# GOVERNMENT OF INDIA MINISTRY OF AGRICULTURE AND FARMERS WELFARE DEPARTMENT OF AGRICULTURE, COOPERATION AND FARMERS WELFARE

# LOK SABHA UNSTARRED QUESTION NO.376 TO BE ANSWERED ON THE 19<sup>TH</sup> NOVEMBER. 2019

#### YUVA SAHAKAR COOPERATIVE ENTERPRISE SUPPORT AND INNOVATION SCHEME

376. SHRI SRIDHAR KOTAGIRI:

SHRI P.V. MIDHUN REDDY:

SHRI B.B. PATIL:

SHRI Y.S. AVINASH REDDY

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) whether the Government has launched a Yuva Sahakar Cooperative Enterprise Support and Innovation Scheme 2019 under the National Cooperative Development Corporation (NCDC) recently giving wings to young entrepreneurs in cooperatives;
- (b) if so, the details thereof and the number of young entrepreneurs benefitted across the country including in Telangana, district-wise;
- (c) whether any support is provided under the scheme to various agriculture cooperative societies in the States and if so, the details thereof:
- (d) whether the National Cooperative Development Corporation has provided loan/incentive/subsidy to cooperative institutes for development of cooperative infrastructure in the country; and
- (e) if so, the details of such assistance/ funds given by the Government to the said institutes during each of the last three years and the current year, institute and State/ UT-wise?

### **ANSWER**

#### MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a): National Cooperative Development Corporation (NCDC), a statutory corporation under the administrative control of Ministry of Agriculture & Farmers Welfare has launched "Yuva Sahakar – Cooperative Enterprise Support and Innovation Scheme 2019" in October, 2019.

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- (b): The details of the Scheme are given at **Annexure-1**. No proposal from cooperatives across the country, including the Telangana State has been received under the scheme.
- (c): Yes Sir. All types of cooperatives, including agricultural cooperatives, are eligible for availing financial assistance for new, innovative and value chain enhancement intended projects under the Scheme.
- (d): Yes Sir. NCDC has been providing loan to cooperatives for development of cooperative infrastructure in the country since 1963. Subsidy or incentive of Government of India as per the Central Government guidelines is routed through NCDC for cooperatives.
- (e): Details of State/UT-wise financial assistance provided by NCDC during the last three financial years and for financial year 2019-20 (up to 11/11/2019), are given at **Annexure-2.**

#### 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.

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. It is more liberal to cooperatives in the North Eastern Region, cooperatives registered and operating in Aspirational Districts as identified by NITI Aayog, cooperatives with 100 % women / SC / ST / PwD members.

# **Eligibility**

- a) Any type of cooperative society with new, innovative and value chain enhancement intended projects.
- b) The cooperative society should be in operation for a minimum of three months.
- c) The cooperative society should have positive net-worth.
- d) The cooperative society should not have incurred cash loss during previous year(s) of operation, as applicable, and no cash loss in the past three years (if the society is in operation for more than 3 years).

# **Project Cost**

- a) Project cost should not exceed Rs. 3.00 crore in case of a cooperative society which is in operation for one year or more.
- b) 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.
- c) Depending on the nature and activities of a project, working capital loan can be provided as part of the project, however, working capital will not be more than 20% of the total project cost.

#### **Loan Period**

Period of loan can be up to 5 years, including 2 years moratorium on payment of principal. Period of moratorium may vary, depending on the type of project and its ability to generate revenue.

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#### Rate of Interest

As an incentive, NCDC will provide 2 % less than its applicable rate of interest on term loan for the project activities. Interest incentive shall be valid only in case of timely repayments.

### Security

The cooperative society may offer security for the loan in any one or combination of the following to the satisfaction of NCDC:

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

# Subsidy

In case the proposed activity is eligible for subsidy 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 is 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.

#### Annexure 2 NATIONAL COOPERATIVE DEVELOPMENT CORPORATION Statewise Sanction & Release During Financial Year From 01/04/2017 to 31/03/2018 (Rs. In Lakhs) STATE/ UT/ INSTITUTION SANCTION **RELEASE** TOTAL LOAN **SUBSIDY TOTAL** LOAN SUBSIDY ANDHRA PRADESH 120295.38000 7085.08015 127380.46015 89544.90000 2104.72815 91649.62815 0.00000 0.00000 466.06950 ARUNACHAL PRADESH 0.00000 1013.75000 1479.81950 ASSAM 218.84000 109.42000 328.26000 3271.69000 1168.46000 4440.15000 BIHAR 61350.98000 354.50155 61705.48155 3285.93100 3051.87055 6337.80155 DELHI 0.00000 0.00000 0.00000 0.00000 9.77960 9.77960 IFFDC 45.87188 0.00000 45.87188 84.20188 10.12812 94.33000 **IFFCO** 1000.00000 0.00000 1000.00000 1000.00000 0.00000 1000.00000 NCCT 0.00000 1.99000 1.99000 0.00000 1.99000 1.99000 NLC Federation 0.00000 3.00000 3.00000 0.00000 3.00000 3.00000 NACOF 0.00000 0.00000 0.00000 4930.00000 0.00000 4930.00000 GOA 0.00000 0.00000 0.00000 12.70000 3.63000 16.33000 **GUJARAT** 26689.53957 700.91800 27390.45757 26811.97550 597.73864 27409.71414 HARYANA 138.96000 32355.41000 31833.47500 130.21470 31963.68970 32216.45000 HIMACHAL PRADESH 6173.55300 1762.09400 7935.64700 2702.74850 533.19039 3235.93889 274.05000 159.71875 JAMMU & KASHMIR 23.84900 17.71750 41.56650 433.76875 KARNATAKA 44745.15000 0.00000 44745.15000 44564.98500 458.43450 45023.41950 KERALA 152689.01700 0.00000 152689.01700 91800.51650 1093.59500 92894.11150 MADHYA PRADESH 227933.65000 12.86000 227946.51000 265385.30700 554.57025 265939.87725 291784.70800 MAHARASHTRA 287659.83800 4124.87000 224012.58982 564.81100 224577.40082 MIZORAM 315.06300 0.00000 0.00000 0.00000 534.06500 849.12800 NAGALAND 3843.09200 1388.16800 5231.26000 893.21700 844.23750 1737.45450 ODISHA 12121.86400 28.11200 12149.97600 3129.84550 212.03913 3341.88463 PUNJAB 95000.00000 0.00000 95000.00000 38043.75000 0.00000 38043.75000 RAJASTHAN 10156.10200 66.87600 10222.97800 18262.11500 2131.66046 20393.77546 TAMIL NADU 1706.00000 0.00000 1706.00000 12816.47800 1494.19600 14310.67400 UTTAR PRADESH 157.45000 184025.41900 205900.00000 0.00000 205900.00000 183867.96900 WEST BENGAL 1723.25000 345.05000 2068.30000 943.39000 754.34900 1697.73900 CHATTISGARH 875800.00000 31.45050 875831.45050 855113.91030 31.45050 855145.36080 JHARKHAND 0.00000 28.48423 28.48423 0.00000 162.26541 162.26541 UTTARAKHAND 171.80500 68.72200 240.52700 81.95900 250.17700 332.13600 93.63200 118.27200 19.71200 A & N ISLANDS 24.64000 88.70400 108.41600 OTHERS 0.00000 560.39356 560.39356 0.00000 560.39356 560.39356 **TELANGANA** 81887.03400 20024.04200 101911.07600 275232.33100 3688.46286 278920.79386

2290434.13694

2176651.92200

20306.12757

2196958.04957

TOTAL

2252497.74745

37936.38949

#### Annexure 2 NATIONAL COOPERATIVE DEVELOPMENT CORPORATION Statewise Sanction & Release During Financial Year From 01/04/2016 to 31/03/2017 (Rs. In Lakhs) STATE/ UT/ INSTITUTION SANCTION **RELEASE TOTAL** TOTAL LOAN SUBSIDY LOAN SUBSIDY ANDHRA PRADESH 131600.80000 5520.20000 137121.00000 68850.24100 1176.49500 70026.73600 ARUNACHAL PRADESH 0.00000 720.34000 361.99000 1082.33000 0.00000 0.00000 ASSAM 0.00000 0.00000 0.00000 0.00000 3.98700 3.98700 BIHAR 31296.85000 236.92926 31533.77926 41138.00700 895.59226 42033.59926 NAFED 30000.00000 30000.00000 29999.74000 29999.74000 0.00000 0.00000 FISHCOFED 30.00000 0.00000 30.00000 30.00000 0.00000 30.00000 **IFFDC** 0.00000 0.00000 0.00000 38.33000 0.00000 38.33000 NACOF 10000.00000 0.00000 10000.00000 5000.00000 0.00000 5000.00000 GOA 21.88000 6.25000 28.13000 0.00000 4.12000 4.12000 GUJARAT 64505.64700 1817.42700 66323.07400 1358.60900 42404.04807 41045.43907 HARYANA 350456.03000 24.88000 350480.91000 151229.27100 806.29508 152035.56608 HIMACHAL PRADESH 2977.59600 1060.58100 276.09300 3253.68900 4726.27050 5786.85150 JAMMU & KASHMIR 57.00800 20.36000 77.36800 80.47000 0.00000 80.47000 KARNATAKA 37869.60900 308.11000 38177.71900 24115.01745 664.48350 24779.50095 KERALA 60373.63000 0.00000 46034.55400 244.72650 46279.28050 60373.63000 MADHYA PRADESH 117983.62400 144.25200 118127.87600 94571.32150 1720.35576 96291.67726 MAHARASHTRA 206795.13822 3896.12000 210691.25822 212707.22671 485.99400 213193.22071 MEGHALAYA 0.00000 0.00000 0.00000 4.00000 0.57000 4.57000 MIZORAM 0.00000 0.00000 0.00000 806.28800 439.79300 1246.08100 NAGALAND 1334.99000 530.71000 1865.70000 1331.85400 112.66000 1444.51400 353.75500 ODISHA 321.72500 32.03000 334.81250 130.29800 465.11050 PUNJAB 6895.00000 2720.00000 68.59200 2788.59200 480.00000 7375.00000 RAJASTHAN 27502.91000 5482.80400 32985.71400 14969.45200 706.79383 15676.24583 TAMIL NADU 793.97753 17655.22000 1163.16625 18818.38625 4760.95000 5554.92753 TRIPURA 0.00000 0.00000 0.00000 99.00000 51.00000 150.00000 UTTAR PRADESH 37174.52400 3519.42500 40693.94900 5616.16400 1697.75300 7313.91700 WEST BENGAL 30640.80000 185.48000 30826.28000 3660.28500 98.71000 3758.99500 CHATTISGARH 801000.00000 801000.00000 791967.40941 9.28500 791976.69441 0.00000 JHARKHAND 0.00000 21.00000 21.00000 747.07600 114.95900 862.03500 UTTARAKHAND 640.82000 264.52800 905.34800 176.19000 147.28800 323.47800 OTHERS 0.00000 675.42004 675.42004 0.00000 675.42004 675.42004 TELANGANA 405091.17000 130210.67000 535301.84000 28204.45000 1941.30750 30145.75750 **TOTAL** 2372224.97122 154815.85455 2527040:82577 1575684.15914 15771.63600 1591455.79514



# NATIONAL COOPERATIVE DEVELOPMENT CORPORATION Statewise Sanction & Release During Financial Year From 01/04/2018 to 31/03/2019

Annexure2.Cont

(Rs. In Lakhs) RELEASE STATE/ UT/ INSTITUTION **SANCTION** LOAN SUBSIDY TOTAL LOAN SUBSIDY TOTAL ANDHRA PRADESH 128467.68000 4288.65000 132756.33000 71529.21500 433.67900 71962.89400 426.25000 113.75000 1032.25000 ARUNACHAL PRADESH 1193.50000 1619.75000 918.50000 ASSAM 2249.36400 865.14000 3114.50400 3271.69000 292.11000 3563.80000 BIHAR 4152.95800 1483.20400 5636.16200 13811.48300 1529.07800 15340.56100 0.00000 0.64178 0.00000 5.01736 5.01736 DELHI 0.64178 NAFED 300000.00000 0.00000 300000.00000 300000.00000 0.00000 300000.00000 IFFDC 264.40000 105.76000 370.16000 264.40000 0.00000 264.40000 GOA 38.76100 11.07700 49.83800 0.00000 0.00000 0.00000 **GUJARAT** 17382.50500 502.19000 17884.69500 31675.92800 2164.22812 33840.15612 HARYANA 7.20000 11.68100 30919.82100 30243.50000 30250.70000 30908.14000 HIMACHAL PRADESH 7045.61900 2214.09000 9259.70900 2779.98050 1738.90224 4518.88274 KARNATAKA 15506.09300 0.00000 15506.09300 26848.75500 75.50000 26924.25500 KERALA 36369.03000 385.43000 36754.46000 27185.58100 176.38400 27361.96500 MADHYA PRADESH 167860.76200 134.80600 167995.56800 149798.86900 876.38423 150675.25323 MAHARASHTRA 167658.87000 168063.74561 178209.34792 217.96861 178427.31653 404.87561 MANIPUR 0.00000 35.40000 35.40000 0.00000 0.00000 0.00000 MEGHALAYA 15084.00000 5387.00000 20471.00000 3771.00000 1347.00000 5118.00000 NAGALAND 0.00000 0.00000 0.00000 1575.94200 399.04000 1974.98200 ODISHA 682.62000 46.96000 729.58000 433.21700 32.06700 465.28400 PUNJAB 20000.00000 0.00000 20000.00000 10118.00700 411.40800 10529.41500 RAJASTHAN 530037.18000 11.44000 530048.62000 382632.36300 647.42600 383279.78900 SIKKIM 0.00000 14.16000 14.16000 0.00000 0.00000 0.00000 **TAMIL NADU** 300.00000 119.00000 419.00000 7979.74300 0.00000 7979.74300 UTTAR PRADESH 132019.69200 521.24500 132540.93700 85688.40200 236.50000 85924.90200 632.13000 WEST BENGAL 21493.00000 66402.85000 87895.85000 32302.00000 32934.13000 CHATTISGARH 850027.20000 850034.00000 800027.20000 800031.01000 6.80000 3.81000 JHARKHAND 2474.97000 951.91000 3426.88000 0.00000 82.75100 82.75100 UTTARAKHAND 254921.67000 46301.59200 301223.26200 10523.21000 83.32400 10606.53400 A & N ISLANDS 12472.43700 2020.59600 14493.03300 0.00000 0.00000 0.00000 554.18899 OTHERS 0.00000 554.18899 554.18899 0.00000 554.18899 TELANGANA 635388.30000 33696.80000 669085.10000 641785.16500 1148.28741 642933.45241 **TOTAL** 3398243.96100 121989.40638 3520233.36738 2814038.13842 13212.61496 2827250.75338

# NATIONAL COOPERATIVE DEVELOPMENT CORPORATION Statewise Sanction & Release During Financial Year

From 01/04/2019 to 11/11/2019

|                        |               |             |               |               | (Rs. In Lakhs) |               |  |
|------------------------|---------------|-------------|---------------|---------------|----------------|---------------|--|
| STATE/ UT/ INSTITUTION | SANCTION      |             |               | RELEASE       |                |               |  |
|                        | LOAN          | SUBSIDY     | TOTAL         | LOAN          | SUBSIDY        | TOTAL         |  |
| ANDHRA PRADESH         | 29846.45000   | 2414.90000  | 32261.35000   | 30011.38000   | 13.50000       | 30024.88000   |  |
| ASSAM                  | 0.00000       | 0.00000     | 0.00000       | 518.55000     | 199.44000      | 717.99000     |  |
| BIHAR                  | 40978.00000   | 14677.58000 | 55655.58000   | 622.90000     | 107.58000      | 730.48000     |  |
| CHATTISGARH            | 400000.00000  | 19.65000    | 400019.65000  | 0.00000       | 22.64000       | 22.64000      |  |
| GUJARAT                | 2566.39000    | 273.61000   | 2840.00000    | 7312.55000    | 701.13000      | 8013.68000    |  |
| HARYANA                | 460000.00000  | 0.00000     | 460000.00000  | 260062.50000  | 31.06000       | 260093.56000  |  |
| HIMACHAL PRADESH       | 2910.65000    | 750.56000   | 3661.21000    | 2528.89000    | 141.88000      | 2670.77000    |  |
| JHARKHAND              | 0.00000       | 0.00000     | 0.00000       | 341.71000     | 483.23000      | 824.94000     |  |
| KARNATAKA              | 3562.46000    | 5.72000     | 3568.18000    | 3588.96000    | 211.69000      | 3800.65000    |  |
| KERALA                 | 37640.02000   | 500.00000   | 38140.02000   | 29042.32000   | 119.50000      | 29161.82000   |  |
| MADHYA PRADESH         | 124980.00000  | 0.00000     | 124980.00000  | 57845.51000   | 591.96000      | 58437.47000   |  |
| MAHARASHTRA            | 57467.82000   | 111.10000   | 57578.92000   | 30254.83000   | 493.59000      | 30748.42000   |  |
| NAGALAND               | 0.00000       | 0.00000     | 0.00000       | 0.00000       | 91.67000       | 91.67000      |  |
| MEGHALAYA              | 15564.00000   | 5383.50000  | 20947.50000   | 0.00000       | 0.00000        | 0.00000       |  |
| MIZORAM                | 67.50000      | 22.50000    | 90.00000      | 0.00000       | 0.00000        | 0.00000       |  |
| ODISHA                 | 64.00000      | 16.00000    | 80.00000      | 137.71000     | 36.99000       | 174.70000     |  |
| PUNJAB                 | 0.00000       | 0.00000     | 0.00000       | 1913.24000    | 0.00000        | 1913.24000    |  |
| RAJASTHAN              | 510028.25000  | 8.29000     | 510036.54000  | 384769.90000  | 418.71000      | 385188.61000  |  |
| TAMILNADU              | 0.00000       | 0.00000     | 0.00000       | 0.00000       | 191.00000      | 191.00000     |  |
| TELANGANA              | 235000.00000  | 0.00000     | 235000.00000  | 222770.00000  | 547.71000      | 223317.71000  |  |
| TRIPURA                | 0.00000       | 0.00000     | 0.00000       | 214.50000     | 0.00000        | 214.50000     |  |
| UTTAR PRADESH          | 125146.25000  | 66.66000    | 125212.91000  | 46628.40000   | 174.00000      | 46802.40000   |  |
| UTTARAKHAND            | 0.00000       | 0.00000     | 0.00000       | 357.07000     | 195.20000      | 552.27000     |  |
| WEST BENGAL            | 0.00000       | 0.00000     | 0.00000       | 10991.85000   | 328.00000      | 11319.85000   |  |
| A & N ISLANDS          | 0.00000       | 0.00000     | 0.00000       | 957.67000     | 70.00000       | 1027.67000    |  |
| TOTAL                  | 2045821.79000 | 24250.07000 | 2070071.86000 | 1090870.44000 | 5170.48000     | 1096040.92000 |  |