

# NATIONAL COOPERATIVE DEVELOPMENT CORPORATION

सहकारी विकास निगम  
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Development Corporation  
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Hauz Khas, New Delhi - 110016  
हाउज़ खास, नई दिल्ली - 110016



राष्ट्रीय सहकारी विकास निगम  
**NCDC**  
*Assisting Cooperatives. Always!*

NCDC



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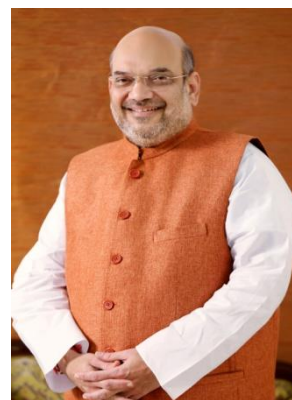
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## **1) NCDC: Assisting Cooperatives. Always!**

### **Committed to Cooperative Excellence**

National Cooperative Development Corporation (NCDC) has the unique distinction of being the sole statutory organization functioning as an apex financial and developmental institute engaged exclusively for cooperative sector in the country.

Set up in March 1963, under an Act of Parliament (NCDC Act 1962), NCDC has enlarged its scope to include innovative and new business sector, also geared towards development of weaker sections like artisans, weavers including tribal and women, while contributing to the improvement of their livelihood and growth of economy as a whole. NCDC is under control of the Ministry of Cooperation, Government of India.



Sh. Amit Shah, Hon'ble  
Union Minister of Home  
Affairs and Minister of  
Cooperation

### **Cooperatives Grow with Development Financing**

The Indian cooperative movement is one of the largest in the world spread across the length and breadth of the country reaching out to the weak and marginalized segment of the society.

NCDC strengthens and promotes programmes across sectors such as agro processing, marketing and inputs, storage and cold chain, sugar, ethanol, textile, handloom, plantation crops, dairy, poultry & livestock, fisheries, women & tribal cooperatives, rural housing, tourism, industrial cooperatives, generation and distribution of power, hospital /healthcare etc. and other services through cooperatives benefitting the individual members, small and marginal farmers.

### **Ease of Doing Business**

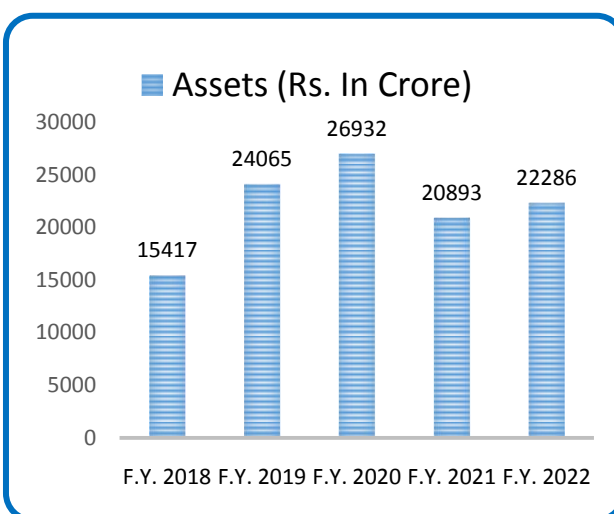
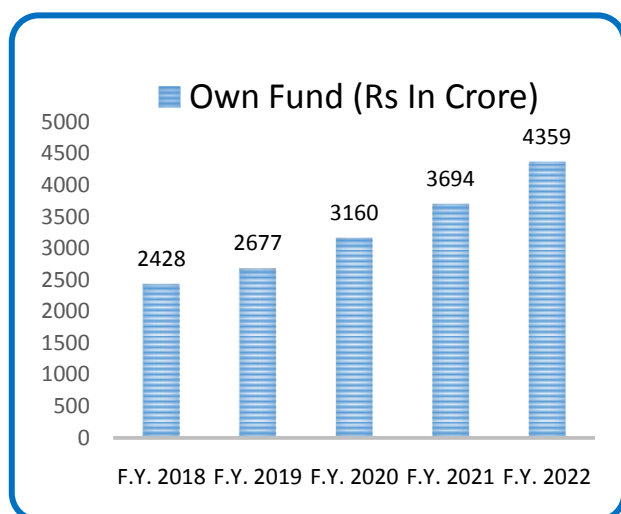
Ease of doing business is a hallmark of NCDC funding. NCDC has defined and transparent procedure laid out for processing proposals. Procedures are simple and clients can approach the 18 Regional Offices and Head Office at New Delhi for assistance. With model projects available on the website and common loan application portal, accessing funding from NCDC is easy and rewarding.

### **A Financial Institution with Exponential Growth**

NCDC has emerged as a financial powerhouse giving the client cooperative a wide range of products and services with a competent tech savvy team of professional at the core of its operations. Through effective and prudent financial practices, NCDC has maintained its distinct competitive edge for the benefit of its clients.

NCDC maintains a zero net NPA and is an ISO 9001:2015 compliant organization with an overriding customer satisfaction. Prompt processing of project proposals and direct electronic transfer of financial assistance coupled with tailor-made capacity development programmes, positions NCDC as the most preferred financial institution in the world of cooperatives.

Highlights	F.Y. 2017	F.Y. 2018	F.Y. 2019	F.Y. 2020	F.Y. 2021	F.Y. 2022	F.Y. 2023 (as on 31.08.22)
Amount sanctioned to cooperatives (Rs. in crore)	25270	22904	35202	34176	36537	36271	16938
Disbursement to cooperatives (Rs. in crore)	15915	21970	28273	27703	24733	34221	4188
Cooperative societies assisted (no.)	14262	11512	13100	14180	10567	18872	10672
Number of Beneficiaries (in lakh)	82	75	180	252	240	135	73
Recovery position (%)	99.66%	98.72%	98.61%	98.35%	99.67%	99.73%	99.79%



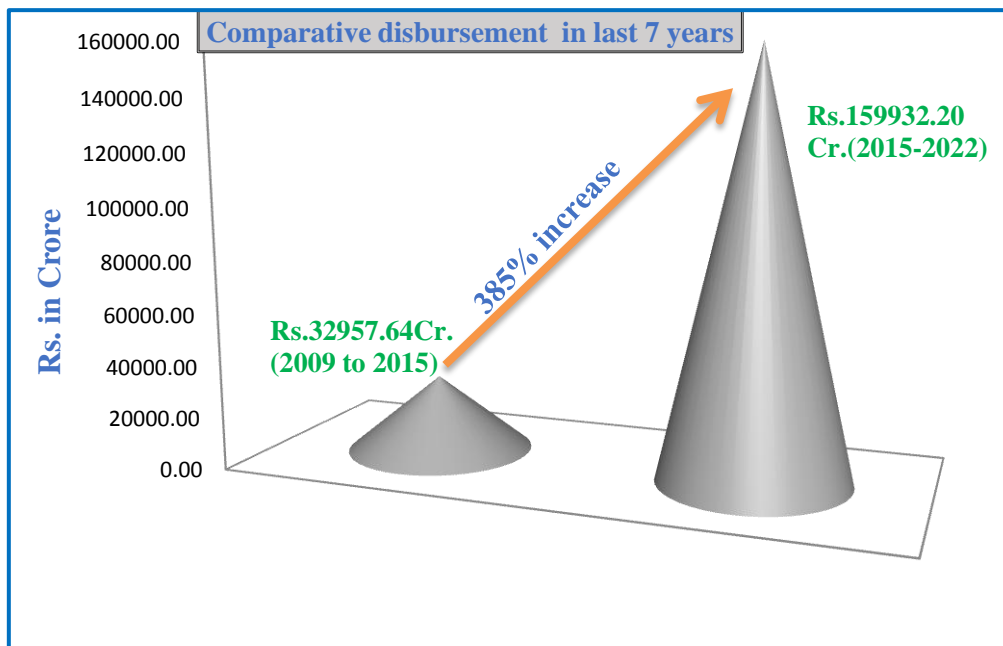
NCDC has embarked on Sahakar-22 a mission mode activity of NCDC to achieve the rural farm prosperity through cooperatives. To take forward this initiative, NCDC aims to assist Aspirational Districts through comprehensive value chain focus through infrastructure, processing, branding, marketing and competitive credit to cooperatives in agriculture and allied sectors.

### Assisting Cooperative Always!

NCDC nurtures cooperatives under its Sahakar 22 programme. It does policy advocacy with State/UTs, extends consultancy support and invest in capacity development of cooperative human resources. NCDC promotes excellence through different awards mechanism. **Sahakar Mitra** – Internship programme of NCDC is aimed at attracting youth to cooperatives.



Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC)-the training, research and consultancy wing of NCDC along with 18 Regional Training Centers (at NCDC ROs) are dedicated to provide training, research, monitoring and evaluation support to cooperatives.



### Convergent Action for Cooperatives

NCDC strives to converge with different Central Sector Schemes (CSS) of Government of India. The single window approach of dovetailing CSS with NCDC funding allows cooperatives in effective implementation of projects with timely assistance and avoids cost overruns.

NCDC is the implementing agency of several flagship schemes such as the erstwhile Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC), Pradhan Mantri Matsya Sampada Yojna (PMMSY), Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme (PM FME Scheme), Central Sector Scheme on Formation & Promotion of 10,000 Farmer Producer Organizations (FPOs), Dairy Processing and Infrastructure Development Fund (DIDF), Fisheries & Aquaculture Infrastructure Development Fund (FIDF) Scheme, Fisheries Farmers Producer Organizations (FFPOs) under PMMSY, National Beekeeping and Honey Mission (NBHM), Agricultural Infrastructure Fund (AIF), Pradhan Mantri Kisan Sampada Yojna (PM KSY) Integrated Cold Chain and Value Addition Infrastructure Scheme, Sugar Development Fund (SDF), Agricultural Marketing Infrastructure (AMI), etc.

### Enduring Leadership, since 1963!

The Governing Council and the Board of Management provide unique leadership and policy guidance to NCDC to achieve its goals of **Assisting Cooperatives. Always!**

## 2) The NCDC Framework of Schemes

NCDC schemes add new wealth to the economy by creating, retaining, and expanding cooperatives including primary sector business enterprises.

### a) NCDC for Youth: Yuva Sahakar

Yuva Sahakar aims at enabling Start-Ups in the cooperative sector covering all types of activities. It encourages newly formed cooperative societies with new and 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, cooperative registered and operating in Aspirational Districts identified by NITI Aayog, cooperatives with 100% women/SC/ST/PwD members.



#### 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. It should have positive net-worth.

#### 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. Depending on the nature and activities of a project, working capital loan can be provided as part of the project.

#### Loan Period

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

#### Rate of Interest

As an incentive, NCDC provides 2 % less than its applicable rate of interest on term loan for the project activities. It is valid only in case of timely repayments

#### Security

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

#### Subsidy

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

### b) NCDC encourages Paid Internship for Youth: Sahakar Mitra

**Sahakar Mitra**- Scheme on Internship Programme (SIP) aims to help cooperative institutions to have access to new and innovative ideas of young professionals while the interns will gain experience by working in the field to become self-reliant.





Under the scheme, NCDC provides young professionals an opportunity of practical exposure and learning from the working of NCDC and cooperative as a paid intern. It also provides an opportunity to young professionals to take up leadership and entrepreneurial roles in Farmers Producers Organizations (FPO) organized under Cooperative Acts. It is expected to be a win-win situation both for cooperatives as well as the young professionals.

### **Eligibility**

Professional graduates in disciplines such as Agriculture and allied areas, IT etc. are eligible for internship. Professionals who are pursuing or have completed their MBA degrees in Agri-business, Cooperation, Finance, International Trade, Forestry, Rural Development, Project Management etc. are also eligible.

### **Financial support from NCDC**

Intern receives an assistance to the tune of Rs.45,000/- which includes consolidated monthly amount @ Rs.10,000/- per month ( Rs.40,000/- for 4 months) and Rs.5,000/- for expenses related to report preparation. A total of 180 internships are offered annually.

Interns receive a certificate on successful completion of their internship. Applicant may apply on the <http://sip.ncdc.in/>

### **c) Assistance for dairy infrastructure: Dairy Sahakar**

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



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

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

### **Eligibility**

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

**Project Cost**

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

**Loan period** Period of loan can be up to 5 to 8 years, including 1 to 3 years moratorium on payment of principal.

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

**Security**

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

**Subsidy**

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

**d) NCDC for healthcare: Ayushman Sahakar**

The objectives Ayushman Sahakar scheme are to assist cooperative societies (a) to provide affordable and holistic healthcare through hospitals / healthcare / education facilities; (b) promotion of AYUSH facilities; (c) to meet the objectives of National Health Policy; (d) participate in the National Digital Health Mission and (e) provide comprehensive healthcare including education, services, insurance and activities related thereto.

**Activities covered**

- 1) **Infrastructure:** For creation, modernization, expansion, repairs, renovation of hospital, healthcare and education infrastructure covering-
  - (a) All types of infrastructure
  - (b) Telemedicine and remote assisted medical procedures,
  - (c) Logistics health, healthcare and education,
  - (d) Information and communication technology related to digital health,
  - (e) Health insurance accredited by Insurance Regulatory and Development Authority (IRDA).
- 2) **Margin money** for raising working capital required for day-to-day operations.
- 3) **Working capital** for day-to-day operations.

**Eligibility**

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

**Project Cost**

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



**Loan Period**

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

**Rate of Interest**

As an incentive, NCDC provides 1% less than its applicable rate of interest on term loan for the project activities in case of borrower cooperative society where women members are in majority. It is valid only in case of timely repayments

**Security**

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

**Subsidy**

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

**e) NCDC for Women: Nandini Sahakar**

Nandini Sahakar is a focussed product of NCDC which aims to improve socio-economic status of women. It supports entrepreneurial dynamism of women through women cooperatives. It converges critical inputs of women's enterprise, business plan formulation, capacity development, credit and subsidy and / or interest subvention of other schemes.

**Eligibility**

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

**Activities covered under the scheme**

- ✓ Nandini Sahakar assists, except urban housing, any business plan based activity /service mandated to NCDC, for example, agro-processing, supply chain, value addition, logistics, farm mechanization, retail, marketing of food grains, input supply, plantation, horticulture, rural housing, weaker section programs, tribal cooperatives, dairy, poultry, livestock, fishery, handloom, coir, jute, sericulture, computerization, textiles, infrastructure of PACS / Credit / Marketing cooperatives, agriculture insurance, water conservation works / services, tourism, hospitality, transport, hospital / health care/ Yoga wellness facility, education, generation & distribution of power, non-conventional and renewable sources of energy etc
- ✓ **Margin money** for raising working capital required for day-to-day operations.
- ✓ **Working Capital** to run day-to-day business operations.

**Mode of assistance**

NCDC assistance is provided either directly or through State Government / UT Administration to eligible cooperatives. Convergence of NCDC credit linkage with schemes of Government of India or with any scheme of State Government / UT / Development Agencies or with bilateral/multilateral assistance/CSR Foundations etc. is encouraged.

**Project Cost**

Project cost should not exceed Rs.3.00 crore in case of a cooperative society which is in operation for more than one year but less than three years. 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. There would be no minimum or maximum cap on project cost in case of viable proposals by women cooperatives which are operating successfully for at least 3 years. The project cost includes infrastructure, margin money and working capital.

**Loan period**

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

**Rate of Interest and interest subvention**

As an incentive, NCDC provides 1% to 2 % less than its applicable rate of interest on term loan for the project activities depending on the nature of activities: (a) new and innovative activities- 2% and (b) activities other than new and innovative activities-1%. It is valid only in case of timely repayments

**Security**

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

**Subsidy**

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

**Capacity development:** Women members of cooperatives may undergo training through NCDC-LINAC at Gurugram or through its 18 Regional Training Centres.

**f) Digital Sahakar**

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



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



**Mode of assistance:** Assistance is provided by NCDC either directly to the cooperatives or through State Governments/ UT Administrations.

**Project Cost:**

SN	Tenure of operation of the applicant society	Maximum Project Cost (Rs. in crore)
1.	> 3 months and < 1 year	1.00
2.	> 1 year and <3 years	3.00
3.	> 3 years	As per actual requirement (no limit)

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

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

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

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

**3) SAHAKAR- 22**

Sahakar-22, a mission mode activity of NCDC is towards the Mission of New India through Cooperatives. 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. Hand-holding is provided wherever needed. The funding of the projects will be liberal with convergence of Central and State Sponsored Scheme. Its components are:

- 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-** Centers of Excellence to Market through Cooperatives
- SAHAKAR PRAGYA:** Laxmanrao Inamdar National Academy for Cooperative Research & Development (LINAC) as Capacity Development base for SAHAKAR- 22

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 FIVE YEARS.**

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

#### 4) Sahakar Samvad

With a focus on 'Nurturing of Primary Level Cooperatives' NCDC through its 18 regional offices makes personal contact with primary level cooperatives, mapping their issues and requirements.

#### 5) Erstwhile Integrated Cooperative Development Project (ICDP): Holistic development of cooperatives in a district

NCDC provides financial assistance for overall development of economic activities on cooperative basis in a selected district in the area of agriculture, agro-allied and agri-based industries, cottage and household enterprises, notified services, micro financing and cooperative banking by :

- ✓ Strengthening the existing primary agriculture credit cooperatives (PACS), Primary Cooperative Marketing Societies (PCMS) and other functional cooperatives such as dairy, fishery, handloom, horticulture, forest produce etc. within the selected district;
- ✓ Reviewing and revamping the existing cooperative infrastructure as also creating new cooperatives / members oriented self help groups so as to meet the economic needs of the members;
- ✓ Developing primary agriculture credit societies as multi-purpose institutions so as to cater to the various needs of the farming community;
- ✓ Strengthening backwards and forward linkages between primary level, district level and State level cooperative institutions ensuring integrated services for increased productivity, employment and income; and
- ✓ Promoting new generation functional cooperatives in farm, non-farm and service sectors for increased economic activities through cooperative efforts.





## 6) Credit & Service Cooperatives

The scope of NCDC funding covers assistance to various “Service Cooperatives” engaged in (i) Water Conservation Works/ Services, Irrigation, micro irrigation in rural areas; (ii) Animal care/ health, disease prevention; (iii) Agricultural insurance & Agriculture credit; (iv) Rural Sanitation/ Drainage/ Sewage System; (v) Tourism, Hospitality, Transport; (vi) Generation & Distribution of power by New & renewable sources of energy; (vii) Rural Housing; (vii) Hospital / Health Care and Education.

## 7) Sugar Cooperatives

NCDC has been promoting establishment and development of sugar factories and by-product units in the cooperative sector and provides financial assistance for (i) investment loan assistance to the State Governments for equity participation in new cooperative sugar mills, (ii) term loan assistance for setting up of new cooperative sugar mills and to the existing cooperative sugar mills for modernization/ expansion (iii) for establishment of sugar by product units i.e. co-generation/ethanol, (iv) margin Money / working capital assistance directly to the sugar mills / through the State Government and (v) bridge loan assistance up to 85% of erstwhile Sugar Development Fund (SDF) sanctioned assistance for the intervening period between SDF sanction and disbursement.

NCDC has dovetailed its loan assistance with Government of India scheme like erstwhile SDF and capital subsidy from Ministry of New and renewable Energy (MNRE) for co-generation projects.

## 8) Textile Cooperatives

NCDC has been promoting cooperative textile programmes by providing financial assistance for the development of Cotton Ginning and Spinning, Weaving, Processing, Garmenting and weaker section programmes such as Handloom, Coir, Jute and Sericulture activities in the cooperative sector. These include the entire range of activities right from ginning to the garmenting stage, besides activities for development of Coir, Jute and Sericulture. Assistance is provide for (i) modernization/ expansion of existing units and establishment of new units (Ginning & Pressing and Spinning mills); (ii) for participating in the equity of new spinning mills; (iii) rehabilitation of sick Cooperative Spinning Mills only through State Governments; (iv) Construction renovation of work shed, creation of processing facilities, construction/renovation of showroom/warehouse/ godown/ central godown and showroom-cum godown/ market yard, purchase of transport vehicles, establishment/ modernization/ expansion of manufacturing/ processing units; and (v) margin money/working capital assistance.



## **9) Industrial Cooperatives**

NCDC provides financial assistance to industrial Cooperatives for (i) establishment of Industrial Work sheds / units including plant and machinery for production/ fabrication/assembling/processing of industrial goods. Handicrafts, rural crafts & other products; (ii) expansion/ modernization/ renovation of existing industrial cooperative units; (iii) construction of marketing infrastructure including showrooms/ warehouses/ transport vehicles etc.; (iv) strengthening of share capital base/ margin money assistance and working capital to industrial cooperatives for business operations; and (v) establishment of cooperatives Industrial Estates for small-scale industries. Components covered under the scheme are for all type of rural industries like Handicraft; Cane & Bamboo Craft, bee keeping, spices and pappad making etc. The exhaustive indicative list is available on NCDC website.

## **10) Fruits & Vegetables**

Production and post-harvest management practices of fruits and vegetables are of considerable significance to the economy. NCDC is supporting and providing financial assistance to horticulture cooperatives for (i) margin money, working capital and share capital for marketing of fruits and vegetables; (ii) establishment of new processing units; (iii) expansion and modernization of existing fruit and vegetable processing units; (iv) purchase of transport vehicles for marketing activity.

## **11) Consumer Cooperatives**

Consumer cooperatives render useful service by ensuring availability of consumer goods at the door step of the consumer at reasonable price and also by exerting a healthy influence on market prices of essential commodities. NCDC provides assistance for (i) expansion/renovation of existing infrastructure or construction of new infrastructure such as shopping Centre/godown/diesel/kerosene



bunk/warehouse etc.; (ii) purchase of furniture & fixtures, transport vehicles including refrigerated vans; (iii) margin money for raising working capital; (iv) working capital; (v) computerization; (vi) creation/expansion/modernization of consumer oriented processing/ industrial activities.

## **12) Poultry**

NCDC provides assistance of (i) establishment of integrated poultry project (ii) establishment of cluster of poultry units with rearing capacity ranging from 5000 and more for each unit with provision for selling pullets to member farmers for backyard poultry farming; (iii) for 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 Centers; (vii) Expansion of existing integrated poultry projects; (viii) margin money and working capital.

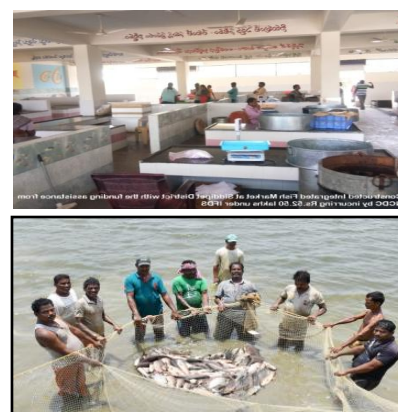
### 13) Livestock

NCDC provides assistance for (i) Integrated Livestock Projects / Modernization/ Expansion/Renovation of existing units (purchase of animals, housing, rearing, improvement/ supplementing brood stock, health care, veterinary services, and extension services etc.); (ii) setting up of slaughter houses, processing and marketing infrastructure; (iii) purchase of equipment and transport vehicles; (iv) setting up of small feed mixing/ manufacturing units; (v) margin money and working capital



### 14) Fisheries

NCDC provides financial assistance to fishery cooperatives for (i) purchase of operational inputs such as fishing boats, nets, and engines; (ii) creation of infrastructure facilities for marketing, transport vehicles, ice plants, cold storage, retail outlets, processing units, etc.; (iii) development of inland fisheries, seed farms, hatcheries, etc.; (iv) preparation of feasibility reports (v) integrated Fisheries Projects (Marine, Inland and Brackish Water) and (vi) margin money and working capital assistance.



### 15) Marketing & Inputs

NCDC assists strengthening of the cooperative marketing structure with the objective ensuring remunerative prices to the producers of agricultural commodities and to protect them from distress sale. Assistance is provided for (i) purchase of transport vehicles (ii) establishment of Farmer Service Centers for inputs distribution; (iii) establishment of Agro-service centers; (iv) establishment of manufacturing units of insecticides / pesticides, agricultural implements/ machineries; (v) development / strengthening of agricultural marketing infrastructure, grading and standardization; (vi) establishment of Bio-fertilizer unit and (vii) margin money, working capital assistance and strengthening the share capital base of cooperatives.



### 16) Processing

Processing of agricultural produce not only helps in value addition, but also in employment generation and exports of agri-produce.

NCDC promotes cooperatives involved in processing of Foodgrains, Plantation Crops and Oilseeds and provides financial assistance for:





(i) establishment of new processing units; (ii) expansion / modernization / renovation of existing units; (iii) strengthening of share capital base of processing cooperatives; and (iv) margin money/ working capital.



### **17) Cooperative Storage**

NCDC assistance is available for the construction / renovation of godown and assists cooperatives under Agricultural Marketing Infrastructure (AMI), a sub-scheme of Integrated Scheme for Agricultural Marketing (ISAM). Subsidy of maximum upto 33.33 % of project cost is available under AMI scheme for Storage Infrastructure projects. For undertaking business operations, NCDC also provides assistance for margin money and working capital.

### **18) Cold Chain**

NCDC supports creation of large network of Cold Chain facilities in the country comprising of infrastructure components such as (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. Subsidy for the above components are available under Scheme for Integrated Post Harvest Management projects of NHB; Capital Investment subsidy scheme of NHB for construction/expansion/modernization of cold storages; Agricultural Marketing Infrastructure (AMI), a sub-scheme of Integrated Scheme for Agricultural Marketing (ISAM); Pradhan Mantri Kisan Sampada Yojana (PMKSY) – Integrated Cold Chain and Value Addition Infrastructure Scheme - Ministry of Food Processing Industries (MoFPI) ; and Schemes of Ministry of Fisheries, Animal Husbandry & Dairying. Under the AMI scheme, subsidy of maximum upto 33.33 % of project cost is available while under the schemes of NHB / MoFPI subsidy of 35% and 50% is available for cold storage and cold chain components for projects located in general areas and in hilly, North East and Scheduled Areas respectively. For undertaking business operations, NCDC also provides assistance for margin money and working capital.

### **19) Labour Cooperatives**

NCDC provides financial assistance to Labour Cooperatives covering contract/ construction/mining/forest and other labour operated cooperatives like village artisans, craftsmen, rickshaw pullers, landless village labourers etc. for (i) strengthening of share capital base/ margin money assistance; (ii) purchase of construction related machines and equipment's, tools and tackles, loading/unloading/packing equipment as relevant to labour cooperatives; (iii) establishment/construction of service complex/godown; (iv) computerization, furniture and infrastructure for establishment of data bank by national, state level & district level labour cooperative federations.

### **20) FPO Cooperatives**

With the aim to support small and marginal farmers to enable them to avail maximum opportunity of existing resources, Government of India has launched a Central Sector Scheme for Formation and Promotion of 10,000 FPOs. NCDC has



been given the role of Implementing Agency to facilitate the formation and promotion of FPO Cooperatives (New Generation Cooperatives). These FPO cooperatives will be dealing with all type of farm activities such as agri inputs, processing, value addition, marketing, credit linkage and use of technology etc. for the benefits of the related farmers.

## **21) Cooperative Banking**

### **Upgradation of Coop Banks and PACS as Modern Banking Units**

NCDC provides assistance for computerization to all tiers of cooperatives. The assistance covers hardware, system and application software, networking, site preparation and training. NCDC promotes PACS to function as modern banking points in its drive for Financial Inclusion.

## **22) Laxmanrao Inamdar National Academy for Cooperative Research Development (LINAC) as Capacity Development Hub**

LINAC functions as the training, research and consultancy wing of NCDC. It is located in Gurugram, Haryana and has 18 Regional Training Centers (RTCs). Sahakar Pragya focuses on developing professionalism in primary cooperatives in agriculture and allied sectors. It designs and conducts need-based programmes for personnel of assisted cooperatives and its own officials. It collaborates with CICTAB, NEDAC and other international agencies to conduct specialized programme for co-operators in India and abroad including those from South Asian Association for Regional Cooperatives (SAARC) countries. To promote women participation and empowerment to lead and govern cooperatives, the Academy organizes training programme for women Directors/ Cooperators.

## **23) LINAC-NCDC Fisheries Businesses Incubation Centre**

**(LIFIC)** provides hands on experience to young professionals/ entrepreneurs, progressive fish farmers, fisheries based industries and other entities and operating in collaboration with fisheries cooperatives at various levels. It is established under PMMSY of Department of Fisheries, GoI.



## **24) Sahakar Pragya Centre of Good Practices (SPCGP)**

Sahakar Pragya Centre on Good Practices (SPCGP) was instituted at LINAC on 03.02.2022, as a knowledge exchange platform that documents and disseminates the best practices and successful models of cooperative across the world. Drawing inspirations from the ideas of Hon'ble Union Home and Cooperation Minister, Shri Amit Shah Ji, SPCGP is created under the LINAC and ICA-AP MoU signed on 18.01.2022 wherein LINAC and International Co-Operative Alliance Asia And Pacific (ICA AP) will work together to share their wide experience and ideas for transmitting Indian good practices of cooperatives abroad and vice versa.

## **25) NCDC on Social Media**

**Sahakar Cooptube NCDC channel** in Indian languages and in English is produced and hosted on YouTube by NCDC / LINAC Design Studio Teams. It serves as a rich resource for cooperatives while aiding capacity development

programs of LINAC. NCDC has sizable presence on Facebook, Twitter and Instagram.

## **26) Regional Awards of Excellence**

NCDC has instituted Regional Awards of Excellence for different categories of primary cooperative societies in each state/UT. NCDC Regional Awards for Cooperative Excellence & Merit 2021 has rewarded a total of 124 cooperative societies in 24 states across the country.

## **27) Promotional & Developmental Roles**

NCDC is involved in planning, promoting, coordinating and financing of cooperative development programmes. It provides financial and technical support to cooperative institution of farmers and other weaker sections associated with agriculture and allied rural economic activities. NCDC strategy is to strengthen and develop these institutions to enable them to serve their members and to maintain a sustained growth in their income. The promotional and developmental role is distinctly reflected in the following spheres of its operations:

- a) Extending consultancy support for formulation of projects in the cooperative sector.
- b) Imparting training to cooperative personnel through its training academy - Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC), to upgrade their operational skills for successful implementation of projects financed by the Cooperation.
- c) Convening All-India and Regional conferences to facilitate exchange of information and review of progress etc.
- d) 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".
- e) Awarding fellowships for cooperative personnel for participation in Diploma course in Cooperative Business Management at VAMNICOM, Pune.
- f) Study visits for officials and non-officials of cooperative societies from States/UT to successful cooperative societies in other states to enable participants to identify, learn, and emulate the factors of success in their own cooperatives.
- g) Financial assistance is provided towards establishment of Technical and Promotional Cell in Cooperative Federations.
- h) NCDC has entered into Memorandum of Understanding (MoU) with various State Governments and other organisations for building mutual cooperation on areas related to the development of cooperatives, agriculture and allied sectors and a holistic approach for sustainable development through cooperation. So far, 55 MoUs have been executed by NCDC.

## **28) COOPEXCIL**

Cooperative Sector Exports Promotion Council (COOPEXCIL) steered by NCDC and set up in March 2020, is dedicated to boost exports by Indian cooperatives.



## 29) CICAf

Cooperative Institutions Cyber-security Advisory Forum (CICAf) is NCDC instituted cyber-security platform for cooperatives. CICAf is dedicated to create awareness in cooperative banks and other coop. institutions regarding issues and developments in cyber security so as to enable them to take remedial measures and upgrade security features and infrastructure. To achieve this CICAf has circulated a *Model Framework for Cyber Security and IT Guidelines for User Interaction* to cooperative societies and cooperative banks of India.

### **NATIONAL COOPERATIVE DEVELOPMENT CORPORATION**

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A Statutory Organization under Ministry of Cooperation,  
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राष्ट्रीय सहकारी विकास निगम  
**NCDC**  
*Assisting Cooperatives. Always!*

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