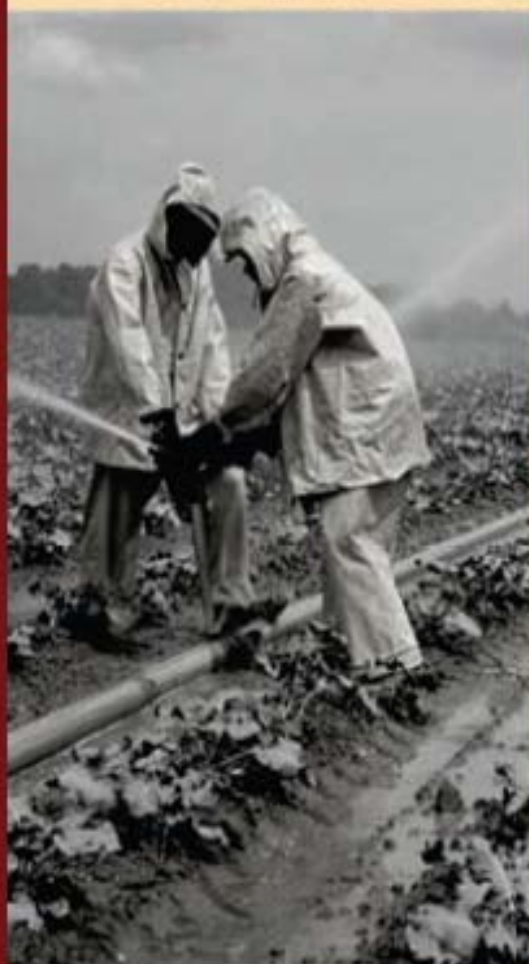


NATIONAL COOPERATIVE DEVELOPMENT CORPORATION

# ANNUAL REPORT

## 2018-19

NCDC ANNUAL REPORT 2018-19



ASSISTING COOPERATIVES. ALWAYS!

# **National Cooperative Development Corporation**

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

## **ANNUAL REPORT 2018-19**

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



## **NCDC**

*Assisting Cooperatives. Always !*

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## Preamble to NCDC Act, 1982

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

## Quality Policy

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

## Chapter-1

### HIGHLIGHTS

1.1 National Cooperative Development Corporation (NCDC), a Statutory Corporation under the ministry of Agriculture and Farmers Welfare was established on 14.03.1963 under an Act of Parliament (NCDC Act of 1962) for economic development through cooperative societies. The major objective of the Corporation is to promote, strengthen and develop the farmers cooperatives for increasing production and productivity and instituting post harvest facilities. The Corporation's focus is on programmes of agricultural marketing and inputs, processing, storage, cold chain and marketing of agriculture produce and supply seeds, fertilizer and other agricultural inputs etc. In the non-farm sector, the Corporation's endeavour is to equip cooperatives with facilities to promote income generating activities, with special focus on weaker sections such as dairy, livestock, handlooms, sericulture, poultry, fishery, scheduled caste & scheduled tribes, women cooperatives etc.

1.1.1 NCDC functions under the over-arching principle of Sahakar-22 for a New India and for Doubling the Farmers Income. NCDC, in 2018-19, continued to perform well and scaled newer heights.

#### 1.2 Achievements in FY 2018-19

- ✓ The sanction and disbursement for the financial year 2018-19 stood at ₹35202.33

and ₹28272.51 crore respectively. The release of ₹ 28272.51 crore during 2018-19 has been an all time high and recorded a growth of 28.69% over the achievement of ₹21969.58 crore in the previous year, 2017-18.

- ✓ Net NPA of zero percent maintained during 2018-19.
- ✓ Recovery during 2018-19 stood at 98.61%.
- ✓ The business per employee witnessed a steady growth from a level of ₹60.85 crore per employee in 2017-18 to ₹74.01 crore per employee in 2018-19.
- ✓ Cumulatively, assistance of ₹124890.82 crore has been provided till end of March, 2019 for various cooperative development programmes by NCDC.
- ✓ Through effective fund management, the interest rates of NCDC were maintained at competitive levels for its borrowing societies.
- ✓ NCDC was able to raise funds at very competitive rates. Its funding profile has been diversified by accessing money market instruments namely commercial paper borrowing, issue of taxable bonds and also borrowings from Apex Agriculture Financial Institutions viz. NABARD, leading to reduction in cost of funds.
- ✓ The activity-wise sanctions & disbursements during 2018-19 stood at:

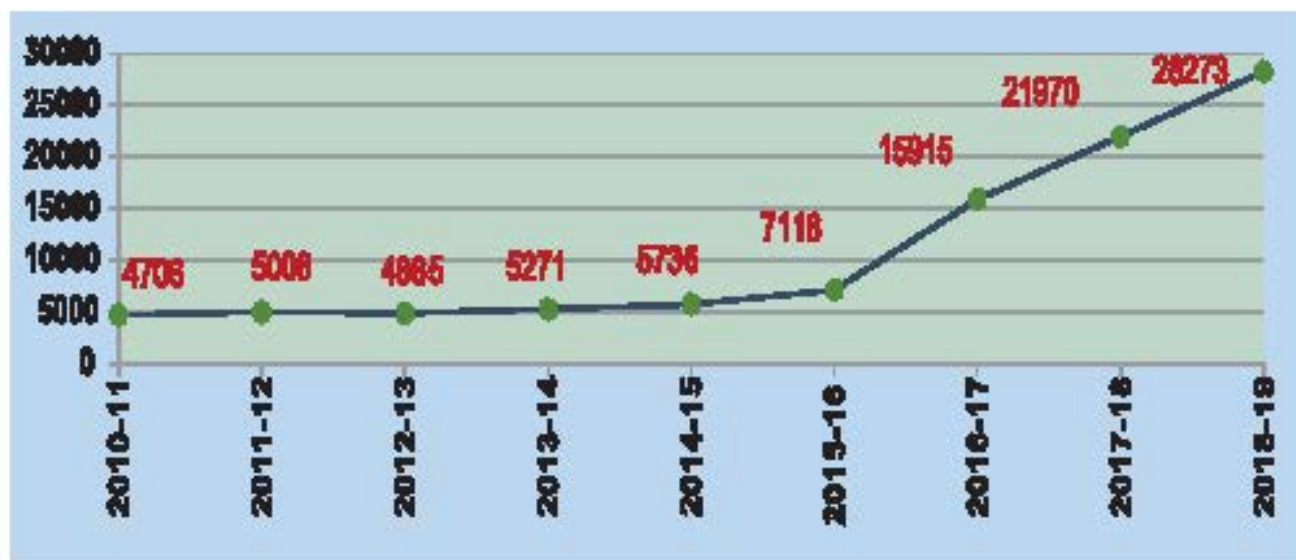
(Units in numbers and Amount ₹ in crore)

SN	Activity	Sanction in 2018-19			Release in 2018 -19
		No. of units sanctioned	Amount sanctioned	No. of beneficiary societies	
1	Marketing & Inputs	674	19911.86	689	18040.88
2	ICDP in selected states	4	377.14	2010	450.86
3	Agro-Processing (Sugar, Ginning & Pressing, Spinning, Other small & medium sized processing units)	44	2799.31	695	2502.55
4	Storage & Cold Chain	452	454.99	417	8.56
5	Consumer Cooperatives	21	75.83	668	10.05
6	Weaker Sections Cooperatives (Fisheries, Dairy & Livestock, Poultry, Tribal, Scheduled Caste, Scheduled Tribe, Handloom, Coir, Jute, Sericulture, Women Cooperatives)	16	2969.70	5268	2166.27
7	Industrial, Credit & Service Cooperatives	56	7457.76	52	4888.89
8	Assistance for computerization	3663	1150.39	3300	198.99
9	Promotional and Development		5.35		5.46
	<b>Grand Total (1 to 9)</b>	<b>4930</b>	<b>35202.33</b>	<b>13099</b>	<b>28272.51</b>

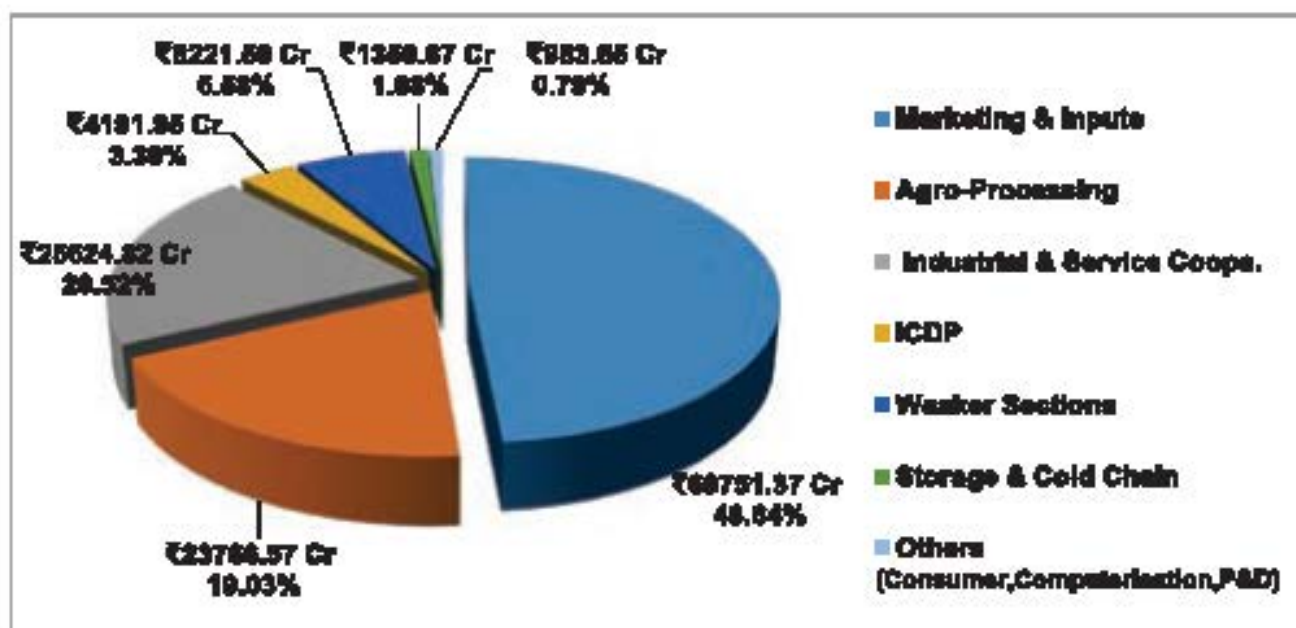


1.2.1 Disbursements have risen steadily from ₹ 4706 crore in 2010-11 to ₹ 7117.80 crore (2015-16) with a significant increase to ₹ 15914.56 crore (2016-17), ₹ 21970.58 crore (2017-18) and ₹ 28270.51 crore (2018-19) which is an all time high, signifying a growth of 28.69% compared to previous year.

Growth in disbursements (₹ in crore)



1.2.2 Cumulatively, NCDC has disbursed ₹ 134890.82 crore from inception upto 31.03.2019 and sector-wise depicted under:



### Meetings of the General Council & Board of Management of NCDC

1.3 The General Council (GC) lays down policy guidelines and the Board of Management (BOM) oversees the general management of the Corporation. During 2018-19, the GC met on 18.04.2018 and 27.02.2019, and the BOM met on 26.06.2018, 14.09.2018 and 26.02.2019.

### RECENT INITIATIVES/ MAJOR DEVELOPMENTS

#### **SAHAKAR-22**

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

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

1.4.1.1 With Sahakar 22 as the core strategy, NCDC has adopted the following **Seven Point Action Plan (SPAP)** (Para 14.2).

Under Sahakar-22, mega projects like Cooperatives as Modern Banking Units, Custom Hiring Centres, Integrated Livestock Projects and Integrated Fisheries Project have been sanctioned in the States of Telangana, East and North Eastern States.

#### **YUVA SAHAKAR - Cooperative Enterprise Support and Innovation Scheme**

1.4.2 The scheme aims at providing financial assistance to enable Start-Ups in the Cooperative sector covering all types of activities and encourage newly formed cooperative societies with new and / or innovative ideas. It is linked to a Cooperative Start-up and Innovation Fund created by NCDC. It is more liberal to cooperatives in the North Eastern Region, cooperatives registered and operating in Aspirational Districts as identified by NITI Aayog and cooperatives with 100 % women / SC / ST / PwD members (Para 4.5.1.1)

#### **PACS as Modern Banking Units**

1.4.3 An impressive 94% of the villages in India are covered by Primary Agriculture Credit Societies (PACS). The Cooperative structure includes PACS with farmers as their members at the base level. NCDC is assisting PACS to help them transform into modern banking units, enabling them to provide the functions of a bank. The standard facilities provided include modern cash counters, micro-ATMs, appropriate software, secured vaults, power backup, display board, capacity development etc. as per the need and requirements of the PACS. During 2018-19, NCDC has sanctioned ₹315.72 crore to 2631 PACS and released ₹ 194.50 crore to 2150 PACS in West Bengal to develop them as Banking Service Points.

#### **Meghalaya Milk Mission**

1.4.4 NCDC, in June 2018, sanctioned financial assistance of ₹204.71 crore to Government of Meghalaya for induction of cattle, setting up of dairy farms, strengthening of milk chilling infrastructure and manpower development and training of personnel under Meghalaya Milk Mission at a total project cost of ₹215.48 crore under CSISAC Scheme.



## **Poultry Farm and Goat Rearing Units**

1.4.5 NCDC, in August 2018, sanctioned financial assistance of ₹162.00 crore to Government of West Bengal for providing Poultry Farm and Goat Rearing Unit to **one lakh women members of Self Help Groups through Cooperative Societies.**

## **Induction of Milch Animals through Dairy Cooperatives**

1.4.6 NCDC, in July 2018, sanctioned financial assistance to Telangana State Dairy Cooperative Federation for induction of milch animals through Dairy Cooperatives in the State by distributing one milch animal to each of the 2.13 lakh dairy society members, milk producers and members of village societies with an outlay of ₹1677.00 crore involving NCDC assistance of ₹1252.91 crore.

## **Comprehensive Cooperative Development in A&N Islands**

1.4.7 **Hon'ble Prime Minister launched the comprehensive Cooperative Development Project for Andaman & Nicobar Islands to be funded by NCDC, on 31 December 2018.** NCDC sanctioned financial assistance of ₹142 crore for Integrated Fisheries Development Project and for development of livestock, dairy, poultry, piggery sector and agri-business focused Integrated Cooperative Development Project.

## **Comprehensive Cooperative Development in Uttarakhand**

1.4.8 On 7 October 2018, NCDC and Government of Uttarakhand signed an MoU in presence of Hon'ble Prime Minister at Dehradun pledging an investment of ₹3800 crore for Integrated Cooperative Development of Uttarakhand State. NCDC has sanctioned financial assistance of ₹3008.65 crore comprising of term loan of ₹2546.66 crore and subsidy of ₹461.99 crore to the Govt. of

Uttarakhand for various projects at a total project cost of ₹3340.03 crore under Central Sector Integrated Scheme for Agricultural Cooperation (CSISAC). The project was launched by Hon'ble Prime Minister on 13 February 2019.

## **Memorandum of Understanding:**

1.4.9 During 2018-19, NCDC has entered into MoUs with the following organisations for mutually working together in synergizing their various programmes for better value to the stakeholders through variety of activities:

- i. National Institute of Agriculture Extension Management (MANAGE), Hyderabad on 25 May 2018
- ii. Government of Uttarakhand on 7 October 2018
- iii. Agricultural and Processed Food Products Export Development Authority (APEDA) on 8 January 2019

1.4.10 **Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC)** conducted 40 training programmes comprising 3 International programmes, 8 programmes on Integrated Cooperative Development Project (ICDP), 15 programmes for NCDC officials, 5 programmes for Women Directors of cooperatives and 9 other programmes. The training programmes conducted have benefitted 1227 participants comprising of different levels of stakeholders of the cooperative sector. Under Consultancy assignments, four Detailed Project Reports for four districts in Assam and one district in Uttar Pradesh were prepared by the LINAC. (Chapter 15)

## **PROMOTIONAL & DEVELOPMENTAL ACTIVITIES**

1.5 The promotional and developmental functions of NCDC aim at creating appropriate conditions and synergy to pave the way for successful conceptualization and implementation of developmental schemes and projects in cooperative sector. Some of the promotional activities undertaken during 2018-19 are as under:

## Regional Awards for Cooperative Excellence

1.5.1 NCDC instituted a Scheme to award primary cooperative for their excellence whereby awards are conferred to eight primary cooperative societies from each State/Union Territory each year. There are two category of awards one each for the best PACS and women cooperatives and four awards for primary cooperatives in two prominent sectors in the State. The 1<sup>st</sup> Prize in each category is known as **NCDC Award for Cooperative Excellence** carrying a cash award of ₹25000/- and the 2<sup>nd</sup> prize is known as **NCDC Award for Cooperative Merit** carrying an award of ₹20000/- alongwith a certificate of recognition/citation. The selection is based on excellence in various parameters and for 2018-19, a total of hundred eleven (111) Cooperative Societies received awards. (Para 4.4)

1.5.2 NCDC maintains Institutional membership of National as well as International Professional bodies for constant interaction and up-gradation of information regarding technological and managerial developments in relevant fields. (Para 4.2)

1.5.3 NCDC continued to participate in various exhibitions/ events as an exhibitor/ sponsor/ partner. (Para 4.6)

1.5.4 NCDC conducted the following Workshops:

- Workshop on “**MARK FEDS : Opportunities and Challenges to Double the Farmers Income and Sharing of Best Practices**” was held on 1 June, 2018
- **Meeting on Training Needs of MARKFED Employees** was conducted in November 2018 at NCDC Head Office.
- **Workshop for Development of Piggery Value Chain Ecosystem for Cooperative Sector in North Eastern Region** in association with ICAR and Government of Meghalaya was held in Shillong in November, 2018.
- **Five Workshops to Strengthen Women Cooperatives** were organised, one each at **Chennai on 16.08.2018; Guwahati on 20.08.2018; Ranchi on 31.08.2018; Rajkot on 15.10.2018 and Varanasi on 30.10.2018** (Para 4.5.1.2)

## Stake holders Meeting

1.5.5 To have an insight on the perspective of the diverse segments of the stakeholders in the cooperative domain, stakeholders primarily including Cooperatives (Sector & State specific), officials from the State Governments, relevant Ministries and related Institutions were invited to share their experience in a meeting held on 23.04.2018 in the NCDC Head Office. 50 stakeholders including 18 from State Government and 32 from Cooperatives across 21 States (Assam, Andhra Pradesh, Bihar, Goa, Gujarat, Himachal Pradesh, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Mizoram, Nagaland, Odisha, Rajasthan, Sikkim, Tamil Nadu, Telangana, Uttar Pradesh, Utrakhand and West Bengal) participated, covering all the regions including NER.

1.5.5.1 The stakeholders spoke at length, articulating their considered views on various points, ranging from State specific to Sector specific issues. These related to the need for relaxation of funding norms and lending procedures, rates of interest, provision of handholding and guidance for preparation of DPRs and formulation of projects, Technical assistance, Collateral, Consultancy and Training support etc.

## Hindi in Official Work

1.6 NCDC continues to comply with the provisions of Official Language Act, 1963 to promote progressive use of Hindi in its day-to-day work. In this regard, among others, “Hindi Week” was organized from 14.09.2018 to 20.09.2018 at Head Office and at Regional Directorates of NCDC. (Para 16.5)

## Integrated Cooperative Development Projects (ICD Projects) in selected districts

1.7 NCDC continues to implement its flagship scheme of ICD Projects in selected districts. During 2018-19, NCDC sanctioned 4 new ICD Projects viz. Andhra Pradesh (Chittoor Phase-2), Andaman & Nicobar, Himachal Pradesh (Mandi Phase-2) and Uttar Pradesh (Sonbhadra Phase-2) with a total



project cost of ₹385.55 crore involving NCDC's share of assistance of ₹375.74 crore comprising ₹298.04 crore as loan and ₹77.70 crore as subsidy and released an assistance of ₹450.66 crore in 13 States.

## **Cooperatives in Cooperatively Least/Under Developed States**

1.8 Promotion and financing of programmes in Cooperatively Least/Under-Developed States is one of the major thrust areas of NCDC programmes. Assistance for cooperative programmes in these States (listed at Para 2.2.1) is provided on comparatively liberal terms. During 2018-19, NCDC sanctioned ₹29304.31 crore and released ₹22704.45 crore to these States for various cooperative development programmes accounting for 83.20% of sanction and 78.19% of releases respectively.

## **Gender in Cooperatives**

1.9 NCDC encourages women cooperatives to avail assistance under its various schemes. During 2018-19, NCDC has sanctioned assistance of ₹747.87 crore to 11 cooperative societies exclusively promoted by women under the Service, Dairy & Livestock and ICD Projects and released ₹190.21 crore for various programmes. In the 4921 projects/units sanctioned in 2018-19, it is estimated that 23.86 lakh women are enrolled as members, out of which 1016 women members are Directors on the Boards.

## **ISO Certification**

1.10 NCDC, an ISO compliant organization has upgraded its Quality Management System in accordance with the new standards and has been certified ISO 9001:2015 w.e.f. 10.12.2016 reflecting the organization's commitment for continual improvement and better service delivery to its clients.

## **Vigilance Awareness Week**

1.11 NCDC observed the Vigilance Awareness Week from 29.10.2018 to 03.11.2018. The theme of the week was "Eradicate Corruption-Build a New India" The activities commenced with the administration of a pledge in Hindi and English followed by Workshop chaired by Managing Director on the above mentioned theme and Essay writing competition. Shri Dinesh Rai, Retired IAS, Former Secretary to Government of India delivered a talk during the Vigilance Awareness Week.

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

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## Chapter – 2

GENESIS & FUNCTIONS**Genesis of NCDC**

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

**Mission and Objectives**

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

2.2.1 NCDC's funding to States/Cooperatives is based on specific patterns of assistance. NCDC has divided the States/Union Territories (UTs) into three broad categories for lending assistance viz., Cooperatively Least-Developed States, Cooperatively Under-Developed States/UTs and Cooperatively Developed States / UTs as detailed under:

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

**Scope of activities**

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

**Management and Administrative Set-up**

2.4 The Management of NCDC vests in the General Council (GC) with 51 members and the Board of Management (BOM) with 12 members who are nominated by the Central Government. The GC lays down policy guidelines and the BOM oversees the general management of the Corporation. The composition of GC and BOM as on 31.03.2018 can be seen at **Annex- I and II** respectively.

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



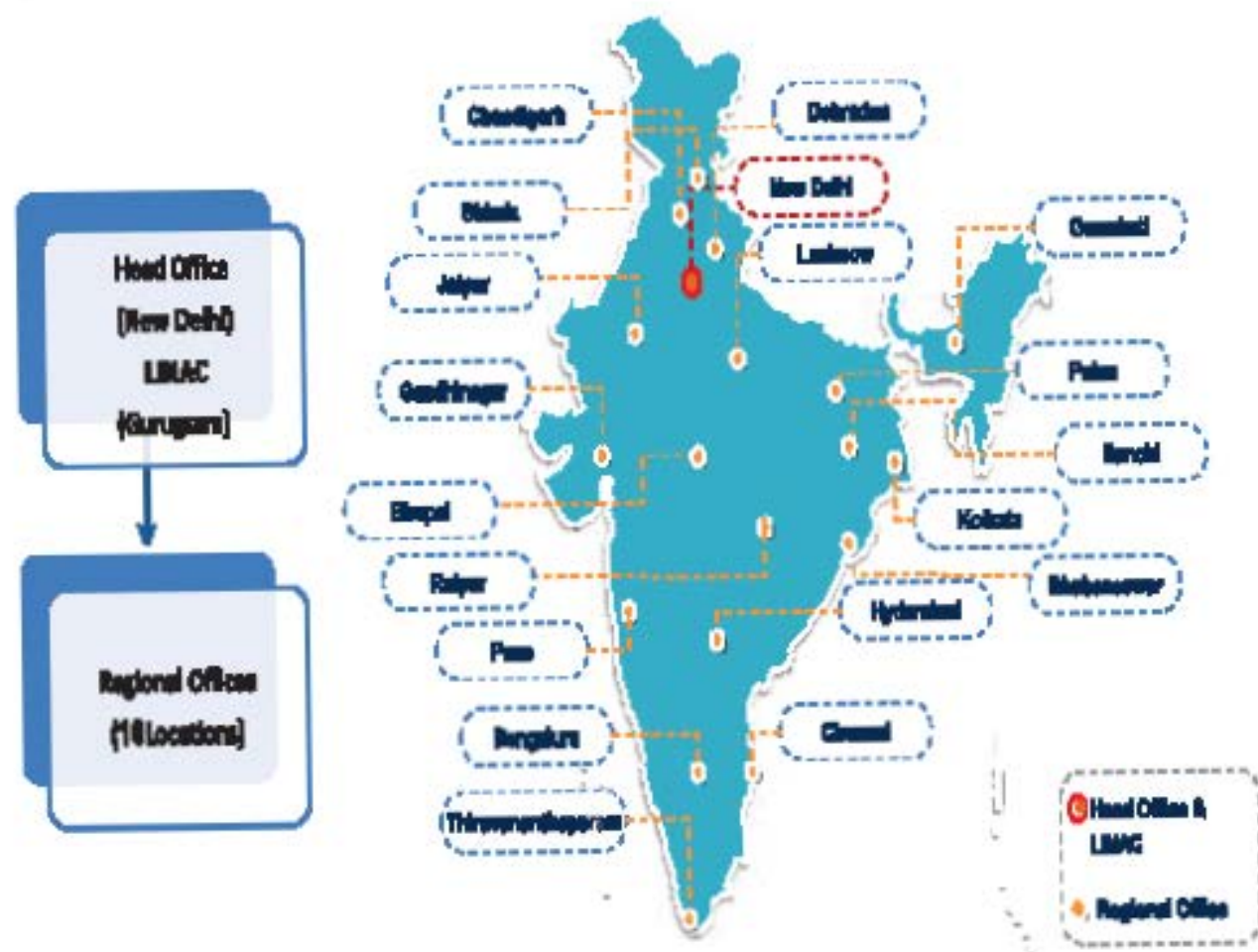
Bhopal, Bhubaneswar, Chandigarh, Dehradun, Chennai, Gandhinagar, Guwahati, Hyderabad, Jaipur, Kolkata, Lucknow, Patna, Pune, Raipur, Ranchi, Shimla and Thiruvananthapuram. Out of 18 offices, 12 offices are located in cooperatively under/least developed states. To assist the Corporation in fulfilling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

managerial capabilities.

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

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## NCDC Presence



Map not to scale

## Chapter – 3

**FINANCE**

3.1 The financial position of the Corporation indicating Sources & Application of Funds as on 31.03.2019 is at **Table-1**.

3.2 Financial highlights of 2018-19, along with comparative figures of previous year, are as follows:

(₹ in crore)

		2018-19	2017-18
i)	Disbursements	28272.51	21969.58
ii)	Net Profit (before tax)	356.83	412.72
iii)	Net NPAs	0	0
iv)	Loans outstanding	23527.81	14962.49
v)	Recovery of loans	98.61%	98.72%

## 3.3 Resources &amp; Utilisation

(₹ in crore)

		2018-19	2017-18
<b>Resources</b>			
i)	From Govt. of India, SDF, NSTFDC & Interest Subsidy (Table-2)	289.75	217
ii)	Internal Accruals of NCDC & Market Borrowing (including revolving funds)	27982.76	21753
	<b>Total Resources</b>	<b>28272.51</b>	<b>21970</b>
<b>Utilisation</b>			
	Disbursements	28272.51	21970

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

3.4. Recommendations of the Narasimham Committee on financial system for the banks and financial institutions and consequent guidelines issued by Reserve Bank of India (RBI) to the banks regarding non-performing assets (NPAs) have been implemented by the Corporation voluntarily since 1992-93 as approved by the Board in its meeting held on 30.6.1993. From 2006-07 onwards as a matter of policy guidelines issued by RBI, loans in respect of which interest remained overdue for period more than 180 days and/or installment of principal

remained overdue for a period of 365 days were treated as Non Performing Assets (NPAs) and interest accrued on these NPAs was not accounted for in the interest income. This same policy has been continued during 2018-19. The accrued interest of ₹28.70 crore (previous year ₹18.05 crore) relating to NPAs has not been accounted for in the interest income of the year.

3.5 During the financial year 2018-19, the following payments were received against NPAs:

- Satpuda Tapi SSK has made payment of ₹6.75 lakh during the current financial year, NPA provision of ₹6.75 lakh has been reversed in 2018-19.
- ₹2.00 lakh has been received from AmaAba MPCs Ltd. during the current year, NPA provision of ₹2.00 lakh has been reversed in 2018-19.
- Kimin Kudh MPCs Ltd. has made payment of ₹25.176 lakh during the current financial year, NPA provision of ₹25.176 lakh has been reversed in 2018-19.

In view of the above, NPA provision in respect of above three accounts to the extent of principal amount received i.e. ₹33.926 lakh (6.75+2.00+25.176) has been reversed in the accounts for 2018-19.

3.5.1 During the year 2018-19, provision of ₹81.16 crore has been created on account of following accounts being declared as NPA:

- Prathamika Krushi PSSN, Illa, Karnataka - ₹0.20842 crore
- Jawahar Shetkari Sahakari Soot Girni, Maharashtra - ₹28.00 crore
- Shetkari Sahakari Soot Girni, Maharashtra - ₹2.821036 crore
- National Federation of Farmers Procurement Processing and Retaining



- Delhi - ₹34.4688524 crore
- (ii) The Puri District Cooperative MPUL, Odisha - ₹0.2506820 crore
- (iii) Mahua Cooperative Cold Storage, Bihar - ₹15.4075140 crore

3.5.2 As a result of recovery of principal against the previous years NPA and further additions during 2018-19, Gross NPAs of ₹114.08 crore as on 31.03.2018 has increased to ₹194.90 crore (114.08 +81.16 – 0.34) as on 31.03.2019. Net NPA as on 31.03.2019 was Nil. NPA as on 31.3.2019 are given at **Table - 4**.

3.6 A general provision @0.30% of standard assets has been made. Accordingly, provision of ₹30.92 crore for outstanding loans (other than State Governments) is required to be made in the accounts for the year 2018-19. A provision of ₹31.19 crore already exists in the accounts as on 31.03.2018. Therefore, total provision of ₹62.11 crore (30.92 + 31.19) has been made in the accounts as on 31.3.2019.

3.7 Outstanding loan of Central Government was "NIL" as on 31.3.2019.

3.8 Schemes implemented/ activities assisted by the Corporation during 2018-19 and the pattern of assistance are indicated in **Annex-VI & VII**.

3.9 The Corporation has disbursed ₹28272.51 crore during 2018-19 including subsidy of ₹132.13 crore (₹5.45 crore from Corporation funds). Details of scheme-wise disbursement during 2018-19 are at **Table-5**. State-wise/activity-wise break-up of disbursement is at **Annex-VIII**.

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

3.11 The cumulative disbursements by the Corporation for various schemes upto 2018-19 is ₹124890.82 crore as depicted at **Table-7**. State-wise detail of the cumulative disbursement is at **Annex-IX**.

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Table-1

**SOURCES & APPLICATION OF FUNDS AS AT 31st MARCH, 2019**  
(As per BALANCE SHEET)

(₹ in crore)

		As at 31.03.2019		As at 31.03.2018	
		Amount	(%)	Amount	(%)
<b>A.</b>	<b>SOURCES</b>				
1	NCD Fund/Reserves	2677.09	11.31	2428.23	15.99
2	NCDC Bonds	300	1.27	300.00	1.98
3	Loans from Banks	20593.66	87.02	12385.56	81.57
4	Loans from NSTFDC	93.89	0.4	72.10	0.40
	Total:	23664.64	100	15183.57	99.94
<b>B.</b>	<b>APPLICATIONS</b>				
1	Loans advanced to beneficiaries	23527.82		14962.49	
2	Fixed Assets	9.82		9.75	
3	Investments in share capital of coop.	5.53		5.53	
4	<b>Net Current Assets (i-ii)</b>	121.47		205.8	
	<b>(i) Current Assets:</b>				
	(a) Interest accrued	462.68	310.49		
	(b) Advances, receivables & taxes	51.09	120.6		
	(c) Cash & Bank balance	8.01	7.86		
	(i)	521.78	438.95		
	<b>(ii) Current Liabilities &amp; Provisions</b>				
	(a) Interest on Market Borrowing/ NSTFDC	84.25	16.47		
	(b) Provision for Doubtful Debt, Standard Assets and investments	258.32	146.58		
	(c) Unutilised Grants	6.82	17.35		
	(d) Others	50.92	52.75		
	(ii)	400.31	233.15		
	Total:	23664.64		15183.57	

**Table-2****ASSISTANCE RECEIVED FROM CENTRAL / STATE GOVERNMENT & NSTFDC DURING 2018-19**

(₹ in crore)

S.No.	Scheme	Loans	Grants
<b>A.</b>	<b>Central Sector Schemes</b>		
I	Central Sector Integrated Scheme on Agricultural Cooperation- Assistance to NCDC Programme for Development of Cooperatives (Ministry of Agriculture & Farmers' Welfare, Government of India) *		
	- Assistance for Cooperative Marketing Processing & Storage etc.	-	102.85
	- Integrated Cooperative Development Projects	-	10.76
	- Share Capital Participation in Coop. Spinning Mills	-	0.89
II	Central Sector Integrated Scheme for Agricultural Marketing (ISAM -DMI)	-	-
III	Interest Subsidy (Maharashtra State Government)	-	1.07
<b>B.</b>	Sugar Development Fund (Ministry of Consumer Affairs, Food & Public Distribution, Government of India )	48.12	
<b>C.</b>	Term Loan for Tribal Development (National Scheduled Tribes Finance and Development Corporation)	37.2	
	<b>Total</b>	<b>85.32</b>	<b>115.57</b>
	<b>Total (Loans + Grants)</b>	<b>200.89</b>	

\* ₹88.86 crore pertaining to the year 2017-18 was received during 2018-19, not included in the table.

**Table- 3**  
**TERMS AND CONDITIONS OF LOANS / FUNDS RAISED BY THE CORPORATION**

S.No	Particulars of loan	Rate of interest (P.A)	Period	Terms of repayment
A.	Short term/ FC loan fully hedged (April, 2017 to March, 2019)	7.10% to 8.45%	2 days to 1 year	Principal amount is repayable on maturity & interest payable on monthly basis.
B.	Long Term Loans from Bank	8.20% to 8.75%	3 years to 5 years	Principal amount is repayable in annual installments after moratorium of one year and interest payable on monthly basis.
C.	Cash Credit Facility	7.95% to 8.60%	1 year	Principal amount can be repaid any time during the tenure of the facility & Interest payable on monthly basis
D.	Commercial Paper	7.19% to 8.12%	61 days to 90 days	Principal amount & interest payable on maturity



**Table-4**

## DETAILS OF NPA PROVISIONS AS ON 31.03.2019

(₹ in lakh)

S. No	Name of the Borrower	Nature of Asset	O/s loan (NPA) as on 31.03.2019	Provision made upto 31.03.2018	Provision proposed during 2018-19	Total provision as on 31.3.2019	Security
1	Satputatappi SSK (Maharashtra)	Doubtful more than 3 years	2302.16928	2308.91928 (100.29 %)	(6.75000)	2302.16928 (100%)	Mortgage of Assets
2	Petrofills Coop. Ltd. (Gujarat)	Loss Asset	667.44000	667.44000 (100%)	-	667.44000 (100%)	Mortgage of Assets
3	Daulat SSK (Maharashtra)	Doubtful more than 3 years	1401.98800	1401.98800 (100%)	-	1401.98800 (100%)	State Govt. guarantee
4	Mayur Coop. Milk Union (Maharashtra)	Doubtful more than 3 years	733.84274	733.84274 (100%)	-	733.84274 (100%)	Mortgage of Assets
5	Durgapur Poultry Coop. Society Ltd. (West Bengal)	Doubtful more than 3 years	28.68500	28.68500 (100%)	-	28.68500 (100%)	Mortgage of Assets
6	Matrices Primary Indl. Coop. Society, (Arunachal Pradesh)	Doubtful more than 3 year	20.63000	20.63000 (100%)	-	20.63000 (100%)	Mortgage of Assets
7	Tzuranga MP Coop. Society Ltd., (Nagaland)	Doubtful more than 3 year (Rescheduled)	10.76475	10.76475 (100%)	-	10.76475 (100%)	Mortgage of Assets
8	Vasanthrao Patil SSK (Maharashtra)	Doubtful more than 3 year	54.23015	54.23015 (100%)	-	54.23015 (100%)	Mortgage of Assets
9	Take Bogo MP Coop. Society, (Arunachal Pradesh)	Doubtful 1 - 3 years	23.51800	23.51800 (100%)	-	23.51800 (100%)	Mortgage of Assets
10	Kimin Kudh MP Coop. Soc. Ltd. (Arunachal Pradesh)	Doubtful more than 3 year	145.70100	170.87700 (117.28%)	(25.17600)	145.70100 (100%)	State Govt. guarantee
11	Ama Aba MPCS Ltd. (Arunachal Pradesh)	Doubtful upto 1 year	132.18000	134.18000 (101.51%)	(2.00000)	132.18000 (100%)	Mortgage of Assets
12	Kiyi Panyor MPCS Ltd. (Arunachal Pradesh)	Doubtful upto 1 year	32.56800	32.56800 (100%)	-	32.56800 (100%)	State Govt. guarantee
13	Shri Vitthal SSK (Maharashtra)	Doubtful 1 - 3 years	3320.71400	3320.71400 (100%)	-	3320.71400 (100%)	Mortgage of assets
14.	Adinath SSK (Maharashtra)	Doubtful 1 - 3 years	2500.0000	2500.0000 (100%)	-	2500.0000 (100%)	Mortgage of assets
15	Prathamika Krushi Pattina Sahakari Sangh Niyamitha Illai (Karnataka)	Sub-standard	20.84200	-	20.84200	20.84200 (100%)	Mortgage of assets
16	Jawahar Shetkari Sahakari Soot Gimi Ltd. (Maharashtra)	Sub-standard	2800.0000	-	2800.0000	2800.0000 (100%)	Mortgage of assets
17	Shetkari Sahakari Soot Gimi Ltd. (Sangole Maharashtra)	Sub-standard	282.10360	-	282.10360	282.10360 (100%)	Mortgage of assets
18	National Federation of Farmers PPRC of India Ltd. (NACOF- New Delhi)	Sub-standard	3446.88524	-	3446.88524	3446.88524 (100%)	Mortgage of assets
19	The Puri District Coop. Milk Producers Union Ltd. (Odisha)	Sub-standard	25.06820	-	25.06820	25.06820 (100%)	Mortgage of assets
20	Mahua Coop. Cold Storage Ltd. (Bihar)	Sub-standard	1540.75140	-	1540.75140	1540.75140 (100%)	Mortgage of assets
	<b>TOTAL</b>		<b>19,490.08136</b>	<b>11,408.35692</b>	<b>8,081.72444</b>	<b>19,490.08136</b>	

**Table-5**  
**SCHEME WISE DISBURSEMENTS DURING 2018-19**

(₹ in crore)			
S.No.	Scheme	Loans	Grants
<b>A.</b>	<b>Central Sector Schemes</b>		
	1. Central Sector Integrated Scheme on Agricultural Cooperation- Assistance to NCDC Programme for Development of Cooperatives (Ministry of Agriculture and Farmers Welfare):-		
	i. Assistance for Cooperative Marketing Processing & Storage etc.	2300.15	113.75#
	ii. Integrated Coop. Development Projects	-	10.96\$
	iii. Share Capital participation in Spinning Mills	94.79	0.89
	2. Integrated Scheme for Agricultural Marketing (ISAM - DMI)	0.06	0.01@
	3. Assistance for Boosting Seed Production	2.64	-
	4. Interest subsidy from Govt. of Maharashtra	-	1.07
<b>B.</b>	<b>Sugar Development Fund</b>	48.12	-
<b>C.</b>	<b>Corporation Sponsored Schemes</b>	25694.62	5.45
	<b>Total</b>	28140.38	132.13
	<b>Total (Loans + Grants)</b>	28272.51	

# Including Rs.0.38 crore disbursed out of refund of grants by State Govt./ Cooperative Societies.

\$ Including Rs.0.20 crore disbursed out of refund of grants by State Govt./ Cooperative Societies.

@ Including Rs.0.01 crore disbursed out of refund of grants by State Govt./ Cooperative Societies.

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



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

Particulars of Loan	Effective rate of interest*					
	1.4.18 to 17.6.18	18.6.18 to 6.9.18	7.9.18 to 10.10.18	11.10.18 to 3.1.19	4.1.19 to 1.2.19	2.2.19 to 31.3.19
<b>A. Term Loans:</b>						
- Disbursements through State Governments (at annual rest)						
(i) Weaker Section Programmes	10.25%	10.40%	10.60%	10.75%	10.95%	10.95%
(ii) Other Programmes	10.35%	10.50%	10.75%	11.00%	11.20%	11.20%
<b>- Disbursements to the cooperative societies directly at half yearly rests)</b>						
( I ) Weaker section programmes						
- upto project cost of Rs.50.00 lakh	10.60%	10.75%	10.80%	11.00%	11.25%	11.25%
- above project cost of Rs.50.00 lakh	10.85%	11.00%	11.20%	11.40%	11.65%	11.65%
(II) Other programmes	11.10%	11.25%	11.45%	11.65%	11.90%	11.90%
<b>B. Working Capital Loans: **</b>						
(a) Through State Governments						
(i) upto 30 days						
(ii) 31 days - 90 days	7.97%	8.12%	8.30%	8.50%	8.70%	8.92%
(iii) 91 days - 180 days	to	to	to	to	to	to
(iv) 181 days - 270 days	9.75%	9.80%	9.90%	10.10%	10.30%	10.52%
(v) 271 days - one year						
(vi) above one year - upto two years						
(b) Direct funding						
(i) upto 30 days	8.10%	8.25%	8.43%	8.63%	8.83%	9.05%
(ii) 31 days - 90 days	to	to	to	to	to	to
(iii) 91 days - 180 days	9.80%	9.80%	9.95%	10.15%	10.35%	10.57%
(iv) 181 days - 270 day						
(v) 271 days - one year						
(vi) above one year - upto two years						

**Note:**

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

**Effective rate of interest \* for working capital loan through State Govt. and under  
Direct funding w.e.f. 20.02.2019**

B. Working Capital Loans:		Upto 30 days		31 days - 90 days		91 days - 180 days		181 days - 270 days		271 days - One year		One year - Two years	
Amount-wise period-wise		Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding
(i)	upto 50 crore	8.97%	9.17%	9.12%	9.27%	9.39%	9.45%	9.54%	9.60%	9.90%	9.95%	10.52%	10.57%
(ii)	> 50 crore and upto 100 crore	8.96%	9.14%	9.11%	9.24%	9.35%	9.40%	9.50%	9.55%	9.88%	9.93%	10.52%	10.57%
(iii)	> 100 crore and upto 300 crore	8.95%	9.12%	9.10%	9.22%	9.32%	9.37%	9.47%	9.52%	9.86%	9.91%	10.52%	10.57%
(iv)	> 300 crore and upto 1000 crore	8.95%	9.09%	9.10%	9.19%	9.30%	9.35%	9.45%	9.50%	9.84%	9.89%	10.52%	10.57%
(v)	> 1000 crore	8.94%	9.07%	9.09%	9.17%	9.27%	9.32%	9.42%	9.47%	9.82%	9.87%	10.52%	10.57%
(vi)	For MSP operations by authorised bodies	8.92%	9.05%	9.07%	9.15%	9.25%	9.30%	9.40%	9.45%	9.80%	9.85%	10.42%	10.52%
(vii)	For Cold Chain projects	8.94%	9.07%	9.09%	9.17%	9.27%	9.32%	9.42%	9.47%	9.82%	9.87%	10.52%	10.57%

**Table-7****ACTIVITY-WISE DISBURSEMENTS BY NCDC****(₹ in crore)**

S. No.	ACTIVITY	Disbursements during 2018-19		Cumulative disbursements upto 31.3.2019	
		Amount	%	Amount	%
i)	Marketing & Inputs	18040.88	63.81%	60751.37	48.64%
ii)	Agro-processing	2502.55	8.85%	23766.57	19.03%
iii)	Industrial & Service Cooperatives	4888.89	17.29%	25624.82	20.52%
iv)	Integrated Cooperative Development Project	450.86	1.60%	4191.95	3.36%
v)	Weaker Sections Programme	2166.27	7.66%	8221.59	6.58%
vi)	Storage & Cold Chain	8.56	0.03%	1350.87	1.08%
vii)	Consumer Cooperatives	10.05	0.04%	341.77	0.27%
viii)	Computerisation of Cooperatives	198.99	0.70%	509.14	0.41%
ix)	Promotional & Developmental Activities	5.46	0.02%	132.74	0.11%
	<b>Total</b>	<b>28272.51</b>	<b>100.00%</b>	<b>124890.82</b>	<b>100.00%</b>

## Chapter – 4

### PROMOTIONAL & DEVELOPMENTAL ROLE

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

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

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

4.1.2. During 2018-19, ₹5.64 crore was disbursed by NCDC for various promotional activities. Upto 31.03.2019, NCDC has provided ₹132.92 crore for undertaking various promotional and developmental programmes.

### **MEMBERSHIP OF PROFESSIONAL ORGANISATIONS**

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

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

### **Association with other Organisations**

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

- Member in Governing Body of All India Federation of Cooperative Spinning Mills Ltd. (AIFCOSPIN), Mumbai.
- Member in Technical Advisory-cum-Monitoring Committee (TAMC) of Technology Upgradation Funds Scheme (TUFS), Ministry of Textile, Government of India.
- Member in Managing Committee of Odisha Cooperative Coir Corporation Ltd. (OCCC), Bhubaneswar.
- Ministry of Food Processing Industries (MoFPI), Government of India.
- Agricultural & Processed Food Products Export Development Authority (APEDA)
- National Horticulture Board (NHB)
- National Horticulture Mission (NHM)
- Indian Potash Ltd. (IPL)



- Directorate of Marketing & Inspection (DMI), Ministry of Agriculture & Farmers Welfare
- Central Organisation of Oil Industry & Trade (COOIT), New Delhi
- National Federation of Fishers Cooperative Ltd. (FISHCOPFED)
- The Tribal Cooperative Marketing Development Federation of India (TRIFED)

## In Service Training of NCDC Officers and exchange programmes

4.3 During 2018-19, NCDC sponsored 132 of its staff/officers in the various Management Development Programmes, seminars, conferences etc. conducted by reputed professional institutions as part of Human Resource activities to update their knowledge and skills. In addition, NCDC sponsored 321 of its staff/officers to its training institute (LINAC Academy) at Gurugram for undergoing tailor made training programmes.

4.3.1 170 scholars from different institutions/ Universities/ Colleges in India and 40 foreign delegates from Nepal, Bangladesh & Republic of Mauritius visited NCDC, Head Office at New Delhi. They were briefed on various activities and functions of NCDC.

## NCDC Regional Award for Cooperative Excellence and Merit 2018

4.4 NCDC instituted a Scheme to award primary cooperative for their excellence whereby awards are conferred to eight primary cooperative societies from each State/Union Territory each year. There are two awards each for the best PACS and women cooperatives and four awards for primary cooperatives in two prominent sectors in the State. The 1<sup>st</sup> Prize in each category is known as **NCDC Award for Cooperative Excellence** carrying a cash award of ₹25000/- and the 2<sup>nd</sup> prize is known as **NCDC Award for Cooperative Merit** carrying an award of ₹20000/- alongwith a certificate of

recognition/citation. Selection is made by a Committee of four members constituted at the State Level under the Chairmanship of Secretary Cooperation or Registrar of Cooperative Societies and the Regional Director of NCDC, as member convener. The remaining two members of the Committee are nominated by the Chairman of the Committee.

4.4.1 Hundred eleven (111) Primary Cooperatives across 25 States and 1 UT from various sectors were selected for the awards as detailed at **Table-1**. The States of Karnataka, Kerala, West Bengal Gujarat, Uttarakhand, Andhra Pradesh, Telangana, Tamil Nadu have nominated/awarded maximum number of primary cooperatives. The award ceremony was held at the State Level and presided by an eminent dignitary.

## WORKSHOPS/ CONFERENCES/ SEMINARS

4.5. During the year 2018-19, the following Workshops / Meetings/ Conferences were organized by NCDC:

### Regional Workshop on Strengthening Women Cooperatives

4.5.1 The General Council, NCDC in its 82<sup>nd</sup> Meeting held on 21.11.2017 while commending the success of the two day 'National Workshop on Strengthening Women Cooperative' held in March 2017 at New Delhi suggested that similar workshops at Regional level be organised - one in each region of the country including the North East.

4.5.1.1 The main objectives of the workshops was to highlight the role of Women Cooperatives in **Doubling the Farmers' Income by 2022** and the action taken by NCDC to re-invigorate its efforts to meet the core requirements of the agriculture and allied sector cooperatives, understanding Women's Cooperatives' needs and to provide a platform for them to voice their recommendations for their development and NCDC initiative to encourage entrepreneurs to start new business under its new Scheme 'Yuva Sahakar- Cooperative Enterprise Support and Innovation Scheme'.

**4.5.1.2 Accordingly, NCDC organised five workshops in 2018-19.**

- i. **Chennai - 16 August 2018:** Organized at Natesan Institute of Cooperative Management for the benefit of women cooperatives in the Southern Region, the workshop was attended by 96 women participants representing women cooperatives from Andhra Pradesh & Telangana (6), Karnataka (5), Kerala (4), Tamil Nadu (73) and Puducherry (8).
- ii. **Guwahati - 20 August 2018:** The Workshop at Guwahati for North Eastern Region was attended by 250 people including 196 women members. Women cooperative societies from Hatigaon, Golaghat, Nagaon, Tinsukia, Dibrugarh, Tezpur, Jorhat and Project Implementation Team of IFAD, Nagaland were part of the gathering. The workshop was inaugurated by the Minister for Cooperation and Public Health Engineering Department, Government of Assam.
- iii. **Ranchi - 31 August 2018:** The Workshop for the Eastern Region was held at Visvesvaraya Sanitation & Water Academy (VISWA), in which 42 women participants representing cooperatives from the States of Jharkhand, Bihar, Orissa, West Bengal and Chhattisgarh participated in the workshop. The Workshop was inaugurated by Smt. Asha Lakra, Hon'ble Mayor, Ranchi.
- iv. **Rajkot on 15 October 2018:** Coinciding with 15 October each year being **Mahila Kisan Diwas as declared by the Ministry of Agriculture and Farmers Welfare, Government of India**, a workshop was held on 15 October 2018 at Rajkot, Gujarat. More than 500 women members of various cooperative societies (PACS, Dairy, Banking etc) of Saurashtra Regions (i.e. Rajkot, Morbi, etc.) and Madhya Pradesh participated.
- v. **Varanasi - 30 October 2018:** For the northern region the workshop was organised at Varanasi. The event witnessed a gathering of women across various states of Punjab, Haryana, Uttarakhand etc. all associated in various agriculture and related activities.

**4.5.1.3 The workshops received an overwhelming response and the feedback from the participant's and recommendations drawn include:**

- i. Need for financial assistance for creation of infrastructure and margin money/ working capital for expanding their business operations.
- ii. A systematic & planned approach towards capacity development and the need for specific allocation of funds for training.
- iii. NCDC and other institutions should endeavour to increase outreach, hand-holding to women cooperatives for formulation of projects, filling up loan applications & other documentation.
- iv. Relaxation in the norms for accessing funds as most women cooperatives are unable to meet the stipulation with regard to providing security for loans.
- v. Need to identify secondary agriculture activities to supplement farm income.

**4.5.2 A workshop on Integrated Development of Cooperatives in Haryana** was jointly organized by NCDC and Government of Haryana in Chandigarh on 19 April 2018.

**4.5.3 A workshop on "MARKFEDS: Opportunities and Challenges to Double the Farmers Income and Sharing of Best Practices"** was held on 1 June 2018 in NCDC Head Office. Out of the 33 Cooperative Marketing Federations (Markfeds) in the country, 23 Markfeds participated. The workshop provided a platform to the Federations to put forward their views/suggestions for strengthening their business as also provided an insight in their requirements and how these could possibly be met.

**4.5.4 Meeting on Training Needs of MARKFED Employees** was conducted in NCDC Head Office. Representatives of 8 Marketing Federations attend the meeting. **Training Need Analysis** of MARKFEDs was presented by Director General, MANAGE. The participating Federations evinced interest in training and capacity development of their employees through NCDC.



4.5.5 A workshop on ICDP was organized by Regional Directorate, Ranchi from 16 to 18 August 2018. About 160 participants participated in the Workshop.

4.5.6 **Workshop for Development of Piggery Value Chain Ecosystem for Cooperative Sector in North Eastern Region** in association with ICAR and Government of Meghalaya was held in Shillong on 22 November 2018. The workshop was inaugurated by Hon'ble Deputy Chief Minister of Meghalaya and was attended by APC, Meghalaya, DDG (Animal Science), ICAR and other dignitaries. The Workshop witnessed participation from various States.

4.5.7 A workshop was organised by NCDC, Regional Directorate, Bhubaneswar on 13 January 2019 for 70 members of primary level cooperative societies of different district of Odisha. Main focus of this event was to promote NCDC scheme's and scope for generation of direct funding proposals for development of cooperatives.

4.6. NCDC has also been regularly showcasing its initiatives and efforts to promote cooperatives for creating awareness regarding its schemes by participating in various exhibitions/ events as an exhibitor/ sponsor/ partner. Some of its more recent participation is detailed under:

4.6.1 NCDC participated in a state-level cultural fair was organized in District Motihari, Bihar on 13-15 April, 2018. The Chief Guest of Co-operative Seminar was Hon'ble Union Minister for Agriculture and Farmers Welfare.

4.6.2 Centre for Agriculture & Rural Development (CARD) and ASSHOCHAM, jointly organized the event. NCDC 3- 5 May 2018 participated as a main sponsor and set up a stall exhibit NCDC schemes. The theme of the exhibition was to promote rural development, in North-East Region.

4.6.3 ANANYA, a voluntary organization working with a core vision to doubling the farmer's income in Odisha by 2022, in collaboration with OUAT (Orissa University of Agriculture and Technology),

Bhubaneswar organized a State level Stakeholders meet on 26 - 27 May 2018. MD NCDC was the Chief Guest in the event and NCDC was a sponsor among others.

4.6.4 The Animal Husbandry & Veterinary Department Government of Meghalaya in collaboration with the NCDC launched the **Organic Milk Mission** on 11 June 2018 at Polo Ground, Shillong, Meghalaya. A stall was put up by NCDC and a Bull Fair was also organised in this event. Hon'ble Union Minister for Agriculture and Farmers Welfare was Chief Guest of this event.

4.6.5 5<sup>th</sup> India International MSME Startup Expo- was held from 22 - 24 June 2018 at Pragati Maidan, New Delhi. NCDC participated as agri partner and propagate its programme/ schemes for startups.

4.6.6 Participated in the mega Agri Vikash 2018 Convention held at Bhubaneshwar from 28 -30 June 2018.

4.6.7 Participated in a meeting of Scientists and Farmers in Meghalaya on 28 July 2018 which was inaugurated by the Hon'ble Agriculture Minister at ICAR Centre, Borapani.

4.6.8 SAHAKAR SETU - a National Summit of Urban Cooperative Banking Sector at Gandhinagar on 4 Aug, 2018. The summit was organised with the theme 'Strengthening Urban Cooperative Banks' and 'Lets grow together under one Umbrella'.

4.6.9 India Trade Promotion Organization (ITPO) organized the 2<sup>nd</sup> Krishi and Wellness India 2018 Expo at Pragati Maidan, New Delhi on 20-22 August 2018. The theme of Expo was linking Agriculture, Food & Wellness. NCDC participated and put up stall in this event.

4.6.10 For exposure to latest technology, processes, equipments and business environment in the global arena, a team of 11 NCDC officials of different streams such as Programme Officers and Senior Assistants participated in International Exhibitions (Agro-Tech, Grain-Tech, Dairy Tech,

Poultry & Livestock and Flora Tech) at International Exhibition Centre, Bengaluru from 31 August 2018 to 2 September 2018. The team also visited successful PACS and other Cooperatives in Karnataka for field level exposure.

4.6.11 Zee-Hindustan Kisan Vimerish event was held in Patna on 24 September 2018 and NCDC participated and put up stall in this event.

4.6.12 NCDC participated as the main sponsor in the two-day seminar / conference co-study camp organized by Kosi Pratisthan on 17-18 November 2018. The purpose of this event was to promote the development, education and health of the farmers, government facilities, folk art, culture and handicrafts.

4.6.13 10<sup>th</sup> Edition of Agro-vision was held during 23-26 November, 2018 at Nagpur, Maharashtra. The primary objective of the Exhibition was to strengthen the confidence of farmers in terms of new farm practices, optimum utilization of resources, resulting thereby enhanced in farm yield and making agriculture an economically viable and sustainable profession. NCDC participated as a sponsor of the event and a stall set up to promote NCDC schemes.

4.6.14 NCDC participated as associate sponsor for Dhauli Review Trust, which organized 4th edition of Odisha Art & Literature Festival 2019 in Bhubaneswar on 8-10 February 2019. Dhauli Review Trust has credible and significant presence in the field of art and literature. Internationally reputed writers from India and abroad (Israel, Austria, Slovenia, Denmark, USA, Uzbekistan, Spain, Cyprus, Italy and Australia) participated in this Festival.

4.6.15 NCDC was co-sponsor in "Ama Utkarsh Odisha" a mega cultural event organized at CIDCO Ground, Navi Mumbai on 23 and 24 February 2019. Amongst others, the event showcased artisans, craft, fabrics, art, dance, culture of Odisha etc. Large number of visitors was present in the event.

4.6.16 NCDC's, Regional Office at Patna organized a **State level Krishi Sahakarita**

**Mela, 2019 in Motihari District, Bihar** on 1 & 2 March, 2019. Cooperative Societies in the State including Biscomaun, COMFED (Sudha), Kribhco and IFFCO participated. The Mela was inaugurated by Hon'ble Union Minister of Agriculture and Farmers Welfare Minister on 1 March 2019. On the second day of the Mela, Hon'ble Chief Minister, Uttar Pradesh and Hon'ble Agriculture and Farmers Welfare Minister, GoI laid the foundation of Sardar Ballabh Bhai Patel Krishi Sahakarita Prashikshan Sansthan, Piprakothi. NCDC showcased its schemes in the Mela.

4.6.17 NCDC participated in Export Promotion Conference cum Buyer Seller Meet on NER Agri Products during 5- 6 March 2019 organized by APEDA. An exhibition stall was put by NCDC.

### NCDC Library

4.7 NCDC Library has around 20250 books including audio books on cooperatives, agricultural reports and 47 popular magazines and 38 technical journals. The Library subscribes to 29 daily newspapers comprising of 12 Newspaper in Hindi and 17 in English published from Delhi as well as from important metropolitan cities. NCDC library provides desired reference service to its readers towards article appearing in the journals on cooperatives, agriculture and related subjects. It also caters to the needs of outside readers. During 2018-19, the library purchased 304 books out of which 255 books were in Hindi and 49 books in English. So, 67.75% of total Library grant was spent on purchase of Hindi books.

4.7.1 The library uses Library Management Automation Software System (LIBSYS 4X) for storage and retrieval of information. It also provides reference service and inter library loan facilities to the readers. Library Records i.e. Agenda & Minutes of Board of Management/General Council, Annual Report NCDC's office records/Documents etc. have been digitized and the same are being uploaded IDMS software with the help of MIS Division of NCDC. As on 31.03.2019, 61.21 lakh pages of official documents were digitized which are now easily accessible to readers through IDMS software.

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**Table-1**

**NCDC REGIONAL AWARD FOR COOPERATIVE EXCELLENCE AND MERIT 2018 – LIST OF AWARDEES**

Regional Office (No. of awardees)	Category of Award	Name & Address of the Society
Patna (2)	Special Category (Dairy)	<b>Excellence</b> : Ratanmam Babhangama Dugdh Utpadak Sahyog Samiti Ltd. village Babhangam, P.O -Birpur, District: Begusarai, Bihar.
		<b>Merit</b> :Khamhar Dugdh Utpadak Sahyog Samiti Ltd., AT & PO Khamhar, Via Ragaoura, District Begusarai, Bihar.
Bangaluru (8)	Best PACS	<b>Excellence</b> : The Panja Primary Agricultural Credit Co-operative Society Ltd., L. 1028, PO-Panja Sullia Taluk, Dakshina Kannada District, Karnataka.
		<b>Merit</b> : Kinnal Primary Agricultural Credit Cooperative Society Ltd., Kinnal, TQ & Dist Koppal, Karnataka.
	Special Category (Dairy)	<b>Excellence</b> : Bhairumbe Milk Producers Co-op Society Ltd., Bhairumbe, Sirsi Taluk, Uttara Kannada District, Karnataka.
		<b>Merit</b> :Kelgere Milk Producers Co-op Society, Channapatna Taluk, Ramnagara District, Karnataka.
	Special Category (Processing )	<b>Excellence</b> : Yadura Prathamik Krishi Pattina Sahakara Sangh Niyamitha, Chikodi Taluk, Belgaum District, Karnataka.
		<b>Merit</b> : Tarabanahalli Milk Producers women Co-op Society, Doddahajjaji PO, Doddaballapur TQ, Bangalore Rural District, Karnataka.
	Best Women Cooperative	<b>Excellence</b> :Mudhol Mahila Credit Souharda Sahakari Niyamitha, Mudhol, SS Patil Building, Anand Nagar, Bagalkot District, Karnataka.
		<b>Merit</b> : Yashaswini Mahila souharda Credit Co-operative Ltd., #107, Pipeline Main Road, Offices Model Colony, T. Dasarahalli, Bengaluru, Karnataka.
Thiruvananthapuram (8)	Best PACS	<b>Excellence</b> : Calicut town Service Coop Bank, Town Bank tower, A.G Road, Kozhikode, Kerala.
		<b>Merit</b> :Peringandoor Service Coop Bank Ltd., No. 297, Athani, Thissur District, Kerala.
	Special Category (Labour, SC/ ST, Coir Handloom & Dairy)	<b>Excellence</b> : The Uralungal Labour Contract Cooperative society Ltd., Madapally College P.O, Vatakara, Kozhikode, Kerala.
		<b>Merit</b> : Narakkal Nayarambalam Fishermen Development Welfare Cooperative society Ltd. No. FE 14/87 CZ, Aaratuvaazhi, Narakkal, Ernakulam Dist. Kerala.
	Special Category (Cooperative Hospital)	<b>Excellence</b> : Cherpulassery Cooperative Hospital Ltd., Cherpulassery P.O, Palakkad Dist. Kerala.
		<b>Merit</b> : EMS Memorail Cooperative hospital & research centre, P.B No - 25, Perinthalmanna, Malappuram, Dist. Kerala.
	Best Women Cooperative	<b>Excellence</b> : Neillimoodu Vanitha Co-operative Society Ltd., Neillimoodu P.O., Thiruvananthapuram, Kerala.
		<b>Merit</b> : Elenthikara Vanitha Co-operative Society Ltd., Elenthikara, P.O Ernakulam (Dist.), Kerala.

Kolkata (West Bengal) (8)	Best PACS	<b>Excellence:</b> Jhaugeria Purbamukundapur SKUS Ltd., Vill - Purbamukundapur, P.O - Jhaugeria, PS - Digha Mohana Costal, Dist. - Purba Medinipur, West Bengal.
		<b>Merit:</b> Chandanpur SKUS Ltd. Vill - Sultanpur, PO - Erenda, Dist. Purba Medinipur, West Bengal.
	Special Category (Agriculture Marketing)	<b>Excellence:</b> Daspur Block - Cooperative Agriculture Marketing Society Ltd. Vill - Chechua Gobindanagar, P.O - Sekendary, District - Paschim Madinapur, West Bengal.
		<b>Merit:</b> Jhalda Large Sized Agriculture Primary Marketing Cooperative Society Ltd., Purulia District, West Bengal.
	Special Category (Consumer )	<b>Excellence:</b> Haldia Indian oil Employees 'Consumers' co-operative stores ltd., cluster -11, IOC haldia township, District - Purba medinipur, West Bengal.
		<b>Merit:</b> Haldia Dock Complex Consumers cooperative society ltd., Cluster - 5, Haldia Township, District - Purba medinipur, West Bengal.
	Best Women Cooperative	<b>Excellence:</b> Bagnan-I Mahila Bikash Co-op credit society Ltd., Howrah District, Vill + P.O Bengalpur, West Bengal.
		<b>Merit:</b> Calcutta Mahila Cooperative Credit Society Ltd., ARDB Training Center Block-14, CIT scheme VIIIIM, Ultadanga, Kolkata, West Bengal.
Kolkata (Sikkim) (3)	Best PACS	<b>Excellence:</b> Luing Perbing Multipurpose Co-op Society Ltd., Luing Perbing, East Sikkim.
	Special Category (Dairy)	<b>Excellence:</b> Kadamtam Womens Milk PCS Ltd., Kadamtam, East Sikkim.
	Best Women Cooperative	<b>Excellence:</b> -Nayuma Women's coop society ltd., lall bazaar, Gangtok, East Sikkim.
Dehradun (8)	Best PACS	<b>Excellence:</b> Bahudessiya Kisan Sewa Sahkari Samiti Ltd., Sewla Kalan (Majra), Dehradun, Uttarakhand.
		<b>Merit:</b> Bahudessiya Sadhan Sahakari Samiti Ltd., Duadhar, Narendranagar, Tihari Garhwal, Uttarakhand.
	Special Category (Dairy)	<b>Excellence:</b> Dugdh Utpadak Sahakari Samiti Ltd., Sanjay Natar, Uttranchal, Ial Kuan, Nainital, Uttarakhand.
		<b>Merit:</b> Dugdh Utpadak Sahakari Samiti Ltd., Futkuan, Devalchor, Nainital, Uttarakhand.
	Special Category (SC/ST society)	<b>Excellence:</b> Nanheda Anantpur Kisan Sewa Sahakari Samiti Ltd., FSS, Haridwar, Uttarakhand.
		<b>Merit:</b> Syalsi Deerghakar Bahudessiya Sadhan Sah. Samiti ltd., Jaunpur, Tihari Garhwal, Uttarakhand.
	Best Women Cooperative	<b>Excellence:</b> Mahila Dugdh Utpadak Sahakari Samiti Ltd., Chandni Chowk, Kaladunghi, Nainital, Uttarakhand.
		<b>Merit:</b> Mahila Dugdh Utpadak Sahakari Samiti Ltd., Chorajali, Kaladunghi, Nainital, Uttarakhand.
Gandhinagar Gujarat(8) Contd...	Best PACS	<b>Excellence:</b> Shree Kolithad Juth Seva Sahakari Mandali Ltd., At&Po. Kolithad, Tal: Gondal. Dist: Rajkot, Gujarat.



Gandhinagar Gujarat(8)		<b>Merit:</b> Shree Sevani Sewa Sahakari Mandli Ltd., At. Po. Sevani, Tal: Kamrej, Dist: Surat, Gujarat.
	Special Category (Dairy)	<b>Excellence:</b> Shree Varmadhar Dudh Utpadak Sahakari Mandli Ltd., At. & Po. Varmadhar, Tal: Thangadh, Dist: Surendranagar, Gujarat.
		<b>Merit:</b> The Vaghanera Dudh Utpadak S.M.Ltd. Vaghaner Po-Rupan, Ta-Mandli, District- Surat, Gujarat.
	Special Category (Sugar )	<b>Excellence:</b> Shree Khedut Sahakari Khand Udyog mandlli Ltd. Pandavai, Ta- hansot, Dist- Bharuch, Gujarat.
		<b>Merit:</b> Shree Madhi Vibhag Khand Udyog Sahakari mandli Ltd. At & Post-Madhi-394340, Ta-Bardoli, Dist- Surat, Gujarat.
	Best Women Cooperative	<b>Excellence:</b> Shree Sorath Mahila Vikas Sahkari Mandli Ltd, Ambuja Foundation, Ambujanagar, Kodinar Dist-Gir Somnath-362720, Gujarat.
		<b>Merit:</b> Shree Junagadh Mahila Sarafi Sahkari Mandli Ltd J B Complex, Third Floor, Near Bus stand S T Road Dist- Junagadh Gujarat.
Gandhinagar (Daman & Diu) (2)	Special Category (Fisheries)	<b>Excellence:</b> Shree Mahakaleshwar fisheries Cooperative societies Ltd Gomtimata Road, Saudwadi (Diu). .
		<b>Merit:</b> Matsya Udyog Vividh Karyakari Sahkari society Ltd Damanganga River Road Near Fisheries office Nani Daman.
Ranchi (3)	Best PACS	<b>Excellence:</b> Namkum LAMPS Ltd., Namkum, Ranchi, Jharkhand.
	Best Women Cooperative	<b>Excellence:</b> Potka Grameen Poultry Coop. Society Ltd. East Singhbhum, Jharkhand.
		<b>Merit:</b> Peterwar Grameen Poultry Self-Supporting Coop. Society Ltd., Peterwar, Bokaro, Jharkhand.
Lucknow (2)	Best PACS	<b>Excellence:</b> Pinna Kisan Sewa Sahkari Samiti Ltd., Pinna Block-Purkazi, Post Vaghra, District Muzaffarnagar, Uttar Pradesh.
		<b>Merit:</b> Lakpedaganj Kisan Sewa Sahkari Samiti Ltd., Block-Nakha, District Lakhimpur Kheri, Uttar Pradesh.
Bhubaneswar (3)	Best PACS	<b>Excellence:</b> BANER PACS Ltd., At/PO-Baner, Via. Jaipatna, Dist. – Kalahandi, Odisha.
		<b>Merit:</b> Santoshpur Service Cooperative Soc. Ltd., At-Santoshpur, PO-Velora, Dist. Balasore, Odisha.
Raipur (4)	Best PACS	<b>Excellence :</b> Seva Sahakari Samiti Maryadit, Aundhi, Raipur.
		<b>Merit :</b> Vrihtakar krishi Sakh Sakhari Samiti Maryadit, Gadadih, Raipur.
	Special Category (Dairy)	<b>Excellence:</b> Dugdh Utpadak Sahakari Samiti Maryadit, Chipawan, Raipur.
		<b>Merit:</b> Dugdh Utpadak Sahakari Samiti Maryadit, Narotra, Raipur.
Pune (Maharashtra) (6) Contd...	Best PACS	<b>Excellence:</b> Rajuri Vividh Karyakari Seva Sahakari Society Ltd., Rajuri, Taluka Junnar, Dist. Pune, Maharashtra.
		<b>Merit:</b> Ambavade Vividh Karyakari Seva Sahakari Sanstha Maryadit, Dist. Satara, Maharashtra.
	Special Category (Sugar)	<b>Excellence:</b> Sahakarmaharshi Bhausahab Thorat Sahakari Sakhar Karkhana Ltd., Amrutnagar, Post Sangamner, Taluka Sngamner, Dist. Ahmednagar, Maharashtra.
		<b>Merit:</b> Vitthalrao Shinde Sahakari Sakhar Karkhana Ltd.,Gangamainagar, Pimpalner, Taluka Madha, Dist. Solapur, Maharashtra.

	Special Category (Spinning )	<b>Excellence:</b> Hutatma Swami Warke Cooperative Spinning Mill Ltd., Mudhal Dist. Kolhapur, Maharashtra.
	Best Women Cooperative	<b>Excellence:</b> Annapurna Mahila Coop. Credit Society Ltd., C Wing, Shubham Heights, Service Road, Warje, Pune, Maharashtra.
Pune (Goa) (3)	Best PACS	<b>Excellence:</b> Pedne Taluka Farmers' Service Cooperative Society Ltd. Sahakar Bhavan , Pedne , Goa
		<b>Merit:</b> Kurdi Vividh Karyakari Sahakari Seva Society Ltd. Sahakar Sadan , Gokulwadi, Sanquelim, Goa
	Special Category	<b>Excellence:</b> Karmali Corlim Multipurpose Cooperative Society Ltd. Goa
Bhopal (4)	Best PACS	<b>Excellence:</b> Adimjati Seva Sahakari Sanstha Mydt., Sonrva, Alirajpur, Madhya Pradesh.
	Special Category (Marketing)	<b>Excellence:</b> Marketing Cooperative Society, Petlawad, Jhabua, Madhya Pradesh.
	Special Category (Thrift)	<b>Excellence:</b> Sadguru Sakh Sahakari Sanstha Mydt., 41 Subhash Marg, Near Nalkha Darwaza Dhar, Madhya Pradesh.
	Best Women Cooperative	<b>Excellence:</b> Swashri Mahila Saakh Sahakari Sanstha Mydt., 59 B, Sudaman Nagar, Behind Maharashtra Bank, Annapurna Road, Indore, Madhya Pradesh.
Shimla (1)	Best PACS	<b>Excellence:</b> The Paunta Agriculture Service Cooperative Society Ltd., Paunta, P.O. Paunta, Tehsil Sarkaghat, District Mandi, HP
Chandigarh (Jammu & Kashmir) (2)	Best PACS	<b>Excellence:</b> Multipurpose Cooperative Society Handwara Ltd., Tehsil Handwara, District Kupwara, Jammu & Kashmir.
	Special Category (Dairy)	<b>Excellence:</b> The Tullamullah Ganderbal Milk Producers and Dairy/Poultry Cooperative Society Ltd., District Ganderbal, Jammu & Kashmir.
Guwahati (Assam) (1)	Special Category (Consumer )	<b>Merit:</b> Karimganj Wholesale Consumer Coop.store Station Road, P.O. Karimganj, Assam.
Guwahati (Mizoram) (1)		<b>Merit:</b> Champai Town MPCS
Guwahati (Manipur) (2)	Best PACS	<b>Excellence:</b> The Khabam Maning Leikai Weavers Cooperative Society P.O. Mantripukhri, District Imphal, East Manipur.
	Special Category - Handloom	<b>Merit:</b> The Ullou Weavers Cooperative Society Ullou, Bishnupur Dist., Manipur.
Guwahati (Meghalaya) (1)	Special Category (Consumer )	<b>Merit:</b> Departmental Cooperative Consumers Store Ltd. R&R Colony, P.O. Rynjah, Shillong, Meghalaya.
Guwahati (Tripura) (5)	Best PACS	<b>Excellence:</b> Pragati PACS, P.O. Paschim Bhubanban, Mohanpur, West Tripura.
		<b>Merit:</b> Netaji PACS Sarasimha, P.O. Belonia, South Tripura District.
	Special Category (Marketing)	<b>Excellence:</b> Kumarghat PMCS., P.O.Kumarghat, Unokoti, Tripura.
		<b>Merit:</b> Udaipur PMCS Udaipur, Gomati District, Tripura.
	Best Women Cooperative	<b>Excellence:</b> Popular Women Coop. Credit & Thrift Society, Tepania, Udaipur, Dist. Gomati, Tripura
Jaipur (2) Contd....	Best PACS	<b>Excellence:</b> Shri Ram Gram Sewa Sahkari Samiti Ltd., Hingonia, Ajmer, Rajasthan.



Jaipur (2)	Best PACS	<b>Merit:</b> Borkheda Gram Sewa Sahkari Samiti Ltd., Borkheda, Kota, Rajasthan.
Chennai (9)	Best PACS	<b>Excellence:</b> Vanavasi Primary Agri. Coop. Credit Society Ltd., Vanavasi PO, Mettur Tk, Salem District, Tamil Nadu.
		<b>Merit:</b> Muhilanvilai Primary Agricultural Coop. Credit Society Ltd., Monikettipottal PO, Kanyakumar District, Tamil Nadu.
	Special Category	<b>Excellence:</b> DD 424 Educational and Electricity Generation & Distribution Coop. T&C Society Ltd., Periyakulam PO, Theni District, Tamil Nadu.
		<b>Excellence:</b> SN 208 Pallipalayam Farmers Service Coop. Society Ltd., Pallipalayam Erode 638006, Namakkal District, Tamil Nadu.
		<b>Merit:</b> Athimalaipattu Arignar Anna Cotton-cum-Silk Handloom Weavers Coop. Prodn. & Sale Socy Ltd., Anthanar Street, Athimalaipattu, Onnupuram Post-632315, Ami Tk, Tiruvannamalai District, Tamil Nadu.
		<b>Merit:</b> Salem Dist. Starch and Sago Mfrs Service Industrial Coop. Society Ltd., Salem, Tamil Nadu.
	Best Women Cooperative	<b>Excellence:</b> Kancheepuram Ladies Tailoring Coop. Society Ltd., No.14, Theerar Sathyamoorthy Street, Lyyappa Nagar, Sevilimedu, Kanchipuram, Tamil Nadu.
		<b>Merit:</b> Velapadi Womens Tailoring and Small Service Cooperative Society Ltd., Vellore District, Tamil Nadu.
		<b>Merit:</b> Nilgiris District Tailoring Women Development Cooperative Society Ltd., Coop. Credit Society Ltd. Ananda Oil Depot Building, ATC, Ooty, Nilgiris, Tamil Nadu.
Hyderabad (Andhra Pradesh)(8)	Best PACS	<b>Excellence:</b> The Kolavennu PACS, Kolavenunu, Kankipadu Mandal, Krishna District, Andhra Pradesh.
		<b>Merit:</b> The Andhra Bank FSCS, Sathanapalli Mandal, Guntur District, Andhra Pradesh.
	Special Category	<b>Excellence:</b> The Krishna District Lorry Owners Mutually aided Coop. Stores Ltd., Vijayawada, Krishan District, Andhra Pradesh.
		<b>Merit :</b> SV Medical College Student's Coop. Stores Ltd., Tirupathi, Andhra Pradesh.
		<b>Excellence:</b> Dubacharia Milk Producers Cooperative Society Ltd., Nallajarla, West Godavari District, Andhra Pradesh.
		<b>Merit:</b> Gundugolanu Milk Producers Cooperative Society Ltd., Nallajarla, West Godavari District, Andhra Pradesh.
	Best Women Cooperative	<b>Excellence:</b> Gudluru Women Cooperative Society Ltd., Prakasam District, Andhra Pradesh.
		<b>Merit:</b> Benkill WMACVS Ltd., Srikakulam District, Andhra Pradesh.
Hyderabad (Telangana) (7) Contd...	Best PACS	<b>Excellence:</b> Choppadandi Primary Agricultural Coop. Society Ltd., Agricultural Market Road, Choppadandi – 505415, Karimnagar District, Telangana.

Hyderabad (Telangana) (7)	Best PACS	<b>Merit :</b> Palavoncha Large Sized Coop. Credit Society Ltd., Palvancha, K.S.P Road, Beside Netaji College, Palvancha Mandal Bhadradi Kothagudem Dist., Telangana.
	Special Category	<b>Excellence:</b> Kandikal Fishermen Coop. Society, Kandikal, Boiguda, Chakrinaka, Hyderabad, Telangana.
	(Fisheries)	<b>Merit:</b> Fisherwomen Cooperative Society Ltd., Shaikpet, Hyderabad, Telangana.
	Special Category ( Sheep & goat)	<b>Excellence:</b> Sri Ramakrishna Primary Sheep Breeders Coop. Society Ltd., Indloor, Thipparthi Mandal, Nalgonda District, Telangana.
	Best Women Cooperative	<b>Excellence:</b> Vidhyutha Nagar Mutually Aided Coop. Society Ltd., Rama Chandrapuram Mandal, Vidhyuth Nagar Village, Sangareddy District, Telangana.
		<b>Merit:</b> Sadhana Mutually Aided Coop. Society Ltd., Nelakondapalli Mandal & Village, Khammam District, Telangana.



**NCDC Regional Award for Cooperative Excellence and Merit 2018- Award Functions**



Regional Office Bengaluru



Regional Office Bhopal



Regional Office Bhubaneswar



Regional Office Chandigarh



Regional Office Chennai



Regional Office Dehradun

**NCDC Regional Award for Cooperative Excellence and Merit 2018- Award Functions**



Regional Office Gandhinagar



Regional Office Guwahati



Regional Office Hyderabad



Regional Office Jaipur



Regional Office Kolkata



Regional Office Lucknow



**NCDC Regional Award for Cooperative Excellence and Merit 2018- Award Functions**



Regional Office Patna



Regional Office Pune



Regional Office Raipur



Regional Office Ranchi



Regional Office Thiruvananthapuram

## Chapter – 5

**MARKETING & AGRICULTURAL INPUTS**

5.1 NCDC has been providing financial assistance under the following schemes to marketing cooperatives for creating infrastructure facilities and undertaking business operations. The details of assistance sanctioned & released during 2018-19 and cumulative assistance released till 31.3.2019 are provided in the **Tables- 1A & 1B**.

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

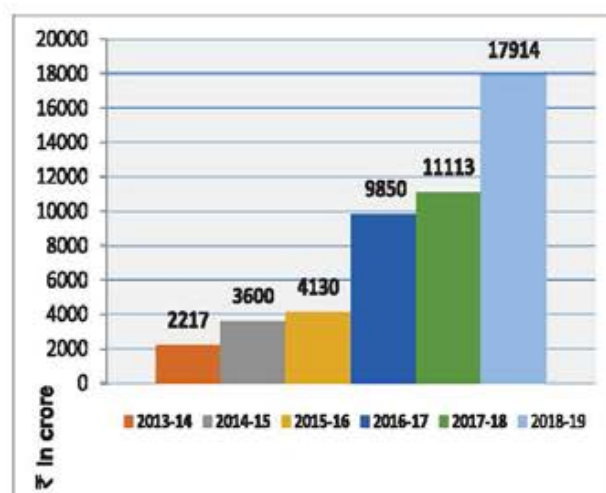
5.2 Government announces Minimum Support Prices (MSPs) for 22 mandated crops & Fair and Remunerative Price (FRP) for sugarcane on the basis of recommendations of the Commission for Agricultural Costs and Prices (CACP), after considering the views of State Governments and Central Ministries/Departments concerned and other relevant factors. The mandated crops are 14 crops of the kharif season viz. paddy, jowar, bajra, maize, ragi, arhar, moong, urad, groundnut-in-shell, soyabean, sunflower, sesamum, nigerseed and cotton; 6 rabi crops viz. wheat, barley, gram, masur(lentil), rapeseed/mustard and safflower and two other commercial crops viz. jute and copra. In addition, the MSPs of toria and de-husked coconut are fixed on the basis of the MSPs of rapeseed / mustard and copra, respectively.

5.2.1 Government has announced on 04.07.2018 to fix MSP at a level of at least 150 percent of the cost of production for kharif crops 2018-19. The MSPs fixed based on cost and returns over all-India weighted average cost of production of crops for 2017-18 and 2018-19. Cost of production varies in different states on account of difference in levels of irrigation, resource endowment, farm mechanization, land holding size, yield of crops etc.

**Role of NCDC**

5.2.2 NCDC has been providing working capital

assistance for MSP operations through Cooperative Marketing Federations and other Cooperative agencies. During the year 2018-19, Corporation sanctioned working capital assistance of ₹18875 crore and released ₹17914 crore. Cumulatively as on 31.03.2019, NCDC has disbursed ₹54699 crore as working capital for MSP operations of which ₹48824 crore has been released in the last 6 years as depicted.

**Margin Money assistance**

5.3. Margin money assistance is provided by NCDC to National, State, District, Regional and Primary Level Cooperative Marketing/ Commodity Federations/ Societies for raising working capital towards development of business activities. During 2018-19, NCDC sanctioned ₹1.97 crore in Odisha, Madhya Pradesh & Chhattisgarh and released ₹1.47 crore in Odisha, Madhya Pradesh, Chhattisgarh & West Bengal. Cumulatively, as on 31.03.2019, NCDC released margin money of ₹822.72 crore for marketing of agricultural produce.

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

5.4. NCDC provides financial support to the State Governments for meeting margin money requirement and strengthening share capital base of primary / district cooperative marketing societies to enable them to raise funds to expand business and also for revitalization of weak societies. During the year under report, NCDC sanctioned ₹0.73 crore to



State Government of Haryana for strengthening share capital base of PACS. The cumulative assistance provided under the scheme worked out to ₹123.56 crore upto 31.03.2019.

## **Assistance for Purchase of Transport Vehicles**

5.5. NCDC provides assistance to marketing/ processing cooperatives/ federations etc. for purchase of transport vehicles. During the year under report, the Corporation sanctioned ₹0.20 crore to the Government of Goa for purchase of transport vehicles.

## **Establishment of Marketing Complex, Custom Hiring Centres, Collective Farming**

5.6 The rural economy is marked by disaggregated farming, margin land holding patterns, traditional methods of farming without any access to organise markets for the farm products. The supply chain logistic are either absent or not being utilised in the manner that desired for effective transportation mechanism for the perishable farm products. The farmers resort to either subsistence farming or selling at local market at extremely low prices. The State Government, play a pivotal role in the rural economy through its intervention at the grass root level.

5.6.1 In order to make available Farm Machinery/ Equipment to small and marginal farmers to improve mechanism in place with low farmers power availability, NCDC at the block cost of ₹ 698.00 crore has sanctioned financial assistance of ₹628.23 crore comprising of ₹455.02 crore as Term Loan, ₹130.00 crore as subsidy and ₹43.20 crore as Working Capital loan to Government of Uttarakhand for sanction of financial assistance for setting-up of Custom Hiring Centre and Collective Farming to MPACS and Working Capital for branding and marketing. The Project will be monitored and elevated under State Level Co-ordination Committee (SLCC) headed by the Chief Secretary, Government of Uttarakhand. Unit-wise details are as under:

a) **Custom Hiring Centre:** An amount of Rs 328.17 crore has been sanctioned & ₹7.65 crore released for Custom Hiring Centre to State Govt. of Uttarakhand.

b) **Marketing Complex:** An amount of ₹115.02 crore has been sanctioned & ₹3.47 crore released for Creation of Infrastructure to State Govt. of Uttarakhand.

c) **Collective Farming:** An amount of ₹141.84 crore has been sanctioned & ₹3.33 crore released for Collective Farming to State Govt. of Uttarakhand.

5.6.2 Besides the above, ₹0.36 crore has been released for creation of infrastructure in Kerala.

## **Assistance for Establishment of Agricultural Inputs, Manufacturing and Allied Units**

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

5.7.1 During the year, NCDC has sanctioned an assistance of ₹400.00 crore to the Govt. of West Bengal for establishment of Farm mechanization by 1000 PACS in West Bengal. Out of the sanctioned assistance, NCDC has released ₹98.50 crore to Govt. of West Bengal for the project.

5.7.2 Besides, margin money assistance of ₹0.48 crore sanctioned and ₹2.61 crore has been released to Telangana, Kerala, Odisha and West Bengal. Working capital assistance of ₹2.40 crore sanctioned and Rs 1.20 crore has been released to Telangana under the scheme.

## **Farmers' Service Cooperatives**

5.8 Under this Scheme, financial assistance is

provided to cooperative societies engaged in retail distribution of fertilizer and other agriculture input and non-credit activities with the objective of developing the cooperative societies as effective Farmers' Services Centers which would cater to the supply a wide range of essential agriculture inputs and also to meet the non-credit needs of farmers. Financial assistance is provided for infrastructure creation and

purchase of need based agricultural implements like ploughs, threshers, axes, powrahs, chaffcutter machine, cultivators, seed drills, etc. These implements will be used by the members at nominal charges. During 2018-19, an assistance of ₹0.25 crore has been released for Farmers' service Cooperatives in Kerala.

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**Table-1A**  
**SANCTIONS & RELEASES MADE UNDER CENTRAL SECTOR SCHEME FOR**  
**AGRICULTURAL MARKETING & INPUTS ACTIVITIES**

(₹ in crore)

S. No.	States	No. of units sanctioned in 2018-19	Amount		Cumulative position as on 31.03.2019	
			Sanctioned in 2018-19	Released in 2018-19	No. of units sanctioned	Amount released
Cooperatively Developed States / Federations						
1	Gujarat				2	0.12
2	Haryana				0	0.00
3	Kerala				2	0.17
4	NAFED				26	70.75
5	NCCF				2	1.18
Cooperatively Under Developed States						
6	Andhra Pradesh				50	215.01
7	A & N Islands					0.10
8	Chhattisgarh	1	0.34	0.31	146	54.88
9	Goa	1	0.20	0	5	0.34
10	Himachal Pradesh				219	123.28
11	Madhya Pradesh	1	0.03	0.24	14	4.35
12	Odisha	5	2.00	1.50	191	13.20
13	Rajasthan				385	26.87
14	Telangana	1	0.08	0.07	7	1.88
15	Uttar Pradesh				50	26.69
16	Uttarakhand	650	628.23	14.45	683	73.73
17	West Bengal	1	400.00	99.04	374	112.25
Cooperatively Least Developed States						
18	Arunachal Pradesh				9	0.28
19	Assam				177	9.10
20	Bihar				5153	70.66
21	Jammu & Kashmir				15	1.00
22	Jharkhand				19	0.68
23	Manipur				15	0.73
24	Meghalaya				42	2.34
25	Mizoram				18	4.39
26	Nagaland				26	2.24
27	Sikkim				5	10.60
28	Tripura				37	1.19
Total		660	1030.88	115.61	7673	828.01

Table-1B

**SANCTIONS & RELEASES MADE UNDER CORPORATION SPONSORED SCHEME FOR  
AGRICULTURAL MARKETING & INPUTS ACTIVITIES.**

( ₹ in crore)

S. No.	States	No. of units sanctioned in 2018-19	Amount		Cumulative position as on 31.03.2019	
			Sanctioned in 2018-19	Released in 2018-19	No. of units sanctioned	Amount released
Cooperatively Developed States						
1	Gujarat	1	0.40	0.05	147	79.99
2	Haryana	1	0.73		304	2160.61
3	Karnataka	1	2.00	3.00	1258	87.73
4	Kerala	1	0.45	2.03	1184	165.33
5	Maharashtra				440	73.30
6	Punjab				322	302.08
7	Tamil Nadu				264	199.34
8	IFFCO				6	1690.00
9	NAFED	1	3000.00	3000.00	7	5200.19
10	NACOF (Delhi)				1	99.30
Cooperatively Under Developed States400.00						
11	Andhra Pradesh	1	400.00	400.00	566	986.09
12	Chhattisgarh	2	8500.00	8000.00	86	39566.41
13	Goa				1	0.20
14	Himachal Pradesh				8	55.02
15	Madhya Pradesh	1	825.00	1006.00	394	1644.85
16	Odisha				63	30.45
17	Rajasthan	1	200.00		343	103.16
18	Telangana	3	5052.40	4744.20	9	4767.51
19	Uttar Pradesh	1	900.00	770.00	2751	2509.97
20	Uttarakhand				197	12.62
21	West Bengal				1556	13.40
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
Total		14	18880.98	17925.28	10159	59752.98



## Chapter - 6

### PROCESSING

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

### 6.2 SUGAR CO-OPERATIVES

#### 6.2.1 Growth of Cooperative Sugar Sector

The number of installed cooperative sugar factories has increased from 2 in 1950-51 to 285 in 2018-19. The installed sugar production capacity of cooperative sugar factories was 128.60 lakh tonnes at the end of year 2018-19 accounting for about 37.57% of the total production capacity of 342.30 lakh MT in the country.

#### 6.2.2 Schemes for assisting co-operative sugarmills

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

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

cooperative sugar mills.

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

6.2.3 During 2018-19, NCDC sanctioned and released assistance of ₹2206.83 crore and ₹2195.84 crore respectively to sugar cooperatives. Cumulatively, as on 31.3.2019, an assistance of ₹17956.08 crore was released for development of sugar cooperatives, details of which are given in **Table-1**. In addition, during the year 2018-19, SDF has sanctioned and released loan assistance of ₹95.48 crore and ₹48.12 crore respectively to cooperative sugar factories for modernization-cum-expansion, ethanol, cogeneration projects and cane development activities. Up to 31.3.2019, the cumulative assistance released by SDF to cooperatives was ₹2263.42 crore. State-wise details in respect of release of SDF assistance are given in **Table-2**.

#### Working Results of Cooperative Sugar Mills

6.2.4 During the season 2018-19, 204 co-operative sugar factories were in operation. These mills produced 94.56 lakh MT of sugar being 32.30% of the total production of 292.79 lakh MT in the country upto 31.03.2019.

## 6.2 TEXTILES

### COOPERATIVE SPINNING MILLS

#### **Capacity installed in the cooperative sector**

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

#### **Schemes for assisting cooperative spinning mills**

6.3.2 NCDC continued to implement the schemes for promoting, in the cooperative sector, 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 2018-19, NCDC sanctioned ₹196.24 crore for 15 programmes and released financial assistance of ₹228.76 crore. Cumulatively, as on 31.03.2019, NCDC has released financial assistance of ₹2894.60 crore to cooperative spinning mills as detailed in **Table-3**.

6.3.2.1 NCDC sanctioned ₹29.70 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 and released ₹8.13 crore for this programme as indicated in **Table-3**.

#### **Cooperative Cotton Ginning & Pressing Units**

6.3.3 NCDC provides financial assistance for establishment of new Cotton Ginning & Pressing Units equipped with modern technology inputs, modernization of existing Ginning & Pressing Units and also to meet their margin money/working capital requirements. Cumulatively, as on 31.03.2019, NCDC released assistance of ₹28.76 crore under this head as per details provided in **Table-4**.

## 6.4 POWERLOOM

6.4.1 Assistance provided under this Scheme is for the development of the sector viz. (a) margin money/share capital for raising adequate working capital, (b) purchase of looms and accessories / construction of workshed with looms and accessories, modernization/ construction/ renovation/ opening of godowns/ showrooms / marketing complexes / cooperative textile estates and (c) establishment of pre/post loom processing/ garment / knitting units. Cumulatively, as on 31.03.2019, NCDC sanctioned financial assistance of ₹545.11 crore to 490 units/projects and released ₹341.01 crore to powerloom cooperatives as per details given in **Table-5**.

## 6.5 FOODGRAINS

6.5.1 NCDC provides financial assistance for setting up of foodgrain processing units such as rice mills, rice flakes unit, dal mills, wheat flour mills, maize processing units, cattle feed plants etc. During 2018-19, NCDC sanctioned financial assistance of ₹378.46 crore to 653 foodgrain processing units in the States of Uttarakhand, Maharashtra and Telangana and released ₹11.25 crore to foodgrain processing units in 4 States i.e. Telangana, Maharashtra, Uttarakhand and Kerala. Cumulatively, as on 31.03.2019, NCDC assisted 1401 units and released ₹165.88 crore under this head as detailed in **Table-6**.

## 6.6 OILSEEDS

6.6.1 NCDC continued to implement the Scheme to provide financial assistance for establishment of oilseed processing units. During 2018-19, NCDC sanctioned financial assistance of ₹1.58 crore as oilseed processing units in Kerala and released ₹8.26 crore for 2 oilseed processing units in Telangana. Cumulatively, as on 31.03.2019, NCDC has assisted 161 oilseed processing units and released ₹690.18 crore as detailed in **Table-7**.

## 6.7 PLANTATION CROPS

6.7.1 NCDC continued to provide financial assistance for establishment of units for Processing



of Plantation Crops and for working capital requirement of plantation crops growers' cooperatives. During 2018-19, NCDC sanctioned financial assistance of ₹16.20 crore to 2 tea processing cooperatives in Arunachal Pradesh and released ₹10.32 crore (including subsidy of ₹1.14 crore) to these two units. Cumulatively, as on 31.3.2019, NCDC has assisted 122 processing units for plantation crops and released ₹166.24 crore as detailed in **Table-8**.

## **6.8 FRUIT & VEGETABLES**

6.8.1 NCDC is implementing a scheme to provide financial assistance for setting up of fruit and vegetable processing units by cooperatives. The primary objective of the NCDC Scheme is to provide the benefit of value addition to the growers in respect of their horticulture produce through processing in an efficient manner, which in turn may help in increasing the income of the farmers. During 2018-19, no sanction or release was made however cumulatively, as on 31.03.2019, NCDC has so far released ₹60.06 crore for 80 fruit & vegetable processing units as detailed in **Table-9**.

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Table – 1

## DETAILS OF ASSISTANCE SANCTIONED AND RELEASED TO COOPERATIVE SUGAR FACTORIES

(₹ in crore)

S N	State	Activity	No. of Units	Amount		Cumulative position as on 31.03.2019		
				Sanctioned In 2018-19	Released In 2018-19	Unit Sanctioned	Unit Completed	Amount Released
1	Andhra Pradesh	New Mills				11	11	5.8
		Mod-cum-exp.				6	6	36.81
		Working Capital	4	200.00	100.00	7	7	581.45
		Bridge Loan				1	1	7.5
		T&P Cell						0.05
		<b>Sub-Total</b>		<b>200.00</b>	<b>100.00</b>	<b>25</b>	<b>25</b>	<b>631.41</b>
2	Assam	New Mills				1	1	1.58
		Rehabilitation				1	1	0.5
		<b>Sub-Total</b>				<b>2</b>	<b>2</b>	<b>2.08</b>
3	Chhattisgarh	New Mills				2	2	101.83
		Working Capital				7	7	308.94
		<b>Sub-Total</b>				<b>9</b>	<b>9</b>	<b>410.57</b>
4	Goa	Rehabilitation				1	1	0.36
5	Gujarat	New Mills				13	11	40.27
		Mod-cum-exp.	1		33.11	13	12	152.06
		Rehabilitation				4	4	2.9
		By-Product unit			6.08	3	2	22.18
		T&P Cell						0.05
		Margin Money				1	1	10
		Working Capital	3	120.8	115.4	39	39	1483.07
		<b>Sub-Total</b>	<b>4</b>	<b>120.8</b>	<b>154.59</b>	<b>73</b>	<b>69</b>	<b>1710.53</b>
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	1	300	300	2	2	600
		<b>Sub-Total</b>	<b>1</b>	<b>300</b>	<b>300</b>	<b>15</b>	<b>15</b>	<b>618.15</b>
7	Kerala	Mod-cum-exp.				1	1	0.24
		By-Product unit				1	1	1.32
		<b>Sub-Total</b>				<b>2</b>	<b>2</b>	<b>1.56</b>
8	Karnataka	New Mills				24	24	238.98
		Mod-cum-exp.				13	12	101.34
		T&P Cell						0.05
		By-Product unit				3	2	88.5
		Working Capital	2	120.8	124.7	20	20	1329.25
		<b>Sub-Total</b>	<b>2</b>	<b>120.8</b>	<b>124.7</b>	<b>60</b>	<b>58</b>	<b>1758.12</b>
9	Madhya Pradesh	New Mills				4	4	24.01
		Rehabilitation				1	1	0.47
		Working Capital				1	1	
		<b>Sub-Total</b>				<b>6</b>	<b>6</b>	<b>24.48</b>



10	Maharashtra	New Mills				125	125	711.25
		Mod-cum-exp.	1	27.29	59.87	52	49	939.96
		By-Product unit			17.03	57	54	916.05
		Rehabilitation				1	1	0.5
		Bridge Loan				14	14	334.23
		T&P Cell						0.14
		Margin Money				4	4	82.5
		Working Capital	15	1437.94	1427.47	126	126	8046.51
		<b>Sub-Total</b>	<b>16</b>	<b>1465.23</b>	<b>1504.37</b>	<b>379</b>	<b>373</b>	<b>11031.14</b>
11	Odisha	New Mills				2	2	1.8
		Mod-cum-exp.				1	1	9.05
		By-Product unit				1	1	0.28
		Rehabilitation				1	1	1.72
		<b>Sub-Total</b>				<b>5</b>	<b>5</b>	<b>12.85</b>
12	Puducherry	<b>Working Capital</b>				<b>1</b>	<b>1</b>	<b>20</b>
13	Punjab	New Mills				11	11	26.85
		Mod-cum-exp.			12.18	6	5	33.23
		By-Product unit				3	2	6.77
		T&P Cell						0.15
		<b>Sub-Total</b>			<b>12.18</b>	<b>20</b>	<b>18</b>	<b>67</b>
14	Rajasthan	<b>Rehabilitation</b>				<b>1</b>	<b>1</b>	<b>0.6</b>
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	0.6
		Working Capital				12	12	333.78
		<b>Sub-Total</b>				<b>35</b>	<b>35</b>	<b>447.16</b>
16	Uttar Pradesh	New Mills				25	25	24.85
		Mod-cum-exp.				14	14	135.24
		By-Product unit				13	7	30.74
		Rehabilitation				4	4	4.51
		T&P Cell						0.05
		Working Capital				32	32	1005.8
		<b>Sub-Total</b>				<b>88</b>	<b>82</b>	<b>1201.19</b>
17	Uttarakhand	New Mills				3	3	2.24
		Mod-cum-exp.				3	3	15.6
		<b>Sub-Total</b>				<b>6</b>	<b>6</b>	<b>17.84</b>
18	NFCSE	<b>T&amp;P Cell</b>						<b>0.14</b>
19	NHEC	<b>Share Capital</b>						<b>0.9</b>
	<b>GRAND TOTAL</b>		<b>27</b>	<b>2206.83</b>	<b>2195.84</b>	<b>728</b>	<b>708</b>	<b>17956.08</b>

Mod. – Modernization Exp. – Expansion Note : Some of the societies have received assistance more than once

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

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

S. No.	State	Units sanctioned in 2018-19	Amount		Cumulative released as on 31.03.2010
			Sanctioned in 2018-19	Released in 2018-19	
1	Andhra Pradesh	-	-	-	19.66
2	Gujarat	-	-	-	65.07
3	Haryana	-	-	-	35.66
4	Karnataka	1	55.69	-	147.83
5	Madhya Pradesh	-	-	-	13.97
6	Maharashtra	3	39.79	48.12	1816.16
7	Odisha	-	-	-	7.19
8	Tamil Nadu	-	-	-	31.78
9	Uttar Pradesh	-	-	-	116.07
10	Uttarakhand	-	-	-	10.54
11	Punjab	-	-	-	-
<b>Total</b>		<b>4</b>	<b>95.48</b>	<b>48.12</b>	<b>2263.93</b>

**Table 3**  
**ASSISTANCE SANCTIONED & RELEASED TO COOPERATIVE SPINNING MILLS**  
**& TECHNICAL TEXTILE PROJECTS**  
 (₹ in crore)

Sl. No.	State	No. of sanctions in 2018-19	No. of units sanctioned in 2018-19	Amount		Cumulative position as on 31/03/2019		
				Sanctioned in 2018-19	Released in 2018-19	Units sanctioned (Number)	Units completed (Number)	Amount released
1	2	3	4	5	6	7	8	9
<b>A CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION (CSISAC)</b>								
1	Andhra Pradesh					19	19	80.71
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					16	10	188.06
8	Maharashtra	9	6	40.23	96.74	83	63	800.78
9	Madhya Pradesh					7	7	24.95
10	Odisha					7	7	15.61
11	Puducherry					1	0	22.26
12	Punjab					8	8	34.47
13	Rajasthan					14	14	108.24
14	Tamil Nadu					48	42	156.18
15	Uttar Pradesh					15	15	44.39
16	West Bengal					11	8	74.34
<b>Total (A):</b>		<b>9</b>	<b>6</b>	<b>40.23</b>	<b>96.74</b>	<b>258</b>	<b>222</b>	<b>1431.51</b>
<b>B CORPORATION SPONSORED SCHEME</b>								
1	Gujarat				7.50	20	20	141.13
2	Karnataka					10	10	5.06
3	Kerala					1	1	0.34
4	Madhya Pradesh	1	1	25.00	24.90	13	13	264.40
5	Maharashtra	5	5	131.01	99.62	78	70	1010.19
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
<b>Total (B):</b>		<b>6</b>	<b>6</b>	<b>156.01</b>	<b>132.02</b>	<b>155</b>	<b>147</b>	<b>1454.96</b>
<b>Total(A+B):</b>		<b>15</b>	<b>12</b>	<b>196.24</b>	<b>228.76</b>	<b>413</b>	<b>369</b>	<b>2886.47</b>
<b>C CORPORATION SPONSORED SCHEME</b>								
	Technical Textile Project							
1	Kerala					1	0	8.13
<b>Total(A+B+C):</b>		<b>15</b>	<b>12</b>	<b>196.24</b>	<b>228.76</b>	<b>414</b>	<b>369</b>	<b>2894.60</b>



**Table-4**

**ASSISTANCE SANCTIONED / RELEASED TO GINNING & PRESSING UNITS**

(₹ in crore)

SN	State	Cumulative position as on 31/03/2019		
		Units sanctioned (Number)	Units completed (Number)	Amount released
	CENTRAL SECTOR SCHEME			
1	Andhra Pradesh	2	2	4.88
2	Meghalaya	1	1	0.63
3	Odisha	1	1	3.76
4	Rajasthan	11	11	1.44
5	Telangana	1	0	1.16
	Total (A)	16	15	11.87
	CORPORATION SPONSORED SCHEME			
1	Andhra Pradesh	1	1	0.11
2	Gujarat	8	8	1.05
3	Karnataka	16	16	10.27
4	Madhya Pradesh	15	15	1
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)	74	74	16.89
	Total (A+B)	90	89	28.76

**Table-5**

**ASSISTANCE SANCTIONED & RELEASED TO POWERLOOM UNITS**

(₹ in crore)

S.No	State	Cumulative position as on 31.03.2019		
		Units sanctioned	Units completed	Amount released
	CORPORATION SPONSORED SCHEME			
1	Gujarat	2	2	0.55
2	Karnataka	11	11	17.84
3	Kerala	14	14	25.73
4	Madhya Pradesh	1	1	0.5
5	Maharashtra	453	368	291.48
6	Nagaland	1	1	0.43
7	West Bengal*	8	8	4.48
	Total	490	405	341.01

\*- includes ₹ 0.96 crore sanctioned under Central Sector Scheme

**Table – 6**  
**ASSISTANCE SANCTIONED & RELEASED FOR FOODGRAINS UNITS**

(₹ in crore)

SN	State	No. of sanctions in 2018-19	Units sanctioned in 2018-19	Amount		Cumulative position as on 31.03.2019		
				Sanctioned In 2018-19	Released In 2018-19	Units sanctioned (No.)	Units completed (No.)	Assistance released
A	COOPERATIVELY UNDER/LEAST DEVELOPED STATES/UTS							
1	Andhra Pradesh					108	108	7.32
2	Assam					31	31	0.79
3	Bihar					12	12	0.58
4	Chhattisgarh*					68	68	0
5	Jharkhand*					2	2	0
6	J&K**					22	22	0
7	Madhya Pradesh					65	65	6.94
8	Manipur					2	2	0.11
9	Nagaland					2	2	0.33
10	Odisha					30	30	0.63
11	Rajasthan					14	14	0.49
12	Telangana	1	1	4.9	4.07	4	3	12.23
13	Uttar Pradesh					32	32	0.99
14	Uttarakhand*	1	650	365.96	2.31	655	5	2.31
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)	2	651	370.86	6.38	1067	416	36.81
B	COOPERATIVELY DEVELOPED STATES/UT							
1	Delhi (NAFED)					1	1	0.07
2	Gujarat					32	32	2.76
3	Haryana					17	17	1.78
4	Karnataka					96	96	4.79
5	Kerala				2.65	10	9	5.45
6	Maharashtra	2	2	7.6	2.22	135	113	109.78
7	Punjab					14	14	1.38
8	Tamil Nadu					26	26	1.37
9	Margin Money/ WC					3	3	1.68
	Sub-Total (B)	2	2	7.6	4.87	334	311	129.06
	Total (A+B)	4	653	378.46	11.25	1401	727	165.88



**Table-7**

**ASSISTANCE SANCTIONED & RELEASED FOR OILSEED & OTHER PROCESSING UNITS**

(₹ In crore & units In numbers)

SN	States	No. of sanctions In 2018-19	Units sanctioned in 2018-19	Amount		Cumulative position as on 31.03.2019		
				Sanctioned in 2018-19	Released in 2018-19	Units sanctioned	Units completed	Amount released
A	COOPERATIVELY UNDER/LEAST DEVELOPED STATES							
1	Andhra Pradesh					10	10	129.29
2	Assam					10	10	24.58
3	Chattisgarh					3	3	1.09
4	J&K					1	1	5.46
5	Madhya Pradesh					16	16	145.19
6	Odisha					13	13	6.42
7	Rajasthan					21	21	151.76
8	Uttar Pradesh					5	5	1.96
9	Uttarakhand					4	4	11.24
10	West Bengal					1	1	0.16
11	Telangana				8.26	2	1	75.53
	Total (A)				8.26	86	85	552.68
B	COOPERATIVELY DEVELOPED STATES							
1	Gujarat					18	18	10
2	Haryana					2	2	0.37
3	Karnataka					13	13	28.27
4	Kerala	2	2	1.58		19	15	76.04
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)	2	2	1.58		75	71	137.5
	Total (A+B)	2	2	1.58	8.26	161	156	690.18
C	Particle Board/ Paper board, Briquette in Maharashtra					5	5	78.71

\* Assistance was provided to NAFED for taking over NCDC assisted Ralchur Unit Karnataka.

**Table-8**

**ASSISTANCE SANCTIONED & RELEASED FOR PLANTATION CROPS UNITS**

(₹ In crore & units In numbers)

S N	States	Activity	No. of sanctions In	No. of	Amount		Cumulative position as on 31.03.2019		
			2018-19	Units sanctioned In 2018-19	Sanctioned In 2018-19	Released In 2018-19	Units sanctioned	Units completed	Amount released
A	COOPERATIVELY UNDER/LEAST DEVELOPED STATES								
1	Arunachal Pradesh	Processing	2	2	16.2	10.32	7	6	34.79
2	Himachal Pradesh	Processing					5	5	3.3
3	Meghalaya	Processing					3	3	0.13
5	Nagaland	Processing					2	2	6.2
6	Odisha	Processing					2	2	0.03
7	Rajasthan	Processing					1	1	0.03
	Sub Total (A)		2	2	16.2	10.32	20	19	44.48
B	COOPERATIVELY DEVELOPED STATES								
1	Gujarat	Processing					1	1	1.08
2	Karnataka	Processing					17	17	6.94
3	Kerala	Processing					37	37	50.2
		Marketing					2	2	1.8
4	Maharashtra	Processing					23	18	51.25
5	Tamil Nadu	Processing					22	22	10.49
	Sub Total (B)						102	97	121.76
	Total (A+B):		2	2	16.2	10.32	122	116	166.24

TABLE-9

## ASSISTANCE SANCTIONED &amp; RELEASED FOR FRUITS AND VEGATABLES PROCESSING

(₹ in crore)

S. No.	States	Cumulative position as on 31.03.2019		
		Units Sanctioned	Units Completed	Amount Released
	A. COOPERATIVELY UNDER/LEAST DEVELOPED STATES/UT			
1	Arunachal Pradesh	1	1	0.51
2	Uttrakhand	2	2	0.48
3	Odisha	2	2	0.11
4	Assam	1	1	0.1
5	Bihar	1	1	0
6	Himachal Pradesh	12	12	2.81
7	Manipur	1	1	0.39
8	Nagaland	2	1	1.09
9	Rajasthan	2	2	0.06
10	West Bengal	3	3	0.39
11	Mizoram	1	1	0.14
	Sub-Total (A)	28	27	6.08
	B. COOPERATIVELY DEVELOPED STATES/UT			
1	Kerala	12	12	12.44
2	Maharashtra	22	11	38.83
3	Andhra Pradesh	2	2	0.02
4	Madhya Pradesh	2	2	0.07
5	Punjab	1	1	0.33
6	Tamil Nadu	5	5	0.39
7	Karnataka	3	3	0.2
8	Delhi	1	1	0.21
9	Gujarat	2	2	1.31
10	Haryana	2	2	0.18
	Sub Total (B)	52	41	53.98
	Grand Total (A+B)	80	68	60.06



## Chapter - 7

### STORAGE & COLD CHAIN

#### **COOPERATIVE STORAGE**

7.1 Since its inception in 1962-63, NCDC has been making systematic and sustained efforts for creation of scientific storage facilities at various levels in cooperative sector. As a result of concerted efforts, the storage capacity assisted by NCDC and owned by cooperatives has increased from about 11 lakh MT in 1962-63 to 165.11 lakh MT by the end of 31.03.2019. A total amount of ₹1075.82 crore has been released by NCDC under various programmes towards construction of godowns, repair and renovation of godowns, technical and margin money assistance for business promotion under Internationally Aided Component including assistance recovered in respect of desanctioned programme. The State-wise position of cumulative assistance provided and programmes implemented/ under implementation as on 31.3.2019 is as per **Table-1**.

7.1.1 During 2018-19, NCDC approved a programme for construction of 44 godowns of 16991 MT capacity at a total block cost of ₹112.64 crore with NCDC share of assistance of ₹98.96 crore comprising ₹88.68 crore as loan and ₹10.28 crore as subsidy and for renovation of 4 godowns of 400 MT capacity at a block cost of ₹2.50 crore with NCDC share of assistance of ₹2.24 crore comprising of ₹1.74 crore as loan and ₹0.50 crore as subsidy under various Schemes, viz. Agricultural Marketing Infrastructure (Storage infrastructure) Sub-Scheme of Central Sector Integrated Scheme for Agricultural Marketing (CSISAM), Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC) and Corporation Sponsored Scheme (scheme-wise details are in **Table-2**).

7.1.2 Central Sector Scheme on Assistance for Boosting Seed Production provides credit linked back ended capital subsidy at the rate of 25% of the project cost subject to a maximum limit of ₹25.00 lakh per unit on seed infrastructure development. Private Sector Companies, individual entrepreneurs, Self Help Groups, Partnership firms and Cooperative

Societies will be eligible to get assistance under this scheme. The scheme will be implemented through Nationalised Banks, Scheduled Commercial Banks and for seed cooperatives, the scheme will be implemented through NCDC. National Seed Corporation (NSC) will be the nodal agency for implementation and monitoring of this scheme.

7.1.3 During 2018-19, NCDC under its storage programme, released total amount of ₹10.52 crore comprising of ₹10.18 crore as loan and ₹0.34 crore as subsidy under its various schemes including Assistance for Boosting Seed Production component under Sub-Mission for Seed and Planting Material (SMSP) of National Mission on Agricultural Extension and Technology (NMAET) details are in **Table-2**. Performance for the year 2018-19 is depicted in **Table-3** and State-wise programme sanctioned and under implementation is indicated in **Table-4**.

#### **COOPERATIVE COLD CHAIN**

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

7.2.1 As on 31.03.2019, 323 Cold Chain/Cold Storage projects have been organized/ sanctioned with a capacity of 9.88 lakh MT. Against this, 305

cooperative cold storage projects with a total capacity of 9.36 lakh MT assisted by NCDC have been completed / installed. This includes 36 projects of capacity expansion of 1.28 lakh MT. Besides, 18 cold storage projects of 0.523 lakh MT (including 2 capacity expansion projects of 0.144 lakh MT) are under implementation.

During 2018-19, NCDC released ₹0.847 crore comprising of ₹0.211 crore as loan and ₹0.636 crore as subsidy under CSISAC Scheme. Upto 31.3.2019, NCDC has disbursed ₹217.879 crore for promotion and development of cooperative Cold Storages/ Cold Chain in the country. State wise position is at **Table - 5.**

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**Table-1**

**ASSISTANCE SANCTIONED & RELEASED FOR GODOWNS**

(₹ In crore)

SN	State	No. of sanctions in 2018-19	No. of units Sanctioned in 2018-19	Amount		Cumulative position as on 31.03.2019		
				Sanctioned In 2018-19	Released In 2018-19	Units sanctioned (No.)	Units completed (No.)	Amount Released
(A) LEAST DEVELOPED STATES								
1	Arunachal Pradesh					12	12	0.31
2	Assam					1035	1035	12.24
3	Bihar					2951	2951	51.39
4	Jharkhand					139	139	0.44
5	J&K					178	178	0.43
6	Manipur					176	176	0.85
7	Meghalaya					149	149	1.51
8	Mizoram					133	133	5.022
9	Nagaland					130	130	2.66
10	Tripura					205	205	10.26
11	UTs					5	5	0.7
	Sub Total (A)					5113	5113	85.812
(B) UNDER DEVELOPED STATES								
12	Andhra Pradesh					4963	4910	52.133
13	Chhattisgarh					202	200	35.864
14	Himachal Pradesh				0.203	1933	1854	17.752
15	Madhya Pradesh	3	33	4.832	2.549	6754	6589	116.711
16	Rajasthan	2	2	0.486	0.316	5197	5188	50.621
17	Telangana	2	2	0.561	0.611	8	4	3.327
18	Uttar Pradesh	6	7	0.33	0.125	10178	10157	132.607
19	Uttarakhand	1		90.36		107	102	5.206
20	Odisha					2546	2546	19.7
21	West Bengal					3312	3310	31.749
	Sub Total (B)	14	44	96.569	3.805	35200	34860	466.922
(C) DEVELOPED STATES								
22	Gujarat				2.184	2358	2324	87.521
23	Haryana					1947	1946	137.977
24	Karnataka	2	2	0.932	1.823	6205	6181	85.837
25	Kerala				0.068	2321	2279	33.719
26	Maharashtra					5396	5392	103.787
27	Punjab					4734	4717	44.365
28	Tamil Nadu					5342	5170	21.24
29	NAFED					11	9	3.64
30	NCCF					1	1	1.41
31	National Federation	1	2	3.702	2.644	2		3.587
	Sub Total (C)	3	4	4.634	6.719	28317	28019	523.083
Grand Total:(A+B+C)		17	48	101.2	10.524	68630	67992	1074.566

TABLE-2

# DETAILS OF STORAGE PROGRAMME APPROVED AND FINANCIAL ASSISTANCE SANCTIONED AND RELEASED UNDER VARIOUS SCHEMES DURING THE YEAR 2018-19

(₹ in crore)

States (Particulars)	Programme approved (In numbers)			Capacity sanctioned (MT)			Block cost approved	Amount sanctioned			Amount released		
	Rural	Mktg.	Total	Rural	Mktg.	Total		Loan (from Corpn.)	Subsidy (From GOI)	Total	Loan (from Corpn.)	Subsidy (From GOI)	Total
1. CONSTRUCTION OF GODOWNS													
(A) AGRICULTURE MARKETING INFRASTRUCTURE (AMI) SUB SCHEME OF CENTRAL SECTOR INTEGRATED SCHEME FOR AGRICULTURAL MARKETING (CSISAM)													
Cooperatively Developed States/UTs													
Kerala											0.060	0.007	0.068
SubTotal (A)											0.060	0.007	0.068
(B) CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION (CSISAC)													
Cooperatively Least Developed States NIL													
Cooperatively Under Developed States/UTs													
Madhya Pradesh	32		32	6127		6127	6.382	3.500	1.318	4.818	2.405	0.052	2.457
Rajasthan	2		2	1250		1250	0.572	0.372	0.114	0.486	0.314	0.002	0.316
Telangana	2		2	2500		2500	0.660	0.429	0.132	0.561	0.559	0.053	0.611
Uttar Pradesh	4		4	300		300	0.309	0.201	0.062	0.262	0.125		0.125
Uttarakhand	0		0	0		0	38.000	26.600	7.600	34.200			
Cooperatively Developed States/UTs													
Gujarat	0										2.184		2.184
SubTotal (B)	40		40	10177		10177	45.922	31.101	9.226	40.327	5.587	0.107	5.694
(C) CORPORATION SPONSORED SCHEME													
Cooperatively Under Developed States/UTs													
Uttarakhand							60.000	54.000		54.000			
Cooperatively Developed States/UTs													
Karnataka	2		2	718		718	1.435	0.932		0.932	1.823		1.823
SubTotal (C)	2		2	718	0	718	61.435	54.9327		54.932	1.823		1.823
(D) CENTRAL SECTOR SCHEME ON ASSISTANCE FOR BOOSTING SEED PRODUCTION													
Cooperatively Developed States/UTs													
Haryana (National Level Federation)	2		2	6096	0	6096	5.288	2.644	1.058	3.702	2.644		2.644
SubTotal (D)	2		2	6096	0	6096	5.288	2.644	1.058	3.702	2.644		2.644
Total(A+B+C+D)	44		44	16991		16991	112.645	88.678	10.284	98.961	10.115	0.114	10.229
2. RENOVATION OF GODOWNS													
CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTUREAL COOPERATION (CSISAC)													
Cooperatively Under Developed States/UTs													
Himachal Pradesh												0.202	0.202
Madhya Pradesh	1		1	250		250	0.020	0.010	0.004	0.014	0.067	0.025	0.092
Uttar Pradesh	3		3	150		150	0.080	0.052	0.016	0.068			
Uttarakhand							2.400	1.680	0.480	2.160			
Total	4		4	400		400	2.500	1.742	0.500	2.242	0.067	0.227	0.294
GRAND TOTAL(1+2) (Construction & Renovation)	48		48	17391		17391	115.145	90.420	10.784	101.203	10.182	0.341	10.523



**Table-3**

**STORAGE PROGRAMME – PERFORMANCE FOR THE YEAR 2018-19**

	Scheme	Target	Achievement	Percentage	
(A)	CONSTRUCTION OF GODOWNS				
1	Central Sector Integrated Scheme on Agriculture Cooperation (CSISAC)				
	Sanction of godowns	No.	23	40	174%
	Capacity of godowns	Capacity in MT	14400	10177	71%
	Release of funds	₹ in crore	33.94	5.69	17%
2	Corporation Sponsored Scheme & Agricultural Marketing Infrastructure (AMI) – Sub Scheme of Central Sector Integrated Scheme for Agricultural Marketing (CSISAM) and Assistance for Boosting Seed Production				
	Sanction of godown	No.	14	4	29%
	Capacity of godown	Capacity in MT	10000	6814	68%
	Release of funds	₹ in crore	11.10	4.535	41%
(B)	COMPLETION OF GODOWNS				
1	Corporation Sponsored Scheme & Agricultural Marketing Infrastructure Scheme (AMI) - Sub Scheme of Central Sector Integrated Scheme for Agricultural Marketing (CSISAM)				
	Completion of godown	No.	4	5	125%
	Capacity of godown	Capacity in MT	34000	932	3%
2	Central Sector Integrated Scheme on Agriculture Cooperation (CSISAC)				
	Completion of godown	No.	83	2	2%
	Capacity of godown	Capacity in MT	39726	734	0%
(C)	RENOVATION OF GODOWNS				
	Corporation Sponsored Scheme/ AMI- Sub Scheme of CSISAM and CSISAC				
	Sanction	No.	4	62	100%
	Capacity of godown	Capacity in MT	16500	400	2%
	Release of funds	₹ in crore	4.96	0.295	6%

Table – 4

**STATE WISE CUMULATIVE DETAILS OF STORAGE CAPACITY SANCTIONED AND  
COMPLETED AS ON 31.3.2019**

States	Programme Sanctioned			Programme De-sanctioned			Programme completed		
	Rural	Mktg.	Capacity	Rural	Mktg.	Capacity	Rural	Mktg.	Capacity
<b>(A) COOPERATIVELY LEAST DEVELOPED STATES</b>									
Arunachal Pradesh	5	13	5750		6	2500	5	7	3250
Assam	1053	287	387510	283	22	87980	770	265	299550
Bihar	2974	579	850550	519	83	92950	2455	496	557600
Jharkhand	139		13900				139	0	13900
J&K	170	72	39600	37	27	16400	133	45	23200
Manipur	241	22	37880	83	4	11750	158	18	26130
Meghalaya	108	74	45750	18	15	10250	90	59	35500
Mizoram	126	10	14536	2	1	250	124	9	14286
Nagaland	154	14	18300	38		1900	116	14	16400
Tripura	249	24	31835	63	5	7850	186	19	24185
UTs	11	17	25450	11	12	14550		5	10900
<b>Total(a)</b>	<b>5230</b>	<b>1112</b>	<b>1251061</b>	<b>1054</b>	<b>175</b>	<b>226180</b>	<b>4176</b>	<b>937</b>	<b>1024901</b>
<b>(B) COOPERATIVELY UNDER DEVELOPED STATES</b>									
Andhra Pradesh	4278	1018	818274	285	119	90670	4011	899	727604
Chhattisgarh	80	132	464300	0	11	112672	79	121	351300
Himachal Pradesh	1739	222	215265	95	12	9450	1644	210	205815
Madhya Pradesh	8627	1213	1770377	1174	101	272790	5477	1111	1517868
Odisha	2286	679	548680	335	84	61900	1951	595	486780
Rajasthan	5156	476	669912	358	80	92950	4793	395	574820
Telangana	8		11470				4		5530
Uttar Pradesh	9551	899	2354830	254	85	230040	9300	797	2106690
Uttarakhand	60	43	88800	0	1		60	42	88800
West Bengal	3688	612	631860	851	139	146500	2837	473	485360
<b>Total(b)</b>	<b>33471</b>	<b>5294</b>	<b>7573768</b>	<b>3332</b>	<b>632</b>	<b>1016972</b>	<b>30156</b>	<b>4643</b>	<b>6550567</b>
<b>(C) COOPERATIVELY DEVELOPED STATES</b>									
Delhi		1	1000		1	1000			
Gujarat	1992	530	864380	116	54	57934	1868	456	731410
Haryana	1592	510	1366137	135	18	49607	1490	456	1307192
Karnataka	5921	1091	1311821	711	114	109970	5211	966	1191164
Kerala	2422	170	397384	255	25	30189	2133	145	360710
Maharashtra	4488	1790	2608222	626	260	285132	3864	1528	2323090
Punjab	4847	875	2182301	780	45	194611	3887	830	1987690
Tamil Nadu	4807	608	1068248	48	195	84520	4759	411	983728
NAFED		13	55300		4	15100		9	40200
NCCF		1	10000					1	10000
Puducherry		1	4000		1	4000			
<b>Total(c)</b>	<b>25869</b>	<b>5588</b>	<b>9868793</b>	<b>2660</b>	<b>717</b>	<b>832043</b>	<b>23212</b>	<b>4802</b>	<b>8935984</b>
<b>Grand Total: (a+b+c)</b>	<b>64570</b>	<b>11994</b>	<b>18693822</b>	<b>7046</b>	<b>1524</b>	<b>2075175</b>	<b>57549</b>	<b>10382</b>	<b>16511452</b>



Table-5

## STATE-WISE DETAILS OF COLD STORAGES/ COLD CHAIN AND FINANCIAL ASSISTANCE RELEASED BY NCDC AS ON 31.03.2019

(₹ in crore)

SN	State	Sanctioned		Installed		Assistance Released
		No.	Capacity (tonnes)	No.	Capacity (tonnes)	
1	Andhra Pradesh	2 ( 1 )	6000 + 5000	1	1000	3.963
2	Assam	1	1000	1	1000	0.058
3	Bihar	22 ( 4 )	63350 + 12000	20 ( 4 )	59850 + 12000	45.192
4	Gujarat	7 ( 1 )	5386 + 1800	4 ( 1 )	5200 + 1800	4.103
5	Haryana	4	12000	4	12000	2.199
6	Himachal Pradesh	2	1080	1	1080	0.597
7	Jammu & Kashmir	3	3400	3	3400	0.135
8	Jharkhand	1	5000	-	0	1.000
9	Madhya Pradesh#	24 ( 9 )	90400 + 22250	24 ( 9 )	90400 + 22250	25.586
10	Karnataka	5	7800	5	7800	2.708
11	Maharashtra	4	7000	3	4000	4.433
12	Nagaland	1	1000	1	1000	0.166
13	Odisha	21 ( 3 )	36170 + 4000	21 ( 3 )	36170 + 4000	7.143
14	Punjab	16 ( 1 )	22300 + 2000	16 ( 1 )	22300 + 2000	0.442
15	Rajasthan	3	6000	3	6000	0.268
16	Tamil Nadu	2	3750	2	3750	1.205
17	Tripura	1 ( 1 )	2000 + 3000	1 ( 1 )	2000 + 3000	2.376
18	Uttar Pradesh	95 ( 1 )	282600 + 2000	95 ( 1 )	282600 + 2000	30.049
19	Uttarakhand*	1	14630			0.170
20	West Bengal	68 ( 17 )	271625 + 90200	2 ( 16 )	265050 + 80800	85.989
21	Chandigarh	1	1000	1	1000	0.000
22	NAFED, New Delhi	1	2500	1	2500	0.075
23	NPC Study	-	-	-	0	0.022
	<b>TOTAL</b>	<b>285 ( 38 ) = 323</b>	<b>845991 + 142250 = 988241</b>	<b>269 (36) = 305</b>	<b>808100 + 127850 = 935950</b>	<b>217.879</b>

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

\* Excluding capacity of Integrated Pack House / Collection Centre.

# De-sanctioned Sahakari Sheetgrih Sanstha Maryadi, Indore of 1956 MT capacity.

## Chapter-8

**INDUSTRIAL & SERVICE COOPERATIVES****INDUSTRIAL COOPERATIVES**

8.1 NCDC is providing assistance to Industrial cooperatives for production, processing, marketing, storage, import & export of industrial goods since 2003-2004. Under the scheme, assistance is provided for:

- (i) Establishment of Industrial work sheds / units including plant and machinery for production/ fabrication /assembling/ processing of Industrial goods, handicrafts, rural crafts and other products;
- (ii) Expansion/modernisation/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.

8.1.2 Cumulatively, as on 31.03.2019, NCDC has released ₹11.65 crore to industrial cooperatives as detailed at Table-1.

**SERVICE COOPERATIVES**

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

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

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

8.4 Service cooperatives are assisted by NCDC for:

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

8.4.1 During 2018-19, NCDC sanctioned ₹53.51 crore for expansion of a hospital and creation of infrastructure facilities to 9 cooperative banks/credit cooperatives and released ₹2.95 crore. Cumulatively, as on 31.03.2019, NCDC released ₹279.61 crore as detailed at Table-1.

**Agricultural Credit Cooperatives**

8.5 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.

8.5.1 Agriculture credit cooperatives are assisted for:

- (i) Strengthening of share capital base /margin money assistance;



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

8.5.2 During 2018-19, NCDC sanctioned ₹7404.26 crore as working capital loan to 1 State Cooperative Bank, 3 State Cooperative Agricultural Rural Development Banks, 4 District Cooperative Banks (DCBs), 1 State level Federation, 31 Cooperative Societies and 7 Service Cooperative Banks in the States of Kerala, Uttar Pradesh, Rajasthan, Odisha, Karnataka, Andhra Pradesh, Maharashtra, Punjab and Madhya Pradesh and released ₹4885.94 crore. Cumulatively, as on 31.03.2019, NCDC released ₹24589.19 crore for Agricultural Credit Cooperatives as detailed at **Table-1**.

## Labour Cooperatives

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

- (i) Strengthening of Share Capital base/Margin Money assistance;

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

8.6.1 Cumulatively as on 31.03.2019, NCDC has sanctioned ₹147.72 crore and released ₹147.21 crore to labour cooperatives as detailed at **Table-1**.

## PACS as Modern Banking Units

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

8.7.1 During 2018-19, NCDC has sanctioned ₹315.72 crore to 2631 PACS and released ₹194.50 crore to 2150 PACS in the state of West Bengal to develop them as Banking Service Points. On the lines of this pan state approach, possibility of similar projects is being explored in the other states are being explored.

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**Table-1**  
**ASSISTANCE SANCTIONED & RELEASED TO INDUSTRIAL, LABOUR, CREDIT**  
**& SERVICE COOPERATIVES**

( ₹ in crore)

SN	States	Activity	No. of sanctions in 2018-19	Amount		Cumulative position as on 31/03/19		
				Sanctioned (2018-19)	Released (2018-19)	Units sanctioned	Units completed	Amount released
I)	INDUSTRIAL COOPERATIVES							
1	Arunachal Pradesh	Industries				7	5	7.930
2	Haryana	Industries				1	1	0.040
3	Kerala	Industries				11	11	3.035
4	Meghalaya	Industries				1	1	0.157
5	Nagaland	Industries				2	1	0.487
	Total (Industrial)					22	19	11.649
II)	SERVICE COOPERATIVES							
A)	Agricultural Credit Cooperatives							
1	A & N Islands	Working Capital				1	1	20.000
2	Andhra Pradesh	Working Capital	3	503.000	100.000	12	9	1442.532
3	Bihar	Working Capital				5	4	800.000
4	Gujarat	Working Capital			0.400	9	9	470.880
5	Himachal Pradesh	Working Capital				1	1	300.000
6	Karnataka	Working Capital	21	27.760	134.820	50	41	244.240
7	Kerala	Working Capital	8	314.500	225.720	79	64	5975.860
8	Madhya Pradesh	Working Capital	4	825.000	446.000	36	27	4125.000
9	Maharashtra	Working Capital	6	29.000	28.000	9	8	43.025
10	Odisha	Working Capital	1	5.000	3.000	8	5	2903.000
11	Rajasthan	Working Capital	2	5100.000	3800.000	6	4	4010.000
12	Telangana	Working Capital				2	2	300.000
13	Tamil Nadu	Working Capital				11	11	2060.150
14	Uttar Pradesh	Working Capital	1	400.000	59.000	15	8	775.500
15	West Bengal	Working Capital				6	5	660.000
16	Punjab	Working Capital	1	200.000	89.000	3	1	459.000
	Sub Total (A)		47	7404.260	4885.940	253	200	24589.187
B)	Service Cooperatives							
1	Arunachal Pradesh	Term loan				2	2	3.638
2	Delhi	Share capital				1	1	0.003
3	Haryana	Share capital	3	1.705		12	8	134.050
4	Himachal Pradesh	Term loan				1	1	0.377
5	Karnataka	Term loan				1	1	2.522
6	Kerala	Term loan	5	9.714	2.816	144	50	133.690
7	Telangana	Term loan			0.136	1	0	2.534
8	Uttarakhand	Term loan	1	42.090		1		
9	West Bengal	Term Loan				1	0	2.793
	Sub Total (B)		9	53.509	2.952	164	63	279.607
C)	Labour Cooperatives							
1	Delhi	Labour				1	1	0.100
2	Himachal Pradesh	Labour				1	1	0.231
3	Kerala	Labour				12	11	148.779
4	Telangana	Labour				1		0.096
	Sub Total (C)					15	13	147.206
	Total (A+B+C) (Service)		56	7457.769	4888.892	432	276	25016.000
	Grand Total (Industrial + Service)		56	7457.769	4888.892	454	295	25027.649

**Chapter - 9****COOPERATIVES FOR WEAKER SECTIONS**

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

**FISHERIES**

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

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

9.2.1 During 2018-19, NCDC sanctioned ₹229.89 crore (₹193.15 crore as loan & ₹36.75 crore as subsidy) and released ₹463.73 crore (₹457.04 crore as loan & ₹6.68 crore as subsidy) as detailed below:

(a) Under Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC), an assistance of ₹229.89 crore (₹193.15 crore as loan & ₹36.75 crore as subsidy) was sanctioned for 3 projects and an amount of ₹462.90 crore (₹456.22 crore as loan and ₹6.68 crore as subsidy) was released.

(b) Under Corporation Sponsored Scheme in Cooperatively Developed States/UTs, an assistance of ₹0.83 crore as loan was released.

Cumulatively, as on 31.03.2019, NCDC has sanctioned an assistance of ₹2829.68 crore and

released ₹1919.90 crore under this head as detailed in **Table-1**.

**POULTRY**

9.3 NCDC has been extending assistance to poultry cooperatives. Activities assisted in this sector are:

- (i) Establishment of Integrated Poultry Projects;
- (ii) Establishment of cluster of poultry units with rearing capacity of 5000 or more for each unit with provision for selling pullets to member farmers for backyard poultry farming;
- (iii) Purchase of incubators, hatchers and accessories for providing day old chicks to societies;
- (iv) Marketing of poultry products by involving producer members;
- (v) Dressing units with a minimum capacity of 300 birds per day;
- (vi) Arranging training for members of cooperative societies in collaboration with Government of India/State Poultry Training Centres;
- (vii) Expansion of existing capacity; &
- (viii) Margin money / working capital assistance for increasing business turnover.

9.3.1 Cumulatively, NCDC has sanctioned financial assistance of ₹117.27 crore for 377 Units/projects of which 321 units have been completed by the end of 31.03.2019 while others are in various stages of completion. State wise details of financial assistance sanctioned and released by the Corporation in respect of Poultry Projects are given in **Table-2**.

**DAIRY & LIVESTOCK****Dairy**

9.4 NCDC provides assistance to Primary, District and State level dairy cooperatives for the following activities:

- (i) Purchase, rearing and breeding of milch animals;

- (i) Installation of milking machines;
- (ii) Establishment of Testing Laboratories;
- (iii) Establishment/ expansion/ renovation of milk collection centres and chilling plants;
- (iv) Purchase of equipments and bulk milk coolers;
- (v) Milk chilling plants and processing units;
- (vi) Purchase of transport vehicles;
- (vii) Setting up of small feed mixing/ manufacturing units;
- (viii) Establishment of Integrated Dairy Projects with provisions for technical inputs for farmers' organisation, mobile veterinary care, artificial insemination and fodder development programme;
- (ix) UHT Milk processing and packaging units; &
- (x) Margin money / working capital assistance for increasing business turnover.

#### **Dairy Processing and Infrastructure Development Fund (DIDF)**

9.4.1 The Union Cabinet on 12.09.2017 approved setting up the fund of ₹8004.00 crore titled "Dairy Processing and Infrastructure Development Fund" (DIDF) in NABARD, with total financial outlay of ₹10881.00 crore for the projects comprising (I) ₹8004.00 crore to be raised by NABARD from market, (II) ₹2001.00 crore to be contributed by Eligible End Borrowers (EEBs) towards margin, (III) ₹12.00 crore to be contributed by NDDB/ NCDC on pro-rata basis towards Project Management and Learning and (IV) Interest Subvention of ₹864.00 crore to be provided to NABARD by Department of Animal Husbandry, Dairying & Fisheries (DAHDF), Ministry of Agriculture & Farmers' Welfare through budgetary support from Government of India.

9.4.2 NCDC has been identified as a Nodal Lending Entity (NLE) for borrowing resources from the Central Sector Scheme Dairy Processing and Infrastructure Development Fund (DIDF) set-up in NABARD and finance the projects submitted by the Eligible End Borrowers (EEBs). NCDC will be responsible for proper utilization of funds by the EEBs and shall repay the loan to NABARD. Cooperative Milk Unions, State Cooperative Dairy Federations and Multi-State Milk Cooperatives are

the Institutions eligible for loans from NCDC under the scheme. The interest rate to be charged by NCDC on the assistance to the End Borrowers shall be 6.5% per annum.

#### **Livestock**

9.4.3 NCDC provides financial assistance for (i) Integrated Livestock Projects/ Modernisation/ Expansion/ Renovation of existing units; (ii) Processing and Marketing Infrastructure; (iii) Purchase of equipment and transport vehicles; and (iv) Margin Money/ Working capital assistance for increasing business turnover..

9.4.4 During 2018-19, under the dairy programme, NCDC sanctioned ₹722.45 crore for 7372 Dairy Units and released ₹308.97 crore to Dairy Cooperatives. Further, NCDC sanctioned ₹2010.33 crore for 324480 Units and released ₹1323.21 crore to State Governments/ Federations for Livestock programme. Cumulatively, as on 31.03.19, NCDC has sanctioned ₹10674.72 crore and has released an amount of ₹5303.91 crore to dairy & livestock cooperatives as given in **Table-3**.

#### **HANDLOOM**

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

9.5.1 During 2018-19, NCDC sanctioned ₹3.87 crore (₹3.21 crore as loan and ₹0.66 crore as CSISAC subsidy) and released ₹1.92 crore (₹1.90 crore as loan and ₹0.02 crore as CSISAC subsidy). Since inception of scheme, NCDC has sanctioned ₹476.26 crore to 3602 units and released an amount of ₹466.36 crore with the completion of 3474 units as detailed in **Table-4**.

**COIR**

9.6 NCDC has been assisting Coir Cooperative 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.

9.6.1 During 2018-19, NCDC released ₹30.00 crore as loan to Government of Kerala for integrated development of coir cooperatives. Under this integrated project, around 1000 cooperatives are proposed to be assisted. Since inception of scheme, cumulatively, NCDC has sanctioned ₹267.57 crore and released ₹97.57 crore with the completion of 421 units. State-wise sanction & release position upto 31.3.2019 are given in **Table- 5**.

**JUTE**

9.7 The scheme for development of jute cooperatives includes (a) Establishment/ expansion/ modernization of Jute mill and (b) Construction of godowns and showrooms. During 2018-19, NCDC released ₹35.64 crore (₹32.72 crore as loan and ₹2.92 crore as CSISAC subsidy) to Government of Assam for establishment of composite Jute Mill by Assam Cooperative Jute Mills Limited. Since inception of scheme, cumulatively, NCDC sanctioned ₹48.37 crore for 184 units/projects and released ₹39.61 crore with the completion of 183 units/projects. State-wise sanction and release position upto 31.03.2019 is given in **Table- 6**.

**SCHEDULED CASTE (SC) COOPERATIVES**

9.8 NCDC has formulated specific scheme for the economic upliftment of SC Cooperatives. Societies having more than 40% scheduled caste members are considered as SC Cooperatives for the purposes of NCDC assistance. During 2018-19, an additional assistance of ₹74.43 crore was sanctioned by the Corporation to 4 Scheduled Caste Cooperatives and an amount of ₹0.11 crore was released. Cumulatively as on 31.3.2019, NCDC sanctioned 9080 units and released ₹301.22 crore. Details of assistance provided to SC Cooperatives are given in **Table-7**.

**SCHEDULED TRIBE (ST) COOPERATIVES**

9.9 Cooperative structure in tribal areas primarily consists of 3621 Large Sized Agricultural Multi-Purpose Cooperative Societies (LAMPS) at the Primary Level, 12 Tribal Development Cooperative Corporation/Federations (TDCCF) and the Jharkhand State Cooperatives Lac Marketing Federation (JASCOLAMPF) at the State Level and Tribal Cooperative Marketing Development Federation of India Ltd. (TRIFED) at the National Level. NCDC has formulated specific scheme for strengthening the share capital base of LAMPS and provides margin money/working capital to TDCCF for undertaking procurement and marketing of Minor Forest Produce (MFP) and surplus agricultural produce, distribution of fertilizers and other agricultural inputs, sale of consumer articles etc. During 2018-19, NCDC sanctioned assistance of ₹224.06 crore for 2095 units and released ₹83.30 crore to tribal cooperatives. Cumulatively as on 31.3.2019, NCDC has sanctioned 6859 units and released ₹5167.42 crore to ST cooperatives as detailed in **Table-7**.

**LABOUR COOPERATIVES**

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

9.10.1 Cumulatively, as on 31.03.2019, NCDC has sanctioned financial assistance of ₹147.72 crore and released ₹147.21 crore to Labour Cooperatives.

**WOMEN COOPERATIVES**

9.11 NCDC has also provided assistance to exclusively women's cooperative societies. During the year 2018-19, the Corporation has sanctioned ₹747.87 crore to 11 units/projects and released ₹190.21 crore to women cooperatives under various programme. Activity wise sanction & release during 2018-19 are as under:

(₹ in crore)

Activity	No. of women societies assisted	Assistance sanctioned to women societies	Assistance released to women societies
Dairy & Livestock	2	162.15	34.55
IC&SC	5	533.78	132.18
ICDP	4	51.94	23.48
<b>Total</b>	<b>11</b>	<b>747.87</b>	<b>190.21</b>



**Table-1**

**ASSISTANCE SANCTIONED & RELEASED TO FISHERIES COOPERATIVES**

(₹ in crore)

Sl. No.	State	Units Sanctioned in 2018-19	Amount		Cumulative Position as on 31/3/2019	
			Sanctioned in 2018-19	Released in 2018-19	No. of Units Sanctioned	Amount Released
A	Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC)					
1	Andaman & Nicobar	1	50.624		1	
2	Assam				39	0.185
3	Andhra Pradesh				637	47.19
4	Bihar				7	0.019
5	Himachal Pradesh				15	0.210
6	Kerala	1	31.226	8.600	3	54.192
7	Madhya Pradesh				15	0.013
8	Manipur				124	1.739
9	Mizoram				4	0.188
10	Nagaland				202	7.945
11	Odisha				538	2.793
12	Rajasthan				95	0.149
13	Uttar Pradesh				4	0.006
14	Tripura				60	0.367
15	West Bengal			4.301	174	338.353
16	Telangana			420.000	1	465.000
17	Uttarakhand	1	148.043	30.000	1	30.000
	Sub Total (A)	3	229.893	462.901	1920	948.350
B	Corporation Sponsored Scheme					
1	Goa				3	1.521
2	Gujarat				1103	36.175
3	Haryana				1	0.008
4	Karnataka				71	15.612
5	Kerala				41	310.493
6	Maharashtra			0.825	3806	568.876
7	Tamil Nadu				3625	35.582
8	Daman & Diu				19	1.808
9	Puducherry				5	0.033
10	West Bengal				1	
	Sub Total (B)			0.825	8675	970.108
C	Institutions					
1	FISHCOPFED				6	1.073
2	Others				3	0.367
	Sub Total ( C)				9	1.440
	Grand Total(A+B+C)	3	229.893	463.726	10604	1919.898

**Table-2**  
**ASSISTANCE SANCTIONED & RELEASED TO POULTRY COOPERATIVES**

(₹ in crore)

S.No	State	Cumulative position as on 31.03.2019	
		Units Sanctioned	Amount Released
<b>A</b>	<b>Central Sector Integrated Scheme on Agricultural Cooperation</b>		
1	Andhra Pradesh	2	0.092
2	Arunachal Pradesh	1	1.425
3	Assam	1	0.075
4	Bihar	1	0.000
5	Himachal Pradesh	1	0.043
6	Jammu & Kashmir	87	21.182
7	Jharkhand	5	9.732
8	Meghalaya	1	0.000
9	Manipur	33	2.358
10	Mizoram	1	0.098
11	Nagaland	143	8.602
12	Uttar Pradesh	2	0.122
13	West Bengal	8	1.658
	<b>Total (A)</b>	<b>286</b>	<b>45.387</b>
<b>B</b>	<b>Corporation Sponsored Scheme</b>		
2	Haryana	1	0.054
3	Karnataka	7	0.478
4	Kerala	3	0.124
5	Maharashtra	78	44.172
6	Tamil Nadu	1	0.005
	<b>Total (B)</b>	<b>91</b>	<b>46.386</b>
	<b>Grand Total (A+B)</b>	<b>377</b>	<b>91.773</b>



**Table-3**  
**ASSISTANCE SANCTIONED & RELEASED TO DAIRY & LIVESTOCK COOPERATIVES**

**(₹ in crore)**

S.No	State Activity	Units sanctioned In 2018-19	Amount		Cumulative position as on 31.03.2019	
			Sanctioned in 2018-19	Released In 2018-19	Units sanctioned	Amount Released
<b>A</b>	<b>DAIRY</b>					
	<b>Central Sector Integrated Scheme on Agricultural Cooperation</b>					
1	Andhra Pradesh				6	14.752
2	Arunachal Pradesh				17	0.685
3	Assam				1	0.200
4	Bihar <sup>A</sup>		56.362	41.957	38	298.014
5	Madhya Pradesh				1	
6	Meghalaya	2092	204.710	51.180	2094	51.356
7	Nagaland				8	0.580
8	Punjab			4.114	1	32.000
9	Rajasthan			22.614	7	94.838
10	Telangana				1	0.722
11	Uttar Pradesh				4	8.400
12	Gujarat	2	50.146	63.061	900	271.383
13	Karnataka			4.849	120	38.638
14	Maharashtra			0.215	17	25.909
15	Uttarakhand	5276	402.662	13.00	5276	13.00
	<b>Corporation Sponsored Scheme</b>					
1	Gujarat	1	1.000	103.000	3929	320.086
2	Karnataka				477	43.834
3	Maharashtra	1	7.570	4.980	30	29.414
4	Odisha				1	2.000
5	Punjab				7	6.205
6	Tamil Nadu				3	8.943
7	Uttar Pradesh				1	
	<b>Total (Dairy)</b>	<b>7372</b>	<b>722.450</b>	<b>308.97</b>	<b>12939</b>	<b>1260.959</b>
<b>B</b>	<b>LIVESTOCK</b>					
	<b>Central Sector Integrated Scheme on Agricultural Cooperation</b>					
1	A&N Islands	544	54.608		544	
2	Andhra Pradesh				13857	68.687
3	Meghalaya				2	0.081
4	Nagaland				18	1.097
5	Mizoram				2	0.201
6	Telangana*	213917	1632.910	1251.705	613919	3901.200
7	Uttarakhand	10019	160.817	40.000	10019	40.000
8	West Bengal	100000	162.000	31.500	100000	31.500
	<b>Corporation Sponsored Scheme</b>					
1	Kerala				1	0.180
	<b>Total (Livestock)</b>	<b>324480</b>	<b>2010.335</b>	<b>1323.205</b>	<b>738362</b>	<b>4042.946</b>
	<b>Grand Total (Dairy &amp; Livestock)</b>	<b>331852</b>	<b>2732.784</b>	<b>1632.175</b>	<b>751301</b>	<b>5303.905</b>

<sup>A</sup>Bihar : 6 Projects of cost escalation already sanctioned to COMFED, Bihar

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

Table - 4

## ASSISTANCE SANCTIONED &amp; RELEASED TO HANDLOOM COOPERATIVES

(₹ in crore)

S. No.	State	No. of sanctions in 2018-19	No. of units sanctioned in 2018-19	Amount		Cumulative position as on 31.03.2019		
				Sanctioned in 2018-19	Released in 2018-19	Units sanctioned (No)	Units completed (No)	Amount released
	Cental Sector Integrated Scheme on Agricultural Cooperation							
A	Cooperatively Under Developed States							
1	Andhra Pradesh					572	504	266.05
2	Himachal Pradesh	2	2	0.27	0.27	259	252	11.87
3	Madhya Pradesh					33	33	0.56
4	Odisha					57	55	23.82
5	Rajasthan					32	32	3.41
6	Telangana					50	1	66.04
7	Uttarakhand					9	9	0.51
8	Uttar Pradesh					19	19	0.99
9	West Bengal					257	257	4.36
	Total (A)	2	2	0.27	0.27	1288	1162	377.61
B	Cooperatively Least Developed States							
1	Assam					183	183	7.49
2	Arunachal Pradesh					3	3	0.39
3	Bihar					1	1	0.05
4	Manipur					739	739	4.72
5	Meghalaya					51	51	0.51
6	Mizoram					114	114	6.20
7	Nagaland					222	222	5.97
8	Tripura					1	1	0.30
	Total (B)					1314	1314	25.63
C	Cooperatively Developed States							
	Tamil Nadu	1	1	3.60	1.65	2	0	3.30
	Total(A+B+C)	3	3	3.87	1.92	2604	2476	406.54
	Corporation Sponsored Scheme							
D	Cooperatively Developed States/ UTs / Others							
1	Delhi					2	2	0.26
2	Gujarat					1	1	0.10
3	Haryana					6	6	0.29
4	Karnataka					171	171	3.43
5	Kerala					226	226	20.43
6	Maharashtra					111	111	5.86
7	Punjab					34	34	3.86
8	Tamil Nadu					445	445	16.24
9	Others (Petrofils)					2	2	9.35
	Total (D)					998	998	59.82
	Grand Total	3	3	3.87	1.92	3602	3474	466.36



**Table-5**

**ASSISTANCE SANCTIONED & RELEASED TO COIR COOPERATIVES**

(₹ in crore)

Sl. No.	States	No. of sanctions in 2018-19	No. of units sanctioned in 2018-19	Amount		Cumulative position as on 31/03/2019		
				Sanctioned in 2018-19	Released in 2018-19	Units sanctioned (Number)	Units completed (Number)	Amount released
A	SCHEME :CENTRAL SECTOR SCHEME							
1	Odisha					34	34	4.13
B	SCHEME : CORPORATION SPONSORED SCHEME							
1	Karnataka					27	27	10.65
2	Kerala				30.00	1333	333	78.78
3	Tamil Nadu					27	27	4.01
	TOTAL ( B ) :				30.00	1387	387	93.44
	TOTAL (A+B):				30.00	1421	421	97.57

**Table-6**

**ASSISTANCE SANCTIONED/RELEASED TO JUTE COOPERATIVES**

(₹ in crore)

Sl. No.	States	No. of sanctions in 2018-19	No. of units sanctioned in 2018-19	Amount		Cumulative position as on 31/03/2019		
				Sanctioned in 2018-19	Released in 2018-19	Units sanctioned (Number)	Units completed (Number)	Amount released
1	2	3	4	5	6	7	8	9
<b>A</b>	<b>SCHEME : CENTRAL SECTOR SCHEME:</b>							
1	Assam				35.64	4	3	36.20
2	Bihar					27	27	0.58
3	Meghalaya					5	5	0.28
4	Odisha					13	13	0.14
5	Tripura					21	21	0.27
6	West Bengal					108	108	1.92
	<b>Total (A)</b>				<b>35.64</b>	<b>178</b>	<b>177</b>	<b>39.39</b>
<b>B</b>	<b>SCHEME : CORPORATION SPONSORED SCHEME:</b>							
1	Andhra Pradesh					6	6	0.22
	<b>Grand Total (A+B)</b>				<b>35.64</b>	<b>184</b>	<b>183</b>	<b>39.61</b>

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

(₹ in crore)

S. No.	Activity	Units sanctioned in 2018-19	Amount		Cumulative position as on 31.03.2019	
			Sanctioned in 2018-19	Released in 2018-19	Units sanctioned (Number)	Amount released
I	SCHEDULED CASTE COOPERATIVES					
A	Scheme: Central Sector Integrated Scheme on Agricultural Cooperation(CSISAC)*					
1	Fisheries				171	286.564
2	Poultry, Dairy & Livestock				8	1.658
3	Rural Consumer	1	0.140	0.110	4132	4.712
4	Storage				1	0.208
5	ICDP	3	74.290		4	0.263
6	Handloom				4	0.380
	Total (A)	4	74.430	0.110	4320	293.785
B	Scheme: Corporation Sponsored Scheme					
1	Industrial Cooperatives				4	0.160
2	Fruits & Vegetables				3	1.170
3	Rural Consumer				4743	6.064
4	LINAC			0.004	10	0.044
	Total (B)			0.004	4760	7.438
	Total(A+B)SC Coops.	4	74.430	0.114	9080	301.223
II	SCHEDULED TRIBE COOPERATIVES					
A	Scheme: Central Sector Integrated Scheme on Agricultural Cooperation(CSISAC)					
1	Industrial Cooperatives				8	8.560
2	Service Cooperative				1	0.350
3	Cold Storage			0.054	48	61.037
4	Processing (Plantation Crops)	2	16.200	10.320	12	41.130
5	Processing (Oil Seed)				3	1.090
6	Fisheries & Tribal Dev.	1	3.150		334	11.162
7	Poultry, Dairy & Livestock	2092	204.710	51.180	2293	71.396
8	Fruits & Vegetables				8	3.170
9	Marketing & Inputs				585	83.590
10	Rural Consumer				465	4.141
11	ICDP			21.750	48	401.801
12	Storage				352	22.917
13	MIS				4	19.976
14	Handloom				15	3.941
	Total (A)	2095	224.060	83.304	4176	734.261
B	Scheme: Corporation Sponsored Scheme					
1	Cold Storage				1	1.548
2	Storage				199	35.441
3	Rural Consumer				1247	1.636
4	Marketing & Inputs				1158	4389.460
5	Topic				9	0.027
6	Service Cooperatives				3	3.440
7	Poultry, Dairy & Livestock				66	1.611
	Total (B)				2683	4433.163
	Total (A+B) - ST Coops.	2095	224.060	83.304	6859	5167424

\* Erstwhile Restructured Central Sector Scheme.

\*\* As informed by Rural Consumer Division, cumulative releases as on 31.03.2019 has been revised despite no new releases reported in 2018-19.



### CONSUMER COOPERATIVES

#### Role of Consumer Cooperatives

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

#### NCDC's Assistance

10.2 NCDC provides financial assistance for various consumer activities to primary cooperatives, District Wholesale Consumer Stores and State Consumer Federations for undertaking distribution of consumer goods in rural and urban areas. The assistance is available for (i) expansion / renovation of existing infrastructure, construction of new infrastructure such as shopping centre / godown /

kerosene bunk etc.; (ii) Margin money for raising working capital; (iii) Purchase of Furniture & fixtures and transport vehicle; (iv) Computerisation and (v) creation / expansion / modernization of infrastructure related to consumer oriented processing / industrial activities. Performance of NCDC under ongoing schemes of consumer cooperatives is summarized hereunder:

#### Central Sector Integrated Scheme on Agricultural Cooperation

10.3 During 2018-19, NCDC sanctioned a total financial assistance of ₹55.68 crore and released ₹2.70 crore to Cooperatively Under-Developed States (Table-1) and cumulative assistance released upto 2018-19 was ₹90.27 crore (Table-2).

#### Corporation Sponsored Scheme

10.4 During 2018-19, NCDC sanctioned a total financial assistance of ₹20.15 crore and released an amount of ₹7.35 crore to Cooperatively Developed States/ Under-Developed States (Table-1) and cumulative assistance released upto 2018-19 was ₹234.02 crore (Table-3).

**Table-1**  
**ASSISTANCE SANCTIONED & RELEASED FOR CONSUMER ACTIVITY**  
**DURING 2018-19**

SN	States/ UT's	Central Sector Integrated Scheme on Agricultural Cooperation				Corporation Sponsored Scheme				Total			
		Sanction		Release		Sanction		Release		Sanction		Release	
		No. of Unit	Amt	No. of Unit	Amt	No. of Unit	Amt	No. of Unit	Amt	No. of Unit	Amt	No. of Unit	Amt
1	Himachal Pradesh	11	2.70	11	2.08					11	2.70	11	2.08
2	Gujarat					1	6.50	1	7.00	1	6.50	1	7.00
3	Karnataka					1	3.57			1	3.57		
4	Kerala					2	10.08	4	0.35	2	10.08	4	0.35
5	Madhya Pradesh	2	0.09							2	0.09		
6	Odisha	1	0.30	2	0.15					1	0.30	2	0.15
7	Rajasthan			2	0.24							2	0.24
8	Telangana			1	0.16							1	0.16
9	Uttarakhand	650	52.59	*	0.07					650	52.59		0.07
	<b>Total</b>	<b>664</b>	<b>55.68</b>	<b>16</b>	<b>2.70</b>	<b>4</b>	<b>20.15</b>	<b>5</b>	<b>7.35</b>	<b>668</b>	<b>75.83</b>	<b>21</b>	<b>10.05</b>

\*To be identified

**Table-2**  
**ASSISTANCE RELEASED UNDER CENTRALLY SPONSORED SCHEME/  
CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL  
COOPERATION UNDER CONSUMER ACTIVITY AS ON 31.03.2019**

(₹ in crore)

SN	States/UTs	No. of programme assisted			Total assistance provided
		Societies	Branches	Total	
1	A & N Islands	1	0	1	1.08
2	Andhra Pradesh	1097	46	1143	1.25
3	Assam	271		271	0.49
4	Bihar	2485		2485	1.41
5	Chattisgarh	2		2	0.02
6	Goa	38		38	0.02
7	Gujarat	971	22	993	0.78
8	Haryana	1380		1380	0.54
9	Himachal Pradesh	1655		1655	20.75
10	Jammu & Kashmir	1		1	0.00
11	Karnataka	3139	2	3141	2.28
12	Kerala	1314	4	1318	0.93
13	Madhya Pradesh	5462	305	5767	7.03
14	Maharashtra	2717	5	2722	2.29
15	Manipur	59		59	0.06
16	Meghalaya	47		47	0.10
17	Mizoram	72		72	1.18
18	Nagaland	22		22	0.08
19	Odisha	2140	457	2597	3.31
20	Punjab	2149		2149	1.43
21	Rajasthan	3504	76	3580	10.78
22	Sikkim	56		56	0.58
23	Tamil Nadu	4497	7975	12472	10.23
24	Telangana	2		2	0.36
25	Tripura	195		195	0.24
26	Uttar Pradesh	9007	607	9614	12.10
27	Uttarakhand	*		*	0.07
28	West Bengal	2362	5	2367	10.89
	<b>Total</b>	<b>44645</b>	<b>9504</b>	<b>54149</b>	<b>90.27</b>

\*To be identified

**Table-3**

**ASSISTANCE RELEASED UNDER CORPORATION SPONSORED SCHEME  
UNDER CONSUMER ACTIVITY UPTO 2018-19**

(₹ in crore)

S. No.	States/UTs	No. of programme assisted				Assistance provided		
		Students Stores	Societies	Societies' Branches	Total	Students Stores	Societies and their branches	Total
1	A & N Islands						0.30	0.30
2	Andhra Pradesh	14	2311		2325	0.02	2.98	3.00
3	Assam	2	307		309		0.49	0.49
4	Bihar		2531		2531		1.55	1.55
5	Chandigarh						0.01	0.01
6	Chhattisgarh		3		3		0.10	0.10
7	Delhi		17		17		12.25	12.25
8	Gujarat	6	1395	24	1425	0.01	22.50	22.51
9	Goa		13	25	38		0.05	0.05
10	Haryana		1039		1039		1.92	1.92
11	Himachal Pradesh		1541		1541		1.82	1.82
12	Jammu & Kashmir	1	471		472		0.34	0.34
13	Karnataka	83	3215		3298	0.19	7.37	7.56
14	Kerala	971	1433		2404	1.51	130.19	131.70
15	Madhya Pradesh	7	5844	201	6052	0.01	10.93	10.94
16	Maharashtra	78	3751	12	3841	0.12	3.10	3.22
17	Manipur		140		140		0.13	0.13
18	Meghalaya		45		45		0.09	0.09
19	Mizoram		62		62		0.23	0.23
20	Nagaland		29		29		0.15	0.15
21	Odisha	18	2520	362	2900	0.02	4.43	4.45
22	Puducherry						0.01	0.01
23	Punjab		2666		2666		4.20	4.20
24	Rajasthan	14	3956		3970	0.03	3.94	3.97
25	Sikkim		55		55		0.14	0.14
26	Tamil Nadu	127	4527	1948	6602	0.19	7.95	8.14
27	Tripura		420	16	436	0.00	0.56	0.56
28	Uttar Pradesh	4	9080	223	9307	0.00	10.12	10.13
29	Uttarakhand		14		14		0.47	0.47
30	West Bengal	39	3263	5	3307	0.04	3.55	3.59
	<b>Total</b>	<b>1364</b>	<b>50648</b>	<b>2816</b>	<b>54828</b>	<b>2.14</b>	<b>231.87</b>	<b>234.02</b>

## Chapter-11

**INTEGRATED COOPERATIVE DEVELOPMENT PROJECTS**

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

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

**Sanctions:**

11.3 During 2018-19, NCDC sanctioned 4 new ICD Projects viz. Andhra Pradesh (1 district - Chittoor (Phase - 2), Andaman & Nicobar (1 district), Himachal Pradesh (1 district - Mandi (Phase-2) and Uttar Pradesh (1 district - Sonbhadra (Phase - 2) with a total project cost of ₹385.55 crore involving NCDC's share of assistance of ₹375.74 crore comprising ₹298.04 crore as loan and ₹77.70 crore as subsidy. The subsidy of ₹77.70 crore comprised ₹14.34 crore for project implementation of sanctioned projects and ₹63.36 crore for beneficiary cooperative societies under the Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC). In addition, Subsidy of ₹1.20 crore was sanctioned for preparation of DPR and ₹0.20 crore for imparting training to PIT personnel of ICDP at NCDC's LINAC, Gurugram.

11.3.1 Cumulatively, as on 31.03.2019, NCDC has sanctioned 383 projects at a total cost of ₹6615.26 crore involving NCDC's share of ₹6279.04 crore comprising ₹5139.08 crore as loan and ₹1139.96

crore as subsidy. In addition to above, subsidy assistance of ₹3.68 crore for training and ₹0.64 crore for impact evaluation studies was also sanctioned upto 2018-19. Details of ICD projects sanctioned upto 31.3.2019 are given in **Table-I**.

**Disbursements:**

11.4 During 2018-19, NCDC released ₹450.66 crore in 13 States comprising of ₹399.88 crore as loan and ₹50.78 crore as subsidy. The subsidy comprised of ₹10.76 crore for project implementation, ₹40.02 crore for beneficiary cooperative societies under CSISAC. In addition to above, subsidy of ₹0.20 crore was utilised for imparting training to cooperative personnel at LINAC, Gurugram.

11.4.1 Cumulatively, as on 31.03.2019, NCDC released ₹4170.27 crore comprising ₹3572.33 crore as loan and ₹597.94 crore as subsidy. In addition to above, subsidy assistance of ₹3.68 crore was utilized for imparting training to cooperative personnel at LINAC, Gurugram.

11.5 Out of 383 projects sanctioned for implementation, 241 projects have been completed. Out of total of 383 projects, 301 are sanctioned in cooperatively under/least developed States including North-Eastern Region.

11.6 State wise assistance sanctioned and released during the year under report as well as position of cumulative releases are indicated in **Table-2**.

11.7 Contributing towards women empowerment, NCDC sanctioned ₹51.94 crore for Women Cooperatives in two ICDPs in the States of Andhra Pradesh (ICDP - Chittoor- Phase - 2) and in ICDP Andaman & Nicobar and released ₹23.48 crore during 2018-19.

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**Table-1**

## INTEGRATED COOPERATIVE DEVELOPMENT PROJECTS SANCTIONED UPTO 2018-19

SN	State	Name of District	Year of Sanction
1	Arunachal Pradesh	Whole State	2000-01
2		Arunachal -Part-2	2013-14
3	Assam	Nagaon	1988-89
4		Cachar	1999-00
5		Hailakandi	1999-00
6	Andhra Pradesh	East Godavari	1989-90
7		Chittoor	1991-92
8		Krishna	1993-94
9		Kumool	1995-96
10		Guntur	1999-00
11		Nellore	2003-04
12		Visakhapatnam	2003-04
13		W. Godavari	2005-06
14		Anantpur	2005-06
15		Srikakulam	2005-06
16		Kadapa	2005-06
17		Vizianagaram	2005-06
18		Prakasam	2008-09
19		Kumool (Phase-2)	2017-18
20		East Godavari (Phase-2)	2017-18
21		Chittoore (Phase-2)	2018-19
22	Andaman & Nicobar	South, North & Middle	2018-19
23	Telangana	Nalgonda	1995-96
24		Nizamabad	1989-90
25		Nizamabad Part-2	2000-01
26		Medak	2003-04
27		Warangal	2003-04
28		Adilabad	2005-06
29		Rangareddy	2005-06
30		Karimnagar	2005-06
31		Mahabubnagar	2005-06
32		Khammam	2008-09
33	Bihar	Bhojpur	1987-88
34		Rohtas	1987-88
35		Gopalganj	1999-00
36		Madhubani	1999-00
37		Sitamarhi	2001-02
38		Gaua	2001-02
39		Bhojpur (Ara)	2001-03
40		Saran(Chapra)	2002-03
41		Siwan	2002-03
42		Kaimur	2008-09

SN	State	Name of District	Year of Sanction
43	Bihar	Khagaria	2009-10
44			
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	2014-15
55	Chhattisgarh	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
62	Gujarat	Panchmahal	1991-92
63		Surendernagar	1991-92
64	Haryana	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



SN	State	Name of District	Year of Sanction
88	Himachal Pradesh	Bilaspur	1986-87
89		Sirmour	1987-88
90		Hamirpur	1988-89
91		Kangra	1990-91
92		Shimla	1991-92
93		Chamba	1996-97
94		Kullu	1996-97
95		Solan	1998-99
96		Una	2000-01
97		Mandi	2002-03
98		Kinnaur	2005-06
99		Lahaul Spiti	2005-06
100		Sirmour (Phase-2)	2010-11
101		Bilaspur (Phase-2)	2010-11
102		Hamirpur (Phase-2)	2010-11
103		Kullu (Phase-2)	2013-14
104		Kangra (Phase-2)	2013-14
105		Shimla (Phase-2)	2013-14
106		Solan (Phase-2)	2017-18
107		Mandi (Phase-2)	2018-19
108	Jammu & Kashmir	Kathua	2003-04
109		Anantnag	2003-04
110		Doda	2014-15
111		Baramulla	2014-15
112	Jharkhand	Singhbhum	1997-98
113		Ranchi	1997-98
114		Deoghar	2002-03
115		Dumka	2002-03
116		Hazaribagh	2002-03
117		Garhwa	2006-07
118		Lohardaga	2007-08
119		Sahibganj	2008-09
120		Latehar	2006-07
121		Giridih	2006-07
122		Godda	2007-08
123		Dhanbad	2007-08
124		E.Singhbhum	2007-08
125		Chatra	2008-09
126		Palamu	2008-09
127		Koderma	2008-09
128		Pakur	2008-09
129		Jamtara	2008-09
130		Bokaro	2013-14
131		Simdega	2013-14
132		Gumla	2013-14

SN	State	Name of District	Year of Sanction
133	Karnataka	Bangalore	1987-88
134		Chickmagalure	1988-89
135		Chitradurga	1997-98
136		Gulbarga	2005-06
137		Bellary	2011-12
138		Bijapur	2011-12
139	Kerala	Wynad	1987-88
140		Palghat	1988-89
141		Kottayam	1988-89
142		Idukki	1993-94
143		Pathanamthitta	1993-94
144		Thrissure	1995-96
145		Malappuram	1998-99
146		Kasargodu	1998-99
147		Kannur	1998-99
148		Ernakulam	2001-02
149		Kozhikode	2001-02
150		Kollam	2001-02
151		Alapuzha	2001-02
152		Thiruvananthapuram	2003-04
153		Wynad- (Phase-2)	2008-09
154		Idukki- (Phase-2)	2013-14
155		Palakkad (Phase-2)	2014-15
156		Thrissur (Phase-2)	2015-16
157	Madhya Pradesh	Narsinghpur	1994-95
158		Raisen	1994-95
159		Khargone	1995-96
160		Guna	1997-98
161		Sidhi	1997-98
162		Chhindwara	1998-99
163		Jabalpur	1999-00
164		Bhind	2000-01
165		Ratlam	2000-01
166		Rajgarh	2001-02
167		Jhabua	2006-07
168		Sehore	2006-07
169		Ujjain	2006-07
170		Sagar	2006-07
171		Vidisha	2006-07
172		Mandsaur	2006-07
173		Betul	2007-08
174		Neemuch	2007-08
175		Indore	2007-08



SN	State	Name of District	Year of Sanction
176	Madhya Pradesh	Shahdol	2007-08
177		Anuppur	2007-08
178		Umaria	2007-08
179		Tikamgarh	2007-08
180		Khandwa	2007-08
181		Burhanpur	2007-08
182		Rewa	2011-12
183		Balaghat	2011-12
184		Shajapur	2011-12
185		Dhar	2012-13
186		Hoshangabad	2012-13
187		Shivpuri	2012-13
188		Seoni	2012-13
189		Dewas	2012-13
190		Bhopal	2012-13
191		Harda	2012-13
192		Chhatarpur	2013-14
193		Gwalior	2013-14
194		Mandla	2015-16
195		Morena	2015-16
196		Panna	2015-16
197		Satna	2015-16
198		Sheopur	2015-16
199	Manipur	Bishanpur	1986-87
200		Thoubal	1988-89
201		Churachandpur	1990-91
202		Ukhrul	2000-01
203		Imphal West	2000-01
204		Imphal East	2000-01
205	Meghalaya	E.Khasi Hills	1986-87
206		Jaintia	1999-00
207		W.Garo Hills	1999-00
208		West Khasi Hills	2001-02
209		East Garo Hills	2001-02
210		Ri-Bhoi	2004-05
211		South Garo Hills	2004-05
212	Mizoram	Aizawl	1993-94
213		Chhimituipui	1993-94
214		Lunglei	1997-98
215		Kolasib (Phase-2)	2014-15
216		Lunglei (Phase-2)	2014-15
217		Aizawl (Phase-2)	2014-15
218		Serchhip (Phase-2)	2014-15
219		Champhai (Phase-2)	2014-15

SN	State	Name of District	Year of Sanction
220	Nagaland	Kohima	1987-88
221		Mokokchung	1990-91
222		Wokha	1995-96
223		Tuensang	2000-01
224		Phek	2000-01
225		Zunheboto	2008-09
226		Mon	2008-09
227		Dimapur	2008-09
228		Peren	2017-18
229		Kiphire	2017-18
230		Longleng	2017-18
231		Tuensang (Phase-2)	2017-18
232		Kohima (Phase-2)	2017-18
233	Odisha	Koraput & Malkangiri	2001-02
234		Angul	2010-11
235		Dhenkanal	2010-11
236	Punjab	Ferozepur	1994-95
237		Hoshiarpur	1994-95
238		Ropar	1998-99
239		Patiala	1999-2000
240	Rajasthan	Banswara	1993-94
241		Jalore	1993-94
242		Sikar	1993-94
243		Alwar	1998-99
244		Sawaimadhopur	1998-99
245		Tonk	1998-99
246		Jhalawar	1998-99
247		Jodhpur	2002-03
248		Dausa	2006-07
249		Baran	2006-07
250		Hanumangarh	2006-07
251		Ajmer	2006-07
252		Jaisalmer	2006-07
253		Bundi	2006-07
254		Jhunjhunu	2006-07
255		Bhilwara	2006-07
256		Bikaner	2008-09
257		Badmer	2008-09
258		Dungarpur	2008-09
259		Bharatpur	2008-09
260		Kota	2008-09
261		Sirohi	2011-12
262		Pratapgarh	2011-12
263		Churu	2011-12
264		Pali	2011-12
265		Rajsamand	2011-12



SN	State	Name of District	Year of Sanction
266	Rajasthan	Chittorgarh	2011-12
267		Udaipur	2011-12
268		Dholpur	2011-12
269		Nagaur	2011-12
270		Shriganganagar	2011-12
271		Jaipur	2011-12
272		Sikar (Phase-2)	2015-16
273		Banswara (Phase-2)	2015-16
274		Jalore (Phase-2)	2015-16
275	Sikkim	East Sikkim	1992-93
276		South Sikkim	1992-93
277	Tamil Nadu	Kamarajar	1988-89
278		South Arcot	1990-91
279		Coimbatore	1993-94
280		Dharampuri	1994-95
281		Thiruvannamalai	1995-96
282		Kanchipuram	1998-99
283		Ramnathapuram	1998-99
284		Tiruvallur	2000-01
285		Thiruchirapalli	2001-02
286		Perambalur	2001-02
287		Thanjavur	2001-02
288		Theni	2004-05
289		Thoothukudi	2004-05
290		Pududukottai	2006-07
291		Salem	2006-07
292		Erode	2006-07
293		Madurai	2006-07
294		Sivagangai	2009-10
295		Dindigul	2009-10
296		Tirunelveli	2009-10
297		Vellore	2010-11
298		Karur	2010-11
299		Nagapattinam	2010-11
300		Nilgiris	2012-13
301		Namakkal	2014-15
302		Thiruvallur	2014-15
303		Kanyakumari	2014-15
304		Chennai	2016-17
305	Tripura	W.Tripura	1988-89
306		S.Tripura	2008-09
307		North Tripura	2015-16
308		Unakoti	2015-16
309		Dhalai	2015-16

SN	State	Name of District	Year of Sanction
310	Uttar Pradesh	Jaunpur	1991-92
311		Varanasi	1991-92
312		Mathura	1997-98
313		Raibareilly	1997-98
314		Gorakhpur	1997-98
315		Rampur	1999-00
316		Muzaffarnagar	1999-00
317		Baghpat	1999-00
318		Bulandshahar	1999-00
319		Mirzapur	2003-04
320		Deoria	2003-04
321		Bijnore	2004-05
322		Lakhimpur Khiri	2004-05
323		Barabanki	2004-05
324		Badayun	2005-06
325		Sonebhadra	2005-06
326		Ferozabad	2005-06
327		Farrukhabad	2005-06
328		Kannauj	2005-06
329		Chitarkoot	2006-07
330		Aligarh	2008-09
331		Partapur	2008-09
332		Ghazipur	2008-09
333		Faizabad	2010-11
334		Mainpuri	2010-11
335		Mau	2010-11
336		Banda	2013-14
337		Moradabad	2013-14
338		Saharanpur	2013-14
339		Etah	2013-14
340		Bareilly	2013-14
341		Balia	2013-14
342		Kasganj	2013-14
343		Etawah	2013-14
344		Ambedkar Nagar	2015-16
345		Kaushambi	2015-16
346		Allahabad	2015-16
347		Jalaun	2015-16
348		Hamirpur	2015-16
349		Mahoba	2015-16
350		Meerut	2016-17
351		Shahjahanpur	2016-17
352		Pilibhit	2016-17
353		Hathras	2016-17
354		Jhansi	2016-17
355		Amroha	2016-17
356		Sonbhadra (Phase-2)	2018-19



SN	State	Name of District	Year of Sanction
357	Uttarakhand	Haridwar	1999-00
358		Chamoli	2001-02
359		Pithoragarh	2002-03
360		Dehradun	2003-04
361		Almora	2003-04
362		Tihri	2003-04
363		Pauri Garhwal	2006-07
364		Nainital	2006-07
365		Udhamsinghnagar	2009-10
366		Rudra Prayag	2012-13
367		Bageshwar	2012-13
368		Champawat	2012-13
369		Uttarkashi	2012-13
370	West Bengal	Nadia	1985
371		Hooghly	1992-93
372		Birbhum	1999-2000
373		Coochbehar	1999-2000
374		Hooghly	2000-01
375		Purulia	2002-03
376		North 24 Parganas	2002-03
377		Malda	2002-03
378		South 24 Parganas	2003-04
379		Uttar Dinajpur	2009-10
380		Paschim Medinipur	2009-10
381		Burdwan	2009-10
382		Bankura	2011-12
383		Howrah	2011-12

**Table-2**  
**STATE-WISE DETAILS OF SANCTION & RELEASE UNDER ICDP**

(₹ in crore)

S. No.	STATES	Units Sanctioned during 2018-19	During 2018-19						Cumulative position as on 31.03.2019			
			Sanctioned (NCDC Share)			Released			Units sanctioned	Loan	Subsidy	Total
			Loan	Subsidy	Total	Loan	Subsidy	Total				
1	Andhra Pradesh	1	181.67	42.88	224.55	115.29	4.34	119.63	16	254.50	23.70	278.20
2	Andaman & Nicobar	1	28.33	8.22	36.55				1	0.00	0.00	0.00
3	Arunachal Pradesh								2	45.21	17.10	62.31
4	Assam								3	7.42	1.77	9.19
5	Bihar				0.00	96.74	14.71	111.45	22	330.33	61.50	391.83
6	Chhattisgarh								7	22.08	2.85	24.93
7	Gujarat								2	8.29	0.53	8.82
8	Himachal Pradesh	1	68.10	21.46	89.56	25.67	16.55	42.22	20	176.39	60.66	237.05
9	Haryana				0.00	9.08	0.12	9.20	24	220.53	18.42	238.95
10	Jammu & Kashmir								4	7.88	2.38	10.26
11	Jharkhand				0.00	0.00	0.83	0.83	21	113.55	19.77	133.32
12	Karnataka								6	23.28	2.86	26.14
13	Kerala				0.00	0.56	0.00	0.56	18	203.02	13.17	216.19
14	Madhya Pradesh				0.00	18.37	8.44	26.81	42	450.56	93.18	543.74
15	Manipur								6	11.34	3.52	14.86
16	Meghalaya								7	19.52	6.53	26.05
17	Mizoram								8	39.58	14.73	54.31
18	Nagaland				0.00	15.76	3.99	19.75	13	70.45	23.74	94.19
19	Odisha								3	25.56	5.95	31.51
20	Punjab								4	14.74	2.44	17.18
21	Rajasthan				0.00	9.42	0.20	9.62	35	475.30	99.72	575.02
22	Sikkim								2	0.97	0.44	1.41
23	Tamil Nadu				0.00	78.15	0.00	78.15	28	610.97	44.71	655.68
24	Telangana				0.00	0.00	0.12	0.12	10	72.89	13.35	86.24
25	Tripura								5	14.08	4.83	18.91
26	Uttar Pradesh	1	19.94	5.14	25.08	27.69	1.49	29.18	47	239.72	37.55	277.27
27	Uttarakhand				0.00	3.15	0.00	3.15	13	68.07	16.16	84.23
28	West Bengal								14	46.10	6.39	52.49
	<b>TOTAL</b>	<b>4</b>	<b>298.04</b>	<b>77.70</b>	<b>375.74</b>	<b>399.88</b>	<b>50.78</b>	<b>450.66</b>	<b>383</b>	<b>3572.33</b>	<b>597.94</b>	<b>4170.27</b>



### COOPERATIVES IN LEAST / UNDER DEVELOPED STATES

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

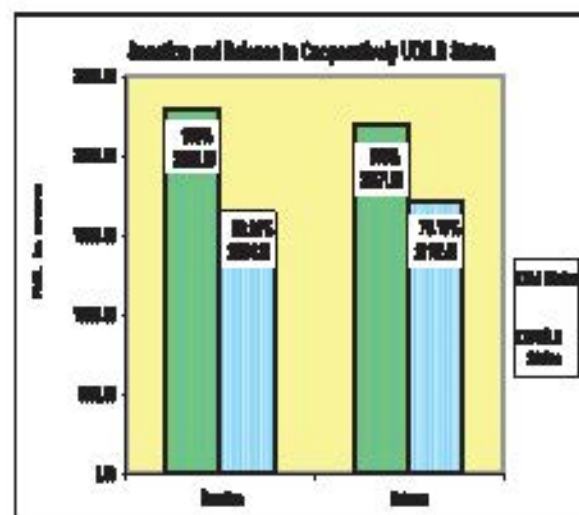
#### Cooperatively Least-Developed States

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

#### Cooperatively Under-Developed States/UTs:

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

**12.2** During 2018-19, NCDC sanctioned financial assistance of ₹29304.31 crore and released ₹22104.45 crore to LD/UD States as detailed in Table-1 and depicted as follows:



**12.3** Cumulatively, as on 31.03.2019, 185832.34 crore was released to LD/UD States under various schemes of NCDC which accounts for around 78.19% of the total assistance released by the Corporation, so far.

**12.4** Activity-wise assistance provided by NCDC under its various schemes to the LD/UD States during 2018-19 is detailed below:-

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

- ₹1.97 crore sanctioned as margin money to Cooperative societies in Madhya Pradesh, Odisha & Chhattisgarh and released ₹1.47 crore in Madhya Pradesh, Odisha, Chhattisgarh & West-Bengal.

- ₹18920.60 crore has been sanctioned as working capital to Federations/ Societies in Chhattisgarh, Andhra Pradesh, Rajasthan, Uttar Pradesh, Madhya Pradesh & Telangana and released ₹17922.05 crore to Federations/Societies in Chhattisgarh, Andhra Pradesh, Uttar Pradesh, Madhya Pradesh, Rajasthan & Telangana.

- ₹0.20 crore has been sanctioned and in Goa for purchase of transport vehicles.

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

- ₹400.00 crore was sanctioned and ₹98.50 crore released for Farm Mechanization Hub in West Bengal.

- An assistance of ₹2.40 crore was sanctioned and ₹1.20 crore released in Telangana for distribution activities of agricultural inputs.

- Margin money assistance of Rs. 0.48 crore was sanctioned and Rs. 1.19 crore was released to states of Odisha, West Bengal and Telangana.

✓ **Sugar:** Sanctioned ₹262.04 crore & released ₹90.00 crore in Chhattisgarh & Uttar Pradesh.

✓ **Plantation Crop:** Financial assistance of ₹18.20 crore was sanctioned to 2 tea processing units of Arunachal Pradesh and released ₹10.32 crore to these 2 Units.

✓ **Foodgrains:** Financial assistance of ₹370.68 crore was sanctioned in Uttarakhand & Telangana and released ₹6.38 crore in these States.

- ✓ **Oilseed:** Released financial assistance as subsidy of ₹8.26 crore to 2 Palm processing units set up by Telangana State Cooperative Oilseed Grower Federation Ltd., Hyderabad.
- ✓ **Ginning & Pressing and Spinning Mills:** NCDC sanctioned and released ₹25.00 crore and ₹24.90 crore respectively to 1 Cooperative Spinning Mills in Madhya Pradesh for meeting working capital requirement of spinning mills.
- ✓ **Handloom:** NCDC sanctioned 2 units / projects involving assistance of ₹0.27 crore and released ₹0.27 crore in Himachal Pradesh, for 4 units/projects in UD/LD States.
- ✓ **Storage:** ₹98.96 crore sanctioned for construction of 44 godowns of 16991 MT capacity and ₹2.24 crore sanctioned for renovation of 4 godowns of 400 MT capacity and released ₹10.52 crore.
- ✓ **Poultry:** No sanction & release under this head.
- ✓ **Jute:** NCDC released ₹35.64 crore to Government of Assam for establishment of add-on composite Jute Mills by Assam Cooperative Jute Mills Limited.
- ✓ **Cold Chain:** ₹0.05 crore released in Himachal Pradesh and ₹0.17 crore released in Uttarakhand.
- ✓ **Dairy:** NCDC sanctioned ₹663.73 crore and released ₹128.75 crore for projects in Bihar, Meghalaya, Rajasthan & Uttarakhand.
- ✓ **Livestock:** NCDC sanctioned ₹2010.34 crore and released ₹1323.21 crore in A&N Islands, Telangana, Uttarakhand & West Bengal for development of livestock activity.
- ✓ **Fishery:** NCDC sanctioned ₹198.66 crore and released ₹454.30 crore for development of fisheries activity.
- ✓ **Consumer:** ₹55.68 crore was sanctioned and ₹2.70 crore was released to consumer cooperatives of Uttarakhand, Himachal Pradesh, Madhya Pradesh, Rajasthan, & Telangana.
- ✓ **MIS:** NCDC sanctioned ₹1150.39 crore to 7 Societies / Banks and released ₹198.99 crore for computerisation in Assam, Goa, Himachal Pradesh, Jharkhand, Uttarakhand and West Bengal.
- ✓ **Industrial & Service Cooperatives:** ₹7457.77 crore was sanctioned and ₹4888.90 crore released for Industrial and Service Cooperatives.
- ✓ **Integrated Cooperative Development Projects (ICDP)**  
Out of 4 projects sanctioned under the ICDP, all were sanctioned in UD/LD States, involving NCDC's assistance of ₹375.74 crore. A total assistance of ₹362.76 crore was released, during the year.

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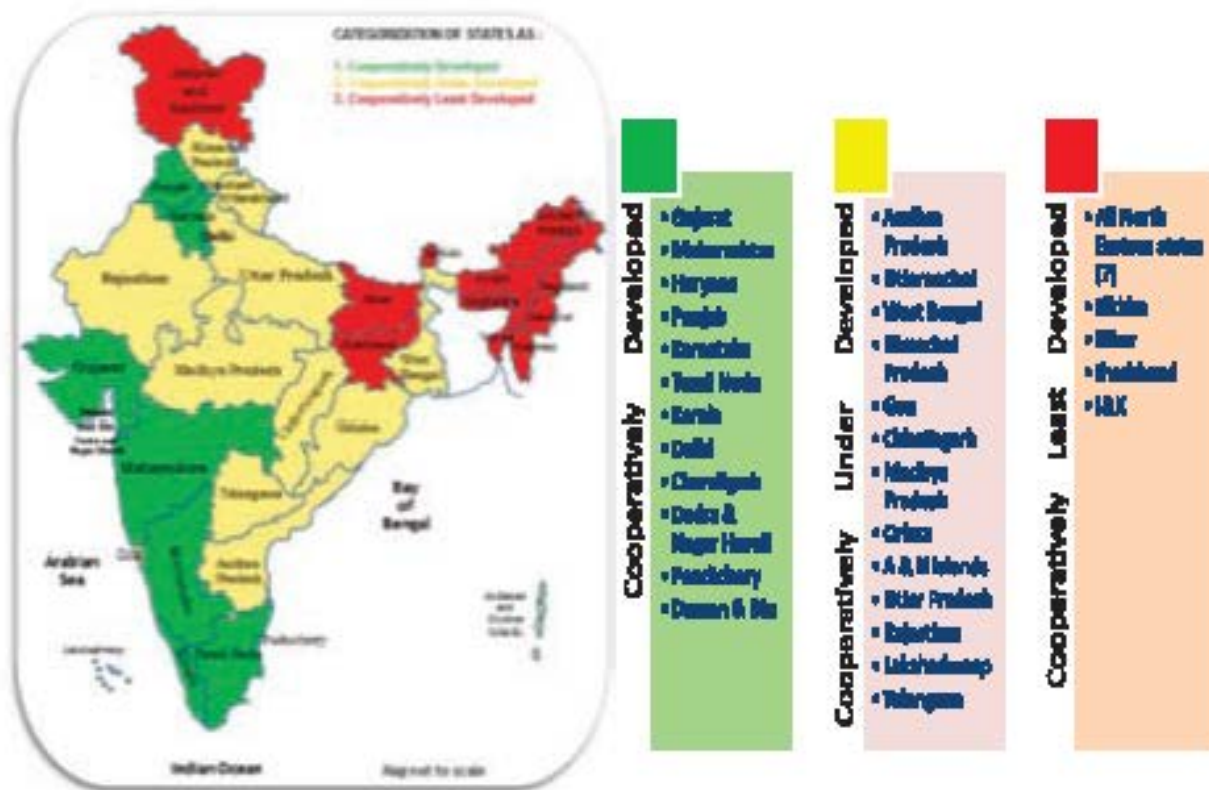
**Table-1**

**STATE-WISE SANCTION & RELEASE DURING FINANCIAL YEAR 2018-19**

(₹ in crore)

STATE	SANCTION 2018-19			RELEASE 2018-19		
	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	Total
<b>Cooperatively Least-Developed States</b>						
Arunachal Pradesh	11.94	4.26	16.20	9.19	1.14	10.32
Assam	22.49	8.65	31.15	32.72	2.92	35.64
Bihar	41.53	14.83	56.36	138.11	15.29	153.41
Manipur	0.00	0.35	0.35	0.00	0.00	0.00
Meghalaya	150.84	53.87	204.71	37.71	13.47	51.18
Nagaland	0.00	0.00	0.00	15.76	3.99	19.75
Sikkim	0.00	0.14	0.14	0.00	0.00	0.00
Jharkhand	24.75	9.52	34.27	0.00	0.83	0.83
<b>Total</b>	<b>251.55</b>	<b>91.62</b>	<b>343.18</b>	<b>233.49</b>	<b>37.64</b>	<b>271.13</b>
<b>Cooperatively Under-Developed States/UTs</b>						
Andhra Pradesh	1284.68	42.89	1327.56	715.29	4.34	719.63
Goa	0.39	0.11	0.50	0.00	0.00	0.00
Himachal Pradesh	704.46	22.14	92.60	27.80	17.39	45.19
Madhya Pradesh	1678.61	1.35	1679.96	1497.99	8.76	1506.75
Orissa	6.83	0.47	7.30	4.33	0.32	4.65
Rajasthan	5300.37	0.11	5300.49	3826.32	6.47	3832.80
Uttar Pradesh	1320.20	5.21	1325.41	856.88	2.37	859.25
West Bengal	664.03	214.93	878.96	323.02	6.32	329.34
Chattisgarh	8500.27	0.07	8500.34	8000.27	0.04	8000.31
Uttarakhand	2549.22	463.02	3012.23	105.23	0.83	106.07
A & N Island	124.72	20.21	144.93	0.00	0.00	0.00
Telangana	6353.88	336.97	6690.85	6417.85	11.48	6429.33
<b>Total</b>	<b>28487.66</b>	<b>1107.48</b>	<b>28961.13</b>	<b>21774.98</b>	<b>58.32</b>	<b>21833.32</b>
<b>Cooperatively Developed States + Others</b>						
Delhi	0.00	0.01	0.01	0.00	0.05	0.05
NAFED	3000.00	0.00	3000.00	3000.00	0.00	3000.00
IFFDC	2.64	1.06	3.70	2.64	0.00	2.64
Gujarat	173.83	5.02	178.85	316.76	21.64	338.40
Haryana	302.44	0.07	302.51	309.08	0.12	309.20
Karnataka	155.06	0.00	155.06	268.49	0.76	269.24
Kerala	363.69	3.85	367.54	271.86	1.76	273.62
Maharashtra	1676.59	4.05	1680.64	1682.09	2.18	1784.27
Punjab	200.00	0.00	200.00	101.18	4.11	105.29
Tamil Nadu	3.00	1.19	4.19	79.80	0.00	78.80
Others	0.00	5.54	5.54	0.00	5.54	5.54
<b>Total</b>	<b>5877.25</b>	<b>20.79</b>	<b>5898.04</b>	<b>6031.90</b>	<b>36.16</b>	<b>6167.05</b>
<b>Grand Total</b>	<b>34616.46</b>	<b>1219.89</b>	<b>35202.35</b>	<b>28040.37</b>	<b>122.12</b>	<b>28271.50</b>
<b>UD plus LD</b>	<b>28739.21</b>	<b>1199.10</b>	<b>29304.31</b>	<b>22008.47</b>	<b>85.96</b>	<b>22104.45</b>
<b>Percentage</b>			<b>83.24</b>			<b>78.19</b>

## Categorisation of States for Assistance under CSISAC





## Chapter-13

### GENDER IN COOPERATIVES

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

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

13.3 NCDC has also provided assistance to exclusively women's cooperative societies. During the year 2018-19, NCDC sanctioned ₹747.87 crore to 11 units under various programmes like ICD Projects, Service Cooperative and Dairy & Livestock programmes and released ₹190.21 crore under various programme. NCDC assistance has been provided to these women cooperatives in the form of working capital loan to meet their fund requirement towards expansion of their businesses. NCDC has been playing significant role over the years to uplift women cooperatives towards empowerment of women across the country.

13.4 Cumulatively, as on 31.03.2019, NCDC has sanctioned and released financial assistance of ₹2280.83 crore and ₹1610.98 crore respectively for the development of cooperative societies exclusively promoted by women. This included activities related to Foodgrain Processing, Plantation Crops, Oilseed Processing, Fisheries, Dairy & Livestock, Storage, Spinning Mills, Handloom & Powerloom Weaving, Integrated Cooperative Development Projects & Service Cooperatives.

13.5 In the 4921 projects/units sanctioned to 13100 cooperative societies in 2018-19, it is estimated that 23.86 lakh women are enrolled as members, out of which 1016 women members are Directors on the Boards.

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

13.6 NCDC Training Academy - LINAC at Gurugram, Haryana train and develop the personnel engaged in NCDC assisted projects / schemes. To promote women participation and empower them to lead and govern cooperatives, the Academy organises training programmes for women Directors / Cooperators. Five training programmes, attended by 321 participants were conducted during the year out of which two were exclusively for women cooperators of North Eastern States.

#### **Regional Workshop on Strengthening Women Cooperatives**

13.7 The General Council, NCDC in its 82<sup>nd</sup> Meeting held on 21.11.2017 while commending the success of the two day 'National Workshop on Strengthening Women Cooperative' held in March 2017 at New Delhi suggested that similar workshops at Regional level be organised - one in each Region of the country including the North East.

13.7.1 The main objectives of the workshops was to highlight the role of Women Cooperatives in **Doubling the Farmers' Income by 2022** and the action taken by NCDC to re-invigorate its efforts to meet the core requirements of the agriculture and allied sector cooperatives, understanding Women's Cooperatives' needs and to provide a platform for them to voice their recommendations for their development and NCDC initiative to encourage entrepreneurs to start new business under its new Scheme '**Yuva Sahakar- Cooperative Enterprise Support and Innovation Scheme**'.

**13.7.2 Accordingly, NCDC organised five workshops in 2018-19.**

- i) Chennai - 16<sup>th</sup> August, 2018:** Organized at Natesan Institute of Cooperative Management for the benefit of women cooperatives in the Southern Region, the workshop was attended by 96 women participants representing women cooperatives from Andhra Pradesh & Telangana (6), Karnataka (5), Kerala (4), Tamil Nadu (73) and Puducherry (8).
- ii) Guwahati - 20<sup>th</sup> August, 2018:** The Workshop at Guwahati for North Eastern Region was attended by 250 people including 196 women members. Women cooperative societies from Hatigaon, Golaghat, Nagaon, Tinsukia, Dibrugarh, Tezpur, Jorhat and Project Implementation Team of IFAD, Nagaland were part of the gathering. The workshop was inaugurated by the Minister for Cooperation and Public Health Engineering Department, Government of Assam.
- iii) Ranchi - 31<sup>st</sup> August, 2018:** The Workshop for the Eastern Region was held at Visvesvaraya Sanitation & Water

Academy (VISWA), in which 42 women participants representing cooperatives from the States of Jharkhand, Bihar, Orissa, West Bengal and Chhattisgarh participated in the workshop. The Workshop was inaugurated by Smt. Asha Lakra, Hon'ble Mayor, Ranchi.

- iv) Rajkot on 15<sup>th</sup> October, 2018:** Coinciding with Mahila Kisan Diwas declared by the Ministry of Agriculture, Cooperation & Farmers' Welfare, Government of India on every 15<sup>th</sup> October was held at Rajkot where more than 500 women members of various cooperative societies (PACS, Dairy, Banking etc) of Saurashtra Regions (i.e. Rajkot, Morbi, etc.) and Madhya Pradesh participated.
- v) Varanasi - 30<sup>th</sup> October, 2018:** For the Northern Region the workshop was organised at the event witnessed a gathering of women across various states as like Punjab, Haryana, Uttarakhand etc. associated in various agriculture and related activities in cooperatives.

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## CHAPTER - 14

### IMPLEMENTATION OF NCDC PROGRAMMES UNDER SAHAKAR-22

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

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

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

- Provide assistance in **ALL ASPIRATIONAL DISTRICTS**.
- Reach out to ONE MILLION (10,00,000) members in 5000 PRIMARY SOCIETIES in a Year targeting **FIVE MILLION COOPERATIVE MEMBERS IN NEXT FIVE YEARS**.
- YUVA SAHAKAR** as the frontline scheme for innovation and entrepreneurship.
- AYUSHMAN SAHAKAR** (planned) as a Farmers Welfare measure through cooperatives.

- NIRYAT SAHAKAR** as a (planned) strategy to promote exports by cooperatives through mechanisms such as Cooperative Sector Exports Promotion Forum, NEDAC linkages and India International Cooperatives Trade Fair.
- Facilitate **EASE OF DOING COOPERATIVE BUSINESS**.
- Promote **Safety, Security, Traceability and Quality (SSTQ)** in Cooperative businesses

### ACHIEVEMENTS UNDER SAHAKAR-22

#### **Focus 222- Convergence of NCDC assistance for cooperatives in 222 districts**

14.3 Under SAHAKAR 22 programme, NCDC will make focused intervention in 222 districts in the Country including 117 Aspirational districts identified by NITI Aayog and other 105 districts. NCDC endeavors to identify requirements of assistance and facilitating convergence of Central and State Government Schemes. NCDC has covered 99 Aspirational districts, out of which projects have been sanctioned in 80 districts and in 105 districts other than Aspirational districts. As on 31.03.2019, the effective districts covered under Focus-222 are 185 districts. The details of coverage of Aspirational Districts and other Focus Districts are at Table 1 and 2 respectively.

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

14.4 Till date, NCDC has assisted PACS in the States of West Bengal, Himachal Pradesh, Kerala, Madhya Pradesh, Uttarakhand, Himachal Pradesh and UT of Andaman & Nicobar Islands to develop PACS Hub - Apna Kisan Resource Centers. PACS are assisted to help members and farmer to utilize products and services for their betterment and increase their income. Apna Kisan Resource Centres can act as one stop facility centres for farmer/rural population for availing various agricultural products and services including ticket

bookings, education & employment information, application of PAN card, aadhar card, availing of various Government Schemes etc, through use of IT and in true generate a decent business and good will for PACS. NCDC is also in the process of implementing various programmes under PACS Hub in the state of Bihar, Jharkhand etc.

#### **AENEC – ACT East and North East Cooperatives**

14.5 Under AENEC, NCDC has assisted cooperatives in the States of Assam, Bihar, Chhattisgarh, Jharkhand, West Bengal, Meghalaya and Odisha to benefit the farmers in achieving the ultimate goal of Doubling the Farmers Income by 2022. Potential activities like dairy, goat farming, poultry & backyard poultry, piggery, computerization, farm mechanization, storage, handloom, marketing activities etc are assisted under the programme. NCDC has initiated the process of implementation of ICDP in the state of Assam, Manipur, Sikkim, Bihar and Jharkhand. State Milk Mission in Meghalaya, Custom hiring center and Integrated Fishery Development Projects in Bihar are some of the Mega projects initiated under AENEC. Workshops, seminar and capacity development programmes are regularly held for promotion and development of potential sectors in the region. In this regard, a workshop on Development of Piggery Value Chain Ecosystem for Cooperative Sector in NE Region was held at Shillong, Meghalaya.

#### **CEMtC – Centres of Excellence to Market through cooperatives**

14.6 The Indo-Israeli Agricultural Cooperation Project started in 2008 following the signing of a

three-year Action Plan based on a G2G Agreement. This partnership evolved into the Indo-Israel Agricultural Project (IIAP), whose objectives are: (i) Increasing crop diversity, (ii) Increasing productivity and (iii) Increasing resources use efficiency. IIAP is implemented via establishment of Centers of Excellence (CoE), in which technologies and know-how are disseminated. CoEs are jointly set up according to defined gaps & needs of the Indian Government. Presently, 29 CoEs have been established in 12 States in the Country under India-Israel Cooperation and India-Dutch Cooperation, and another 8 CoE are in the process of establishment. NCDC is exploring the opportunities and ways for linking cooperatives with these centers and also exploring the avenues for association of NCDC with these centers.

#### **Sahakar Pragya – Laxmanrao Inamdar National Academy for Cooperative Research Development as Capacity Development base for Sahakar 22**

14.7 During the year 2018-19, LINAC has successfully conducted 40 training programmes. The training programmes comprises of 3 international training programmes, 8 training programmes on ICDP, 15 training programmes for NCDC Officials, 5 training programmes for Women Directors of cooperatives and 9 other programmes. The training programmes conducted has benefited 1227 participants comprising of different levels of stakeholders of the cooperative sector. LINAC also conducts comprehensive project studies, project concept note formulation and DPR preparation.

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**Table-1**

**IMPEMENTATION OF NCDC SCHEMES IN ASPIRATIONAL DISTRICTS UNDER SAHAKAR-22**

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

**Table-2****IMPEMENTATION OF NCDC SCHEMES IN OTHER FOCUS DISTRICTS UNDER SAHAKAR -22**

SN	State	Districts Covered	No.
1	Andhra Pradesh	Krishna, Chittoor, Vijaynagar and Guntur	4
2	Assam	Kamrup (Metro)	1
3	Bihar	Supaul, Bhojpur, Patna and Samastipur	4
5	Chhattisgarh	Raipur and Mungeli	2
6	Gujarat	Botad , Kheda, Surat, Baruch and Mehsana	5
7	Goa	North Goa	1
8	Haryana	Kaithal, Kurukshetra, Panipat, Sonapat, Kamal, Ambala, Palwal, Jind, Chandigarh, Rohtak and Rewari	11
9	Himachal Pradesh	Hamirpur, Mandi,Una, Bilaspur, Shimla and Kullu	6
12	Karnataka	Belagavi, Vijayapur, Bangaluru, Uttara kannada, Koppal, Bidar, Chikmagalur, Kodagu and Bagalkot.	9
13	Kerala	Kannur, Trivandrum, Kottayam, Mallappuram, Pathanamthitta, Kozhikode, Alapuzha , Kasargode, Kollam, Idukki, Ernakulam,, Thrissur and Palakkad.	13
14	Madhya Pradesh	Khargone, Bhopal, Dhar, Diwas, Sehore, Morena & Indore	7
15	Maharashtra	Pune, Kolhapur, Solapur, Beed, Sangli, Yavatmal, Nagpur, Jalgaon, Latur, Jalna and Satara	11
17	Meghalaya	East Jaintia Hills, West Jaintia Hills, East Khasi Hills, West Khasi Hills, South West Khasi Hills, North Garo Hills, East Garo Hills, South Garo Hills, West Garo Hills and South West Garo Hills	10
20	Odisha	Balasore and Cuttack	2
21	Punjab	Ludhiana	1
22	Rajasthan	Jaipur and Hanumangarh	2
24	Tamil Nadu	Erode	1
25	Telangana	Yadadri Bhuvanagiri, Warangal(Rural), Jayashankar Bhupalpally, Rajanna Warangal(urban),Wanaparthy,Vikarabad,Suryapet, Siddipet, Sangareddy, Sircilla, Peddapalli, Ranga Reddy, Jogulamba Gadwal, Nizamabad, Nirmal, Nalgonda, Nagarkurnool, Medchal, Medak, Mancheria, Mahbubnagar, Mahabubabad, Karimnagar, Kamareddy, Jangaon, Jagtial, Hyderabad and Bhadradi Kothagudem.	28
27	Uttar Pradesh	Lucknow, Saharanpur	2
28	Uttarakhand	Almora, Bageshwar, Chamoli, Champawat, Dehradun, Pauri Garhwal, Nainital, Pithoragarh, Rudraprayag, Tehri Garhwal and Uttarkashi.	11
29	West Bengal	Alipurduar, Bankura, Coochbehar, Darjeeling, Hooghly, Howrah, Jalpaiguri, Jhargram, North 24 Paraganas, Paschim Bardhaman, Purba Bardhaman , Purba Medinipur , Purba Medinipur , Purulia, South 24 Paraganas and Uttar Dinajpur	16
30	A & N Islands	Nicobar, South Andaman and North & Middle Andaman	3
TOTAL			150



## Chapter - 15

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

15.1 Recognizing the importance of developed manpower in successful management of its assisted projects, NCDC started its own training institute TOPIC (Training of Personnel in Cooperatives) in 1985 at Gurugram, Haryana, under the NCDC-World Bank Project-III. Initially, Training of Trainer's for State Institutes, Mobile Consultants in the project and material production were undertaken as major capacity development initiatives. Later, the institute designed the manpower development and training component for NCDC-EEC assisted project and coordinated its implementation. Over the years, the institute has trained large number of professionals and practitioners from Cooperative Sector in India and abroad. It was also identified by the Ministry of Agriculture & Farmers' Welfare, Government of India to implement capacity development project under Rashtriya Krishi Vikas Yojna (RKVY).

15.2 Building upon the strength of this institute and in view of the need 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.

15.3 The academy is housed in a sprawling campus of about five acres with a green cover adjacent to Delhi - Jaipur expressway and near to national/ international airport. It has a state of the art infrastructure which includes air conditioned training halls, syndicate rooms, library with Wi-Fi enabled campus and air conditioned hostel and dining facilities. The academy is creating virtual classrooms equipped with webinars and lectures for e-learning courses. The recreation facilities include indoor and outdoor games and mini gym.

The peaceful and lush green campus equipped with modern facilities evokes the finer senses of a person and provides suitable atmosphere for creative and accelerated learning.

15.4. The functions and activities of LINAC are:

- a. The Corporation has launched a new Mission Mode activity, SAHAKAR 22 to achieve the Mission of New India by 2022 in cooperatives, through doubling the farmer incomes. It, among others, includes SAHAKAR PRAGYA with Laxmanrao Inamdar National Academy for Cooperative Research and Development as Capacity Development base for SAHAKAR 22.
- b. The Academy designs and conducts need-based customised programmes to equip key functionaries with appropriate knowledge, competencies and mindset to improve implementation of assisted projects and management of cooperatives. According it conducts training programmes in the following areas:
  - i. For personnels of NCDC assisted projects;
  - ii. Project related e.g. Projects 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 are also conducted.
  - v. International training (e.g. CICTAB, NEDAC etc.);
  - vi. Collaborative programmes (e.g. marketing of fruits & vegetables with NHB , Warehousing Development with WDRA, Strengthening Agriculture Projects Monitoring System with MANAGE, Leadership Development Programmes for UCBs with NAFSCUB);

- vii. On request (e.g. from State Government);
- viii. Capacity development under RKVY; and
- ix. For NCDC personnel

### c. Consultancy and Research

### d. Implementation of Promotional & Developmental Schemes of NCDC.

#### 15.5 The core areas of LINAC are:

- ✓ Cooperative consultancy, management and business development skills;
- ✓ Implementation and management of integrated projects;
- ✓ Identification of business opportunities, project preparation, appraisal, implementation, monitoring and evaluation;
- ✓ Training of trainers under Central Sector Schemes;
- ✓ Marketing and processing of agricultural commodities, fruits and vegetables;
- ✓ Management of storage/ cold storage and warehouse management;
- ✓ Role orientation on development and governance of cooperatives (women directors);
- ✓ Improving managerial skills and organizational effectiveness;
- ✓ Management development programmes;
- ✓ Creating and utilization of infrastructure facilities under RKVY;
- ✓ Strengthening business and management development in cooperatives;
- ✓ Production of training materials; and
- ✓ Project related studies and research.

15.6 The Academy in its journey over the years has built up functional collaboration with premier national and international institutions and organizations 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 Regulatory Authority (WDRA), National Institute of Agricultural Marketing (NIAM), National Institute of Agricultural Extension Management (MANAGE), National Federation of Urban Cooperative Banks (NAFSCUB) and Tribal Cooperative Marketing Development Federation of India (TRIFED) for capacity development related interventions.

15.7 Cumulatively as on 31.03.2019, the academy has trained 22878 personnel in 825 training programmes which includes 150 programmes organised under Govt. of India assisted Rashtriya Krishi Vikas Yojna (RKVY) Capacity Development Project attended by 4831 personnel.

15.8. Under the Promotional and Development Role of NCDC, the achievements are as under:-

- i. 58 fellowships awarded for Faculty Development Programme (FDP) in Management at IIM, Ahmadabad and IIM, Indore.
- ii. 55 fellowships awarded for Diploma in Cooperative Business management (DCB) at VAMNICOM, Pune
- iii. 23 study visits organized during last 10 years to good working marketing / processing societies.
- iv. 191 meritorious students of higher Diploma Course (HDC) in cooperation awarded cash awards.

### Highlights during 2018-19

15.9 The Academy has conducted 40 training programmes wherein 1227 participants have been trained as detailed at **Table-1**. This included international (3), ICDP related (8), Women Directors (5), NCDC (15) and others (9) training programmes.

15.10 To promote women participation and empower them to lead and govern cooperatives, the Academy organises training programmes for women Directors / Cooperators. Five training programmes, attended by 321 participants were conducted during the year out of which two were exclusively for woman cooperators of North Eastern States.



15.11 MOU has been signed with National Institute of Agriculture Extension Management, (MANAGE), Hyderabad on 25 May 2018 for mutual collaboration on capacity development, research etc. MANAGE Hyderabad was established in 1987 under Ministry of Agriculture and Farmers' Welfare. It is the Indian response to challenges of agricultural extension in a rapidly growing and diverse agriculture sector. MANAGE offers its services in the five streams of management training, consultancy, management education, research and information services. As part of the MOU, first collaborative training programme was organized by LINAC on **'Result Based Monitoring & Evaluation for Agricultural Development Projects'** at its campus in Gurugram during 28 May to 1 June, 2018 which was attended by 26 officials from State Agriculture Departments and NCDC. Later, MANAGE, Hyderabad also conducted a Research Study on Training Needs Analysis for employees of MARKFEDs to finalize the training programmes for different category of officials of MARKFEDs.

## International Training Programmes

15.12 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 7<sup>th</sup> plan in the country with encouraging results and benefits to members. The programme held during 7-11 May 2018 was attended by 27 officials and cooperative personnel from member institutions of CICTAB from SAARC countries.

15.13 The Academy implemented an international training programme on **'Development of Managerial Skills for Agricultural Cooperatives and Rural Financing Institutions'** under auspices of CICTAB from 1 - 5 October 2018 for the benefit of officials and cooperative personnel from Cooperative Departments, Cooperative Federation

Banks/Societies and Rural Financing Institutions from member institutions of CICTAB from SAARC region. The programme aimed at developing knowledge and competencies required for successful management of primary cooperatives and Rural Financing Institutions, based on experience of NCDC in developing rural credit and multipurpose cooperatives in India. The programme was attended by 19 participants.

15.14 LINAC conducted **Technical Thematic Sessions** on various topics to foster learning among participants of the **General Assembly of the Network for Development of Agricultural Cooperatives in Asia and the Pacific (NEDAC)** held from 15 - 16 November 2018 in New Delhi. NEDAC is a regional forum linking cooperatives organizations in Asia and Pacific region to sensitize Governments in the region to the need for a key role for agricultural cooperatives in promoting agriculture and rural development to ensure rural food and livelihood security for people in Asia and the Pacific. It was attended by 45 delegates from member organizations of NEDAC and senior officers of NCDC.

## New training programmes

15.15 LINAC conducted first collaborative training programme with MANAGE, Hyderabad on **'Result Based Monitoring and Evaluation for Agricultural Development Projects'** as a sequel to MoU between NCDC and MANAGE during 28 May - 1 June 2018 for the state and district level extension officers managing and monitoring different agricultural development programmes/projects. The basic objective was to develop knowledge and competencies among participants on important tools and procedures for monitoring and evaluation and communicate M&E results for better decision making. The programme was attended by 26 officials from State Agriculture Departments, ATMA and NCDC.

15.16 The Academy conducted a training programme on **'PRA and Rural Planning Techniques for Preparing Project on Whole State Integrated Development of Cooperatives'** on

special request of Cooperative Department, State Government of Assam for their officials including Joint, Deputy and Assistant Registrars. The programme was held during 25 - 29 June 2019 and was attended by 13 participants. The purpose of the programme was to provide competencies to the participants to apply PRA and rural planning techniques for critical analysis of resources and mapping of potential for cooperative societies in different sectors to develop integrated projects for cooperatives development in the state of Assam.

15.17 LINAC conducted a **Comprehensive Foundation Course** for 31 newly recruited officials of NCDC in the category of Assistant Directors, Programme Officers, Senior Assistants and Junior Assistants at its Campus during 14 February - 14 March 2019. The programme was organized with an objective to enable the participants to learn the concept, legislation, policy and management of cooperatives, their own role in NCDC, functional management in NCDC and the strategy and procedures in NCDC to finance and develop cooperatives. The programme was developed after visit and interaction with faculty of Foundation Course in Lal Bahadur Shastri National Academy of Administration (LBSNAA), Mussorie and indepth study of design of LBSNAA Foundation Course. The learning inputs were provided through in-class lectures, problem solving and oral interaction, assignments and study visits to different type of cooperatives and IARI. 'Yoga' sessions were organized to develop physical and mental alertness and health.

15.18 The Academy introduced Cooperative Banking vertical under its training function during 2018-19. As part of this, training programmes on **'Management of Cooperative Banking in PACS'** and **'Management of Banking Operations in DCCBs'** were conducted for the managers of PACS and of DCCBs from West Bengal under the Project for computerization and related infrastructure sanctioned by NCDC to State Government of West Bengal for developing PACS as Banking Service points. Three programmes for managers of PACS and one programme for managers of DCCBs were attended by total 107 participants.

15.19 Two leadership Development Programmes with theme on **'Corporate Governance and Profitability in Urban Cooperative Banks'** and **'Digital Banking, Cyber Security, Professional Governance and Regulations'** were conducted in collaboration with NAFCUB for the benefit of 43 Chairman, BoD members, CEOs and Senior Managers of UCBs.

15.20 A training programme on **'Transforming Primary Cooperatives into Rural Growth Centres'** was conducted by the Academy on request of cooperative Department, Uttar Pradesh during 18 - 22 June 2018 for the benefit of 15 ADOs of Cooperative Department of Government of Uttar Pradesh. The programme primarily focused on strengthening primary cooperatives with consolidation and diversification of business and services to become multipurpose and act as a rural growth centre.

15.21 Training-cum-study visit programme in association with IARI, Delhi for the benefit of Assistant Directors and Programme Officers of the Corporation to expose them to frontiers of policy processes, innovations and technology to maintain the leadership edge of NCDC was introduced in 2018-19. Two such programmes were conducted which were attended by 59 officials of the Corporation.

#### **Training Needs workshop for MARKFED employees**

15.22 A workshop to deliberate upon the Research Study on **Training Needs Analysis** conducted by MANAGE, Hyderabad for employees of MARKFEDs and to finalise the training programmes and work plan for systematic implementation attended by CEOs and Senior Managers of MARKFEDs was organized on 19 November, 2018. This was held in pursuance of the recommendations of the workshop on 'Role of State Cooperative Marketing Federation (MARKFED) in Doubling the Farmers Income' organized by NCDC on 1 June, 2018 wherein MANAGE, Hyderabad was requested to conduct a research study to prepare Training Needs Analysis (TNA) of the MARKFED employees.



The Research study report was presented by Director General, MANAGE for four category of personnel in MARKFEDs in the workshop and after deliberations broad outline and modalities for training of top level executives, middle level managers and others were finalized.

15.23 Consultancy assignments for formulation of Detailed Project Reports (DPR) for cooperative development in four districts of Assam and one district in Uttar Pradesh have been undertaken by the Academy.

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Table-1

**TRAINING PROGRAMMES CONDUCTED BY LINAC IN 2018-19**

SN	Programme	Target Group	Duration	No. of Participants Attended
1	Presentation Skill – One day	NCDC Officers	05-Apr-18	28
2	Improving Work Performance – One day	NCDC MTS	24-Apr-18	23
3	Work Life Balance for Personal Effectiveness	NCDC & TRIFED Officials	25 – 27 April 2018	19
4	International Programme on Adopting Area Based Integrated Approach for Inclusive Cooperative Development – An experience of NCDC's ICDP Scheme in Indian Context (with CICTAB)	Officials/Cooperative personnel from Member Institutions of CICTAB from SAARC Countries	7 – 11 May 2018	27
5	Management Development Programme for Functionaries of Cooperative Societies	ICDP Official of Idukki, Kerala	15 – 22 May 2018	23
6	Result Based Monitoring & Evaluation for Agricultural Development Projects	MANAGE & NCDC officials	28 May - 1 June 2018	26
7	Transforming Primary Cooperatives into Rural Growth Centres	ADOs of Cooperative Department Govt. of Uttar Pradesh	18 – 22 June 2018	15
8	PRA & Rural Techniques for Preparing Project on Whole State Integrated Development of Cooperatives	Officials of State Government of Assam	25 – 29 June 2018	13
9	Emerging Technology and New Areas for Cooperative Development	NCDC Officials	2 – 3 July 2018	19
10	Public Relation and Image Building	NCDC Officials	4 – 5 July 2018	19
11	Implementation of GST in NCDC	NCDC Officials	06-Jul-18	19
12	Corporate Governance and Profitability for Urban Cooperative Banks	BoDs / CEOs of Urban Cooperative Banks	19 – 20 July 2018	25
13	Management of Banking Operations in PACS	Managers of PACS in West Bengal	23 July - 4 August 2018	27
14	Consultancy and Guidance to PACS	Development Officers of ICDP	7 – 31 August 2018	13
15	Working of Societies, Inspection and Accounting Procedures	Supervisors & Officials of Cooperative Department of Government of Uttarakhand	4 – 7 September 2018	23
16	Computer Based Packages and Use of IT in NCDC and Transition to ISO:9001-2015 in NCDC- Requirements and Compliance	NCDC Officials	12 – 14 September 2018	18
17	Management of Banking Operations in PACS	Managers of PACS in West Bengal	17 – 28 September 2018	29
18	Workshop on Orientation of ICDP	Officers of Cooperation Department, Govt. of Assam	29-Sep-18	68



19	Developing of Managerial Skills for Agriculture Cooperatives and Rural Financing Institutions	International Participants from SAARC	1 – 5 October 2018	19
20	Management of Banking Operations in DCCBs	Officials of DCCBs in West Bengal	8 – 12 October 2018	25
21	Implementation of ICDP (Kohima, Nagaland)	Officers of concerned departments/offices of ICDPs	22 – 23 October 2018	23
22	Strengthening Linkages between Apex Cooperative Bank & Primary Cooperatives	Officials of Coop. Banks/ PIA/PIT and Primaries (at District H.Q.)	24-Oct-18	26
23	Cooperative Entrepreneurship Development	Women of Cooperative Societies of Peren District of Nagaland	25-Oct-18	34
24	Role of Women Directors in Development and Governance of Cooperatives	Women of Cooperative societies in the state of Kohima, Nagaland	26-Oct-18	20
25	Digital Banking, Cyber Risk & Resilience, Professional Governance, Operational Efficiency and Regulatory Compliance of UCBs	CEOs / Directors of Urban Cooperative Banks	29 – 30 October 2018	18
26	Understanding and Interpretation of Financial Statements	ADs & POs of NCDC	4 Sept. - 1 Nov.2019	13
27	International Technical Sessions for NEDAC at NASC Complex, PUSA, New Delhi	Delegates from Member Organizations of NEDAC and Sr. Officers of NCDC	15-16 November, 2018	45
28	Orientation training on Implementation of ICDP	Officers of concerned departments/offices of ICDPs (in Chennai district)	04-Dec-18	20
29	Strengthening Linkages between DCCB and PACS	Officials of Coop. Banks/ PIA/PIT and Primaries (at District H.Q.)	5-6 December, 2018	103
30	Governance & Leadership Development for Women Directors / personnel	Women of Cooperative societies in the state of Tamil Nadu in Chennai district	07-Dec-18	77
31	Management of Banking Operations in PACS	Managers of PACS in West Bengal	10 – 21 December , 2018	26
32	Work Life Balance for Personal Effectiveness	AD/PO/SPS/SPA/Jr. Asstt. of NCDC	2-4 January, 2019	15
33	Improving Work Performance	MTS of NCDC	09-Jan-19	18
34	Consultancy and Guidance to PACS	Development Officers of ICDP	14 Jan.-13 Feb.2019	17
35	Understanding and Interpretation of Financial Statements	ADs & POs of NCDC	22 Jan.-4 Feb.,2019	14
36	Foundation Course – Newly Recruited officials of NCDC	Newly Recruited Officials of NCDC	14 Feb – 14 Mar.19	31
37	Training-cum-Study Visit	Asstt. Directors & POs of NCDC	01-Mar-19	30
38	Role of Women Directors in Development and Governance of Cooperatives	Women of Cooperative societies in the state of Gujarat, Gandhinagar	07-Mar-19	40
39	Role of Women Directors in Development and Governance of Cooperatives	Women of Cooperative societies in the state of Gujarat, Gandhinagar	08-Mar-19	150
40	Training-cum-Study Visit	Asstt. Directors & POs of NCDC	08-Mar-19	29
		<b>TOTAL:-</b>		<b>1227</b>

## Chapter – 16

PROGRESSIVE USE OF HINDI

16.1 NCDC is complying with the provisions of the Official Language Act, 1963 to promote progressive use of Hindi. In conformity with the Government guidelines, a Hindi Section is functioning in the Corporation.

**Hindi Training**

16.2 Out of 379 officers/officials (including 65 Multi Tasking Staff, Drivers and Electricians) working in the Corporation, all officers/officials possess working knowledge/proficiency in Hindi.

**Progress in the use of Hindi**

16.3 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 bilingual form i.e. both in Hindi and English. During the year 2018-19, 19563 letters were issued in Hindi. Letters received in Hindi from the Regional Offices, States and individuals were replied to in Hindi.

16.4 To motivate the officers and officials of NCDC in Noting, Drafting and dictation in Hindi in day to day official work, the cash award schemes were continued during 2018-19. Under these Schemes, prizes were awarded to 13 individuals, 3 Regional Directorates and one Division of Head Office.

16.5 To boost the use of Hindi in official work "Hindi Week" was organized from 14.09.2018 to 20.09.2018 in NCDC. Hindi Essay Writing, Hindi Typing, Hindi Noting & Drafting, Hindi Extempore competitions were held during the week and prizes were distributed to 41 officials. Besides, one Hindi

Workshop was organized during the week. In this Workshop, eminent Hindi writer Ms Mamta Kalia delivered a talk on the topic "HINDI BHASHA KI DASHA AUR DISHA". Apart from Head office, Regional Directorates of Bengaluru, Bhubaneswar, Hyderabad, Gandhi Nagar, Chennai, Thiruvananthapuram, Chandigarh, Patna, Jaipur, Lucknow, Dehradun, Bhopal, Shimla and LINAC, Gurugram also organized Hindi Week to promote use of Hindi in their respective offices.

16.6 During 2018-19, all Sections/Divisions of the Head Office and LINAC, Gurugram were inspected to assess the progress of Official Language Policy implementation. Further, 67.75% of total library grant was spent on purchase of Hindi books. All letters heads, signboards, rubber stamps and forms in NCDC continue to be prepared in bilingual form.

16.7 In pursuance of Sub-Rule (4) of Rule 10 of the Official Language Rules, 1976, NCDC, besides the HO has got notified all its Regional Directorates including LINAC, Gurugram in the Gazette of India for doing their day to day official work in Hindi.

16.8 All the Hindi Quarterly progress reports received from Regional Directorates during the year were reviewed and review Reports were sent to the concerned Directorates.

16.9 To assess the progress made in the use of Hindi during the year, NCDC holds its Official Language Implementation Committee meetings regularly. Cumulatively, 132 meetings have been held till the end of financial year 2018-19 from the date of constitution of the Committee.

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# ANNEXURES



### RASHTRIYA SAHAKARI VIKAS NIGAM (National Cooperative Development Corporation) (As on 31.03.2019)

#### GENERAL COUNCIL – NCDC

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

S. No	Name of Member(s)	Capacity
<b>I. Nominated under Section 3(4)(I)</b>		
1.	<b>Shri Radha Mohan Singh,</b> Union Minister for Agriculture & Farmers Welfare, Government of India, Krishi Bhawan, New Delhi-110 001	President
2.	<b>Shri Sanjay Agarwal</b> Secretary, Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare Krishi Bhawan, New Delhi-110 001.	Vice-President
<b>II. Nominated under Section 3(4)(II) from the Central Ministries dealing with economic matters.</b>		
3.	<b>Smt.Vasudha Mishra,</b> Additional Secretary, Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare Krishi Bhawan, New Delhi-110 001	Member
4.	<b>Shri Avinash K. Srivastava,</b> Secretary, Department of Consumer Affairs, Ministry of Consumer Affairs, Food & Public Distribution, Krishi Bhawan, New Delhi -110 001	Member
5.	<b>Shri Ravikant,</b> Secretary, Department of Food & Public Distribution, Ministry of Consumer Affairs, Food & Public Distribution, Krishi Bhawan, New Delhi-110 001.	Member
6.	<b>Shri Raghvendra Singh ,</b> Secretary, Ministry of Textiles Room No.129, Udyog Bhawan, New Delhi -110 011.	Member
7.	<b>Shri Rajiv Kumar,</b> Secretary, Department of Financial Services, Ministry of Finance, 3 <sup>rd</sup> Floor, Jeevan Deep Building, Parliament Street, New Delhi-110 001.	Member
8.	<b>Smt. Pushpa Subrahmanyam ,</b> Secretary, Ministry of Food Processing Industries, Panchsheel Bhavan, Khel Goan Marg, New Delhi -110 049.	Member
9.	<b>Shri Amitabh Kant,</b> Chief Executive Officer, NITI Aayog, Yojna Bhawan, Parliament Street, New Delhi – 110 001.	Member
10.	<b>Shri Bimbadhar Pradhan ,</b> Additional Secretary & Financial Adviser, Deptt. of Agri., Coopn & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, Krishi Bhawan, New Delhi-110 001.	Member

<b>III. Nominated under Section 3 (4) (iii)</b>		
11.	<b>Dr. Harsh Kumar Bhanwala,</b> Chairman, National Bank for Agriculture and Rural Development Plot No.C-24, G-Block, Bandra Kurla Complex, Bandra (East), <b>Mumbai - 400 051.</b>	Member
<b>V. Nominated under Section 3 (4) (v)</b>		
12.	<b>Shri D.V. Prasad,</b> Chairman & Managing Director, Food Corporation of India, 16-20, Barakhamba Road, <b>New Delhi-110 001</b>	Member
<b>VI. Nominated under Section 3 (4) (vi)</b>		
13.	<b>Shri Arun Kumar Shrivastava ,</b> Managing Director, Central Warehousing Corporation, 4/1, Siri Institutional Area, Khel Gaon Marg, <b>New Delhi-110 016.</b>	Member
<b>VII. Nominated under Section 3 (4)(vi)Sl. No. 14 Vacant )</b>		
<b>VIII. Nominated under Section 3(4)(viii)</b>		
15.	<b>Shri Praveen Kumar Gupta</b> Managing Director (Retail & Digital Banking), State Bank of India, Agri Business Unit, Corporate Centre, Madame Cama Road, <b>Mumbai-400 021.</b>	Member
<b>IX. Nominated under Section 3(4)(ix)</b>		
16.	<b>Dr. Chandra Pal Singh ,</b> President, National Cooperative Union of India, 3, Siri Institutional Area, Khel Gaon Marg, <b>New Delhi-110016.</b>	Member
<b>X. Nominated under Section 3(4)(x)</b>		
17.	<b>Shri V.R. Boda,</b> Chairman, National Agricultural Cooperative Marketing Federation of India Limited, 1, Siddhartha Enclave, Ashram Cross Road, <b>New Delhi-110 014.</b>	Member
<b>XI. Nominated under Section 3(4)(xi)</b>		
18.	<b>Shri Diliprao Walse Patil,</b> President, National Federation of Cooperative Sugar Factories Ltd., Ansal Plaza, Block -C, 2 <sup>nd</sup> floor, August Kranti Marg, <b>New Delhi-110 049.</b>	Member
<b>XII. Nomination under Section 3(4)(xii)</b>		
19.	<b>Shri Rajendra Yedraokar Patil,</b> President, All India Federation of Cooperative Spinning Mills Ltd., Canada Building, 2 <sup>nd</sup> floor, 226, D.N. Road, <b>Mumbai - 400 001.</b>	Member
<b>XIII. Nominated under Section 3(4)(xiii)</b>		



20.	<b>Shri Dilip Sanghani</b> Chairman, National Federation of State Cooperative Banks Ltd, J.K. Chamber, 5 <sup>th</sup> floor, Plot No. 76, Sector 17, Washi, Navi Mumbai – 400 703.	Member
<b>XIV. <u>Nominated representatives of the State Governments and Union Territory Administrations under section 3(4)(xiv)</u></b>		
21.	<b>Shri S.S. Meenakshi Sundaram</b> , Additional Chief Secretary (Cooperation), Assam Secretariat, Block-A, 2 <sup>nd</sup> Floor, Guwahati – 781 006, <b>Assam</b> .	Member
22.	<b>Shri Atul Prasad</b> , Principal Secretary (Cooperation), Government of Bihar, New Secretariat, Vikas Bhawan, Bailey Road, Patna – 800 015.	Member
23.	<b>Shri Ajit Kesari</b> , Principal Secretary (Cooperation), Government of Madhya Pradesh, 3 <sup>rd</sup> Floor, Vallabh Bhawan, Mantralaya, Bhopal- 462 001.	Member
24.	<b>Ms Pooja Singhal</b> , Secretary (Agriculture, Animal Husbandry & Cooperative) Government of Jharkhand, Nepal House, PO- Doranda, Ranchi (Jharkhand) - 834002.	Member
25.	<b>Shri Abdul Majid Bhat</b> , Secretary (Cooperation), Government of Jammu & Kashmir, Civil Secretariat, 2/37-Mini Block, Jammu – 180 001 (Between Oct – April)  Secretary (Cooperation), Govt. of Jammu & Kashmir, Civil Secretariat, Srinagar. (Between May – Sept.)	Member
26.	<b>Shri Rajgopal Devara</b> , Additional Chief Secretary(Financial Reforms), Government of Maharashtra, Department of Finance, Mantralaya Annexe, Mumbai – 400 032.	Member
27.	<b>Smt. Jyoti Arora</b> , Additional Chief Secretary (Cooperation), Government of Haryana, 3 <sup>rd</sup> Floor, New Secretariat, Sector-17, Chandigarh- 160 017.	Member
28.	<b>Shri Viswajeet Khanna</b> , Financial Commissioner (Cooperation), Room No.210, Floor-2, Punjab Mini Secretariat, Sector 9, Chandigarh-160 009.	Member
29.	<b>Shri Kumar Jayant</b> , Principal Secretary, Department of Handloom, Handicraft, Textile & Khadi, Government of Tamil Nadu, 9 <sup>th</sup> Floor, Secretariat Complex, Fort St. George, Chennai – 600 009.	Member
30.	<b>Shri Abhay Kumar</b> , Principal Secretary (Cooperation), Government of Rajasthan, Rajasthan Sachivalaya Main Building, Jaipur-302 005.	Member

31.	<b>Shri Sandeep Kumar Sultania,</b> Principal Secretary, Government of Telangana, Department of Animal Husbandry, D- Block, 1 <sup>st</sup> Floor, Secretariat, <b>Hyderabad- 500 022.</b>	Member
<b>XV. Nominated representatives of State Level Cooperative Federations under Section 3(4)(xv)</b>		
32.	<b>Shri Subhash Chander Katyal,</b> Chairman, Haryana State Cooperative Supply & Marketing Federation Ltd., Sector 5, Panchkula-134 109, <b>Haryana.</b>	Member
33.	Chairman, Karnataka Cooperative Milk Producers' Federation Ltd. , KMF Complex, Dr. M.H. Mari Gowda Road, <b>Bengaluru – 560 029.</b>	Member
34.	<b>Shri Kancharla Ramakrishna Reddy,</b> Chairman, Telangana State Cooperative Oilseeds Growers Federation Ltd., 9 <sup>th</sup> Floor, Parisrama Bhavan, Basheer Bagh, <b>Hyderabad – 500004</b>	Member
35.	<b>Shri Radha Krishna Prasad Gupta,</b> Chairman, Chhattisgarh State Cooperative Marketing Federation Ltd., 880, Civil Lines, Raipur-492 001, <b>Chhattisgarh.</b>	Member
36.	<b>Shri Ramsinh Parmar,</b> Chairman, Gujarat Cooperative Milk Marketing Federation Ltd., Amul Dairy Road, P.B.No.10, Anand -388 001, <b>Gujarat.</b>	Member
37.	<b>Dr. (Smt.) N. Vijayalakshmi,</b> Chairman, Bihar State Cooperative Milk Producers' Federation Ltd., Vikas Bhawan, Bailey Road, Patna – 800 014, <b>Bihar.</b>	Member
38.	<b>Shri P.P. Chittaranjan,</b> Chairman, Kerala State Cooperative Federation For Fisheries Development Ltd., Kamaleswaram, Manacud P.O., Thiruvananthapuram-695009, <b>Kerala.</b>	Member
39.	<b>Shri Kanchi Ramarao,</b> Chairman, Andhra Pradesh State Cooperative Marketing Federation Ltd., D.No.:55-17-2 to 4, 5 <sup>th</sup> Floor, Stalin Corporate, Near CGO Complex, Industrial Estate, Auto Nagar, Vijayawada-520 007, <b>Andhra Pradesh.</b>	Member
40.	Chairman Tripura State Cooperative Bank Ltd., P.O. Chowmuhani, Agartala-799 001, <b>Tripura.</b>	Member
41.	<b>Smt. Komoli Massang,</b> Chairperson, Arunachal Pradesh Cooperative Agricultural Marketing Federation Ltd. C/o RCS Office, High Court Road, D-Sector, Naharlagun-791110, <b>Arunachal Pradesh.</b>	Member



42.	Chairman, Madhya Pradesh State Cooperative Marketing Federation Ltd., Jahangirabad, Bhopal – 462 008.	Member
<b>XVI. Nominated under Section 3(4) (xvi) representing persons having special knowledge of or practical experience in Agricultural Cooperative Development.</b>		
43.	Shri Satish Marathe, RL 149, Aashish Bungalow, Milap Nagar, MIDC Residential Area, Kalyan Road, Dombivli (E) 421 203.	Member
44.	Shri H.S. Manjappa, "Dattatreya" Main Road, Sorab, Shivamogga District-577429, Karnataka.	Member
45.	Shri Jaysingrao Gaikwad Patil, F-3, Chetna Nagar, Aurangabad-431005, Maharashtra.	Member
46.	Shri Dhananjay Kumar Singh, S-52/82, Sahakari Bhawan Cantonment, Varanasi-221 002, Uttar Pradesh.	Member
<b>XVII. Nominated under Section 3 (4) (xvii) representing National Level Organisations engaged or interested in the promotion and development of Cooperative programmes.</b>		
47.	Shri K.K. Ravindran, Managing Director, National Cooperative Agriculture & Rural Development Banks Federation Ltd. 701, 7 <sup>th</sup> Floor, A-Wing, BSEL Tech Park, Vashi, Navi Mumbai – 400 703	Member
48.	Smt. Kapilaben Vankar, President, Self-Employed Women's Association(SEWA), Opp. Victoria Garden, Bhadra, Ahmedabad-380 001, Gujarat.	Member
49.	Shri Jyotindra Mansukhlal Mehta, President, National Federation of Urban Cooperative Banks and Credit Societies Ltd., B-14, 3 <sup>rd</sup> 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
<b>XVIII. Nominated under Section 3(4)(xviii)</b>		
51.	Shri Sundeep Kumar Nayak, Managing Director, National Cooperative Development Corporation, 4, Siri Institutional Area, Hauz Khas, New Delhi-110016.	Member

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**RASHTRIYA SAHAKARI VIKAS NIGAM**  
**(National Cooperative Development Corporation)**  
**(As on 31.03.2019)**

**Board of Management– NCDC**

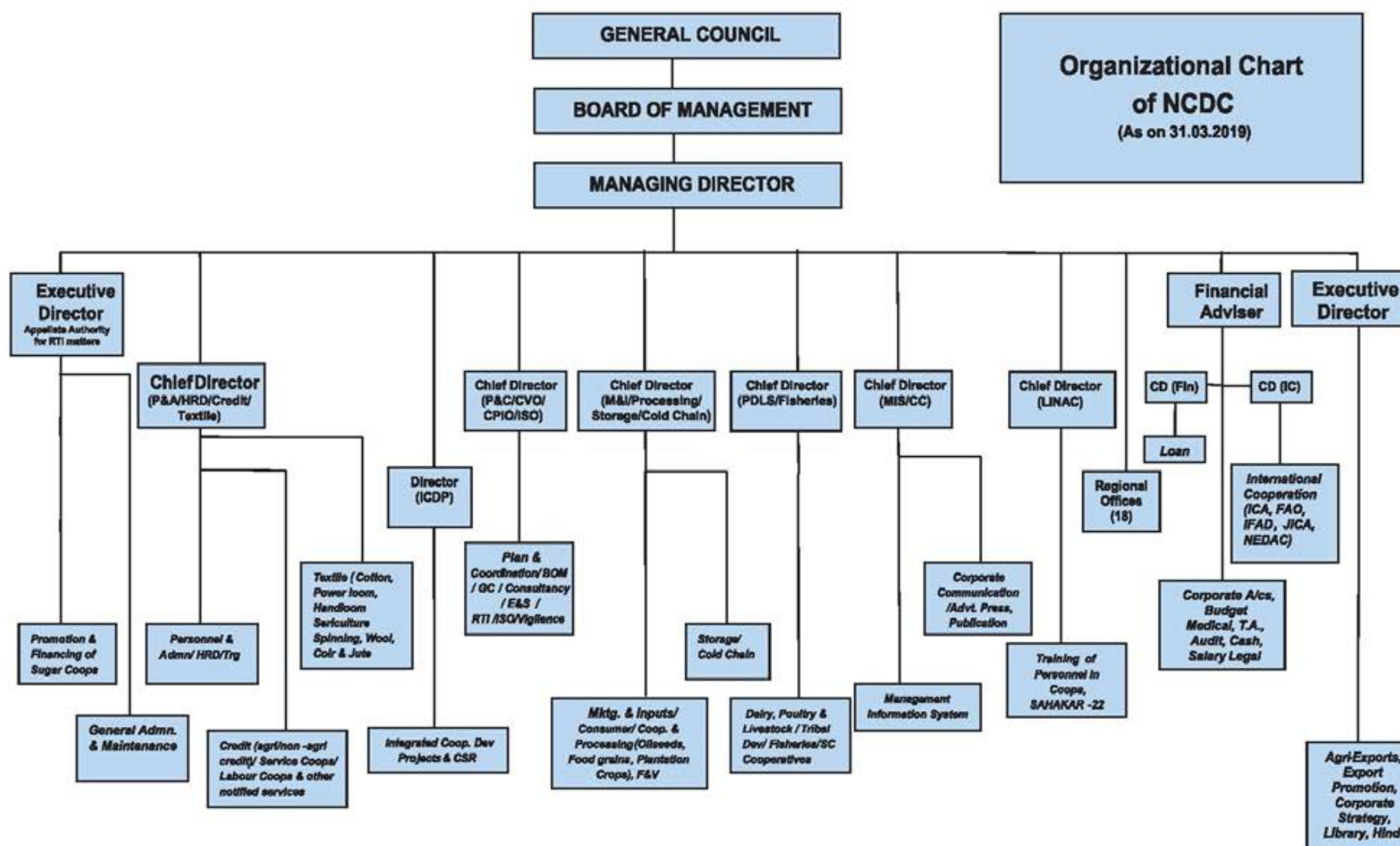
(Constituted by the Central Government, w.e.f.15.11.2016 vide their notifications No.G.S.R. 1069(E) published in Part-II, Sub Section (i) of Section-3 of The Gazette of India Extraordinary on 15.11.2016)

SN	Name of Member(s)	Capacity
<b><u>Nominated under Section 10 (1)(i)</u></b>		
1.	<b>Shri Sanjay Agarwal,</b> Secretary, Department of Agriculture, Cooperation & Farmers Welfare Ministry for Agriculture & Farmers Welfare Krishi Bhawan, New Delhi -110 001	Chairman
<b><u>Nominated under Section 10 (1) (ii)</u></b>		
2.	<b>Smt. Vasudha Mishra,</b> Additional Secretary, Department of Agriculture & Farmers Welfare, Ministry for Agriculture & Farmers Welfare Krishi Bhawan, New Delhi -110 001.	Vice-Chairman
3.	<b>Shri Ravikant,</b> Secretary, Department of Food & Public Distribution, Ministry of Consumer Affairs, Food & Public Distribution, Krishi Bhawan, New Delhi – 110 001.	Member
4.	<b>Shri Bimbadhar Pradhan,</b> Additional Secretary & Financial Adviser, Department of Agriculture & Farmers Welfare Ministry for Agriculture & Farmers Welfare Krishi Bhawan, New Delhi-110 001.	Member
<b><u>Nominated under Section 10(1)(iii)</u></b>		
5.	<b>Dr. Harsh Kumar Bhanwala,</b> Chairman, National Bank for Agriculture and Rural Development , Plot No.C-24, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai-400 051.	Member
<b><u>Nominated under Section 10(1)(iv)</u></b>		
6.	<b>Shri Diliprao Walse Patil,</b> President, National Federation of Cooperative Sugar Factories Ltd., Ansal Plaza, Block –C, 2nd floor, August Kranti Marg, New Delhi – 110 049.	Member



<b><u>Nominated under Section 10(1) (v)</u></b>		
7.	<b>Shri Sandeep Kumar Sultania,</b> Secretary, Government of Telangana, Department of Animal Husbandry, D- Block, 1 <sup>st</sup> Floor, Secretariat, <b>Hyderabad- 500 022.</b>	Member
8.	<b>Shri Rajgopal Devara,</b> Additional Chief Secretary(Financial Reforms), Government of Maharashtra, Department of Finance, Mantralaya Annexe, <b>Mumbai – 400 032.</b>	Member
<b><u>Nominated under Section 10 (1)(vi)</u></b>		
9.	<b>Shri Kanchi Ramarao,</b> Chairman, Andhra Pradesh State Cooperative Marketing Federation Ltd., 3 <sup>rd</sup> Floor, Mahatma Gandhi MARKFED Bhavan, Jambagh, Hyderabad-500 095, <b>Andhra Pradesh.</b>	Member
10.	<b>Shri Ramsinh Parmar,</b> Chairman, Gujarat Cooperative Milk Marketing Federation Ltd. , Amul Dairy Road, P.B.No.10, <b>Anand-388 001, Gujarat.</b>	Member
<b><u>Nominated under Section 10 (1) (vii)</u></b>		
11.	<b>Shri Satish Marathe,</b>	Member
12.	<b>Shri Sundeep Kumar Nayak,</b> Managing Director, NCDC	Member

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### TOTAL NUMBER OF EMPLOYEES AND NUMBER OF SCHEDULED CASTE AND SCHEDULED TRIBE EMPLOYEES IN NCDC AS ON 31.03.2019

Group	Total number of employees	Number of Scheduled Caste employees	Percentage of SC's to total employees	Number of Scheduled Tribe employees	Percentage of ST's to total employees
<b>Group A-I</b> (Other than Lowest rung of Group 'A')	70	10	14.29	05	7.14
<b>Group A-II</b> (Lowest rung of Group 'A')	77	13	16.88	07	9.09
<b>Sub Total (A)</b>	<b>147</b>	<b>23</b>	<b>15.65</b>	<b>12</b>	<b>8.16</b>
<b>Group B</b>	127	17	13.39	10	7.87
<b>Group C</b>	108	18	16.67	13	12.04
<b>Grand Total</b>	<b>382</b>	<b>58</b>	<b>15.18</b>	<b>35</b>	<b>9.16</b>

**NUMBER OF RESERVED VACANCIES FILLED BY MEMBERS OF SCHEDULED CASTES  
AND SCHEDULED TRIBES IN NCDC DURING 2018-19**

Particulars	Total No. of vacancies notified	Filled	Scheduled Castes		No. of SC's Candidate appointed	No. of SC's Vacancies carried forward from the previous year	No. of 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 candidate appointed	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						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 DIRECT RECRUITMENT														
Other than Lowest rung of Group 'A'	3	1	-	-	-	-	-	-	1	1	1	-	-	-
Lowest rung of Group 'A'	11	9	-	-	-	-	-	-	1	1	1	-	-	-
Group 'B'	42	29	7	5	5	-	-	-	3	1	1	-	-	-
Group 'C'	14	7	1	-	-	-	-	-	2	1	1	-	-	-
II. POSTS FILLED BY PROMOTION														
Other than Lowest rung of Group 'A'	28	3	-	-	2	-	-	-	-	-	-	-	-	-
Lowest rung of Group 'A'	26	7	6	-	-	-	-	-	4	-	-	-	-	-
Group 'B'	37	6	12	-	2	-	-	-	5	-	-	-	-	-
Group 'C'	11	1	1	-	1	-	-	-	-	-	-	-	-	-



### SCHEMES IMPLEMENTED / ACTIVITIES ASSISTED BY NCDC

#### **A. SCHEMES IMPLEMENTED:**

- I Central Sector Integrated Scheme on Agricultural Cooperation - Assistance to NCDC Programme for Development of Cooperatives** - Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), Ministry of Agriculture & Farmers Welfare (MOA&FW):
  - a) Assistance to Marketing, Processing, Storage, Consumer, Weaker Section Programmes of Cooperatives, Computerization of Primary Agricultural Cooperative Credit Societies, District Central Cooperative Banks, State Cooperative Banks and Technical & Promotional Cell Scheme for strengthening Management of State Cooperative Federations [subsidy on tapering basis].
  - b) Assistance for Ginning & Pressing Programme and Establishment of New and Modernization/ Expansion/ Rehabilitation of existing Cooperative Spinning Mills
  - c) Integrated Cooperative Development Projects (ICDP) in selected districts
- II Other Central Schemes:**
  - a) **Agricultural Marketing Infrastructure (AMI) sub scheme of Central Sector Integrated Scheme on Agriculture Marketing (CSISAM) for Storage and other than Storage Infrastructure** - DAC&FW, MOA&FW Rashtriya Krishi Vikas Yojana (Training) - DAC&FW, MOA&FW
  - b) **Mission for Integrated Development of Horticulture (MIDH)** - DAC&FW, MOA&FW
  - c) **Scheme for Cold Chain, Value Addition and Preservation Infrastructure** - Ministry of Food Processing Industries
  - d) **Interest rebate under Technology Up gradation Fund** - Ministry of Textile
  - e) **Sugar Development Fund** - Department of Food & Public Distribution, Ministry of Consumer Affairs, Food & Public Distribution
  - f) **Assistance for Boosting Seed Production component under Sub-Mission for Seed and Planting Material (SMSP) of National Mission on Agricultural Extension and Technology (NMAET)**

#### **III NCDC Sponsored Schemes**

#### **B. ACTIVITIES ASSISTED:**

- a) Marketing:**
  - Margin Money /Working capital assistance
  - Strengthening share capital base of primary / district cooperative marketing societies
  - Purchase of furniture and fixtures, transport vehicles including refrigerated vans
  - Development / Strengthening of Agricultural Marketing Infrastructure, Grading and Standardization
- b) Processing:**
  - Setting up of new sugar factories (Investment Loan)
  - Modernisation and Expansion / Diversification of existing Sugar Factories (Investment loan and term loan)
  - Establishment of new/ Modernization/ Expansion/ Rehabilitation of existing spinning mills
  - Modernization/ Expansion of existing and establishment of modern cotton ginning & pressing units
  - Small /medium scale agro & allied sector processing units, pre/post loom processing/ garment & knitting units
  - Cotton Development Programme
  - Setting up of other Processing units, such as: Foodgrains/ Oilseeds / Plantation Crops / Fruits & Vegetables / Maize Starch / Particle Board etc.
  - Margin money /Working capital assistance
  - Share capital participation by State Government in new spinning mills

**c) Storage:**

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

**d) Cold Chain:**

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

**e) Distribution of essential consumer articles through co-operatives:**

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

**f) Industrial:**

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

**g) Credit & Service Cooperatives/ Notified Services :**

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

**h) Cooperative Banking Unit:**

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

**i) Agricultural Services :**

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

**j) District Plan Schemes:**

- Integrated Cooperative Development Projects in selected districts

**k) Cooperatives for Weaker Sections:**

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

**l) Assistance for Computerisation of Cooperatives:**

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

**m) Promotional and Developmental programmes:**

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



### PATTERN OF ASSISTANCE IN RESPECT OF SCHEMES ASSISTED

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

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

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

##### A. **BUSINESS DEVELOPMENT:**

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

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

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

##### B. **INFRASTRUCTURE CREATION (Project Facilities)**

- ✓ All types of small and medium sized units (other than agro-processing units) including small scale industrial units, cottage & village industries, handicrafts, allied industries for other products, cane and bamboo units, Coir Units, etc.,
- ✓ Plant & Machinery/equipment including integrated projects (other than ICDP),
- ✓ Establishment/ renovation/ expansion/ upgradation & modernisation of Godowns, storages,
- ✓ Construction of Cold Storages / expansion / modernization of cold storages,
- ✓ Cold Chain components - Integrated pack house / Reefer transport / Cold storage (Bulk-near farm gate)/ Cold storage (Hub-near market) / Ripening units, etc.,
- ✓ Worksheds, purchase of looms, cooperatives/industrial estates,
- ✓ Service and repair centres, showrooms, showrooms-cum-godowns,

- ✓ Market yards, rearing units and grainages,
- ✓ Fish tanks/farms, boat building including inputs and other infrastructure for fisheries,
- ✓ Poultry farms,
- ✓ Rearing and breeding of livestock animals, setting up of slaughter houses, purchase of livestock animals for breeding, rearing, meat, fleece, skin, wool & other by products, establishment of seed farms etc.,
- ✓ Furniture and fixtures,
- ✓ Transport vehicles including refrigerated and insulated vehicles,
- ✓ Installation of/purchase of computers/computerization etc.,
- ✓ Setting-up of agro-service/farmers service centres,
- ✓ Insecticides/pesticides formulation units,
- ✓ Units to manufacture inputs like bio-fertilizers/granular fertilizers, organic manure,
- ✓ Creation of water harvesting/irrigation infrastructural facilities,
- ✓ Creation of infrastructure of PACS as Modern Banking Unit,
- ✓ Services Cooperatives etc. and
- ✓ **ANY OTHER RELATED ACTIVITIES MANDATED TO NCDC.**

Developed States/UTs			Under developed States/UTs			Least Developed States/UTs		
NCDC to S/Govt.	S/Govt to Society	Direct Funding	NCDC to S/Govt.	S/Govt to Society	Direct Funding	NCDC to S/Govt.	S/Govt to Society	Direct Funding
(For Weaker Section Programme only as detailed at Para 3)			For all programmes and for activities as detailed at Para 3			For all programmes and for activities as detailed at Para 3		
Loan 75% Sub 15%	Loan 50% SC 25% Sub 15%	Loan 65% Sub 15%	Loan 70% Sub 20%	Loan 50% SC 20% Sub 20%	Loan 65% Sub 20%	Loan 70% Sub 25%	Loan 50% SC 20% Sub 25%	Loan 65% Sub 25%
Members Contribution	10%	20%		10%	15%		5%	10%
For all other Programmes			For all other Programmes – same as for developed States/UTs					
Loan 90%	Loan 50% SC/Sub 40%	Loan 65%						
Members Contribution	10%	35%						
<div>✓ S/Govt. – State Government; Sub - Subsidy; SC - Share Capital;</div> <div>✓ Subsidy subject to availability from Govt. of India otherwise equivalent loan from NCDC;</div> <div>✓ In case of "Computerisation" programme 100% assistance (i.e. as loan / Subsidy/ Share Capital) may be provided through State Govt. or directly to the beneficiary in all States;</div>								

## PROCESSING

### (i) Sugar Mill

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

(PC- Project Cost; SC- Share Capital; SDF-Sugar Development Fund)

#### Note:

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

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



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

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

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

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

## (iii) Cooperative Spinning & Ginning Programmes

The activities covered and pattern of funding are as under:

From NCDC to State Govt.	From State Govt. to Society	Direct Funding
<b>(a) Establishment of New Cooperative Spinning Mills</b>		
Term Loan 50% Investment Loan 25% Subsidy 15%	Term Loan 50% Share Capital 25% Subsidy 15% Members Contribution 10%	Term Loan 60% Subsidy 15% Members Contribution 25%
<b>Modernisation / Expansion of Existing Spinning Mills</b>		
Term Loan 45% Investment Loan 30% Subsidy 15%	Term Loan 45% Share Capital 30% Subsidy 15% Members Contribution 10%	Term Loan 60% Subsidy 15% Members Contribution 25%
<b>Margin Money Assistance for Cooperative Spinning Mills &amp; State Cooperative Cotton Federation</b>		
Term Loan 85% Subsidy 15%	Term Loan 85% Subsidy 15%	Term Loan 85% Subsidy 15%
<b>Establishment of Modern Ginning &amp; Pressing Units, Modernisation / Expansion of Existing Units</b>		
Term Loan 50% Investment Loan 25% Subsidy 15%	Term Loan 50% Share Capital 25% Subsidy 15% Members Contribution 10%	Term Loan 50% Subsidy 15% Members Contribution 35 %
<b>Rehabilitation of Sick Cooperative Spinning Mills</b>		
Investment Loan 75% Subsidy 15%	Investment Loan 75% Subsidy 15% Members Contribution 10%	Not Applicable (State Government's involvement is mandatory)
Subsidy subject to availability from Govt. of India otherwise equivalent loan from NCDC		

**D. INTEGRATED COOPERATIVE DEVELOPMENT PROJECTS (ICDP)**

SN	Activity	From NCDC to State Govt.			From State Govt. to Society			
		Loan	Sub.	Total	Loan	Share Capital	Sub.	Total
(i)	Manpower Development & Training	-	@50%	@50%	-	-	100%	100%
(ii)	Managerial assistance (applicable to PIA and Monitoring Cell also) and incentive	-	@50%	@50%	-	-	100%	100%
(iii)	For sub-projects of cooperatives in ICDP, the pattern applicable in case of normal NCDC Schemes for the given State/activity/category shall be applied with the modification that 100% of the assistance shall be provided to the State Govt. for passing on to the cooperatives.							
	<b>Note:</b> ✓ The total subsidy component in a project would not exceed 30% of the total project cost. ✓ The subsidy assistance available from any Departments /Ministries/ Agencies shall be dovetailed for passing on to the cooperatives. @ In the case of states classified as 'Special Category States', 100 per cent subsidy shall be given out of the scheme to State Government under Items No. (i) and (ii) above.							

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

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

**Eligibility**

- Any type of cooperative society with new, innovative and value chain enhancement intended projects.
- The cooperative society should be in operation for a minimum of three months.
- The cooperative society should have positive net-worth.
- 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**

- Project cost should not exceed Rs. 3.00 crore in case of a cooperative society which is in operation for one year or more.
- Project cost should not exceed Rs.1.00 crore in case of a cooperative society which is in operation for more than three months but less than one year. However, once the cooperative society completes one year of its operation, it would become eligible for assistance as admissible to cooperative society which is in operation for one year or more excluding assistance already availed, if any.
- 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:

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

## **Subsidy:**

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

## **Funding Pattern:**

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

### **Category - A:**

80% : 20%

- Any type of cooperative society in the North Eastern Region.
- Any type of cooperative society registered and operating in Aspirational Districts as identified by the NITI Aayog.
- Any type of cooperative society with 100% women members.
- Any type of cooperative society with 100% Scheduled Caste / Scheduled Tribe / Person(s) with Disabilities (PwD) members

### **Category - B:**

70%: 30%

- Any type of cooperative society which not covered under Category-A for all types of activities.

In case subsidy is eligible for the proposed activity, subject to availability, the loan component would be reduced proportionately.

## **F. TECHNICAL AND PROMOTIONAL CELL**

- All state level cooperative federations (excluding those connected with the weaker sections programmes):**

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

**ii. All Federations connected with the weaker sections programmes:**

Subsidy for employment of professionals to be provided for a period of 7 years on a tapering scale.

- i) 100% for the first 5 years.
- ii) 80% for the subsequent 2 year.

Qualifications and scales of pay and other emoluments for the various experts/professionals would be determined by the concerned federations in consultation with NCDC. **Subsidy, if available from the Central Govt.,** is proposed to be provided only for Pay, HRA, and DA for 5 to 7 years. The assistance will be sanctioned by the Corporation only after careful consideration of the proposal of the institutions and assessing the need for appointment of such experts.

**OTHER CENTRAL SECTOR SCHEME**

NCDC dovetails assistance under the following Central Sector Scheme:

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

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

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

**Subsidy pattern under AMI – other than Storage Infrastructure**

Category	Rate of Subsidy (on capital cost)	Maximum Subsidy Ceiling# (Rs. in lakh)
A) North Eastern States, Sikkim, States of Ultrakhand, Himachal Pradesh, Jammu & Kashmir, UTs of Andaman & Nicobar and Lakshadweep Islands, hilly* and tribal areas	33.33%	30.00
B) <b>In other Areas:</b>		
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

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

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

# For the projects of pulse splitting and oil crushing, the maximum subsidy for 25% category is Rs.12.50 lakh and 33.33% category is Rs.16.66 lakh only.

**Subsidy Ceiling**

- (i) The total subsidy which can be availed of by promoter for all its projects in a Districts since inception of the scheme (erstwhile GBY) up to the end of 2019-20 will be restricted to a maximum capacity ceiling of 10,000 MT. if a promoter intends to have more than one project of different type including storage project in the same District its will be eligible for a maximum subsidy upto Rs.75 lakh or Rs.133.20 lakh as the case may be.
- (ii) To determine the eligibility of projects for maximum permissible subsidy, the date of sanction of loan by Financial Institutions should be between 22.10.2018 to 31.03.2020.



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

### **Construction of Godowns**

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

The pattern of funding for the said projects:

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

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

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

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

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

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

### **Subsidy Pattern under AMI– Storage infrastructure:**

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

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

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

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

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

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

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

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

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

Under the above component, assistance for construction of seed godowns and creation other infrastructure facilities mentioned above is provided by NCDC. The pattern of funding will comprise term loan to the extent of maximum 52% of block cost, subsidy of 38% of block cost (subject to maximum block cost of Rs.150.00 lakh) and society share of minimum 10% of block cost.

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

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

**Components of DIDF:**

The broad investment activities eligible under DIDF are:

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

**Eligible Institutions:**

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

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

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

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

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

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



General Areas			North East, Hilly and Scheduled Areas		
NCDC to S/Govt.	S/Govt. to Society	Direct Funding	NCDC to S/Govt.	S/Govt. to Society	Direct Funding
Loan 55% 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](http://www.midh.gov.in), [www.nhb.gov.in](http://www.nhb.gov.in).

## L. Ministry of Food Processing Industries (MoFPI)

In the case of Coldchain scheme of MoFPI, cost norms of MIDH/NHB/NHM scheme will be followed wherever applicable. Pattern of assistance will also be same as given in the above table. For facilities not covered under MIDH guidelines, cost norms as determined by the MoFPI will be followed. For value addition and processing infrastructure including frozen storage / deep freezers associated and integral to the processing, grant-in-aid @ 50% for General Areas and @ 75% for North-East, Hilly States, & difficult areas, will be provided. Maximum grant-in-aid under Coldchain scheme of MoFPI would be Rs.10 crore per project. Further details can be checked from the Ministry's website [www.mofpi.nic.in](http://www.mofpi.nic.in).

## NOTES FOR AVAILING NCDC ASSISTANCE:

### 5. GENERAL CRITERIA

- 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.
- In case of projects funded under specific schemes of the Government of India/other Institutions, their pattern of assistance will apply.
- 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.
- 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.
- Direct funding will be as per the guidelines decided by NCDC from time to time.
- Pattern of assistance indicates the maximum limit of financial assistance that can be provided.
- Programme/Project should meet the Statutory/Obligatory requirements viz. pollution, environment, hygiene etc.
- Cooperatives shall normally have a democratically elected Board, professionally managed and proper arrangements for forward and backward linkages.

## NORMS FOR DIRECT FUNDING

### 6. ELIGIBILITY CRITERIA

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

- The society seeking assistance should have positive net-worth and its share capital should not have been eroded;

- ii) The debt equity ratio considering all long term loans should normally be in the range from 65:35 to 70:30 for projects involving manufacturing/processing activities;
- iii) Audit of account should be complete upto previous year within 6 months of close of the financial year. In case where audit is undertaken by Government auditors and is not completed, accounts audited by Chartered Accountant will be submitted. In the case of newly formed society the 6 months period will be reckoned from the date when it is due as per the Act under which the society is registered;
- iv) The cooperative seeking NCDC assistance, or any other cooperative on which directors of this cooperative have been directors, should not have any major default in repayment of loans to NCDC/Banks/Financial Institutions;
- v) Value of assets to be mortgaged to NCDC as security against the loans should have adequate security margin, normally not less than 1.25 to 1.5 times. (Shortfall in the security may be made good by way of guarantee of a scheduled bank or an FDR of scheduled bank endorsed in favour of NCDC). Margin in case of security of FDR may not be less than 1.1 times for Working Capital loans and 1.2 times for Project Loans;
- vi) Working capital loans to cooperative societies/federations may be secured by hypothecation of stocks/debtors/other assets, keeping a minimum margin of 20%. If considered necessary, NCDC may ask for additional security of first or second charge on the fixed assets. In case of working capital loan for government procurement or Price Support operations no minimum margin may be insisted;
- vii) NCDC may ask for additional securities by way of one or more of the following;
  - Government Guarantee
  - Guarantee of a scheduled bank
  - Personal guarantee of the Directors and collateral security

6.2 Mere fulfilment of eligibility criteria does not entitle the cooperative to be eligible for direct funding from NCDC. NCDC would examine viability of the projects with regard to various parameters as detailed below:

- (a) Technical feasibility & financial viability of project;
- (b) Financial soundness of the cooperative;
- (c) Past financial & operational performance of the cooperative (wherever applicable);
- (d) Professional expertise of the Management/employees of the cooperative;
- (e) Experience of the management of the cooperative in handling similar projects;
- (f) Past loan repayment performance of the cooperative (wherever applicable);
- (g) Capacity of the cooperative to raise its share of project cost;
- (h) Availability of adequate security for the loans sought from NCDC

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

**6.3 The other terms, conditions and criteria are available at NCDC's website [www.ncdc.in](http://www.ncdc.in)**



## 6.4 Release:

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

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**STATE-WISE /SCHEMEWISE BREAK UP OF RELEASES DURING 2018-19**  
**CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION**

Annexure - VIII Contd...

(₹ In Lakhs)

Sl. No.	Name of the State/ Institution	ASSISTANCE FOR MARKETING PROCESSING & STORAGE ETC. FOR COOPERATIVE DEVELOPMENT																
		Marketing		Input		Plantation Crops		Consumer		Food Grain		Oil Seed	Storage		Installation of Computer		Industrial Cooperatives (Service Coop)	Assist to ICDP Project
		LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	SUBSIDY	SUBSIDY
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	A & N																	
2	Andhra Pradesh																	383.98500
3	Arunachal Pradesh					918.50000	113.75000											
4	Assam																	
5	Bihar																	1393.99400
6	Chattisgarh			27.20000	3.81000													
7	Gujarat																	
8	Goa																	
9	Haryana																	0.32500
10	Himachal Pradesh							182.42400	24.22200					20.33300	1.30000	36.70900		1191.94100
11	J&K																	
12	Jharkhand																	61.04200
13	Kerala																	
14	Karnataka																	
15	Madhya Pradesh	4.00000	20.00000										247.20700	7.66000	20.25700	4.30000		615.92323
16	Maharashtra																	
17	Meghalaya																	
18	Mizoram																	
19	Nagaland																	221.00100
20	Odisha	64.00000	16.00000	56.00000	14.00000			13.21700	2.06700									
21	Punjab																	
22	Rajasthan							24.59600					31.40000	0.23100				16.33100
23	Tamil Nadu																	
24	Telangana			6.40000	0.24105			15.30000	0.79900	350.00000	57.32900	826.00000	55.86500	5.25936			13.61000	5.61600
25	Uttarakhand	265.88000		839.90000				93.97000		477.54000			125.10000		208.31000	83.32400		
26	Uttar Pradesh												12.53200		6.91000	87.57700		111.76800
27	West Bengal	12.00000	0.00000	9790.00000	102.00000										19350.00000	100.00000		
	<b>Total</b>	<b>345.88000</b>	<b>36.00000</b>	<b>10719.50000</b>	<b>126.05105</b>	<b>918.59000</b>	<b>113.75000</b>	<b>329.50700</b>	<b>27.06809</b>	<b>827.54000</b>	<b>57.32900</b>	<b>826.00000</b>	<b>472.10400</b>	<b>33.48336</b>	<b>19586.77700</b>	<b>311.91000</b>	<b>13.61000</b>	<b>4001.92423</b>

**STATE-WISE /SCHEMEWISE BREAK UP OF RELEASES DURING 2018-19**  
**CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION**

Annex - VIII Contd...



(₹ In Lakhs)

**NCDC**

Sl. No.	Name of the State/ Institution	ASSISTANCE FOR MARKETING PROCESSING & STORAGE ETC. FOR COOPERATIVE DEVELOPMENT												TOTAL ( 1 TO 29)		
		Weaker Section														
		Cold Storage		Jute		Fisheries Coop.		Live Stock		Dairy		Handloom				
		LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	LOAN	SUBSIDY	TOTAL
		18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
1	A & N												0.00000	0.00000	0.00000	
2	Andhra Pradesh												0.00000	383.98500	383.98500	
3	Arunachal Pradesh												918.50000	113.75000	1032.25000	
4	Assam			3271.69000	292.11000								3271.69000	292.11000	3563.80000	
5	Bihar									4137.80300	57.87900		4137.80300	1451.87300	5589.67600	
6	Chattisgarh												27.20000	3.81000	31.01000	
7	Gujarat									4422.69800	2164.22812		4422.69800	2164.22812	6586.92612	
8	Goa												0.00000	0.00000	0.00000	
9	Haryana												0.00000	0.32500	0.32500	
10	Himachal Pradesh	4.16000	1.28000									25.08050	1.80424	212.96450	1278.28924	1489.25374
11	J&K													0.00000	0.00000	0.00000
12	Jharkhand													0.00000	61.04200	61.04200
13	Kerala					684.29000	175.65500							684.29000	175.65500	859.94500
14	Karnataka									414.41000	70.50000			414.41000	70.50000	484.91000
15	Madhya Pradesh													271.46400	647.88323	919.34723
16	Maharashtra										21.50900			0.00000	21.50900	21.50900
17	Meghalaya									3771.00000	1347.00000			3771.00000	1347.00000	5118.00000
18	Mizoram													0.00000	0.00000	0.00000
19	Nagaland													0.00000	221.00100	221.00100
20	Odisha													133.21700	32.06700	165.28400
21	Punjab										411.40800			0.00000	411.40800	411.40800
22	Rajasthan									1633.96700	627.40300			1689.96300	643.96500	2333.92800
23	Tamil Nadu											165.00000		165.00000	0.00000	165.00000
24	Telangana					41937.60000	62.40000	125000.00000	170.49000					167365.16500	1141.74441	168506.90941
25	Uttarakhand	17.00000				3300.00000		4000.00000		1300.00000				10208.31000	83.32400	10291.63400
26	Uttar Pradesh													19.44200	199.34300	218.78500
27	West Bengal						430.13000	3150.00000						32302.00000	632.13000	32834.13000
	Total	21.16000	1.28000	3271.69000	292.11000	45921.89000	668.18500	132150.00000	170.49000	15679.87800	4699.92712	190.08050	1.80424	230015.11650	11374.94200	241390.05850

## STATE WISE/SCHEMEWISE BREAKUP OF RELEASES DURING 2018-19

Annex- VIII Contd...

## CENTRAL SECTOR INTEGRATED SCHEME ON AGRICULTURAL COOPERATION / OTHER SCHEMES

(₹ In Lakhs)

Sl. No	Name of the State/Institution	Asstt. For Cotton Dev. G&P and Spng. Mills		Storage (Asstt. For Bosting Seeds Production)	ICDP	Govt. Of Maharashtra (Interest Subsidy )	TOTAL (33 to 37)		
							LOAN	SUBSIDY	Loan
		33	34	35	36	37	38	39	40
1	Andhra Pradesh				49.69400		0.00000	49.69400	49.69400
2	Bihar				77.20500		0.00000	77.20500	77.20500
3	Haryana				11.35600		0.00000	11.35600	11.35600
4	Himachal Pradesh				462.61300		0.00000	462.61300	462.61300
5	J&K						0.00000	0.00000	0.00000
6	Jharkhand				21.70900		0.00000	21.70900	21.70900
7	Kerala						0.00000	0.00000	0.00000
8	Madhya Pradesh				228.50100		0.00000	228.50100	228.50100
9	Maharashtra	9478.80000	88.58400			107.07561	9478.80000	195.65961	9674.45961
10	Mizoram						0.00000	0.00000	0.00000
11	Nagaland				178.03900		0.00000	178.03900	178.03900
12	Odisha						0.00000	0.00000	0.00000
13	Rajasthan				3.46100		0.00000	3.46100	3.46100
14	Tamilnadu						0.00000	0.00000	0.00000
15	Telangana				6.54300		0.00000	6.54300	6.54300
16	Uttar Pradesh				37.15700		0.00000	37.15700	37.15700
17	Uttarakhand						0.00000	0.00000	0.00000
18	West Bengal						0.00000	0.00000	0.00000
19	IFFDC			264.40000			264.40000	0.00000	264.40000
20	OTHERS				19.55732		0.00000	19.55732	19.55732
	Total	9478.80000	88.58400	264.40000	1095.83532	107.07561	9743.20000	1291.49493	11034.69493

**STATEWISE/SCHEMEWISE BREAKUP OF RELEASES DURING 2018-19**  
**CENTRAL SECTOR INTEGRATED SCHEME FOR AGRICULTURAL MARKETING (ISAM)**

Annex-VIII Contd....



**NCDC**

(₹ In Lakhs)

Sl. No.	Name of the State/ Institution	Storage Component		TOTAL (41 TO 42)		
		RURAL GODOWN				
		LOAN	SUBSIDY	LOAN	SUBSIDY	TOTAL
		41	42	43	44	45
1	Kerala	6.02100	0.72900	6.02100	0.72900	6.75000
	<b>Total</b>	<b>6.02100</b>	<b>0.72900</b>	<b>6.02100</b>	<b>0.72900</b>	<b>6.75000</b>

## STATE-WISE /SCHEMewise BREAK UP OF RELEASES DURING 2018-19

Annex - VIII Contd...

## CORPORATION SPONSORED SCHEMES:-

(₹ In Lakhs)

Sl. No.	Name of the State / Institutions	Marketing & Inputs				Storage (others) Construction of office/ meeting Hall	Consumers		Working Capital Finance (Service Cooperative)	TOTAL (46 TO 53)
		Working Capital Finance (Marketing)	Working Capital Finance (Input)	Input (Assistance to Farmer Service Cooperatives)	Creation of Infrastructure, Grading and Standardization		Working Capital	Rural Consumer		
		LOAN	LOAN	LOAN	LOAN		LOAN	LOAN		
		46	47	48	49		51	52		54
1	Andhra Pradesh	40000.00000							10000.00000	50000.00000
2	Bihar									0.00000
3	Chhattisgarh	800000.00000								800000.00000
4	Gujarat	5.00000					700.00000		40.00000	745.00000
5	Haryana									0.00000
6	Himachal Pradesh									0.00000
7	Karnataka	300.00000				182.34500			13482.00000	13964.34500
8	Kerala			167.00000	35.50000			35.45000	22572.00000	22809.95000
9	Madhya Pradesh	100600.00000							44600.00000	145200.00000
10	Maharashtra	0.00000							2800.00000	2800.00000
11	Punjab								8900.00000	8900.00000
12	Odisha	0.00000							300.00000	300.00000
13	Rajasthan	0.00000							380000.00000	380000.00000
14	Tamil Nadu									0.00000
15	Telangana	474300.00000	120.00000							474420.00000
16	Uttar Pradesh	77000.00000							5900.00000	82900.00000
17	IFFCO									0.00000
18	NAFED	300000.00000								300000.00000
19	IFFDC									0.00000
20	NACOF									0.00000
	Total	1792205.00000	120.00000	167.00000	35.50000	182.34500	700.00000	35.45000	488594.00000	2282039.29500

**STATE-WISE /SCHEMEWISE BREAK UP OF RELEASES DURING 2018-19**  
**CORPORATION SPONSORED SCHEMES (CONTINUED):-**

**ANNEXURE-VIII**



(₹ In Lakhs)

**NCDC**

Sl. No.	Name of the State / Institutions	PROCESSING				WEAKER SECTION					Total (55 TO 63)					
		Sugar		Textile	Food Grain other Processing Unit	Fisheries	Coir	Dairy								
		Share Capital/Margin Money/Modn & Expn. Of Coop. Sugar Mills	Working Capital	Working Capital				Construction of Cold Storage	Establishment, Modernisation & Expansion	Working Capital						
		LOAN										LOAN	LOAN	LOAN	LOAN	LOAN
		55										56	57	58	59	60
1	Andhra Pradesh		10000.00000								10000.00000					
2	Chhatisgarh										0.00000					
3	Gujarat	3918.13500	11540.09500	750.00000					300.00000	10000.00000	26508.23000					
4	Haryana		30000.00000								30000.00000					
5	Himachal Pradesh										0.00000					
6	Karnataka		12470.00000								12470.00000					
7	Kerala				265.20000	82.50000	3000.00000				3347.70000					
8	Madhya Pradesh			2490.00000							2490.00000					
9	Maharashtra	7690.73700	142746.54000	9961.84000	221.55000			377.98300		120.00000	161118.65000					
10	Odisha										0.00000					
11	Punjab	1218.00700									1218.00700					
12	Tamil Nadu										0.00000					
13	Uttar Pradesh										0.00000					
14	FISHCOFED										0.00000					
	Total	12826.87900	206756.63500	13201.84000	486.75000	82.50000	3000.00000	377.98300	300.00000	10120.00000	247152.58700					

**STATE-WISE /SCHEMEWISE BREAK UP OF RELEASES DURING 2018-19**  
**CORPORATION SPONSORED SCHEMES (CONTINUED):-**

Annex-VIII Contd...

(₹ In Lakhs)

Sl. No.	Name of the State / Institutions	Promotional & Development Programme			Other Schemes			TOTAL (65 to 73)		
		Corporate Social Responsibility	Training & Education	Publicity Programme	Assistance to Service Cooperatives					
					ICDP in selected Districts	Hospital & Health Care	Construction of Building/ Creation of Infrastructure			
		SUBSIDY	SUBSIDY	SUBSIDY	LOAN	LOAN	LOAN	LOAN	SUBSIDY	TOTAL
		65	66	67	68	69	70	71	72	73
1	Andhra Pradesh				11529.21500			11529.21500	0.00000	11529.21500
2	Arunachal Pradesh									
3	Bihar				9673.68000			9673.68000	0.00000	9673.68000
4	Delhi			5.01736				0.00000	5.01736	5.01736
5	Haryana				908.14000			908.14000	0.00000	908.14000
6	Himachal Pradesh				2567.01600			2567.01600	0.00000	2567.01600
7	Karnataka	5.00000						0.00000	5.00000	5.00000
8	Kerala				55.99500	35.07500	246.55000	337.62000	0.00000	337.62000
9	Madhya Pradesh				1837.40500			1837.40500	0.00000	1837.40500
10	Maharashtra		0.80000					0.00000	0.80000	0.80000
11	Mizoram							0.00000	0.00000	0.00000
12	Nagaland				1575.94200			1575.94200	0.00000	1575.94200
13	Rajasthan				942.40000			942.40000	0.00000	942.40000
14	Tamil Nadu				7814.74300			7814.74300	0.00000	7814.74300
15	Uttarakhand				314.90000			314.90000	0.00000	314.90000
16	Uttar Pradesh				2768.96000			2768.96000	0.00000	2768.96000
17	Training							0.00000	0.00000	0.00000
18	NLC Fed							0.00000	0.00000	0.00000
19	NCCT							0.00000	0.00000	0.00000
20	Publicity		376.46656	158.16511				0.00000	534.63167	534.63167
21	Other							0.00000	0.00000	0.00000
	Total	5.00000	377.26656	163.18247	39988.39600	35.07500	246.55000	40270.02100	545.44903	40815.47003

# STATE-WISE /SCHEMEWISE BREAK UP OF RELEASES DURING 2018-19

Annex-VIII

(₹ In Lakhs)



NCCN

Sl. No.	Name of the State / Institutions	Sugar Developme nt Fund	Corporation Sponsored Total			Central Sector Schemes/ Others Total			Total of all Schemes			
			LOAN	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL
			74	75	76	77	78	79	80	81	82	83
1	A & N		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	
2	Andhra Pradesh		71529.21500	0.00000	71529.21500	0.00000	433.67900	433.67900	71529.21500	433.67900	71962.89400	
3	Arunachal Pradesh		0.00000	0.00000	0.00000	918.50000	113.75000	1032.25000	918.50000	113.75000	1032.25000	
4	Assam		0.00000	0.00000	0.00000	3271.89000	292.11000	3563.80000	3271.89000	292.11000	3563.80000	
5	Bihar		9673.68000	0.00000	9673.68000	4137.80300	1529.07800	5666.88100	13811.48300	1529.07800	15340.56100	
6	Chhatisgarh		800000.00000	0.00000	800000.00000	27.20000	3.81000	31.01000	800027.20000	3.81000	800031.01000	
7	Delhi		0.00000	5.01736	5.01736	0.00000	0.00000	0.00000	0.00000	5.01736	5.01736	
8	Goa		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	
9	Gujarat		27253.23000	0.00000	27253.23000	4422.69800	2184.22812	6588.92812	31675.92800	2184.22812	33840.15612	
10	Haryana		30908.14000	0.00000	30908.14000	0.00000	11.68100	11.68100	30908.14000	11.68100	30919.82100	
11	Himachal Pradesh		2567.01600	0.00000	2567.01600	212.96450	1738.90224	1951.86674	2779.98050	1738.90224	4518.88274	
12	Jammu & Kashmir		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	
13	Jharkhand		0.00000	0.00000	0.00000	0.00000	82.75100	82.75100	0.00000	82.75100	82.75100	
14	Karnataka		26434.34500	5.00000	26439.34500	414.41000	70.50000	484.91000	26848.75500	75.50000	26924.25500	
15	Kerala		28495.27000	0.00000	28495.27000	690.31100	176.38400	866.69500	27185.58100	176.38400	27361.96500	
16	Madhya Pradesh		149527.40500	0.00000	149527.40500	271.46400	876.38423	1147.84823	149798.86900	876.38423	150675.25323	
17	Maharashtra	4811.89792	163918.85000	0.80000	163919.45000	9478.80000	217.16861	9695.96861	178209.34792	217.96861	178427.31653	
18	Meghalaya		0.00000	0.00000	0.00000	3771.00000	1347.00000	5118.00000	3771.00000	1347.00000	5118.00000	
19	Mizoram		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	
20	Nagaland		1575.94200	0.00000	1575.94200	0.00000	399.04000	399.04000	1575.94200	399.04000	1974.98200	
21	Odisha		300.00000	0.00000	300.00000	133.21700	32.06700	165.28400	433.21700	32.06700	465.28400	
22	Punjab		10118.00700	0.00000	10118.00700	0.00000	411.40800	411.40800	10118.00700	411.40800	10529.41500	
23	Rajasthan		380942.40000	0.00000	380942.40000	1889.96300	647.42600	2337.38900	382632.36300	647.42600	383279.78900	
24	Tamilnadu		7814.74300	0.00000	7814.74300	165.00000	0.00000	165.00000	7979.74300	0.00000	7979.74300	
25	Telangana		474420.00000	0.00000	474420.00000	167365.16500	1148.28741	168513.45241	641785.16500	1148.28741	642933.45241	
26	Uttar Pradesh		85668.96000	0.00000	85668.96000	19.44200	236.50000	255.94200	85688.40200	236.50000	85924.90200	
27	Uttarakhand		314.90000	0.00000	314.90000	10208.31000	83.32400	10291.63400	10523.21000	83.32400	10606.53400	
28	West Bengal		0.00000	0.00000	0.00000	32302.00000	632.13000	32934.13000	32302.00000	632.13000	32934.13000	
29	FISHCOFED		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	
30	Publicity & Training		0.00000	534.63167	534.63167	0.00000	0.00000	0.00000	0.00000	534.63167	534.63167	
31	OTHERS		0.00000	0.00000	0.00000	0.00000	19.55732	19.55732	0.00000	19.55732	19.55732	
32	NCCT		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	
33	NLC Fed		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	
34	NAFED		300000.00000	0.00000	300000.00000	0.00000	0.00000	0.00000	300000.00000	0.00000	300000.00000	
35	IFFDC		0.00000	0.00000	0.00000	264.40000	0.00000	264.40000	264.40000	0.00000	264.40000	
36	IFFCO		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	
37	NACOF		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	
	Total	4811.89792	2569461.90300	545.44903	2570007.35203	239764.33750	12667.16593	252431.50343	2614038.13842	13212.61496	2627250.75338	

## Annex-IX

**STATE-WISE FUNDS RELEASED UNDER ALL NCDC COOP. DEV. SCHEME  
FROM 1962-63 TO 2018-19**

(₹ In Lakhs)

State/UT's/Institution	Total Loan	Total Subsidy	TOTAL
A & N IslandS	4110.936	560.721	4671.657
Andhra Pradesh	426086.763	16063.111	442149.874
Arunachal Pradesh	9353.971	2832.295	12186.266
Assam	11958.927	1350.142	13309.069
Bihar	153274.238	17102.373	170376.611
Chandigarh	0.450	0.150	0.600
Chhattishgarh	4003504.521	1698.426	4005202.947
Daman & Diu	170.480	0.000	170.480
Delhi	0.000	108.121	108.121
Goa	396.046	82.209	478.255
Gujarat	300689.803	12962.536	313652.339
Haryana	328104.426	5829.709	333934.135
Himachal Pradesh	74302.280	10236.019	84538.299
Jammu & Kashmir	3094.760	840.968	3935.728
Jharkhand	11893.452	2376.573	14270.025
Karnataka	259974.268	4992.626	264966.894
Kerala	786934.772	6935.102	793869.874
Lakashdweep	9.920	3.720	13.640
Madhya Pradesh	711678.801	14301.957	725980.758
Maharashtra	1521049.310	6732.508	1527781.818
Manipur	2545.577	435.739	2981.316
Meghalaya	6275.999	2141.020	8417.019
Mizoram	5368.973	1890.659	7259.632
Nagaland	11456.736	3429.095	14885.831
Odisha	330704.283	1707.956	332412.239
Pondicherry	4457.638	508.514	4966.152
Punjab	99808.324	1331.472	101139.796
Rajasthan	505957.628	17357.261	523314.889
Sikkim	964.505	308.316	1272.821
Tamil Nadu	359570.697	8101.376	367672.072
Telangana	946990.559	7539.403	954529.962
Tripura	2182.856	600.859	2783.715
Uttar Pradesh	522599.706	8738.164	531337.870
Uttarakhand	25003.573	3213.281	28216.854
West Bengal	166315.499	9485.064	175800.563
<b>SUB TOTAL</b>	<b>11596790.676</b>	<b>171797.445</b>	<b>11768588.121</b>
AIFCOSPIN	2.514	313.561	316.075
AIHFMCS	25.725	0.000	25.725



State/UT's/Institution	Total Loan	Total Subsidy	TOTAL
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	396.932	10.129	407.061
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	528012.088	192.682	528204.770
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	1837.284	1949.911
PETROFILS	1089.930	0.000	1089.930
PUBLICITY & TRAINING	0.000	5618.260	5618.260
TOBACOFED	30.000	0.000	30.000
TRIFED	5.000	76.606	81.606
<b>SUB TOTAL</b>	<b>712040.176</b>	<b>8453.425</b>	<b>720493.601</b>
<b>GRAND TOTAL</b>	<b>12308830.852</b>	<b>180250.870</b>	<b>12489081.722</b>

**ABBREVIATIONS**

AMI	Agriculture Marketing Infrastructure
BOM	Board of Management
CPIO	Chief Public Information Officer
CSISAC	Central Sector Integrated Scheme on Agricultural Cooperation
CSR	Corporate Social Responsibility
GC	General Council
GOI	Government of India
HRD	Human Resource Development
ICDP	Integrated Cooperative Development Projects
LINAC	Laxmanrao Inamdar National Academy for Cooperative Research and Development
MT	Metric Tonne
NCDC	National Cooperative Development Corporation
NE	North East
NSTFDC	National Scheduled Tribes Finance & Development Corporation
NPA	Non Performing Assets
PACS	Primary Agricultural Cooperative Societies
PCMS	Primary Cooperative Marketing Society
PIA	Project Implementation Agency
PIT	Project Implementation Team
RKVY	Rashtriya Krishi Vikas Yojana
RTIA	Right of Information Act
SC	Scheduled Caste
SDF	Sugar Development Fund
ST	Scheduled Tribe
TUFS	Technology Upgradation Fun Scheme
UD/LD	Under Developed / Least Developed
UT	Union Territory
VAMNICOM	Vaikunth Mehta National Institute of Cooperative Management
1 Crore	10 Million or 100 lakh
1 Lakh	100 thousand
1 Ton	10 quintals or 1000 kilograms



## Highlights

- Sahakar 22
- FOCUS 222
- PACS HUB
- AENEC- ACT
- CEMtC
- SAHAKAR PRAGYA
- YUVA SAHAKAR
- Doubling Farmers Income
- Sanctioned Rs.35202.33 crore
- All time high release Rs. 28272.51 crore
- Recorded growth of 28.69%
- Zero net NPA



**NCDC**

*Assisting Cooperatives. Always!*