

Capex Budget

50% authorization of Capex Budget-2022-23, uploading works on BEAMS.

S. No.	Item/ work	Proposed Outlay
1	Revival/ strengthening of defunct cooperative societies	200.00
2	Repayment of NCDC Loans	30.00
3	Fencing/ Up-gradation of Cooperative Institutions	217.00
4	Machinery & Equipment	25.88
5	Construction of Officers room and meeting hall on 2nd floor at Bemina Srinagar	60.00
6	Modernization of Cooperative Bazaars Srinagar/ Jammu	142.12
7	Food Processing Units through Cooperative Societies	200.00
8	Establishment of Smart Classrooms and up gradation of Science lab for Cooperative Schools Jammu/ Kashmir	50.00
9	Construction/ Establishment of Super Bazaars at Kathua, Ganderbal, Kupwara, Poonch & Udhampur	350.00
10	Modernization of existing Kashmir Cooperative Printing Press at Exchange Road Srinagar	25.00
	Total	1500.00

Dairy Development Scheme:-

As per the SAC decision No 52/6/2020 dated 18.03.2020 followed by G.O. No. JK(Coop) of 2020 dated 30.04.2020 the scheme was approved and the funding pattern for Dairy Development Scheme of NCDC adopted by J&K Government is as under:-

Funding Components	NCDC to J&K Government	J&K Government to Cooperative Society
Loan	70%	50%
Subsidy of Central Government	25%	25%
Owners Contribution	5%	5%
Share Capital	---	20%

UT Government will avail loan of 70% but will extend loan of only 50% to the Cooperative Society which the Society will repay over a period of 8 years along with interest.

The 20% additional loan taken by J&K Government will be given to the Cooperative Society as Share Capital which is to be repaid by UT Government to NCDC along with interest over a period of 8 years.

As per above norms the break-up of funding for the projects submitted to NCDC, if approved; as per the estimated cost will be as under:-

(Rs in Lakh)

Funding Components	NCDC to J&K Government	J&K Government to Cooperative Society
Loan	843.10	602.21
Subsidy of Central Government	301.11	301.11
Owners Contribution	60.22	60.22
Share Capital		240.89
Total	1204.43	1204.43

Tentative re-payment amount and interest accrued over a period of 8 years is as under:-

(Rs in Lakh)

Year	Principal Loan amount	Principal to be repaid	Interest @ 7% on Principal to be repaid	Total amount to be repaid	Cooperative Share	JK Govt. Share
2022-23	843.10	105.39	59.02	164.41	117.43	46.97
2023-24	737.71	105.39	51.64	157.03	112.16	44.87
2024-25	632.33	105.39	44.26	149.65	106.89	42.76
2025-26	526.94	105.39	36.89	142.28	101.63	40.65
2026-27	421.55	105.39	29.51	134.90	96.36	38.54
2027-28	316.16	105.39	22.13	127.52	91.09	36.43
2028-29	210.78	105.39	14.75	120.14	85.82	34.33
2029-30	105.39	105.39	7.38	112.77	80.55	32.22

Total		843.12	265.58	1108.70	791.93	316.77
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Adoption of "AYUSHMAN SAHAKAR" Scheme by Cooperative Department of J&K UT under the aegis of NCDC.

Hon'ble Prime Minister has launched the **National Digital Health Mission** on 15th August 2020, with the focus on National Health Policy 2017, Aimed at Shaping the Health Systems in all its Dimensions-Investments in Health, Organization of Health Services, Prevention of Diseases and promotion good Health through cross Sectoral Actions, Excess to technologies, Developing Human Resources, Encouraging Medical Pluralism, Building Knowledge Base, Developing better strategies, there need have a comprehensive approach - Hospitals, Health care, Medical Education, Nursing Education, Para Medical Education, Health insurance and integrate with holistic Health System such as AYUSH.

Due to lack of credit support, it becomes very difficult for our UT to start new aspects of Medical Education.

Since Cooperative Department is immensely trying give it bit to Welfare the Public.

Cooperative Department is keen to grab the Golden opportunity in this regard, as NCDC, (**National Cooperative Development Cooperation**) has extends financial assistance for notified services.

Registered Cooperative Societies shall be given assistance in the shape of Term Loan by NCDC for **Primary, Secondary and Tertiary Health Care.**

The attractive part in this scheme is that.

- Margin money for raising working capital required for day to day operations is provided under the scheme.
- Period of Loan will be 8 years including 1-2 years moratorium on repayment of principal.
- **1 % Less than applicable rate on interest on the term loan to Cooperative Society where women are in majority.**
- **NCDC on loan assistance is proposed to be by dovetailed with subsidy, grant, VGF, any other mechanism of Government of India or any other**

Funding agency , thus the loan amount may reduced proportionately.

NCDC to State Government Loan = 90%, Society share = 10 %	State Government to Society Loan = 50 % Share Capital = 40% Societies Share= 10 %
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Yuva Sahakar:-

Yuva Sahakar is a central loan scheme introduced by MoA & FW on 14th November 2018. The scheme is implemented by National Cooperative Development Corporation (NCDC). NCDC provides credit of 70% (Category A) and 80% (Category B) to cooperative societies. The balance amount is to be arranged by the Societies. Maximum project cost is Rs 3 crores. The loan repayment period is 5 years with moratorium period of 2 years on the principal amount.

Category A Societies (cooperative societies in aspirational districts 100% women/ SC/ ST/ disabled members): 80% NCDC Loan and 20% cooperative share

Category B Societies (other than category A cooperative societies): 70% NCDC Loan and 30% Cooperative share

However, the scheme has not taken off in the UT of J&K. Therefore, need was felt to make the scheme attractive by introducing subsidy/ incentive component.

The then Advisor (F) stated that central schemes are devised by people with intellect and need to be implemented as it is. He also advised to study how the neighbouring state is implementing these schemes. Chief Secretary also suggested to hold consultations with the stakeholders and popularize the schemes by creating awareness of the incentives already available under these schemes.

1. Based on consultations held with a few stakeholder it is proposed that District Level Committees headed by the respective District Development Commissioners is constituted with District Officers of Agriculture, Horticulture, Animal Husbandry, Sheep Husbandry, Tourism etc. as members, besides Deputy Registrar Cooperatives as Member Secretary. The Committee shall hold awareness camps to popularize the scheme and enable submission of proposals to Cooperative Department under the Scheme.
2. GAD has issued Government order vide GO No.352-JK(GAD) of 2022 dated 30.03.2022

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717055(1)/2022/O/o Clerical Hall

**Government of Jammu and Kashmir
General Administration Department
Civil Secretariat, J&K**

Subject:- Constitution of District Level Committee(s) for implementing and monitoring NCDC Central Loan Scheme of Yuva Sahakar In the Union territory of Jammu & Kashmir.

**Government Order No:352-JK(GAD) of 2022
Dated:30-03-2022**

Sanction is hereby accorded to constitution of District Level Committee(s), comprising the following, for effective implementation and monitoring of NCDC Central Loan Scheme of Yuva Sahakar in the Union territory of Jammu & Kashmir:-

1.	Deputy Commissioner (concerned)	Chairperson
2.	General Manager, DIC	Member
3.	Chief Agriculture Officer	Member
4.	Chief Horticulture Officer	Member
5.	Chief Animal Husbandry Officer	Member
6.	District Sheep Husbandry Officer	Member
7.	District Social Welfare Officer	Member
8.	District Registrar, Cooperatives	Member Secretary
9.	Assistant Director, Tourism	Member
10.	Any other member as may co-opted by the Chairperson	Member

Terms of References:-

1. Holding awareness camps in their respective district(s) with at least one camp every month, for creating awareness amongst youth about the scheme.
2. Enabling and encouraging Registration of Cooperative Societies and guiding Cooperative Societies In formulation and submission of proposals online or otherwise, for availing benefit of Yuva Sahakar Scheme.
3. Targeting submission of at least one proposal every month, i.e. minimum 12 proposals per annum per district.
4. Reviewing the progress of Yuva Sahakar Scheme on a monthly basis and submitting progress report to the Cooperatives Department.

By order of the Government of Jammu and Kashmir.

**Sd/-
(Manoj Kumar Dwivedi) IAS
Principal Secretary to the Government.**

GAD-ADM0IV/64/2022-09-GAD

Dated:30.03.2022

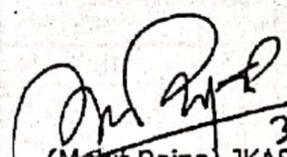
Copy to the:-

1. Financial Commissioner (Additional Chief Secretary), Finance Department.

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2. Principal Secretary to the Government, Agriculture Production & Farmers Welfare Department.
3. Principal Secretary to the Government, Horticulture Department.
4. Principal Secretary to the Government, Animal, Sheep, Husbandry & Fisheries Department.
5. Principal Secretary to the Lieutenant Governor, J&K.
6. Principal Secretary to the Government, Industries & Commerce Department.
7. Joint Secretary (J&K) Ministry of Home Affairs, GoI.
8. Commissioner/Secretary to the Government, Social Welfare Department.
9. Secretary to the Government, Cooperative Department.
10. Secretary to the Government, Tribal Affairs Department.
11. Secretary to Government, Tourism Department.
12. Deputy Commissioners (All).
13. Director, Archives, Archaeology & Museums, J&K.
14. Private Secretary to the Chief Secretary.
15. Private Secretary to Advisor (B) to the Lieutenant Governor.
16. Private Secretary to Principal Secretary to the Government, General Administration Department.
17. Government Order/Stock file/Website, GAD.


 (Mohit Raina) JKAS 30/3/2022
 Under Secretary to the Government.
