

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

LOK SABHA
UNSTARRED QUESTION NO.2695
TO BE ANSWERED ON THE 9TH JULY, 2019

YUVA SAHAKAR SCHEME

2695. SHRI MOHANBHAI KALYANJI KUNDARIYA:

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

- (a) whether National Cooperative Development Corporation (NCDC) has launched a new scheme 'Yuva Sahakar', giving wings to young entrepreneurs in cooperatives;
- (b) if so, the details thereof and the number of young entrepreneurs benefitted in Gujarat, district-wise;
- (c) whether the National Cooperative Development Corporation (NCDC) has provided loan/incentive/subsidy to cooperative institutes for development of cooperative infrastructure in the country; and
- (d) 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): Yes Sir, National Cooperative Development Corporation (NCDC) has recently launched 'Yuva Sahakar' Scheme to support young entrepreneurs through Cooperatives.

(b): The details of the scheme are given at **Annexure-1**.

No Cooperative from Gujarat has so far applied for assistance under the scheme 'Yuva Sahakar'.

(c): Yes Sir.

(d): The details of the assistance / funds sanctioned and released to States/UTs/ Institutions for the last three years and the current year are given at **Annexure-2**.

NATIONAL COOPERATIVE DEVELOPMENT CORPORATION
(Credit, Industrial Coop. & Service Coop. Division)

Yuva Sahakar Scheme

No. NCDC: 1-1/2018- C, IC & SC

Dated: 26.11.2018

NCDC, which came into being in 1963, has the unique distinction of being the sole statutory organisation functioning as an apex financial and developmental institution engaged exclusively for the cooperative sector. NCDC strengthens and promotes programmes across sectors relating to agriculture and allied fields like dairy, poultry, livestock, fisheries, cotton ginning and spinning, sugar and notified services like hospitality, transport, rural housing, hospitals/health care etc. NCDC nurtures cooperatives, which represent by and large small and marginal farmers.

NCDC has emerged as a financial powerhouse giving the client cooperatives a wide range of products and services. NCDC is an ISO 9001:2015 compliant organisation and has a distinctive edge of competitive financing. NCDC has disbursed over Rs.61,000 crore in the last 4 ½ years which amounts to more than 57% of its cumulative disbursements since 1963.

NCDC has simplified financial system process, which can be accessed through its 18 Regional Offices or Head Office in New Delhi. NCDC has attractive funding spectrum offering a diverse range of financial products for a wide canvas of activities to all types of Cooperatives at all levels to the State Government as well as Direct Finance.

NCDC is the most preferred financial institution in the sphere of cooperatives and aligning itself with the Mission of New India 2022, NCDC has embarked on Sahakar 22, a Mission for Doubling Farmers' Income by 2022.

Cooperative Enterprise Support and Innovation Scheme

Objective

NCDC has taken its cue from the Government programmes like Start-up India and Stand-up India which is now a guiding spirit towards youth and entrepreneurs.

India is recognized as one of the most happening countries in the areas of innovation and start-ups. Ease of doing business coupled with emergence of nonconventional business opportunities are driving the economy. The conducive investment climate is being leveraged by private and corporate sectors and hub start-ups are being promoted. To encourage cooperatives to be part of this momentum, NCDC introduces the scheme “Cooperative Enterprise Support and Innovation Scheme”.

The Scheme is open to Cooperative Societies in the Country and the action plan of this initiative, is based on the scheme being simple, inclusive, liberal with concessional funding support. This initiative aims to encourage newly formed cooperatives to take advantage of innovative ventures, especially by societies having new/innovative idea. The Scheme will be linked to a Cooperative Startup and Innovation Fund (CSIF) created by NCDC with an annual outlay Rs.100.00 crore. The Scheme would be liberal to Cooperatives in North Eastern Region, Cooperatives registers and operating in Aspirational Districts identified by Niti Aayog, cooperatives with 100 % women members and cooperatives with 100 % SC / ST / PwD members

SALIENT FEATURES

Eligibility

- a) All types of cooperatives with new, innovative and value chain enhancement intended projects.
- b) In operation at least for one year.
- c) Have positive net-worth.
- d) Have not incurred cash loss during previous year(s) of operation and no cash loss in the past three years (if the society is in operation for more than 3 years).

Project Cost

Project cost not exceeding Rs.3.00 crore.

Loan Period

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

Rate of Interest

As an incentive, 2.00% less than the applicable rate of interest on term loan for the project activities. Interest incentive is applicable only for timely repayments.

Security

The societies 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, i.e., the institution which has 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)

Subsidy:

In case subsidy is eligible for the proposed activity under the Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC) or any other source, the same will be applicable. To ensure speedy & smooth implementation of projects eligible loan shall be provided in-lieu of subsidy and the subsidy, as and when received, 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%

All types societies in North Eastern region.
All types of cooperatives registered and operating in Aspirational Districts identified by Niti Aayog.
All types of cooperatives with 100 % women members.
All types of cooperatives with 100 % Scheduled Caste / Scheduled Tribe / Person(s) with disability (PwD) members

Category-B:

70%: 30%

In normal areas in case of all the Cooperative 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.

For further details of Scheme relating to NCDC Scheme and Pattern of assistance, norms and general criteria for availing NCDC funding, Common Application Form etc, please visit www.ncdc.in or contact our Regional Offices (18) / Head Office at address and contact numbers also available on the website.

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		
	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL
ANDHRA PRADESH	131600.80000	5520.20000	137121.00000	68850.24100	1176.49500	70026.73600
ARUNACHAL PRADESH	0.00000	0.00000	0.00000	720.34000	361.99000	1082.33000
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	0.00000	30000.00000	29999.74000	0.00000	29999.74000
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	41045.43907	1358.60900	42404.04807
HARYANA	350456.03000	24.88000	350480.91000	151229.27100	806.29508	152035.56608
HIMACHAL PRADESH	2977.59600	276.09300	3253.68900	4726.27050	1060.58100	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	60373.63000	46034.55400	244.72650	46279.28050
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
ODISHA	321.72500	32.03000	353.75500	334.81250	130.29800	465.11050
PUNJAB	6895.00000	480.00000	7375.00000	2720.00000	68.59200	2788.59200
RAJASTHAN	27502.91000	5482.80400	32985.71400	14969.45200	706.79383	15676.24583
TAMIL NADU	17655.22000	1163.16625	18818.38625	4760.95000	793.97753	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	0.00000	801000.00000	791967.40941	9.28500	791976.69441
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 01/04/2017 to 31/03/2018

(Rs. In Lakhs)

STATE/ UT/ INSTITUTION	SANCTION			RELEASE		
	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL
ANDHRA PRADESH	120295.38000	7085.08015	127380.46015	89544.90000	2104.72815	91649.62815
ARUNACHAL PRADESH	0.00000	0.00000	0.00000	1013.75000	466.06950	1479.81950
ASSAM	3271.69000	1168.46000	4440.15000	218.84000	109.42000	328.26000
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	32216.45000	138.96000	32355.41000	31833.47500	130.21470	31963.68970
HIMACHAL PRADESH	6173.55300	1762.09400	7935.64700	2702.74850	533.19039	3235.93889
JAMMU & KASHMIR	23.84900	17.71750	41.56650	274.05000	159.71875	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
MAHARASHTRA	287659.83800	4124.87000	291784.70800	224012.58982	564.81100	224577.40082
MIZORAM	0.00000	0.00000	0.00000	534.06500	315.06300	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	205900.00000	0.00000	205900.00000	183867.96900	157.45000	184025.41900
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	250.17700	81.95900	332.13600
A & N ISLANDS	93.63200	24.64000	118.27200	88.70400	19.71200	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
TOTAL	2252497.74745	37936.38949	2290434.13694	2176651.92200	20306.12757	2196958.04957

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

(Rs. In Lakhs)

STATE/ UT/ INSTITUTION	SANCTION			RELEASE		
	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL
ANDHRA PRADESH	128467.68000	4288.65000	132756.33000	71529.21500	433.67900	71962.89400
ARUNACHAL PRADESH	1193.50000	426.25000	1619.75000	918.50000	113.75000	1032.25000
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
DELHI	0.00000	0.64178	0.64178	0.00000	5.01736	5.01736
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	30243.50000	7.20000	30250.70000	30908.14000	11.68100	30919.82100
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	404.87561	168063.74561	178209.34792	217.96861	178427.31653
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
WEST BENGAL	66402.85000	21493.00000	87895.85000	32302.00000	632.13000	32934.13000
CHATTISGARH	850027.20000	6.80000	850034.00000	800027.20000	3.81000	800031.01000
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
OTHERS	0.00000	554.18899	554.18899	0.00000	554.18899	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 04/07/2019

(Rs. In Lakhs)

STATE/ UT/ INSTITUTION	SANCTION			RELEASE		
	LOAN	SUBSIDY	TOTAL	LOAN	SUBSIDY	TOTAL
ANDHRA PRADESH	9600.00000	2400.00000	12000.00000	10000.00000	0.00000	10000.00000
BIHAR	40978.00000	14635.00000	55613.00000	622.90200	0.00000	622.90200
GUJARAT	1130.11000	150.52900	1280.63900	3417.04500	0.00000	3417.04500
HARYANA	30000.00000	0.00000	30000.00000	12.50000	31.06250	43.56250
HIMACHAL PRADESH	2436.80000	609.20000	3046.00000	0.00000	0.00000	0.00000
KARNATAKA	1089.00000	0.00000	1089.00000	1835.00000	0.00000	1835.00000
KERALA	34968.73600	0.00000	34968.73600	4272.05500	0.50000	4272.55500
MADHYA PRADESH	65000.00000	0.00000	65000.00000	6356.58800	337.26494	6693.85294
MAHARASHTRA	31115.96000	0.00000	31115.96000	14943.32508	0.00000	14943.32508
ODISHA	64.00000	16.00000	80.00000	0.00000	0.00000	0.00000
PUNJAB	0.00000	0.00000	0.00000	1217.62000	0.00000	1217.62000
RAJASTHAN	10016.31500	5.02000	10021.33500	134241.75000	0.00000	134241.75000
TRIPURA	0.00000	0.00000	0.00000	214.50000	0.00000	214.50000
UTTAR PRADESH	50100.25600	27.24800	50127.50400	38818.39600	0.00000	38818.39600
WEST BENGAL	0.00000	0.00000	0.00000	10386.00000	0.00000	10386.00000
A & N ISLANDS	0.00000	0.00000	0.00000	870.17000	0.00000	870.17000
TELANGANA	220000.00000	0.00000	220000.00000	207770.00000	0.00000	207770.00000
TOTAL	496499.17700	17842.99700	514342.17400	434977.85108	368.82744	435346.67852
