

**GOVERNMENT OF INDIA
MINISTRY OF COOPERATION**

**LOK SABHA
UNSTARRED QUESTION NO. 2592
TO BE ANSWERED ON 4th AUGUST, 2026**

National Cooperative Development Corporation

2592. Shri Rajesh Naranbhai Chudasma:

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

- (a) the details of the National Cooperative Development Corporation (NCDC) scheme to promote cooperative movement in the country including in Gujarat;
- (b) the details and the number of loans disbursed by NCDC to SC/ST Cooperative Societies, during the last five years, State-wise;
- (c) the details and the number and amount of such loans disbursed to the States of Gujarat, district-wise; and
- (d) the details and the number of SC/ST Cooperative Societies whose loan has been disbursed by NCDC during the last five years in Gujarat?

ANSWER

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

(a): National Cooperative Development Corporation (NCDC), a statutory organization under the Ministry of Cooperation, promotes, strengthens and develops cooperative sector in the country including in Gujarat by strengthening farmer institutions, enhancing productivity, and supporting pre and post-harvest infrastructure. The Corporation (NCDC) provides financial assistance to the cooperative sector under its Corporation-sponsored schemes as well as various schemes of Government of India, covering a wide range of notified commodities and services, as amended from time to time. In recent years, NCDC has introduced sector-specific schemes and focused products to align with the evolving needs of the cooperative sector, with special emphasis on new cooperatives, women empowerment, rural healthcare etc. thereby strengthening the cooperative infrastructure.

Details of the activities supported and schemes implemented by National Cooperative Development Corporation are provided at **Annexure-I**.

(b &d) The details and the number of loans disbursed by NCDC during the last five years to SC/ST Cooperative societies, State-wise including Gujarat, is enclosed at **Annexure – II**.

(c) The details and the number of loans disbursed by NCDC during the last five years to State of Gujarat, district-wise, is enclosed at **Annexure – III**.

SCHEMES / ACTIVITIES ASSISTED BY NCDC

1) CORPORATION SPONSORED SCHEMES:

A) ACTIVITIES ASSISTED:

NCDC provides financial assistance in the form of loans (both Term Loans and Investment Loans) and subsidy to the cooperative societies for their development. The loan component is provided from out of NCDC's own funds while the eligible subsidy is provided after dovetailing from other Central Sector Schemes. The list of activities assisted by NCDC is as under:-

- i. Marketing:**
- ii. Processing:**
- iii. Storage:**
- iv. Cold Chain:**
- v. Industrial:**
- vi. Distribution of essential consumer articles through cooperatives:**
- vii. Credit & Service Cooperatives/ Notified Services:**
- viii. Cooperative Banking Unit:**
- ix. Agricultural Services:**
- x. District Plan Schemes:**
- xi. Weaker Section Cooperatives:**
- xii. Assistance for Computerization of Cooperatives:**
- xiii. Promotional and Developmental programmes.**

B) FOCUSED PRODUCTS OF NCDC:

- i. YUVA SAHAKAR - Cooperative Enterprise Support and Innovation Scheme:** The scheme aims at encouraging newly formed cooperative societies with new and/ or innovative ideas.
- ii. NANDINI SAHAKAR:** The scheme aims to improve the socio-economic status of women and supports the entrepreneurial dynamism of women through women's cooperatives. It converges critical inputs of women's enterprise, business plan formulation, capacity development, credit and subsidy, and/ or interest subvention of other schemes.
- iii. SWAYAM SHAKTI SAHAKAR YOJNA:** - Scheme for providing NCDC's financial assistance to Agricultural Credit Cooperatives for providing loan/advances to Women Self Help Groups (SHGs).

- iv. **DEERGHAVADHI KRISHAK PUNJI SAHAKAR YOJNA:** 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.
- v. **NCDC CASH CREDIT LOAN:** Working capital scheme for cooperatives, offering loans up to ₹20 crore on the lines of commercial bank cash credit limits — with easy withdrawals, no processing fees, and annual renewal options.
- vi. **SAHAKAR INNOVATION SCHEME:** The scheme was launched in the financial year **2025-26** to provide **grant assistance of up to ₹25 lakh** to eligible cooperative societies for promoting innovation, adoption of new technologies, development of innovative products, services and business models, market linkages, and sustainability-oriented initiatives, thereby strengthening the cooperative sector and supporting emerging cooperatives with innovative and scalable ideas.

2) Other Central Schemes:

- a) **Grant in aid to National Cooperative Development Corporation (NCDC) Scheme** – Ministry of Cooperation
- b) **Agricultural Marketing Infrastructure (AMI)** sub-scheme of Central Sector Integrated Scheme on Agriculture Marketing (CSISAM) for Storage and other than Storage Infrastructure - Ministry of Agriculture & Farmer's Welfare.
- c) **Mission for Integrated Development of Horticulture (MIDH) – Integrated Post Harvest Management** - Ministry of Agriculture & Farmer's Welfare.
- d) **Interest Subvention & Credit Guarantee through Financing Facility under Agriculture Infrastructure Fund** scheme - Ministry of Agriculture & Farmers' Welfare.
- e) Assistance for Boosting the Seed Production component under the Sub-Mission for Seed and Planting Material (SMSP) of the **National Mission on Agricultural Extension and Technology (NMAET)**.
- f) **PM Matsya Sampada Yojana (PMMSY)** – Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying.
 - (i) **Formation and Promotion of Fish Farmer Producer Organizations (FFPOs).**
 - (ii) **PM Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY) – sub scheme under PMMSY by Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying.**
- g) **PM Formalisation of Micro Food Processing Enterprises (PMFME)** - Ministry of Food Processing Industries.
- h) **Scheme for Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs)** – Ministry of Agriculture & Farmer's Welfare.

- i) **(i) Pradhan Mantri Kisan Sampada Yojna (PMKSY) – Scheme for Food Processing and Value Addition** - Ministry of Food Processing Industries.
- (ii) Pradhan Mantri Kisan Sampada Yojna (PMKSY) - Integrated Cold Chain and Value Addition Infrastructure Scheme** - Ministry of Food Processing Industries.
- (iii) Pradhan Mantri Kisan Sampada Yojna (PMKSY) - Creation of Infrastructure for Agro Processing Clusters (APC)** - Ministry of Food Processing Industries.
- j) **National Scheduled Tribes Finance and Development Corporation (NSTFDC)** - Ministry of Tribal Affairs.
- k) **National Livestock Mission (NLM)** - Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry & Dairying.
- l) **Rashtriya Gokul Mission (RGM)** - Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry & Dairying.
- m) **Animal Husbandry Infrastructure Development Fund (AHIDF)**, Ministry of Fisheries, Animal Husbandry & Dairying
- n) **Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)** - Ministry of Micro, Small & Medium Enterprises (MSME)
- o) **National Beekeeping and Honey Mission (NBHM)** – Ministry of Agriculture & Farmers Welfare (MoA&FW)
- p) **Sub-Mission on Agricultural Mechanization (SMAM)** - Ministry of Agriculture & Farmers Welfare (MoA&FW).

Annexure-II**State- wise details of financial assistance to SC/ST Cooperatives by NCDC during the last 5 years****(Rs.in crore)**

S.No.	State and Uts	2021-22		2022-23		2023-24		2024-25		2025-26	
		Release Amount	No. of loans	Release Amount	No. of loans	Release Amount	No. of loans	Release Amount	No. of loans	Release Amount	No. of loans
1	Andhra Pradesh	1.044	1	0.71	2						
2	Arunachal Pradesh			0.34	1						
3	Assam	-	-	-	-	0.22892	2	0.5202	2	-	-
4	Bihar			0.59	7	0.18	5				
5	Gujarat			1.22	2						
6	Haryana	0.261	7	0.61	19	0.16	4	0.0132	2		
7	Himachal Pradesh	0.392	1	0.36	4						
8	Jharkhand	0.076	3	1.32	8			28.09	1		
9	Karnataka										
10	Kerala			0.4	8	0.11	1	0.0147	2	0.324	1
11	Madhya Pradesh	1.959	10	2.05	17	0.03	1			0.45	2
12	Mizoram	1.064	2	2.3068	6	2.9061	4	0.457615	3	0.148	3
13	Nagaland			0.2	5	0.11	5				
14	Rajasthan			0.66	3	1.09	2				
15	Tamil Nadu	0.983	11	0.46	7	0.24	1				
16	Telangana										
17	Tripura	0.184	3	0.59	8	0.15	2				
18	Uttar Pradesh	1.901	17	1.36	52	0.73	12				
19	West Bengal							0.15	1		
20	A&N Island							0.5625	1		
	Total	7.864	55	13.1768	149	5.93502	39	29.808215	12	0.922	6

Details loan disbursed to SC/ST cooperative in Gujarat State (District-wise)**(Rs.in crore)**

Sl. No.	FY	Name of the Cooperative Society	District	Amount (₹ crore)
1	2022-23	Surat-Tapi District Cooperative Milk Producers' Union Ltd.	Tapi (two units)	1.22
23	2026-27	Shree Bhimrao Matsaudyog Seva Sahakari Mandali Ltd.	Gir Somnath	0.54
Total				1.76