarh	550000.00000									0.00000
4	Gujarat	5.00000									5.00000
5	Haryana	600000.00000		50.00000							600050.00000
6	Himachal Pradesh										0.00000
7	Karnataka	198.00000						97.50000	89.21000	7608.50000	7993.21000
8	Kerala					20.00000			30.72000	19702.00000	19752.72000
9	Madhya Pradesh									102400.00000	102400.00000
10	Maharashtra									3800.00000	3800.00000
11	Punjab									11100.00000	11100.00000
12	Odisha									200.00000	200.00000
13	Rajasthan									714500.00000	714500.00000
14	Tamil Nadu										0.00000
15	Telangana	308150.00000	220.00000							20000.00000	328370.00000
16	Uttar Pradesh	55000.00000									55000.00000
17	West Bengal						251.85000				251.85000
18	NAFED	7426.00000									7426.00000
	Total	1520779.00000	220.00000	50.00000	20.00000	251.85000	97.50000	119.93000	909310.50000	2430848.78000	

ANNEXURE - VIII CONTD...

STATE-WISE / SCHEMewise BREAK UP OF RELEASES DURING 2019-20

CORPORATION SPONSORED SCHEMES:-

(Rs. in lakh)

Sl. No.	Name of the State / Institutions	PROCESSING						Weaker Section			Total (59 TO 68)	
		Sugar			Textile			Coir	Dairy			
		Share Capital/Margin Money/Modn & Expn. Of Coop. Sugar Mills	Sugar By-Product	Co-Generation	Working Capital	Working Capital	F&V processing Units		Oil Seed	Construction of Cold Storage	Working Capital	
		LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	LOAN	
1	Andhra Pradesh	59	60	61	62	63	64	65	66	67	68	69
					10000.00000							10000.00000
2	Chhattisgarh											0.00000
3	Gujarat		1822.51000		6342.93800					1000.00000		9165.44800
4	Haryana				60000.00000							60000.00000
5	Himachal Pradesh											0.00000
6	Karnataka	1033.57800		2022.98500	2399.00000	160.00000						5595.56300
7	Kerala							95.75000	8000.00000			8095.75000
8	Madhya Pradesh					2499.00000						2499.00000
9	Maharashtra		5540.69600		79782.00000	5935.00000	102.71500			372.77600	119.00000	91852.18700
10	Orissa											0.00000
11	Punjab	388.24300		1525.00000								1913.24300
12	Tamil Nadu											0.00000
13	Uttar Pradesh		7726.53000									7726.53000
	Total	1421.82100	15089.73600	3527.98500	158523.93800	8594.00000	102.71500	95.75000	8000.00000	372.77600	1119.00000	196847.72100



STATE-WISE / SCHEMEWISE BREAK UP OF RELEASES DURING 2019-20

CORPORATION SPONSORED SCHEMES:-

(Rs. in lakh)

Sl. No.	Name of the State / Institutions	Promotional & Development Programme		Other Schemes							TOTAL (70 to 77)			
		Training & Education	Publicity Programme	Assistance to Service Cooperatives							LOAN	SUBSIDY	TOTAL	
				ICDP in selected Districts	Hospital & Health Care	Construction of Building/Creation of Infrastructure	Strengthening of Share Capital Base	Education	Tourism	LOAN				LOAN
70	71	72	73	74	75	76	77	78	79	80				
1	A & N			712.67000								712.67000	0.00000	712.67000
2	Andhra Pradesh											0.00000	0.00000	0.00000
3	Arunachal Pradesh											0.00000	0.00000	0.00000
4	Bihar											0.00000	0.00000	0.00000
5	Delhi											0.00000	0.00000	0.00000
6	Haryana			588.19000		170.50000						758.69000	0.00000	758.69000
7	Himachal Pradesh			2923.12000								2923.12000	0.00000	2923.12000
8	Karnataka											0.00000	0.00000	0.00000
9	Kerala			781.67500	3004.37000	101.33500						4145.88900	0.00000	4145.88900
10	Madhya Pradesh			2096.64900								2096.64900	0.00000	2096.64900
11	Maharashtra											0.00000	0.00000	0.00000
12	Mizoram											0.00000	0.00000	0.00000
13	Nagaland			949.05000								949.05000	0.00000	949.05000
14	Rajasthan			600.97000								600.97000	0.00000	600.97000
15	Tamil Nadu			1687.89500								1687.89500	0.00000	1687.89500
16	Tripura			304.97500								304.97500	0.00000	304.97500
17	Uttarakhand			73.92000								73.92000	0.00000	73.92000
18	Uttar Pradesh			4000.00000								4000.00000	0.00000	4000.00000
19	NLC Fed											0.00000	0.00000	0.00000
20	NCCT	382.69224	55.01834									0.00000	0.00000	0.00000
21	Publicity & Training											0.00000	437.71058	437.71058
	Total	382.69224	55.01834	14719.11400	3004.37000	101.33500	170.50000	255.23400	3.27500	17541.15800	437.71058	17978.86858		

ANNEXURE - VIII CONTD...

STATE-WISE / SCHEMewise BREAK UP OF RELEASES DURING 2019-20

(Rs. in lakh)

Sl. No.	Name of the State / Institutions	Sugar Development Fund			Corporation Sponsored			Central Sector Schemes/ Others			Total of all Schemes		
		Total			Total			Total			Total		
		LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL
		81	82	83	84	85	86	87	88	89	90		
1	A & N	712.67000	0.00000	0.00000	712.67000	245.00000	70.00000	315.00000	957.67000	70.00000	1027.67000		
2	Andhra Pradesh	40000.00000	0.00000	0.00000	40000.00000	30.65000	531.49700	562.14700	40030.65000	531.49700	40562.14700		
3	Arumachal Pradesh	0.00000	0.00000	0.00000	0.00000	587.50000	168.75000	756.25000	587.50000	168.75000	756.25000		
4	Assam	0.00000	0.00000	0.00000	0.00000	1035.47000	398.25700	1433.72700	1035.47000	398.25700	1433.72700		
5	Bihar	0.00000	0.00000	0.00000	0.00000	44527.90200	912.58153	45440.48353	44527.90200	912.58153	45440.48353		
6	Chhattisgarh	550000.00000	0.00000	0.00000	550000.00000	0.00000	34.72705	34.72705	550000.00000	34.72705	550034.72705		
7	Delhi	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000		
8	Goa	0.00000	0.00000	0.00000	0.00000	8.63200	2.46300	11.09500	8.63200	2.46300	11.09500		
9	Gujarat	9170.44800	0.00000	0.00000	9170.44800	1656.79100	1007.11824	2663.90924	10827.23900	1007.11824	11834.35724		
10	Haryana	660808.69000	0.00000	0.00000	660808.69000	0.00000	48.90542	48.90542	660808.69000	48.90542	660857.59542		
11	Himachal Pradesh	2923.12000	0.00000	0.00000	2923.12000	2804.28100	241.88620	3046.16720	5727.40100	241.88620	5969.28720		
12	Jammu & Kashmir	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000		
13	Jharkhand	0.00000	0.00000	0.00000	0.00000	341.71000	483.22900	824.93900	341.71000	483.22900	824.93900		
14	Karnataka	893.51000	13588.77300	0.00000	13588.77300	420.25000	264.23400	684.48400	14902.53300	264.23400	15166.76700		
15	Kerala	31994.35900	0.00000	0.00000	31994.35900	3993.36300	401.30400	4394.66700	35987.72200	401.30400	36389.02600		
16	Madhya Pradesh	106995.64900	0.00000	0.00000	106995.64900	198.93200	975.14353	1174.07553	107194.58100	975.14353	108169.72453		
17	Maharashtra	2142.83208	95652.18700	0.00000	95652.18700	2173.36000	1538.15208	3711.51208	99968.37908	1538.15208	101506.53116		
18	Manipur	0.00000	0.00000	0.00000	0.00000	385.60400	93.33200	478.93600	385.60400	93.33200	478.93600		
19	Meghalaya	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000		
20	Mizoram	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000		
21	Nagaland	949.05000	0.00000	0.00000	949.05000	0.00000	387.96900	387.96900	949.05000	387.96900	1337.01900		
22	Odisha	200.00000	0.00000	0.00000	200.00000	137.71400	36.98900	174.70300	337.71400	36.98900	374.70300		
23	Punjab	514.46000	13013.24300	0.00000	13013.24300	0.00000	0.00000	0.00000	13527.70300	0.00000	13527.70300		
24	Rajasthan	715100.97000	0.00000	0.00000	715100.97000	9769.90000	803.49432	10573.39432	724870.87000	803.49432	725674.36432		
25	Tamil Nadu	1687.89500	328370.00000	0.00000	328370.00000	1687.89500	301.00000	436.00000	1822.89500	301.00000	2123.89500		
26	Telangana	328370.00000	0.00000	0.00000	328370.00000	27000.00000	1512.85577	28512.85577	355370.00000	1512.85577	356882.85577		
27	Tripura	304.97500	0.00000	0.00000	304.97500	0.00000	0.00000	0.00000	304.97500	0.00000	304.97500		
28	Uttar Pradesh	66726.53000	0.00000	0.00000	66726.53000	143.25200	439.75436	583.00636	66869.78200	439.75436	67309.53636		
29	Uttarakhand	73.92000	0.00000	0.00000	73.92000	357.07000	802.91496	1159.98496	430.99000	802.91496	1233.90496		
30	West Bengal	251.85000	0.00000	0.00000	251.85000	11340.00000	1243.00000	12583.00000	11591.85000	1243.00000	12834.85000		
31	FISHCOFED	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000		
32	Publicity & Training	0.00000	0.00000	437.71058	437.71058	0.00000	0.00000	0.00000	0.00000	437.71058	437.71058		
33	OTHERS	0.00000	0.00000	0.00000	0.00000	0.00000	106.76168	106.76168	0.00000	106.76168	106.76168		
34	NCCT	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000		
35	NLC Fed	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000		
36	NAPFD	7426.00000	0.00000	0.00000	7426.00000	0.00000	0.00000	0.00000	7426.00000	0.00000	7426.00000		
37	IFFDC	0.00000	0.00000	0.00000	0.00000	122.57500	182.88188	305.45688	122.57500	182.88188	305.45688		
	Total	3550.80208	2645950.32900	437.71058	2646388.03958	107414.95600	12989.20102	120404.15702	2756916.08708	13426.91160	2770342.99868		

**STATE-WISE FUNDS RELEASED UNDER ALL NCDC COOP. DEV. SCHEME**

FROM 1962-63 TO 2019-2020

(Rs. in lakh)

State/UT's/Institution	Total Loan	Total Subsidy	TOTAL
A & N	5068.606	630.721	5699.327
Andhra Pradesh	466117.413	16594.608	482712.021
Arunachal Pradesh	9941.471	3001.045	12942.516
Assam	12994.397	1748.399	14742.796
Bihar	197802.140	18014.955	215817.095
Chandigarh	0.450	0.150	0.600
Chhatisgarh	4553504.521	1733.153	4555237.674
Daman & Diu	170.480	0.000	170.480
Delhi	0.000	108.121	108.121
Goa	404.678	84.672	489.350
Gujarat	311517.042	13969.654	325486.696
Haryana	988913.116	5878.614	994791.730
Himachal Pradesh	80029.681	10477.905	90507.586
Jammu & Kashmir	3094.760	840.968	3935.728
Jharkhand	12235.162	2859.802	15094.964
Karnataka	274876.801	5256.860	280133.661
Kerala	822922.494	7336.406	830258.900
Lakashdweep	9.920	3.720	13.640
Madhya Pradesh	818873.382	15277.101	834150.483
Maharashtra	1621017.689	8270.660	1629288.349
Manipur	2931.181	529.071	3460.252
Meghalaya	6275.999	2141.020	8417.019
Mizoram	5368.973	1890.659	7259.632
Nagaland	12405.786	3817.064	16222.850
Odisha	331041.997	1744.945	332786.942
Pondicherry	4457.638	508.514	4966.152
Punjab	113336.027	1331.472	114667.499
Rajasthan	1230828.498	18160.755	1248989.253
Sikkim	964.505	308.316	1272.821
Tamil Nadu	361393.592	8402.376	369795.968
Telangana	1302360.559	9052.259	1311412.818
Tripura	2487.831	600.859	3088.690
Uttar Pradesh	589469.488	9177.918	598647.406
Uttarakhand	25434.563	4016.196	29450.759
West Bengal	177907.349	10728.064	188635.413
SUB TOTAL	14346158.188	184497.002	14530655.190

AIFCOSPIN	2.514	313.561	316.075
AIHFMCS	25.725	0.000	25.725
FEDSUCOP	12.500	15.396	27.896
Fin.Mgt.& Spl.Studies	5.952	183.090	189.042
FISHCOFED	49.013	68.579	117.592
IFFCO	170693.790	6.450	170700.240
IFFDC	519.507	193.011	712.518
IPL	3.400	0.000	3.400
JIMCI/NHEC	158.220	5.790	164.010
KRIBHCO	100.000	0.000	100.000
Land Dev. Bank Union	0.000	1.140	1.140
NACOF	9930.000	0.000	9930.000
NAFED	535438.088	192.682	535630.770
NCCF	1388.885	37.500	1426.385
NCCT	0.000	38.364	38.364
NCUI	0.000	27.150	27.150
NLCFI	10.000	5.893	15.893
NPC	0.000	15.551	15.551
NPL	13.600	0.000	13.600
OTHERS	112.627	1944.045	2056.672
PETROFILS	1089.930	0.000	1089.930
PUBLICITY & TRAINING	0.000	6055.970	6055.970
TOBACOFED	30.000	0.000	30.000
TRIFED	5.000	76.606	81.606
SUB TOTAL	719588.751	9180.778	728769.529
GRAND TOTAL	15065746.939	193677.780	15259424.719

**ABBREVIATIONS**

AMI	Agriculture Marketing Infrastructure
AMUL	Anand Milk Union Limited
BOM	Board of Management
B2B	Business-to-business
CDB	Coconut Development Board
CPIO	Chief Public Information Officer
CSISAC	Central Sector Integrated Scheme on Agricultural Cooperation
C2C	Customer to Customer
FAO	Food and Agriculture Organization
GC	General Council
GOI	Government of India
HRD	Human Resource Development
ICDP	Integrated Cooperative Development Projects
IFFCO	Indian Farmers Fertiliser Cooperative Limited
IPL	Indian Potash Limited
LINAC	Laxmanrao Inamdar National Academy for Cooperative Research and Development
MT	Metric Tonne
NAFCUB	National Federation of Urban Co-op Banks & Credit Societies Limited
NAFSCOB	National Federation of State Cooperative Banks Ltd.
NCCD	National Center for Cold Chain Development
NCDC	National Cooperative Development Corporation
NE	North East
NSTFDC	National Scheduled Tribes Finance & Development Corporation
NPA	Non Performing Assets
PACS	Primary Agricultural Cooperative Societies
PCMS	Primary Cooperative Marketing Society
PIA	Project Implementation Agency
PIT	Project Implementation Team
RKVY	Rashtriya Krishi Vikas Yojana
RTIA	Right of Information Act
SC	Scheduled Caste
SDF	Sugar Development Fund
ST	Scheduled Tribe
TOPIC	Training of Personnel in Cooperatives
TUFS	Technology Upgradation Fund Scheme
UD/LD	Under Developed / Least Developed
UPL	United Phosphorous Ltd.
UT	Union Territory
VAMNICOM	Vaikunth Mehta National Institute of Cooperative Management
1 Crore	10 Million or 100 lakh
1 Lakh	100 thousand
1 Ton	10 quintals or 1000 kilograms



NCDC
Assisting Cooperatives. Always!

NATIONAL COOPERATIVE DEVELOPMENT CORPORATION

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