

GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

RAJYA SABHA
UNSTARRED QUESTION NO. 1925
ANSWERED ON 06.08.2025

Expansion of National Cooperative Development Corporation (NCDC)

1925. Shri Rameswar Teli:
Smt. Mamata Mohanta:
Shri Narayana Koragappa:

Will the Minister of Cooperation be pleased to state:

- (a) details of new sector-specific schemes launched by the National Cooperative Development Corporation (NCDC) for cooperative societies in recent years;
- (b) whether Government has approved the issuance of bonds by NCDC with sovereign guarantee to mobilise resources;
- (c) if so, the terms attached to the bond issuance and how proceeds will be utilized for long-term cooperative lending;
- (d) whether NCDC is providing financial assistance for procurement of deep sea trawlers and development of seafood processing infrastructure; and
- (e) if so, details of such assistance sanctioned for projects in Maharashtra, Gujarat, Kerala and other States?

ANSWER

THE MINISTER OF COOPERATION
(SHRI AMIT SHAH)

- (a) National Cooperative Development Corporation (NCDC), a statutory organization under the Ministry of Cooperation, Government of India was established in 1963 with the objectives to promote, strengthen and develop cooperatives for increasing production and productivity and instituting post harvest facilities. Corporation provides financial assistance to cooperatives for various activities and schemes of Government of India.

In the recent years, after the formation of Ministry of Cooperation on 6th July, 2021, following two new schemes have been implemented by NCDC for cooperative Societies:

- i.) Swayam Shakti Sahakar Yojna: Scheme for providing financial assistance to Agricultural Credit Cooperatives for providing loans/advances to Women Self Help Groups (SHGs).

ii) Deergahavathi Krishak Punji Sahakar Yojna: Scheme for extending long-term financial assistance to Agricultural Credit Cooperatives towards their onward lending of long-term loans / advances for activities / commodities / services under the purview of NCDC.

Details of above schemes are at **Annexure-1**.

(b to c) Ministry of Finance, Deptt. of Economic Affairs, conveyed approval of Government Guarantee of Rs. 2000 crore to National Cooperative Development Corporation for the issuance of Bonds during 2023-24. However, due to non-viability, bonds could not be raised.

(d to e) Details of NCDC assistance for procurement of Deep-Sea Trawlers and Development Seafood Processing infrastructure in Maharashtra, Gujarat and Kerala are attached at **Annexure-2**.

DETAILS OF SCHEMES LAUNCHED BY NCDC IN RECENT YEARS

A. SWAYAM SHAKTI SAHAKAR YOJNA

Objectives: To provide financial assistance to Agricultural Credit Cooperatives for onward lending of working capital loan or term loans to Women Self Help Groups (SHGs) to facilitate

- (i) Access to affordable cost-effective reliable financial services to the poor.
- (ii) Women SHGs to access adequate bank credit to undertake common/collective socio-economic activities.
- (iii) Promotion of sustainable livelihood.

Eligibility:

- a. Primary Agricultural Credit Cooperatives (PACS)
- b. District Central Cooperative Banks (DCCBS)
- c. State Cooperative Banks (StCBs)
- d. SHG Federated Cooperatives/Cooperative federations

Period of Loan: Upto 3 years with a maximum moratorium of 6 months in the repayment of principal amount. Credit Cooperatives may also avail working capital loan for 5 years on a revolving basis with yearly validation. The loan shall be repaid in half-yearly instalments.

Rate of Interest: As per the NCDC circular for interest rate as amended from time to time.

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

B. DEERGHAVADHI KRISHAK PUNJI SAHAKAR YOJNA

Objectives: For extending NCDC's long term financial assistance to Agricultural Credit Cooperatives towards their onward lending of long term loans/advances for activities/commodities/services under the purview of NCDC in order to:-

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

Eligibility:

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

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

Period of Loan: Up to 5 years without any moratorium in repayment of loan and payment of interest.

Rate of Interest: As per the NCDC circular for interest rate as amended from time to time.

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

NCDC assistance for procurement of Deep-Sea Trawlers and Development Seafood Processing Infrastructure

(Rs. in crore)

<u>S. No</u>	<u>State</u>	<u>Name of Beneficiary</u>	<u>Activity</u>	<u>Sanction</u>		<u>Release</u>
				Total Project Cost	NCDC Term Loan Sanction	NCDC Term Loan Release
1.	Maharashtra	Department of Fisheries, Government of Maharashtra for Fisheries Co-operative Societies of Maharashtra	Acquisition of 14 Deep-Sea Fishing Vessels	20.30	11.55	2.89
2.		Department of Fisheries, Government of Maharashtra for Rajmata Vikas Macchimaar Sah Sanstha, Sasoondock, Colaba, Mumbai	Setting up of Seafood Processing Unit	46.74	37.39	9.35
3.	Gujarat	Shree Mahavir Machhimaar Sahakari Mandali Limited Port Area, Mangrol Bandar, District Junagadh, Gujarat	Acquisition of 30 Deep-Sea Fishing Vessels for 30 members of Society	36.00	18.00	0.00
4.	Kerala	Govt of Kerala for implementation of Integrated Fisheries Development Project 2022-23 to be implemented by the Kerala State Cooperative Federation for Fisheries Development Ltd. (MATSYAFED), through the primary fishermen cooperative societies.	for (IFDP) of Government of Kerala	36.33	32.69	20.83
Total				139.37	99.63	33.07
