

National Cooperative Development Corporation

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

ANNUAL REPORT 2023-24

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



राष्ट्रीय सहकारी विकास निगम

NCDC

Assisting Cooperatives. Always!

सहकारिताओं की सहायता में सदैव तत्पर!

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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, and 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 Cooperation, Government of India 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 farmer 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 the supply of seeds, fertilizer and other agricultural inputs etc. In the non-farm sector, the Corporation endeavors to equip cooperatives with facilities to promote income generating activities, with special focus on weaker sections such as dairy, livestock, handloom, sericulture, poultry, fishery, scheduled caste & scheduled tribes, women cooperatives etc.

1.2 In FY 2023-24, NCDC continued to perform well. Achievements during FY 2023-24 are as given below:

ACHIEVEMENTS IN FY 2023-24

Sanctions & Disbursements

- Sanctioned ₹92013.44 crore for 2529 units/projects benefiting 11015 cooperative societies.
- Disbursed ₹60618.47 crore including subsidy of ₹399.93 crore of which ₹6.75 crore from NCDC's own corpus.
- Disbursements exceeded the target of ₹50000 crore by 21%.

Financial Performance

- Net profit before tax** - ₹740.23 crore.
- Net NPA** of zero percent.
- Recovery** of loan stood at 99.70%.
- Net Profit per employee** stood at ₹2.68 crore.

Prudential Financial Practices

- The interest rates maintained at competitive levels.
- Floating and differential rate of interest.
- Organisation of professionals adhering to strict regulatory and financial norms.

New Initiatives

- Annual Report and Annual Accounts for FY 2022-23 were placed in **Rajya Sabha on 13.12.2023** and in **Lok Sabha on 19.12.2023**.
- Conform to Raj Bhasha Guidelines and comply with all norms of GoI.

Sanctions & Disbursements

- AIF:** NCDC signed an MoU with DoA&FW as an Implementing Agency of Agriculture Infrastructure Fund scheme on 25.08.2023.
- Union Cabinet on 31.05.2023 approved the pilot project of World's Largest Grain Storage Plan in the cooperative sector and designated NCDC as the Implementing Agency supported by NABARD, NABCONS, FCI and CWC.
- PMU:** A Project Management Unit (PMU) was set up in NCDC for the formation of new multipurpose PACS/ Dairy/ Fisheries/ Primary Cooperatives Societies covering all Panchayats/ Villages and for implementation of World's Largest Grain Storage Plan. PMU started its operation on 27.04.2023.
- For strengthening of CSMs in FY 2023-24 NCDC sanctioned ₹3728.23 crore to 25 CSMs.
- NCDC is now enrolled as MLI/ELI under CGTMSE and CGSFPO.

1.3 The sector-wise sanction of financial assistance for FY 2023-24 and the number of beneficiary societies and members are given below:

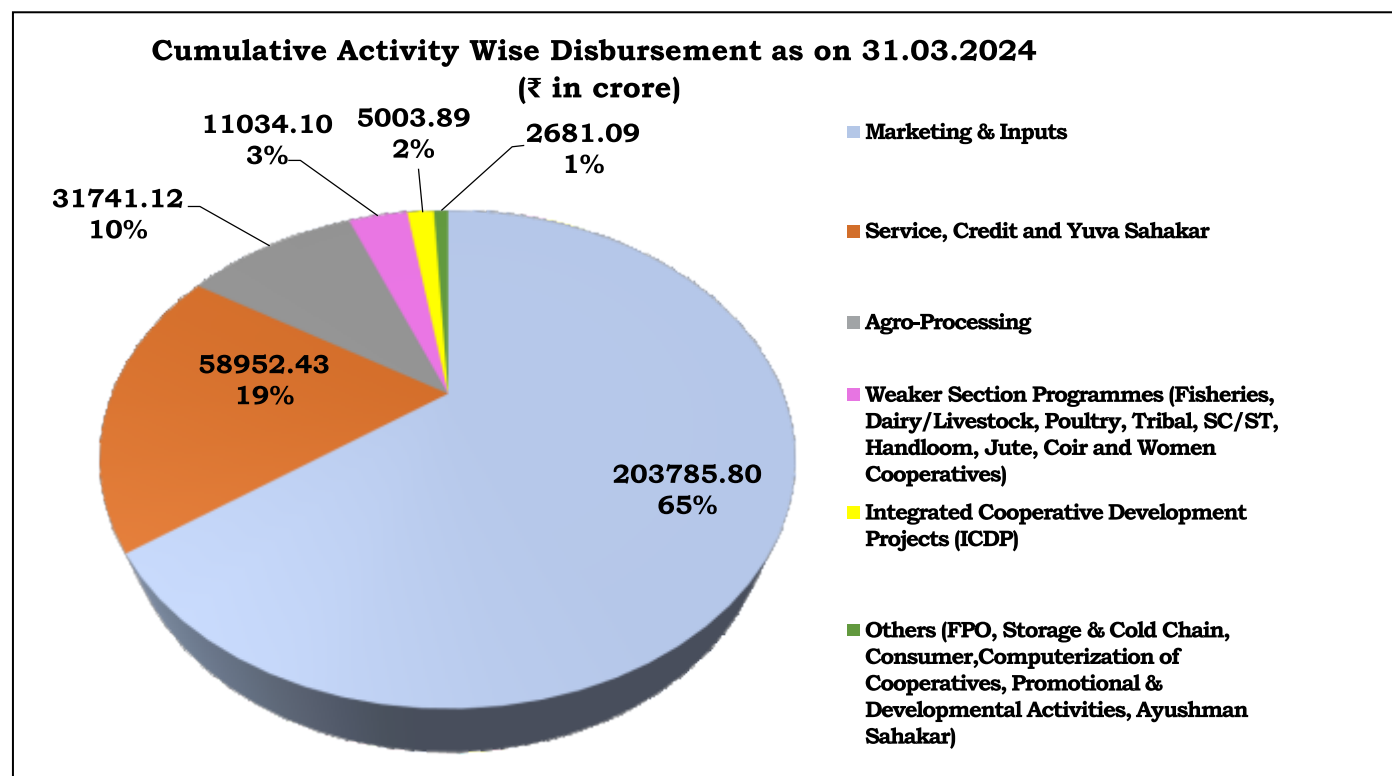
S. No.	Sector	No. of Units	No. of Beneficiary Societies	No. of Beneficiary Members	Amount Sanctioned (₹ in crore)
1	Marketing & Inputs	46	5697	6057512	74557.57
2	Consumer Cooperatives	3	3	8636	0.61
3	Agro-Processing	52	40	500561	3774.57
4	Storage and Cold Chain	217	210	409177	64.42
5	Weaker Sections Programmes (Fisheries, Dairy/Livestock, Poultry, Tribal, SC/ST, Handloom, Jute, Coir and Women cooperatives)	1884	4740	969115	168.31
6	Industrial, Credit & Service Coop. including Yuva Sahakar	35	33	1474442	13253.48
7	FPO	292	292	55069	187.73
8	Promotion & Development	0	0	0	6.75
Total		2529	11015	9474512	92013.44

1.4 During FY 2023-24, the Corporation disbursed ₹60618.47crore comprising loan of ₹60218.53 crore and subsidy of ₹399.94 crore (including ₹6.75 crore from NCDC's own corpus). Sector-wise disbursements for FY 2023-24 are as below:

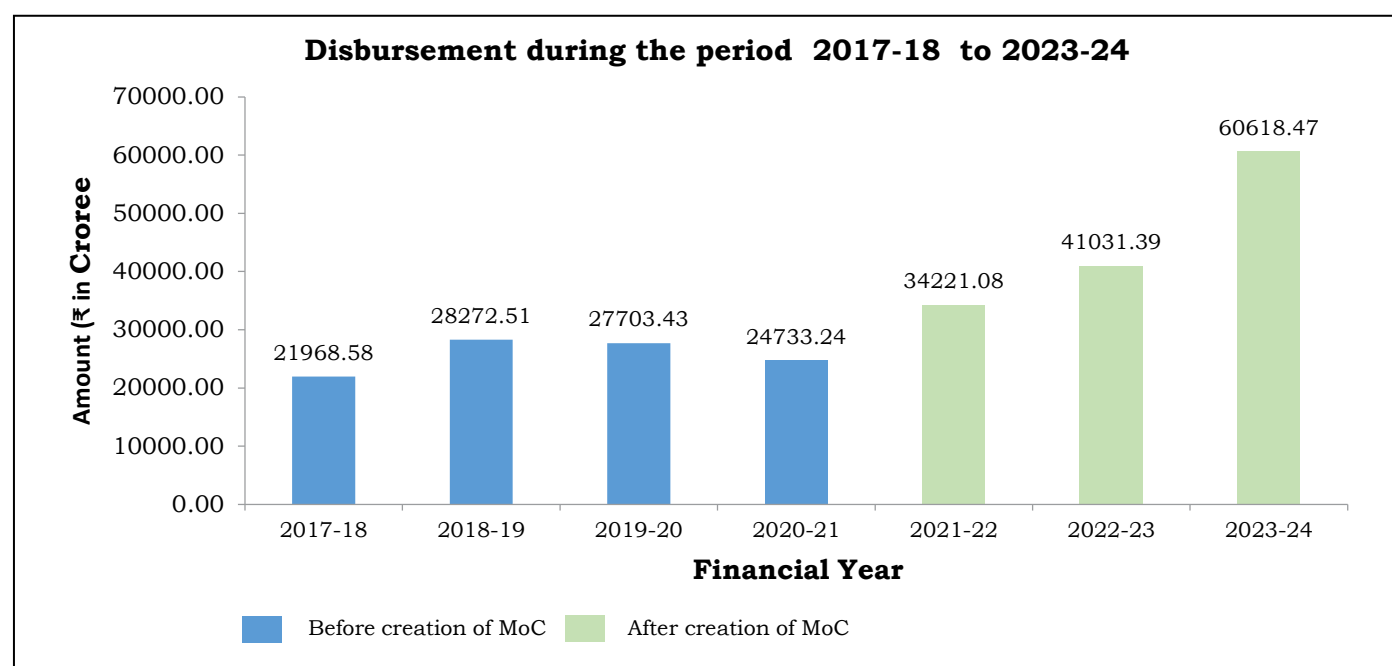
S. No	Activity	Amount Disbursed in FY (2023-24) (₹ in crore)
1	Marketing & Inputs	52919.63
2	Consumer Cooperatives	4.13
3	Credit, Service Cooperatives & Yuva Sahakar	5001.66
4	Agro-Processing	2223.65
5	Integrated Cooperative Development Projects (ICDP)	23.26
6	Weaker Section Cooperatives	371.49
7	FPO	48.33
8	Computerization of Cooperatives	0.42
9	Storage & Cold Chain	19.14
10	Promotional & Development	6.76
Total		60618.47

Cumulative disbursements and growth trajectory

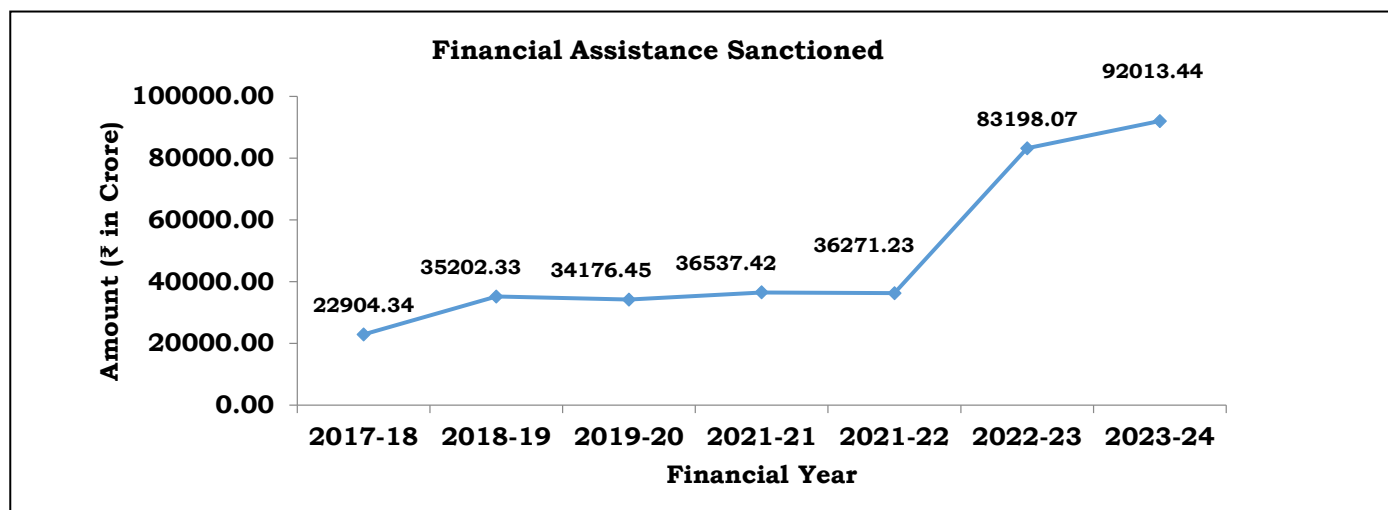
1.5 Cumulatively, NCDC has disbursed ₹313198.43 crore since inception upto 31.03.2024. Sector-wise cumulative disbursements as on 31.03.2024 are depicted below:



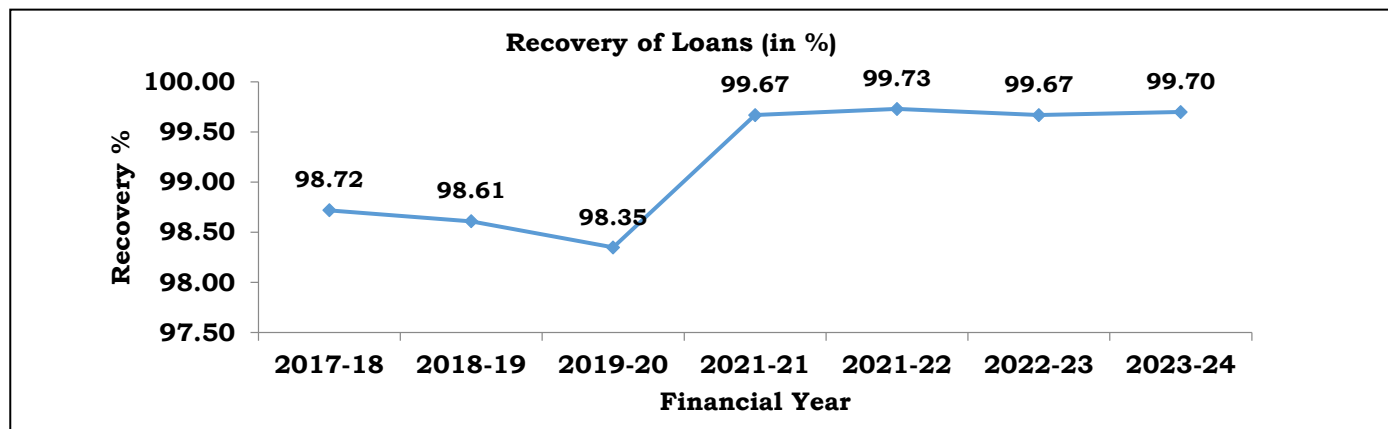
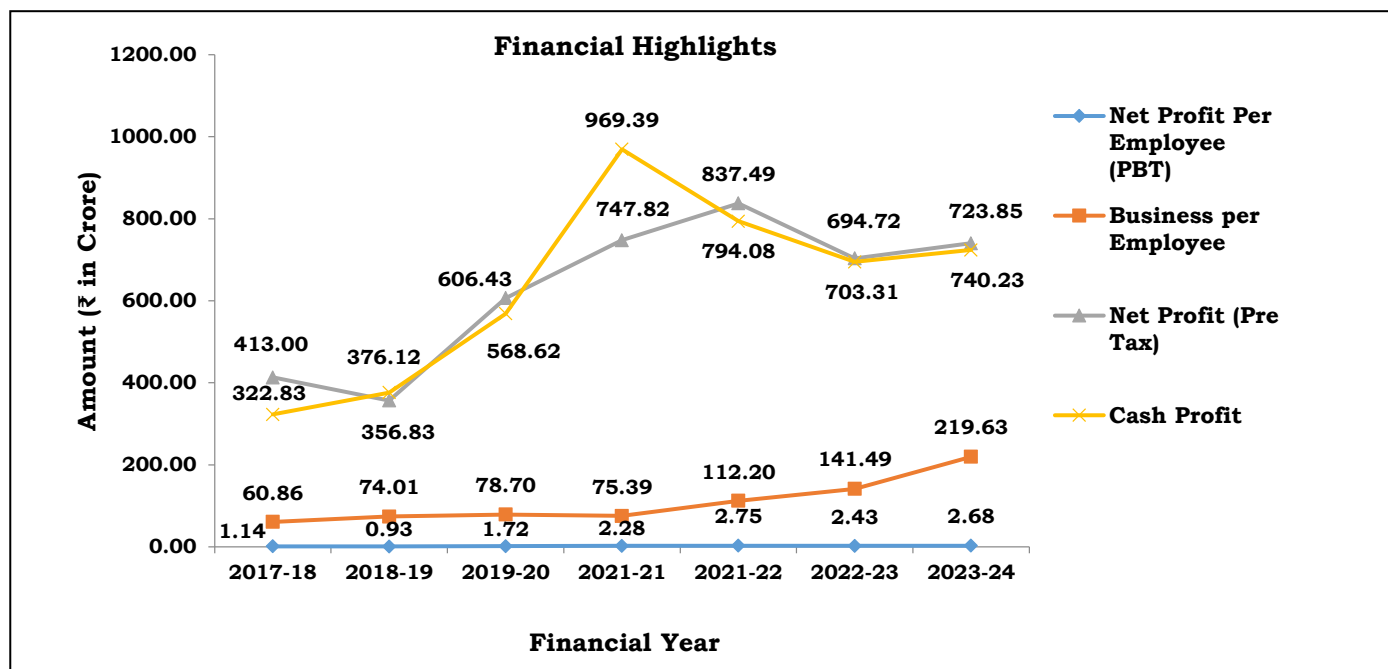
1.5.1 Disbursements have risen steadily from ₹21968.58 crore in 2017-18 to ₹60618.47 crore in 2023-24.



Financial assistance sanctioned in 2023-24 and previous years are as depicted below:



The other financial highlights are reflected in the charts below:



Disbursements in Cooperatives in Cooperatively Least/Under Developed States

1.5.2 Promotion and financing of programmes in Cooperatively Least/Under-Developed States is one of the major thrust areas of NCDC programmes. During FY 2023-24, NCDC sanctioned financial assistance of ₹54934.22 crore and disbursed ₹45840.91 crore to LD/UD states, accounting for 59.70% and 75.62% of total financial assistance sanctioned and disbursed by NCDC respectively.

Nurturing of Primary Cooperatives

1.6 NCDC implements the programme for nurturing primary level cooperatives with a target to reach out to 5000 primary level cooperatives in a year. During FY 2023-24; the Corporation has reached out to 4260 Primary Level Cooperative Societies against the target of 4255 Primary Level Cooperatives.

AENEC- ACT East and North East Cooperatives:

1.7 During FY 2023-24 NCDC has assisted cooperatives in the East and North-Eastern states of Odisha, West Bengal, Bihar, Jharkhand, Assam, Sikkim, Manipur, Meghalaya, Nagaland, Mizoram, Telangana and Tripura to benefit the cooperatives. The Corporation released an amount of ₹839.96 crore in FY 2023-24 for cooperatives in eastern and northeastern region of the country.

MEETINGS OF THE GENERAL COUNCIL & BOARD OF MANAGEMENT OF NCDC

1.8 The General Council (GC) lays down policy guidelines and the Board of Management (BoM) oversees the general management of the Corporation. During FY 2023-24, the GC met on 09.10.2023

and 02.12.2023 (through circulation). Details of meetings of BoM held during FY 2023-34 are as follows:

Meeting No.	Date
224	16.05.2023
225	10.08.2023
226	07.11.2023
227	02.12.2023
228	18.01.2024
229	14.03.2024

OTHER INITIATIVES/ MAJOR DEVELOPMENTS

1.9 NCDC has introduced several new initiatives during FY 2023-24 along with the development in existing initiatives, these are listed below:

1.9.1 Project Monitoring Unit (PMU) for setting up new multipurpose PACS or primary dairy/ fisheries Cooperative Societies covering all the panchayats / villages in the country:

The Government of India on 15.02.2023 approved the Plan for establishing new multipurpose PACS or primary Dairy/ Fisheries cooperative societies covering all the Panchayats / Villages in the country in next 5 years.

NCDC has been designated as the implementing agency for the Plan and has been assigned the task for setting up a Project monitoring Unit (PMU) for the implementation of the Plan. NABCONS, a wholly owned subsidiary of NABARD has been on boarded as PMU for implementation of the Plan. The action plan for establishing new multipurpose PACS or primary Dairy/ Fisheries cooperative societies is being prepared in coordination with NABARD, NDDB and NFDB.

1.9.2 World's Largest Grain Storage Project in Cooperative Sector:

The Union Cabinet, in its meeting held on 31.05.2023 approved the “World's Largest Grain Storage Plan in Cooperative Sector”, to be rolled out as a pilot project. The Plan entails creation of various agri-infrastructures at PACS level including warehouses, custom hiring center, processing units, fair price shops, etc. by leveraging the ‘whole-of-Government’ approach.

NCDC is implementing the Project with the support of NABARD, NABARD Consultancy Services (NABCONS), Central Warehousing Corporation (CWC) and Food Corporation of India (FCI) etc. The Pilot Project has been completed in 11 PACS, one each in the states of Uttar Pradesh, Madhya Pradesh, Tamil Nadu, Telangana, Tripura, Uttarakhand, Rajasthan, Maharashtra, Assam, Gujarat and Karnataka and was inaugurated by Hon'ble Prime Minister on 24.02.2024.

1.9.3: Member Lending Institution (MLI) under CGTMSE:

NCDC obtained membership of Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) w.e.f 16.05.2023 as a Member Lending Institution (MLI). The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) has been jointly setup by Ministry of MSME, Govt. of India and SIDBI to catalyse flow of institutional credit to Micro & Small Enterprises (MSEs). As a Member Lending Institution, the guarantee cover to NCDC is limited to ₹5.00 crore per borrower.

1.9.4 AIF scheme: In FY 2023-24 NCDC has been designated as one of the implementation agency of AIF

scheme. NCDC signed an MoU with DoA&FW, Ministry of Agriculture and Farmers Welfare for implementation of Agriculture Infrastructure Fund scheme on 25.08.2023.

1.9.5 Events organized by NCDC in coordination with ministry of Cooperation:

NCDC under the guidance of Ministry of Cooperation organized 10 National level events for the benefit of cooperatives across the country from July 2023 to March 2024. The events were attended by various cooperators, farmer members and served as a platform to create awareness about the recent developments in cooperative sector.

Participation of NCDC in national level mutli-state cooperative societies:

1.9.6 With the initiative of Ministry of Cooperation, Government of India, NCDC participated as one of the promoter members for setting up the following three national level multi-state cooperative societies under the MSCS Act, 2002.

i) Bharatiya Beej Sahakari Samiti Limited (BBSSL)

The society has been formed for production, processing, storage, marketing, and distribution, etc. of quality seeds under a single brand name. NCDC is one of the promoter members of the society and shall be contributing upto ₹ 50.00 crores as share capital in the society. Other promoter members include KRIBHCO, IFFCO, NAFED and NDDDB. In FY 2023-24, NCDC contributed ₹1.00 crore and cumulatively, as on 31.03.2024, NCDC has provided ₹2.01 crore to BBSSL towards share capital contribution.

ii) National Cooperative Organics Limited

The society has been formed for production, distribution and marketing of certified and authentic organic products of cooperatives across the country. NCDC is one of the promoters of National Cooperative Organics Limited (NCOL) and shall be contributing upto ₹20.00 crores as share capital in the society. Other promoter members include NDDB, GCMMF, NAFED and NCCF. In FY 2023-24, NCDC contributed ₹4.00 crore and cumulatively, as on 31.03.2024, NCDC has provided ₹5.01 crore to NCOL towards share capital contribution.

iii) National Cooperative Exports Limited (NCEL):

The society has been formed to promote exports by cooperatives. NCDC is one of the promoter members of the society and shall be contributing ₹100.00 crore as share capital in the society. Other promoter members include GCMMF, IFFCO, KRIBHCO, and NAFED. As on 31.03.2024 NCDC has provided ₹1.01 crore towards share capital contribution to NCEL.

iv) National Urban Cooperative Finance and Development Corporation Limited (NUCFDC)

The Company was incorporated in April 2020 to function as an Umbrella Organization for UCBs. NCDC is one of the promoter members of the organization and shall be contributing ₹200.00 crore as share capital. In FY 2023-24 NCDC has already contributed ₹20 crore as share capital contribution.

FORMATION AND PROMOTION OF FPOs AND FFPOs

1.10 NCDC is designated as an implementing Agency under the Central

Sector Scheme of Formation and Promotion of 10,000 Farmer Producer Organizations". As per the targets allocated to NCDC in financial years 2020-21, 2022-23 and 2023-24, 777 FPO cooperatives have been registered against a total target of 1863 FPOs with 157568 farmer members.

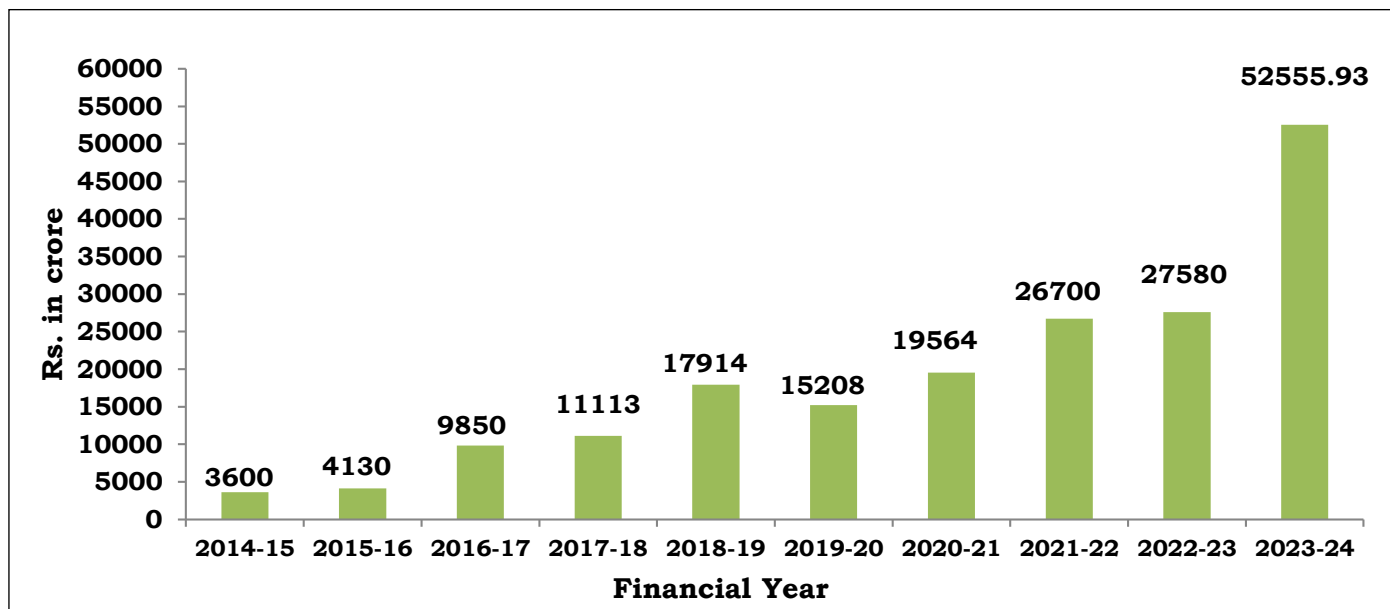
Cumulatively, as on 31.03.2024 NCDC has disbursed an amount of ₹95.71 crore under the Central Sector Scheme – Formation and Promotion of 10,000 FPOs.

Fish Farmers' Producer Organizations

NCDC has been empowered as one of the Implementing Agency (IA) for Formation and Promotion of the Fish Farmer Producer Organizations (FFPOs). FFPO scheme under PMMSY aims to achieve inclusive and sustainable transformation of the fisheries sector through creation of a holistic and supportive ecosystem. An initial target of 70 FFPOs was allocated to NCDC which has been already completed. Dept. of Fisheries, Ministry of Fisheries, Animal Husbandry & Dairying, GoI gave an additional target of strengthening of 1000 PFCS as FFPOs for FY 2023-24 and FY 2024-25. In FY 2023-24 NCDC has completed the allocation of 860 PFCS against the target of 1000 existing PFCS in the states of Andhra Pradesh, West Bengal, Kerala, Tamil Nadu, Maharashtra, Gujarat, Karnataka and Odisha.

ASSISTANCE FOR MSP OPERATIONS

1.11 During FY 2023-24, the Corporation sanctioned working capital assistance of ₹73,347.74 crore and disbursed ₹52,555.93 crore for MSP operations. Cumulatively as on 31.03.2024, NCDC has disbursed ₹1,96,306.93 crore for this purpose, of which ₹1,88,214.93 crore has been disbursed in the last 10 years as depicted in the graph given in the next page:



1.12 Assistance for Deep Sea Fishing Vessels Mega Project In Maharashtra And Gujarat

In FY 2023-24, NCDC sanctioned financial assistance of ₹11.55 crore to Department of Fisheries, Govt. of Maharashtra for acquisition of 14 Deep-Sea Fishing Vessels for Coastal Fisheries Co-operative Societies of Maharashtra at total block cost of ₹20.30 crore under Corporation Sponsored Scheme of NCDC.

Another project of Deep-Sea Fishing Vessel was sanctioned to Shree Mahavir Machhimaar Sahakari Mandali Ltd.



Junagadh, Gujarat for ₹14.40 crore for Procurement of Deep-Sea Fishing Vessels for 30 member of the Society at total block cost of ₹36.00 crore.

GENDER IN COOPERATIVES

1.13 NCDC has been playing a significant role over the years to uplift women cooperatives for the empowerment of women across the country. During FY 2023-24, NCDC sanctioned ₹1000.69 crore to 7 projects/units under Service Cooperatives, Textile, Dairy & Livestock, Consumer and disbursed ₹711.55 crore under Service Cooperatives, ICDP, Dairy & Livestock, Textile and Foodgrains. The said 7 projects/units sanctioned to women cooperatives have 2.52 lakh women enrolled as members expecting to support continued employment of 4.00 lakh women members. In 2529 units/projects sanctioned to 10723 cooperative societies (including yuva sahakar) in FY 2023- 24, it is estimated that 21.25 lakh women are enrolled as members, out of which 3355 women members are Directors in the Board of Management.

PROMOTIONAL & DEVELOPMENTAL ACTIVITIES

1.14 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 the cooperative sector. The promotional and developmental activities undertaken during FY 2023-24 are detailed in Chapter-4 and are briefly presented below:

- In FY 2023-24 NCDC entered into 6 Memoranda of Understanding (MoUs) with different Central Ministries, Government organizations for implementation of various programmes for cooperative development.
- **FPO Mela:** In FY 2023-24 NCDC organized 3 FPO Mela in collaboration with Small Farmers' Agri- Business Consortium (SFAC) at NCDC Headquarters, New Delhi. More than 125 Farmer Producer Organizations (FPOs) from across the country participated in these fairs. Various innovative and organic products were also exhibited in these fairs and were attended by more than 2750 people, which gave the visitors a new experience of the products.
- NCDC and its regional offices organized promotional meetings on regular basis to create awareness of ongoing NCDC schemes and GoI flagship schemes such as Yuva Sahakar, PMMSY, NBHM, PMFME, AMI, AIF, FPO etc. During FY 2023-24, NCDC conducted 11 training programmes for creating awareness under PMMSY scheme.
- As on 31.03.2024, NCDC Regional Awards for Cooperative Excellence and Merit – 2023 were organized in 13 states and 1 UT to recognize good working primary cooperatives.
- Maintains a well-equipped library which provides reference services and inter library loan facilities to readers through IDMS software.

PROMOTION OF RAJBHASHA

1.15 NCDC continues to comply with the provisions of the Official Languages Act, 1963 to promote progressive use of Hindi in its day-to-day work. In this regard, among others, "Hindi Week" was organized from 19.09.2023 to 25.09.2023 both at the Head Office and at the Regional Offices of NCDC.

HUMAN RESOURCE FOCUS AREAS - TRAINING AND DEVELOPMENT

1.16 NCDC is a knowledge-based organization, and constantly strives for creating an atmosphere of learning and knowledge up-gradation through training and workshops held at Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC) and the 18 Regional Training Centres (RTCs) as well as other premier centres outside. Training has been a continuous process in NCDC. Further to serve its mandate effectively, LINAC has trained 53430 personnel in 1292 training programs till 31.03.2024. During FY 2023-24, LINAC and its RTCs conducted a total of 194 training programmes against the target of 175. Out of these trainings, 96 trainings were conducted at LINAC against the target of 88 and 98 trainings at RTCs against the target of 87. A total of 11864 personnel including 951 women participants were imparted training by the academy.

1.17 **Vigilance Awareness Week** was observed from 30 October 2023 to 05 November 2023 with the theme “**Say no to corruption; Commit to the Nation**”. An essay writing competition was conducted on 31 October 2023 on the above theme

for employees of the Corporation. An extempore competition and quiz contest on vigilance and related issues were also organised for the employees of the Corporation.

Chapter – 2

GENESIS AND 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 its General Council and Board of Management, which are constituted by the Government of India out of a cross section of cooperatives, officials and non-officials. Central Government vide its Gazette Notification no. 2516 dated 6 July, 2021 announced formation of new Ministry of Cooperation with a vision “from cooperation to prosperity”. Through the above notification NCDC is now under the administrative control of Ministry of Cooperation, Government of India.

MISSION AND OBJECTIVES

2.2 NCDC is a non equity based developmental financial institution created exclusively for planning, promoting and financing of 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 enabling 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. Along with the above, the amendment also enables NCDC to finance cooperative societies directly under its various schemes, on fulfillment of certain stipulated conditions.

MANAGEMENT AND ADMINISTRATIVE SET-UP

2.3 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 31.03.2024 is given at **Annex- I and II** respectively. During FY 2023-24, the GC meeting conducted on 09.10.2023 and on 02.12.2023 (through circulation). Details of meetings of BoM held during FY 2023-24 are as follows:

Meeting No.	Date
224	16.05.2023
225	10.08.2023
226	07.11.2023
227	02.12.2023
228	18.01.2024
229	14.03.2024

NCDC SECRETARIAT

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

Bhopal, Bhubaneswar, Chandigarh, Dehradun, Chennai, Gandhinagar, Guwahati, Hyderabad, Jaipur, Kolkata, Lucknow, Patna, Pune, Raipur, Ranchi, Shimla and Thiruvananthapuram and 2 sub offices. 2 sub offices of NCDC have been made operational in the states of Andhra Pradesh (Vijaywada) and Mizoram (Aizawl) for a better outreach to cooperatives. Out of 18 offices, 12 offices are located in cooperatively under/least developed states. NCDC's training academy, Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC) is located in Gurugram, Haryana and has 18 Regional Training Centres (RTCs) in different states. To assist in fulfilling the role of an apex institution, the Corporation has built up in-house technical and managerial capabilities.

2.4.1 The organizational set-up of NCDC as on 31.03.2024 is depicted at **Annex - III**.

SCOPE OF ACTIVITIES AND PATTERN OF FUNDING

2.5 The schemes implemented and activities assisted by NCDC 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 organized 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. Details of Schemes implemented

and activities assisted by NCDC are at **Annex IV and V**.

TRANSPARENCY INITIATIVES

2.6 NCDC conforms to statutory requirement stipulated by the Government of India and its working is based on well defined and transparent norms.

Right to Information Act, 2005

2.6.1 In pursuance of its goals of transparency, proactive disclosure and compliance to statutory obligations, NCDC has been effectively providing information sought under the Right to Information (RTI) Act, 2005. Public Information Officers comprising of Senior Officers at Head Office, Regional Offices and LINAC have been designated to comply with the statutory obligations under the RTI Act, 2005. The details of the CPIO, PIO and Appellate Authority are available on the NCDC website.

STRENGTHENING INTERNAL PROCESSES

2.7 NCDC, among others, has taken several measures to improve and strengthen the internal processes to minimize the risks leading to higher customer satisfaction. The major systems in place are:

- (i) Asset Liability Management Committee of NCDC;
- (ii) Loan recovery and review mechanism;
- (iii) Internal Audit Cell; and
- (iv) Reinforced Maker & Checker System;

2.7.1 During FY 2023-24, following IT initiatives were taken:

- (i) NCDC has initiated development of Enterprise Resource Planning (ERP) software wherein cooperative

societies will be able to apply online for NCDC's financial assistance and receive notifications on loan approval, disbursement, repayment etc. This software will ensure seamless loan application lifecycle and generate dynamic reports.

- (ii) Internet lease line has been upgraded to fully fiber with DDOS protection in NCDC Head Office.
- (iii) Performance based reports have been incorporated in Digital Document Filing System (DDFS) for monitoring disposal and transfer of files.

HUMAN RESOURCE AND TRAINING & DEVELOPMENT

2.8 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 - VI and VII** respectively.

2.8.1 NCDC is a knowledge-based organization, and constantly strives for creating an atmosphere of learning and knowledge up-gradation through training and workshops held at Laxmanrao Inamdar National Academy for Research and Development (LINAC) and the 18 RTCs as well as other premier centres outside. Training has been a continuous process in NCDC. Based on Training Need Assessment (TNA) exercise, in house and

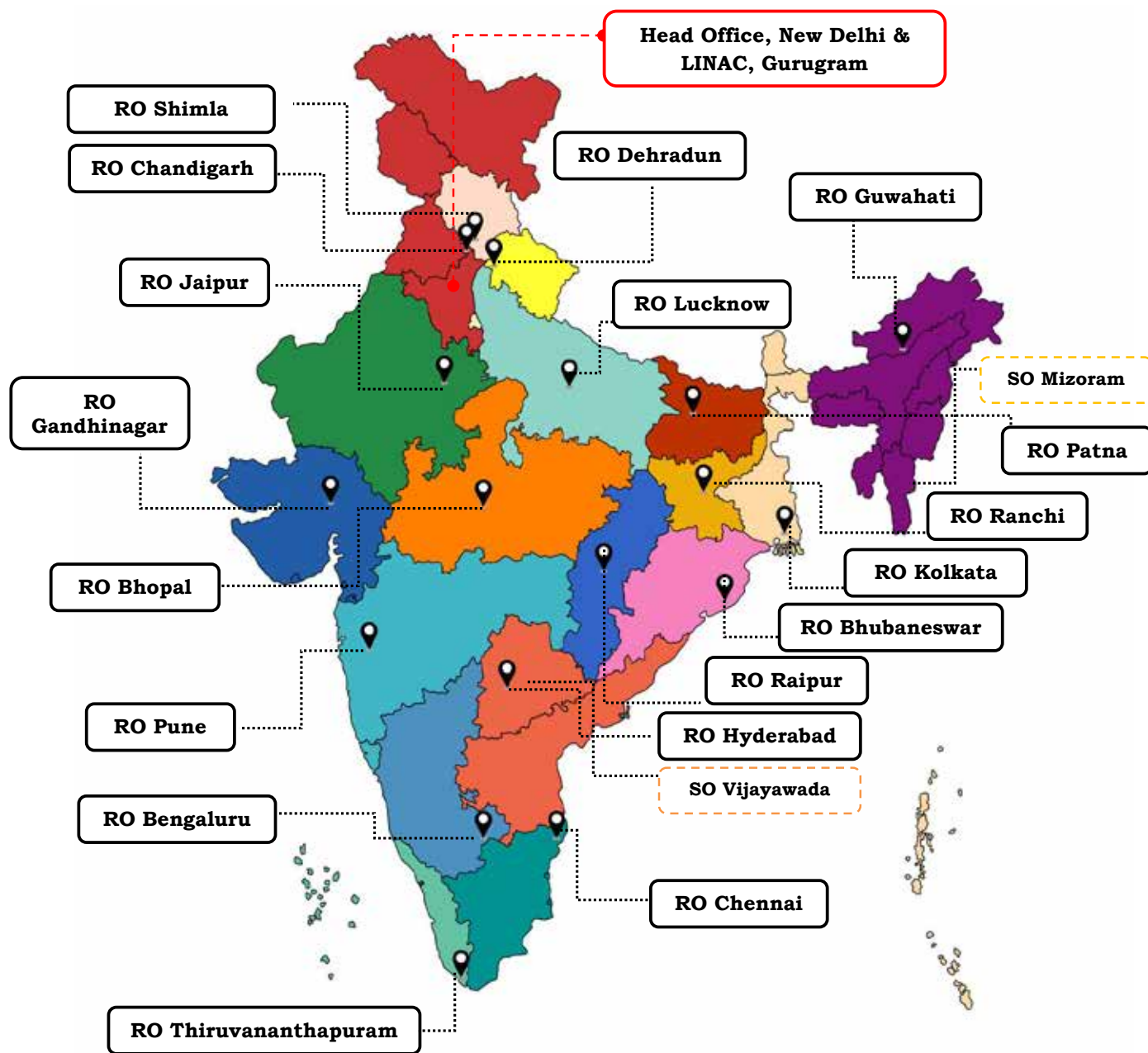
on-location training courses are designed and conducted for upgrading skills of employees. Grooming of the employees is done right from the initial stage. The employees, on recruitment are initially given an orientation regarding the working of the various divisions of the Corporation and thereafter, trained at LINAC.

2.8.2 During FY 2023-24, LINAC conducted 6 training programmes for the employees of the Corporation. Total 248 employees of the Corporation have attended these programmes.

Succession Policy

2.8.3 Keeping in view the vacancies emerging as a result of retirements, timely postings of officers are 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. 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 officers/officials of Government/ Autonomous Bodies/ PSUs as Advisers and Consultants. Further, the Corporation engages the services of Young Professionals/ Consultants/ Sr. Consultants as per the requirement.

NCDC Presence



Map not to scale

Chapter – 3

FINANCE

3.1 The financial position of the Corporation indicating the Sources and Application of Funds as on 31.03.2024 is given at **Table-1**.

3.2 Financial highlights of FY 2023-24, along with comparative figures of the previous year are as follows:

(₹ in crore)

		2023-24	2022-23
i)	Disbursements	60618.47	41031.40
ii)	Net Profit (before tax)	740.23	703.31
iii)	Net NPA	-	-
iv)	Loans Outstanding	37028.88	28508.18
v)	Recovery of Loans	99.70%	99.67%

3.3 **NCDC Resources & Utilisation of Funds are shown below:**

(₹ in crore)

		2023-24	2022-23
Resources			
i)	From Govt. of India, SDF, NSTFDC & Interest Subsidy (Table-2)	393.67	514.22
ii)	Internal Accruals of NCDC & Market Borrowing (including revolving funds)	60224.80	40517.18
Total Resources		60618.47	41031.40
Utilisation			
Disbursements		60618.47	41031.40

3.3.1 NCDC was able to raise funds at 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 with the approval of the Board in its meeting held on 30.06.1993. From 2006-07 onwards as a matter of policy guidelines issued by RBI, loans in respect of which interest remained overdue for a period more than 180 days and/or installment of principal remained overdue for a period of 365 days were treated as NPA and interest accrued on these NPA was not accounted for in the interest income. The same policy has been continued during FY 2023-24. The accrued interest of ₹80.19 crore (previous year ₹56.63 crore) relating to NPAs has not been accounted for in the interest income of the year.

3.5 During FY 2023-24, the following NPA provisions were reversed:

- PACS Konapoor Ltd. – ₹0.07 crore
- Gadag Cotton Sales Cooperative – ₹0.75 crore
- Puri District Cooperative Milk Producers Union – ₹0.071 crore
- National Federation of Farmers Procurement, Processing & Retailing Co-operatives of India (NACOF) – ₹4.074 crore

In view of the above, NPA provision of ₹4.97 crore has been reversed in the accounts for FY 2023-24.

3.5.1 During the FY 2023-24, provision of ₹103.01 crore has been created on account of following accounts being declared as NPA:

- (i) Shri Gajanan Sahakari Soot Girni Ltd., Maharashtra - ₹45.66 crore.
- (ii) Surat Vankar Sahakari Sangh Ltd., Gujarat - ₹57.35 crore.

3.6 As a result of recovery of principal against the previous year NPA and further additions during FY 2023-24, Gross NPA of ₹316.83 crore as on 31.03.2023 has increased to ₹414.87 crore (316.83 + 103.01 – 4.97) as on 31.03.2024. Net NPA as on 31.03.2024 was NIL. Details of NPAs as on 31.03.2024 are given at **Table-4**.

3.7 A general provision @0.40% of standard assets has been made. A provision of ₹86.69 crore already existed as on 31.03.2023. A provision of ₹32.44 crore has been created in the financial year 2023-24 and provision of ₹13.85 crore @5% on loan restructured created in financial year 2020-21 has been retained. Further, in the 214 meeting of the BOM, NCDC while considering the re-structuring of Gajanan Sahakari Soot Girni Ltd., it was decided that NCDC shall make a provision of 25% for this loan, hence a provision of

₹11.41 crore was created in FY 2022-23. Since Gajanan Sahkari Soot Girni Ltd. has now become NPA and 100% provision has been created in Provision for Doubtful Asset. As such, provision of ₹11.41 crore was reversed. Therefore, total provision of ₹132.98 crore has been made in the accounts as on 31.03.2024.

3.8 Outstanding loan of the Central Government was “NIL” as on 31.03.2024.

3.9 Schemes implemented/activities assisted by the Corporation during FY 2023-24 and the pattern of assistance are indicated in **Annex-IV & V**.

3.10 The Corporation has disbursed ₹60618.47 crore during FY 2023-24 including subsidy of ₹399.93 crore (₹6.75 crore from NCDC’s own corpus). Details of scheme-wise disbursement during FY 2023-24 are at **Table-5**. State-wise/activity-wise break-up of disbursements is at **Annex-VIII**.

3.11 The lending rate and terms of the Corporation during the current financial year are given in **Table-6 and Table-7**.

3.12 The cumulative disbursements by the Corporation for various schemes upto FY 2023-24 is ₹313198.43 crore as depicted at **Table-10**. State-wise details of the cumulative disbursements are at **Annex-IX**.

Table-1
SOURCE AND APPLICATION OF FUNDS AS AT 31 MARCH, 2024
(As per Balance Sheet)

(₹ in Crore)

		As at 31.3.2024		As at 31.3.2023	
		Amount	%	Amount	%
A.	SOURCES				
1	NCD Fund/Reserves	5849.63	15.79%	4887.02	16.87%
2	Other Funds	0.00	0.00%	505.30	1.74%
3	NCDC Bonds	0.00	0.00%	980.00	3.38%
4	Loan from Banks	31123.54	84.02%	22501.28	77.68%
5	Loan from NSTFDC	68.36	0.18%	93.22	0.32%
	Total:	37041.53	100%	28966.82	100%
B.	APPLICATIONS				
1	Loans advanced to beneficiaries	37028.88		28508.18	
2	Fixed Assets	10.42		11.25	
3	Investments in share capital of cooperatives	33.56		8.56	
4	Net Other Assets :	(i-ii)		(i-ii)	
	(i) Other Assets:				
	(a) Interest accrued	532.83		404.00	
	(b) Advances, receivables & taxes	41.10		93.38	
	(c) Cash & Bank balance	147.13		458.38	
	i	721.07		955.75	
	(ii) Other Liabilities & Provisions				
	(a) Interest On M.B./NSTFDC loan	15.43		32.90	
	(b) Provision for Doubtful Debts, Standard Assets and Investments	541.16		430.09	
	(c) Unutilised Grants	147.73		11.72	
	(d) Others	40.08		42.22	
	ii	752.41		516.92	
	Total:	37041.53		28966.82	

Table-2
**ASSISTANCE RECEIVED FROM CENTRAL / STATE GOVERNMENT & NSTFDC
DURING FY 2023-24**
(₹ in Crore)

S.No.	Scheme	Loans	Grants
A.	Central Sector Schemes		
I	Erstwhile Central Sector Integrated Scheme on Agricultural Cooperation-Assistance to NCDC Programme for Development of Cooperatives (Ministry of Agriculture & Farmers' Welfare, Government of India)		306.34
	- Assistance for Cooperative Marketing, Processing & Storage etc.		
	- Integrated Cooperative Development Projects		
II	Integrated Scheme for Agricultural Marketing (ISAM-DMI)		
III	Farmer Producer Organisations (FPOs)		48.33
IV	Pradhan Mantri Matsya Sampada Yojana (PMMSY) (including FFPO)		29.06
V	Interest Subsidy (Maharashtra State Government)		9.45
B.	NSTFDC	0.46	
C.	Formalisation of Micro Food Processing Enterprises (PMFME)	0.03	
	Total	0.49	393.18
	Total (Loans + Grants)	393.67	

Table- 3
**TERMS AND CONDITIONS OF LOANS / FUNDS RAISED BY THE CORPORATION
(April 2023 to March 2024)**

S. No.	Particulars of loan	Period	Terms of repayment
A.	Short term/ Foreign currency loan fully hedged	7 days to 6 months	Principal amount is repayable on maturity and interest payable on monthly basis.
B.	Long term loans from Bank	5 years	Principal amount is repayable in annual installments after moratorium of one year and interest payable on monthly basis.
C.	Cash credit facility	1 year	Principal amount can be repaid any time during the tenure of the facility and Interest payable on monthly basis
D.	Commercial Paper	88 days to 90 days	Principal amount and interest payable on maturity

Table-4
DETAILS OF NPA PROVISIONS AS ON 31.03.2024

(₹ in lakh)

S. No.	Name of the Borrower	NPA Category	Outstanding Loan as on 31.03.2024	Provision made as on 31.03.2023		Provision made in 2023-24	Total Provision as on 31.03.2024		Net NPA as on 31.03.24	Nature of Security
				Amount	% age		Amount	% age		
1	Satpudatapi SSK, (Maharashtra)	Doubtful more than 3 years	2,250.16928	2,250.16928	100%	-	2250.16928	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%	-	1,401.98800	100%	-	State Govt. Guarantee
4	Mayur Coop. Milk union, (Maharashtra)	Doubtful more than 3 years	395.49853	395.49853	100%	-	395.49853	100%	-	Mortgage
5	Durgapur Poultry Coop. Society Ltd., (West Bengal)	Doubtful more than 3 years	28.68500	28.68500	100%	-	28.68500	100%	-	Mortgage
6	Matrices Primary Ind. Coop. Society (Arunachal Pradesh)	Doubtful more than 3 years	20.63000	20.63000	100%	-	20.63000	100%	-	Mortgage
7	Vasanthrao Patil SSK (Maharashtra)	Doubtful more than 3 years	54.23015	54.23015	100%	-	54.23015	100%	-	Mortgage
8	Take Bogo MP Coop. Society (Arunachal Pradesh)	Doubtful more than 3 years	23.51800	23.51800	100%	-	23.51800	100%	-	Mortgage
9	Kimin Kudh MP Coop. Society Ltd., (Arunachal Pradesh)	Doubtful more than 3 years	145.70100	145.70100	100%	-	145.70100	100%	-	State Govt. Guarantee
10	Shri Vithal SSK, (Maharashtra)	Doubtful more than 3 years	3,320.71400	3,320.71400	100%	-	3320.71400	100%	-	Mortgage
11	Adinath SSK (Maharashtra)	Doubtful more than 3 years	2,500.00000	2,500.00000	100%	-	2500.00000	100%	-	Mortgage
12	Ama Aba MPCPS Ltd, (Arunachal Pradesh)	Doubtful 1-3 years	132.18000	132.18000	100%	-	132.18000	100%	-	Mortgage
13	Prathamika Krushi Pattina Sahakari Sangha Niyamitha, Illal, (Karnataka)	Doubtful 1-3 years	20.84200	20.84200	100%	-	20.84200	100%	-	Mortgage
14	Jawahar Shetkari Sahakari Soot Girni Ltd (Maharashtra)	Doubtful 1-3 years	2,800.00000	2,800.00000	100%	-	2800.00000	100%	-	Mortgage
15	National Federation of farmers PPRC of India Ltd (NACOF-New Delhi)		-	407.44285	NA	(407.44285)	0.00000	NA	-	Mortgage

S. No.	Name of the Borrower	NPA Category	Outstanding Loan as on 31.03.2024	Provision made as on 31.03.2023		Provision made in 2023-24	Total Provision as on 31.03.2024		Net NPA as on 31.03.24	Nature of Security
				Amount	% age		Amount	% age		
16	The Puri District Cooperative Milk Producers Union Ltd (Odisha)	Doubtful 1-3 years	5.91095	13.03257	220%	(7.12162)	5.91095	100%	-	Mortgage
17	Mahua Cooperative Cold Storage Ltd (Bihar)	Doubtful 1-3 years	1,492.62981	1,503.50898	101%	(10.87917)	1492.62981	100%	-	Mortgage
18	Mangal-Siddhi Multipurpose Multistate Sahakari Sangh Limited (Maharashtra)	Doubtful 1-3 years	41.77871	41.77871	100%	-	41.77871	100%	-	Mortgage
19	Loknayak Jayprakash Narayan Shetkari Sahakari Soot Girni Limited (Maharashtra)	Doubtful 1-3 years	6,411.90000	6,411.90000	100%	-	6411.90000	100%	-	Mortgage
20	Echachaba Tea Grower's Cooperative Society Limited (Nagaland)	Doubtful 1-3 years	258.29959	258.29959	100%	-	258.29959	100%	-	State Govt. Guarantee
21	Sampatrao Deshmukh Coop Milk Union Ltd, Maharashtra	Doubtful upto 1 year	750.75171	750.75171	100%	-	750.75171	100%	-	Mortgage
22	Shri Shakti Vipnan Sahakari Sanstha Maryadit, MP	Doubtful upto 1 year	30.71200	30.71200	100%	-	30.71200	100%	-	Mortgage
23	Tapti Beej Utpadan Sanstha Maryadit, MP	Doubtful upto 1 year	3.20000	3.20000	100%	-	3.20000	100%	-	Mortgage
24	Kaveri Vibhag SKUM, Gujarat	Sub-standard	2,941.64700	-	0%	2,941.64700	2941.64700	100%	-	Mortgage
25	Tapi Shetkari Soot Girni	Doubtful 1-3 years	5,477.53560	5,477.53560	100%	-	5,477.53560	100%	-	Mortgage
26	Gadag Cooperative Cotton		-	74.99818	NA	(74.99818)	0.00000	NA	-	Mortgage
27	PACS Konapoor	Doubtful 1-3 years	9.92277	17.22206	174%	(7.29929)	9.92277	100%	-	Mortgage
28	Surat Vankar Sangh	Sub-standard	5,734.87720	-	0%	5,734.87720	5,734.87720	100%	-	Mortgage
29	Shri Gajanan Soot Girni	Sub-standard	4,566.37780	-	0%	4,566.37780	4,566.37780	100%	-	Mortgage
TOTAL			41,487.13910	31,682.74604		9,804.39306	41,487.13910			

Table-5
SCHEME WISE DISBURSEMENT DURING FY 2023-24

(₹ in Crore)

S. No.	Scheme	Loans	Grants
A.	Central Sector Schemes		
	1. Erstwhile 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.	111.67	282.93
	ii. Integrated Cooperative Development Projects	-	21.16
	iii. Integrated Scheme for Agricultural Marketing (ISAM -DMI)	7.92	2.25
	iv. Pradhan Mantri Matsya Sampada Yojana (PMMSY)	-	29.06
	v. Aquaculture Infrastructure Fund (AIF)	0.14	-
	vi. Farmer Producer Organisations (FPO)	-	48.33
	vii. Formalisation of Micro Food Processing Enterprises (PMFME)	0.07	-
	viii. Cooperative Sugar Mills	1926.51	-
	ix. Interest subsidy from Government of Maharashtra	-	9.45
B.	Corporation Sponsored Schemes	58172.23	6.75
Total		60218.54	399.93
Total (Loans + Grants)		60618.47	

Table-6
LENDING TERMS OF THE CORPORATION FOR FIXED RATE OF INTEREST

Particulars of Loan	Effective Rate of Interest	
	01.04.2023 to 26.03.2024	27.03.2024 to 31.03.2024
A. Term Loans:		
- Disbursements through State Governments (at annual rest)		
(i) Weaker Section Programmes	11.50%	11.50%
(ii) Other Programmes	11.70%	11.70%
- Disbursements to the cooperative societies directly (at half yearly rests)		
(I) Weaker section programmes		
- upto project cost of ₹100 lakh	11.80%	11.80%
- above project cost of ₹100.00 lakh	11.92%	11.92%
(II) Other programmes	11.97%	11.97%
B. Working Capital Loans: **		
(a) Through State Governments		
(i) upto 180 days	9.23%	8.77%
(iv) 181 days – upto one year	to	to
(vi) above one year – upto two years	10.61%	9.81%
(b) Direct funding		
(i) upto 180 days	9.29%	8.87%
(iv) 181 days – upto one year	to	To
(vi) above one year – upto two years	10.66%	9.91%

Note:

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

Table-7

LENDING TERMS OF THE CORPORATION FOR FLOATING RATE OF INTEREST

Particulars of Loan	14.02.2023 to 15.02.2024	16.02.2024 To 31.03.2024
A. Term Loans:		
- Disbursements through State Governments (at annual rest)		
(i) Weaker Section Programmes	9.26%	9.61%
(ii) Other Programmes	9.46%	9.81%
- Disbursements to the cooperative societies directly (at half yearly rests)		
(I) Weaker section programmes		
- upto project cost of ₹100 lakh	9.57%	9.92%
- above project cost of ₹100.00 lakh	9.67%	10.02%
(II) Other programmes	9.72%	10.07%
B. Working Capital Loans: **		
(a) Through State Governments		
(i) upto 180 days	8.21%	8.67%
(ii) 181 days – upto One year	to	to
(iii) One year – upto two years	9.17%	9.17%
(b) Direct funding		
(i) upto 180 days	8.24%	8.77%
(ii) 181 days – upto One year	to	to
(iii) One year – upto two years	9.47%	9.81%

Table-8

Effective fixed rate of interest* for working capital loan through State Government# and under Direct funding w.e.f. 27th March, 2024

B. Working Capital Loans		Upto 180 days	181 days – One year	One year – Two years
Amount-wise period-wise Rate of interest for disbursement of working capital loans through State Government / Direct funding		Direct Funding	Direct Funding	Direct Funding
(i)	Upto ₹100 crore	9.36%	9.56%	9.91%
(ii)	> ₹100 crore	9.35%	9.55%	9.90%
(iii)	For MSP operations by authorised bodies for amount up to ₹1000 crore	9.07%	9.27%	9.62%
(iv)	For MSP operations by authorised bodies for amount above ₹1000 crore	8.87%	9.07%	9.48%

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

In cases of financial assistance through State Government, a discounted 10 basis points less than the rate prescribed as above shall be applicable.

Table-9

Effective floating rate of interest* for working capital loans through State Government# and under Direct Funding w.e.f. 17 February 2024

B. Working Capital Loans: Upto 180 days 181 days		Upto 180 days	181 days – One year	One year – Two years
Amount-wise period-wise Rate of interest for disbursement of working capital loans through State Government/Direct funding		Direct Funding	Direct Funding	Direct Funding
(i)	Upto ₹100 crore	9.26%	9.46%	9.81%
(ii)	> ₹100 crore	9.25%	9.45%	9.80%
(iii)	For MSP operations by authorised bodies for amount up to ₹1000 crore	8.97%	9.17%	9.52%
(iv)	For MSP operations by authorised bodies for amount above ₹1000 crore	8.77%	8.97%	9.38%

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

In cases of financial assistance through State Government, a discounted 10 basis points less than the rate prescribed as above shall be applicable.

Table-10
ACTIVITY WISE DISBURSEMENTS

(₹ in Crore)

S. No.	ACTIVITY	Disbursements during FY 2023-2024		Cumulative Disbursements upto 31.03.2024	
		Amount	%	Amount	%
i)	Marketing & Inputs	52919.63	87.30%	203785.79	65.07%
ii)	Agro-processing	2223.65	3.67%	31741.6	10.13%
iii)	Industrial & Service Cooperatives	5000.77	8.25%	58950.39	18.82%
iv)	Integrated Cooperative Development Project	23.26	0.04%	5003.89	1.60%
v)	Weaker Sections Programme	344.79	0.57%	11005.10	3.51%
vi)	Storage (Including Cold Storage)	19.15	0.03%	1405.25	0.45%
vii)	Consumer Cooperatives	4.13	0.01%	353.60	0.11%
viii)	Computerisation of Cooperatives	0.42	0.00%	647.03	0.21%
ix)	Promotional & Developmental Activities	6.75	0.01%	161.85	0.05%
x)	Yuva Sahakar	0.89	0.00%	1.21	0.00%
xi)	Farmer Producer Organisation (FPO)	48.33	0.08%	96.94	0.03%
xii)	Ayushman Sahakar		-	16.94	0.01%
xiii)	Fish Farmer Producer Organisation (FFPO)	26.69	0.04%	29.00	0.01%
xiv)	Tourism and Hospitality		-	0.27	0.00%
Total		60618.47	100.00%	313198.43	100.00%

Chapter – 4

PROMOTIONAL & DEVELOPMENTAL ROLE

4.1 NCDC is involved in planning, promoting, coordinating and financing of cooperative development programmes in the country. 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 cooperatives to enable them to serve their members and to maintain a sustained growth in their income.

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

- (i) Assisting in planning and promotion of programmes and activities for cooperative development with necessary support from the Central and State Governments.
- (ii) Providing financial assistance for specific and integrated projects for cooperative development in the country.
- (iii) Recognizing good working cooperatives through cash awards and citation certificates through NCDC Scheme of Regional Award for Cooperative Excellence and Merit.
- (iv) Coordinating activities of cooperatives with various government offices, institutions, etc.
- (v) Imparting training to cooperative personnel to upgrade their operational skills for successful implementation of projects financed by the Corporation.
- (vi) Convening all-India and regional conferences/workshops to facilitate exchange of information and review of progress etc.

4.1.2 During FY 2023-24 ₹6.75 crore was disbursed by NCDC for various promotional activities. Cumulatively, as on 31.03.2024, NCDC has provided ₹161.85 crore for undertaking various promotional and developmental programmes.

MEMBERSHIP OF PROFESSIONAL ORGANIZATIONS

4.2 NCDC maintains institutional membership of national and international professional bodies for constant interaction and up-gradation of information regarding technological and managerial developments in relevant fields. NCDC is a member of the following professional organizations:

- (i) Regional Network for Development of Agricultural Cooperatives in Asia and the Pacific Region (NEDAC), Bangkok.
Managing Director, NCDC is the Chairman of NEDAC.
- (ii) International Cooperatives Alliance (ICA), Brussels, Belgium.
- (iii) Centre for International Cooperation & Training in Agriculture Banking (CICTAB), Pune.
- (iv) Fertilizer Association of India (FAI), New Delhi.
- (v) Institute of Rural Management (IRMA), Anand, Gujarat.
- (vi) International Co-operative Banking Association (ICBA), Mumbai

Association with other Organizations

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

- Bharatiya Beej Sahakari Samiti Limited (BBSSL), New Delhi
- National Cooperative Exports Limited
- National Cooperative Organics Limited
- All India Federation of Cooperative Spinning Mills Ltd. (AIFCOSPIN), Mumbai
- Technical Advisory-cum-Monitoring Committee (TAMC) of Technology Upgradation Funds Scheme (TUFS), Ministry of Textile, Government of India
- Ministry of Food Processing Industries (MoFPI), Government of India
- Agricultural & Processed Food Products Export Development Authority (APEDA)
- National Horticulture Board (NHB)
- Indian Potash Ltd. (IPL)
- Directorate of Marketing and Inspection (DMI), Ministry of Agriculture and Farmers Welfare, Government of India
- National Federation of Fishers Cooperative Ltd. (FISHCOPFED)
- The Tribal Cooperative Marketing Development Federation of India (TRIFED)
- Coconut Development Board, Kochi
- Spices Board of India
- The Kerala State Cooperative Rubber Marketing Federation (RUBBERMARK), Kochi, Kerala
- Indian Farmers Fertilizer Cooperative Limited (IFFCO), New Delhi
- Krishak Bharati Cooperative Limited (KRIBHCO), Noida, Uttar Pradesh
- National Cooperative Consumers Federation of India (NCCF), New Delhi
- Indian Farm Forestry Development Cooperative Limited (IFFDC), Gurugram

MEMORANDUM OF UNDERSTANDING

4.3 NCDC has entered into various Memoranda of Understanding (MoUs) with various State Governments and organizations with intent to build mutual cooperation on issues and areas related to development of cooperatives, agriculture and allied sector and holistic approach for sustainable development. NCDC has entered into 63 Memoranda of Understanding (MoUs) of which 6 MoUs were executed in FY 2023-24. The details of the 6 MoUs entered by NCDC are given as under:

- MoU with Ministry of Cooperation, GoI, Dept. of Food & PD, Ministry of Consumer Affairs, Food & PD, GoI and FCI on 09.08.2023 for implementation of World's Largest Grain Storage Project.
- MoU with Dept. of Agriculture & Farmers Welfare, MoA&FW for implementation of AIF scheme on 25.08.2023.
- MoU with NABARD and NBCC India Ltd. for implementation of World's Largest Grain Storage Project on 13.12.2023.
- MoU with NDDB on 24.01.2024 to promote and develop dairy/livestock cooperatives by NCDC assistance

through joint lending or any other mutually agreed mechanism.

- MoU with Rambhau Mhalgi Prabodhini (RMP) with LINAC (NCDC) on 16.02.2024 for guiding RMP to conduct impact evaluation studies of the MoC initiatives.
- MoU with State Bank of India on 02.02.2024 for joint lending to PACs seeking financial assistance for construction of godown under the World's Largest Grain Storage Project.

TRAININGS ORGANIZED BY LINAC for COOPERATIVES/ NCDC OFFICERS AND OTHER PROGRAMMES

4.4 During FY 2023-24 LINAC and its RTCs conducted a total of 194 training programmes against the target of 175. Out of these trainings, 96 trainings were conducted at LINAC, Gurugram against the target of 88 and 98 trainings were conducted at RTCs against the target of 87. In these training programmes 7923 personnel were trained by LINAC and 3941 personnel were trained by the RTCs.

4.5 LINAC in collaboration with Ministry of Cooperation organized thirty online/offline training programs for the officials of SCBs, DCCBs and other organisations to disseminate the Major Initiatives of Ministry of Cooperation which were attended by 4236 participants.

In FY 2023-24 in-service training programmes were conducted for NCDC employees as per the following:

- 6 training programmes organized by LINAC for 248 participants.
- 10 training programmes organized by premier management institutes for 55 participants.
- 2 international training programmes for 28 participants organized by NEDAC and CICTAB.

PARTICIPATION IN CONFERENCES/ SEMINARS/ WORKSHOPS/ EVENTS/ EXHIBITIONS

4.6 During FY 2023-24 NCDC continued to organize promotional meetings to create awareness of NCDC schemes at the head office and its regional offices across the country. Highlights of some of the promotional meetings, conferences, seminars and workshops are as under:

- i. NCDC participated in the **National Cooperative Meet** organized by the PHD Chamber of Commerce and Industry on 30 June 2023 and presented Corporation's achievements.
- ii. NCDC under the guidance of Ministry of Cooperation organized a one-day mega seminar on "**PACS as FPO**" on 14-July-2023 at IECC Convention Centre, Pragati Maidan, New Delhi. The event was inaugurated by Honorable Union Minister of Home and Cooperation Shri Amit Shah, Honorable Union Minister of Agriculture and Farmers Welfare Shri Narendra Singh Tomar, Honorable Minister of State for Cooperation Shri B.L. Verma and other dignitaries. Over 900 participants attended the event.
- iii. Under the guidance of Ministry of Cooperation NCDC facilitated Common Service Centres (CSC), MeiTY, GoI in organizing the National Seminar on "**Launch of Common Service Center (CSC) services by PACS**". The event was attended by the Union Minister of Home &

- Cooperation, Shri Amit Shah on 21 July 2023.
- iv. Under the guidance of the Ministry of Co-operation, Government of India, the Corporation facilitated the organization of the **“National Symposium on Cooperative Exports”** on 23 October, 2023. The seminar took place at NASC Complex, ICAR, Pusa, New Delhi. The event was graced by the presence of Union Minister of Home and Cooperation, Shri Amit Shah as the chief guest along with Shri Piyush Goyal, the Union Minister of Commerce and Industry, and Shri B.L. Verma, the Minister of State for Cooperation along with several other dignitaries from the cooperative sector.
 - v. Under the guidance of the Ministry of Co-operation, Government of India, NCDC facilitated the organization of the **“National Symposium on Production of Improved & Traditional Seeds in Cooperative Sector”** on 26 October, 2023. The seminar was held at Vigyan Bhawan in New Delhi. The event was honored by the presence of Shri Amit Shah, the Honorable Union Minister of Home and Cooperation and Shri B. L. Verma, the Minister of State for Cooperation among other dignitaries from the cooperative sector.
 - vi. Under the guidance of the Ministry of Co-operation, NCDC facilitated in organizing the National Seminar on **“Promotion of Organic Products through Cooperatives”** on 08 November 2023. The seminar was organized at NASC Complex, ICAR, Pusa, New Delhi. Shri Amit Shah, the Honorable Union Home and Cooperation Minister attended as the chief guest and Shri B.L. Verma, the Minister of State for Cooperation was also present along with many other dignitaries from the cooperative sector.
 - vii. NCDC facilitated the State Government of Uttar Pradesh in setting up a facilitation center in Lucknow for 3 new national level multi-state cooperative societies focusing on promotion of exports, certified seeds and organic farming.
 - viii. NCDC organized **Vigilance Awareness Week** from 30.10.2023 to 05.11.2023 with the theme “Say No to Corruption, Commit to nation”.
 - ix. NCDC participated in the Global Fisheries Conference held in Ahmedabad, Gujarat on 21-22 November 2023. Shri Parshottam K Rupala, Union Minister of Fisheries, Animal Husbandry and Dairy was the chief guest in the event.
 - x. Under the guidance of Ministry of Co-operation, Government of India, NCDC facilitated in organizing the **“Launch of NUCFDC- an Umbrella Organization of Urban Cooperative Banks”** on March 02, 2024 at Vigyan Bhawan, New Delhi. Union Minister of Home & Cooperation, Shri Amit Shah and Minister of State for Cooperation Shri B.L. Verma were the key dignitaries present in the occasion.
 - xi. Under the guidance of Ministry of Co-operation, Government of India. NCDC facilitated in organizing the **“National Mega Conclave on PACS as PM Bhartiya Jan Aushadhi Kendra”** on 08 January, 2024 at Vigyan Bhawan, New Delhi. Shri Amit Shah,

Honorable Union Minister of Home and Cooperation attended the event as the chief guest along with key dignitaries such as Shri Mansukh Mandaviya, Union Minister of Health & Family Welfare and Shri B.L. Verma, the Minister of State for Cooperation along with other functionaries from the cooperative sector.

- xii. Under the guidance of Ministry of Cooperation, Government of India, the Corporation assisted in organizing the program “Launch of Scheme for **Computerization of State Registrar Offices & Agriculture and Rural Development Banks**” on 30th January, 2024 at NASC Complex, ICAR- Pusa, New Delhi. Shri Amit Shah, Honorable Home and Cooperation Minister, Government of India was present as the Chief Guest in the said program along with Shri B.L. Verma, Minister of State for Cooperation and many dignitaries from the cooperative sector.
- xiii. Alongwith the Ministry of Cooperation, Government of India, NCDC organized the event on “**Sahakar se Samridhi: E PACs to Grain Storage**” on 24th February, 2024 at Bharat Mandapam, Pragati Maidan, New Delhi. Honorable Prime Minister Shri Narendra Modi and Union Minister of Home & Cooperation Shri Amit Shah were the chief guests for the occasion.
- xiv. Under the guidance of Ministry of Cooperation, Government of India, the Corporation assisted in organizing the program “**Inauguration of National Cooperative Database**” at NASC Complex, ICAR, Pusa, New Delhi on 8 March 2024. Union Minister of Home & Cooperation Shri Amit Shah and

Minister of State for Cooperation Shri B.L. Verma were the key dignitaries present in the occasion.

- xv. **FPO Mela:** NCDC organized 3 FPO Melas in collaboration with Small Farmers’ Agri- Business Consortium (SFAC) in FY 2023-24 at NCDC Headquarters, New Delhi. The first FPO Mela was organized on 19-20 October 2023 and the other two Melas were organized on 8-10 February 2024 and 19-21 March 2024 respectively. More than 125 Farmer Producer Organizations (FPOs) from different parts of the country participated in these Melas. Various innovative and organic products were exhibited in these events and were attended by more than 2750 people.
- xvi. **NCDC Regional Awards for Cooperative Merit and Excellence 2023:** In FY 2023-24, NCDC organized Regional Awards for Cooperative Merit and Excellence in 13 states & 1 UT for motivation good working primary cooperatives at grass-root level. A total of 54 awards of excellence and 44 awards of merit were handed out to encourage primary cooperatives in the states of Madhya Pradesh, Odisha, Uttarakhand, Gujarat, Assam, Arunachal Pradesh, Andhra Pradesh, West Bengal, Sikkim, Maharashtra, Goa, Chhattisgarh, Jharkhand, Daman & Diu and Dadar & Nagar Haveli.

4.7 NCDC LIBRARY

4.7.1 NCDC library has a collection of around 20466 books on cooperatives, agricultural reports and 44 popular Magazines, 28 technical journals. The Library subscribes to 28 daily newspapers comprising of 12 newspapers in Hindi and

16 in English published from Delhi as well as from important metropolitan cities.

4.7.2 During 2023-24, NCDC library added 84 books. Out of which, 63 books were in Hindi and 21 books in English. Therefore, 59.36% of total Library grant was spent on purchase of Hindi books.

4.7.3 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 31.03.2024, 61.21 lakh pages of official documents were digitized which are now easily accessible to readers through IDMS software.

Chapter – 5

INITIATIVES BY MINISTRY OF COOPERATION

Creation of Ministry of Cooperation

5.1 The subject of Cooperation was earlier administered through the Cooperation Division of the erstwhile Department of Agriculture, Cooperation and Farmers Welfare under Ministry of Agriculture and Farmers Welfare. In a historic move a separate ‘Ministry of Cooperation’ was created by the Union Government vide Cabinet Secretariat’s Gazette Notification No. 2516 dated 6th July, 2021 for realising the mantra of ‘*Sahkar se Samriddhi*’.

5.1.1 After creation of dedicated ministry, NCDC made significant achievement in annual disbursement of financial assistance, from ₹24733.24 in 2020-21 to ₹60618.47 in 2023-24, indicating average YoY growth of around 35%. NCDC plays a key role in implementation of initiatives of Ministry of Cooperation for overall development of Cooperative Sector.

5.2 New Initiatives towards ‘Sahkar se Samriddhi’

As a step towards realization of Hon’ble Prime Minister’s vision of ‘*Sahkar se Samriddhi*’, various initiatives have been taken by the Ministry of Cooperation as detailed below. NCDC is playing a crucial role in implementation of these schemes.

(1) Model Bye-Laws for making PACS Multipurpose

Model Bye-laws for PACS were prepared by Ministry of Cooperation after consultation with all States/UTs, National Federations and other stakeholders and were circulated on 05 January 2023. This will increase the sources of income of PACS/

LAMPS and create new employment opportunities in more than 25 new sectors like dairy, fisheries, storage, etc.

(2) Strengthening of PACS through Computerization

To enhance the efficiency of PACS, computerization of PACS/LAMPS has been started. Total 63,000 functional PACS/LAMPS are being linked with NABARD through a single National Software Network Process with an outlay of ₹2,516 Crore.

(3) Establishment of Multipurpose PACS/Dairy/Fisheries Cooperative Societies in every Panchayat/Village

The Cabinet on 15th February, 2023 approved this scheme with the target of setting up new Multi-purpose PACS/Dairy/Fisheries Cooperative Societies in the Panchayats/Villages not covered so far, in the next 5 years. Under this, various schemes of the Government of India will be converged at the level of these Primary Cooperative Societies. This Plan is being implemented by NCDC with the support of NABARD, NDDB, NFDB, National level Cooperative Federations and State Governments.

(4) World’s largest Decentralized Grain Storage Program in Cooperative sector to ensure food security

The Cabinet on 31st May, 2023 approved the World’s largest grain storage scheme in the Cooperative Sector. Under this scheme, different

types of agricultural infrastructure such as godowns, custom hiring centres, processing units, fair price shops, etc. are being created through convergence of various schemes of the Government of India at the PACS level. Under the Pilot Project, godowns in 11 PACS of 11 States have been inaugurated and foundation stones for godowns construction in 500 additional PACS have been laid by Hon'ble Prime Minister on 24th February, 2024 at Bharat Mandapam, New Delhi.

(5) PACS as Common Service Centres (CSCs) for better access to e-Services

An MoU has been signed on 02.02.2023 between Ministry of Cooperation, Ministry of Electronics and Information Technology, NABARD and CSC e-Governance Services India Limited for providing CSC services through PACS, after which PACS have now become capable of providing more than 300 e-services provided by CSC.

(6) Formation of new Farmer Producer Organizations (FPOs) by PACS

Under the FPO scheme, it has been decided to allot 1100 additional FPOs to the National Cooperative Development Corporation (NCDC) in cooperative sector. Now, PACS will be able to do other economic activities related to agriculture as FPOs.

(7) Eligibility of PACS for LPG Distributorship

On the initiative of Ministry of Cooperation, the Ministry of Petroleum and Natural Gas has amended its rules to make PACS eligible for LPG

distributorship, after which PACS are also be able to distribute LPG. Guidelines have been issued for obtaining LPG distributorship by PACS.

(8) Permission to convert Bulk Consumer Petrol Pump operated by PACS into retail outlets

On the initiative of Ministry of Cooperation, the Ministry of Petroleum and Natural Gas has given consent to convert the existing bulk consumer licensee PACS into retail outlets. The Government of India has invited online applications for converting the Bulk Consumer Petrol Pumps operated by PACS into retail outlets.

(9) Priority to PACS for new Petrol/Diesel Pump dealerships.

PACS will also be given priority in new Petrol/Diesel Pump dealerships. Advertisement has also been issued by OMC/Petroleum Ministry for PACS to apply under Combined Category 2 (CC-2).

(10) PACS as Jan Aushadhi Kendra for access to generic medicines at Rural level

With this initiative, cheaper generic medicines will be available to the common people at the Village/Block level and PACS will get additional employment opportunities. Interested PACS have been identified and encouraged by the State Government to apply online.

(11) PACS as Pradhan Mantri Kisan Samridhi Kendra (PMKSK)

It has been decided to upgrade the PACS already functioning as fertilizer

distribution centres as Pradhan Mantri Kisan Samridhi Kendras (PMK-SK). It has also been decided to make PACS act as drone entrepreneurs for spraying fertilizers and pesticides.

(12) Micro-ATMs to Bank Mitra Cooperative Societies with the help of NABARD

Dairy and Fisheries cooperative societies have also been made Bank Mitra of District Central Cooperative Banks and State Cooperative Banks. To ensure their ease of doing business, transparency and financial inclusion, Micro-ATMs are also being given to these Bank Mitra Co-operative Societies with support from NABARD to provide 'Door Step Financial Services'.

(13) Rupay Kisan Credit Card to Members of Cooperative Societies

A Pilot project has been started in Panchmahal and Banaskantha districts of Gujarat. Under this project, Bank Accounts of all the members of the cooperative societies are being opened in the concerned District Central Cooperative Banks and with the support of NABARD, Rupay-Kisan Credit Cards (KCCs) are being distributed to the account holders.

(14) PACS as Paani Samiti

In order to utilize the reach of PACS in rural areas, on the initiative of the Ministry of Cooperation, Ministry of Jal Shakti has written a Letter to all the States to make PACS eligible as 'Paani Samiti' to undertake the work of Operation and Maintenance (O&M) of Piped Water Supply schemes in rural areas.

(15) Convergence of PM-KUSUM Scheme at PACS Level

The structure and reach of PACS, which have direct linkage with 13 Crore farmer members, can be leveraged to set up decentralized solar power plants at the Panchayat level. The Ministry of Cooperation is in discussion with the Ministry of New and Renewable Energy on this subject.

(16) Formation of Fish Farmer Producer Organization (FFPO)

In order to provide market linkage and providing processing facilities to the fishermen, NCDC has registered 70 FFPOs in the initial phase. Department of Fisheries, Government of India has further allocated conversion of 1000 existing fisheries cooperative societies into FFPOs to NCDC, with an approved outlay of ₹225.50 crore.

(17) New National Level Multi-State Cooperative Society for Exports

Under the Multi-State Cooperative Societies Act, 2002, a new National Cooperative Exports Limited (NCEL) has been set up as an Umbrella organization to promote exports from the cooperative sector. Through this Society, the Export of farmers' products will be facilitated and the farmers will get better price for their products.

(18) New National Level Multi-State Cooperative Society for Certified Seeds

Under the Multi-State Cooperative Societies Act, 2002, a new Bhartiya Beej Sahakari Samiti Limited (BBSSL) has been set up as an

Umbrella organization for cultivation, production and distribution of improved seeds under a Single Brand name.

(19) New National Level Multi-State Cooperative Society for Organic Farming

The National Cooperative Organics Limited (NCOL) has been established under the Multi-State Cooperative Societies Act, 2002 as an Umbrella organization which will work for production, distribution and marketing of certified and authentic organic products.

(20) Reduction in surcharge on Income Tax for Cooperative Societies

The surcharge on Income Tax for Cooperative Societies with income from ₹1 Crore to ₹10 Crore has been reduced from 12% to 7% at par with Companies.

(21) Reduction in Minimum Alternate Tax (MAT) on Cooperative Societies

The Minimum Alternate Tax rate for Cooperative Societies has been reduced from 18.5% to 15%. With this provision, now there is parity between Cooperative Societies and Companies in this regard.

(22) Increase in limit of Cash Deposits and Cash Loans by PACS and PCARDBs

The limit for Cash Deposits and Cash Loans by PACS and Primary Cooperative Agriculture and Rural Development Banks (PCARDBs) has been increased from ₹20,000 to ₹2 lakh per member.

(23) Tax cut for new manufacturing Cooperative Societies

New manufacturing cooperative societies commencing manufacturing operations by 31 March, 2024, will be taxed at a flat rate of 15% as against the existing tax rate of up to 30% with surcharge.

(24) Increase in the limit of Tax Deducted at Source (TDS) in Cash Withdrawal

Union Government through the Budget 2023-24, has increased the cash withdrawal limit of cooperative societies without deduction of tax at source from ₹1 crore to ₹3 crore per year.

(25) Relief in cash transactions under section 269ST of the Income Tax Act

The Income Tax Department has issued a Circular making it clear that now the 'Contract' made by cooperative societies with their distributors will not be considered as 'One event'. With this clarification, cash transaction less than ₹2 lakhs done by a cooperative society with its distributor in a day will be considered separately, and they will not be charged with income tax penalty. With this, State and District milk unions will now be able to receive payment less than ₹2 lakh per day in cash from their distributors and do payment in cash to member milk producers during Bank holidays.

(26) Computerization of Central Registrar's Office

The Office of the Central Registrar is responsible for administering the Multi

State Co-operative Societies (MSCS) Act, 2002. The office of the Central Registrar has been computerized to create a digital ecosystem for Multi-State Cooperative Societies.

(27) The Multi-State Co-operative Societies (Amendment) Act, 2023

The Multi-State Co-operative Societies (Amendment) Act, 2023 aims to amend Multi-State Co-operative Societies Act, 2002 to incorporate the provisions of the 97th Constitutional Amendment and to strengthen governance, increase transparency, increase accountability, improve election process, etc in Multi-State Cooperative Societies. The Multi-State Co-operative Societies (Amendment) Act, 2023 has come into force from 3rd August, 2023.

(28) Relief from Income Tax to Cooperative Sugar Mills

Cooperative Sugar Mills will not have to pay additional income tax on payment of higher sugarcane prices to farmers up to the fair and remunerative price or the state advised price. According to the clarification issued on 25.10.2021, this provision is applicable from 01.04.2016 and since then, farmer members are getting this benefit through cooperative sugar mills.

(29) Resolving decades old pending issues related to income tax of Cooperative Sugar Mills

Provision has been made through the Union Budget 2023-24 that the payments made by Cooperative Sugar Mills to sugarcane farmers before the assessment year 2016-17 will be

allowed to be claimed as expenditure. For this, a new sub-section 19(1) has been included in Section 155 of Income Tax. CBDT has also issued Standard Operating Procedure in this regard on 27.07.2023.

(30) ₹10,000 crore loan scheme through NCDC for strengthening of Cooperative Sugar Mills

Ministry of Cooperation has launched a new scheme named 'Grant-in-aid to NCDC for Strengthening of Cooperative Sugar Mills', under which Government of India is giving grant of ₹1,000 crore to NCDC and NCDC will use this grant to provide loans up to ₹10,000 crores to Cooperative Sugar Mills.

(31) Preference in purchase of ethanol to Cooperative Sugar Mills and establishment of Cogen Power Plants

Cooperative Sugar Mills will be put at par with private companies for ethanol procurement by the Ministry of Petroleum under the Ethanol Blending Programme (EBP). Setting up of cogeneration power plants from sugarcane bagasse is also in progress.

(32) Reduction in GST on Molasses from 28% to 5% to help Cooperative Sugar Mills

The government has decided to reduce GST on molasses from the current rate of 28% to 5%.

(33) Urban Co-operative Banks (UCBs) have now been allowed to open new branches to expand their business.

(34) Cooperative Banks have now been allowed to make one-time settlement

of outstanding loans, like Commercial Banks.

(35) Additional time limit has been given to achieve the Priority Sector Lending (PSL) targets given to UCBs.

(36) A Nodal Officer has been designated in RBI for regular interaction with (33) Urban Co-operative Banks (UCBs).

(37) RBI has permitted UCBs to provide door-step banking services to their customers.

(38) RBI has more than doubled the individual housing loan limit for Rural and Urban Co-operative Banks.

(39) Rural Co-operative Banks will now be able to lend to commercial real estate - residential housing sector, thereby diversifying their business.

(40) Co-operative Banks have been included as Member Lending Institutions [MLIs] of CGTMSE. With this, now the member Co-operative Banks will be able to take advantage of risk coverage up to 85 percent on the loans given. Along with this, the cooperative sector enterprises will also now be able to get collateral free loans from Co-operative Banks.

(41) License fee for onboarding Co-operative Banks to the modern 'Aadhaar Enabled Payment System' (AePS) has been reduced by linking it to the number of transactions. Apart from this, cooperative financial institutions will also be able to get the facility free of cost for the first three months of the pre-production phase.

(42) Notification of scheduling norms for urban co-operative banks is being published by the Government

Urban co-operative banks that meet the 'Financially Sound and Well Managed' (FSWM) criteria and have maintained the minimum deposits required for classification as Tier 3 for the last two years are now eligible to be included in Schedule II of the Reserve Bank of India Act 1934 and get 'Scheduled' status.

(43) RBI has doubled monetary ceiling for Gold Loan under Bullet Repayment Scheme from ₹2 Lakh to ₹4 Lakh for those UCBs who meet the Priority Sector Lending (PSL) targets.

(44) Umbrella Organization for Urban Cooperative Banks

RBI has accorded approval to the National Federation of Urban Co-operative Banks and Credit Societies Ltd. (NAFCUB) for the formation of an Umbrella Organization (UO) named as National Urban Cooperative Finance and Development Corporation Limited (NUCFDC) for the UCB sector, which will provide necessary IT infrastructure and operation support to around 1,500 UCBs. RBI vide letter 08.02.2024 has issued Certificate of Registration (CoR) to the Umbrella Organization, allowing the organization to conduct business as a consensus NBFC.

(45) New schemes for Cooperative Societies started by NCDC

New schemes for Cooperative Societies have been started by NCDC in various sectors such as 'Swayamshakti Sahakar' for self-help groups;

‘Dirghavadhi Krishak Sahakar’ for long term agricultural credit; ‘Dairy Sahakar’ for dairy and ‘Nandini Sahakar’ for women’s cooperative institutions etc. The Government of India has also permitted National Cooperative Development Corporation (NCDC) to issue bonds worth ₹2000 crore with government guarantee, subject to the adherence of specified terms and conditions.

(46) Financial assistance by NCDC for Deep Sea Trawlers

NCDC has taken up the task of financing deep sea trawlers. Various financial assistances have been sanctioned by NCDC such as; ₹11.55 crores for purchase of 14 deep sea trawlers in Maharashtra at a block cost of ₹20.30 crores, ₹37.39 crores to Rajmata Vikas Macchimar Sahakari Sanstha Limited, Mumbai for setting up a seafood processing unit at a Block Cost of ₹46.74 crores, ₹32.69 crores for Integrated Fisheries Development Project (IFDP) of Government of Kerala. Further, NCDC has also sanctioned the proposal of Shri Mahavir Macchimar Sahakari Mandali Limited, Gujarat for purchasing 30 deep sea trawlers with a block cost of ₹36.00 crores.

(47) Inclusion of Cooperative Societies as ‘Buyer’ on GeM Portal

The Cabinet has approved Cooperative Societies to be registered as ‘Buyer’ on Government e-Marketplace (GeM) on 1st June, 2022. Cooperative Societies will now be able to buy from around 60 lakh authentic sellers/service providers available across the country on the single platform of GeM.

(48) Formulation of New National Cooperation Policy

It has been decided to formulate a new Cooperation Policy for the country. A Multidisciplinary and National level committee consisting of 49 members comprising experts and stakeholders from different States and across the Country has been constituted under the leadership of former Union Minister Shri Suresh Prabhu to formulate the New Cooperation policy.

(49) New National Cooperative Database

The work on developing a comprehensive, authentic and updated National Cooperative Database is being done in a phased manner by the Ministry of Cooperation with the assistance of State Governments.

(50) Establishment of Cooperative University

It is being planned to establish National Cooperative University for Cooperative education, training, consultancy, research and development. This University will be first of its kind, a specialized University in the cooperative sector.

(51) Promotion of training and awareness through NCCT

The National Council for Cooperative Training (NCCT), an autonomous institute under the Ministry of Cooperation, organizes cooperative education and training programs for personnel, members and board members of Cooperative Societies across the country, including personnel from Cooperative Departments of States/UTs.

(52) Computerization of Agriculture and Rural Development Banks (ARDBs)

To strengthen the Long-term Cooperative Credit structure, the Ministry of Cooperation has approved a Centrally Sponsored Scheme for computerization of Agriculture and Rural Development Banks (ARDBs). 25 percent of the expenditure incurred in this scheme will be borne by the ARDBs and the remaining 75 percent by the Central and State governments.

(53) Scheme for computerization of office of Registrar of Cooperative Societies in States/Union Territories

To increase ease of doing business for Cooperative Societies and create a digital ecosystem for transparent paperless regulation in all States/ Union Territories, Ministry of

Cooperation has approved a Centrally Sponsored Scheme for computerization of offices of Registrar of Cooperative Societies of all States/ UTs.

(54) Refund to Investors of Sahara Group of Societies

On the petition of Ministry of Cooperation, the Hon'ble Supreme Court vide order dated 29.03.2023, directed to transfer ₹5000 crore from Sahara-SEBI refund account to the Central Registrar of Co-operative Societies for disbursement of valid dues of the depositors of 4 Cooperative Societies of Sahara Group (Sahara Credit Cooperative Ltd., Saharayan Universal Multipurpose Society Ltd., Hamara India Credit Cooperative Society Ltd. and Stars Multipurpose Cooperative Society Ltd.).

Chapter – 6

MARKETING & AGRICULTURAL INPUTS

6.1 NCDC provides financial assistance under various schemes to marketing cooperatives for creating infrastructure facilities and undertaking business operations.

6.2 During FY 2023-24, NCDC has sanctioned ₹74,557.58 crore and disbursed ₹52,919.63 crore for different marketing & agricultural inputs activities. Cumulatively as on 31.03.2024, NCDC has disbursed ₹2,03,610.41 crore. The details of assistance sanctioned and disbursed during FY 2023-24 and cumulative assistance disbursed till 31.03.2024 are provided in the **Tables - 1A & 1B**.

SCHEMES FOR MARKETING OF AGRICULTURAL PRODUCE

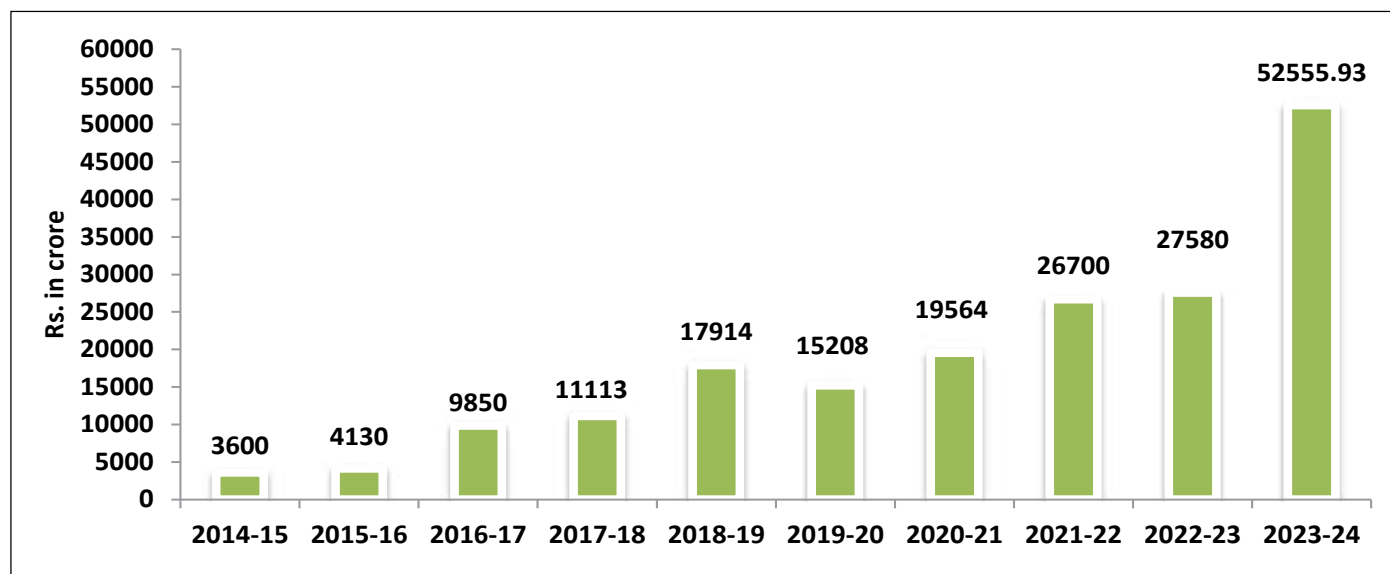
Working Capital assistance

6.2.1 Government of India announces Minimum Support Prices (MSPs) for 24 mandated crops & Fair Remunerative Prices (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, soyabean (yellow), sunflower seed, sesamum, nigerseed and cotton;
- 7 for rabi season viz. wheat, barley, gram, masur (lentil), rapeseed/mustard, toria and safflower.
- 3 other commercial crops viz. jute, de-husked coconut and copra.

6.2.2 NCDC provides working capital assistance for MSP operations through Cooperative Marketing Federations and other cooperative agencies. During FY 2023-24, Corporation sanctioned working capital assistance of ₹73,347.74 crore and disbursed ₹52,555.93 crore. Cumulatively as on 31.03.2024, NCDC has disbursed ₹1,96,306.93 crore as working capital for MSP operations of which ₹1,88,214.93 crore has been disbursed in the last 10 years as depicted in the graph:



6.2.3 During FY 2023-24, NCDC has sanctioned working capital of ₹1206.84 crore and disbursed ₹313.54 crore for other marketing activities.

Margin Money Assistance

6.3 NCDC provides margin money assistance to National, State, District, Regional and Primary Level Cooperative Marketing/ Commodity Federations/ Societies for raising working capital towards development of business activities. During FY 2023-24, NCDC disbursed ₹0.25 crore in Kerala. Cumulatively as on 31.03.2024, NCDC has disbursed margin money of ₹856.50 crore for marketing of agricultural produce.

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

6.4 NCDC provides financial support to the State Governments for strengthening share capital base of primary/district cooperative marketing societies to expand business and also for revitalization of weak societies. During FY 2023-24, NCDC sanctioned ₹0.25 crore in Haryana. The cumulative assistance provided under the scheme is ₹124.56 crore upto 31.03.2024.

Establishment of Marketing Complex, Custom Hiring Centres, Collective Farming

6.5 Farm mechanization plays an important role in improving farm productivity and production. The majority of farmers do not get benefit of mechanization due to shortage of capital. Use of agricultural implements and machinery is essential for quick and timely agricultural operations to reduce the cost of cultivation. Timely completion of agricultural operations like weeding, loosening of soil, earthing up, irrigation, pest and disease control, harvesting, threshing etc. are essential to accommodate multiple cropping systems to facilitate early release of land for next cropping cycle.

6.6 To make farm machinery and equipment available to small and marginal farmers, in 2018-19, NCDC sanctioned financial assistance of ₹628.23 crore 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. During 2023-24, NCDC disbursed ₹47.41 crore in Uttarakhand. So far ₹65.98 crore has been disbursed to the State Government.

6.7 During 2019-20, NCDC in principle approved the proposal of Government of Bihar for establishment of Farm Machinery Hub through 8463 PACS at the block cost of ₹1692.60 crore. For the first phase, ₹439.05 crore has been disbursed for the said project benefitting 2927 PACS.

6.8 Against the sanctioned amount of ₹400.00 crore to the Government of West Bengal during 2018-19 for establishment of farm mechanization units by 1000 PACS, Cumulatively, ₹151.60 crore has been disbursed to State Govt. of West Bengal for the project as on 31.03.2024.

SCHEME FOR INPUTS

Establishment of Agricultural Inputs, Manufacturing & Allied Units and Farmers' Service Centres

6.9 Under this scheme, financial assistance is provided to cooperative societies engaged in retail distribution of fertilizer and other agricultural inputs and non-credit activities with the objective of developing cooperative societies as effective Farmers' Service Centres which would cater to the supply of a wide range of essential agriculture inputs and also to meet the non-credit requirements of the 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. so as to be used by the members at nominal charges. During FY 2023-24, assistance of ₹0.25 crore has been sanctioned as margin money for Farmers'

service centres to Cooperatives in Kerala and ₹2.50 crore has been sanctioned and disbursed as working capital to societies in Karnataka and Telangana.

Table-1A

SANCTIONS & DISBURSEMENTS MADE UNDER CENTRAL SECTOR SCHEME FOR AGRICULTURAL MARKETING & INPUTS ACTIVITIES DURING FY 2023-24

(₹ in crore)

Sl. No.	State/ UT/ Federation	No. of Units Sanctioned in 2023-24	Amount		Cumulative Position as on 31.03.2024	
			Sanctioned in 2023-24	Disbursed in 2023-24	No. of Units Sanctioned	Amount Disbursed
A. Cooperatively Developed States/Federations						
1	Gujarat				2	0.12
2	Kerala				2	0.17
3	NAFED				26	70.75
4	NCCF				2	1.18
Sub Total (A)					32	72.22
B. Cooperatively Under Developed States/UTs						
5	Andhra Pradesh				50	215.01
6	A & N Islands				1	0.10
7	Chhattisgarh				148	55.82
8	Goa				5	0.64
9	Himachal Pradesh				221	153.43
10	Madhya Pradesh				14	4.36
11	Odisha				204	16.22
12	Rajasthan				385	26.87
13	Telangana				8	1.89
14	Uttar Pradesh				68	26.98
15	Uttarakhand			47.41	683	125.26
16	West Bengal				374	165.46
Sub Total (B)				47.41	2161	792.05
C. Cooperatively Least Developed States/UTs						
17	Arunachal Pradesh				9	0.28
18	Assam				177	9.10
19	Bihar				8080	614.47
20	Jammu & Kashmir				15	1.00
21	Jharkhand				20	1.19
22	Manipur				15	0.73
23	Meghalaya				42	2.34
24	Mizoram				18	4.39
25	Nagaland				26	2.24
26	Sikkim				5	10.60
27	Tripura				37	1.19
Sub Total (C)					8444	647.53
Grand Total (A+B+C)				47.41	10637	1511.80

Table-1B

**SANCTIONS & DISBURSEMENTS UNDER CORPORATION SPONSORED SCHEME
FOR AGRICULTURAL MARKETING & INPUTS ACTIVITIES DURING FY 2023-24**

(₹ in crore)

S. No.	State	No. of Units Sanctioned in 2023-24	Amount		Cumulative position as on 31.03.2024	
			Sanctioned in 2023-24	Disbursed in 2023-24	No. of Units Sanctioned	Amount Disbursed
A. Cooperatively Developed States/Federations						
1	Gujarat	9	202.05	410.70	160	850.74
2	Haryana	2	12284.98	9884.73	312	43310.34
3	Karnataka	3	4.39	4.32	1271	104.09
4	Kerala	2	0.25	0.25	1191	168.54
5	Maharashtra				441	73.30
6	Punjab	1	18700.00	1650.00	324	1952.08
7	Tamil Nadu				264	199.34
8	IFFCO				6	1690.00
9	NAFED	1	500.00		9	5274.45
10	NACOF (Delhi)				1	99.30
11	NCCF	1	500.00		1	
Sub-Total (A)		19	32191.67	11950.00	3980	53722.18
B. Cooperatively Under Developed States						
11	Andhra Pradesh	1	8199.90	9999.90	569	15985.99
12	Chhattisgarh	1	20000.00	18990.00	91	96956.41
13	Goa				1	0.20
14	Himachal Pradesh				9	56.02
15	Madhya Pradesh				394	1644.85
16	Odisha				63	30.45
17	Rajasthan	11	0.74		354	103.16
18	Telangana	2	13651.61	11930.30	19	29205.41
19	Uttar Pradesh	2	512.00	1.50	2757	4361.47
20	Uttarakhand	10	1.66	0.52	207	13.14
21	West Bengal				1557	13.90
Sub-Total (B)		27	42365.91	40922.22	6021	148371.00
C. 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 (C)		0	0.00	0.00	258	5.43
Total (A+B+C)		46	74557.58	52872.22	10259	202098.61
1	Table 1A			47.41	10637	1511.80
2	Table 1B	46	74557.58	52872.22	10259	202098.61
Total of Table 1A and 1B		46	74557.58	52919.63	20896	203610.41

Chapter – 7

PROCESSING

7.1 NCDC has been providing financial assistance to cooperatives by way of investment loan, term loan, margin money and working capital loan for the 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, power loom, oil mills, rice mills, dal mills, coffee, tea, rubber and fruit & vegetable processing units etc. Crop-wise/commodity-wise activities undertaken by the Corporation during the year under report are given below:

SUGAR COOPERATIVES

7.2 NCDC funding of sugar cooperatives constitutes a major part of its assistance to the processing sector.

Growth of Cooperative Sugar Sector

7.2.1 The number of installed cooperative sugar factories has increased from 2 in year 1950-51 to 312 in FY 2023-24. The installed sugar production capacity of cooperative sugar factories was 139.00 lakh tonnes at the end of FY 2023-24 accounting for about 29.45% of total production capacity of 472.00 lakh MT in the country.

Schemes for assisting Cooperative Sugar Mills

7.2.2 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 mill and to the existing cooperative sugar mills for modernization / expansion of its capacity.
- iii) Term loan assistance for establishment of sugar by-product units such as ethanol / distillery and co-generation plant.
- iv) Short/medium-term loan towards working capital/margin money requirements of cooperative sugar mills.

7.2.2.1 NCDC is appointed as a nodal agency of Government of India for monitoring and recovery of Sugar Development Fund (SDF) assistance provided to cooperative sugar mills for modernization, for setting up of ethanol and Co-generation projects.

7.2.2.2 The Department of food & public Distribution (DFPD), Ministry of Consumer Affairs Food and Public Distribution, New Delhi provided interest subvention under a scheme namely “Scheme for extending financial to sugar mills for enhancement and augmentation of ethanol production capacity”. Under this scheme, the central government extends soft loans through NCDC/banks to mills for setting up new distilleries/ expansion of existing distilleries and installation of incineration boilers or installation of any method

as approved by the Central Pollution Control Board for Zero Liquid Discharge. The government is extending financial assistance in the form of interest subvention @6% per annum or 50% of the rate of interest charged by banks, whichever is lower, on the loans to be extended by banks for five years.

NCDC's Assistance

7.2.3 During the FY 2023-2024, NCDC sanctioned and disbursed assistance of ₹3728.23 crore and ₹2176.31 crore respectively to sugar cooperatives. Cumulatively, as on 31.03.2024, an assistance of ₹25336.24 crore has been disbursed for development of sugar cooperatives, details of which are given in **Table - 1**. Further, cumulatively, as on 31.03.2024, an assistance of ₹2434.59 crore has also been released by SDF for the development of sugar cooperatives. State-wise details in respect of release of SDF assistance are given in **Table - 2**. During the FY 2023-24, no amount has been disbursed, as all the schemes of financial assistance under the Sugar Development Fund (SDF) Act, 1982 has been closed w.e.f. 21.09.2021.

Working Results of Cooperative Sugar Mills

7.2.4 During the season 2023-2024, 217 co-operative sugar factories were in operation. These mills produced 89.80 lakh MT of sugar being about 30.00% of total production of 299.35 lakh MT in the country upto 31.03.2024.

TEXTILE COOPERATIVES

7.3 NCDC assistance to textile sector includes funding of cooperative spinning mills, weaving, knitting and garmenting sector besides weaker section textile cooperatives.

7.3.1 COOPERATIVE SPINNING MILLS

Capacity Installed in the Co-operative Sector

7.3.1.1 There are 181 Cooperative Spinning Mills in the country (out of which around 40% are in operation) with a total installed capacity of 38.00 lakh spindles and 10670 rotors in the country.

Schemes for Assisting Co-operative Spinning Mills

7.3.1.2 NCDC continues 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 FY 2023-24, NCDC sanctioned ₹44.77 crore for 6 programmes and disbursed financial assistance of ₹44.35 crore. Cumulatively as on 31.03.2024, NCDC has disbursed financial assistance of ₹3289.91 crore to cooperative spinning mills, as detailed in **Table - 3**.

7.3.1.2.1 NCDC provided ₹8.13 crore to the Government of Kerala for setting up of Greenfield Technical Textile Project of Kerala Hi-Tech Textile Cooperative Ltd. (KELTEX), District Malappuram under Corporation Sponsored Scheme as indicated in **Table - 3**.

7.3.2 COOPERATIVE COTTON GINNING AND PRESSING UNITS

7.3.2.1 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. Cumulatively, as on 31.03.2024, NCDC disbursed assistance of ₹32.70 crore under this head as per details provided in **Table-4**.

7.3.3 POWERLOOM

Scheme for Assisting Cooperative Powerloom Units

7.3.3.1 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 & accessories/ construction of workshed with looms and accessories, modernization/construction/ renovation of godowns, showrooms, marketing complexes, cooperative textile estates; and (c) establishment of pre and post loom processing, garmenting and knitting units. Cumulatively, as on 31.03.2024, NCDC sanctioned financial assistance of ₹360.13 crore to 453 units/ projects and disbursed ₹341.01 crore to powerloom cooperatives as per details given in **Table-5**.

FOODGRAINS

7.4 NCDC assists in setting up of foodgrain processing units such as rice mills, rice flakes unit, dal mills, wheat flour mills, maize processing units, etc., by dovetailing various schemes of Government of India like Agricultural Marketing Infrastructure (AMI), Pradhan Mantri Formalisation of Micro Food Processing Enterprise (PMFME) scheme, etc.

NCDC Assistance

7.4.1 During 2023-24, NCDC sanctioned financial assistance of ₹0.50 crore to 3 Foodgrains processing units in Rajasthan state and released ₹1.44 crore in the Gujarat and Uttarakhand states. Cumulatively, as on 31.03.2024, NCDC has assisted 1401

units and released ₹170.29 crore under this head as detailed in **Table-6**.

OILSEEDS PROCESSING

7.5 NCDC provides financial assistance for establishment of oilseed processing units. During 2023-24, NCDC sanctioned financial assistance of ₹0.32 crore to 4 Oilseed processing units in Madhya Pradesh and Uttar Pradesh States and released financial assistance of ₹0.17 crore to 2 processing units in Madhya Pradesh and Uttar Pradesh States. Cumulatively, as on 31.03.2024, NCDC has assisted 166 oilseed processing units and released ₹695.93 crore as detailed in **Table-7**.

PLANTATION CROPS

7.6 NCDC continued to provide financial assistance for establishment of units for processing of plantation crops.

NCDC Assistance

7.6.1 During 2023-24, NCDC sanctioned financial assistance of ₹0.38 crore to 2 processing units in Rajasthan and released financial assistance of ₹1.31 crore to 1 processing unit in Karnataka State. Cumulatively, as on 31.03.2024, NCDC has assisted 124 processing units for plantation crops and released ₹179.46 crore, as detailed in **Table-8**.

FRUITS & VEGETABLES PROCESSING UNITS

7.7 NCDC continued to implement the scheme for providing financial assistance for setting up of fruit and vegetable processing units by cooperatives. The primary objective 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.

NCDC Assistance

7.7.1 During 2023-24, NCDC sanctioned financial assistance of ₹0.58 crore to 4 processing units in Uttar Pradesh, Madhya Pradesh and Haryana States and released financial assistance of ₹0.12 crore to 2

processing unit in Madhya Pradesh and Uttar Pradesh States. Cumulatively as on 31.03.2024, NCDC has so far released ₹61.40 crore for 85 fruit and vegetable processing units. Details of sanction/ releases are given at **Table-9**.

Table – 1

**DETAILS OF ASSISTANCE SANCTIONED AND DISBURSED TO
COOPERATIVE SUGAR FACTORIES**

(₹ in crore)

S. No.	State/ UT/ Institution	Activity	No. of Units Sanctioned in 2023-24	Amount		Cumulative position as on 31.03.2024		
				Sanctioned in 2023-24	Disbursed in 2023-24	Units Sanctioned	Units Completed	Amount Disbursed
1	Andhra Pradesh	New Mills				11	11	5.80
		Mod-cum-exp.				6	6	36.61
		Working Capital				7	7	681.45
		Bridge Loan				1	1	7.50
		T&P Cell						0.05
		Sub-Total (1)				25	25	731.41
2	Assam	New Mills				1	1	1.58
		Rehabilitation				1	1	0.50
		Sub-Total (2)				2	2	2.08
3	Chhattisgarh	New Mills				2	2	101.63
		Working Capital				7	7	308.94
		Sub-Total (3)				9	9	410.57
4	Goa	Rehabilitation				1	1	0.36
5	Gujarat	New Mills				13	12	40.27
		Mod-cum-exp.				14	14	152.06
		Rehabilitation				4	4	2.90
		By-Product unit	2	162.84	58.42	5	3	98.83
		T&P Cell						0.05
		Margin Money				1	1	10.00
		Working Capital	3	135.00	105.55	46	45	1702.83
		Sub-Total (5)	5	297.85	163.97	83	79	2006.94
6	Haryana	New Mills				8	8	15.65
		Mod-cum-exp.				2	2	0.66
		Rehabilitation				2	2	1.01
		By-Product unit				1	1	0.78
		T&P Cell						0.05
		Working Capital				5	5	2000.00
		Sub-Total (6)				18	18	2018.15

S. No.	State/ UT/ Institution	Activity	No. of Units Sanctioned in 2023-24	Amount		Cumulative position as on 31.03.2024		
				Sanctioned in 2023-24	Disbursed in 2023-24	Units Sanctioned	Units Completed	Amount Disbursed
7	Kerala	Mod-cum-exp.				1	1	0.24
		By-Product unit				1	1	1.32
		Sub-Total (7)				2	2	1.56
8	Karnataka	New Mills				24	24	238.98
		Mod-cum-exp.				13	13	186.81
		T&P Cell						0.05
		By-Product unit				3	3	180.37
		Working Capital				22	22	1428.24
		Sub-Total (8)				62	62	2034.45
9	Madhya Pradesh	New Mills				4	4	24.01
		By-Product unit	1	69.38	0.00	1	0	0.00
		Rehabilitation				1	1	0.47
		Working Capital	2	62.60	8.00	4	3	15.60
		Sub-Total (9)	3	131.98	8.00	10	8	40.08
10	Maharashtra	New Mills				125	125	711.25
		Mod-cum-exp.				52	52	939.96
		By-Product unit	6	725.28	78.38	65	60	1111.74
		Rehabilitation				1	1	0.50
		Bridge Loan				14	14	334.23
		T&P Cell						0.14
		Margin Money	4	702.04	677.54	12	10	810.04
		Working Capital	18	1871.08	1248.42	180	176	12318.71
		Sub-Total (10)	28	3298.40	2004.34	449	438	16226.57
11	Odisha	New Mills				2	2	1.80
		Mod-cum-exp.				1	1	9.05
		By-Product unit				1	1	0.28
		Rehabilitation				1	1	1.72
		Sub-Total (11)				5	5	12.85
12	Puducherry	Working Capital				1	1	20.00
13	Punjab	New Mills				11	11	26.85
		Mod-cum-exp.				6	6	37.11
		By-Product unit				3	3	22.02
		T&P Cell						0.15
		Sub-Total (13)				21	21	86.13
14	Rajasthan	Rehabilitation				1	1	0.60
15	Tamil Nadu	New Mills				8	8	26.24
		Mod-cum-exp.				5	5	63.49
		By-Product unit				9	9	23.05
		Rehabilitation				1	1	0.60
		Working Capital				12	12	333.78
		Sub-Total (15)				36	36	447.16

S. No.	State/ UT/ Institution	Activity	No. of Units Sanctioned in 2023-24	Amount		Cumulative position as on 31.03.2024		
				Sanctioned in 2023-24	Disbursed in 2023-24	Units Sanctioned	Units Completed	Amount Disbursed
16	Uttar Pradesh	New Mills				25	25	24.85
		Mod-cum-exp.				14	14	212.50
		By-Product unit				13	13	30.74
		Rehabilitation				4	4	4.51
		T&P Cell						0.05
		Working Capital				32	32	1005.80
		Sub-Total (16)				88	88	1278.45
17	Uttarakhand	New Mills				3	3	2.24
		Mod-cum-exp.				3	3	15.60
		Sub-Total (17)				6	6	17.84
18	NFCSF	T&P Cell						0.14
19	NHEC	Share Capital						0.90
GRAND TOTAL (1 to 19)			36	3728.23	2176.31	817	800	25336.24

Mod. – Modernization

Exp. – Expansion

Note : Some of the societies have received assistance more than once.

Table-2

**ASSISTANCE SANCTIONED & DISBURSED TO COOPERATIVE SUGAR FACTORIES
UNDER SUGAR DEVELOPMENT FUND (SDF*)**

(₹ in crore)

S. No.	Name of State	Cumulative Amount Disbursed as on 31.03.2024
1	Andhra Pradesh	19.66
2	Gujarat	80.97
3	Haryana	35.66
4	Karnataka	212.44
5	Madhya Pradesh	13.97
6	Maharashtra	1878.39
7	Odisha	7.19
8	Tamil Nadu	31.78
9	Uttar Pradesh	116.07
10	Uttarakhand	10.54
11	Punjab	27.92
Total		2434.59

* During FY 2023-24, no amount has been disbursed, as all the schemes of financial assistance under the Sugar Development Fund (SDF) Act, 1982 has been closed w.e.f. 21.09.2021.

Table - 3
ASSISTANCE SANCTIONED & DISBURSED TO COOPERATIVE SPINNING MILLS & TECHNICAL TEXTILE PROJECTS

(₹ in crore)

S. No.	State/UT	No. of Sanctions in 2023-24	No. of Units Sanctioned in 2023-24	Amount		Cumulative position as on 31.03.2024		
				Sanctioned in 2023-24	Disbursed in 2023-24	No. of Units Sanctioned	No. of Units Completed	Amount Disbursed
A	ERSTWHILE CENTRAL SECTOR INTEGRATEED 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					17	17	233.88
8	Maharashtra					80	80	689.80
9	Madhya Pradesh					7	7	24.95
10	Odisha					7	7	15.61
11	Puducherry					1	1	22.26
12	Punjab					8	8	34.47
13	Rajasthan					14	14	108.24
14	Tamil Nadu					48	48	159.07
15	Uttar Pradesh					15	15	44.39
16	West Bengal					11	11	93.29
Total (A)						256	256	1588.21
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					15	15	309.39
5	Maharashtra	1	1	35.00	34.90	87	86	1177.73
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
12	Jammu & Kashmir	1	1	0.32	0.00	1	0	0.00
Total (B)		2	2	35.32	34.90	167	165	1667.49
C	CORPORATION SPONSORED SCHEME (Technical Textile Project)							
1	Kerala					1	1	8.13
D	OTHER STATE GOVERNMENT SCHEME							
1	Maharashtra	4	3	9.45	9.45	18	18	26.08
Total (A+B+C+D)		6	5	44.77	44.35	442	440	3289.91

Table-4

ASSISTANCE SANCTIONED & DISBURSED TO GINNING & PRESSING UNITS**(₹ in crore)**

S. No	State/UT	Cumulative position as on 31.03.2024		
		Units Sanctioned (Number)	Units Completed (Number)	Amount Disbursed
A	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
B	CORPORATION SPONSORED SCHEME			
1	Andhra Pradesh	1	1	0.11
2	Gujarat	8	8	1.05
3	Karnataka	19	19	14.21
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)		77	77	20.83
Total (A+B)		93	93	32.70

* During FY 2023-24, no amount has been sanctioned/disbursed.

Table-5
ASSSTANCE SANCTIONED & DISBURSED TO POWERLOOM UNITS
(₹ in crore)

S. No	State	Activity	Cumulative position as on 31.03.2024		
			No. of Units Sanctioned	No. of Units Completed	Amount Disbursed
A.	CORPORATION SPONSORED SCHEME				
1	Gujarat	Margin Money	1	1	0.05
		Workshed	1	1	0.50
		Sub-Total	2	2	0.55
2	Karnataka	Workshed	10	10	9.11
		Processing Unit	1	1	8.73
		Sub-Total	11	11	17.84
3	Kerala	Margin Money	5	5	0.57
		Workshed	8	8	24.76
		Processing Unit	1	1	0.40
		Sub-Total	14	14	25.73
4	Madhya Pradesh	Processing Unit	1	1	0.50
5	Maharashtra	Margin Money	79	79	11.35
		Workshed	307	307	190.47
		Processing Unit	18	18	74.19
		Garment/Knitting Unit	12	12	15.47
		Sub-Total	416	416	291.48
6	Nagaland	Workshed	1	1	0.43
7	West Bengal	Margin Money	2	2	0.28
		Workshed	3	3	3.24
		Sub-Total	5	5	3.52
Total (A)			450	450	340.05
B.	CENTRALLY SPONSORED SCHEME				
1	West Bengal	Margin Money	3	3	0.96
Total (B)			3	3	0.96
Total (A+B)			453	453	341.01

Table-6
ASSISTANCE SACTIONED AND DISBURSED FOR FOODGRAINS UNITS

(₹ in crore)

S. No.	State/UT	No.of Sanctions in 2023-24	Units Sanctioned in 2023-24	Amount		Cummulative position as on 31.03.2024		
				Sanctioned in 2023-24	Disbursed in 2023-24	No. of Units Sanctioned	No. of Units Completed	Assistance Disbursed
A	Cooperatively Under/Least Developed States/UTs							
1	Andhra Pradesh					109	109	7.64
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	Jammu & Kashmir					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	3	3	0.50		17	14	0.49
12	Telangana					4	4	13.63
13	Uttar Pradesh					32	32	0.99
14	Uttarakhand				1.18	655	5	4.05
15	West Bengal					17	17	2.61
16	Himachal Pradesh					1	1	0.02
17	Margin Money/ WC (2 units of Andhra Pradesh)					2	2	1.46
Sub-Total (A)		3	3	0.50	1.18	1071	418	40.27
B	Cooperatively Developed States/UTs							
1	Delhi (NAFED)					1	1	0.07
2	Gujarat				0.26	33	33	3.52
3	Haryana					17	17	1.78
4	Karnataka					97	97	4.99
5	Kerala					10	9	5.45
6	Maharashtra					129	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)					0.26	330	313	130.02
Total (A+B)		3	3	0.50	1.44	1401	731	170.29

* 5 Units have been de-sanctioned from RO, Bhopal

Table-7
**ASSISTANCE SANCTIONED & DISBURSED FOR OILSEED &
OTHER PROCESSING UNITS**

(₹ in crore)

S. No.	State/ UT	No. of Sanctions in 2023-24	Units Sanctioned in 2023-24	Amount		Cummulative position as on 31.03.2024		
				Sanctioned in 2023-24	Disbursed in 2023-24	No. of Units Sanctioned	No. of Units Completed	Amount Disbursed
A	Cooperatively Under/Least Developed States/UTs							
1	Andhra Pradesh					10	10	129.29
2	Assam					10	10	24.58
3	Chhattisgarh					3	3	1.09
4	Jammu & Kashmir					1	1	5.46
5	Madhya Pradesh	2	2	0.11	0.08	19**	16	145.27
6	Odisha					13	13	6.42
7	Rajasthan					21	21	151.76
8	Uttar Pradesh	2	2	0.21	0.09	7	5	2.05
9	Uttarakhand					4	4	11.24
10	West Bengal					1	1	0.16
11	Telangana					2	2	79.47
Total (A)		4	4	0.32	0.17	91	86	556.79
B	Cooperatively Developed States/UTs							
1	Gujarat					18	18	10.00
2	Haryana					2	2	0.37
3	Karnataka					13	13	28.27
4	Kerala					19	17	77.68
5	Maharashtra					9	9	5.64
6	Punjab					6	6	13.04
7	Tamil Nadu					8	8	3.12
8	Delhi (NAFED)*					0	0	1.02
Total (B)						75	73	139.14
Total (A+B)		4	4	0.32	0.17	166	159	695.93
C	Particle Board/ Paper board, Briquette in Maharashtra					5	5	78.71

*Assistance was provided to NAFED for taking over NCDC assisted Raichur Unit in Karnataka.

**2 Units have been de-sanctioned from RO, Bhopal.

Table-8

ASSISTANCE SANCTIONED & DISBURSED FOR PLANTATION CROPS UNITS**(₹ in crore)**

S. No.	States	Activity	No. of Sanctions in 2023-24	No. of Units Sanctioned in 2023-24	Amount		Cummulative position as on 31.03.2024		
					Sanctioned in 2023-24	Disbursed in 2023-24	No. of Units Sanctioned	No. of Units Completed	Amount Disbursed
A	Cooperatively Under/Least Developed States								
1	Arunachal Pradesh	Processing					7	7	43.79
2	Himachal Pradesh	Processing					5	5	3.30
3	Meghalaya	Processing					3	3	0.13
5	Nagaland	Processing					2	2	6.20
6	Odisha	Processing					2	2	0.03
7	Rajasthan	Processing	2	2	0.38		3	1	0.03
Total (A)			2	2	0.38		22	20	53.48
B	Cooperatively Developed States								
1	Gujarat	Processing					1	1	1.08
2	Karnataka	Processing				1.31	18	18	10.39
3	Kerala	Processing					37*	37	50.20
		Marketing					2	2	1.80
4	Maharashtra	Processing					22	18	52.02
5	Tamil Nadu	Processing					22	22	10.49
Total (B)						1.31	102	98	125.98
Total (A+B)			2	2	0.38	1.31	124	118	179.46

* 1 Unit has been de-sanctioned from RO, Thiruvananthapuram

Table-9
ASSISTANCE SANCTIONED & DISBURSED FOR FRUIT & VEGETABLE PROCESSING
(₹ in crore)

S. No.	States	Activity	No. of Sanctions in 2023-24	No. of Units Sanctioned in 2023-24	Amount		Cummulative position as on 31.03.2024		
					Sanctioned in 2023-24	Disbursed in 2023-24	No. of Units Sanctioned	No. of Units Completed	Amount Disbursed
A	Cooperatively Under/Least Developed States/UTs								
1	Andhra Pradesh	Processing					2	2	0.02
2	Arunachal Pradesh	Processing					1	1	0.51
3	Uttarakhand	Processing					2	2	0.48
4	Odisha	Processing					2	2	0.11
5	Assam	Processing					1	1	0.10
6	Bihar	Processing					1	1	0.00
7	Himachal Pradesh	Processing					12	12	2.81
8	Manipur	Processing					1	1	0.39
9	Nagaland	Processing					2	2	1.13
10	Rajasthan	Processing					2	2	0.06
11	West Bengal	Processing					3	3	0.39
12	Mizoram	Processing					1	1	0.14
13	Uttar Pradesh	Processing	2	2	0.21	0.05	2	0	0.05
14	Madhya Pradesh	Processing	1	1	0.27	0.07	3	2	0.14
Sub-Total (A)			3	3	0.48	0.12	35	32	6.33
B	Cooperatively Developed States/UTs								
1	Kerala	Processing					12*	12	12.44
2	Maharashtra	Processing					21	11	39.86
3	Punjab	Processing					1	1	0.33
4	Tamil Nadu	Processing					5	5	0.39
5	Karnataka	Processing					3	3	0.20
6	Delhi	Processing					1	1	0.21
7	Gujarat	Processing					2	2	1.31
8	Haryana	Processing	1	1	0.10		5	4	0.33
Sub-Total (B)			1	1	0.10	0.00	50	39	55.07
Total (A+B)			4	4	0.58	0.12	85	71	61.40

* 2 Units have been de-sanctioned from RO, Thiruvananthapuram

Chapter – 8

STORAGE AND COLD CHAIN

COOPERATIVE STORAGE

8.1 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 165.85 lakh MT by 31.03.2024. A total amount of ₹1119.77 crore has been released by NCDC under various programmes towards construction of godowns, repair and renovation of godowns and towards margin money assistance for business promotion under Internationally Aided Component including assistance recovered in respect of de-sanctioned programme. State-wise details of Storage Capacity created and cumulative disbursement given in **Table-1**.

8.1.1 During 2023-24, NCDC approved a programme for construction of 217 godowns of 39675 MT capacity at a total block cost of ₹82.78 crore with NCDC share of assistance of ₹64.42 crore comprising ₹51.65 crore as loan and ₹12.77 crore as subsidy under various Schemes, viz. Agricultural Marketing Infrastructure (Storage infrastructure) Sub-Scheme of Central Sector Integrated Scheme for Agricultural Marketing (CSISAM) & Erstwhile Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC). Scheme-wise details & Performance for the year 2023-24 are depicted in **Table-2 & 3**.

COOPERATIVE COLD CHAIN

8.2 NCDC has shifted its focus on bringing value addition to the produce of farmers. To extend the marketable

lifespan of perishable commodities, there is urgent 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. NCDC loan will be dovetailed with the Grant-in-aid assistance available from different sources viz. (i) Through Mission for Integrated Development of Horticulture (MIDH) / National Horticulture Board (NHB), / National Horticulture Mission (NHM) (ii) Through Ministry of Food Processing Industries (MoFPI) & (iii) Through scheme of Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying (PMMSY).

8.2.1 As on 31.03.2024, 319 cold storage projects have been sanctioned with a capacity of 9.69 lakh MT. Against this, 307 cooperative cold storage projects with a total capacity of 9.36 lakh MT assisted by NCDC have been completed / installed. State wise details of Cold Storages and financial assistance released as on 31.03.2024 is at **Table – 4**.

8.2.2 As on 31.03.2024, 3 Cold Chain projects are under various stages of implementation in the states of Uttarakhand, Manipur and Bihar. An amount of ₹20.28 crore has been released to the beneficiary societies. State wise details of Cold Chain Infrastructure sanctioned and financial assistance released as on 31.03.2024 is at **Table – 5**. Upto 31.3.2024, NCDC has disbursed ₹231.61 crore for promotion and development of cooperative Cold Storages and Cold Chain in the country.

Table-1
STATE WISE CUMULATIVE DETAILS OF STORAGE CAPACITY SANCTIONED AND COMPLETED AS ON 31.03.2024
(Capacity in MT; ₹ in crore)

State/UT/ Institution	No. of units Sanctioned			No. of units De-Sanctioned			No. of units Completed				Cumulative Disbursement
	Rural	Mktg.	Capacity	Rural	Mktg.	Capacity	Rural	Mktg.	Total	Capacity	
(A) COOPERATIVELY LEAST DEVELOPED STATES											
Arunachal Pradesh	5	14	5848	0	6	2500	5	7	12	3250	0.31
Assam	1053	287	367510	283	22	67960	770	265	1035	299550	12.24
Bihar	2974	579	650550	519	83	92950	2455	496	2951	557600	51.39
Jharkhand	539	32	68292	202	0	21000	139	4	143	14292	0.77
J&K	170	72	39600	37	27	16400	133	45	178	23200	0.43
Manipur	241	22	38283	83	4	11750	158	18	176	26130	0.85
Meghalaya	108	74	45750	18	15	10250	90	59	149	35500	1.51
Mizoram	129	11	15989	2	1	250	124	10	134	15336	7.28
Nagaland	154	14	18300	38	0	1900	116	14	130	16400	2.66
Tripura	249	24	31835	63	5	7650	186	19	205	24185	10.26
Other UTs	11	17	25450	11	12	14550	0	5	5	10900	0.70
Total (A)	5633	1146	1307407	1256	175	247160	4176	942	5118	1026343	88.40
(B) COOPERATIVELY UNDER DEVELOPED STATES											
Andhra Pradesh	4278	1018	818974	265	119	90670	4013	899	4912	728304	52.43
Chhattisgarh	81	132	464550	0	11	112672	80	121	201	351550	35.95
Himachal Pradesh	1739	222	215265	95	12	9450	1644	210	1854	205815	18.31
Madhya Pradesh	6632	1223	1786666	1182	105	285362	5500	1125	6625	1535054	124.39
Odisha	2286	679	548680	335	84	61900	1951	595	2546	486780	19.70
Rajasthan	5164	477	673240	360	80	93450	4795	396	5191	576170	51.40
Telangana	11	7	27657	0	0	0	5	7	12	21465	8.41
Uttar Pradesh	9554	901	2368930	261	95	248740	9302	798	10100	2113690	135.39
Uttarakhand	60	43	88800	0	1	0	60	42	102	88800	5.21
West Bengal	3688	612	631860	851	139	146500	2837	473	3310	485360	31.75
Total (B)	33493	5314	7624622	3349	646	1048744	30187	4666	34853	6592988	482.94

State/UT/ Institution	No. of units Sanctioned			No. of units De-Sanctioned			No. of units Completed				Cumulative Disbursement
	Rural	Mktg.	Capacity	Rural	Mktg.	Capacity	Rural	Mktg.	Total	Capacity	
(C) COOPERATIVELY DEVELOPED STATES											
Delhi	0	1	1000	0	1	1000	0	0	0	0	0
Gujarat	1996	539	896640	129	54	82234	1873	456	2329	744179	99.83
Haryana	1592	511	1374734	135	18	49607	1490	457	1947	1315789	146.16
Karnataka	5948	1094	1353349	722	114	142037	5232	967	6199	1199967	93.56
Kerala	2422	170	397384	262	25	31909	2142	145	2287	362025	34.42
Maharashtra	4488	1794	2616272	626	260	285132	3864	1528	5392	2323090	103.79
Punjab	4647	875	2182301	760	45	194611	3887	830	4717	1987690	44.37
Tamil Nadu	4807	606	1068248	48	195	84520	4759	411	5170	983728	21.24
NAFED	0	13	55300	0	4	15100	0	9	9	40200	3.64
NCCF	0	1	10000	0	0	0	0	1	1	10000	1.41
Puducherry	0	1	4000	0	1	4000	0	0	0	0	0
Total (C)	25900	5605	9959228	2682	717	890150	23247	4804	28051	8966668	548.42
Grand Total: (A+B+C)	65026	12065	18891257	7287	1538	2186054	57610	10412	68022	16585999	1119.77

*Uttar Pradesh cumulative disbursement includes IFFDC

Table-2
ASSISTANCE SANCTIONED AND DISBURSED FOR STORAGE PROJECTS
IN FY 2023-24

S. No	State	No. of Sanctions in 2023-24	No. of units Sanctioned in 2023-24	Amount (Rs. in crore)	
				Sanctioned in 2023-24	Disbursed in 2023-24
(A)	LEAST DEVELOPED STATES				
1	Jharkhand	1	200	56.19	0.00
2	Mizoram	0	0	0.00	0.15
	Sub Total (A)	1	200	56.19	0.15
(B)	UNDER DEVELOPED STATES				
1	Rajasthan	4	4	1.02	0.32
2	Madhya Pradesh	2	1	0.30	0.94
3	Telangana	1	2	0.16	0.79
4	Uttar Pradesh	0	0	0.00	1.45
	Sub Total (B)	7	7	1.48	3.50
(C)	DEVELOPED STATES				
1	Gujarat	2	8	5.34	2.48
2	Karnataka	2	2	1.41	1.26
	Sub Total (C)	4	10	6.75	3.74
(D)	Institutions				
1	IFFDC	0	0	0.00	0.69
	Sub Total (D)				
	Grand Total : (A+B+C+D)	12	217	64.42	8.08

Table-3
DETAILS OF STORAGE PROGRAMMES SANCTIONED AND DISBURSED IN FY 2023-24

(₹ in crore)

States	No. of units sanctioned			Capacity sanctioned (MT)			Block cost approved	Amount sanctioned			Amount Disbursed		
	Rural	Mktg.	Total	Rural	Mktg.	Total		Loan	Subsidy	Total	Loan	Subsidy	Total
1. CONSTRUCTION OF GODOWNS													
(A) AGRICULTURE MARKETING INFRASTRUCTURE (AMI)-SUB SCHEME OF ISAM/ Agriculture Infrastructure Fund (AIF)													
Gujarat	0	3	3	0	10017	10017	7.83	3.91	0.75	4.66	1.96	0.23	2.19
Karnataka	2	0	2	280	0	280	1.97	1.10	0.31	1.41	0.00	0.00	0.00
Jharkhand	200	0	200	20000	0	20000	70.23	44.88	11.32	56.19	0.00	0.00	0.00
Mizoram	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.15	0.00	0.15
Rajasthan	3	1	4	1495	983	2478	1.29	0.77	0.25	1.02	0.18	0.01	0.19
Madhya Pradesh	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.71	0.23	0.94
Telangana	2	0	2	375	0	375	0.25	0.13	0.03	0.16	0.65	0.14	0.79
Uttar Pradesh	0	0	0	0	0	0	0.00	0.00	0.00	0.00	1.30	0.15	1.45
IFFDC	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.50	0.19	0.69
Sub-Total (A)	207	4	211	22150	11000	33150	81.57	50.79	12.66	63.44	5.45	0.95	6.40
(B) CORPORATION SPONSORED SCHEME													
Rajasthan	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.14	0.00	0.14
Karnataka	0	0	0	0	0	0	0.00	0.00	0.00	0.00	1.26	0.00	1.26
Madhya Pradesh	1	0	1	500	0	500	0.30	0.30	0.00	0.30	0.00	0.00	0.00
Sub-Total (B)	1	0	1	500	0	500	0.30	0.30	0.00	0.30	1.40	0.00	1.40
(C) CENTRAL SECTOR SCHEME ON ASSISTANCE FOR BOOSTING SEED PRODUCTION : NIL													
(D) CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION (CSISAC): NIL													
Total (A+B+C+D)	208	4	212	22650	11000	33150	81.87	51.09	12.66	63.74	6.85	0.95	7.80
2. RENOVATION OF GODOWNS :													
(A) AGRICULTURE MARKETING INFRASTRUCTURE (AMI)-SUB SCHEME OF ISAM													
Gujarat	0	5	5	0	6025	6025	0.91	0.57	0.11	0.68	0.28	0.00	0.28
Total	0	5	5	0	6025	6025	0.91	0.57	0.11	0.68	0.28	0.00	0.28
GRAND TOTAL (1+2) (Construction & Renovation)	208	9	217	22650	17025	39675	82.78	51.66	12.77	64.42	7.13	0.95	8.08

Table-4
**STATE-WISE DETAILS OF COLD STORAGES AND FINANCIAL ASSISTANCE
DISBURSED BY NCDC AS ON 31.03.2024**
(₹ in crore)

S. No.	State/ UT/ Institution	Sanctioned		Installed		Assistance Disbursed
		No.	Capacity (Tonnes)	No.	Capacity (Tonnes)	
1	Andhra Pradesh	2 (1)	6000 + 5000	1	1000	3.96
2	Assam	1	1000	1	1000	0.06
3	Bihar	20 (4)	59850 + 12000	20 (4)	59850 + 12000	36.19
4	Gujarat	4 (1)	5200 + 1800	4 (1)	5200 + 1800	4.10
5	Haryana	4	12000	4	12000	2.20
6	Himachal Pradesh	2	1080	2	1080	0.60
7	Jammu & Kashmir	3	3400	3	3400	0.14
8	Jharkhand	1	5000	-		1.00
9	Madhya Pradesh	24 (9)	90400 + 22250	24 (9)	90400 + 22250	25.59
10	Karnataka	5	7800	5	7800	2.71
11	Maharashtra	4	7000	3	4000	4.43
12	Nagaland	1	1000	1	1000	0.17
13	Odisha	21 (3)	36170 + 4000	21 (3)	36170 + 4000	7.14
14	Punjab	16 (1)	22300 + 2000	16 (1)	22300 + 2000	0.44
15	Rajasthan	3	6000	3	6000	0.27
16	Tamil Nadu	2	3750	2	3750	1.20
17	Tripura	1 (1)	2000 + 3000	1 (1)	2000 + 3000	2.38
18	Uttar Pradesh	97 (1)	282660 + 2000	96 (1)	282630 + 2000	30.15
19	West Bengal	68 (17)	271625 + 90200	62 (16)	265050 + 80800	88.51
20	Chandigarh	1	1000	1	1000	0.00
21	NAFED, New Delhi	1	2500	1	2500	0.07
22	NPC Study	-	-	-	-	0.02
TOTAL		281 (38) = 319	827735 + 142250 = 969985	271 (36) = 307	808130 + 127850 = 935980	211.33

Note : () indicates number of cold storages where capacity expansion undertaken, + Expanded capacity (in tonnes)

Table – 5
STATE-WISE DETAILS OF COLD CHAIN INFRASTRUCTURE AND FINANCIAL ASSISTANCE DISBURSED
BY NCDC AS ON 31.03.2024 (Projects under implementation)

(₹ in crore)

S. No.	State	Sanctioned Units		Sanctioned Capacity										Assistance Disbursed		
		Beneficiary Societies	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	14	2	5	10	3	6	18	1	2500	2500	5	15	75	9.00
							2	10	20	1	1000	1000				
							Sub-Total		38	Sub-Total		3500				
2	Manipur	7	17	6	1	6	6	6	36	5	100	500	6	4	24	
										6	30	180				
							Sub-Total			Sub-Total		680				
3	Uttarakhand	401	556	400	2	800	Nil			2	5000	10000	150	4	600	11.28
										2	2000	4000	2	15	30	
										Sub-Total		14000		Sub-Total	630	
										Sub-Total				Sub-Total		
										Sub-Total				Sub-Total		
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										Sub-Total				Sub-Total		

Chapter – 9

SERVICE AND INDUSTRIAL COOPERATIVES

SERVICE COOPERATIVES

9.1 NCDC assistance to “Service Cooperatives” was initiated with the funding in the following sectors:

- i) Water conservation works/services, irrigation, micro irrigation in rural areas;
- ii) Animal care/health, disease prevention;
- iii) Agricultural insurance and Agriculture credit; and
- iv) Rural sanitation/drainage/sewage systems.

9.1.1 The list of notified services has since been 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 and (h) Education cooperatives. The services related to labour cooperatives have also been added to the list of notified services.

9.1.2 NCDC has launched “**Ayushman Sahakar**” scheme to assist cooperatives for creating healthcare infrastructure and providing health related education and healthcare services covering Indian Systems of Medicine, Allopathy, Homeopathy etc. The scheme also provides funding for Yoga Wellness Centres, care services for the elderly including palliative care, telemedicine and remote assisted medical procedures, information and communication technology related to digital health. As an incentive, NCDC provides 1% less than applicable rate

of interest on term loan for the project activities of borrower cooperative societies where women members are in majority for the entire tenure of the loan, in case of timely repayments.

9.1.3 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 units; and
- (v) Establishment/construction of agri. clinic/showroom/service complex.

NCDC’s Assistance

9.1.4 During the year 2023-24, NCDC sanctioned financial assistance of ₹1.77 crore towards creation of infrastructure facilities to 4 Cooperatives and disbursed ₹5.69 crore. Cumulatively, as on 31.03.2024, NCDC has released ₹378.51 crore as detailed at **Table 1**.

Agricultural Credit Cooperatives:

9.1.5 Agriculture credit cooperatives covered by NCDC are:

- (i) Primary Agriculture Credit cooperatives;
- (ii) Primary Cooperative Agriculture and Rural Development Banks;
- (iii) District Central Cooperative Banks;

- (iv) State Cooperative Banks; and
- (v) State Cooperative Agriculture and Rural Development Banks

9.1.6 Agriculture credit cooperatives are assisted for:

- (i) Strengthening of share capital base/ margin money assistance;
- (ii) Short term loan for a 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) For onward lending of long term loans (upto 5 years) for activities/ services/ commodities under the purview of NCDC.
- (iv) 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
- (v) Creation, 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;

NCDC's Assistance

9.1.7 During the year 2023-24, NCDC sanctioned financial assistance of ₹13250.73 crore as working capital loan to Cooperative Banks (6), Credit Cooperative Societies (18), State level Federations (1), in the states of Andhra Pradesh, Bihar, Jharkhand, Maharashtra, Madhya

Pradesh, Telangana, Karnataka, Kerala, Rajasthan and Uttar Pradesh. During 2023-24, financial assistance of ₹4995.08 crore was disbursed. Cumulatively, as on 31.03.2024, NCDC has disbursed financial assistance of ₹57587.93 crore for Agricultural Credit Co-operatives. Details of assistance are placed at **Table-1**.

LABOUR COOPERATIVES

9.2 Since 2014-15, NCDC has been 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 labours etc.” 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 equipments relevant to labour cooperatives;
- (iii) Establishment/construction of service complex/godown by labour cooperatives; and
- (iv) Computerization, furniture and infrastructure for establishment of Data Bank by National level, State level and District Level Labour Cooperative Federations.

NCDC's Assistance

9.2.1 Cumulatively, as on 31.03.2024, NCDC has sanctioned ₹399.02 crore and disbursed ₹398.51 crore to Labour Cooperatives. Details of assistance are placed at **Table-1**.

INDUSTRIAL CO-OPERATIVES

9.3 NCDC provides 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 goods, 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; and
- (v) Establishment of 'Cooperative Industrial Estates' for small-scale industries.

NCDC's Assistance

9.3.1 Cumulatively as on 31.03.2024, NCDC has disbursed financial assistance of ₹11.66 crore to Industrial Cooperative as detailed at **Table 1**.

Yuva Sahakar – Cooperative Enterprise Support and Innovation Scheme

9.4 "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 ₹3.00 crore in case of a cooperative society which is in operation for one year or more. Project cost should not exceed ₹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.

NCDC's Assistance

9.4.1 During the financial year 2023-24, NCDC sanctioned financial assistance of ₹2.96 crore to 13 cooperative societies in Uttar Pradesh (4), Jammu & Kashmir (4), Madhya Pradesh (2), Karnataka (1), Rajasthan (1) and West Bengal (1). During FY 2023-24, financial assistance of ₹1.36 crore was disbursed. Cumulatively, as on 31.03.2024, NCDC has disbursed financial assistance of ₹2.04 crore under Yuva Sahakar Scheme. The sanctioned projects are in various stages of implementation. Details of assistance are placed at **Table 1**.

Table-1

**STATE-WISE DETAILS OF INDUSTRIAL, LABOUR, CREDIT & SERVICE
COOPERATIVES ASSISTED AS ON 31.03.2024**

(₹ in crore)

S. No.	States	No. of Sanctions in 2023-24	No. of Units Sanctioned in 2023-24	Amount		Cumulative Position as on 31.03.2024		
				Sanctioned in 2023-24	Disbursed in 2023-24	No. of Units Sanctioned	No. of Units Completed	Amount Disbursed
(I)	SERVICE COOPERATIVES							
(A)	Service Cooperatives							
1	Arunachal Pradesh					2	2	3.64
2	Delhi					1	1	0.003
3	Haryana					22	21	137.88
4	Himachal Pradesh					1	1	0.38
5	Karnataka					1	1	2.52
6	Kerala	2	2	1.44	5.42	164	80	210.87
7	Telangana					1	1	3.22
8	Uttarakhand					1		0.00
9	West Bengal					1		2.79
10	Tamil Nadu					2	1	16.94
11	Nagaland					1		0.00
12	Uttar Pradesh	1	1	0.27	0.27	1	1	0.27
13	Rajasthan	1	1	0.06	0.00	1		0.00
Sub Total (A)		4	4	1.77	5.69	199	109	378.51
(B)	Agricultural Credit Cooperatives							
1	A & N Islands					1	1	20.00
2	Andhra Pradesh	2	2	6000.00	3270.00	29	23	12802.53
3	Bihar	1	1	5000.00	800.00	9	7	10000.00
4	Gujarat					11	9	470.88
5	Himachal Pradesh					1	1	300.00
6	Karnataka	7	7	452.44	253.07	139	124	634.84
7	Kerala	4	4	525.00	265.50	96	73	7274.63
8	Madhya Pradesh	5	5	400.14	310.06	59	41	6359.01
9	Maharashtra	3	3	71.40	36.40	29	20	158.73
10	Odisha					10	7	2908.02
11	Rajasthan	3	3	0.75	60.05	15	10	11347.05
12	Telangana	1	1	1.00	0.00	9	7	1246.00
13	Tamil Nadu					11	11	2060.15
14	Uttar Pradesh					17	8	775.50
15	West Bengal					6	5	660.00
16	Punjab					4	2	570.00
17	Arunachal Pradesh					2	2	0.59
18	Manipur					1		0.00
19	Jharkhand	1	1	800.00	0.00	1		0.00
20	Haryana					1	0	0.00
Sub Total (B)		27	27	13250.73	4995.08	451	351	57587.93

S. No.	States	No. of Sanctions in 2023-24	No. of Units Sanctioned in 2023-24	Amount		Cumulative Position as on 31.03.2024		
				Sanctioned in 2023-24	Disbursed in 2023-24	No. of Units Sanctioned	No. of Units Completed	Amount Disbursed
(C)	Labour Cooperatives							
1	Delhi					1	1	0.10
2	Himachal Pradesh					1	1	0.23
3	Kerala					15	14	398.08
4	Telangana					1	1	0.10
Sub Total (C)		0	0	0.00	0.00	18	17	398.51
Total (A+B+C) (Service)		31	31	13252.50	5000.77	668	477	58364.95
(II)	INDUSTRIAL COOPERATIVES							
1	Arunachal Pradesh					7	6	7.93
2	Haryana					1	1	0.04
3	Kerala					11	11	3.04
4	Meghalaya					1	1	0.16
5	Nagaland					2	2	0.49
Total (Industrial)						22	21	11.66
(III)	YUVA SAHAKAR							
1	Andhra Pradesh					1	1	0.31
2	Uttarakhand					1		
3	West Bengal	1	1	0.70	0.70	1	1	0.70
4	Kerala					1		0.27
5	Telangana					1		
6	Uttar Pradesh	2	2	0.21	0.24	4	2	0.25
7	Rajasthan	1	1	0.07	0.04	1		0.04
8	Maharashtra					1		0.00
Total (Yuva Sahakar)		4	4	0.98	0.98	12	4	1.57
Grand Total I+II+III)		35	35	13253.48	5001.65	702	502	58378.17

In addition to above projects (III), following projects have also been sanctioned and disbursed under Yuva Sahakar during FY 2023-24 (and included in subsequent chapters of respective divisions):

(₹ in crore)

S. No	States	No. of Sanctions in 2023-24	No. of Units Sanctioned in 2023-24	Amount	
				Sanctioned in 2023-24	Disbursed in 2023-24
	YUVA SAHAKAR				
1	Jammu & Kashmir	4	4	1.44	0.00
2	Karnataka	1	1	0.22	0.00
3	Madhya Pradesh	2	2	0.11	0.00
4	Uttar Pradesh	2	2	0.21	0.00
5	Bihar*	0	0	0.00	0.39
Total		9	9	1.98	0.39

* Fisheries Project of Rs.0.77 crore sanctioned in Bihar during FY 2022-23.

Chapter – 10

COOPERATIVES FOR WEAKER SECTIONS

10.1 NCDC is promoting and financing programmes and a range of diverse projects for weaker section cooperatives including fishery, poultry, dairy, livestock, handloom, coir, jute, sericulture, Scheduled Caste, Scheduled Tribe, labour & women cooperatives.

FISHERIES

10.2 NCDC assists fishery cooperatives to take up activities relating to production, processing, storage, marketing, etc. and broadly 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, aqua culture, seed farms, hatcheries, etc.
- (iv) Preparation of feasibility reports.
- (v) Integrated Fisheries Projects (Marine, Inland and Brackish Water)

10.2.1 During FY 2023-24, under Corporation Sponsored Scheme loan assistance of ₹60.43 crore was sanctioned. Under Pradhan Mantri Matsya Sampada Yojana (PMMSY), an assistance of ₹74.96 crore was sanctioned for 224 projects and an amount of ₹29.06 crore was disbursed as subsidy.

During FY 2023-24 a total assistance of ₹135.66 crore (comprising ₹60.43 crore as loan and ₹75.23 crore as subsidy) was sanctioned for 231 projects and an amount of ₹68.07 crore (comprising ₹30.15 crore

as loan and ₹37.92 crore as subsidy) was disbursed.

Integrated Fisheries Development Projects

10.2.2 As on 31.03.2024 NCDC has assisted a total of 70 Integrated Fisheries Development Projects (43 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 management, extension, computerization etc. Under these projects, emphasis is laid on development of complete value chain in fisheries sector. The total number of fishermen who are benefitted by all the integrated projects is estimated to be over 6 lakh.

Cumulatively as on 31.03.2024, NCDC has disbursed ₹2741.08 crore under this head as detailed in **Table-1**.

Fisheries & Aquaculture Infrastructure Development Fund (FIDF) Scheme

10.2.3 The Government of India has introduced FIDF scheme for funding infrastructure projects in the fisheries sector with a corpus of ₹7522.48 crore. NCDC, NABARD and all scheduled banks serve as Nodal Lending Agencies. The scheme envisages covering all activities

relating to the sector and clearly defined in the scheme. NCDC will lend to the Eligible Entities (EEs) in the cooperative sector that fulfill the eligibility criteria as per the operational guidelines of the scheme, either through the State Governments/UTs or directly to the eligible cooperative societies, federations etc. in accordance with its financial terms and conditions at the specified rate of interest with ceiling on interest subvention specified under the scheme.

10.2.4 Under FIDF scheme, NCDC during FY 2023-24 has released ₹0.40 crore to Mandad Aqua Fisheries Cooperative Society Ltd, Raigad district, Maharashtra for setting up small scale shrimp hatchery of 0.50 crore seeds per cycle at a block cost of ₹1.50 crore sanctioned in FY 2022-23 under Fisheries and Aquaculture Infrastructure Development Fund (FIDF) and Corporation Sponsored Scheme through direct funding.

Pradhan Mantri Matsya Sampada Yojana (PMMSY)

10.2.5 The PMMSY, announced in the Union Budget 2019-20 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. 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 ₹20050.00 crore comprising of Central share of ₹9407.00 crore, State share of ₹4880.00 crore and beneficiaries contribution of ₹5763.00 crore. PMMSY will be implemented in all

the States and Union Territories for a period of 5 years from FY 2020-21 to FY 2024-25.

The Department of Fisheries (DoF), Ministry of Fisheries, Animal Husbandry & Dairying, Government of India has notified the National Cooperative Development Corporation (NCDC) as End Implementing Agency (EIA) for Pradhan Mantri Matsya Sampada Yojana (PMMSY) vide notification no J-13001/3/2020-Fy dated 15.10.2020. DoF vide letter No. J-13001/3/2020-Fy dated 17.01.2022 has conveyed administrative approval for NCDC's PMMSY Action Plan 2021-22 (including carried forward activities from 2020-21) at total cost of ₹55.15 crore under Central Sector Component of PMMSY. As on 31.03.2024, NCDC had utilised Rs. 36.80 crore under this head.

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

Mega project in Fisheries Sector in Uttarakhand

10.2.7 NCDC in 2018-19 sanctioned ₹148.04 crore to the Government of Uttarakhand for integrated development of fisheries sector in Uttarakhand State covering various activities such as trout farming, trout hatchery, trout indoor hatchery, pangasius farming, major carp farming, beat 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. As on 31.03.2024, ₹93.75 crore has been disbursed for implementation of the project, out of which ₹26.98 crore has been disbursed during FY 2023-24.

POULTRY

10.3 NCDC has been providing financial assistance to poultry cooperatives since 1974-75 for creation of infrastructure (Establishment, Modernisation, Expansion etc.) as well as for working capital needs. Few activities assisted in this sector, but not limited to are:

- (i) Integrated Poultry Projects (layers & broilers);
- (ii) Processing unit for poultry products and strengthening of existing processing facilities.
- (iii) Cluster of poultry units & dressing units, selling pullets to members/farmers for establishing backyard poultry;
- (iv) Purchase of incubators, hatchers and accessories for providing day old chicks to societies;
- (v) Marketing of poultry products (retail outlets);
- (vi) Pullet rearing units;
- (vii) Setting up of feed manufacturing plants; and
- (viii) Margin money & working capital requirements.

10.3.1 Cumulatively as on 31.03.2024, NCDC has sanctioned ₹117.27 crore and disbursed an amount of ₹96.38 crore to poultry cooperatives. State wise details of financial assistance sanctioned and

disbursed by the corporation in respect of poultry projects are given in **Table-2**.

DAIRY

10.4 NCDC has been providing financial assistance to dairy cooperatives since 1974-75 for creation of infrastructure (Establishment, Modernization, Expansion, etc.) as well as for working capital needs. Few activities assisted in this sector, but not limited to are:

- (i) Breed multiplication cum cattle induction for dairy purpose;
- (ii) Milk collection centres including installation of Bulk Milk Coolers with DG Sets, automatic milk collection systems (AMCS) and ancillary accessories;
- (iii) Purchase of transport vehicles (insulated tankers & refrigerated vans);
- (iv) Establishment of milk testing laboratories and purchase of milk testing equipments;
- (v) Milk Chilling Plants, liquid milk processing plants & value added products manufacturing facilities with effluent treatment plant(ETP) and storage facilities;
- (vi) Marketing infrastructure including parlours, retail outlets of milk and milk products;
- (vii) Setting up of cattle feed plants;
- (viii) PET bottle/packaging manufacturing units;
- (ix) Integrated Dairy Projects with the provisions for technical inputs for dairy cooperatives, mobile veterinary care, artificial insemination and fodder development programme;

- (x) Renewable energy infrastructure/ plants for dairy (solar & biogas plants); and
- (xi) Margin money & working capital requirements.

Dairy Processing and Infrastructure Development Fund (DIDF) Scheme

NCDC is one of the Nodal Loaning Entities (NLE) under Dairy Processing and Infrastructure Development Fund (DIDF) scheme of Department of Animal Husbandry & Dairying, Ministry of Animal Husbandry, Dairying & Fisheries, GoI. Dairy Cooperatives, Milk Unions, State Cooperative Dairy Federations and Multi-State Dairy Cooperatives are eligible for availing loans from NCDC under the scheme. As on 31.03.2024, NCDC has Sanctioned 6 projects (5 projects of Tamil Nadu State & 1 project of Madhya Pradesh State) under DIDF scheme amounting to Rs.295.95 Crore as loan and disbursed Rs.9.33 Crore.

10.4.1 During FY 2023-24, under the dairy programmes, NCDC sanctioned ₹27.54 crore for 1645 units and disbursed ₹13.49 crore to Dairy cooperatives. Cumulatively, as on 31.03.2024, NCDC has sanctioned ₹3502.89 crore and disbursed an amount of ₹1533.84 crore to Dairy cooperatives. State wise details of financial assistance sanctioned and released by the Corporation in respect of Dairy Projects are detailed in **Table-3**.

LIVESTOCK

10.5 NCDC provides financial assistance to primary, district and state level livestock cooperatives for the following activities:

- (i) Integrated Livestock Project;
- (ii) Purchase of Livestock animals for

breeding (breed improvement), rearing, meat fleece, skin, wool and other by-products;

- (iii) Meat processing facilities for manufacturing meat products like sausage, nuggets, ham, salami, bacon or any other meat products etc;
- (iv) Establishment of slaughter houses;
- (v) Purchase of transport vehicles for live animals and refrigerated vans for processed products;
- (vi) Meat Quality testing and certification facilities;
- (vii) Feed manufacturing units;
- (viii) Marketing infrastructure (retail outlets); and
- (ix) Margin money & working capital requirements.

10.5.1 During FY 2023-24, NCDC sanctioned ₹1.98 crore and disbursed ₹287.959 crore to State Governments/ Federations for livestock programme.

10.5.2 Cumulatively as on 31.03.2024, NCDC has sanctioned ₹13282.75 crore and has disbursed an amount of ₹5489.20 crore to livestock cooperatives. State wise details of financial assistance sanctioned and disbursed by the corporation in respect of livestock projects are given in **Table-4**.

HANDLOOM

10.6 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.

10.6.1 During FY 2023-24, NCDC sanctioned ₹0.75 crore as loan and disbursed ₹0.23 crore towards Handloom cooperatives. Since inception of the scheme, NCDC has sanctioned ₹608.82 crore to 3575 units and released an amount of ₹600.91 crore with the completion of 3572 units as detailed in **Table-5**.

COIR

10.7 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

10.7.1 Government of Kerala has availed assistance for the integrated development of 1000 coir cooperatives through COIRFED as implementing agency. Out of the sanctioned assistance of ₹200.00 crore, the State Government has availed assistance of ₹140.00 crore resulting in the completion of projects by 300 coir cooperatives while the remaining are under various stages of implementation.

10.7.2 Since inception of the scheme, cumulatively, NCDC has sanctioned ₹267.57 crore and disbursed ₹207.57 crore with the completion of 721 units. State-wise sanction & disbursement position upto 31.03.2024 are given in **Table-6**.

JUTE

10.8 The scheme for development of jute cooperatives includes (a) Establishment/ expansion/ modernization of Jute mill;

and (b) Construction of godowns and showrooms. During FY 2023-24, NCDC sanctioned and disbursed loan of ₹0.05 crore towards Jute cooperatives. Since inception of scheme, cumulatively, NCDC sanctioned and disbursed ₹48.42 crore for 185 units/projects and those were completed. State-wise sanction and disbursement position upto 31.03.2024 is given in **Table-7**.

SCHEDULED CASTE (SC) COOPERATIVES

10.9 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 FY 2023-24, an amount of ₹1.61 crore was disbursed. Cumulatively as on 31.03.2024, NCDC has sanctioned 9088 units and disbursed ₹323.26 crore as given in **Table-8**.

SCHEDULED TRIBE (ST) COOPERATIVES

10.10 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), 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 a 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 FY 2023-24, NCDC has sanctioned ₹36.41 crore for 68 units and disbursed ₹6.36 crore to tribal cooperatives. Cumulatively as on 31.03.2024, NCDC has sanctioned 8109 units and disbursed ₹5278.38 crore as detailed in **Table-8**.

LABOUR COOPERATIVES

10.11 NCDC is providing assistance to labour cooperatives involved in activities like contract works, construction, mining forest and other labour activities like village artisans, craftsmen, rickshaw pullers, landless village labourers etc. The activities covered under the scheme are as under:

- (i) Strengthening of share capital base/ margin money assistance;
- (ii) Purchase of construction related machines and equipment, tools and tackles, loading/unloading /packing

equipment as relevant to labour cooperatives;

- (iii) Establishment/construction of service complex/godowns;
- (iv) Computerization, furniture and infrastructure for establishment of Data Bank by National level, State level and District Level Labour Cooperative Federation.

10.11.1 Cumulatively as on 31.03.2024, NCDC has sanctioned ₹399.02 crore and disbursed ₹398.51 crore to labour cooperatives.

WOMEN COOPERATIVES

10.12 NCDC has also provided assistance to women Cooperative societies. During the year 2023-24, financial assistance of ₹1000.69 crore was sanctioned to 7 women cooperatives and ₹711.55 crore was disbursed. The detail is as under:

Assistance to Women Cooperatives during 2023-24

(₹ in crore)

Activity	No. of women societies assisted	Assistance sanctioned to women societies	Assistance released to women societies
Dairy & Live Stock	1	0.08	0.04
Service Coop.	3	1000.14	710.06
ICDP	0	0.00	1.14
Textile Jute & Weaving (Weaving-Yuva Sahakar)	2	0.37	0.05
Consumer	1	0.10	0.00
Foodgrains	0	0.00	0.26
Total	7	1000.69	711.55

Table-1

DETAILS OF ASSISTANCE FOR FISHERIES COOPERATIVES AS ON 31/03/2024**(₹ in crore)**

S. No.	State / UT	Activity	Units Sanctioned in 2023-24	Amount		Cumulative Position as on 31.03.2024	
				Sanctioned in 2023-24	Disbursed in 2023-24	No. of Units Sanctioned	Amount Disbursed
A	Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC)						
1	Assam	Pisciculture	-	-	-	39	0.19
2	Andhra Pradesh	IFDP	-	-	-	637	47.19
3	Bihar	Pisciculture	-	-	-	7	0.02
4	Himachal Pradesh	Pisciculture	-	-	-	15	0.21
5	Kerala	IFDP	-	-	-	6	213.32
6	Kerala	T&P Cell	1	0.26	0.26	1	0.26
7	Madhya Pradesh	Pisciculture	-	-	-	15	0.01
8	Manipur	Pisciculture	-	-	6.32	128	38.10
9	Mizoram	Pisciculture	-	-	-	4	0.19
10	Nagaland	Pisciculture	-	-	-	202	7.95
11	Odisha	Boats & Nets	-	-	-	538	2.79
12	Rajasthan	Boats & Nets	-	-	-	95	0.15
13	Uttar Pradesh	Pisciculture	-	-	-	4	0.01
14	Tripura	Pisciculture	-	-	-	60	0.37
15	West Bengal	IFDP	-	-	-	174	338.64
16	Telangana	IFDP	-	-	-	5	972.59
17	Uttarakhand	IFDP	-	-	26.98	1	93.74
	Sub Total A		1	0.26	33.56	1931	1715.70
A.1	Institutions						
1	FISHCOPFED		-	-	-	6	1.07
2	Others		-	-	-	3	0.37
	Sub Total A.1		0	0	0	9	1.44
	Total A		1	0.26	33.56	1940	1717.14
B	Pradhan Mantri Matsya Sampada Yojana (PMMSY)						
B.1	Institutions						
1	Central Marine Fisheries Research Institute (CMFRI), Cochin	Technology Demonstration Project in operationalization of Ornamental Fishery in the form of Business plan	-	-	-	1	0.53
2	(COOPEXCIL-Kolkata & Mangalore)	Export Promotion Workshop	-	-	-	2	0.24
	* Sanction to AIIMS, Raipur was de-sanctioned.						

S. No.	State / UT	Activity	Units Sanctioned in 2023-24	Amount		Cumulative Position as on 31.03.2024	
				Sanctioned in 2023-24	Disbursed in 2023-24	No. of Units Sanctioned	Amount Disbursed
B.2	Promotional Workshop & Awareness cum Training Programme						
1	LINAC-Gurugram	Training of FFPO, Resource Charges, Administrative Cost, Establishment & Training-LIFIC	32	2.34	2.34	201.00	5.97
*State Level and District level awareness programmes were conducted in the FY 2022-23							
B.3	PMMSY- Grant for Installation of Aquarium						
1	Andhra Pradesh	Installation of Aquaria	-	-	0.0257	1	0.03
2	Bihar	Installation of Aquaria	-	-	-	1	0.01
3	Chattisgarh	Installation of Aquaria	-	-	-	1	0.01
4	Delhi	Installation of Aquaria	-	-	-	2	0.04
5	Gujarat	Installation of Aquaria	-	-	0.0082	2	0.0182
6	Haryana	Installation of Aquaria	1	0.005	0.005	2	0.005
7	Jharkhand	Installation of Aquaria	-	-	-	4	0.05
8	Karnataka	Installation of Aquaria	-	-	-	1	0.01
9	Kerala	Installation of Aquaria	-	-	-	1	0.01
10	Madhya Pradesh	Installation of Aquaria	-	-	0.0042	1	0.01
11	Maharashtra	Installation of Aquaria	-	-	0.0166	6	0.32
12	Odisha	Installation of Aquaria	-	-	-	1	0.01
13	Sikkim	Installation of Aquaria	-	-	-	1	0.01
14	Tamil Nadu	Installation of Aquaria	-	-	-	1	0.00
15	Telangana	Installation of Aquaria	-	-	-	2	0.05
16	Uttarakhand	Installation of Aquaria	-	-	-	1	0.26
17	Uttar Pradesh	Installation of Aquaria	-	-	0.0042	3	0.03
B.4	Fish Farmer Producer Organization (FFPO) including incubation cost, equity grant and management cost, Support to startups, Yuva Sahakar						
1	Andhra Pradesh	Fisheries FPO (FFPO)	10	14.21	7.03	13	7.17
2	Assam	Fisheries FPO (FFPO)	1	0.18	0.08	3	0.12
3	Bihar	Fisheries FPO (FFPO), Support to startups, Yuva Sahakar	3	0.48	0.29	8	0.45
4	Chattisgarh*	Fisheries FPO (FFPO)	-	-	0.02	3	0.02
5	Delhi*	Fisheries FPO (FFPO)	-	-	0.25	2	0.52
6	Gujarat	Fisheries FPO (FFPO)	8	11.21	3.13	11	3.45
7	Himachal Pradesh	Fisheries FPO (FFPO)	1	0.18	0.03	2	0.05
8	Jammu & Kashmir	Fisheries FPO (FFPO)	2	0.33	0.09	5	0.15
9	Jharkhand	Fisheries FPO (FFPO)	2	0.33	0.12	3	0.14
10	Karnataka	Fisheries FPO (FFPO)	6	0.99	0.16	8	0.22
11	Kerala	Fisheries FPO (FFPO)	104	16.33	2.13	105	2.13

S. No.	State /UT	Activity	Units Sanctioned in 2023-24	Amount		Cumulative Position as on 31.03.2024	
				Sanctioned in 2023-24	Disbursed in 2023-24	No. of Units Sanctioned	Amount Disbursed
12	Madhya Pradesh	Fisheries FPO (FFPO), Support to startups, Yuva Sahakar	4	0.66	0.67	14	1.07
13	Maharashtra	Fisheries FPO (FFPO), Support to startups, Yuva Sahakar	10	18.06	8.82	19	9.23
14	Manipur	Fisheries FPO (FFPO)	0	0.00	0.04	4	0.15
15	Mizoram	Fisheries FPO (FFPO)	2	0.33	0.07	3	0.09
16	Odisha	Fisheries FPO (FFPO)	11	1.57	0.87	18	1.27
17	Telangana	Fisheries FPO (FFPO)	4	0.66	0.17	5	0.21
18	Tripura	Fisheries FPO (FFPO)	1	0.18	0.14	2	0.16
19	Tamil Nadu	Fisheries FPO (FFPO), Support to startups, Yuva Sahakar	3	1.24	0.26	7	0.89
20	Uttarakhand	Fisheries FPO (FFPO), Support to startups, Yuva Sahakar	6	1.05	0.39	9	0.50
21	Uttar Pradesh	Fisheries FPO (FFPO)	4	0.66	0.28	5	0.33
22	West Bengal	Fisheries FPO (FFPO)	4	3.13	1.48	5	1.48
23	Daman & Diu	Fisheries FPO (FFPO)	4	0.66	0.11	4	0.11
24	Meghalaya	Fisheries FPO (FFPO)	1	0.18	0.03	1	0.03
Sub Total (B= B.1+B.2+B.3+B.4)			224	74.96	29.06	494.00	37.55
* FFPO in Raipur and Delhi were de-sanctioned Rs. 4.166 lakh							
Corporation Sponsored Scheme							
1	Goa	Ice Plant	-	-	-	3	1.52
2	Gujarat	FRP Boats	1	14.40	-	1104	36.18
3	Haryana	Pisciculture	-	-	-	1	0.01
4	Karnataka	IFDP	1	0.22	-	72	15.61
5	Kerala	IFDP	1	32.70	-	42	310.49
6	Maharashtra*	Mechanized Boats	3	13.11	5.25	3678	584.57
7	Tamil Nadu	IFDP	-	-	-	3625	35.58
8	Daman & Diu	Mechanized Boats	-	-	-	19	1.81
9	Puducherry	Boats & Nets	-	-	-	5	0.03
10	West Bengal	Ice Plant	-	-	-	1	0.00
11	Bihar	Yuva Sahakar	-	-	0.19	-	0.19
Sub Total (C)			6	60.43	5.445	8550	985.99
D	Fisheries Infrastructure Development Fund (FIDF)						
1	Maharashtra	Small Scale Shrimp Hatchery	-	-	-	1	0.40
Grand Total(A+B+C+D)			231	135.66	68.07	10985	2741.08

*Out of 132 de-sanctioned projects, 2 were re-sanctioned.

Table-2
ASSITANCE SANCTIONED AND RELEASED TO POULTRY
COOPERATIVES IN 2023-24

(₹ in crore)

S. No	State/UT	No. of sanctions in 2023-24	No. of units sanctioned in 2023-24	Amount		Cumulative position as on 31.03.2024		
				Sanct-ioned in 2023-24	Disbursed in 2023-24	No. of Units sanctioned	No. of Units completed	Amount Disbursed
A	Central Sector Integrated Scheme on Agricultural Cooperation							
1	Andhra Pradesh				0.00	2		0.09
2	Arunachal Pradesh				0.00	1		1.43
3	Assam				0.00	1		0.08
4	Bihar				0.00	1		0.00
5	Himachal Pradesh				0.00	1		0.04
6	Jammu & Kashmir				0.00	87		21.18
7	Jharkhand				0.00	5		14.34
8	Meghalaya				0.00	1		0.00
9	Manipur				0.00	33		2.36
10	Mizoram				0.00	1		0.10
11	Nagaland				0.00	143		8.60
12	Uttar Pradesh				0.00	2		0.12
13	West Bengal				0.00	8		1.66
	Total (A)	0	0	0	0.00	286		50.00
B	Corporation Sponsored Scheme							
1	Gujarat				0.00	1		1.55
2	Haryana				0.00	1		0.05
3	Karnataka				0.00	7		0.48
4	Kerala				0.00	3		0.12
5	Maharashtra				0.00	78		44.17
6	Tamil Nadu				0.00	1		0.01
	Total (B)	0	0	0	0.00	91		46.39
	Grand Total (A+B)	0	0	0	0.00	377		96.38

Table-3

ASSISTANCE SANCTIONED AND RELEASED TO DAIRY COOPERATIVES IN 2023-24**(₹ in crore)**

S. No	State/UT	No. of sanctions in 2023-24	No. of units sanctioned in 2023-24	Amount		Cumulative position as on 31.03.2024		
				Sanct-ioned in 2023-24	Disbursed in 2023-24	No. of Units sanctioned	No. of Units completed	Amount Disbursed
A	Central Sector Integrated Scheme on Agricultural Cooperation							
1	Andhra Pradesh					6		14.75
2	Arunachal Pradesh					17		0.69
3	Assam					1		0.20
4	Bihar					38		324.72
5	Gujarat*	4	1637	23.91	3.19	2630		320.58
6	Karnataka					120		44.82
7	Madhya Pradesh					1		0.00
8	Maharashtra					18		33.46
9	Meghalaya					2094		51.36
10	Nagaland					8		0.58
11	Odisha	1	5	0.82	0.30	5		0.30
12	Punjab					1		32.00
13	Rajasthan					7		227.83
14	Telangana					1		0.72
15	Uttarakhand				10.01	5276		37.22
16	Uttar Pradesh					4		8.40
		5	1642	24.72	13.49	10227		1097.61
B	Corporation Sponsored Scheme							
1	Gujarat					4063		330.39
2	Karnataka					477		43.83
3	Kerala	1	1	2.12		1		0.00
4	Maharashtra					31		35.52
5	Orissa					1		2.00
6	Punjab					7		6.21
7	Tamil Nadu					3		8.94
8	Uttar Pradesh					1		0.00
		1	1	2.12	0.00	4584		426.90
C	DIDF							
1	Madhya Pradesh					1		0.00
2	Tamil Nadu					5		9.33
		0	0	0.00	0.00	6		9.33
D	Yuva Sahakar							
1	Jammu & Kashmir	2	2	0.70		2		0.00
		2	2	0.70	0.00	2		0.00
	Total (Dairy)	8	1645	27.55	13.49	14819		1533.84

* includes projects sanctioned under AMI scheme.

Table-4
ASSISTANCE SANCTIONED AND RELEASED TO LIVESTOCK
COOPERATIVES IN 2023-24

(₹ in crore)

S. No	State/UT	No. of sanct-ions in 2023-24	No. of units sancti-oned in 2023-24	Amount		Cumulative position as on 31.03.2024		
				Sanct-ioned in 2023-24	Disbursed in 2023-24	No. of Units sanctioned	No. of Units completed	Amount Disbursed
A	Central Sector Integrated Scheme on Agricultural Cooperation							
1	A&N Islands					544		0.00
2	Andhra Pradesh					13857		167.17
3	Manipur					140		0.00
4	Meghalaya					2		57.89
5	Mizoram					2		0.20
6	Nagaland					18		1.10
7	Telangana				241.47	613919		4874.56
8	Uttarakhand				46.45	10019		138.57
9	West Bengal					100000		162.00
	Total (A)	0	0	0.00	287.92	738501		5401.48
B	Corporation Sponsored Scheme							
1	Karnataka					20000		87.50
2	Kerala	1	2	1.90		3		0.18
3	Telangana					350000		0.00
	Total (B)	1	2	1.90	0.00	370003		87.68
C	National Livestock Mission (NLM)							
1	Madhya Pradesh	1	1	0.08	0.04	1		0.04
	Total (C)	1	1	0.08	0.04	1		0.04
	Total (A+B+C)	2	3	1.98	287.96	1108505		5489.20

Table - 5

**ASSISTANCE SANCTIONED & RELEASED TO HANDLOOM
COOPERATIVES in 2023-24**

(₹ in crore)

S. No	State/UT	No. of sanct-ions in 2023-24	No. of units sancti-oned in 2023-24	Amount		Cumulative position as on 31.03.2024		
				Sanct-ioned in 2023-24	Disbursed in 2023-24	No. of Units sanctioned	No. of Units completed	Amount Disbursed
I	Central Sector Integrated Scheme on Agricultural Cooperation							
A	Cooperatively Under Developed States							
1	Andhra Pradesh	0	0	0.00	0.00	556	556	386.05
2	Himachal Pradesh	0	0	0.00	0.00	257	257	12.11
3	Madhya Pradesh	0	0	0.00	0.00	33	33	0.56
4	Odisha	0	0	0.00	0.00	55	55	23.82
5	Rajasthan	0	0	0.00	0.00	32	32	3.41
6	Telangana	0	0	0.00	0.00	38	38	66.04
7	Uttarakhand	0	0	0.00	0.00	9	9	0.51
8	Uttar Pradesh	0	0	0.00	0.00	19	19	0.99
9	West Bengal	0	0	0.00	0.00	257	257	4.36
	Total (A):	0	0	0.00	0.00	1256	1256	497.85
B	Cooperatively Least -Developed States							
1	Assam	0	0	0.00	0.00	183	183	7.49
2	Arunachal Pradesh	0	0	0.00	0.00	3	3	0.39
3	Bihar	0	0	0.00	0.00	1	1	0.05
4	Manipur	0	0	0.00	0.00	739	739	4.72
5	Meghalaya	0	0	0.00	0.00	51	51	0.51
6	Mizoram	0	0	0.00	0.00	115	115	7.10
7	Nagaland	0	0	0.00	0.00	222	222	5.97
8	Tripura	0	0	0.00	0.00	1	1	0.30
	Total (B):	0	0	0.00	0.00	1315	1315	26.53
C	Cooperatively Developed States							
1	Tamil Nadu	0	0	0.00	0.00	2	2	5.58
	Total (A)+(B)+(C):	0	0	0.00	0.00	2573	2573	529.96
II	Corporation Sponsored Scheme							
1	Delhi	0	0	0.00	0.00	2	2	0.26
2	Gujarat	0	0	0.00	0.00	1	1	0.10
3	Haryana	0	0	0.00	0.00	6	6	0.29
4	Himachal Pradesh	0	0	0.00	0.00	2	1	10.90
5	Karnataka	0	0	0.00	0.00	171	171	3.43
6	Kerala	0	0	0.00	0.00	226	226	20.43
7	Maharashtra	0	0	0.00	0.00	111	111	5.86
8	Punjab	0	0	0.00	0.00	34	34	3.86
9	Tamil Nadu	0	0	0.00	0.00	445	445	16.24
10	Mizoram	2	2	0.75	0.23	2	0	0.23
11	Others (Petrofils)	0	0	0.00	0.00	2	2	9.35
	Total (II):	2	2	0.75	0.23	1002	999	70.95
	Grand Total	2	2	0.75	0.23	3575	3572	600.91

Table - 6
ASSISTANCE SANCTIONED & RELEASED TO COIR COOPERATIVES IN 2023-24
(₹ in crore)

S. No	State/UT	No. of sanct-ions in 2023-24	No. of units sanction- ed in 2023-24	Amount		Cumulative position as on 31.03.2024		
				Sanct- ioned in 2023-24	Disbursed in 2023-24	No. of Units sanctioned	No. of Units completed	Amount Disbursed
A	SCHEME : CENTRAL SECTOR SCHEME							
1	Odisha	0	0	0.00	0.00	34	34	4.13
B	SCHEME : CORPORATION SPONSORED SCHEME							
1	Karnataka	0	0	0.00	0.00	27	27	10.65
2	Kerala	0	0	0.00	0.00	1333	633	188.78
3	Tamil Nadu	0	0	0.00	0.00	27	27	4.01
	TOTAL (B)	0	0	0.00	0.00	1387	687	203.44
	TOTAL (A+B)	0	0	0.00	0.00	1421	721	207.57

Table - 7
ASSISTANCE SANCTIONED & RELEASED TO JUTE COOPERATIVES IN 2023-24
(₹ in crore)

S. No	State/UT	No. of sanct-ions in 2023-24	No. of units sanctioned in 2023-24	Amount		Cumulative position as on 31.03.2024		
				Sanct-ioned in 2023-24	Disbursed in 2023-24	No. of Units sanctioned	No. of Units completed	Amount Disbursed
A	SCHEME : CENTRAL SECTOR SCHEME:							
1	Assam	0	0	0.00	0.00	4	4	44.96
2	Bihar	0	0	0.00	0.00	27	27	0.58
3	Meghalaya	0	0	0.00	0.00	5	5	0.28
4	Odisha	0	0	0.00	0.00	13	13	0.14
5	Tripura	0	0	0.00	0.00	21	21	0.27
6	West Bengal	0	0	0.00	0.00	108	108	1.92
	Total (A)	0	0	0.00	0.00	178	178	48.15
B	SCHEME : CORPORATION SPONSORED SCHEME:							
1	Andhra Pradesh	0	0	0.00	0.00	6	6	0.22
2	Telangana	1	1	0.05	0.05	1	1	0.05
	Total (B)	1	1	0.05	0.05	7	7	0.27
Grand Total (A+B)		1	1	0.05	0.05	185	185	48.42

Table-8
Assistance to SC/ST Cooperatives during 2023-24

(₹ in crore)

S. No.	Activity	Units sanctioned in 2023-24	Amount		Cumulative position as on 31.03.2024	
			Sanctioned in 2023-24	Disbursed in 2023-24	No. of Units sanctioned	Amount Disbursed
I	Scheduled Caste Cooperatives					
A	Scheme: Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC)*					
1	Fisheries	0	0.00	0.00	171	286.56
2	Poultry	0	0.00	0.00	8	1.66
3	Rural Consumer	0	0.00	0.00	4133	5.20
4	Storage	0	0.00	0.00	1	0.21
5	ICDP	0	0.00	1.61	4	21.82
6	Handloom	0	0.00	0.00	4	0.38
	Total (A)	0	0.00	1.61	4321	315.83
B	Scheme: Corporation Sponsored Scheme					
1	Industrial Cooperatives	0	0.00	0.00	4	0.16
2	Fruits & Vegetables	0	0.00	0.00	3	1.17
3	Rural Consumer	0	0.00	0.00	4743	6.06
4	Marketing & Inputs#	1	0.42	0.00	1	0.00
5	LINAC				10	0.04
6	Storage	1	0.30	0.00	1	0.00
	Total (B)	2	0.72	0.00	4762	7.43
C	Scheme: Agricultural Marketing Infrastructure Scheme					
1	Storage	2	0.56	0.00	5	0.00
	Total (C)	2	0.56	0.00	5	0.00
	Grand Total (A+B+C) - SC Coops.	4	1.28	1.61	9088	323.259
II	Scheduled Tribe Cooperatives					
A	Scheme: Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC)*					
1	Industrial Cooperatives	0	0.00	0.00	8	8.56
2	Service Cooperative	0	0.00	0.00	1	0.35
3	Cold Chain	0	0.00	0.00	63	61.04
4	Processing (Plantation Crops)	0	0.00	0.00	13	50.13
5	Processing(Oil Seed)	0	0.00	0.00	3	1.09
6	Fisheries & Tribal Dev.	0	0.00	0.00	334	14.31
7	Poultry	0	0.00	0.00	151	21.80
8	Dairy	0	0.00	0.00	2147	54.05
9	Livestock	0	0.00	0.00	1117	59.18
10	Fruits & Vegetables	0	0.00	0.00	9	3.21
11	Marketing & Inputs	0	0.00	0.00	586	83.74
12	Rural Consumer	0	0.00	0.00	465	4.14
13	ICDP	0	0.00	2.63	49	430.19
14	Storage	0	0.00	0.00	353	22.92
15	MIS	0	0.00	0.00	4	19.98
16	Handloom	0	0.00	0.00	16	4.84
	Total (A)	0	0.00	2.63	5319	839.53
B	Scheme: Corporation Sponsored Scheme					
1	Cold Chain	0	0.00	0.00	1	1.55
2	Storage	0	0.00	0.00	199	35.44
3	Rural Consumer	0	0.00	1.31	1248	3.53
4	Marketing & Inputs	0	0.00	0.00	1158	4389.46
5	Service Cooperative	3	30.04	0.34	9	4.12
6	LINAC				9	0.03
7	Dairy	0	0.00	0.00	66	1.61
8	Handloom	2	0.75	0.23	2	0.23
9	Tribal Development	1	2.25	1.69	1	1.69
	Total (B)	6	33.04	3.57	2693	4437.66
C	Scheme: Agricultural Marketing Infrastructure Scheme					
1	Storage	62	3.37	0.154	97	1.19
	Total (C)	62	3.37	0.15	97	1.19
	Grand Total (A+B+C) - ST Coops.	68	36.41	6.36	8109	5278.38

* Erstwhile Restructured Central Sector Scheme.

Sanctioned under Yuva Sahakar

Chapter – 11

CONSUMER COOPERATIVES

11.1 The role of consumer cooperatives in the national economy is significant 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 and reasonable prices. These cooperatives render assured service by ensuring availability of consumer goods at the door step of consumers at reasonable price while also exerting a healthy influence on market price of essential commodities.

NCDC Assistance

11.2 NCDC provides financial assistance to primary cooperatives, District Wholesale Consumer Stores and State Consumer Federations for various consumer activities and 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 centres / godowns/ kerosene

bunks etc.; (ii) Margin money for raising working capital; (iii) Purchase of Furniture & fixtures and transport vehicles; (iv) Computerisation and (v) Creation / expansion/modernization of infrastructure related to consumer oriented processing / industrial activities.

11.3 Performance of NCDC under ongoing schemes of consumer cooperatives is summarized as under:

Under the erstwhile Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC), during FY 2023-24, NCDC disbursed ₹2.73 crore (Table-1) and cumulatively disbursed ₹97.84 crore as on 31.03.2024 (**Table-2**).

Under Corporation Sponsored Scheme, during FY 2023-24, NCDC sanctioned financial assistance of ₹0.61 crore, disbursed financial assistance of ₹1.40 crore, (**Table-1**) and cumulatively disbursed ₹238.95 crore as on 31.03.2024 (**Table-3**).

Table-1

ASSISTANCE SANCTIONED & DISBURSED FOR CONSUMER ACTIVITIES DURING FY 2023-24

(₹ in crore)

S. No.	States/ UTs	CSISAC				Corporation Sponsored Scheme				Total			
		Sanction		Disbursement		Sanction		Disbursement		Sanction		Disbursement	
		No. of Units	Amt	No. of Units	Amt	No. of Units	Amt	No. of Units	Amt	No. of Units	Amt	No. of Units	Amt
1	Kerala					1	0.09	1	0.09	1	0.09	1	0.09
2	Uttarakhand			1	2.73							1	2.73
3	Mizoram							1	1.31			1	1.31
4	Uttar Pradesh					1	0.10			1	0.10		
5	Jammu & Kashmir					1	0.42			1	0.42		
Total		0	0.00	1	2.73	3	0.61	2	1.40	3	0.61	3	4.13

Table-2

**ASSISTANCE DISBURSED FOR CONSUMER ACTIVITIES UNDER CSISAC AS ON
31.03.2024**

(₹ in crore)

S. No.	States/UTs	No. of Programmes 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	0	271	0.49
4	Bihar	2485	0	2485	1.41
5	Chhattisgarh	2	0	2	0.02
6	Goa	38	0	38	0.02
7	Gujarat	971	22	993	0.78
8	Haryana	1380	0	1380	0.54
9	Himachal Pradesh	1669	0	1669	24.76
10	Jammu & Kashmir	1	0	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	0	59	0.06
16	Meghalaya	47	0	47	0.10
17	Mizoram	72	0	72	1.18
18	Nagaland	22	0	22	0.08
19	Odisha	2140	457	2597	3.46
20	Punjab	2149	0	2149	1.43
21	Rajasthan	3507	76	3583	10.96
22	Sikkim	56	0	56	0.58
23	Tamil Nadu	4497	7975	12472	10.23
24	Telangana	2	0	2	0.40
25	Tripura	195	0	195	0.24
26	Uttar Pradesh	9007	607	9614	12.10
27	Uttarakhand	-	0	-	2.82
28	West Bengal	2363	5	2368	11.23
Total		44663	9504	54167	97.84

Table-3
**ASSISTANCE DISBURSED FOR CONSUMER ACTIVITIES UNDER CORPORATION
SPONSORED SCHEME AS ON 31.03.2024**
(₹ in crore)

S. No.	States/UTs	No. of Programmes Assisted				Assistance Provided		
		Student Stores	Societies	Societies' Branches	Total	Student Stores	Societies and their Branches	Total
1	A & N Islands	0	0	0	0	0.00	0.30	0.30
2	Andhra Pradesh	14	2311	0	2325	0.02	2.98	3.00
3	Assam	2	307	0	309	0.00	0.49	0.49
4	Bihar	0	2531	0	2531	0.00	1.55	1.55
5	Chandigarh	0	0	0	0	0.00	0.01	0.01
6	Chhattisgarh	0	3	0	3	0.00	0.10	0.10
7	Delhi	0	17	0	17	0.00	12.25	12.25
8	Goa	0	13	25	38	0.00	0.05	0.05
9	Gujarat	6	1395	24	1425	0.01	22.50	22.51
10	Haryana	0	1039	0	1039	0.00	1.92	1.92
11	Himachal Pradesh	0	1543	0	1543	0.00	2.10	2.10
12	Jammu & Kashmir	1	471	0	472	0.00	0.34	0.34
13	Karnataka	83	3215	0	3298	0.19	8.26	8.45
14	Kerala	971	1439	0	2410	1.51	130.78	132.29
15	Madhya Pradesh	7	5844	201	6052	0.01	10.93	10.94
16	Maharashtra	78	3752	12	3842	0.12	4.00	4.12
17	Manipur	0	140	0	140	0.00	0.13	0.13
18	Meghalaya	0	45	0	45	0.00	0.09	0.09
19	Mizoram	0	64	0	64	0.00	2.12	2.12
20	Nagaland	0	29	0	29	0.00	0.15	0.15
21	Odisha	18	2520	362	2900	0.02	4.43	4.45
22	Puducherry	0	0	0	0	0.00	0.01	0.01
23	Punjab	0	2666	0	2666	0.00	4.20	4.20
24	Rajasthan	14	3956	0	3970	0.03	3.94	3.97
25	Sikkim	0	55	0	55	0.00	0.14	0.14
26	Tamil Nadu	127	4527	1948	6602	0.19	7.95	8.14
27	Tripura	0	420	16	436	0.00	0.56	0.56
28	Uttar Pradesh	4	9080	223	9307	0.00	10.12	10.12
29	Uttarakhand	0	14	0	14	0.00	0.47	0.47
30	West Bengal	39	3264	5	3308	0.04	3.94	3.98
Total		1364	50660	2816	54840	2.14	236.81	238.95

Chapter – 12

INTEGRATED COOPERATIVE DEVELOPMENT PROJECTS

12.1 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.

12.2 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:

12.3 During FY 2023-24, NCDC has not sanctioned any amount due to discontinuation of CSISAC scheme.

12.3.1 Cumulatively, as on 31.03.2024, NCDC has sanctioned 395 projects at a total cost of ₹6861.05 crore involving NCDC's share of ₹6514.39 crore comprising ₹5344.90 crore as loan and ₹1169.49 crore as subsidy. In addition to above, subsidy assistance of ₹6.12 crore sanctioned for imparting training to cooperative personnel at LINAC, Gurugram and ₹0.64 crore for impact evaluation studies was also sanctioned up to FY 2023-24. Details of ICD projects sanctioned up to 31.3.2024 are given in **Table-1**.

Disbursements:

12.4 During FY 2023-24, NCDC disbursed ₹23.26 crore for 34 ICDPs in 10 States comprising of ₹2.10 crore as loan and ₹21.16 crore as subsidy. The subsidy comprised of ₹5.46 crore for project implementation and ₹15.70 crore for beneficiary cooperatives under CSISAC Scheme.

12.4.1 Cumulatively, as on 31.03.2024, NCDC released ₹4979.78 crore comprising ₹4216.27 crore as loan and ₹763.51 crore as subsidy. In addition to the above, cumulatively assistance of ₹6.12 crore was utilized for imparting training to cooperative personnel at LINAC, Gurugram and ₹0.64 crore was utilized for impact evaluation studies.

12.5 Out of 395 projects sanctioned for implementation, 354 projects have been completed, 21 projects have been de-sanctioned/midway closed and remaining 20 projects are under implementation. Out of total of 395 projects, 307 have been sanctioned in cooperatively under/least developed States including North-Eastern Region.

12.6 State wise assistance sanctioned and disbursed during the year under report as well as position of cumulative disbursements is indicated in **Table-2**. In contributions towards women empowerment, ₹1.14 crore was disbursed for women members of the societies of 34 projects in 10 districts during FY 2023-24.

Table-1

**INTEGRATED COOPERATIVE DEVELOPMENT PROJECTS
SANCTIONED UPTO FY 2023-24**

S. No.	Name of District	Year of Sanction
Arunachal Pradesh		
1	Whole state	2000-01
2	Arunachal Pradesh Part-2	2013-14
Assam		
3	Nagaon	1988-89
4	Cachar	1999-00
5	Hailakandi	1999-00
Andhra Pradesh		
6	East Godavari	1989-90
7	Chittoor	1991-92
8	Krishna	1993-94
9	Kurnool	1995-96
10	Guntur	1999-00
11	Nellore	2003-04
12	Visakhapatnam	2003-04
13	West Godavari	2005-06
14	Anantpur	2005-06
15	Srikakulam	2005-06
16	Kadapa	2005-06
17	Vizianagaram	2005-06
18	Prakasam	2008-09
19	Kurnool (Phase-2)	2017-18
20	East Godavari (Phase-2)	2017-18
21	Chittoor(Phase-2)	2018-19
Andaman & Nicobar		
22	South,North & Middle	2018-19
Telangana		
23	Nizamabad	1989-90
24	Nalgonda	1995-96
25	Nizamabad Part-2	2000-01
26	Medak	2003-04
27	Warangal	2003-04
28	Adilabad	2005-06
29	Rangareddy	2005-06

S. No.	Name of District	Year of Sanction
30	Karimnagar	2005-06
31	Mahbubnagar	2005-06
32	Khammam	2008-09
Bihar		
33	Bhojpur	1987-88
34	Rohtas	1987-88
35	Gopalganj	1999-00
36	Madhubani	1999-00
37	Sitamarhi	2001-02
38	Gaya	2001-02
39	Bhojpur(Ara)	2002-03
40	Saran(Chapra)	2002-03
41	Siwan	2002-03
42	Kaimur	2008-09
43	Khagaria	2009-10
44	Sheohar	2009-10
45	Vaishali	2010-11
46	Nalanda	2010-11
47	Araria	2011-12
48	Jehanabad	2011-12
49	East Champaran (Motihari)	2011-12
50	Darbhanga	2014-15
51	Aurangabad	2014-15
52	Purnia	2014-15
53	Begusarai	2014-15
54	West Champaran (Bettiah)	2014-15
Chhattisgarh		
55	Durg	1987-88
56	Bastar	1994-95
57	Raipur	1995-96
58	Jashpur	2001-02
59	Raigarh	2001-02
60	Ambikapur (Surguja)	2002-03
61	Rajnandgaon	2002-03

S. No.	Name of District	Year of Sanction
Gujarat		
62	Panchmahal	1991-92
63	Surender Nagar	1991-92
Haryana		
64	Bhiwani	1991-92
65	Ambala	1994-95
66	Gurgaon	1994-95
67	Sirsa	1994-95
68	Hissar	1995-96
69	Sonipat	2001-02
70	Panipat	2001-02
71	Karnal	2001-02
72	Kurukshetra	2001-02
73	Kaithal	2001-02
74	Rewari	2001-02
75	Yamuna Nagar	2004-05
76	Faridabad	2004-05
77	Jind	2005-06
78	Mahendergarh	2006-07
79	Jhajjar	2007-08
80	Rohtak	2007-08
81	Bhiwani (Phase-2)	2010-11
82	Ambala (Phase-2)	2012-13
83	Hissar (Phase-2)	2012-13
84	Sirsa (Phase-2)	2012-13
85	Panchkula	2012-13
86	Fatehabad (Phase-2)	2013-14
87	Rewari (Phase-2)	2017-18
88	Gurugram (Mewat) (Phase-2)	2020-21
89	Kaithal (Phase-2)	2020-21
90	Karnal (Phase-2)	2020-21
91	Kurukshetra (Phase-2)	2020-21
92	Panipat (Phase-2)	2020-21
93	Sonipat (Phase-2)	2020-21
Himachal Pradesh		
94	Bilaspur	1986-87
95	Sirmour	1987-88
96	Hamirpur	1988-89

S. No.	Name of District	Year of Sanction
97	Kangra	1990-91
98	Shimla	1991-92
99	Chamba	1996-97
100	Kullu	1996-97
101	Solan	1998-99
102	Una	2000-01
103	Mandi	2002-03
104	Kinnaur	2005-06
105	Lahaul spiti	2005-06
106	Sirmour (Phase-2)	2010-11
107	Bilaspur (Phase-2)	2010-11
108	Hamirpur (Phase-2)	2010-11
109	Kullu (Phase-2)	2013-14
110	Kangra (Phase-2)	2013-14
111	Shimla (Phase-2)	2013-14
112	Solan (Phase-2)	2017-18
113	Mandi (Phase-2)	2018-19
114	Una (Phase-2)	2021-22
Jammu & Kashmir		
115	Kathua	2003-04
116	Anantnag	2003-04
117	Doda	2014-15
118	Baramulla	2014-15
Jharkhand		
119	Singhbhum	1997-98
120	Ranchi	1997-98
121	Deoghar	2002-03
122	Dumka	2002-03
123	Hazaribagh	2002-03
124	Garhwa	2006-07
125	Latehar	2006-07
126	Giridih	2006-07
127	Lohardaga	2007-08
128	Godda	2007-08
129	Dhanbad	2007-08
130	East Singhbhum	2007-08
131	Sahibganj	2008-09
132	Chatra	2008-09
133	Palamu	2008-09

S. No.	Name of District	Year of Sanction
134	Koderma	2008-09
135	Pakur	2008-09
136	Jamtara	2008-09
137	Bokaro	2013-14
138	Simdega	2013-14
139	Gumla	2013-14
Karnataka		
140	Bangalore	1987-88
141	Chikmagalur	1988-89
142	Chitradurga	1997-98
143	Gulbarga	2005-06
144	Bellary	2011-12
145	Bijapur	2011-12
Kerala		
146	Wynad	1987-88
147	Palghat	1988-89
148	Kottayam	1988-89
149	Idukki	1993-94
150	Pathanamthitta	1993-94
151	Thrissure	1995-96
152	Malappuram	1998-99
153	Kasargod	1998-99
154	Kannur	1998-99
155	Ernakulam	2001-02
156	Kozhikode	2001-02
157	Kollam	2001-02
158	Alapuzha	2001-02
159	Thiruvananthapuram	2003-04
160	Wynad (Phase-2)	2008-09
161	Idukki (Phase-2)	2013-14
162	Palakkad (Phase-2)	2014-15
163	Thrissur (Phase-2)	2015-16
Madhya Pradesh		
164	Narsinghpur	1994-95
165	Raisen	1994-95
166	Khargone	1995-96
167	Guna	1997-98
168	Sidhi	1997-98
169	Chhindwara	1998-99

S. No.	Name of District	Year of Sanction
170	Jabalpur	1999-00
171	Bhind	2000-01
172	Ratlam	2000-01
173	Rajgarh	2001-02
174	Jhabua	2006-07
175	Sehore	2006-07
176	Ujjain	2006-07
177	Sagar	2006-07
178	Vidisha	2006-07
179	Mandsaur	2006-07
180	Betul	2007-08
181	Neemuch	2007-08
182	Indore	2007-08
183	Shahdol	2007-08
184	Anuppur	2007-08
185	Umaria	2007-08
186	Tikamgarh	2007-08
187	Khandwa	2007-08
188	Burhanpur	2007-08
189	Rewa	2011-12
190	Balaghat	2011-12
191	Shajapur	2011-12
192	Dhar	2012-13
193	Hoshangabad	2012-13
194	Shivpuri	2012-13
195	Seoni	2012-13
196	Dewas	2012-13
197	Bhopal	2012-13
198	Harda	2012-13
199	Chhatarpur	2013-14
200	Gwalior	2013-14
201	Mandla	2015-16
202	Morena	2015-16
203	Panna	2015-16
204	Satna	2015-16
205	Sheopur	2015-16
Manipur		
206	Bishanpur	1986-87
207	Thoubal	1988-89

S. No.	Name of District	Year of Sanction
208	Churachandpur	1990-91
209	Ukhrul	2000-01
210	Imphal West	2000-01
211	Imphal East	2000-01
Meghalaya		
212	East Khasi hills	1986-87
213	Jaintia	1999-00
214	West Garo hills	1999-00
215	West Khasi hills	2001-02
216	East Garo hills	2001-02
217	Ri-Bhoi	2004-05
218	South Garo hills	2004-05
Mizoram		
219	Aizawl	1993-94
220	Chhimtuipui	1993-94
221	Lunglei	1997-98
222	Kolasib (Phase-2)	2014-15
223	Lunglei (Phase-2)	2014-15
224	Aizawl (Phase-2)	2014-15
225	Serchhip(Phase-2)	2014-15
226	Champhai (Phase-2)	2014-15
227	Mamit	2021-22
Nagaland		
228	Kohima	1987-88
229	Mokokchung	1990-91
230	Wokha	1995-96
231	Tuensang	2000-01
232	Phek	2000-01
233	Zunheboto	2008-09
234	Mon	2008-09
235	Dimapur	2008-09
236	Peren	2017-18
237	Kiphire	2017-18
238	Longleng	2017-18
239	Tuensang (Phase-2)	2017-18
240	Kohima (Phase-2)	2017-18
Odisha		
241	Koraput & Malkangiri	2001-02
242	Angul	2010-11

S. No.	Name of District	Year of Sanction
243	Dhenkanal	2010-11
Punjab		
244	Ferozepur	1994-95
245	Hoshiarpur	1994-95
246	Ropar	1998-99
247	Patiala	1999-2000
Rajasthan		
248	Banswara	1993-94
249	Jalore	1993-94
250	Sikar	1993-94
251	Alwar	1998-99
252	Sawai Madhopur	1998-99
253	Tonk	1998-99
254	Jhalawar	1998-99
255	Jodhpur	2002-03
256	Dausa	2006-07
257	Baran	2006-07
258	Hanumangarh	2006-07
259	Ajmer	2006-07
260	Jaisalmer	2006-07
261	Bundi	2006-07
262	Jhunjhunu	2006-07
263	Bhilwara	2006-07
264	Bikaner	2008-09
265	Badmer	2008-09
266	Dungarpur	2008-09
267	Bharatpur	2008-09
268	Kota	2008-09
269	Sirohi	2011-12
270	Pratapgarh	2011-12
271	Churu	2011-12
272	Pali	2011-12
273	Rajsamand	2011-12
274	Chittorgarh	2011-12
275	Udaipur	2011-12
276	Dholpur	2011-12
277	Nagaur	2011-12
278	Sri Ganganagar	2011-12

S. No.	Name of District	Year of Sanction
279	Jaipur	2011-12
280	Sikar (Phase-2)	2015-16
281	Banswara (Phase-2)	2015-16
282	Jalore (Phase-2)	2015-16
Sikkim		
283	East Sikkim	1992-93
284	South Sikkim	1992-93
Tamil Nadu		
285	Kamarajar	1988-89
286	South Arcot	1990-91
287	Coimbatore	1993-94
288	Dharampuri	1994-95
289	Thiruvannamalai	1995-96
290	Kanchipuram	1998-99
291	Ramnathapuram	1998-99
292	Tiruvapur	2000-01
293	Thiruchirapalli	2001-02
294	Perambalur	2001-02
295	Thanjavur	2001-02
296	Theni	2004-05
297	Thoothukudi	2004-05
298	Pududukottai	2006-07
299	Salem	2006-07
300	Erode	2006-07
301	Madurai	2006-07
302	Sivagangai	2009-10
303	Dindigul	2009-10
304	Tirunelveli	2009-10
305	Vellore	2010-11
306	Karur	2010-11
307	Nagapattinam	2010-11
308	Nilgiris	2012-13
309	Namakkal	2014-15
310	Thiruvallur	2014-15
311	Kanyakumari	2014-15
312	Chennai	2016-17
Tripura		
313	West Tripura	1988-89
314	South Tripura	2008-09

S. No.	Name of District	Year of Sanction
315	North Tripura	2015-16
316	Unakoti	2015-16
317	Dhalai	2015-16
Uttar Pradesh		
318	Jaunpur	1991-92
319	Varanasi	1991-92
320	Mathura	1997-98
321	Raibareli	1997-98
322	Gorakhpur	1997-98
323	Rampur	1999-00
324	Muzafarnagar	1999-00
325	Baghpat	1999-00
326	Bulandshahar	1999-00
327	Mirzapur	2003-04
328	Deoria	2003-04
329	Bijnore	2004-05
330	Lakhimpur khiri	2004-05
331	Barabanki	2004-05
332	Badaun	2005-06
333	Sonebhadra	2005-06
334	Ferozabad	2005-06
335	Farrukhabad	2005-06
336	Kannoj	2005-06
337	Chitrakoot	2006-07
338	Aligarh	2008-09
339	Pratapgarh	2008-09
340	Ghazipur	2008-09
341	Faizabad	2010-11
342	Mainpuri	2010-11
343	Mau	2010-11
344	Banda	2013-14
345	Moradabad	2013-14
346	Saharanpur	2013-14
347	Etah	2013-14
348	Bareilly	2013-14
349	Balia	2013-14
350	Kasganj	2013-14
351	Etawah	2013-14
352	Ambedkar Nagar	2015-16

S. No.	Name of District	Year of Sanction
353	Kaushambi	2015-16
354	Allahabad	2015-16
355	Jalaun	2015-16
356	Hamirpur	2015-16
357	Mahoba	2015-16
358	Meerut	2016-17
359	Shahjahanpur	2016-17
360	Pilibhit	2016-17
361	Hathras	2016-17
362	Jhansi	2016-17
363	Amroha	2016-17
364	Sonbhadra(Phase-2)	2018-19
365	Agra	2020-21
366	Hapur	2020-21
367	Sitapur	2020-21
368	Unnao	2020-21
Uttarakhand		
369	Haridwar	1999-00
370	Chamoli	2001-02
371	Pithorgarh	2002-03
372	Dehradun	2003-04
373	Almora	2003-04
374	Tehri	2003-04
375	Pauri Garhwal	2006-07

S. No.	Name of District	Year of Sanction
376	Nainital	2006-07
377	Udham Singh Nagar	2009-10
378	Rudraprayag	2012-13
379	Bageshwar	2012-13
380	Champawat	2012-13
381	Uttarkashi	2012-13
West Bengal		
382	Nadia	1985-86
383	Hooghly	1992-93
384	Birbhum	1999-2000
385	Cooch Behar	1999-2000
386	Hooghly	2000-01
387	Purulia	2002-03
388	North 24 Parganas	2002-03
389	Malda	2002-03
390	South 24 Parganas	2003-04
391	Uttar Dinajpur	2009-10
392	Paschim Medinipur	2009-10
393	Burdwan	2009-10
394	Bankura	2011-12
395	Howrah	2011-12

Table-2
STATE-WISE DETAILS OF SANCTIONS & DISBURSEMENTS UNDER ICDP
(₹ in crore)

S. No.	State/UT	During FY 2023-24				Cumulative Position as on 31.03.2024			
		Units Sanctioned	Disbursements			Units Sanctioned	Disbursement		
			Loan	Subsidy	Total		Loan	Subsidy	Total
1	Andhra Pradesh					16	392.07	50.77	442.84
2	Andaman & Nicobar					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		0.00	12.36	12.36	22	341.61	81.80	423.41
6	Chhattisgarh					7	22.08	2.85	24.93
7	Gujarat					2	8.29	0.53	8.82
8	Haryana		0.00	0.49	0.49	30	280.41	24.62	305.03
9	Himachal Pradesh					21	244.22	64.08	308.30
10	Jammu & Kashmir					4	7.88	2.38	10.26
11	Jharkhand					21	113.81	27.60	141.41
12	Karnataka					6	23.28	2.86	26.14
13	Kerala		1.08	0.00	1.08	18	270.67	17.58	288.25
14	Madhya Pradesh		0.00	0.20	0.20	42	490.28	118.86	609.14
15	Manipur					6	11.34	3.52	14.86
16	Meghalaya					7	19.52	6.53	26.05
17	Mizoram		1.02	0.42	1.44	9	43.33	16.22	59.55
18	Nagaland		0.00	0.11	0.11	13	84.22	29.69	113.91
19	Odisha					3	25.56	5.95	31.51
20	Punjab					4	14.74	2.44	17.18
21	Rajasthan		0.00	2.52	2.52	35	481.31	109.98	591.29
22	Sikkim					2	0.97	0.44	1.41
23	Tamil Nadu		0.00	1.42	1.42	28	689.49	56.74	746.23
24	Telangana					10	72.89	13.73	86.62
25	Tripura		0.00	0.17	0.17	5	29.00	11.36	40.36
26	Uttar Pradesh		0.00	3.47	3.47	51	374.63	67.71	442.34
27	Uttarakhand					13	68.81	20.01	88.82
28	West Bengal					14	46.10	6.39	52.49
TOTAL		0	2.10	21.16	23.26	395	4216.27	763.51	4979.78

Chapter – 13

ROLE OF NCDC IN FORMATION AND PROMOTION OF FPOs and FFPOs**FPOs:**

13.1 NCDC is an Implementing Agency (IA) under the Central Sector Scheme, “Formation and Promotion of 10,000 Farmer Producer Organizations” initiated in July, 2020. The aim is to catalyse transformation of agriculture sector where small and marginal holdings less than 2 hectares constitute over 80% of farmers’ population, with distressing ownership of a minor share of land. This segment is also characterized by more than one-fifth of rural households, with self-employment in agriculture as their principal occupation. Under the scheme, NCDC is an implementing agency for FPOs which are formed and promoted only as cooperatives. The aims and objectives of the scheme are as follows:-

- To provide a holistic and broad-based supportive ecosystem to FPOs, to facilitate vibrant and sustainable income-oriented farming and ensuring holistic socio-economic development.
- To enhance productivity through efficient cost management and resource utilization and realisation of higher returns through better liquidity and market linkages for their produce.
- To provide handholding and support to new FPOs for upto 5 years from the creation in all aspects of management, input, production, processing and value addition, market linkages, credit linkages and use of technology among others.

- To provide effective capacity building of FPOs to develop agri entrepreneurship skills, to become economically viable and self-sustaining beyond the period of support from the government.

The Role of NCDC in promoting FPO

13.2 NCDC as a development financing institution for cooperatives plays the role of an Implementing Agency under the Scheme. NCDC forms and promotes FPOs which are registered under the State Cooperative Societies Acts, including the Mutually Aided or Self Reliant Cooperative Societies Acts or by whatever name called, or the Multipurpose Cooperative Societies Act (MSCS Act). NCDC promotes FPOs through its Cluster Based Business Organisations (CBBOs), which function at the allotted block level and is responsible for the formation and promotion of FPO. The Handbook of the scheme is available on NCDC website and the details of the scheme are given briefly in **Annex-IV & V**.

Target of NCDC

13.3 During the reference allotment year 2020-21, NCDC was allocated a target for formation and promotion of 500 FPOs. In addition, 29 organic FPOs were also allocated to NCDC from Integrated Nutrient Management (INM) Division of DA&FW. During the reference allotment year 2022-23, an additional target for formation and promotion of 234 FPOs was allocated to NCDC. During the reference allotment year 2023-24, an additional target for formation and promotion of 1100 FPOs through member of PACS was allocated

to NCDC. Out of the total target of 1863 FPOs, 777 FPO Cooperatives have been registered with 157568 farmer members. During the Financial year 2023-24, NCDC has sanctioned Formation and Incubation cost of ₹118.91 crore, FPO Management Cost of ₹37.31 crore and Matching Equity Grant of ₹29.49 crore and disbursed Formation and Incubation cost of ₹12.91 crore, FPO Management Cost of ₹22.28 crore and Matching Equity Grant of ₹11.13 crore (including ₹1.11 crore disbursed by DA&FW). Cumulatively, NCDC has disbursed an amount of ₹95.71 crore under the scheme. State-wise sanction and disbursement of funds under the scheme is detailed at **Table-1**.

ROLE IN FORMATION AND PROMOTION OF FFPO

13.4 NCDC has been empowered as one of the Implementation Agency (IA) for Formation and Promotion of the Fish Farmer Producer Organizations (FFPOs). FFPO scheme under PMMSY aims to achieve inclusive and sustainable transformation of the fisheries sector through creation of a holistic and supportive ecosystem.

13.5 Formation and promotion of FFPOs is being taken up under the Central Sector Scheme component of PMMSY with 100% central funding.

13.5.1 As per Union Budget 2020, the Department of Fisheries, Government of India will set up 500 Fish Farmers Producer Organisations. While formation and promotion of 300 FFPOs/Cs will be supported under PMMSY, efforts will

be made to support the remaining 200 FFPOs/Cs through convergence with the 10,000 FPO scheme of Department of Agriculture, Cooperation and Farmers Welfare (DoACFW), Ministry of Agriculture and Farmers Welfare (MoAFW), wherever possible.

Target of NCDC

13.6 An initial target of 70 FFPOs was allocated to NCDC. Till the end of March 2024, NCDC has formed and promoted all 70 FFPOs under Cooperative Societies Act of respective state.

13.7 Further, the Department of Fisheries, Government of India has issued administrative approval of ₹225.50 Crore to NCDC for formation of 1000 existing cooperatives as FFPOs with 100% central funding under the Central Sector component of Pradhan Mantri Matsya Sampada Yojana (PMMSY) Scheme. Till 31.03.2024, out of 1000 PFCS, 860 no. of PFCS were allocated to CBBOs in the states of Andhra Pradesh, West Bengal, Kerala, Tamil Nadu, Maharashtra, Gujarat, Karnataka, and Odisha.

13.8 During the Financial year 2023-24, NCDC has sanctioned Formation and Incubation cost of ₹53.42 crore, FFPO Management Cost of ₹9.15 crore and Matching Equity Grant of ₹10.05 crore and disbursed Formation and Incubation cost of ₹23.22 crore, FFPO Management Cost of ₹1.79 crore and Matching Equity Grant of ₹1.09 crore. Cumulatively, NCDC has disbursed an amount of ₹37.01 crore under the scheme.

Table-1

**STATE/UT-WISE SANCTION AND DISBURSEMENT OF FUNDS UNDER CENTRAL
SECTOR SCHEME - FORMATION AND PROMOTION OF 10,000 FPOs**

(₹ in crore)

S. No	State/ UT	Sanction during FY 2023-24			Disbursement during FY 2023-24			Cumulative Disbursement as on 31.03.2024		
		FPO Formation & Incubation Cost incl. CBBO cost	FPO Management Cost	Matching Equity Grant	FPO Formation & Incubation Cost incl. CBBO cost	FPO Management Cost	Matching Equity Grant	FPO Formation & Incubation Cost incl. CBBO cost	FPO Management Cost	Matching Equity Grant
1	Andhra Pradesh	0.00	4.50	3.67	0.80	1.40	0.98	2.03	1.94	1.51
2	Arunachal Pradesh	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
3	Assam	6.50	0.90	0.00	0.13	0.64	0.00	0.81	1.08	0.14
4	Bihar	27.75	1.44	1.35	1.32	1.25	0.41	4.13	2.48	1.19
5	Chhattisgarh	5.00	1.26	1.05	0.23	0.85	0.23	1.54	1.45	0.84
6	Dadar Nagar Haveli	0.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Gujarat	2.50	1.80	1.54	1.21	1.58	0.46	3.14	2.38	1.24
8	Haryana	3.50	0.00	0.00	0.09	0.09	0.00	0.71	0.33	0.42
9	Himachal Pradesh	7.00	1.26	1.30	0.72	0.77	0.34	1.20	1.34	0.43
10	Jammu & Kashmir	12.50	0.72	0.60	0.23	0.29	0.10	0.67	0.54	0.18
11	Jharkhand	6.00	2.16	2.02	0.90	1.08	0.40	2.12	1.81	0.61
12	Karnataka	0.00	1.80	1.50	0.19	0.66	0.38	1.02	0.92	0.67
13	Kerala	0.00	1.08	0.60	0.21	0.56	0.38	1.26	0.71	0.69
14	Ladakh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Lakshdweep	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.00	0.00
16	Madhya Pradesh	0.00	1.26	1.89	0.45	1.51	0.80	1.86	2.42	1.55
17	Maharashtra	5.75	2.21	1.43	0.23	0.90	1.11	0.81	0.99	1.87
18	Manipur	0.00	0.00	0.00	0.09	0.15	0.00	0.27	0.28	0.07
19	Meghalaya	2.50	0.18	0.15	0.00	0.18	0.01	0.19	0.28	0.05
20	Mizoram	0.00	0.00	0.00	0.03	0.00	0.00	0.09	0.00	0.00
21	Nagaland	0.00	0.00	0.00	0.23	0.33	0.00	0.91	0.83	0.27
22	Odisha	0.00	1.08	1.33	0.33	0.99	0.72	1.26	1.45	0.99
23	Puducherry	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.00	0.00
24	Punjab	2.25	0.00	0.45	0.00	0.30	0.15	0.55	0.47	0.21
25	Rajasthan	5.16	1.80	2.07	0.87	1.68	0.58	2.60	2.49	1.29
26	Sikkim	0.00	0.36	0.30	0.00	0.18	0.04	0.20	0.28	0.07
27	Tamil Nadu	11.00	2.52	0.91	0.80	0.83	0.91	2.21	1.44	1.60
28	Telangana	0.00	2.34	0.15	0.40	0.79	0.14	1.49	1.25	0.89
29	Tripura	0.00	0.54	0.60	0.44	0.69	0.11	0.79	0.76	0.13
30	Uttar Pradesh	6.00	5.58	3.60	1.56	2.11	1.68	3.95	3.03	2.68
31	Uttarakhand	0.00	0.36	1.17	0.86	1.22	0.29	2.20	2.10	0.58
32	West Bengal	14.75	2.16	1.80	0.60	1.26	0.92	1.55	1.45	1.33
TOTAL		118.91	37.31	29.49	12.91	22.28	11.13	39.74	34.47	21.50

(Note: figures excluding NCDC supervision charges of ₹2.01 crore)

Chapter – 14

COMPUTERIZATION OF COOPERATIVES

14.1 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 centre, data recovery centre, 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 among others.

14.2 During FY 2023-24, the Corporation disbursed ₹0.42 crore to Societies/ Cooperative Banks for computerisation. Cumulatively, the Corporation has sanctioned ₹1,558.36 crore to 410 societies/banks and disbursed ₹646.70 crore. A total of 373 societies/banks have completed respective computerization projects as detailed in **Table-1**.

PACS as Modern Banking Units

14.3 An impressive 97% 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 to banking facilities** in the remotest of areas including unbanked Gram Panchayats.
- ✓ Increase **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.
- ✓ **Enhance share capital** of PACS through attracting more members/ farmers in rural areas.
- ✓ Facilitate **timely agricultural operations**, thereby, enhancing crop productivity and yield.

14.3.1 NCDC has sanctioned financial assistance of ₹315.72 crore to **Government of West Bengal for assisting 2,631 Primary Agriculture Cooperative Societies (PACS) with 28.88 lakh members** for computerization and development of related infrastructure for PACS as Banking Service Points during FY 2018-19. So far, ₹282.02 crore has been disbursed to 2,342 PACS.

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

Table-1
ASSISTANCE SANCTIONED/DISBURSED FOR COMPUTERIZATION
UP TO 31.03.2024

(₹ in crore)

S. No.	State/ UT/ Institution	Amount Disbursed in 2023-24	Cumulative position as on 31.03.2024		
			No. of Sanctions	No. of Sanctions Completed	Amount Disbursed
A. CENTRAL SECTOR SCHEME					
1	Andhra Pradesh		2	2	0.97
2	Arunachal Pradesh		1	1	5.39
3	Assam		2	1	42.00
4	Bihar		1	1	0.22
5	Gujarat		1	1	12.46
6	Goa		8	7	1.58
7	Himachal Pradesh		19	17	65.16
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		47	40	282.02
14	Uttar Pradesh	0.42	54	42	113.32
15	Uttarakhand		18	15	22.64
16	Mizoram		1	1	0.39
17	Telangana		1	1	0.19
18	Jharkhand		2	0	0.00
Sub Total (A)		0.42	182	149	630.51
B. 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 (B)		0.00	228	224	16.19
Grand Total (A+B)		0.42	410	373	646.70

Chapter – 15

COOPERATIVES IN LEAST / UNDER DEVELOPED STATES/ UNION TERRITORIES

15.1 Government of India has categorised cooperatively Least Developed/ Under Developed States/UTs as follows:

Cooperatively Least Developed States/ Union Territories:

These include states of Arunachal Pradesh, Assam, Bihar, Jharkhand, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura, Jammu & Kashmir (UT) and Ladakh (UT).

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) fall in this category.

15.2 During FY2023-24, NCDC sanctioned financial assistance of ₹54934.23 crore and disbursed ₹45840.91 crore to LD/UD States as detailed in **Table-1** and depicted as below:

15.3 Cumulatively as on 31.03.2024, ₹2,19,711.19 crore was disbursed to LD/UD States under various schemes of NCDC, which accounts for around 70.15% of the total assistance of ₹3,13,198.42 crore disbursed by the Corporation, so far.

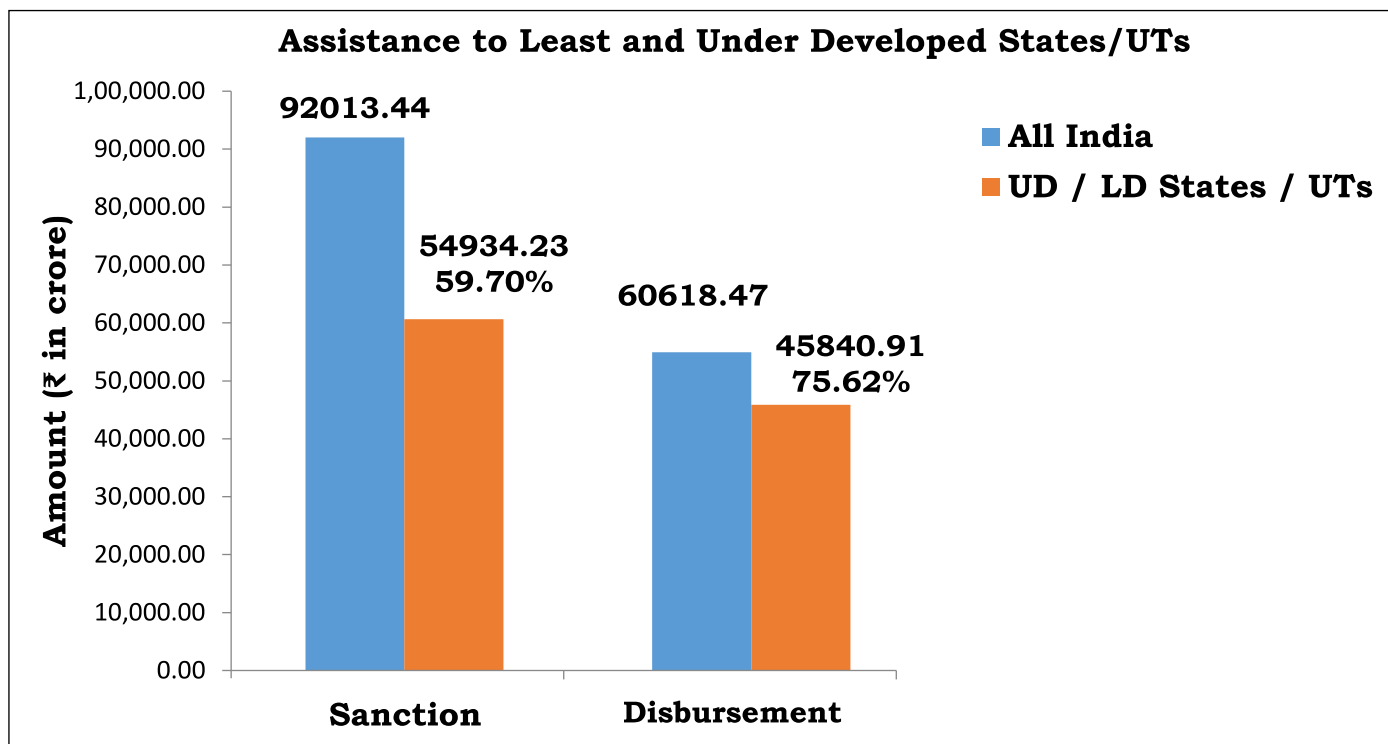
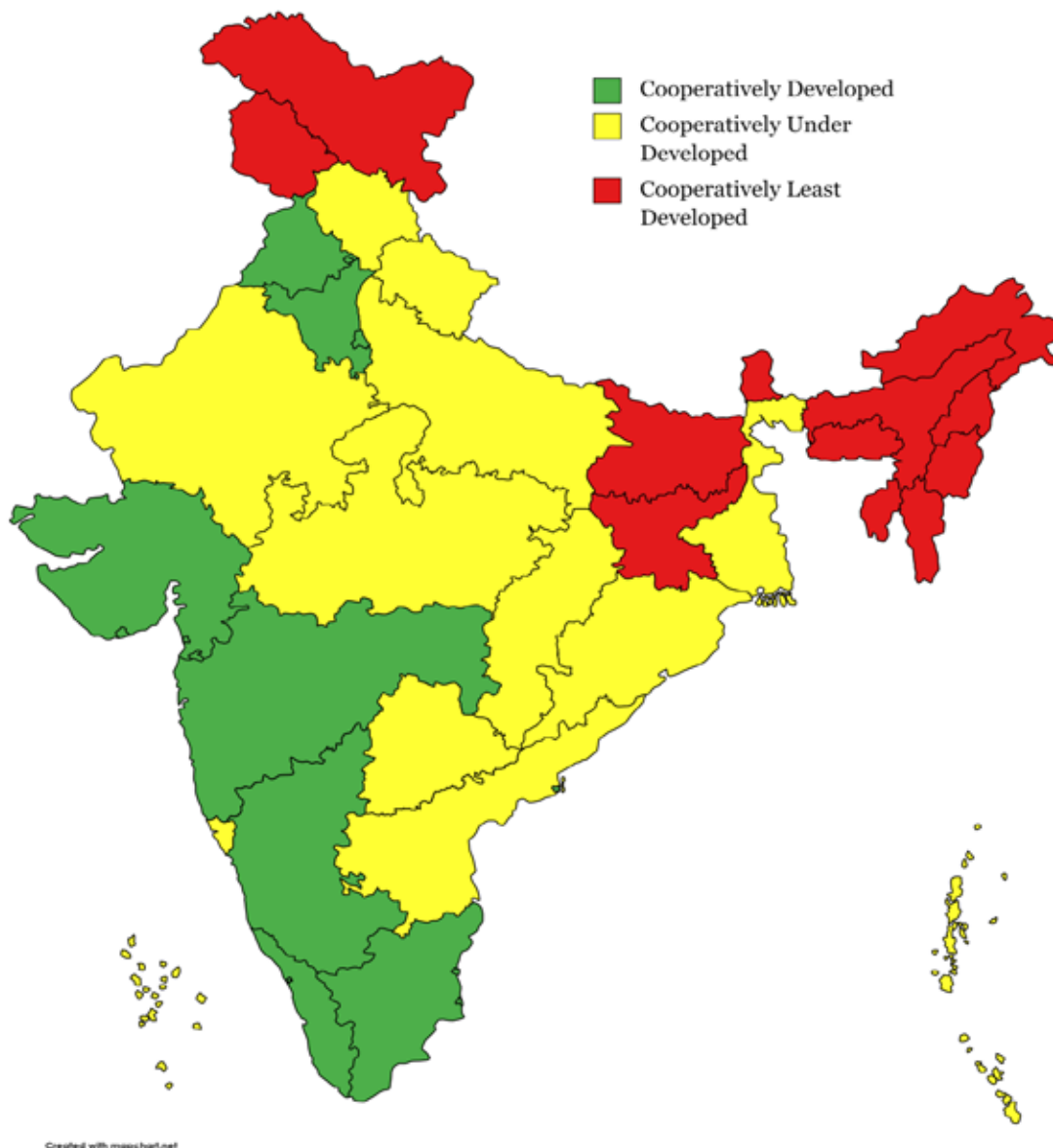


Table-1

STATE/UT-WISE SANCTIONS & DISBURSEMENTS DURING FINANCIAL YEAR 2023-24

(₹ in crore)

STATE/UT	SANCTION 2023-24			DISBURSEMENT 2023-24		
	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL
(A) Cooperatively Least-Developed States/UTs						
Assam	0.00	7.63	7.63	0.00	0.89	0.89
Bihar	5000.00	31.02	5031.02	800.19	15.63	815.82
J&K	1.44	14.15	15.59	0.00	0.71	0.71
Jharkhand	844.87	21.87	866.74	0.00	2.54	2.54
Manipur	0.00	0.00	0.00	4.66	1.95	6.61
Meghalaya	0.00	3.01	3.01	0.00	0.22	0.22
Mizoram	0.75	0.33	1.08	2.73	0.51	3.24
Nagaland	0.00	0.00	0.00	0.00	0.67	0.67
Sikkim	0.00	0.66	0.66	0.00	0.22	0.22
Tripura	0.00	1.32	1.32	0.00	1.55	1.55
Total (A)	5847.06	79.99	5927.05	807.58	24.89	832.47
(B) Cooperatively Under-Developed States						
A & N Islands	2.25	0.00	2.25	1.69	0.00	1.69
Andhra Pradesh	14199.90	22.38	14222.28	13269.90	10.23	13280.13
Chhattisgarh	20000.00	7.32	20007.32	18990.00	1.35	18991.35
Himachal Pradesh	0.00	9.74	9.74	0.00	1.85	1.85
Madhya Pradesh	532.82	3.90	536.72	318.93	3.94	322.87
Odisha	0.57	4.27	4.84	0.28	2.96	3.24
Rajasthan	3.27	9.31	12.58	60.40	5.68	66.08
Telangana	13652.79	3.18	13655.97	11931.00	243.11	12174.11
Uttar Pradesh	512.58	16.09	528.67	3.22	9.81	13.03
Uttarakhand	1.66	2.60	4.26	107.52	41.61	149.13
West Bengal	0.70	21.84	22.54	0.70	4.26	4.96
Total (B)	48906.54	100.63	49007.18	44683.64	324.80	45008.44
(C) Cooperatively Developed States/UT + Others						
Delhi	0.00	2.02	2.02	0.00	2.27	2.27
Daman & Diu	0.00	0.66	0.66	0.00	0.11	0.11
Gujarat	534.76	26.60	561.36	578.90	8.09	586.99
Haryana	12285.08	5.47	12290.55	9884.73	2.63	9887.36
Karnataka	458.22	4.61	462.83	259.96	1.40	261.36
Kerala	563.50	18.29	581.79	272.33	3.56	275.89
Maharashtra	3417.92	36.91	3454.83	2080.89	20.53	2101.42
Punjab	18700.00	2.70	18702.70	1650.00	0.44	1650.44
Tamil Nadu	0.00	15.73	15.73	0.00	4.28	4.28
Others	1000.00	6.75	1006.75	0.50	6.94	7.44
Total (C)	36959.48	119.74	37079.22	14727.31	50.25	14777.56
Grand Total (A+B+C)	91713.08	300.36	92013.44	60218.53	399.94	60618.47
UD Plus LD (A+B)	54753.60	180.62	54934.22	45491.22	349.69	45840.91
Percentage of UD & LD			59.70			75.62



Map not to scale

▶ Cooperatively Developed States/UTs ◀

- Gujarat, Maharashtra, Haryana, Punjab, Karnataka, Tamil Nadu, Kerala, Delhi (UT), Chandigarh (UT), Dadra & Nagar Haveli, Daman & Diu (UT) and Puducherry (UT)

▶ Cooperative Under Developed States/UTs ◀

- Andhra Pradesh, Telangana, Uttarakhand, West Bengal, Himachal Pradesh, Goa, Chhattisgarh, Madhya Pradesh, Odisha, Uttar Pradesh, Rajasthan, A&N Islands (UT) and Lakshadweep (UT)

▶ Cooperatively Least Developed States/UTs ◀

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

Chapter – 16

GENDER IN COOPERATIVES

16.1 In consonance with the Government Policy, NCDC encourages women cooperatives to avail financial assistance under its various schemes. There is no gender bias by the Corporation in providing assistance. Cooperatives exclusively promoted by women or cooperatives having women as their members can avail assistance under various schemes/ programmes of the Corporation. NCDC has provided assistance for activities related to Processing of Foodgrain, Plantation of Crops, Oilseed Processing, Fisheries, Poultry, Dairy & Livestock farming, Storage, Spinning Mills, Handloom, Jute & Powerloom Weaving, Integrated Cooperative Development Projects, Yuva Sahakar & Services among others.

Initiatives by NCDC to promote women in cooperatives

16.2 In recent years, NCDC has launched four schemes which are favourable to women in cooperatives. Details of the scheme are available in **Annexure-IV** and briefly enumerated as under:

- **Yuva Sahakar: Cooperative Enterprise Support and Innovation Scheme:** The scheme aims at enabling Start-Ups in the Cooperative sector, by covering all types of activities. Any type of cooperative society with new, innovative and value chain enhancement intended project is eligible for assistance, subject to fulfilment of terms and conditions of the scheme. The funding pattern is more favourable to cooperatives with 100% women members. Projects with a debt equity ratio of 80:20 are eligible for funding.
- **Ayushman Sahakar:** The scheme aims to assist cooperative societies (a) to provide affordable and holistic healthcare through hospitals / healthcare / education facilities; (b) for promotion of AYUSH facilities; (c) to meet the objectives of National Health Policy; (d) to participate in the National Digital Health Mission and (e) to provide comprehensive healthcare including education, services, insurance and activities related thereto. Assistance is provided for infrastructure creation, margin money and working capital. As an incentive, NCDC provides 1% less than its applicable rate of interest for the entire tenure of the loan for timely repayment of term loan by a borrower cooperative society with maximum women as its members.
- **Nandini Sahakar:** The scheme introduced in February 2021 aims to improve socio-economic status of women. It supports entrepreneurial dynamism of women through women cooperatives. It converges critical inputs of women enterprise, business plan formulation, capacity development, credit and subsidy and/or interest subvention of other schemes. Any Women Cooperative Society registered under any State / Multi State Cooperative Societies Act in the country is eligible. Any cooperative society with minimum 50% women members at primary level is also eligible. In case of projects related to new and/ or innovative activities, women cooperatives, which are in operation for at least

three months, are also eligible as per applicable NCDC guidelines. Interest subvention incentive shall be applicable for timely repayments depending on the nature of activities: (a) new and innovative activities - 2% and (b) activities other than new and innovative activities – 1%.

- **Swayam Shakti Shahakar Yojna:**

With a view to increase the availability of funds to women SHGs through cooperatives and to supplement the resources of Credit Cooperatives for providing adequate and prompt loans/ advances to women SHGs, NCDC introduced Swayam Shakti Sahakar to extend NCDC's short term loan (upto 3 years) to credit cooperatives for onward lending to women SHGs. Agriculture credit cooperatives like PACS, DCCBs, StCBs and SHG Federated Cooperatives/Cooperative Federations are eligible for loan under this scheme. Assistance will be extended for onward lending of working capital loan or term loans to women SHGs.

16.3 During FY 2023-24, NCDC sanctioned ₹1,000.69 crore to 7 projects/ units under Service Cooperatives, Textile, Dairy & Livestock, Consumer and disbursed ₹711.55 crore under Service Cooperatives, ICDP, Dairy & Livestock, Textile and Foodgrains.

The said 7 projects/units sanctioned to women cooperatives have 2.52 lakh women enrolled as members expecting to support continued employment of 4.00 lakh women members. In 2529 units/ projects sanctioned to 10723 cooperative societies (including yuva sahaakar) in FY 2023- 24, it is estimated that 21.25 lakh women are enrolled as members, out of which 3355 women members are Directors in the Board of Management.

16.3.1 Cumulatively as on 31.03.2024, NCDC has sanctioned and disbursed financial assistance of ₹7,708.09 crore and ₹6,426.36 crore respectively for the development of cooperative societies exclusively promoted by women.

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

16.4 To promote women participation and empower them to lead and govern cooperatives, the Academy organizes training programmes for women Directors/ Cooperators. 18 online training programmes on “Role of Women Directors in Governance and Business Development in Cooperatives/SHGs” attended by 951 women participants were conducted during FY 2023-24 through its Regional Training Centres (RTCs). During the last five years, LINAC along with its RTCs has conducted 84 training programmes for women members of cooperatives.

Chapter – 17

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

17.1 NCDC had set up its own training institution in 1985 under a World Bank project. Over the years, the training institute has become a major facility for training the cooperative sector professionals 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 (LINAC) in February, 2018. The management of the Academy vests with a Governing Body and Executive Committee comprising of 10 members each.

17.2 The functions and activities of LINAC are:

- a. To design and conduct 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 NAFCUB etc.)
- (vii) On request (from State Governments, National and International organisations etc.)
- (viii) Capacity development under RKVY and State Missions and
- (ix) For NCDC personnel.
- b. Consultancy and Research
- c. Implementation of Promotional & Developmental Schemes of NCDC.

17.3 LINAC has its own core team of distinguished specialists & professionals and also has access to top professionals from private / cooperative sector as guest faculty. Adopting the contours of the National Training Policy of the Government of India as a systematic approach for training, LINAC also undertakes Training Needs Analysis (TNA) for its client cooperatives, designs customized programmes and delivers them.

17.3.1 The different functional areas catered to by LINAC include Integrated Cooperative Development Projects, Project Formulation, Appraisal and Monitoring, IT Applications, Cyber-security, Management Development Program (MDP) for Agri Produce Marketing Cooperatives, MDP for Women Cooperatives, MDP for Dairy Cooperatives, Organizational Development, General Management, Human Resource Management, Cooperative Banking, FPO/FFPO related Programmes and Awareness Programmes on NCDC and Government Schemes.

17.4 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 and Credit Societies Limited (NAFCUB), Agricultural and Processed Food Products Export Development Authority (APEDA) and Tribal Cooperative Marketing Development Federation of India (TRIFED) for capacity development interventions.

17.5 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 with attached bath/toilet and dining facilities. LINAC has upgraded its infrastructure to virtual classrooms and is running e-learning courses and webinars. Other facilities include yoga hall, indoor and outdoor games and mini gymnasium.

LINAC-NCDC Fisheries Business Incubation Centre (LIFIC)

17.6 LINAC-NCDC Fisheries Business Incubation Centre (LIFIC) – the country's first-of-its kind, dedicated business incubator has been set up under the Government of India flagship scheme of Pradhan Mantri Matsya Sampada Yojana (PMMSY) in LINAC, the training and consultancy wing of NCDC, located in Gurugram.

17.6.1 LIFIC has been set up by LINAC for assisting fisheries cooperatives under Pradhan Mantri Matsya Sampada Yojana (PMMSY) of the Government of India. LIFIC extends relevant incubation support to young professionals /entrepreneurs, progressive fish farmers, fisheries based industries and other entities who will operate in collaboration with fisheries cooperatives at various levels namely, primary, district, state, multi-state or at national federation level.

17.6.2 LIFIC primarily focuses on launching business models and hand-holding them in negotiating a myriad of market dynamics with the aim of resulting in sustainable revenue generation and business operations. In essence, the business incubator is the natural next

step to technology incubators as it would carry forward new products and innovative business models to market fruition. Cumulatively, thirteen programs for LIFIC under PMMSY have been organised benefiting 161 participants Pan India.

Training Programme organized by LINAC

17.7 Cumulatively as on 31.03.2024, the Academy has trained 53430 personnel in 1292 training programs which includes 150 programs organised under Govt. of India assisted Rashtriya Krishi Vikas Yojna (RKVY) Capacity Development Project attended by 4831 personnel.

During FY 2023-24, the Academy conducted 96 training programs against the target of 88, trained 7923 personnel. The target and achievements for the last five years are as under:

17.7.1 Targets & Achievements – No. of training programmes conducted by LINAC during last five years are depicted below.

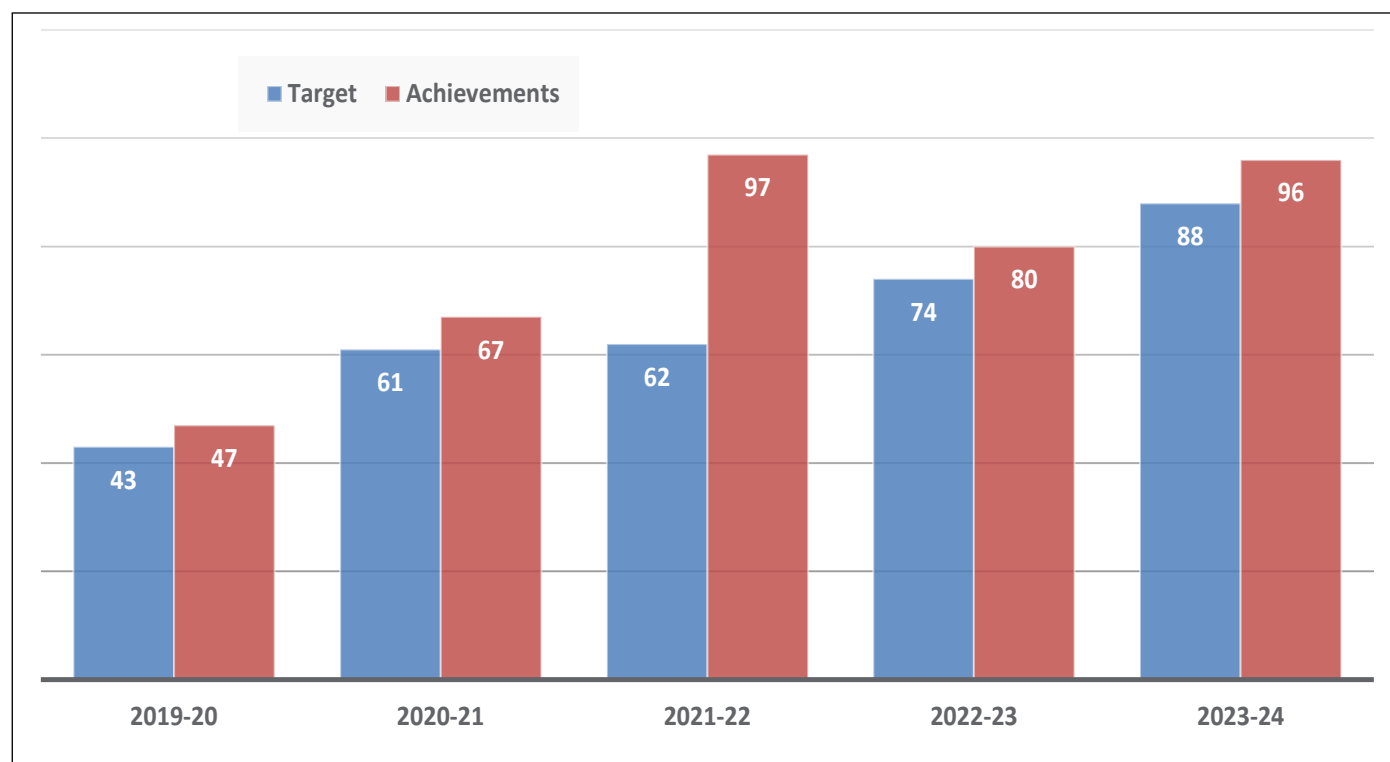
Training Programmes exclusively for women participants

17.8 To promote women participation and empower them to lead and govern cooperatives, the Academy organizes training programmes for women Directors/Managers of Cooperative Societies and SHGs. LINAC through its RTCs conducted 18 online training programs, attended by 951 participants during the year.

Promotional and Development Schemes

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

- (i) 58 Fellowships awarded for Faculty Development Program (FDP) in Management at IIM, Ahmedabad.
- (ii) 57 Fellowships awarded for Post-Graduation Diploma in Cooperative Business Management (PGDCBM) at VAMNICOM, Pune



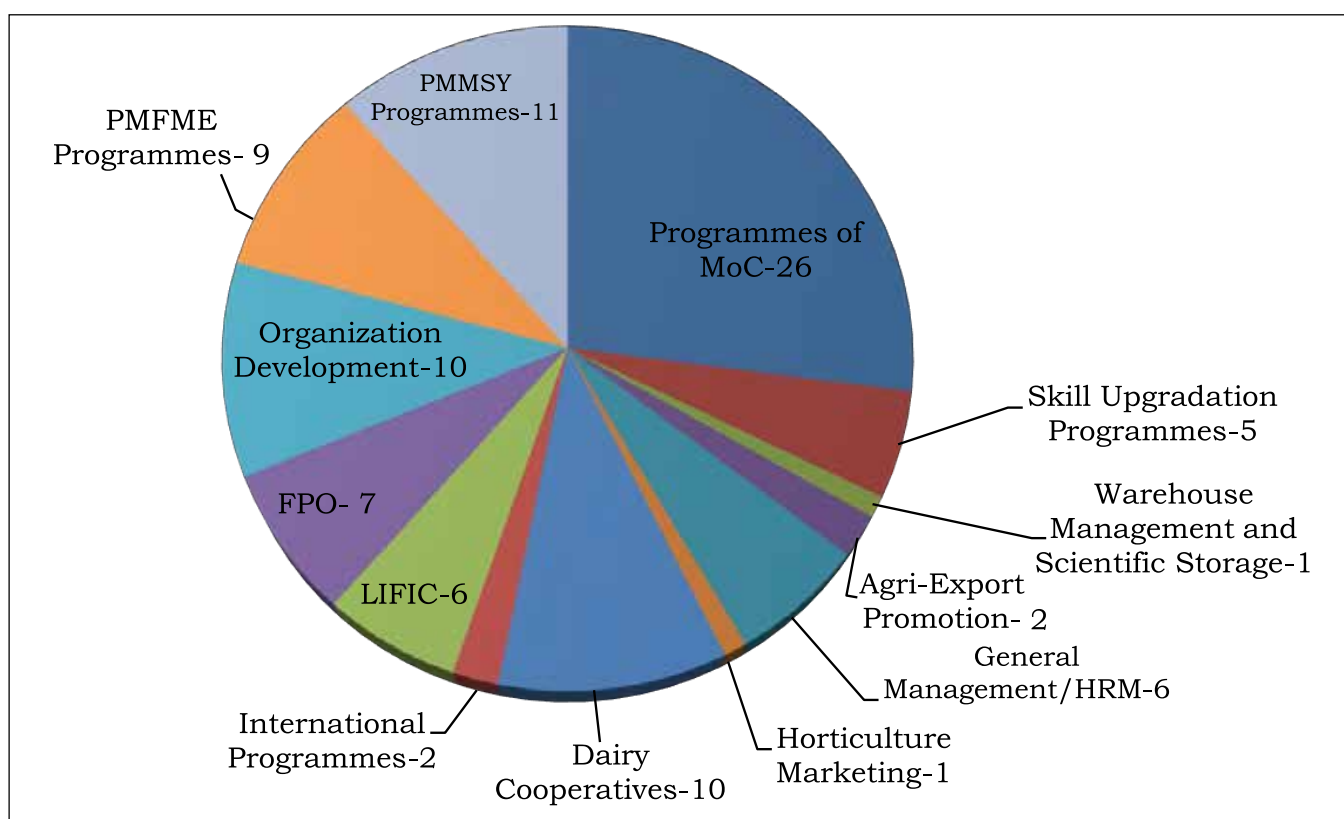
- (iii) 27 Study Visits organized during last 10 years to good working cooperative societies.

17.9 Training programmes organized by LINAC during FY 2023-24

17.9.1 The Academy has conducted 96 training programs during FY 2023-24

wherein 7923 participants have been trained. This includes International programs (2), Programmes for LIFIC under PMMSY (6), Farmer Producer Organisation (FPO)(7), Programmes for Ministry of Cooperation (30), Dairy Cooperatives related (10), Warehouse Management and Scientific Storage(WMSS)(1), NCDC (6) and other (34) training programmes.

Functional Group wise: No. of training programmes conducted by LINAC during FY 2023-24.



LINAC Regional Training Centres

17.10 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 18 Regional Training Centres (RTCs) of LINAC at Bengaluru, Bhopal, Bhubaneswar, Chandigarh, Chennai, Dehradun, Gandhinagar, Guwahati, Hyderabad, Jaipur, Kolkata, Lucknow,

Patna, Pune, Raipur, Ranchi, Shimla and Thiruvananthapuram. These centers 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 centers.

17.10.1 As a part of LINAC's Training Calendar for the Year 2023-24, a total of 98 training Programs have been organized by these training centres for Primary Level Cooperatives. A total of 3941 personnel have been trained at LINAC Regional Training Centres through different training programs like General Management, Business Development and Assets Management, Accounts and Book Keeping in Primary Level Cooperatives, Role of Women Directors in Governance and Business Development in Cooperatives/ SHGs, among others.

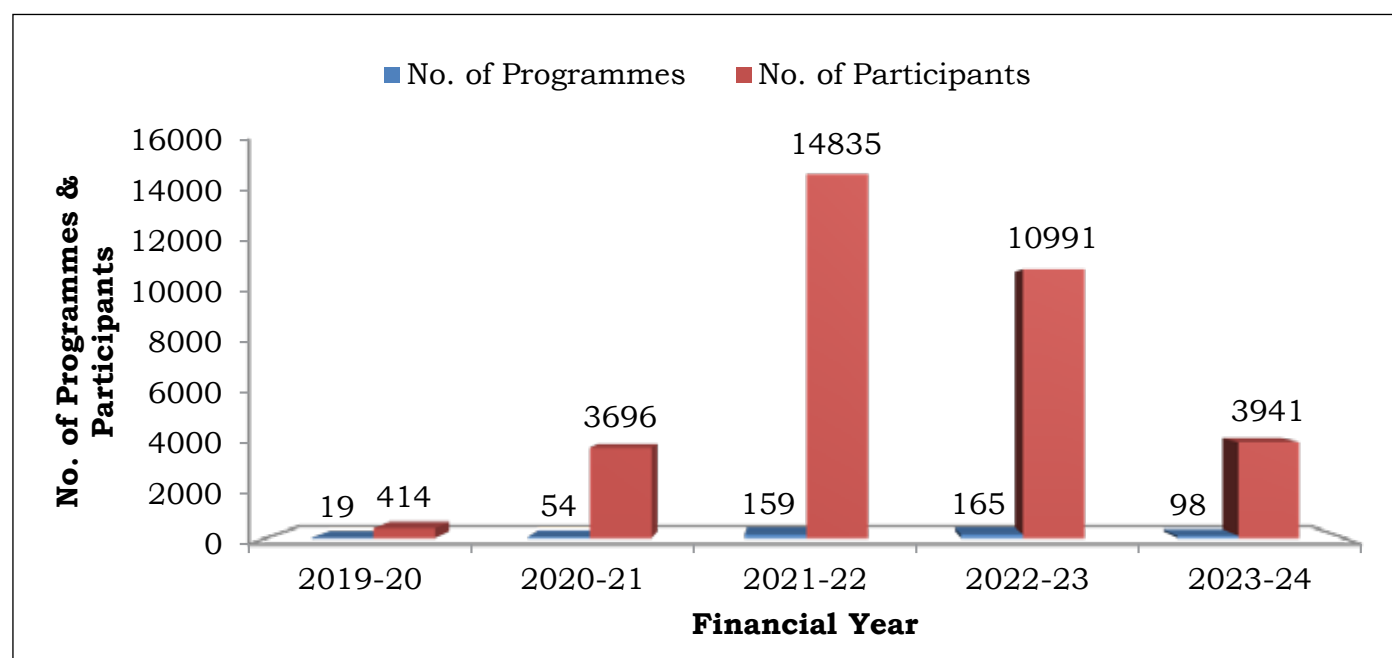
International Training Programmes

17.11 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 the 7th plan in the country with encouraging results and benefits to members. The programme held during 11-15 September, 2023 and was attended by 12 officials and cooperative personnel from member institutions of CICTAB from SAARC countries.

17.12 The Academy implemented an International Training Programme on **'Development of Managerial Skills for Agricultural Cooperatives and Rural Financing Institutions'** under the auspices of CICTAB from 17-21 July, 2023 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

No of Training Programmes conducted by Regional Training Centres over the years



required for successful management of primary cooperatives and Rural Financing Institutions, based on experience of NCDC in developing rural credit and multi-purpose cooperatives in India. The programme was attended by 16 participants.

Other Programmes

17.13 LINAC in association with Warehouse Development Regulatory Authority (WDRA) organised a 5-days residential training program on “Warehouse Management and Scientific Storage”. This program was organised for 30 Incharges/ Managers/ Supervisors/ Secretaries of Warehouseman of the PACS warehouses. The sessions were facilitated by the officials/ experts from CWC, NIPHM, FSSAI, WDRA and other related organizations.

17.14 Six programmes for **LINAC-NCDC Fisheries Business Incubation Centre (LIFIC)** under PMMSY of six months duration were organized benefiting 81 Young Professionals/ Entrepreneurs/ Progressive Fish Farmers/ Personnel of cooperatives associated with fisheries business.

17.15 Eighteen online training programmes on **“Role of Women Directors in Governance & Business Development in Coops/SHGs”** attended by Women Directors/ Managers of Women Cooperatives/ SHGs were conducted during the year. These programmes were attended by a total of 951 women participants.

17.16 Four online training programmes were conducted on **‘Skill Clinic on Microsoft Office and Internet’** for the 321 personnel of cooperatives.

17.17 Two online training programs on Developing Cooperatives as Agri-exporters

were conducted which were attended by 256 personnel of the Cooperatives involved in Agri-export business.

17.18 LINAC is designated as Nodal Training Institution at central level for FPOs registered under Co-operative Societies Act and promoted by NCDC under **Centre Sector Scheme Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs)**. LINAC conducted 7 online training programs namely Project Management & Monitoring for Primary Level Cooperatives, Meat Processing Business by Cooperatives, Coconut Processing Business by Cooperatives, Training of Trainers on Orientation Program on Farming as Business Enterprise, Honey Processing Business by Cooperatives, amongst others. The aforesaid programs were attended by 393 participants.

17.19 Eleven training programmes were organized under **Pradhan Mantri Matsya Sampada Yojana (PMMSY)** for the Personnel of Fisheries Cooperative Societies across India and was attended by 561 participants.

New Programmes

17.20 Thirty online programmes on disseminating the initiatives of Ministry of Cooperation were conducted for the seniors officials and personnel of SCBs, DCCBs, Federations, others organisations across India. The said programs were attended by 4236 participants.

17.21 A three day residential Learning-cum-Exposure Visit Programme was organised during 13-15 February, 2024. The said programme was organised for the 30 Senior Officers of Bihar Cooperative Department.

17.22 Ten online training programmes namely Programme on Dairy Business by Cooperatives, NCDC Schemes for Developing Dairy Cooperatives, Piggery Business by Cooperatives, Dairy Animals Health Management and Clean Milk Production, Duck Farming Business by Cooperatives, Cattle Feed Business by Cooperatives, amongst others were conducted. A total of 576 participants participated in the said programmes.

AENEC – ACT East and North East Cooperatives

17.24 During 2023-24 under AENEC, NCDC has assisted cooperatives in 10 East and North-Eastern States namely: -Assam, Odisha, West Bengal, Bihar, Manipur, Meghalaya, Nagaland, Mizoram, Tripura and Jharkhand to benefit the cooperative sector. Capacity building programmes are regularly held for promotion and development of potential sectors in these regions.

CEMtC – Centres of Excellence to Market through cooperatives

17.25 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 6 Memorandums of Understanding (MoUs) with leading university/ institute during 2023-24.

Chapter – 18

PROMOTION OF RAJBHASHA

18.1 NCDC is complying with the provisions of the Official Languages Act, 1963 to promote progressive use of Hindi. In compliance with the instructions issued by the Department of Official Languages (DoOL), Ministry of Home Affairs (MoHA), Government of India, an Official Language (O.L.) division is functioning in the Corporation. In pursuance of sub-rule (4) of Rule 10 of Official Languages Rules, 1976, NCDC, besides the Head Office, has notified all its Regional Offices including LINAC, Gurugram in the Gazette of India for doing their day-to-day official work in Hindi.

Trainings to promote Rajbhasha

18.2 Of the 274 officers/officials (including 29 Multi Tasking Staff, Drivers and Electricians) working in the corporation, all possess working knowledge/proficiency in Hindi.

Progress in the use of Official Language in FY 2023-24

18.3 In compliance with the instructions issued by the Department of Official Language, Ministry of Home Affairs, Government of India, all general orders, circulars, press communiqués, notifications and administrative reports were issued in a bilingual format i.e. both in Hindi and English. During FY 2023-24, 4,825 letters were issued in Hindi. Letters received in Hindi from Regional Offices, states and individuals were replied in Hindi.

18.4 To motivate the officers and officials of NCDC in noting, drafting and dictation in Hindi in day-to-day official work, the cash award scheme was continued during FY 2022-23. Under the scheme, prizes were awarded to 21 individuals, 1 division from HO and 4 Regional Directorates. Three officers were also awarded in dictation category.

18.5 To boost the use of Hindi in official work, “Hindi Week” was organized from 19-25 September, 2023 in NCDC. Various competitions like Hindi typing, Hindi essay writing, Hindi note drafting, and Hindi Poetry were held during the week, and prizes were distributed to 61 officials. Besides, a Hindi workshop and a *Kavi Sammelan* were organized during the week. Mr. Balram Prem Narayan delivered a talk on “*Hindi ka Rashtriya aur Vaishvik Swaroop*” during the workshop. The Kavi Sammelan, conducted by a poet group “Poets of India”, which was well appreciated by employees of the Corporation. LINAC and Regional Offices of NCDC also organized Hindi week to promote usage of Hindi in their respective offices.

18.6 During FY 2023-24, all Sections/ Divisions of the Head Office, LINAC and 4 Regional Directorates (Bhubaneswar, Pune, Ranchi and Jaipur) were inspected to assess the progress of official language policy implementation. Further, 59.37% of total library grant was spent on purchase of Hindi books. All letterheads, signboards, rubber stamps and forms in NCDC continue to be prepared in a bilingual format.

18.7 Regional Directorate of Chandigarh was awarded Second Prize by Town Official Language implementation committee, Panchkula for commendable efforts in Hindi during the year 2022-23. Regional Directorate, Shimla was awarded first prize in ‘A’ region for the year 2022-23 by Department of Official languages, Ministry of Home affairs.

18.8 To assess the use of Rajbhasha, a review meeting is conducted by NCDC Official Language Implementation Committee on regular basis. Cumulatively, from the date of constitution of the committee, 152 meetings have been held till the end of the financial year 2023-24.

ANNEXURES

RASHTRIYA SAHAKARI VIKAS NIGAM
NATIONAL COOPERATIVE DEVELOPMENT CORPORATION
(As on 31.03.2024)

GENERAL COUNCIL – NCDC

Constituted by the Central Government, w.e.f 02.02.2024 vide their notifications No. G.S.R. 93(E) published in Part-II – Section 3– Sub-section (i) of The Gazette of India Extraordinary

S. No.	Name of Member(s)	Capacity
I.	Nominated under Section 3(4)(i)	
1	Shri Amit Shah Union Minister for Cooperation, Government of India, 8th Floor, Atal Akshya Urja Bhawan CGO Complex, Lodhi Road behind NIA Building, New Delhi -110 003.	President
2	Dr. Ashish Kumar Bhutani Secretary, Ministry of Cooperation, 2 nd Floor, Atal Akshya Urja Bhawan CGO Complex, Lodhi Road behind NIA Building, New Delhi -110 003.	Vice-President
II.	Nominated under Section 3(4)(ii) from the Central Ministries dealing with economic matters.	
3	Vacant Additional Secretary, Ministry of Cooperation, Room No. 1, First Floor, Atal Akshya Urja Bhawan CGO Complex, Lodhi Road behind NIA Building, New Delhi -110 003.	Member
4	Shri Rohit Kumar Singh Secretary, Department of Consumer Affairs, Ministry of Consumer Affairs, Food & Public Distribution, Room No.49, Krishi Bhawan, New Delhi-110 001.	Member
5	Shri Sanjeev Chopra Secretary, Department of Food & Public Distribution, Ministry of Consumer Affairs, Food & Public Distribution, Krishi Bhawan, New Delhi – 110 001.	Member

S. No.	Name of Member(s)	Capacity
6	Smt. Rachna Shah Secretary, Ministry of Textiles Room No.130A, Udyog Bhawan, New Delhi-110 011.	Member
7	Dr. T.V. Somanathan Secretary, Department of Expenditure, Ministry of Finance, Room No.129 A, North Block, New Delhi-110 001.	Member
8	Smt. Anita Praveen Secretary, Ministry of Food Processing Industries, Panchsheel Bhavan, Khel Goan Marg, New Delhi-110 049.	Member
9	Shri B. V. R. Subrahmanyam Chief Executive Officer, NITI Aayog, CEO's Chamber, 5th Floor, NITI Bhawan, Parliament Street, New Delhi – 110 001.	Member
10	Shri Sanjiv Kumar Additional Secretary & Financial Adviser, Deptt. of Agri. & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, Krishi Bhawan, New Delhi-110 001.	Member
III.	Nominated under Section 3 (4) (iii)	
11	Shri Shaji K. V. Chairman, National Bank for Agriculture and Rural Development (NABARD), Plot No.C-24, G-Block, Bandra Kurla Complex, Post Box No. 8121, Bandra (East), Mumbai-400 051.	Member
V.	Nominated under Section 3 (4) (v)	
12	Shri Ashok K. K. Meena 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 Amit Kumar Singh Managing Director, Central Warehousing Corporation, 4/1, Siri Institutional Area, Khel Gaon Marg, New Delhi-110 016.	Member

S. No.	Name of Member(s)	Capacity
VII.	Nominated under Section 3 (4) (vii)	
14	Vacant	Member
VIII.	Nominated under Section 3 (4) (viii)	
15	Shri Dinesh Kumar Khara Chairman, State Bank of India, State Bank Bhavan, Madame Cama Road, Mumbai – 400 021.	Member
IX.	Nominated under Section 3 (4) (ix)	
16	Shri Dileep Sanghani President, National Cooperative Union of India, 3, Siri Institutional Area, Khel Gaon Marg, Behind Hauz Khas, New Delhi-110 016.	Member
X.	Nominated under Section 3 (4) (x)	
17	Dr. Bijender Singh Chairman, National Agricultural Cooperative Marketing Federation of India Limited, NAFED House, Siddhartha Enclave, Ring Road, Ashram Chowk, New Delhi-110 014.	Member
XI.	Nominated under Section 3 (4) (xi)	
18	Shri Harshvardhan Shahajirao Patil President, National Federation of Cooperative Sugar Factories Ltd., Ansal Plaza, Block –C, 2 nd floor, August Kranti Marg, New Delhi – 110 049.	Member
XII.	Nominated under Section 3 (4) (xii)	
19	Shri Rajendra Yedraokar Patil President, The 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 Konduru Ravinder Rao 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

S. No.	Name of Member(s)	Capacity
XIV.	Nominated representatives of the State Governments and Union Territory Administrations under section 3(4)(xiv)	
21	Dr. Ballepu Kalyan Chakraborty Principal Secretary (Cooperation), Government of Assam, Room No. 318, Assam Secretariat Dispur, Guwahati, Assam - 781006.	Member
22	Shri Rajesh Kumar Singh Principal Secretary (Cooperation), Government of Uttar Pradesh, Room No.604-605, C Block, Lok Bhawan, Secretariat, Lucknow, Uttar Pradesh - 226001	Member
23	Smt. Dipali Rastogi Principal Secretary, Cooperation Department, Govt. of Madhya Pradesh, Room No. 210 Vallabh Bhawan -1 Mantralaya, Bhopal- 462004, Madhya Pradesh.	Member
24	Shri. C. Paulrasu Secretary (Cooperation), Government of Himachal Pradesh, Himachal Pradesh Secretariat, Shimla-171002, Himachal Pradesh.	Member
25	Ms. Babila Rakwal Secretary (Cooperative), UT Admn. of Jammu & Kashmir, Cooperative Department, Room No. 1/33-34, Main Building, Civil Secretariat, Jammu - 180 001, Jammu & Kashmir. (Between Oct - April) Secretary (Cooperative), UT Admn. of Jammu & Kashmir, Room No.411, Main Building, Civil Secretariat, Srinagar, Jammu & Kashmir. (Between May - Sept.)	Member
26	Vacant Additional Chief Secretary (Cooperation), Government of Maharashtra. Mantralaya, Madam Cama Road, Hutatma Rajguru Square, Nariman Point, Mumbai, Maharashtra-400032.	Member
27	Dr. Raja Sekhar Vundru Additional Chief Secretary (Cooperation), Government of Haryana, Room No.101, 1st Floor, New Haryana Civil Secretariat, Sector-17, Chandigarh, Haryana-160017.	Member

S. No.	Name of Member(s)	Capacity
28	Shri Vijoy Kumar Singh Special Chief Secretary-cum- Financial Commissioner (Cooperation), Government of Punjab, Room No.2, 2 nd Floor, Sector-1, Punjab Main Secretariat, Chandigarh, Punjab -160 001.	Member
29	Shri Dharmendra Pratap Yadav Principal Secretary, Department of Handloom, Handicraft, Textile & Khadi, Government of Tamil Nadu, Secretariat, Fort St. George, Chennai, Tamil Nadu – 600 009.	Member
30	Smt. Suchi Tyagi Secretary, Cooperation Department, Government of Rajasthan, Room No. 2020, Main Building, Rajasthan Sachivalaya, Jaipur, Rajasthan - 302 008.	Member
31	Dr. Krishna Gupta Additional Chief Secretary (Cooperation), Government of West Bengal, New Secretariat Building, Block-C, 4th Floor, 1 K.S. Roy Road, Kolkata, West Bengal – 700001.	Member
XV.	Nominated representatives of State Level Cooperative Federations under Section 3(4)(xv)	
32	Smt. Purnima Devi Chairman, Jharkhand Women's Self-Supporting Poultry Co-operative Federation Limited. House No.34/C, Road No.1, Park Road Ashok Nagar, Ranchi, Jharkhand-834002.	Member
33	Shri Bheema Naik Chairman, Karnataka Cooperative Milk Producers' Federation Ltd. (KMF), KMF Complex, Dr. M.H. Mari Gowda Road, Bengaluru, Karnataka – 560 029.	Member
34	Smt. Boddu Jayalakshmi Chairman, Andhra Pradesh Stree Nidhi Credit Cooperative Federation Limited. 2nd Floor, NTR Administrative Building, RTC Complex, NTR District. Vijayawada – 520013, Andhra Pradesh	Member

S. No.	Name of Member(s)	Capacity
35	Vacant Chairman, Chhattisgarh State Cooperative Marketing Federation Ltd., 6th Floor, Tower-C, Commercial Complex, CBD, Sector-21, Nava Raipur, Atal Nagar, Chhattisgarh - 492 002. (under the Administrative control of RCS)	Member
36	Shri Shamalbhai B Patel Chairman, Gujarat Cooperative Milk Marketing Federation Ltd. (GCMMF), Amul Dairy Road, P.B.No.10, Anand, Gujarat - 388 001.	Member
37	Shri Ramesh Chandra Chaubey Chairman, Bihar State Co-operative Bank Limited. Ashok Rajpath, Patna, Bihar-800004.	Member
38	Shri T. Manoharan Chairman, Kerala State Cooperative Federation For Fisheries Development Ltd.(Matsyafed), Kamaleswaram, Manacud P.O., Thiruvananthapuram, Kerala - 695 009.	Member
39	Shri K Rongthangpuia Chairman, Mizoram State Cooperative Marketing and Consumer's Federation Limited.(MIZOFED), New Capital Complex, MINECO, Aizawl, Mizoram-796001	Member
40	Shri Sang Khandu Mosobi Chairman, Arunachal Pradesh State Cooperative Marketing Federation Limited. PO/PS- Naharlagun, Papun Pare District, Arunachal Pradesh- 791110	Member
41	Vacant Chairman, Sikkim State Co-operative Bank Limited, NH-10, Tadong, Near Metro Point, Sikkim - 737102.	Member
42	Shri T Prasad Rao Dora Chairman, Odisha State Cooperative Bank Limited, Pt. J.N. Marg, Bhubaneswar, Odisha - 751001.	Member

S. No.	Name of Member(s)	Capacity
XVI.	Nominated under Section 3(4) (xvi) representing persons having special knowledge of or practical experience in Agricultural Cooperative Development.	
43	Shri Harshvardhan Shahajirao Patil Post-Bawda, Indapur, Pune, Maharashtra - 413103.	Member
44	Shri Satish Kashinath Marathe H.No. 67, Krishna Prasad, Dr. M.B. Raut Road, Shivaji Park, Mumbai, Maharashtra-400028.	Member
45	Shri Dinanath Thakur B3A – 01/02, Sushant Aquapolis, NH – 24, Doondahera, Ghaziabad, Uttar Pradesh - 201016	Member
46	Shri Dhananjay Kumar Singh S-52/82, Sahakari Bhawan Cantonment, Varanasi, Uttar Pradesh - 221 002.	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 Dolar Kotecha Chairman, National Cooperative Agriculture and Rural Development Banks Federation Limited, 701, BSEL Technology Park, A Wing, 7th Floor, Opp. Railway Station Vashi, Navi Mumbai-400703, Maharashtra.	Member
48	Dr. Meenesh Shah Chairman & Managing Director, National Dairy Development Board. Anand-388001, Gujarat.	Member
49	Shri Laxmi Dass President, National Federation of Urban Cooperative Banks and Credit Societies Ltd. (NAFCUB), B-14, 3rd 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 Pankaj Kumar Bansal Managing Director, National Cooperative Development Corporation, 4, Siri Institutional Area, Hauz Khas, New Delhi-110016.	Member

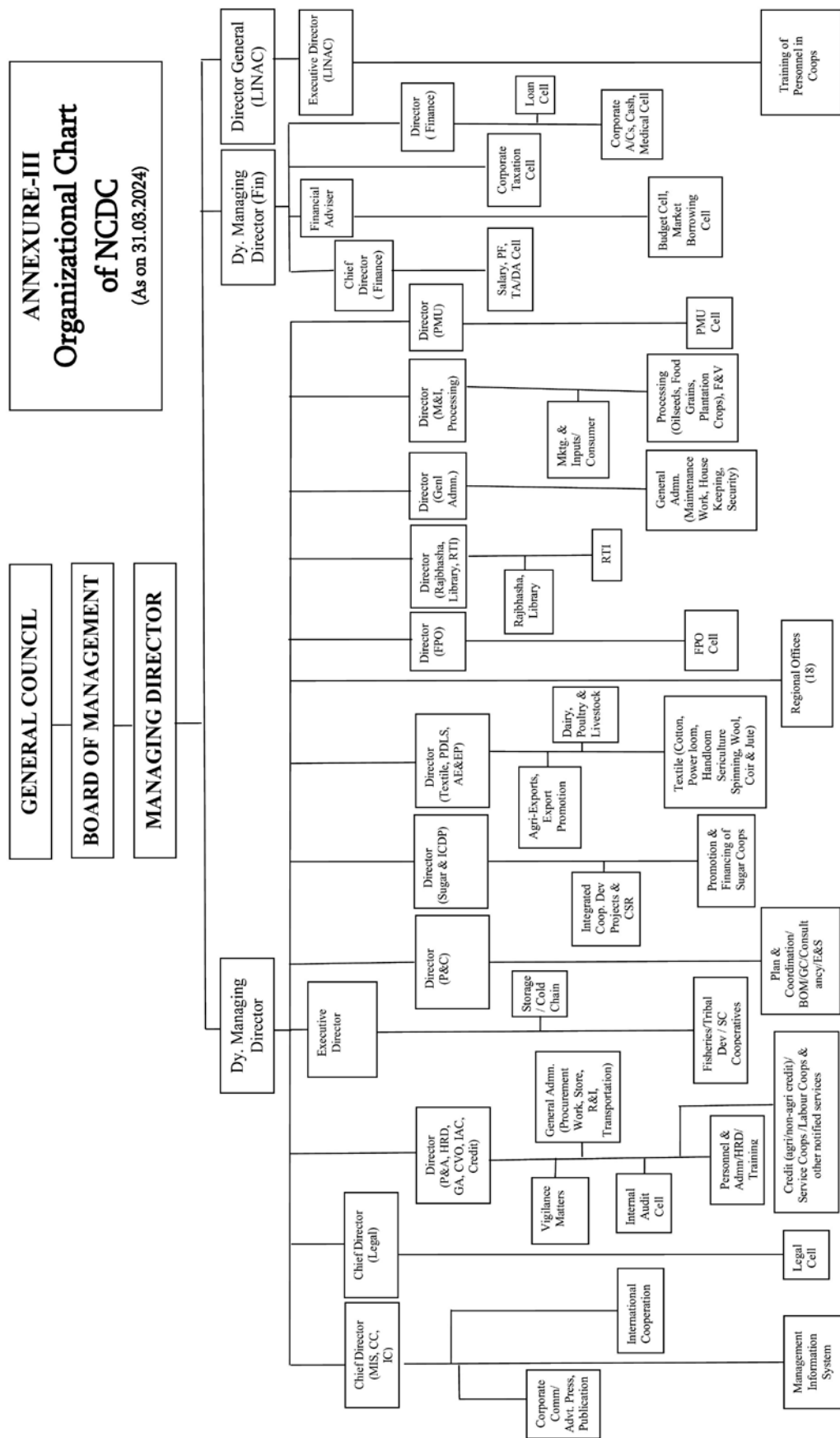
S. No.	Name of Member(s)	Capacity
XIX.	Government Nominee as Special Invitee	
52	Shri Devesh Chaturvedi Secretary, Department of Agriculture and Farmers Welfare, Ministry of Agriculture and Farmers Welfare, Room No. 115, Krishi Bhawan, New Delhi-110001.	Special Invitee
53	Ms. Alka Upadhyaya Secretary, Department of Animal Husbandry & Dairying, Ministry of Fisheries, Animal Husbandry & Dairying, Room No. 218, Krishi Bhawan, New Delhi-110001.	Special Invitee
54	Dr. Abhilaksh Likhi Secretary, Department of Fisheries, Ministry of Fisheries, Animal Husbandry & Dairying, Room No. 220, Krishi Bhawan, New Delhi-110001.	Special Invitee

RASHTRIYA SAHAKARI VIKAS NIGAM
NATIONAL COOPERATIVE DEVELOPMENT CORPORATION
(As on 31.03.2024)
BOARD OF MANAGEMENT – NCDC

(Constituted by the Central Government, w.e.f. 02.02.2024 vide their notifications No. G.S.R. 92(E) published in Part-II-Section-3-Sub-section (i) of The Gazette of India Extraordinary)

S.No.	Name of Member(s)	Capacity
Nominated under Section 10 (1)(i)		
1	Dr. Ashish Kumar Bhutani Secretary, Ministry of Cooperation, 2 nd Floor, Atal Akshya Urja Bhawan, CGO Complex, Lodhi Road behind NIA Building, New Delhi -110 003.	Chairman
Nominated under Section 10 (1) (ii)		
2	Vacant Additional Secretary, Ministry of Cooperation, Room No. 1, First Floor, Atal Akshya Urja Bhawan, CGO Complex, Lodhi Road behind NIA Building, New Delhi -110 003.	Vice-Chairman
3	Shri Sanjeev Chopra Secretary, Department of Food & Public Distribution, Ministry of Consumer Affairs, Food & Public Distribution, Krishi Bhawan, New Delhi – 110 001.	Member
4	Shri Sanjiv Kumar Additional Secretary & Financial Adviser, Deptt. of Agri. & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, Krishi Bhawan, New Delhi-110 001.	Member
Nominated under Section 10(1) (iii)		
5	Shri Shaji K. V. Chairman, National Bank for Agriculture and Rural Development (NABARD), Plot No. C-24, G-Block, Bandra Kurla Complex, Post Box No. 8121, Bandra (East), Mumbai-400 051.	Member

S.No.	Name of Member(s)	Capacity
Nominated under Section 10(1)(iv)		
6	Shri Harshvardhan Shahajirao Patil President, National Federation of Cooperative Sugar Factories Ltd., Ansal Plaza, Block-C, 2nd floor, August Kranti Marg, New Delhi – 110 049.	Member
Nominated under Section 10(1)(v)		
7	Shri Dharmendra Pratap Yadav Principal Secretary, Department of Handloom, Handicraft, Textile & Khadi, Government of Tamil Nadu, Secretariat, Fort St. George, Chennai, Tamil Nadu – 600 009.	Member
8	Shri Rajesh Kumar Singh Principal Secretary (Cooperation), Government of Uttar Pradesh, Room No.604-605, C Block, Lok Bhawan, Secretariat, Lucknow, Uttar Pradesh-226001.	Member
Nominated under Section 10 (1)(vi)		
9	Shri Shamalbhai B. Patel Chairman, Gujarat Cooperative Milk Marketing Federation Ltd. (GCMMF), Amul Dairy Road, P.B.No.10, Anand, Gujarat - 388 001.	Member
10	Smt. Boddu Jayalakshmi Chairman, Andhra Pradesh Stree Nidhi Credit, Cooperative Federation Limited, 2nd Floor, NTR Administrative Building, RTC Complex, NTR District, Vijayawada, Andhra Pradesh – 520013.	Member
Nominated under Section 10 (1) (vii)		
11	Shri Dhananjay Kumar Singh S-52/82, Sahakari Bhawan Cantonment, Varanasi, Uttar Pradesh - 221 002.	Member
Nominated under Section 10(1)(viii)		
12	Shri Pankaj Kumar Bansal Managing Director, National Cooperative Development Corporation, 4, Siri Institutional Area, Hauz Khas, New Delhi - 110016.	Member



ANNEX IV

SCHEMES IMPLEMENTED /ACTIVITIES ASSISTED BY NCDC**1) CORPORATION SPONSORED SCHEMES:****A) ACTIVITIES ASSISTED:**

NCDC provides financial assistance in the form of loans (both Term Loans and Investment Loans) and subsidy to the cooperative societies for their development. The loan component is provided from out of NCDC's own funds while the eligible subsidy is provided after dovetailing from other Central Sector Schemes. The list of activities assisted by NCDC is as under:-

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 Food grains/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) Industrial:

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

f) Distribution of essential consumer articles through cooperatives:

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

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 the creation of infrastructure relating to the 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) Weaker Section Cooperatives:

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

l) Assistance for Computerization 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) Promotional and Developmental programmes.

B. FOCUSED PRODUCTS OF NCDC:

- a) **YUVA SAHAKAR - Cooperative Enterprise Support and Innovation Scheme:** The scheme aims at encouraging newly formed cooperative societies with new and/ or innovative ideas.
- b) **AYUSHMAN SAHAKAR:** The scheme has a comprehensive approach to cover hospitals, healthcare, medical education, nursing education, paramedical education, health insurance and holistic health systems such as AYUSH.
- c) **NANDINI SAHAKAR:** The scheme aims to improve the socio-economic status of women and supports the entrepreneurial dynamism of women through women's cooperatives. It will converge critical inputs of women's enterprise, business plan formulation, capacity development, credit and subsidy, and/ or interest subvention of other schemes.
- d) **DAIRY SAHAKAR:** It is a cooperative dairy business focused framework of financial assistance for encouraging cooperatives to achieve higher outcomes in ESG (environmental, social, governance) linked activities. It includes the creation of infrastructure by cooperatives for new projects and modernization and/or expansion of existing projects.
- e) **DIGITAL SAHAKAR:** Aligned with the principles of Digital India, NCDC has conceived a focused financial assistance framework for Digitally Empowered Cooperatives for handholding and credit linkage by NCDC, dovetailed with grant, subsidy, incentives, etc. from the Government of India / State / UT / agencies with the objective of cooperatives actively partaking in Digital India.
- f) **SWAYAM SHAKTI SAHAKAR YOJNA:** Scheme for providing NCDC's financial assistance to Agricultural Credit Cooperatives for providing loan/advances to Women Self Help Groups (SHGs).

- g) **DEERGHAVADHI KRISHAK PUNJI SAHAKAR YOJNA:** Scheme for extending NCDC's long-term financial assistance to Agricultural Credit Cooperatives towards their onward lending of long-term loans/advances for activities/commodities/services under the purview of NCDC.

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) **Interest Subvention & Credit Guarantee through Financing Facility under Agriculture Infrastructure Fund** scheme - Ministry of Agriculture & Farmers' Welfare.
- d) Assistance for Boosting Seed Production component under Sub-Mission for Seed and Planting Material (SMSP) of **National Mission on Agricultural Extension and Technology (NMAET)**.
- e) **PM Matsya Sampada Yojana (PMMSY)** – Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying.
- f) **PM Formalisation of Micro Food Processing Enterprises (PMFME)**- Ministry of Food Processing Industries.
- g) **Scheme for Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs)** – Ministry of Agriculture & Farmer's Welfare.
- h) (i) **Pradhan Mantri Kisan Sampada Yojna (PMKSY) – Scheme for Food Processing and Value Addition** - Ministry of Food Processing Industries.
(ii) **Pradhan Mantri Kisan Sampada Yojna (PMKSY) - Integrated Cold Chain and Value Addition Infrastructure Scheme** - Ministry of Food Processing Industries.
- i) **National Scheduled Tribes Finance and Development Corporation (NSTFDC)** - Ministry of Tribal Affairs.
- j) **National Livestock Mission (NLM) and Rashtriya Gokul Mission (RGM)** - Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry & Dairying.
- k) **Re-aligned Animal Husbandry Infrastructure Development Fund (AHIDF)**, Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry and Dairying.

Annex- V

PATTERN OF ASSISTANCE OF SCHEMES IMPLEMENTED BY NCDC

NCDC provides financial assistance in the form of loans (both Term Loans and Investment Loans) and subsidy/interest subvention to the cooperative societies for their development. The assistance is provided under various Central Sector Schemes and NCDC Sponsored Scheme. The loan component is provided from out of NCDC's own funds while the subsidy/ interest subvention is provided as per schemes which are being implemented by NCDC. 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 was for agriculture and allied activities and was disbursed to liquidate the committed liabilities for projects sanctioned under the scheme.

2. **Weaker Section** includes 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.

3. **The pattern of funding is given as under:**

A. BUSINESS DEVELOPMENT & INFRASTRUCTURE CREATION:

Working capital assistance is extended to all kinds of National, State, District, Regional, and Primary level cooperatives for sectors/activities funded by NCDC for Business Development Activities. Term-loan and Margin Money Loan assistance are extended for the creation of infrastructure as per following pattern of funding:-

Funding through State Government	Direct Funding
Infrastructure Creation (Project Facilities):	
Loan* upto 90%	Loan upto 70%
Society's Share –Minimum 10%	Society's Share - Minimum 30%
Margin Money:	
Loan* for availing Bank credit. 100%	Loan 100%
Working Capital:	
Subject to requirement, as per NCDC assessment.	Subject to requirement, as per NCDC assessment.

*State Government may pass on the same to society in any combination of loan and/ or share capital and/ or subsidy as per its discretion.

B. PROCESSING:

(i) Sugar Mill

The activities covered and pattern of funding are as under:

Activities	NCDC to State Govt.	S/Govt. to Society	Direct Funding
New Sugar Unit	TL- 60%; IL -30% MC-10%	TL - 60%; SC – 30% MC-10%	TL- 70% MC-30%
Modernisation/ Expansion	-do-	-do-	-do-
Working Capital	Loan as per requirement	Loan as per requirement	Loan as per requirement
Sugar By- Products (i) Cogeneration & (ii) Ethanol Unit	TL-90% MC-10%	TL-90% SC/MC-10%	TL-90% MC-10%

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

Note: Investment loan to State Governments will be provided only for those sugar cooperatives that 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.

(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.

Funding through State Government/UT	Direct Funding
Infrastructure Creation (Project Facilities) :	
Loan - 90%	Loan – 70%
Society's share –10%	Society's share – 30%
Margin Money :	
Loan for availing bank credit – 100%	Loan – 100%

(ii) Cooperative Spinning & Ginning Programmes

The activities covered and pattern of funding are as under:

(a) Infrastructure

State Government as Primary Borrower	Direct Funding
(a) Establishment of New Units/ Modernisation / Expansion of existing Units	
Loan upto 90%* Society's Share - Minimum 10%	Loan upto 70% Society's Share - Minimum 30%
(b) Rehabilitation of Sick Units	
Loan upto 90%* Society's Share# - Minimum 10%	Not Applicable (State Government's involvement is mandatory)

* State Government may pass on the same to society in any combination of loan and/ or share capital and/ or subsidy as per its discretion.

This also may be contributed by the State Government, if need be.

(b) Margin Money

State Government as Primary Borrower	Direct Funding
Margin Money Assistance	
Loan upto 100%*	Loan 100%

*State Government may pass on the same to society in any combination of loan and/ or share capital and/ or subsidy as per its discretion.

(c) Working Capital

Subject to requirement, as per NCDC assessment

C. INTEGRATED COOPERATIVE DEVELOPMENT PROJECTS (ICDP)

All activities under the mandate of NCDC are eligible for funding under ICDP. The pattern of funding is as under:-

NCDC to State/UT Government	State/UT Government to Society
Loan – 100% Subsidies, if any, available from the Central Government Department for any eligible activity covered under ICDP, the same may be dovetailed and passed on to the beneficiary cooperatives and the equivalent amount of loan may be reduced by NCDC.	Loan + Share Capital + State Subsidies (if any) – 100% Subsidies, if any, available from the Central or State Government Department for any eligible activity covered under ICDP, the same may be dovetailed and passed on to the beneficiary cooperatives and the equivalent amount of loan may be reduced by NCDC.

Note: In case of dovetailed schemes of GoI, pattern of funding will be as per the scheme.

The financial assistance disbursed by NCDC to the State Government will be for a maximum period of 8 years, repayable in annual installments. There will be 3 years moratorium period on repayment of loan for infrastructural development, while there will not be any moratorium period for repayment of other loans like for margin money, share capital, etc. Also, there will not be any moratorium on payment of interest.

D. YUVA SAHAKAR- COOPERATIVE ENTERPRISE SUPPORT & INNOVATION SCHEME:

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 ₹3.00 crore in case of a cooperative society which is in operation for one year or more.
- b) Project cost should not exceed ₹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 from any other source or scheme, the same will be applicable.

Funding Pattern:

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

Category – A:

- 80% : 20%
- 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.

E. AYUSHMAN SAHAKAR

The objectives of the scheme are:

- a) To assist provision of affordable and holistic healthcare through hospitals / healthcare / education facilities by cooperative societies,
- b) To assist promotion of AYUSH facilities by cooperative societies,
- c) To assist cooperative societies meet the objectives of the National Health Policy,
- d) To assist cooperative societies participate in the National Digital Health Mission,
- e) To assist cooperative societies provide comprehensive healthcare including education, services, insurance and activities related thereto.

Activities covered:

- 1) **Infrastructure:** For creation, modernization, expansion, repairs, renovation of hospital, healthcare and education infrastructure covering-
 - a) All types of infrastructure for:
 - Hospitals and/ or Medical/ AYUSH/ Dental/ Nursing/ Pharmacy/ Paramedical/ Physiotherapy colleges for running UG and /or PG programmes
 - Yoga Wellness Centre
 - Ayurveda, Allopathy, Unani, Siddha, Homeopathy other traditional medicine healthcare centres
 - Health care services for elderly
 - Palliative care services
 - Health care services for Persons with Disabilities
 - Mental healthcare services
 - Emergency Medical Services / Trauma centre
 - Physiotherapy centre
 - Mobile Clinic Services
 - Health Club and Gym
 - AYUSH pharmaceutical manufacturing
 - Drug testing laboratory
 - Dental care centre
 - Ophthalmic care centre
 - Laboratory services

- Diagnostics services
 - Blood Bank / Transfusion services
 - Panchkarma/ Thokkanam/ Kshar sutra therapy centre
 - Regimental Therapy of Unani (IlajBilTadbeer) centre
 - Maternal health and Childcare services
 - Reproductive and Child Health services
 - Any other related centre or services as may be deemed fit by NCDC for assistance
 - b) Telemedicine and remote assisted medical procedures,
 - c) Logistics health, healthcare and education,
 - d) Information and Communication Technology related to digital health,
 - e) Health insurance accredited by Insurance Regulatory and Development Authority (IRDA).
- 2) **Margin money** for raising working capital required for day-to-day operations in respect of those mentioned in the para 1 above.
- 3) **Working capital** for day-to-day operations.

Eligibility

Any Cooperative Society registered under any State/ Multi State Cooperative Societies Act in the country, with suitable provision in the bye-laws to undertake services related to hospital/ healthcare/ health education, shall be eligible for financial assistance subject to fulfilment of the guidelines of the scheme. NCDC assistance shall be provided either through the State Governments/ UT Administrations or directly to the cooperatives, which fulfil NCDC Direct Funding guidelines. Dovetailing with other schemes or programmes of Government of India/ State Government/ Other funding Agency is permitted.

Project Cost

As per actual requirement.

Loan Period

Period of loan will be for 8 years, including 1-2 years moratorium on repayment of principal, depending on the type of project and its ability to generate revenue.

Rate of Interest

As per the NCDC circular for interest rate as amended from time to time. As an incentive, NCDC will provide 1% less than applicable rate of interest on the term loan for project activities in case of borrower cooperative society where women members are in majority for the entire tenure of the loan, only if timely repayments are made.

Security

NCDC assistance is provided either through the State Government or under Direct Funding. In case of direct funding, the cooperative society may offer security for the loan in any one or combination of the following to the satisfaction of NCDC:

- Mortgage of assets, including assets to be created under the project, to the extent of 1.5 times of NCDC loan;
- Guarantee by State/ Central Government;
- Pledge of FDRs of scheduled banks/ nationalized banks, to the extent of 1.2 times of NCDC loan;
- Guarantee by Central PSUs/ Statutory bodies/ CSR Foundations of Central PSUs;
- Guarantee from scheduled banks/ Nationalized Banks;
- Hypothecation and assignment of Government bonds/ securities to the extent of 1.2 times of NCDC loan.

Subsidy

NCDC loan assistance is proposed to be dovetailed with subsidy/ grant/ VGF/ any other mechanism of Government of India or State Government or any other Funding Agency.

Funding Pattern

The projects would be supported with the following funding pattern:

Funding through State Government		Direct Funding
NCDC to State Government	State Government to Society	NCDC to Society
Infrastructure Creation (Project Facilities):		
Loan - 90%	Loan - 50%; Share Capital - 40%	Loan- 70%
Society's Share - 10%	Society's Share - 10%	Society's Share - 30%
Margin Money:		
Loan for availing Bank credit. 100%	Loan* or Share Capital or Loan- cum-Share capital 100%	Loan 100%
Working Capital:		
Loan as per requirement	Loan	Loan

F. NANDINI SAHAKAR

The scheme aims to improve the socio-economic status of women. It supports entrepreneurial dynamism of women through women cooperatives. It will converge critical inputs of women's enterprise, business plan formulation, capacity development, credit and subsidy and / or interest subvention of other schemes. NCDC, on its own, or as agency of flagship programs of many Ministries has been implementing sectoral schemes. Nandini Sahakar would be a focused framework and would aim at extending financial assistance exclusively to women cooperatives involved in activities coming under the purview of NCDC credit linkage.

Eligibility:

Any Women Cooperative Society registered under any State / Multi State Cooperative Societies Act in the country is eligible. Any cooperative society with minimum 50% women members at primary level is also eligible. In case of projects related to new and/ or innovative activities, women cooperatives which are in operation for at least three months, are also eligible for assistance under the scheme as per applicable NCDC guidelines.

Activities covered under the scheme:

- **Infrastructure:** For creation, modernization, expansion, repairs, renovation of infrastructure.
- **Margin money** for raising working capital required for day-to-day operations.
- **Working Capital** to run day-to-day business operations.

Indicative business activities: The Scheme will assist, except urban housing, any business plan based activity / service mandated to NCDC, for example, agro-processing, supply chains, value addition, logistics, farm mechanization, retail, marketing of food grains, input supply, plantation, horticulture, rural housing, weaker section programs, tribal cooperatives, dairy, poultry, livestock, fishery, handloom, coir, jute, sericulture, computerization, textiles, infrastructure of PACS/ credit / marketing cooperatives, agriculture insurance, water conservation works / services, tourism, hospitality, transport, hospital / health care/ Yoga wellness facility, education, generation & distribution of power, new, non-conventional and renewable sources of energy etc.

Mode of assistance:

NCDC assistance will be provided either DIRECTLY or through State Government / UT Administration to eligible cooperatives. Convergence of NCDC credit linkage with schemes of Government of India (such as AIF, DIDF, FIDF, 10,000 FPO, FFPO, PMMSY, PM FME, MSME etc.) or with any scheme of State Government / UT / Development Agencies or with bilateral / multilateral assistance/ CSR Foundations etc is encouraged.

Project Cost:

There would be no minimum or maximum cap on project cost in case of viable proposals by women cooperative societies which are operating successfully for at least 3 years. The project cost would include infrastructure, margin money and working capital. The project cost limits would be as follows :

SI No.	Tenure of Operation of the Applicant Society	Maximum Project Cost (₹ in crore)
1	> 3 months and < 1 year	1.00
2	> 1 year and < 3 years	3.00
3	> 3 years	As per actual requirement (no limit)

Loan period:

Period of loan will be of 5-8 years, including 1-2 years of moratorium on repayment of principal, depending on the type of project and revenue streams.

Rate of Interest and interest subvention:

For credit linkage, NCDC circular on interest rate published from time to time depending on market conditions shall be applicable.

Assistance in the form of interest subvention shall be as follows depending on the nature of activities:

- **Interest subvention for new and innovative activities:** NCDC will provide 2% interest subvention on its rate of interest on term loan portion for new and innovative activities.
- **Interest subvention for activities other than new and innovative activities:** NCDC will provide 1% interest subvention on its rate of interest on term loan portion for all activities.

NCDC interest subvention incentive shall be applicable for timely repayments. Interest subvention or subsidy or support from other schemes of Government of India or any scheme of State Government / UT / Development Agencies or bilateral/ multilateral assistance shall be encouraged and permitted.

Security:

NCDC assistance is provided either through Direct Funding to the cooperative society or through State Government / UT. In case of direct funding, cooperative society may offer security for 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 project, to the extent of 1.5 times of NCDC loan;
- b) Guarantee by State / UT / Central Government;
- c) Pledge of FDRs of Scheduled banks/ Nationalized banks, to the extent of 1.2 times of NCDC loan;
- d) Guarantee by Central PSUs / Statutory bodies/ CSR Foundations of Central PSUs;
- e) Guarantee from Scheduled Banks/ Nationalized Banks;
- f) Hypothecation and assignment of Government bonds/ securities to the extent of 1.2 times of NCDC loan;
- g) Guarantee of credible cooperative institutions, that is, institution with sound financial condition and proven track record;
- h) Guarantee of Small Farmers' Agri Business Consortium (SFAC)/ North Eastern Development Finance Corporation (NEDFi)/ Small Industries Development Bank of India (SIDBI)/ Credit Guarantee Fund;
- i) Personal guarantee of Board of Directors / members in the form of Fixed Deposit Receipts (FDR).

Subsidy

Nandini Sahakar shall be dovetailed with existing schemes of Government of India / State Government / UT Admn. or with any future scheme or with bilateral / multilateral assistance or development agencies/ CSR mechanisms, as credit linkage. However, if the project cost includes working capital loan component, the 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:

Funding through State Government		Direct Funding
NCDC to State Government	State Government to Society	NCDC to Society
Infrastructure Creation (Project Facilities):		
Loan – 90%	Loan – 50%; Share Capital – 40%	Loan- 70%
Society's Share – 10%	Society's Share – 10%	Society's Share – 30%
Margin Money:		
Loan for availing Bank credit. 100%	Loan or Share Capital or Loan- cum-Share capital 100%	Loan 100%
Working Capital:		
Loan as per requirement	Loan	Loan

In case of new and innovative project activities, women cooperatives would be supported with pattern of funding as debt: equity 80:20 under Direct Funding.

G. DAIRY SAHAKAR

Dairy Sahakar by NCDC is a cooperative dairy business focused framework of financial assistance for encouraging cooperatives to achieve higher outcomes in ESG (environmental, social, governance) linked activities. It includes creation of infrastructure by cooperatives for new projects and modernization and/or expansion of existing projects.

Activities covered: Under Dairy Sahakar, financial support by NCDC to eligible cooperatives for activities such as bovine development, procurement, processing, quality assurance, value addition, branding, packaging, marketing, transportation and storage of milk and milk products, exports of dairy products, within the overall objectives of “Atmanirbhar Bharat”.

Financial support by NCDC also covers supporting activities and services, such as, renewable energy, ICT, manufacturing of cattle feed / feed supplements, R&D, PET bottle/ packaging material manufacturing, manufacturing of dairy equipment and machinery, dairy related maintenance services, manufacturing of veterinary drugs, delivery of veterinary healthcare services, veterinary/dairy education, capacity development, etc.

Eligibility

Any Cooperative Society registered under any State/Multi State Cooperative Societies Act in the country, with suitable provision in the bye-laws.

Project Cost

There is no minimum or maximum limit on financial assistance to projects submitted by eligible cooperatives.

Loan period

Period of loan can be up to 5 to 8 years, including 1 to 3 years moratorium on repayment of principal.

a) Infrastructure Creation

Funding through State Government/UT		Direct Funding
NCDC to State Govt./UT	State Govt./UT to Society	NCDC to Society
Financial assistance/loan upto 95%	Loan and/or Share capital and/or grant [#]	Financial assistance/loan upto 80%
Society's share – Minimum 5%	Society's share – Minimum 5%	Society's share – Minimum 20%

[#] As per the discretion of the State Government

(b) Margin Money for Business Development

Funding through State Government/UT		Direct Funding
NCDC to State Govt./UT	State Govt./UT to Society	NCDC to Society
Loan up to 100% for availing Bank credit	Loan and/or Share Capital up to 100%	Loan up to 100%

Note: Eligibility of Margin Money assistance is subject to NCDC assessment.

(c) Working Capital

As per requirement subject to NCDC assessment

H. DIGITAL SAHAKAR

Aligned with the principles of Digital India, NCDC has conceived a focused financial assistance framework for Digitally Empowered Cooperatives for handholding and credit linkage by NCDC, dovetailed with grant, subsidy, incentives etc. from Government of India / State / UT / agencies with the objective of cooperatives actively partaking in Digital India.

Eligibility

Any Cooperative Society registered under any State / Multi State Cooperative Societies Act are eligible for financial assistance under the scheme. FPOs, FFPOs, federated SHG cooperatives are also eligible.

Mode of assistance

Assistance is provided by NCDC either directly to the cooperatives or through State Governments/ UT Administrations.

Project Cost

S. No.	Tenure of operation of Applicant Society	Maximum Project Cost (₹ in crore)
1	> 3 months and < 1 year	1.00
2	> 1 year and <3 years	3.00
3	> 3 years	As per actual requirement (no limit)

Loan Period

Period of loan can be up to 5 to 8 years, including 1 to 2 years moratorium on payment of principal.

Rate of Interest

Rate of interest will be applicable as notified from time to time by NCDC.

Security

The cooperative society may offer security for the loan to the satisfaction of NCDC.

Subsidy

Subsidy under the flagship schemes of Government of India or any other source will be applicable, if eligible.

I. SWAYAM SHAKTI SAHAKAR YOJNA

It is a new scheme for providing NCDC's financial assistance to Agricultural Credit Cooperatives for providing loan/advances to Women Self Help Groups (SHGs). The objectives of the scheme are:

- Access to the affordable cost-effective reliable financial services to the poor.
- Facilitating women SHGs to access adequate bank credit to undertake the common/ collective socio-economic activities.
- Promotion of sustainable livelihood.

Eligibility

The following types of Agricultural Credit Co operatives will be eligible for NCDC's loan under this scheme.

- Primary Agricultural Credit Co operatives (PACS)

- b. District Central Cooperative Banks (DCCBS)
- c. State Cooperative Banks (StCBs)
- d. SHG Federated Cooperatives/ Cooperative federations

NCDC loan shall be provided to Credit Cooperatives fulfilling the following criteria of direct funding:

- (i) Cooperatives should have been in operation for not less than 3 years.
- (ii) Cooperatives should have positive net worth, not less than 100% paid up share capital, i.e. there should be no erosion in the paid up share capital.
- (iii) Cooperatives should not have incurred any cash loss during last three years and there should be net profit in atleast two of the previous three years.

Purpose for which NCDC Assistance Will Be Extended

NCDC assistance will be extended to eligible Credit Cooperatives for onward lending of working capital loan or term loans to women SHGs.

Pattern of Funding

Loan as per requirement of the Credit Cooperatives and as assessed by NCDC (as per credit cooperatives lending business turnover) for onward lending of short /medium term to women SHGs.

Loan Period

Short term working capital loan will be for upto 3 years with a maximum moratorium of 6 months in repayment of principal amount. However, there will not be any moratorium in payment of interest. Credit Cooperatives may also avail working capital loan for 5 years on revolving basis with yearly validation. Loan shall be repaid in half yearly installments.

Rate of Interest

As per NCDC circular for interest rate as amended from time to time.

Security

The loan shall be secured by one, or combination of two or more, of the following to the satisfaction of NCDC:

- (i) Mortgage of fixed assets of credit cooperatives of value not less than 1.50 times of the loan amount.
- (ii) Pledge of Fixed Deposit Receipts with face value not less than 1.10 times of the loan amount.
- (iii) State Government Guarantee/Bank Guarantee.
- (iv) Hypothecation of Loans/Advances of Credit Cooperatives receivable from women SHGs, atleast to the extent of 1.25 times of the loan amount.

In addition to the above, Loan agreement and Demand Promissory Note will also be stipulated. If required, post dated cheques shall also form part of the security documents.

J. DEERGHAVADHI KRISHAK PUNJI SAHAKAR YOJNA

It is a new scheme for extending NCDC's long term financial assistance to Agricultural Credit Cooperatives towards their onward lending of long term loans/advances for activities/commodities/services under the purview of NCDC. The objectives of the scheme are:

- a. Ensure increased and uninterrupted credit flow to cooperatives and their members.
- b. Boost capital formation in agriculture and allied sector.
- c. Support non-farm sector activities thereby promoting alternate employment opportunities in rural and semi-urban areas.

Eligibility

The following types of Agricultural Credit Co operatives will be eligible for NCDC's loan under this scheme:

- a. Primary Agricultural Credit Co operatives (PACS)
- b. District Central Cooperative Banks (DCCBs)
- c. State Cooperative Banks (StCBs)
- d. Primary Co operative Agriculture & Rural Development Banks (PCARDS)
- e. State Co operative Agriculture & Rural Development Banks (SCARDS)

Purpose for which NCDC Assistance Will Be Extended

NCDC assistance will be extended to eligible Agriculture Credit Cooperatives for onward lending of long term loans/advances by them for activities/ commodities/ services under the purview of NCDC.

The indicative list of activities/service in farm sector and non farm sector eligible for availing long term finance from NCDC are as below:

Waste land development, Water conservation works/services irrigation, micro-irrigation in rural, agricultural implements and farm mechanisation, SHGs/JLGs, farm mechanisation, rural sanitation / drainage/sewage systems, land development/land reclamation including water conservation, horticulture development (fruit crops, floriculture, mushrooms, vegetables etc.), Plantation crops (coconut, cashew, arecanut, rubber, coffee, cardamom, tea, bamboo etc.).

Diversified activities (dairy, poultry, piggery, rabbit, fishery, sheep & goat rearing, gobar gas/bio-gas, farm house, sericulture, rural godowns, cold storages/storages etc., small scale industries/agro-processing, food processing units, transport vehicles, labour cooperatives, tourism, electricity and power, Hospital; Healthcare; and Education etc.

The list is only illustrative but not exhaustive. Activities not mentioned therein may also be covered if it falls under the purview of NCDC as mandated by the NCDC Act.

Mode of assistance

NCDC loan shall be provided to eligible credit cooperatives either through the concerned State Government/UT administration or directly to the cooperatives which fulfill the following criteria to be eligible for direct funding:

- (i) The cooperative should have been in operation for not less than 3 years.
- (ii) The cooperative should have positive net worth, not less than 100% paid up share capital, i.e. there should be no erosion in the paid up share capital.
- (iii) The cooperative should not have incurred any cash loss during last three years and there should be net profit in atleast two of the previous three years.

Pattern of Funding

Loan as per requirement not exceeding 80% of the total requirement by the cooperative taking into account the other sources of finance such as NABARD, State Government, own funds, deposits, other financing institutions etc.

Loan Period

The long term loan will be for 5 years without any moratorium in repayment of loan and payment of interest. Rate of interest prevailing at the time of disbursement of loan shall be applicable. In case of loans provided through State Govts, loan shall be repaid in annual instalments and in case of direct funded loans, loan shall be repaid in half yearly instalments.

Security

In case of loans sanctioned directly to cooperatives, the loan shall be secured by one, or combination of two or more, of the following to the satisfaction of NCDC:

- (i) Guarantee by State/ Central Government;
- (ii) Guarantee from Scheduled Banks/ Nationalized Banks;
- (iii) Mortgage of fixed assets of the borrower cooperative of value not less than 1.50 times of the loan amount.
- (iv) Pledge of Fixed Deposit Receipts with face value not less than 1.10 times of the loan amount.
- (v) Hypothecation and assignment of Government bonds/ securities to the extent of 1.2 times of NCDC loan.

In addition to the above, loan agreement and demand promissory note will also be stipulated. If required, post dated cheques shall also form part of the security documents.

OTHER CENTRAL SECTOR SCHEMES:

NCDC dovetails assistance under the following Central Sector Schemes:

K. AGRICULTURAL MARKETING INFRASTRUCTURE (AMI) - Sub-Scheme of Central Sector Integrated Scheme for Agricultural Marketing (CS-ISAM)

Scheme for financial assistance for:-

- Storage infrastructure projects of construction as well as renovation.
- Infrastructure projects other than Storage (Primary processing viz. sorting, grading, chilling, freezing, etc.)
- Stand alone cold storage units up to 1000 MT is allowed.

The 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.

Pattern of funding under AMI – other than Storage Infrastructure :

Category	Rate of Subsidy (on capital cost)	Maximum Subsidy Ceiling (₹ 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: 1.For Registered FPOs, Women, Scheduled Caste / Scheduled Tribe beneficiaries and their cooperatives**	33.33%	30.00
2. For all other categories of beneficiaries	25%	25.00

Pattern of funding under AMI : for storage infrastructure :

Category		Rate of subsidy (on capital cost)	Subsidy Ceiling		
			50 - 1000 MT in ₹/MT	More than 1000 MT and upto 10,000 MT in ₹/MT	Maximum Ceiling (₹ 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 Govt.

Other norms:-

- Minimum 20% of the block cost to be met by beneficiary society/State Government.
- Cost norms for computing subsidy for silos will be the same as for other storage infrastructure.
- Assistance for renovation will be allowed and restricted to Storage infrastructure project of Cooperatives routed through NCDC only for project cost as appraised by Bank / NCDC or actual cost or Rs. 750/- per MT of Storage capacity, whichever is lower.
- For the projects of pulse splitting and oil crushing, the maximum subsidy for the 25% category is ₹12.50 lakh and 33.33% category is ₹16.66 lakh only.

L. 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 State Government	State Govt. to Society	Direct Funding	NCDC to State Govt.	State Govt. to Society	Direct Funding
Loan 55% BES* 35%	Loan 45% SC 10% BES* 35%	Loan 55% BES* 35%	Loan 40% BES* 50%	Loan 30% SC 10% BES* 50%	Loan 40% 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.

- Should be legal entity and have raised equity from its members as per the Bye-laws
- Number of share holders are in accordance with the scheme
- Minimum 50% share holders from small and marginal and landless tenants
- Maximum shareholding per member should not have exceeded 10% of total equity
- Board of Director and Governing Body should have women participation
- Having business plan and budget for next 18 months based on sustainable revenue model.

M. Interest Subvention & Credit Guarantee through Financing Facility under Agriculture Infrastructure Fund (AIF) scheme - Ministry of Agriculture & Farmers' Welfare

NCDC is designated as one of the implementing agency (IA) for the AIF scheme. The scheme will facilitate beneficiary cooperatives to avail medium/long term debt financing facility for investment in viable projects relating to post-harvest management, infrastructure and community farming assets in order to improve agriculture infrastructure in the country.

Key features:

- Interest subvention of 3% per annum on loans up to a limit of Rs.2 crore for a period of 7 years.
- In case of loans beyond Rs.2 crore, then the interest subvention will be limited to Rs. 2 crore only.
- Credit Guarantee coverage under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for loans up to Rs.2 crore.

N. 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.

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 ₹1.5 crore per project. Two percent (2%) of the total fund utilized under the component will be allowed as administrative charges to the Nodal Agency. 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 ₹150.00 lakh) and society share of minimum 10% of block cost.

O. PM Matsya Sampada Yojana (PMMSY) scheme of Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying:

A dedicated scheme for development of fisheries sector which addresses the critical gaps in fish production and productivity, quality, technology, post-harvest infrastructure, 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). The CSS Component is further segregated into non-beneficiary oriented and beneficiary orientated sub-components/ activities under the following three broad heads:

- (i) Enhancement of Production and Productivity
- (ii) Infrastructure and Post-harvest management
- (iii) Fisheries Management and Regulatory Framework

PATTERN OF FUNDING:

Central Sector Scheme (CS) Component	<ul style="list-style-type: none"> The entire project/unit cost will be borne by the Central government (i.e. 100% central funding) In case of beneficiary oriented activities undertaken by government and its entities including NFDB, the central assistance will be limited to 40% of the unit/project cost for General category and 60% for SC/ST/Women category
Centrally Sponsored Scheme (CSS) Component	<p><u>Non Beneficiary-oriented activities:</u></p> <ul style="list-style-type: none"> Entire project/unit cost will be shared between Centre and State as per details below: 60:40 between the Central and General States 90:10 Between the North East & Himalayan States 100% for UTs and Central Government Entities <p><u>Beneficiary-oriented i.e. individual/group activities:</u></p> <ul style="list-style-type: none"> Government financial assistance of both Centre and State governments together will be limited to 40% of the project/unit cost for General category and 60% of the project/unit cost for SC/ST & Women. This governmental assistance will in turn be shared between Centre and State in the following ratio: <p>North East & Himalayan states: 90% Central share and 10% State share</p> <p>Union Territories :100% Central share</p> <p>Other States:60% Central share and 40% state share</p>

FORMATION AND PROMOTION OF FISH FARMER PRODUCER ORGANIZATIONS (FFPOs):

Under the PMMSY scheme, Department of Fisheries, Ministry of Fisheries, Animal Husbandry & Dairying, GoI accorded approval to NCDC for formation and promotion of 1070 FFPOs (70 to be formed and registered under Cooperative Societies Act and 1000 existing Primary Fisheries Cooperative Societies (PFCS) to be strengthened as FFPOs)

P. PM Formalisation of Micro Food Processing Enterprises (PMFME) – Ministry of Food Processing Industries:**Objective:**

- Increased access to credit by existing micro food processing entrepreneurs, FPOs, Self Help Groups and Co-operatives;
- Integration with organized supply chain by strengthening branding & marketing;

- Support for transition of existing 2,00,000 enterprises into formal framework;
- Increased access to common services like common processing facility, laboratories, storage, packaging, marketing and incubation services;
- Strengthening of institutions, research and training in the food processing sector; and
- Increased access for the enterprises, to professional and technical support.

Pattern of Funding:

The Scheme provides for supporting Cooperatives involved in food processing sector through a credit-linked grant @35% of the eligible project cost, for capital investment for upgradation of existing processing activities/establishing new units for processing of both ODOP and non ODOP products.

Implementation Mechanism:

The scheme will be implemented through state governments and it offers huge opportunities to producer cooperatives to develop forward and backward linkage in the agro value chain and connect with national and international markets.

Q. Scheme for Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs) – DAC&FW, MoA&FW**The Scheme**

The Scheme aims to achieve inclusive and sustainable transformation of agriculture sector by creation of holistic and supportive ecosystem through collectivization of small and marginal farmers in the form of Farmer Producer Organizations (FPOs).

The Role of NCDC in promoting FPOs

As an Implementing Agency under the Scheme, NCDC, in accordance with its mandate forms and promotes the allocated number of FPOs, which are registered under the State Cooperative Societies Acts. In addition to the earlier State Cooperative Acts, these include the Mutually Aided or Self Reliant Cooperative Societies Acts or by whatever name called, or the Multipurpose Cooperative Societies Act (MSCS Act).

NCDC promotes FPOs through empanelled Cluster Based Business Organisations (CBBOs) under the scheme, which function at the block level and are responsible for the formation, nurturing and handholding of FPOs allocated to NCDC under the Scheme.

Cluster Based Business Organisation (CBBO)

- (i) Implementing Agencies identifies Cluster Based Business Organization (CBBO) at the State / Cluster level to form FPO;
- (ii) In a given State, based on geography produce clusters, cropping patterns, etc there can be one or more CBBO, and a CBBO can also work in more than one State.

- (iii) CBBOs have professional expertise and requisite experience in agriculture and allied sector and should have a panel of specialists in the area of : (a) Crop husbandry; (b) Agri. marketing / Value addition and processing; (c) Social mobilization; (d) Law & Accounts; and (e) IT/MIS in agriculture & agriculture marketing.

Benefits available to different stakeholders

a) Incentive to Cluster Based Business Organisation (CBBOs)

The FPO formation and incubation cost of CBBO, limited to a maximum of ₹25 lakh / FPO of support or actual, whichever is less is provided for five years from the year of formation. It includes the cost towards undertaking baseline survey, mobilisation of farmers, organising awareness programmes and conducting exposure visits, professional hand-holding, incubation, and other overheads.

Payment to the CBBOs is released by Implementing agency after receiving utilisation certificate of previously released amount.

b) FPO Management Cost

Under the scheme, financial support up to a maximum of ₹18.00 lakh / FPO or actual, whichever is lesser is provided to FPO for three years from the year of formation. From the fourth year onwards, the FPO has to manage their business activities.

The indicative financial support is as under:-

- Salary of CEO / Manager maximum up to ₹25000 p.m
- Salary of Accountant maximum up to ₹10000 p.m.
- One-time Registration Cost maximum up to ₹40000
- Travel and meeting cost maximum up to ₹18000 per year
- Office rent maximum up to ₹48000 per year
- Utility charges (mobile & electricity) maximum up to ₹12000 per year
- One time cost for furniture & fixtures maximum up to ₹100000
- Miscellaneous (cleaning/stationery) maximum up to ₹12000 per year

Any expenditure of operations, management, working capital requirement and infrastructure development etc. over and above this is to be met by the FPOs from their sources.

c) Equity Grant to FPO

- (i) Equity grant provided is in the form of the matching grant up to ₹2000 per farmer member of FPO subject to a maximum limit of ₹15.00 lakh per FPO.
- (ii) FPO can draw the Equity Grant in a maximum of 3 tranches (within 4 years of the first application) subject to the cap and the extent it is able to raise additional member equity to qualify for additional marketing grant.

d) Credit Guarantee Facility for Lending Institutions

Providing a Credit Guarantee Cover to Eligible Lending Institutions (ELI) enables them to provide collateral free credit to FPO minimising their lending risks.

Credit Guarantee Cover per FPO is limited up to loan assistance of ₹2.00 crore:

- a. Loan upto ₹1 crore – guarantee cover 85% of the loan with ceiling of ₹85 lakh (maximum guarantee fee 0.75% of credit facility)
- b. For ₹1-2 crore, guarantee cover 75% with a maximum ceiling of ₹150 lakh (maximum fee 0.85% of credit facility)

For details, please visit <https://agricoop.nic.in/en>.

R. Pradhan Mantri Kisan Sampada Yojna (PMKSY) – Ministry of Food Processing Industries :**i) Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters-**

PM Kisan SAMPADA Yojana is a comprehensive package which will result in creation of modern infrastructure with efficient supply chain management from farm gate to retail outlet. The following schemes are being implemented for value addition under PM Kisan SAMPADA Yojana:

- (i) Creation/ Expansion of Food Processing/ Preservation Capacities
- (ii) Agro Processing Cluster
- (iii) Food Safety & Quality Assurance Infrastructure

Pattern of Funding:

The Scheme envisages grants-in-aid @ 35% to 70% of eligible project cost depending upon the Area and components of the projects as per the Scheme. For details, please visit www.mofpi.nic.in.

ii) Integrated Cold Chain and Value Addition Infrastructure Scheme-

The objective of the Scheme is to provide integrated cold chain, preservation and value addition infrastructure facilities without any break, from the farm gate to the consumer in order to reduce post-harvest losses of **non-horticulture produce, dairy, meat, poultry, and marine/ fish (except shrimp)**. This will enable linking producers to food processors and market through a well-equipped supply chain and cold chain, thereby ensuring remunerative prices to farmers and year-round availability of food products to consumers.

Pattern of Funding:

Grants-in-aid will be @35% of eligible project cost for projects in General Areas and @50% of eligible project cost for projects in difficult Areas as well as for projects of SC/ST, FPOS and SHGs, subject to the maximum of ₹10 crore per project. Cost Norms issued by the Ministry or the Mission for Integrated Development of Horticulture (MIDH) will be followed, wherever available. For details, please visit www.mofpi.nic.in.

S. National Scheduled Tribes Finance and Development Corporation (NSTFDC), Ministry of Tribal Affairs

National Scheduled Tribes Finance & Development Corporation (NSTFDC) provides financial assistance on liberal terms for activities undertaken by ST Cooperatives.

Features:

Concessional finance with reduced rates of interest is available from NSTFDC for ST Cooperatives subject to fulfilment of the following criteria:

- Minimum 80% or more members should belong to Scheduled Tribes Community and annual family income of the applicant(s) should not exceed double the poverty line.
- In case of change in membership, the said Cooperative Society shall ensure that percentage of ST members does not fall below 80% during the currency of the NSTFDC loan.

The concessional finance is subject to the receipt of the approval from NSTFDC.

For details, please visit <https://tribal.nic.in/nstfdc.aspx>.

T. National Livestock Mission (NLM) and Rashtriya Gokul Mission (RGM) - Ministry of Fisheries, Animal Husbandry & Dairying:

Under these schemes, Farmer Cooperative Organizations (FCOs) / Farmer Producer Organizations (FPOs) (registered under cooperative societies act) are eligible to avail the assistance from NCDC. The eligible proposals will be funded as per lending norms of NCDC in cognisance with respective scheme. Details of eligible activities; components and pattern of funding are as under:

National Livestock Mission:

S.No	Activities	Components	Funding Pattern
1	Breed development of livestock & poultry	Assistance will be provided for establishment of Parent Farm, Rural Hatchery, with Mother unit with minimum 1000 parents layer.	Loan upto 50% of block cost & GoI subsidy upto 50% of total project cost (max. ₹25 lakh)
2	Breed development in small ruminant (sheep/goat)	Sheep/Goat breeding Unit in multiple of 100 females + 5 males unit with maximum limit upto 500 + 25 animals per unit.	Loan upto 50% of block cost & GoI subsidy upto 50% of total project cost (max. ₹50 lakh)
3	Promotion of piggery entrepreneur	Assistance will be provided for set up of breeder farm with minimum 50 sows and 5 boars upto 100 sows & 25 boars.	Loan upto 50% of block cost & GoI subsidy upto 50% of total project cost (max. ₹30 lakh).
4	Entrepreneurship activities in feed & fodder	Assistance will be provided for establishment of hay/silage/total mixed ration /fodder block.	Loan upto 50% of block cost & GoI subsidy upto 50% of total project cost (max. ₹50 lakh)

Rashtriya Gokul Mission :

S.No	Activity	Component	Funding Pattern
1	Breed Multiplication Farm (BMF)	<p>BMF is proposed to establish through entrepreneurship model for making available high genetic merit heifer to farmers.</p> <p>Farm capacity of 200 Milch animals capacity.</p> <p>For NER/hilly areas, Farm capacity of 50 Milch animals capacity.</p>	<p>Total estimated project cost will be ₹4 crore.</p> <p>Loan upto 50% of block cost (max. ₹2 crore) & GoI subsidy upto 50% of total project cost (max. ₹2 crore) routed through NDDB.</p>

For details, please visit <https://www.dahd.nic.in/>

U. Re-aligned Animal Husbandry Infrastructure Development Fund (AHIDF)

NCDC is one of the lending institutions under Re-aligned Animal Husbandry Infrastructure Development Fund scheme of Department of Animal Husbandry & Dairying (DAHD), Ministry of Fisheries, Animal Husbandry & Dairying, GoI. Under this scheme, Dairy Cooperatives, FPOs (registered under cooperative societies act) & MSMEs (registered under cooperative societies act) are eligible to avail the assistance from NCDC. The eligible proposals will be funded as per lending norms of NCDC in cognisance with respective scheme. Under the scheme, eligible borrower will be able to avail interest subvention of 3% (on NCDC rate of interest which is circulated from time to time) subject to approval of DAHD, GoI and term loan upto 90% of the project cost for a period of maximum 10 years including moratorium of maximum 2 years on repayment of principal. Activities eligible under the scheme are as under:

- i) Dairy Processing and value addition infrastructure;
- ii) Meat processing and value addition infrastructure;
- iii) Animal Feed Plant;
- iv) Breed Improvement technology and Breed Multiplication Farm;
- v) Setting up of Veterinary Vaccine and Drugs Manufacturing facilities;
- vi) Animal Waste to Wealth Management (Agri Waste Management);

For details of sub-components of the aforesaid major activities and other details, please visit at: <https://dahd.nic.in>

NOTES FOR AVAILING NCDC ASSISTANCE

I. 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.

II. NORMS FOR DIRECT FUNDING

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 in which Directors of this cooperative have been Directors, should not have any major default in repayment of loans to NCDC/Banks/Financial Institutions;

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:

- i) Technical feasibility & financial viability of project;
- ii) Financial soundness of the cooperative;
- iii) Past financial & operational performance of the cooperative (wherever applicable);
- iv) Professional expertise of the Management/employees of the cooperative;
- v) Experience of the management of the cooperative in handling similar projects;
- vi) Part loan repayment performance of the cooperative (wherever applicable);
- vii) Capacity of the cooperative to raise its share of project cost;
- viii) 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.

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

III. SECURITY

NCDC assistance is provided either through the State Government or under Direct Funding. In case of direct funding, the cooperative society may offer security for the loan in any one or combination of the following to the satisfaction of NCDC:

- i. 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;
- ii. 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;
- iii. Guarantee by State/ Central Government;
- iv. Guarantee by Central PSUs/ Statutory bodies/ CSR Foundations of Central PSUs;
- v. Guarantee of Small Farmers' Agri Business Consortium (SFAC)/ North Eastern Development Finance Corporation (NEDFi)/ Small Industries Development Bank of India (SIDBI)/Organization/Federation of repute.

- vi. Guarantee from Scheduled/Nationalized Banks;
- vii. Personal guarantee of Board of Directors/members in the form of Fixed Deposit Receipts (FDRs) and/or Guarantee of scheduled banks.
- viii. Pledge and assignment of Government bonds/ securities to the extent of 1.1 times of NCDC loan.

IV. DISBURSEMENT OF FUNDS:

- i) NCDC will consider disbursement 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.
- ii) 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 such certification may be carried out by a Chartered Accountant from the panel approved by NCDC.
- iii) **Processing fee:** In case of direct funding, processing fee shall be charged for NCDC sanction @ 0.5% of the sanctioned amount, not exceeding ₹3.00 lakh (0.5% of ₹6.00 crore) in each case, excluding GST. However, processing fee shall not be charged for working capital loans upto one year. Processing fee shall also not be chargeable, if the borrower is the State Government.

ANNEX-VI
**TOTAL NUMBER OF EMPLOYEES AND NUMBER OF SCHEDULED CASTES AND
SCHEDULED TRIBES IN NCDC AS ON 31.03.2024**

Group	Total No. of Employees	SC's	Percentage of SC's to Total Employees	ST's	Percentage of ST's to Total Employees
A-I (Other than Lowest rung of Group 'A')	70	13	18.57	6	8.57
A.II (Lowest rung of Group 'A')	64	9	14.06	5	7.81
Sub Total	134	22	16.42	11	8.21
B	84	15	17.86	6	7.14
C	57	11	19.30	6	10.53
Grand Total	275	48	17.45	23	8.36

ANNEX-VII

NUMBER OF RESERVED VACANCIES FILLED BY MEMBERS OF SCHEDULED CASTES AND SCHEDULED TRIBES IN NCDC DURING FY 2023-24

Particulars	Total No. of vacan- cies notified	Filled	Scheduled Castes		No. of SC's Can- didate appoint- ed	No. of SC's Vacancies carried forward from the previous year	No. of ST'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 candi- date ap- pointed	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					Out of Col.3	Out of Col.2					Out of Col.3
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
I. POSTS FILLED BY DEPUTATION/DIRECT RECRUITMENT															
Other than Lowest rung of Group 'A'	1	6*	-	-	1	-	-	-	-	-	-	-	-	-	
Lowest rung of Group 'A'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Group 'B'	1	2**	-	-	-	-	-	-	-	-	-	-	-	-	
Group 'C'	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
II. POSTS FILLED BY PROMOTION															
Other than Lowest rung of Group 'A'	16	5	-	-	1	-	-	-	-	-	-	-	-	-	
Lowest rung of Group 'A'	14	5	5	2	2	-	-	-	2	-	-	-	-	-	
Group 'B'	62	-	14	-	-	-	-	-	5	-	-	-	-	-	
Group 'C'	18	-	2	-	-	-	-	-	2	-	-	-	-	-	

* 3 officers have joined against the various posts notified on Deputation basis in 2022-23.

** 1 official has joined against the various posts notified on DR basis in 2021-22

ANNEX-VIII
**STATE / SCHEME WISE BREAKUP OF DISBURSEMENTS DURING FY 2023-24
ERSTWHILE CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION**

(₹ in Lakh)

S. No.	Name of the State/ Institution	ASSISTANCE FOR MARKETING PROCESSING & STORAGE ETC. FOR COOPERATIVE DEVELOPMENT									
		Marketing		Input		Food Grain		Consumer		Storage	
		LOAN	SUBSIDY	SUBSIDY	SUBSIDY	SUBSIDY	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY
		1	2	3	4	5	6	7	8	9	10
1	Bihar										1109.14500
2	Haryana										5.85500
3	Mizoram										32.97700
4	Nagaland										0.00700
5	Rajasthan										120.28659
6	Tamil Nadu										47.42000
7	Tripura										5.00100
8	Uttarakhand	3460.00000	150.82000	1130.35000	117.82000	200.00000	73.06000	840.00000	266.29500		
9	Uttar Pradesh									42.29400	248.93100
	Total	3460.00000	150.82000	1130.35000	117.82000	200.00000	73.06000	840.00000	266.29500	42.29400	1569.62259

**STATE / SCHEME WISE BREAKUP OF DISBURSEMENTS DURING FY 2023-24
ERSTWHILE CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION**

(₹ in Lakh)

S. No.	Name of the State/ Institution	ASSISTANCE FOR MARKETING PROCESSING & STORAGE ETC. FOR COOPERATIVE DEVELOPMENT										TOTAL (1 TO 16)		
		Weaker Section												
		Fisheries Coop.			Live Stock			Dairy						
		LOAN	SUBSIDY		LOAN	SUBSIDY		LOAN	SUBSIDY		LOAN	SUBSIDY		TOTAL
		11	12	13	14	15	16	17	18	19				
1	Bihar							0.00000	1109.14500	1109.14500			1109.14500	
2	Gujarat						29.64250	0.00000	29.64250				29.64250	
3	Haryana							0.00000	5.85500	5.85500			5.85500	
4	Kerala		26.30357					0.00000	26.30357	26.30357			26.30357	
5	Manipur	465.50000	166.25000					465.50000	166.25000	631.75000			631.75000	
6	Mizoram							0.00000	32.97700	32.97700			32.97700	
7	Nagaland							0.00000	0.00700	0.00700			0.00700	
8	Rajasthan							0.00000	120.28659	120.28659			120.28659	
9	Tamil Nadu							0.00000	47.42000	47.42000			47.42000	
10	Telangana				24147.38013			0.00000	24147.38013	24147.38013			24147.38013	
11	Tripura							0.00000	5.00100	5.00100			5.00100	
12	Uttarakhand	2005.00000	693.44000	3325.00000	1319.58000	870.00000	130.46000	10700.00000	3881.82500	14581.82500			14581.82500	
13	Uttar Pradesh							0.00000	291.22500	291.22500			291.22500	
	Total	2470.50000	885.99357	3325.00000	25466.96013	870.00000	160.10250	11165.50000	29863.31779	41028.81779			41028.81779	

ANNEX-VIII (Contd.)
**STATE / SCHEME WISE BREAKUP OF DISBURSEMENTS DURING FY 2023-24
ERSTWHILE CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION / OTHER SCHEMES**
(₹ in Lakh)

S. No	Name of the State/ Institution	FPOs Farmer Produce Organisations	ICDP (Projects in selected Districts)	PMMSY		PMFME	Govt. Of Maharashtra (Interest Subsidy)	Cooperative Sugar Mills (CSMs)		Agri. Infra Fund AIF		TOTAL (20 to 28)	
				Grant for Blue Revolution	Fish-FPO	FV Agro Processing		LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY
		SUBSIDY	SUBSIDY	SUBSIDY	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY
		20	21	22	23	24	25	26	27	28	30	31	31
1	Andhra Pradesh	317.69656		2.57000	702.76802							1023.03458	1023.03458
2	Assam	76.80803		4.81322	7.66490							89.28615	89.28615
3	Bihar	297.81931	126.83400	19.39600	9.95000							453.99931	453.99931
4	Delhi	201.49302		0.92717	25.00200							227.42219	227.42219
5	Gujarat	324.22679		25.64000	289.45397			11229.91000				639.32076	11869.23076
6	Haryana	17.30400	43.20091	196.46038								256.96529	256.96529
7	Himachal Pradesh	182.47917			2.52000							184.99917	184.99917
8	Jammu & Kashmir	62.23000			8.70600							70.93600	70.93600
9	Karnataka	122.65556		1.09657	15.95500							139.70713	139.70713
10	Kerala	115.36398		1.21893	213.33200							329.91491	329.91491
11	Madhya Pradesh	275.91478	19.70000	4.70548	67.08209	6.70800		800.00000				806.70800	367.40235
12	Maharashtra	223.94185		1.65750	881.91040		945.42709	180620.78000				180620.78000	2052.93684
13	Manipur	24.43009			4.02275							28.45284	28.45284
14	Meghalaya	19.02744			2.84841							21.87585	21.87585
15	Mizoram	3.00300	8.54300		6.78500							18.33100	18.33100
16	Nagaland	55.77147	10.98750									66.75897	66.75897
17	Odisha	203.81021		3.60354	87.24000							294.65375	294.65375
18	Punjab	44.33600										44.33600	44.33600
19	Rajasthan	313.29337	131.67800	2.42072					6.74850	6.87500		13.62350	447.39209
20	Sikkim	21.90500										21.90500	21.90500
21	Tamil Nadu	253.08248	95.21050	17.25579	14.62284							380.17161	380.17161
22	Tripura	124.30760	11.61600		14.24964							150.17324	150.17324
23	Uttar Pradesh	535.21779	98.36900	4.45847	28.41136							666.45662	666.45662
24	West Bengal	278.06483			147.64935							425.71418	425.71418
25	Chhattisgarh	131.95024		1.42628	2.08300							135.45952	135.45952
26	Jharkhand	237.49751		4.87242	12.09785							254.46778	254.46778
27	Uttarakhand	237.17603		2.37939	39.15424							278.70966	278.70966
28	Daman & Diu				10.71000							10.71000	10.71000
29	Telangana	132.28701			16.67252							148.95953	148.95953
	Total	4833.09312	546.13891	294.90186	2610.89134	6.70800	945.42709	192650.69000	6.74850	6.87500	192671.02150	9230.45232	201901.47382

**STATE / SCHEME WISE BREAKUP OF DISBURSEMENTS DURING FY 2023-24
CENTRAL SECTOR INTEGRATED SCHEME FOR AGRICULTURAL MARKETING (ISAM)**

(₹ in Lakh)

S. No.	Name of the State/ Institution	ISAM-AMI										TOTAL (32 TO 41)			
		Storage Component			Other than Storage Component										
		Marketing Godowns		Rural Godown	Food Grain		Oil Seeds		Other Process-ing	Dairy					
		LOAN	SUBSIDY	LOAN	SUBSIDY	SUBSIDY	SUBSIDY	LOAN	SUBSIDY	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	TOTAL
		32	33	34	35	36	37	38	39	40	41	42	43	44	
1	Gujarat	224.18000	21.59812		1.71500	26.25930				199.28500	89.99410	423.46500	139.56652	563.03152	
2	IFFDC			50.00000	18.75000							50.00000	18.75000	68.75000	
3	Madhya Pradesh			70.70000	23.48859		5.63800	2.56250				76.33800	26.05109	102.38909	
4	Mizoram	15.36000										15.36000	0.00000	15.36000	
5	Odisha									28.30000	1.30500	28.30000	1.30500	29.60500	
6	Rajasthan		0.31035	4.25000	0.34764							4.25000	0.65799	4.90799	
7	Telangana	58.20000	14.22000	6.48500	0.29600							64.68500	14.51600	79.20100	
8	Uttar Pradesh	130.00000	15.00000					3.13278	5.54149			130.00000	23.67427	153.67427	
	Total	427.74000	51.12847	131.43500	44.59723	26.25930	5.63800	5.69528	5.54149	227.58500	91.29910	792.39800	224.52087	1016.91887	

ANNEX-VIII (Contd.)
**STATE / SCHEME WISE BREAKUP OF DISBURSEMENTS DURING FY 2023-24
CORPORATION SPONSORED SCHEMES**

(₹ in Lakh)

S. No.	Name of the State / Institutions	Marketing & Inputs						Consumer		Storage		IC & SC			TOTAL (45 TO 52)
		Marketing		Input		Rural Consumer	Rural Godowns/ Others	Working Capital Finance		Rural Housing	Service Cooperative				
		Working Capital Finance	FPO with CGS	Working Capital Finance	Margin Money										
								LOAN	LOAN			LOAN	LOAN		
		45	46	47	48	49	50	51	52	53					
1	Andhra Pradesh	999990.00000									327000.00000		1326990.00000		
2	Arunachal Pradesh												0.00000		
3	Bihar														
4	Chattisgarh	1899000.00000									80000.00000		80000.00000		
5	Gujarat	41000.00000	70.00000										1899000.00000		
6	Haryana	988473.00000											41070.00000		
													988473.00000		
7	Himachal Pradesh												0.00000		
8	Karnataka	232.00000		200.00000			126.00000		25306.92800				25864.92800		
9	Kerala				25.00000	8.70000			26550.00000				26583.70000		
10	Madhya Pradesh								31006.00000				31006.00000		
11	Maharashtra								3640.00000				3640.00000		
12	Mizoram					131.25000							131.25000		
13	Odisha												0.00000		
14	Punjab	165000.00000											165000.00000		
15	Rajasthan						13.74000		4.98000				18.72000		
16	Telangana	1192980.00000		50.00000									1193030.00000		
17	Uttar Pradesh	150.00000						27.00000					177.00000		
18	Uttarakhand		52.00000										52.00000		
19	West Bengal												0.00000		
	Total	5286825.00000	122.00000	250.00000	25.00000	139.95000	139.74000	27.00000	493507.90800	27.00000			5781036.59800		

ANNEX-VIII (Contd.)

STATE / SCHEME WISE BREAKUP OF DISBURSEMENTS DURING FY 2023-24
CORPORATION SPONSORED SCHEMES (CONTINUED)

(₹ in Lakh)

S. No.	Name of the State / Institutions	PROCESSING						Weaker Section				Total (54 TO 63)	
		Sugar		Textile	Plantations Corps	Jute	NLM (Live Stock)	Fisheries	Tribal	Handlooms			
		Share Capital/ Margin Money/Modn & Expn. Of Coop. Sugar Mills	Co-Generation	Working Capital	Other Processing Unit	Women Cooper-ative							
				LOAN	LOAN	LOAN					LOAN		LOAN
1	A & N Islands	54	55	56	57	58	59	60	61	62	63	64	168.75000
2	Gujarat	666.95000		4500.00000									5166.95000
3	Haryana												0.00000
4	Himachal Pradesh												0.00000
5	Madhya Pradesh							3.89000					3.89000
6	Maharashtra	5000.00000	7838.47000	6975.00000	3490.00000				525.06180				23828.53180
7	Mizoram										22.89200		22.89200
8	Karnataka					130.86000							130.86000
9	Kerala												0.00000
10	Telangana						5.00000						5.00000
	Total	5666.95000	7838.47000	11475.00000	3490.00000	130.86000	5.00000	3.89000	525.06180	168.75000	22.89200		29158.12380

**STATE / SCHEME WISE BREAKUP OF DISBURSEMENTS DURING FY 2023-24
CORPORATION SPONSORED SCHEMES (CONTINUED)**

(₹ in Lakh)

S. No.	Name of the State / Institutions	Promotional & Development Programme		Other Schemes					TOTAL (65 to 70)		
				Assistance to Service Cooperatives			LOAN	LOAN	LOAN	SUBSIDY	TOTAL
		Education Publicity Programme	ICDP in selected Districts	Construction of Building/Creation of Infrastructure	Agriculture Credit	Yuva Sahakar					
		SUBSIDY	LOAN	LOAN	LOAN	LOAN	67	68	69	70	71
		65	66	67	68	69	70	71	72	73	
1	Andhra Pradesh										0.00000
2	Bihar					19.39600		19.39600			19.39600
3	Haryana										0.00000
4	Himachal Pradesh										0.00000
5	Jharkhand										0.00000
6	Karnataka										0.00000
7	Kerala		107.57100	266.96000				275.00000			649.53100
8	Madhya Pradesh										0.00000
9	Mizoram		102.92900								102.92900
10	Rajasthan				6000.00000	3.59600		6003.59600			6003.59600
11	Tamil Nadu										0.00000
12	Tripura										0.00000
13	Uttar Pradesh					15.24801		15.24801			15.24801
14	West Bengal					70.00000		70.00000			70.00000
15	Others										0.00000
16	Publicity & Training	675.26733									675.26733
	Total	675.26733	210.50000	266.96000	6000.00000	108.24001	275.00000	6860.70001	675.26733	7535.96734	

ANNEX-VIII (Contd.)

STATE / SCHEME WISE BREAKUP OF DISBURSEMENTS DURING FY 2023-24

(₹ in Lakh)

S. No.	Name of the State / Institutions	Sugar Development Fund	Corporation Sponsored			Central Sector Schemes / Others			Total of all Schemes		
			Total			Total			LOAN	SUBSIDY	TOTAL
			LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL			
		74	75	76	77	78	79	80	81	82	83
1	A & N Islands		168.75000	0.00000	168.75000	0.00000	0.00000	0.00000	168.75000	0.00000	168.75000
2	Andhra Pradesh		1326990.00000	0.00000	1326990.00000	0.00000	1023.03458	1023.03458	1326990.00000	1023.03458	1328013.03458
3	Assam		0.00000	0.00000	0.00000	0.00000	89.28615	89.28615	0.00000	89.28615	89.28615
4	Bihar		80019.39600	0.00000	80019.39600	0.00000	1563.14431	1563.14431	80019.39600	1563.14431	81582.54031
5	Chattisgarh		1899000.00000	0.00000	1899000.00000	0.00000	135.45952	135.45952	1899000.00000	135.45952	1899135.45952
6	Delhi		0.00000	0.00000	0.00000	0.00000	227.42219	227.42219	0.00000	227.42219	227.42219
7	Daman & Diu		0.00000	0.00000	0.00000	0.00000	10.71000	10.71000	0.00000	10.71000	10.71000
8	Gujarat		46236.95000	0.00000	46236.95000	11653.37500	808.52978	12461.90478	57890.32500	808.52978	58698.85478
9	IFFDC		0.00000	0.00000	0.00000	50.00000	18.75000	68.75000	50.00000	18.75000	68.75000
10	Haryana		988473.00000	0.00000	988473.00000	0.00000	262.82029	262.82029	988473.00000	262.82029	988735.82029
11	Himachal Pradesh		0.00000	0.00000	0.00000	0.00000	184.99917	184.99917	0.00000	184.99917	184.99917
12	Jammu & Kashmir		0.00000	0.00000	0.00000	0.00000	70.93600	70.93600	0.00000	70.93600	70.93600
13	Jharkhand		0.00000	0.00000	0.00000	0.00000	254.46778	254.46778	0.00000	254.46778	254.46778
14	Karnataka		25995.78800	0.00000	25995.78800	0.00000	139.70713	139.70713	25995.78800	139.70713	26135.49513
15	Kerala		27233.23100	0.00000	27233.23100	0.00000	356.21848	356.21848	27233.23100	356.21848	27589.44948
16	Madhya Pradesh		31009.89000	0.00000	31009.89000	883.04600	393.45344	1276.49944	31892.93600	393.45344	32286.38944
17	Maharashtra		27468.53180	0.00000	27468.53180	180620.78000	2052.93684	182673.71684	208089.31180	2052.93684	210142.24864
18	Manipur		0.00000	0.00000	0.00000	465.50000	194.70284	660.20284	465.50000	194.70284	660.20284
19	Meghalaya		0.00000	0.00000	0.00000	0.00000	21.87585	21.87585	0.00000	21.87585	21.87585
20	Mizoram		257.07100	0.00000	257.07100	15.36000	51.30800	66.66800	272.43100	51.30800	323.73900
21	Nagaland		0.00000	0.00000	0.00000	0.00000	66.76597	66.76597	0.00000	66.76597	66.76597
22	Odisha		0.00000	0.00000	0.00000	28.30000	295.95875	324.25875	28.30000	295.95875	324.25875
23	Publicity & Training		0.00000	675.26733	675.26733	0.00000	0.00000	0.00000	0.00000	675.26733	675.26733
24	Punjab		165000.00000	0.00000	165000.00000	0.00000	44.33600		165000.00000	44.33600	165044.33600
25	Rajasthan		6022.31600	0.00000	6022.31600	17.87350	568.33667	586.21017	6040.18950	568.33667	6608.52617
26	Sikkim		0.00000	0.00000	0.00000	0.00000	21.90500	21.90500	0.00000	21.90500	21.90500
27	Tamil Nadu		0.00000	0.00000	0.00000	0.00000	427.59161	427.59161	0.00000	427.59161	427.59161
28	Telangana		1193035.00000	0.00000	1193035.00000	64.68500	24310.85566	24375.54066	1193099.68500	24310.85566	1217410.54066
29	Tripura		0.00000	0.00000	0.00000	0.00000	155.17424	155.17424	0.00000	155.17424	155.17424
30	Uttar Pradesh		192.24801	0.00000	192.24801	130.00000	981.35589	1111.35589	322.24801	981.35589	1303.60390
31	Uttarakhand		52.00000	0.00000	52.00000	10700.00000	4160.53466	14860.53466	10752.00000	4160.53466	14912.53466
32	West Bengal		70.00000	0.00000	70.00000	0.00000	425.71418	425.71418	70.00000	425.71418	495.71418
	Total	0.00000	5817224.17181	675.26733	5817899.43914	204628.91950	39318.29098	243902.87448	6021853.09131	39993.55831	6061846.64962

ANNEX-IX
STATE-WISE FUNDS DISBURSED UNDER ALL NCDC COOPERATIVE DEVELOPMENT SCHEMES FROM FY 1962-63 TO FY 2023-24

(₹ in Lakh)

State/UT/Institution	Total Loan	Total Subsidy	Total (Loan+Subsidy)
Andaman & Nicobar Islands	5237.356	630.721	5868.077
Andhra Pradesh	3102088.635	25663.164	3127751.799
Arunachal Pradesh	9999.971	3149.067	13149.038
Assam	14208.291	3287.665	17495.956
Bihar	1118949.921	32973.946	1151923.867
Chandigarh	0.450	6.237	6.687
Chhattisgarh	9742510.771	2179.845	9744690.616
Daman & Diu	170.480	10.710	181.190
Delhi	0.000	1027.428	1027.428
Goa	419.638	88.942	508.580
Gujarat	413844.092	16386.580	430230.672
Haryana	4589463.116	6874.841	4596337.957
Himachal Pradesh	85339.872	11808.651	97148.523
Jammu & Kashmir	3094.760	982.217	4076.977
Jharkhand	12287.518	3796.074	16083.592
Karnataka	345389.368	5652.520	351041.887
Kerala	983659.261	12201.906	995861.167
Lakshadweep	9.920	3.720	13.640
Madhya Pradesh	945646.082	17777.241	963423.323
Maharashtra	2080438.780	17473.978	2097912.758
Manipur	5610.081	1552.999	7163.080
Meghalaya	10710.534	3527.489	14238.023
Mizoram	6199.502	2129.686	8329.188
Nagaland	12833.805	4200.019	17033.824
Odisha	331486.297	2271.848	333758.145
Puducherry	4457.638	514.922	4972.560
Punjab	280612.917	1430.580	282043.497
Rajasthan	1250089.191	22558.203	1272647.393
Sikkim	964.505	343.733	1308.238
Tamil Nadu	370185.667	10319.848	380505.514
Telangana	3572162.733	70365.427	3642528.159
Tripura	3674.613	1424.296	5098.909
Uttar Pradesh	729677.424	13326.083	743003.507
Uttarakhand	43496.813	11675.158	55171.971
West Bengal	180313.049	25482.902	205795.951
SUB TOTAL	30255233.049	333098.647	30588331.695

State/UT/Institution	Total Loan	Total Subsidy	Total (Loan+Subsidy)
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	692.082	243.011	935.093
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	2080.698	2193.325
PETROFILS	1089.930	0.000	1089.930
PUBLICITY & TRAINING	0.000	8438.028	8438.028
TOBACOFED	30.000	0.000	30.000
TRIFED	5.000	76.606	81.606
SUB TOTAL	719761.326	11749.489	731510.815
GRAND TOTAL	30974994.374	344848.136	31319842.510

ABBREVIATIONS

AEP	Agriculture Export Policy
AHIDF	Animal Husbandry Infrastructure Development Fund
AICTE	All India Council for Technical Education
AIF	Agriculture Infrastructure Fund
AIFCOSPIN	All India Federation of Cooperative Spinning Mills Ltd.
AMI	Agriculture Marketing Infrastructure
AMCS	Automatic Milk Collection Systems
AMUL	Anand Milk Union Ltd.
APEDA	Agricultural & Processed Food Products Export Development Authority
BBSSL	Bharatiya Beej Sahakari Samiti Limited
BISCOMAUN	Bihar State Co-operative Marketing Union Ltd.
BOM	Board of Management
B2B	Business-to-business
CBBO	Cluster Based Business Organizations
CICAF	Cooperative Institutions Cyber-Security Advisory Forum
CICTAB	Centre for International Cooperation & Training in Agriculture Banking
CONSUMERFED	Kerala State Co-operative Consumer's Federation
COOPEXCIL	Cooperative Sector Exports Promotion Council
CPIO	Centre Public Information Officer
CSISAC	Central Sector Integrated Scheme on Agricultural Cooperation
CSISAM	Central Sector Integrated Scheme for Agricultural Marketing
CSR	Corporate Social Responsibility
CVC	Central Vigilance Commission
CWC	Central Warehousing Corporation
DCCB	District Central Cooperative Bank
DIDF	Dairy Processing and Infrastructure Development Fund
DONER	Development of North Eastern Region
EEs	Eligible Entities
ETP	Effluent Treatment Plant
FDP	Faculty Development Programme
FFPO	Fish Farmer Producer Organization
FIDF	Fisheries & Aquaculture Infrastructure Development Fund
FISHCOPFED	National Federation of Fishers Cooperatives Limited
FPO	Farmer Producer Organization
FSSAI	Food Safety and Standards Authority of India
FY	Financial Year
GC	General Council
GCMMF	Gujarat Cooperative Milk Marketing Federation Ltd.
GOI	Government of India
HRD	Human Resource Development

ICA	International Cooperative Alliance
ICAR	Indian Council of Agriculture Research
ICDP	Integrated Cooperative Development Projects
IFFCO	Indian Farmers Fertiliser Cooperative Limited
IFFDC	Indian Farm Forestry Development Cooperative Limited
IICTF	India International Cooperative Trade Fair
IIM	Indian Institute of Management
IPL	Indian Potash Limited
IRMA	Institute of Rural Management
ISBN	International Standard Book Number
ISO	International Organization for Standardization
JWG	Joint Working Group
KRIBHCO	Krishak Bharati Cooperative Limited
LAMPS	Large Sized Agricultural Multi-Purpose Cooperative Societies
LIFIC	LINAC – NCDC Fisheries Business Incubation Centre
LINAC	Laxmanrao Inamdar National Academy for Cooperative Research and Development
MDP	Management Development Programme
MNRE	Ministry of New & Renewable Energy
MoFPI	Ministry of Food Processing Industries
MoI	Memorandum of Intent
MoU	Memorandum of Understanding
MPACS	Multipurpose Primary Agricultural Cooperative Societies
MSP	Minimum Support Price
MT	Metric Tonne
NABARD	National Bank for Agriculture & Rural Development
NAFCUB	National Federation of Urban Co-op Banks & Credit Societies Limited
NAFED	National Agricultural Cooperative Marketing Federation of India Ltd.
NAFSCOB	National Federation of State Cooperative Banks Limited
NCCF	National Cooperative Consumers Federation of India
NCDC	National Cooperative Development Corporation
NCEL	National Cooperative Exports Limited
NCOL	National Co-operative Organics Limited
NCUI	National Cooperative Union Of India
NDDB	National Dairy Development Board
NE	North East
NEC	North Eastern Council
NEDAC	Network for Development of Agricultural Cooperatives in Asia and the Pacific
NFCSF	National Federation of Cooperative Sugar Factories Limited
NHB	National Horticulture Board
NHM	National Horticulture Mission
NIPHM	National Institute of Plant Health Management
NITI AAYOG	National Institution for Transforming India
NLE	Nodal Loaning Entity

NSTFDC	National Scheduled Tribes Finance & Development Corporation
NPA	Non Performing Assets
NUCFDC	National Urban Cooperative Finance and Development Corporation Limited
PACS	Primary Agricultural Cooperative Societies
PCMS	Primary Cooperative Marketing Society
PFCS	Primary Fishermen Cooperative Societies
PIA	Project Implementation Agency
PIT	Project Implementation Team
PMFME	Pradhan Mantri Formalisation of Micro Food Processing Enterprises
PMMSY	Pradhan Mantri Matsya Sampada Yojana
RGM	Rashtriya Gokul Mission
RKVV	Rashtriya Krishi Vikas Yojana
RTC	Regional Training Centres
RTI	Right to Information
RUBBERMARK	The Kerala State Cooperative Rubber Marketing Federation
SAARC	South Asian Association for Regional Cooperation
SC	Scheduled Caste
SCB	State Cooperative Bank
SDF	Sugar Development Fund
SHG	Self Help Group
SIP	Scheme on Internship Programme
ST	Scheduled Tribe
STQC	Standardisation Testing and Quality Certification
TANFED	Tamil Nadu Cooperative Marketing Federation Ltd.
TRIFED	Tribal Cooperative Marketing Development Federation of India Limited
TSFCOF	Telangana State Fishermen Cooperative Societies Federation Ltd.
TUFS	Technology Upgradation Fund Scheme
UCB	Urban Cooperative Bank
UD/LD	Under Developed / Least Developed
UT	Union Territory
VAMNICOM	Vaikunth Mehta National Institute of Cooperative Management
WC	Working Capital
WDRA	Warehousing Development Regulatory Authority
1 Crore	10 Million or 100 lakh
1 Lakh	100 thousand
1 Tonne	10 quintals or 1000 kilograms

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[illegible]