

**GOVERNMENT OF INDIA
MINISTRY OF COOPERATION**

**LOK SABHA
UNSTARRED QUESTION NO. 1416
TO BE ANSWERED ON 12/12/2023**

Making Cooperative Self Reliant

†1416. **SHRI GAJENDRA SINGH PATEL:**

Will the Minister of COOPERATION (सहकारिता मंत्री) be pleased to state:

- (a) the details of the efforts being made by the Government to make the Cooperative Sector self-reliant;
- (b) the number of cooperative societies, functioning in cooperative sector in Madhya Pradesh along with the details thereof;
- (c) the amount of grants being provided to develop the cooperative sector during the last three years;
- (d) the details of the programmes being organized to promote the investment in cooperative sector; and
- (e) the amount of grants being provided to cooperative societies in tribal areas?

ANSWER

**THE MINISTER OF COOPERATION
सहकारिता मंत्री (SHRI AMIT SHAH)**

(a): In order to realise the vision of 'Sahakar Se Samridhi', Government of India with active participation of various States/ UTs has taken various initiatives to strengthen the cooperative sector across the country and make cooperatives self-reliant.

To increase the viability of Primary Agricultural Credit Societies (PACS) and diversify their business activities to make them vibrant economic entities, Model Byelaws for PACS have been prepared to enable PACS to diversify their business activities by undertaking more than 25 business activities, including dairy, fishery, floriculture, setting up godowns, procurement of foodgrains, fertilizers, seeds, LPG/CNG/Petrol/Diesel distributorship, short-term & long-term credit, custom hiring centers, common service centers, Fair Price Shops (FPS), community irrigation, Business Correspondent activities, etc.

Further, in order to strengthen PACS, project for Computerization of 63,000 functional PACS with a total financial outlay of ₹2,516 Crore has also been approved by the Government of India, which entails bringing all the functional PACS onto an ERP (Enterprise Resource Planning) based common national software, linking them with NABARD through State Cooperative Banks (StCBs) and District Central Cooperative Banks (DCCBs).

Government has approved a plan to create warehouses, custom hiring centres, primary processing units and other agri-infra for grain storage at PACS level, which will be World's largest Decentralized Grain Storage facility. This will reduce transportation costs and enable farmers to realize better prices for their produce and meet various agricultural needs at the PACS level itself.

Ministry of Cooperation has taken various other initiatives which aim at providing cooperatives with requisite forward and backward linkages to market agri produce, obtain credit and other services at the Panchayat/ village level itself, generate multiple and stable revenue streams for them, thus making them self-reliant. A list of initiatives taken by the Ministry of Cooperation for development of Cooperative Sector is enclosed at **Annexure-I**.

Further, National Cooperative Development Corporation (NCDC), a statutory corporation under administrative control of Ministry of Cooperation, provides financial assistance to promote, strengthen and develop farmer cooperatives across the country. NCDC implements various schemes to make cooperatives self-reliant, the details of which are enclosed at **Annexure-II**.

(b): As per the data entered by the State in the National Cooperative Database (as on 06.12.2023), there are 51,702 cooperative societies in Madhya Pradesh. Details of District-wise number of cooperatives in the State of Madhya Pradesh are enclosed at **Annexure-III**.

In addition, there are 29 Multi state cooperatives from the State of Madhya Pradesh, the details of which are attached at **Annexure-IV**.

(c): The amount of grant provided for development of cooperative sector during the last three years is mentioned below:

- i. Under the Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC):

Financial Year	Grant Released (Rs. in Crore)
2020-21	373.65
2021-22	341.67
2022-23	376.93
TOTAL	1,092.25

Under the scheme, National Cooperative Development Corporation (NCDC) provided financial assistance in the form of subsidy/grant to the Cooperative societies across the country, while National Council for Cooperative Training (NCCT) and National Cooperative Union of India (NCUI) utilized the grant for cooperative training and capacity building.

- ii. Under the Project for Computerization of 63,000 functional PACS (since its formulation in the year 2022-23):

Financial Year	Grant Released (Rs. in Crore)
2022-23	395.00
2023-24	80.55
TOTAL	475.55

(d): Ministry of Cooperation has organised various National / State-level Programmes / Conferences / Awareness sessions etc. over the last two and a half years to sensitize stakeholders as well as promote new avenues and investment in the cooperative sector. A list of major programmes organized for the promotion of cooperative sector is enclosed at **Annexure-V**.

(e): Total amount of grant provided under Tribal Sub-Plan of the CSISAC through NCDC to Tribal cooperatives in the last three years is as below:

Financial Year	Grant Released (Rs. in Crore)
2020-21	32.08
2021-22	28.20
2022-23	4.30
TOTAL	64.58

Further, the amount of grant released to Tribal Co-operative Marketing Development Federation of India (TRIFED) by Ministry of Tribal Affairs, Government of India for Tribal cooperatives, in last three years is as below:

Financial Year	Grant Released (Rs. in Crore)
2020-21	170.74
2021-22	255.90
2022-23	135.27
TOTAL	561.91

A. Making Primary Cooperatives economically vibrant and transparent

- 1. Model Bye-Laws for PACS making them multipurpose, multidimensional and transparent entities:** Government, in consultation with all the stakeholders, including States/ UTs, National Level Federations, State Cooperative Banks (StCBs), District Central Cooperative Banks (DCCBs), etc., has prepared and circulated Model Byelaws for PACS to all the States/ UTs, which enable PACS to undertake more than 25 business activities, improve governance, transparency and accountability in their operations. Provisions have also been made to make the membership of PACS more inclusive and broad-based, giving adequate representation to women and Scheduled Castes/Schedules Tribes. Model Byelaws have been adopted by 31 States/ UTs so far.
- 2. Strengthening of PACS through Computerization:** In order to strengthen PACS, project for Computerization of 63,000 functional PACS with a total financial outlay of ₹2,516 Crore has been approved by the Government of India, which entails bringing all functional PACS in the Country onto a common ERP based national software, linking them with NABARD through StCBs and DCCBs. A total of 62,318 PACS from 28 States/ UTs have been sanctioned under the project. Software is ready and trials have already started in 5,673 PACS in 26 States/ UTs so far.
- 3. New Multipurpose PACS/ Dairy/ Fishery Cooperatives in uncovered Panchayats:** A proposal has been approved by the Government to set up new multi-purpose PACS or primary dairy/ fisheries cooperatives covering every Panchayat/ village in the next five years, with support of NABARD, NDDDB, NFDB, NCDC and other National level Federations. As reported by the States/ UTs, the process for registering 9,961 new PACS/ Dairy/ Fishery cooperative societies in 24 States/ UTs is in various stages.
- 4. World's Largest Decentralized Grain Storage Plan in Cooperative sector:** Government has approved a plan to create warehouses, custom hiring centres, primary processing units and other agri-infra for grain storage at PACS level, by converging various schemes of Government such as AIF, AMI, SMAM, PMFME, etc. This will reduce wastage of food grains and transportation costs, enable farmers to realize better prices for their produce and meet various agricultural needs at the PACS level itself. 22 States/ UTs and National level Cooperative Federations such as National Cooperative Consumers Federation (NCCF) and National Agricultural Cooperative Marketing Federation of India Ltd. (NAFED), have identified 1,711 PACS for creation of storage capacity under the Pilot Project. At present, construction is going in 13 PACS of 13 States/ UTs under the Pilot Project.
- 5. PACS as Common Service Centers (CSCs) for better access to e-services:** MoU has been signed between Ministry of Cooperation, MeitY, NABARD and CSC e-Governance Services India Limited for providing more than 300 e-services such as banking, insurance, Aadhar enrolment/ updation, health services, PAN card and IRCTC/ Bus/ Air ticket, etc. through PACS. So far, 24,470 PACS have started providing CSC services to

the rural citizens which will also result in increase in income of those PACS at the same time.

- 6. Formation of new Farmer Producer Organizations (FPOs) by PACS:** Government has allowed 1,100 additional FPOs to be formed by PACS with the support of NCDC, in those blocks where FPOs have not yet been formed or the blocks are not covered by any other implementing agency. This will be helpful in providing the farmers with necessary market linkage and get fair and remunerative prices for their produce.
- 7. PACS given priority for Retail Petrol/ Diesel outlets:** Government has allowed PACS to be included in the Combined Category 2 (CC2) for allotment of retail petrol/ diesel outlets. As per information received from Oil Marketing Companies (OMCs), a total of 228 PACS have applied online for retail petrol/ diesel outlets.
- 8. PACS given permission to convert bulk consumer petrol pumps into retail outlets:** Based on the discussions with the Ministry of Petroleum and Natural Gas, guidelines have been issued to convert the existing bulk consumer licensee PACS into retail outlets for increasing the profit of PACS and generate employment opportunities in rural areas. 109 PACS from 5 States having wholesale consumer pumps have given consent for conversion into Retail Outlets, out of which 43 PACS have received Letter of Intent (LOI) from the OMCs.
- 9. PACS eligible for LPG Distributorship for diversifying its activities:** Government has now allowed PACS to apply for LPG Distributorships. This will give PACS an option to increase their economic activities and create new employment opportunities in rural areas. Two locations have already been advertised in the State of Jharkhand.
- 10. PACS as PM Bharatiya Jan Aushadhi Kendra for improving access to generic medicines at rural level:** Government is promoting PACS to operate Pradhan Mantri Bhartiya Janaushadhi Kendras which will provide additional income source to them and provide easy access of generic medicines to rural citizens. So far, 4,289 PACS/ cooperative societies have applied online for PM Janaushadhi Kendras, out of which 2,293 PACS have been given initial approval also.
- 11. PACS as Pradhan Mantri Kisan Samridhhi Kendras (PMKSK):** Government is promoting PACS to operate PMKSK for ensuring easy accessibility of fertilizer & related services to farmers in the country. As per the information shared by States/ UTs, 28,648 PACS are functioning as PMKSK so far.
- 12. Convergence of PM-KUSUM at PACS level:** Farmers associated with PACS can adopt solar agricultural water pumps and install photovoltaic modules in their farms.
- 13. PACS to carry out O&M of rural piped water supply schemes (PWS):** In order to utilize the reach of PACS in rural areas, on the initiative of the Ministry of Cooperation, Ministry of Jal Shakti has made PACS as eligible agencies to carry out the Operations & Maintenance (O&M) of PWS in rural areas. As per information received from States/

UTs, 1,381 PACS have been identified by 12 States/ UTs to provide O&M services at Panchayat/ Village level.

14. Micro-ATMs to Bank Mitra Cooperative Societies for providing doorsteps financial services: Dairy and Fisheries cooperative societies can be made Bank Mitras of DCCBs and StCBs to ensure their ease of doing business, transparency and financial inclusion, Micro-ATMs are also being given to these Bank Mitra Co-operative Societies with support from NABARD to provide 'Door Step Financial Services'. As a pilot project, 1,723 Micro-ATMs have been distributed to Bank Mitra cooperative societies in Panchmahal and Banaskantha Districts of Gujarat.

15. Rupay Kisan Credit Card to Members of Milk Cooperatives: In order to expand the reach of DCCBs/ StCBs and to provide necessary liquidity to the members of Dairy Cooperative societies, Rupay Kisan Credit Cards (KCCs) are being distributed to the members of cooperatives for providing credit at comparatively lower interest rates and enable other financial transactions. As a pilot project, 73,503 Rupay KCC have been distributed in Panchmahal and Banaskantha Districts of Gujarat.

16. Formation of Fish Farmer Producer Organization (FFPO): In order to provide market linkage and providing processing facilities to the fishermen, NCDC has registered 69 FFPOs in the initial phase. Department of Fisheries, Government of India has further allocated conversion of 1000 existing fisheries cooperative societies into FFPOs to NCDC, with an approved outlay of Rs 225.50 crore.

B. Strengthening the Urban and Rural Cooperative Banks

17. UCBs have been allowed to open new branches to expand their business: UCBs can now open new branches up to 10% (maximum 5 branches) of the existing number of branches in the previous financial year without prior approval of RBI.

18. UCBs have been allowed by RBI to offer doorstep services to their customers: Door step banking facility can now be provided by the UCBs. Account holders associated with these banks can now avail various banking facilities at home such as cash withdrawal, cash deposit, KYC, demand draft and life certificate for pensioners, etc.

19. Cooperative banks have been allowed to make one-time settlement of outstanding loans, like Commercial Banks: Co-operative banks, through board-approved policies, can now provide process for technical write-off as well as settlement with borrowers.

20. Time limit increased to achieve Priority Sector Lending (PSL) targets given to UCBs: RBI has extended the timeline for UCBs to achieve Priority Sector Lending (PSL) targets by two years i.e., up to March 31, 2026.

21. A Nodal Officer designated in RBI for regular interaction with UCBs: In order to meet the long pending demand of the cooperative sector for closer coordination and focused interaction, RBI has notified a nodal officer as well.

22. Individual housing loan limit more than doubled by RBI for Rural and Urban Co-operative Banks:

- a. Housing loan limit of Urban cooperative banks have now been doubled from Rs 30 lakh to Rs 60 lakh.
- b. Housing loan limit of Rural cooperative banks has been increased to two and a half times to Rs 75 lakh.

23. Rural Co-operative Banks will now be able to lend to commercial real estate/residential housing sector, thereby diversifying their business: This will not only help Rural co-operative banks to diversify their business, but benefit Housing co-operative societies also.

24. License fee reduced for Cooperative Banks: License fee for onboarding Cooperative Banks to 'Aadhaar Enabled Payment System' (AePS) has been reduced by linking it to the number of transactions. Cooperative financial institutions will also be able to get the facility free of cost for the first three months of the pre-production phase. With this, farmers will now be able to get the facility of banking at their home with their fingerprints.

25. Non-scheduled UCBs, StCBs and DCCBs notified as Member Lending Institutions (MLIs) in CGTMSE Scheme to increase the share of cooperatives in lending: The co-operative banks will now be able to take advantage of risk coverage up to 85 percent on the loans given. Also, cooperative sector enterprises will also be able to get collateral free loans from co-operative banks now.

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

27. Monetary ceiling doubled by RBI for Gold Loan: RBI has doubled monetary ceiling from Rs. 2 lakh to Rs.4 lakh, for those UCBs that meet the PSL targets.

28. Umbrella Organization for Urban Cooperative Banks: RBI has accorded approval to the National Federation of Urban Co-operative Banks and Credit Societies Ltd. (NAFCUB) for the formation of an Umbrella Organization (UO) for the UCB sector, which will provide necessary IT infrastructure and operation support to around 1,500 UCBs.

C. Relief to Cooperative Societies in the Income Tax Act

29. Surcharge reduced from 12 % to 7% for co-operative societies having income between Rs. 1 to 10 Cr.: This will reduce the burden of Income Tax on Cooperative Societies and more capital will be available with them to work for the benefit of their members.

- 30. MAT reduced for cooperatives from 18.5% to 15%:** With this provision, now there is parity between Cooperative Societies and Companies in this regard.
- 31. Relief in cash transactions under section 269ST of the Income Tax Act:** In order to remove difficulties in cash transactions by cooperatives under Section 269ST of IT Act, Government has issued a clarification that cash transaction of less than Rs. 2 lakhs done by a cooperative society with its distributor in a day will be considered separately, and will not be charged with income tax penalty.
- 32. Tax cut for new manufacturing Cooperative societies:** Government has decided that a flat lower tax rate of 15% will be charged, compared to an earlier rate of up to 30% plus surcharge, for new cooperatives commencing manufacturing activities by March 31, 2024. This will encourage the formation of new cooperative societies in the manufacturing sector.
- 33. Increase in limit of Cash Deposits and Cash Loans by PACS and PCARDBs:** Government has enhanced the limit for Cash Deposits and Cash Loans by PACS and Primary Cooperative Agriculture and Rural Development Banks (PCARDBs) from Rs 20,000 to Rs 2 lakh per member. This provision will facilitate their activities, increase their business and benefit members of their societies.
- 34. Increase in the limit of Tax Deducted at Source (TDS) in Cash Withdrawal:** Government has increased the cash withdrawal limit of cooperative societies without deduction of tax at source from Rs.1 crore to Rs.3 crore per year. This provision will save Tax Deducted at Source (TDS) for cooperative societies, which will enhance liquidity of the cooperative society.

D. Revival of Cooperative Sugar Mills

- 35. Relief from Income Tax to Sugar Cooperative Mills:** Government has issued a clarification that Sugar cooperative mills would not be subjected to additional income tax for paying higher sugarcane prices to farmers up to Fair and Remunerative or State Advised Price, from April, 2016 onwards.
- 36. Resolution of decades old pending issues related to Income Tax of Sugar Cooperative Mills:** Government has made a provision in its Union Budget 2023-24, wherein Sugar cooperatives have been allowed to claim as expenditure their payments to sugarcane farmers for the period prior to assessment year 2016–17, giving a relief of more than Rs.10,000 crores.
- 37. Rs. 10,000 crore loan scheme launched for strengthening of Sugar Cooperative Mills:** Government has launched a scheme through NCDC for setting up ethanol plants or cogeneration plants or for working capital or for all three purposes. Loan amount of Rs. 3,010 cr. has been sanctioned by NCDC to 24 Cooperative Sugar Mills so far.
- 38. Preference to Cooperative Sugar Mills in purchase of ethanol:** Cooperative Sugar Mills have now been put at par with private companies for ethanol procurement by Government of India under the Ethanol Blending Programme (EBP).

39. Reduction in GST on molasses from 28% to 5%: Government has decided to reduce the GST on molasses from 28% to 5% which will enable cooperative sugar mills to earn more profits for its members by selling molasses to distilleries with higher margins.

E. Three new Multi-State Societies at the National Level

40. New National Multi-State Cooperative Seed Society for certified seeds: Government has established a new apex multi-state cooperative seed society under the MSCS Act, 2002, namely Bharatiya Beej Sahakari Samiti Limited (BBSSL) as an umbrella organization for quality seed cultivation, production and distribution under a single brand. 8,200 PACS/ cooperative societies from 27 States/ UTs have applied to become its members so far.

41. New National Multi-State Cooperative Organic Society for organic farming: Government has established a new apex multi-state cooperative organic society under the MSCS Act, 2002, namely National Cooperative Organics Limited (NCOL) as an umbrella organization to produce, distribute and market certified and authentic organic products. 2,475 PACS/ cooperative societies from 24 States/ UTs have applied to become its members so far. 6 organic products have already been launched by NCOL so far.

42. New National Multi-State Cooperative Export Society for promoting exports: Government has established a new apex multi-state cooperative export society under the MSCS Act, 2002, namely National Cooperative Export Limited (NCEL) as an umbrella organization to give thrust to exports from cooperative sector. 2,625 PACS/ cooperative societies from 22 States/ UTs have applied to become its members so far. Till date, NCEL has got permission to export 14.92 LMT rice to 16 countries and 50,000 MT sugar to 2 countries.

F. Capacity Building in Cooperatives

43. Establishment of the Cooperative University: Steps are being taken by Ministry of Cooperation for setting up of a National Cooperative University for Cooperative education, training, consultancy, research and development and a sustainable and quality supply of trained manpower.

44. Promotion of training and awareness through National Council for Cooperative Training (NCCT): By increasing its reach, NCCT has conducted 3,287 training programs and provided training to 2,01,507 participants in FY 2022-23.

G. Use of Information Technology for 'Ease of Doing Business'

45. Computerization of the Central Registrar's Office: Central Registrar's office has been computerized to create a digital ecosystem for Multi-State Cooperative Societies, which will assist in processing applications and service requests in a time bound manner.

46. Scheme for computerization of office of RCSs in States and Union Territories: To increase 'Ease of doing business' for Cooperative Societies and create a digital ecosystem for transparent paperless regulation in all States/Union Territories, a Centrally Sponsored Project for computerization of RCS Offices has been approved by the Government.

Grants will be provided for purchase of hardware, development of software, etc. to the States/ UTs.

47. Computerization of Agriculture and Rural Development Banks (ARDBs): To strengthen the Long-term Cooperative Credit structure, the project of computerization of 1,851 units of Agriculture and Rural Development Banks (ARDBs) has been approved by the Government. NABARD is the implementing agency for the project and will develop a national level software for ARDBs. Hardware, support for Digitization of legacy data, training to the employees, etc. will be provided under the project.

H. Other Initiatives

48. New National Cooperative Database for authentic and updated data repository: A database of cooperatives in the country has been prepared with the support of State Governments to facilitate stakeholders in policy making and implementation of programmes/ schemes related to cooperatives across the country. So far, data of around 7.86 lakh cooperatives has been captured in the database.

49. Formulation of New National Cooperative Policy: A National level committee comprising 49 experts and stakeholders drawn from all over the Country has been constituted to formulate the New National Cooperative Policy for enabling a vibrant ecosystem to realize the vision of ‘Sahakar-se-Samriddhi’.

50. Multi-State Co-operative Societies (Amendment) Act, 2023: Amendment has been brought in the MSCS Act, 2002 to strengthen governance, enhance transparency, increase accountability, reform electoral process and incorporate provisions of 97th Constitutional Amendment in the Multi State Cooperative Societies.

51. Inclusion of Cooperatives as ‘buyers’ on GeM portal: Government has permitted the cooperatives to register as ‘buyer’ on GeM, enabling them to procure goods and services from nearly over 67 lakh vendors to facilitate economical purchases and greater transparency. So far, 559 cooperative societies have been onboarded on GeM as buyers.

52. Expansion of National Cooperative Development Corporation (NCDC) to increase its range and depth: NCDC has launched new schemes in various sectors such as ‘Swayamshakti Sahkar’ for SHGs; ‘Deerghavadhi Krishak Sahkar’ for long term agricultural credit and ‘Dairy Sahkar’ for dairy. Total financial assistance of Rs. 41,024 Crores has been disbursed by NCDC in FY 2022-23, which is almost 20% higher than the disbursement of Rs.34,221 crore in 2021-22. Government of India has permitted NCDC to issue bonds worth ₹2000 crore with government guarantee, subject to the adherence of specified terms and conditions. Further, NCDC is setting up sub-offices in 6 North Eastern States – Arunachal Pradesh, Meghalaya, Mizoram, Manipur, Nagaland and Tripura with the objective of taking various national schemes to the cooperative societies at their doorstep.

53. Financial assistance by NCDC for Deep Sea Trawlers: NCDC is providing financial assistance for projects related to deep sea trawlers in coordination with the Department of Fisheries, Government of India. NCDC has already sanctioned financial assistance of Rs 20.30 crore for purchase of 14 deep sea trawlers for the Fisheries Cooperative Societies of Maharashtra.

54. Refund to Investors of Sahara Group of Societies: A portal has been launched for making payments to the genuine depositors of the cooperative societies of Sahara Group in a transparent manner. Disbursement have already started after proper identification and submission of proof of their deposits and claims.

SCHEMES IMPLEMENTED BY NCDC

I. NCDC Sponsored Schemes

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

II Other Central Sector/Sponsored Schemes implemented by NCDC:

- a) **Agri Infrastructure Fund Scheme** - DA&FW, Ministry of Agriculture and Farmers Welfare
- b) **Agricultural Marketing Infrastructure (AMI) sub scheme of Central Sector Integrated Scheme on Agriculture Marketing (CSISAM) for Storage and other than Storage Infrastructure**
- c) **Mission for Integrated Development of Horticulture (MIDH)** - DA&FW, Ministry of Agriculture and Farmers Welfare
- d) **PM Matsya Sampada Yojana (PMMSY)** – Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying
- e) **PM Formalisation of Micro Food Processing Enterprises (PMFME)**- Ministry of Food Processing Industries
- f) **PM 'Formation and Promotion of 10,000 FPOs' scheme** - DA&FW, Ministry of Agriculture and Farmers Welfare
- g) **Fisheries & Aquaculture Infrastructure Development Fund (FIDF) Scheme** – Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying.

III Activities undertaken by NCDC for the cooperative sector:

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

- Construction / expansion / modernization of cold storages
 - Establishment of Cold Chain components which broadly include (i) Integrated pack house, (ii) Reefer transport, (iii) Cold storage (Bulk-near farm gate), (iv) Cold storage (Hub-near market) and (v) Ripening units etc.
 - Margin money / Working capital assistance
- e) Distribution of essential consumer articles through cooperatives:**
- Establishment of infrastructure such as shopping centre, diesel, Kerosene bunk /warehouse / new / expansion / modernization of wholesale consumer cooperative store / departmental consumer cooperative store / consumer federation
 - Purchase of furniture and fixture, transport vehicles including refrigerated vans for distribution of consumer articles
 - Margin money / Working capital assistance
- f) Industrial:**
- All types of Industrial Cooperatives, Cottage & Village Industries, Handicrafts / rural crafts etc.
- g) Credit & Service Cooperatives/ Notified Services :**
- Agriculture Credit / Agriculture Insurance
 - Water Conservation works / services
 - Irrigation, micro irrigation in rural areas
 - Animal care / health /disease prevention
 - Rural Sanitation, Drainage, Sewage system through Cooperatives
 - Tourism, Hospitality, Transport
 - Generation & Distribution of power by New, Non-Conventional & Renewable sources of energy
 - Rural Housing
 - Hospital / Health Care and Education
 - Creation of infrastructure for credit cooperatives
- h) Cooperative Banking Unit:**
- Assistance to PACS for creation of infrastructure relating to Modern Banking Unit.
- i) Agricultural Services :**
- Cooperative Farmers Service Centres
 - Agro Service Centres 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:

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

Annexure-III**District-wise number of cooperatives in the State of Madhya Pradesh**

S.No.	District	Total no. of Cooperatives
1	AGAR MALWA	659
2	ALIRAJPUR	560
3	ANUPPUR	503
4	ASHOKNAGAR	358
5	BALAGHAT	975
6	BARWANI	1320
7	BETUL	1078
8	BHIND	763
9	BHOPAL	1713
10	BURHANPUR	731
11	CHHATARPUR	1215
12	CHHINDWARA	1117
13	DAMOH	791
14	DATIA	628
15	DEWAS	1493
16	DHAR	2107
17	DINDORI	540
18	EAST NIMAR	782
19	GUNA	656
20	GWALIOR	1486
21	HARDA	509
22	INDORE	3577
23	JABALPUR	1660
24	JHABUA	497
25	KATNI	409
26	KHARGONE	1269
27	MANDLA	920
28	MANDSAUR	1053
29	MORENA	1156
30	NARMADAPURAM	1282
31	NARSINGHPUR	769
32	NEEMUCH	665
33	Niwari	159

34	PANNA	525
35	RAISEN	1048
36	RAJGARH	1738
37	RATLAM	741
38	REWA	965
39	SAGAR	1499
40	SATNA	1351
41	SEHORE	1091
42	SEONI	836
43	SHAHDOL	766
44	SHAJAPUR	874
45	SHEOPUR	590
46	SHIVPURI	1263
47	SIDHI	474
48	SINGRAULI	940
49	TIKAMGARH	733
50	UJJAIN	1624
51	UMARIA	276
52	VIDISHA	968
	Total	51702

Annexure-IV**List of Multi-State Co-operative Societies from the State of Madhya Pradesh**

S. No.	Name of the Society	Address	Sector
1	Mansa Development Cooperative Society Ltd	41 SukhSagar, phase 4 colony, near Mittal College, Rasal, Kharod Bhopal 38, Madhya Pradesh	Agro
2	Chambal Agriculture Marketing Cooperative Ltd	525, Rajput Nagar, Bharouli road, Bind, Madhya Pradesh 477001	Marketing
3	Sharda Agro Multi State Cooperative Society Ltd	HB 79, Abhiruchi Parisar, Old Subhash Nagar, Bhopal, Madhya Pradesh	Agro
4	Gracious Multi State Agro Cooperative Society Ltd.,	54, Mishrilal Nagar, A.B. Road, Dewas-455001 (Madhya Pradesh)	Agro
5	Mastertech Multi State Group Housing Cooperative Society Ltd.,	C/o Sanjay Mishra, Rajoriya Wala Road, Mahaveerpura, Javaharganj Dabra, Dist. Gwalior, Pin.475110 Madhya Pradesh	Housing
6	RKR (Radhe Krishna Radhe) Agro Cooperative Society Ltd	Ist Floor, above Vertex Marketing, Near Kisan Bajaj Segaoon Fata, Barwani, Madhya Pradesh 451551	Agro
7	Earth Vinayak Multi State Cooperative Society Ltd,	H No 328, Shiv Dham, Near GallaMandi, Raigarh, Madhya Pradesh 465661	Housing
8	Sky Touch Cooperative Group Housing Society Ltd,	House No 23, Ghatkarpar Marg, 3rd Floor, Infront Of Vikram Library, Free Ganj Ujjain, Madhya Pradesh 456 010	Housing
9	Sakaar Shakti Agro Cooperative Society Limited,	80, Station Road, Ratlam, Madhya Pradesh, 457001	Agro
10	Jan Sahara Multistate Agro Purpose Cooperative Society ltd.,	201-E, 2nd Floor, Corporate Zone, C21 Mall, Hoshangabad Road, Misroad, Bhopal, 462026 Madhya Pradesh	Agro
11	Kartavya Agrotech Cooperative Society Ltd.,	39, Shanti Nagar, Berkhera Pathani, BHEL, Bhopal-462022, Madhya Pradesh	Agro
12	Creative India Multistate Agro Purpose Cooperative Society ltd.,	H.No.176, Near Bahibganj Naka, Naryannagar, Hoshangabad Road, Bhopal-462026, Madhya Pradesh	Agro
13	Kissan Bharti Agro Purpose Cooperative Society Ltd.,	Opp. DAV Higher Secondary School, Rajpayga Road, Naya Bazar, Laskar, Gwalior, Madhya Pradesh	Agro
14	Sacrament Multistate Agropurpose Cooperative Society Ltd.,	New Kishan Bag Bara Road, Bohodapur, Gwalior-474010, Madhya Pradesh	Agro
15	Saharayn Universal Multipurpose Society Limited	195, Zone-1, In front of D.B. Mall, M.P. Nagar, Bhopal, Madhya Pradesh-462011	Multi Purpose
16	Swaraj India Multipurpose Cooperative Society ltd.,	15-A, KalaniBagh, Dewas,-456001, Madhya Pradesh	Multi Purpose

17	Chambal malwa Multi-State Credit Cooperative Society Ltd.,	Ward No.25, Gali No.1, Gayatri Colony, Pink Park, Gwalior, Madhya Pradesh	Credit
18	Navkettan Agricultural marketing Coop.Society ltd	Plot No.Z-9, Gurunanak Bhavan, M.P. Nagar, Zone-1, Bhopal-462011, Madhya Pradesh	Marketing
19	DGR Credit Cooperative Society Ltd.,	8, Patrekar Colonyu, Link Road, 3, Bhopal, Madhya Pradesh	Credit
20	Sunshine Credit Cooperative Society Ltd.,	Bhopal, Madhya Pradesh	Credit
21	ADV Credit Cooperative Society Ltd.,	221-222 Indraprastha Tower, 6 MG Road, Indore 452001 Madhya Pradesh	Credit
22	B.H.E.E. Thrift and Credit Cooperative Society ltd.,	Bachat Bhawan, Sector-A, Piplani, Bhopal, Madhya Pradesh	Credit
23	Sardar Vallabhbai Patel Multi State Food Processing Cooperative Federation Ltd.,	1 st Floor, 7A/2, M.G Road, Lane behind Ahinsa Tower, Indore-452 001 (Madhya Pradesh)	Agro
24	Multi State Handloom Cooperative Society Ltd.,	401, Udaigiri Appartments, Bhaskar Lane, Jayandruganj, Gwalior Bhopal(MP)	Industrial/ Textile
25	State Bank of India(Bhopal Circle), Adhikari Sahkari Sakh Samiti Maryadit.	c/o State Bank of India Local Head Office Hoshangabad Road Bhopal (M.P.) pin code-462003	Credit
26	State Bank of India(Bhopal Circle), Karamchari Sahkari Sakh Samiti Maryadit.	State Bank of India(Bhopal Circle) Karmchari Sahkari Sakh Samiti Maryadit Bhopal C/O State Bank Of India Local Head Office Mezanine Floor Hoshangabad Road Bhopal 462011	Credit
27	Non-Resident Indian Cooperative Housing Society(NRI-CHS) Ltd.,	Eaeon Chamber, 2, Malviya Nagar, Raj Bhawan Road, Bhopal	Housing
28	Kamdheni Dairy Multi State Cooperative Society Ltd.	Gwalior, Madhya Pradesh	Dairy
29	Jawaharlal Nehru Sahkari Mill Ltd.	Jalwania Road, Khargore, M.P.	Industrial/ Textile

Major Programmes / Conferences / Awareness sessions

S.No.	SUBJECT	Date of event
1	National Cooperative Conference, Delhi	25 September, 2021
2	Inauguration of the 7th National Convention of Sahakar Bharti, Lucknow	17 December, 2021
3	Co-operation Council and Agriculture Conference, Loni, Maharashtra	18 December, 2021
4	State Cooperative Conference, Bengaluru	01 April, 2022
5	NCDFI's Golden Jubilee Celebration, Gandhinagar	10 April, 2022
6	Model Cooperative Village Programme, Ahmedabad	10 April, 2022
7	National Conference on Cooperative Policy, Delhi	12 April, 2022
8	'Cooperation to Prosperity' Conference Gandhinagar, Gujarat	28 May, 2022
9	Laying of Foundation stone of various projects of Panchamrit Dairy, Godhra, Gujarat	29 May, 2022
10	Laying the foundation stone of Cooperative Education Building (through VC)	03 June, 2022
11	National Conclave organized by NAFCUB	23 June, 2022
12	100th International Cooperatives Day organized by NCUI	04 July, 2022
13	National Conference of ARDBs, New Delhi	16 July, 2022
14	Launch of onboarding of cooperative societies on GeM portal	09 August, 2022
15	National Conference of Rural Cooperative Banks, New Delhi	12 August, 2022
16	National Conference organized by NAFED	22 August, 2022
17	National Conference of State Cooperative Ministers	08 September, 2022
18	World Dairy Summit-2022, Greater Noida	12 September, 2022
19	Laying of foundation stone for KRIBHCO's Bio-Ethanol Project in Hazira, Surat	14 September, 2022
20	Cooperative Dairy Conclave, Gangtok	07 October, 2022
21	'Co-operation Beneficiary Conference', Bengaluru	30 December, 2022
22	Laying of foundation stone of IFFCO Nano Urea Plant, Deoghar (Jharkhand)	04 February, 2023
23	Golden Jubilee Celebration of CAMPCO, Puttar, Karnataka	11 February, 2023
24	Inauguration and foundation stone laying of various projects of HAFED, Karnal	14 February, 2023
25	Dainik Sakaal's Cooperative Mega Conclave Pune, Maharashtra	18 February, 2023
26	49th Dairy Industry Conference	18 March, 2023
27	Laying of foundation stone of Sahakar Samriddhi Soundha, Bengaluru	24 March, 2023
28	Computerization of M-PACS and inauguration of	30 March, 2023

	other project, Haridwar	
29	Conference with the Board of Directors of IFFCO, New Delhi	26 April, 2023
30	Conference with Chairman and Members of the Board of NCUI, New Delhi	14 June, 2023
31	NCUI's 17th Indian Cooperative General Conference, New Delhi	01 July, 2023
32	42nd Foundation Day Conference of NABARD, New Delhi	12 July, 2023
33	National Seminar on 'FPOs in Cooperative Sector' by NCDC, New Delhi	14 July, 2023
34	Inauguration of Sahara Refund Portal, New Delhi	18 July, 2023
35	Launch of CSC services by PACS, Vigyan Bhawan, New Delhi	21 July, 2023
36	Transfer of amount to depositors through Sahara Refund Portal, Atal Akshay Urja Bhawan, New Delhi	04 August, 2023
37	Launch of digital portal of the Office of the Central Registrar of Cooperative Societies, Ministry of Co-operation, Pune, Maharashtra	06 August, 2023
38	Inauguration and foundation stone laying ceremony of IFFCO Nano DAP (Liquid) Plant Kandla, Gujarat	12 August, 2023
39	Address meeting of the Board of Directors of KRIBHCO, Noida	18 August, 2023
40	Meeting of the Board of Directors of NAFED, New Delhi	24 August, 2023
41	Sahakar Kisan Sammelan, Gangapur, Rajasthan	26 August, 2023
42	Review meeting on Cooperation with Uttarakhand State	07 October, 2023
43	NAFCUB Conference, Bharat Mandapam, New Delhi.	12 October, 2023
44	National Symposium on Promotion of Exports by Cooperative Sector organized by NCEL	23 October, 2023
45	National Symposium on production and promotion of certified seeds by cooperative sector organized by BBSSL.	26 October, 2023
46	National Symposium on Promotion of Organic Products through Cooperative Sector by NCOL, Pusa, New Delhi	08 November, 2023
