

MAHARASHTRA COOPERATIVE DEVELOPMENT CORPORATION LTD., PUNE



MAHARASHTRA COOPERATIVE DEVELOPMENT CORPORATION LTD, PUNE

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महाराष्ट्र सहकार विकास महामंडळ मर्या., पुणे Maharashtra C-op. Development Corporation Ltd., Pune

साखर संकुल, शिवाजीनगर,
नरवीर तानाजी वाडी डेपो, पुणे ४११ ००५.
CIN No. : U65191PN2000SG015260

Sakhar Sankhul, Shivajinagar,
Narveer Tanaji Wadi Depo. Pune
CIN No. : U65191PN2000SG015260

- ◆ Maharashtra Cooperative Development Corporation Limited
- ◆ Agriculture Input Department
- ◆ ATAL Financial Assistance Scheme for Cooperative Societies
- ◆ Vocational Training
- ◆ Agriculture Business Growth cell
 - Farmer Producer Company Registration
 - Preparation of Project Report
 - NABARD POPI (Producer Organization Promoting Institute) Project
 - Establishment and strengthening of Farmer Producer Companies sponsored by the Central Government
 - State APEX Training Institute
- ◆ Strengthening of Warehouse Receipt System for Co-operative Societies

GUIDE



Hon. Shri. Devendra Fadnavis
Chief Minister,
Maharashtra State



Hon. Shri. Eknath Shinde
Deputy Chief Minister,
Maharashtra State



Hon. Shri. Ajit Pawar
Deputy Chief Minister,
Maharashtra State



Hon. Shri. Babasaheb Patil
Minister, Cooperation, Maharashtra State and
President, Maharashtra Cooperative Development
Corporation Ltd, Pune



Cooperation Minister of the State and Chairman of Maharashtra Cooperative Development Corporation Hon. Shri. Babasaheb Patil after assuming charge of the Minister's post, being welcomed by Managing Director of the Corporation Shri Mangesh Titkare.



Disbursing loans and grants to Rokdeshwar Abhinav Sahakari Sanstha Ltd. Ahilyanagar. Hon. Shri. Deepak Taware (IAS), Commissioner for cooperation and Registrar Cooperative Societies, Maharashtra State, Pune



मंत्री

सहकार

महाराष्ट्र राज्य

मंत्रालय, मुंबई ४००० ०३२

www.maharashtra.gov.in

दिनांक : ३ जानेवारी २०२५

Greetings

Maharashtra State is famous for its cooperative movement in the country. There are around 2.20 lakh cooperative societies of 35 various types in the State and their has definately been remarkable development through cooperatives. However, there is still a lot of scope and opportunity for of providing technology training in cooperatives and services to farmers.

Cooperation is effectively working in areas viz. Atal Financial Assistance Scheme, training in various sectors, renovation of godowns and construction of new godowns under SMART Project, supply of inputs to cooperative societies and farmer producer companies, assistance in establishment and development of farmer producer companies/institutions, market linkages, assistance, guidance etc.

The organization has recently received the status of a State-Level Apex training institute for cooperatives and the Corporation will soon be organizing trainings for the office bearers and officers of various types of cooperative societies and the institution of a quarterly magazine. The members, office bearers and the employees of the cooperative societies will receive guidance through there initiatives.

It is hoped that the work being done by the Corporation and the initiatives and schemes being implemented will serve guidance not only in the State but also in the cooperative sector of the country and extend my best wishes to the Corporation for its further work.

(Babasaheb Patil)

FOREWORD...👍



In the post globalization era, the cooperative sector is facing serious challenges such as competition for survival, lack of professional skills and limited resources. There are about two and a half lakh cooperative societies of various types operating in the cooperative sector in the State. The number of Primary Agricultural Cooperative Credit societies (PACs), which are primary institutions at the rural level, is 21097, out of which only 48% are in profit. The Central and State Governments are making arrangements to provide various benefits at the rural level through these institutions and in view of this, there is an urgent need for these institutions be strengthened. Further, in the backdrop of the need of a coordinating agency at the State level to strengthen and empower Farmer Producer Companies (FPCs), to introduce them to improved technology, provide accurate guidance for their industrial growth, business growth, etc., the Maharashtra Cooperative Development Corporation was established on 28th August 2000 under the Companies Act. The Corporation was granted permission by the Reserve Bank as a Non-Banking Finance Company (NBFC). Through various primary agriculture cooperative credit societies, farmer producer companies/ organizations, and self-help groups in the State, farmers are being assisted in various ways such as training, guidance, technical, financial and administrative advice, seminars, trainings workshops, mobilization of fund, information and services on forward and backward linkages for business growth, etc. After assuming the charge of Managing Director, I realize that the general public, cooperative societies and concerned are still not sufficiently and adequately aware of the work being done by the Corporation. For this purpose, a comprehensive booklet has been prepared which will be distributed in the State on WhatsApp or through virtual means and the work being done by the Corporation will be disseminated at the rural level so that all the concerned are accurately informed about the work being done by the Corporation and they can seek help from the Corporation and contact the concerned officials. Which has been prepared under the guidance and instructions of the Honorable Minister. There is no doubt that it will be useful to the citizens, farmers, Farmer producer companies/organizations, and all concerned.

Date : 3/1/2025

Venue : Pune

MANGESH TITKARE

Agri Input Division

The farmers of the state constantly need fertilizers while engaged in agricultural activities. Earlier, fertilizers were being supplied to the farmers through cooperative federations and primary agriculture cooperative societies. However, due to the problems faced by most of the cooperative federations in the State, the supply of fertilizers through them became negligible. Also, the primary agriculture cooperative societies also faced problems due to various reasons, and due to this, farmers started facing difficulties in getting fertilizers. In the recent past, a large number of farmer producer companies (FPC) have been registered in the State. However, out of the total number of farmer producer companies operating, only a few number of companies are financially viable. The number of financially viable primary agriculture cooperative societies in the State is also few. Therefore, the Corporation has adopted a policy to supply various Agri Inputs such as fertilizers, pesticides, seeds, etc. to PACs and FPCs through the agri input division. Accordingly, the Corporation has set up the Agri Input division from June 2020 to ensure regular supply of fertilizers to the member farmers of PACs and FPCs in the State.

The Corporation has the “State Distributor” license of major fertilizer manufacturing companies like RCF, IFFCO, KRIBHCO, Cormandal, Deepak Fertilizer, Aarti Fertilizer. It has adopted a policy of doing fertilizer business in cash “Cash and carry” for PACs and FPCs in the state. Under the Agri Input Division, Regional Managers have been appointed in various regions of the State. Through the Regional Managers,



information about the said business of the Corporation is disseminated to the PACs and FPCs in each district of their region.

The information about the district-wise rake availability of the concerned fertilizer supplying company is communicated to the PACs and FPCs through the Regional Manager. Accordingly, the demand for fertilizer is collected through the PACs and FPCs and the total demand and its price is sent to the Corporation. Thereafter, the demand for aggregate fertilizer and the amount payable for it is sent by the Corporation to the concerned fertilizer supplying company. The aggregate fertilizer demand of the PACs and FPCs is supplied through the concerned fertilizer producing company through railway rakes. The Corporation has adopted a policy that these institutions get profit on the sale price of fertilizer while supplying fertilizer to the members of PACs and FPCs. This helps the PACs and FPCs to generate a source of income in their accounts.

The Corporation supplies various types of fertilizers from various fertilizer producing companies, e.g. Urea, D.A.P., Complex, 10:26:26, 12:32:16, 20:20:0:13, Sufla, 15:15:15, all types of Sulfur Phosphate grades etc. Also, all types of water soluble fertilizers e.g. Nano Urea, Nano D.A.P., 12:61:0, 19:19:19, 0:52:34, 0:0:50 etc. City Compost is also available to improve soil texture.

It is mandatory for PACs and FPCs to have a fertilizer supply license to carry out fertilizer business. The Corporation guides and assists the concerned PACs and FPCs in obtaining the said license. It also guides and assists them in

implementing the Mobile Fertilizer Monitoring System (MFMS) ID required for carrying out such business.

The Agri Input Division of the Corporation has done fertilizer sales of about Rs. 37 crore and Rs.31 crore in the years 2021-22 and 2022-23 respectively.

PACs and FPCs in the State are encouraged to enter into fertilizer business with the Corporation, so that these organizations can regularly provide fertilizers to their member farmers at reasonable prices. PACs and FPCs interested in entering into fertilizer business can seek information on all matters related to it from the contact person of the corporation.

Contact :-

Shri. Pandurang Jadhav,

Head (Agri input)

M.No. :- 9987091579, 9834428098

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Atal Financial Assistance Scheme for Co-operative Societies

❖ Introduction :-

The Co-operative movement has played a major role in the economic progress of Maharashtra. In the last few years, it has been observed that the process of registration of new co-operative societies and the initiation of new projects of these societies has been very slow. In the backdrop of globalization, privatization and liberalization, it is necessary to implement some projects through cooperatives, considering their objectives and the need to meet the challenges of the times so that farmer members/economically weaker sections can have cost effective and direct transactions with consumers.

The process of empowering 5000 various Primary Agricultural Cooperative Societies under Atal Mahapanan Vikas Abhiyan in the State has been going on since 2016. Apart from primary agricultural cooperative society (PACS), marketing, processing, service and other types of cooperatives also need to implement business oriented projects. As mentioned in "Vision 2030" and taking into account the objectives set in the Central Government's Strategy for New India @75 regarding the agricultural sector, it is necessary to start a new scheme for the cooperative societies in the State to generate direct and indirect employment by implementing the business/projects of the cooperative societies.

The Maharashtra Cooperative Development Corporation, working for the development of cooperatives in Maharashtra,

has submitted a draft scheme to the government to promote the professionalism of such cooperatives. Based on that, the State government has launched the "Atal Financial Assistant Scheme for Cooperatives"(G.R dated 02.01.2019) to promote the agricultural and agri complementary industries of cooperatives that are helpful in rural development.

❖ **Purpose of the scheme:-**

1. To promote and implement various innovative businesses/projects related to agriculture and non-agriculture sector through cooperatives.
2. To create direct and indirect employment.
3. To add value to farmer's agricultural produce through primary and secondary processing.
4. To encourage cooperatives to increase farmers profit from agricultural production and to increase farmers income.
5. Encouraging cooperatives to start industries that have potential for agriculture and allied industries in the global market.
6. The educated youth of the State, especially in the rural areas connected with the agricultural sector through co-operatives to be utilised to create services, business and industries related to local needs.
7. To empower the economically weaker sections by encouraging them to start agricultural business through the initiatives of co-operatives, including primary



processing. storage of agricultural produce, secondary processing, transportation of agricultural produce, supply of agricultural inputs, supply of clean water and other innovative post-harvest activities.

❖ **Details of Finacial distribution :-**

At least 50 % of the amount to be distributed in each district will be disbursed for agricultural projects and the remaining amount will be disbursed for innovative non-agricultural projects.

☛ Maximum limit of project cost of Co-operative Societies - Rs. 20 lakhs

☛ Naxal affected - Gadchiroli, Chandrapur and Gondia for these three districts maximum project cost for seeking grants - Rs. 40 lakhs

Own fund	-	12.50%
Loan	-	12.50 %
Grant	-	75%
Loan Interest rate	-	8 %
Loan term	-	5 Years
Over all provision for scheme	-	Rs. 490 Cr
Penalty Interest	-	2%

❖ **Proposals approval procedure :-**

A. State Level Committee -

Chairman - Hon. Minister of Cooperation

Other members - Hon. Cooperation Commissioner, Hon. Agriculture Commissioner, Hon. Director of marketing, Hon. managing Director, Maharashtra State Agriculture Marketing Board, Director ATMA, Chartered Accountant (CA), Non- official Member - 06 (from each revenue department) and Managing Director, MCDC, Pune (Member Secretary)

B. District Level Committee –

Chairman - District Deputy Registrar, Cooperative Society

Other members - Deputy Director Agriculture, Project Director ATMA, General Manager, District Industries centre, Chartered Accountant, Non- official Member – 04

❖ **Current Status :-**

No of proposals approved by State level committee - 1871

Total project cost - Rs. 381 Cr.

Own funds - Rs. 81 Cr.

Loan amount - Rs. 43 Cr.

Grant - Rs. 257 Cr.

Loan and Grant - Rs. 300 Cr.



❖ **Type wise summary of the project –**

1. Fruit and vegetable hygiene and sorting center	- 95
2. Warehouse	- 312
3. Secondary Processing Unit	- 301
4. Transportation Van	- 380
5. Cooperative Retail Shop	- 165
6. Agricultural Goods Packaging	- 90
7. Jute Bag	- 146
8. Water ATM	- 70
9. Agricultural allied project	- 164
10. Non Agricultural innovative Project	- 148
Total	- 1871

❖ **Loan proposals received in year 2019-20**

1. Total proposals	- 529
2. Project cost	- Rs. 112 Cr.
3. Own fund	- Rs. 22 Cr.
4. Loan amount	- Rs. 13 Cr.
5. Grant	- Rs. 77 Cr.
6. Total Loan and Grant	- Rs. 90 Cr.

❖ **Loan proposals received after MOKA tapasani -**

1. Total proposals	- 428
2. Project cost	- Rs. 84 Cr.
3. Own fund	- Rs. 13 Cr.
4. Loan amount	- Rs. 10 Cr.
5. Grant	- Rs. 61 Cr.
6. Total Loan and Grant	- Rs. 71 Cr.

❖ **Details regarding approval of the scheme -**

1. Government Resolution No.S.1018/Q.No.126/18-S, dated 02 January 2019 was approved by the government till the year 2019-2020
2. Government Resolution No.1118/Q.No.143/18-S, dated 26 February 2019 the government approved the disbursement of Rs. 80.00 Cr. Funds.
3. Government Resolution No. FY-2020/Q.No.65/Arth-3, dated 04 May 2020 The funds were reached to the government.
4. Government Resolution No. meeting-1222/Q.No.199/18-S, dated 23 January 2023 to approve the extension of the said scheme from the year 2020-21 to 2022-23 with retrospective effect and extension to the year 2023-24.
5. Government Resolution No. supplements -0223/Q.No.35/18-S, dated 31 March 2023 disbursement of loans and grants to 428 societies and disbursement of 2% administrative cost to the Corporation the total is being Rs.72.42 Cr.

6. Government Decision No. Sankirna-0224/P.No.49/18-S, dated 24th June, 2024 regarding extension of this scheme for the year 2024-25.

❖ **Current Status -**

1. As per Government Resolution dated 31 March 2023 funds available - 72.42 Cr.
2. Loan proposals of 321 societies out of 428 have been received and further action is underway.
3. 100 out of 321 societies loan amount Rs.- 2.06 Cr. disbursed.
4. 88 out of 100 societies grant amount Rs. 8.78 Cr. disbursed.

❖ **Success stories -**



Gaurav Abhinav Sahakari Sanstha Marya., Partur, Tal. Ghansawangi, Dist. Jalna commencement of transport of agricultural good by transport vehicle in presence of District Deputy Registrar Jalna.



Secondary Processing Project of Shree Sevasai Abhinav Cooperative Society, Ghansawangi



Business oriented Agriculture and Cooperative sector Training Programme

There was a major revolution in agricultural production in the country in the 20th century. However, in the 21st century, recognizing the need to add value to agricultural produce, grow the agro-processing industry and create a marketing chain for agricultural produce, a separate training department has been established by the Corporation in January 2019.

Through this department, for entities viz cooperative societies, farmer producer companies, Women self-help groups, more than ??? training programmes on various topics including high-tech agriculture have been organized, wherein, around and ??,??? farmers have been trained in the last five years. The following organizations have associated themselves with the Corporation:-

- National Bank for Agriculture and Rural Development (NABARD), Pune
- Project on Climate Resilient on Agriculture (Pocra), Mumbai
- Agricultural Technology Management Agency (ATMA)
- Jaljeevan Mission, Madhya Pradesh, Bhopal
- Maharashtra Agribusiness Network Project (MAGNET), Pune
- National Beekeeping Board, Delhi
- Prime Minister Formalisation of Micro Food Processing Enterprises (PMFME) Scheme

- Groundwater Development Authority, Pune
- Chhatrapati Shahu Maharaj Research, Training and Human Development Institute (Sarathi), Pune
- Precision Farming Development Center, Mahatma Phule Agriculture University, Rahuri
- Buldhana Urban Co-operative Bank, Buldhana
- Three multistate cooperatives on agricultural exports, organic farming, seeds sector
- MANAGE Hyderabad
- Around 135 NGOs

Three to five days residential trainings have been organized in the State.

Purpose of training :

- Value addition of agricultural produce and provide additional source of income for farmers.
- Creating opportunities for entrepreneurship and skill development in rural areas.
- To strengthen the economy and create employment for cooperatives, farmer producer companies, and self-help groups.
- MCDC provides finance in the form of loans and investments to cooperative processing industries, and provides guidance on increasing the export of agricultural produce.



Training Topics-

- Shadenet and Polyhouse
- Nursery Technology
- Commercial hydroponics farming
- Turmeric & Ginger production technology
- Modern dairy business
- Training for Directors and CEO of farmer producer company
- Agri.Business start up Training Programmes
- Agri-tourism, fisheries, Good agricultural practices for fruit and vegetable production
- Post-harvest technology of agricultural produce
- Intensive farming
- Dehydration of fruits and vegetables
- Micro food processing industries, beekeeping, opportunities in import and export
- Housing co-operative societies, co-operative banks, multipurpose co-operative societies etc.

Ratings:

- Certificate of appreciation from the Agriculture Department for being the institute that provides the largest number of trainings in the state under the Prime Minister's Micro Food Processing Scheme in a planned manner.

- MCDC has been recognized by the Government as a State Level Apex Training Institute under the Department of Cooperation, Marketing and Textiles, Government of Maharashtra.
- Recognized as a State-level training institute by the Department of Agriculture. Government of Maharashtra.
- Center of Excellence (CoE) under Maharashtra Agri Business Network Project (MAGNET)
- MCDC has been awarded affiliation of central government sponsored agriculture skill council of india (ASCI)
- MCDC is an authorised institute for NABARD Sponsored programmes as Producers Organization Promoting Institute (POPI) and Resource Support Agency (RSA)

Training Fees Structures

- MCDC has tieup with a total of ?? Krishi Vigyan Kendras (KVK) in the State regarding various facilities for training programme
- The duration of training and fees as follows:-

Sr. No.	Period	Fees including GST (Rs.)
1	One day	Rs.1500/- (Non- Residential)
		Rs.2000/- (Residential)
2	Three days	Rs.7080/- (Residential)
3	Five days	Rs.10,030/-(Residential)

- The training fees Include - Training material, Certificate, Tea, Snacks, Meals, Residence and field visits



Training conducted at Manchar, Tehsil- Ambegaon , District- Pune regarding various schemes of the Government for empowerment of PACS.



Women trainees present in Gadchiroli district for “Goods Agricultural Practices”training programme for chilli under MAGNET.



Shednethouse Training Programme Inaugurated by Hon. Shri.Mangesh Titkare, Managing Director, MCDC .



Hon.Shri. Mangesh Titkare, Managing Director providing guidance to the trainees on post harvest technology for mango, cashew, chickpea and snake gourd under MAGNET project.

The Agribusiness Growth Cell

❖ ABGC has been established by the Corporation in 2019 to overcome the difficulties faced by cooperative societies, farmer producer companies and farmer groups to start agricultural business. This cell provides complete guidance and assistance in the registration of farmers' companies and cooperative societies, various business opportunities, preparation of business project reports, information and guidance on government schemes, connect to financial institutions, market linkages, obtaining various licenses for setting up business, providing services related to branding and packing and labelling, providing low-cost services through Chartered Accountants / Company Secretaries.

❖ Registration of a Farmer Producer Company

Registration of FPCs at reasonable rates.

Providing handholding support to FPOs for SMART, MAGNET and POCRA projects, AIF, PMFME and other project for setting up infrastructure.

Documents required for registration of FPC

- 1) PAN card and Aadhaar card of a total of 10 directors.
- 2) Details of date of birth of directors.
- 3) Mobile number and e-mail ID of directors.
- 4) For address Light Bill or Index 02 of any one director.
- 5) Bank statement first page and current month's transacted bank statement of all director.

- 6) Farmers certificate issued by Taluka Agriculture Officer in prescribed format.
- 7) Details of academic qualifications.
- 8) 3 passport-sized photographs

Registration fess is Rs. 35,400 / - (approx).

❖ **Preparation of project report –**

To prepare bankable proposals of agriculture and allied business for SMART,POCRA,MAGNET, PMFME and all other government schemes for all types of cooperative societies, farmer producer companies / institutions and women self-help groups in the state at reasonable rates.

Contact Person

Shri Abhay Sarvdnya
9922875083

Bank Details of MCDC

Bank Name : Federal Bank
Account Name : Maharashtra Cooperative
Development Corporation Ltd.
Account Number : 13480200009347
IFSC Code : FDRL0001348
Branch Name : Pune



NABARD POPI (Producer Organization Promoting Institute) Project

A project has been approved for the establishment, operation and guidance of 30 farmer producer companies in the first and second phases of MCDC through NABARD. In 2019, approval was given for five companies in five districts, while in 2020, NABARD approved the establishment of 25 companies. The companies were set up at the district level in collaboration with the District Development Manager of NABARD and the District deputy Registrar of Cooperative Societies. Under the project, if the companies achieve the target given by NABARD for the first three years, then there is a provision for extension for the next two years. A Project Control and Implementation Committee has been constituted under the Chairmanship of District Development Manager, NABARD to monitor and evaluate the progress of the project. The committee comprises of District Agriculture Officer, Project Director ATMA, District Deputy Registrar Cooperative Societies, Head Krishi Vigyan Kendras, Lead Bank Manager, Farmer Producer Company Directors and representatives of Maharashtra Cooperative Development Corporation.

Under the project, Rs. 11.44 lakh grant per company will be given for registration, CEO salary, preparation of business development plan, training of director , CEO training, creating awareness among the members and incentive allowance to the POPI. The POPI has to complete the deliverables including training of BOD/CEOs, mobilization, exposure visit, preparation of DPR, credit linkage, market linkage and other assigned work in a total of 8 phases (36

months). The Corporation has appointed regional managers for coordinating the activities of FPCs established under this project. The activities being carried out by the Corporation include providing assistance to FPCs for supply of Agri inputs, e-NAM registration, registration on online platform, direct marketing license, market committee license, providing market linkages with private companies / exporters / processors for supply of agriculture commodities. MCDC also provides handholding support to FPCs for SMART, MAGNET and POCRA projects, AIF, PMFME and other project for setting up of infrastructure.



Central Sector Scheme Formation and Promotion of 10000 FPO programme.

The Central Government is implementing a project to establish and strengthen 10,000 Farmer Producer Companies/ Organizations with a total outlay of Rs. 6866 crore. This project is supported by the Central Government.

The National Bank for Agriculture and Rural Development (NABARD) and the National Cooperative Development Corporation (NCDC)¹ have appointed MCDC as a "Cluster Based Business Organisation" to implement the scheme in the State. MCDC have been allocated 26 companies through NABARD and 5 companies through NCDC, totaling 31 Farmer Producer Companies established in 11 districts viz Satara, Parbhani, Nagpur, Solapur, Kolhapur, Yavatmal, Raigad, Ratnagiri, Sindhudurg, Bhandara, and Chandrapur. The project's implementation work is going on under the guidance of MCDC, District Development Managers of NABARD and District Deputy Registrars.

Training and study tours are also organized for the directors and CEOs of these companies. The Corporation is working to identify new markets and processors to ensure the sale of member farmers' goods at higher prices. Furthermore, training in various aspects of business is being provided. Low cost agri inputs are also being supplied to these FPOs by MCDC.

Under this scheme, FPOs are eligible for Rs. 15 lakh in equity funding. The Corporation provides guidance and follow-up to help FPOs for mobilizing farmers and avail of this fund.

The Corporation is expected to implement the project effectively, ensuring that the farmer producer companies operate professionally and provide benefit to their member farmers.

The following experts have been designated at head office for the implementation of this project:

1. Dr. Bhaskar Patil - Agri Marketing
2. Mr. Balwant Dhumal - Crop Husbandry
3. Mr. Sadiq Maneri - Social Mobilization
4. Mrs. Monali Navsakar - MIS
5. Mr. Abhay Sarvagya - Account



Strengthening of Warehouse Receipt System for Co-operative Societies

Hon. Balasaheb Thackeray Agribusiness and Rural Transformation Project (SMART)

India is an agricultural country and the economy of India depends on the agricultural sector. In fact, even though India has made great progress in other sectors as well, agriculture is said to be the backbone of the Indian economy. Rural economy of co-operative sector has been rooted due to agriculture and co-operatives have made great progress in the field of milk and sugar.

More than 34 types of cooperative societies are working in the cooperative sector. Out of these 34 types, Primary Agricultural Cooperative Societies are functioning on a large scale and their presence is felt in villages. There are about 21059 Primary Agricultural Cooperative Societies in the state of Maharashtra and most of them are doing businesses like crop loan, sale of fertilizers and pesticides, supply of grains through ration shops, shops on rent etc. Out of the total institutions in the state, 5000 Primary Agricultural Co-operative Societies have warehouses of 100 to 500 MT capacities. The total storage capacity of these godowns is estimated to be 6.88 lakhs MT. Many of the godowns are currently being used by the Primary Agricultural Cooperatives for storage of agricultural inputs, Grain storage, running of schools, renting of godowns and office of the organization etc. Apart from the

provision of agricultural loans, the institutions do not get financial income in any other way except the above business. Many of these godowns are in very poor condition and they can be brought back into use by creating a cluster of godowns of organizations in an area of 2 to 5 km by making temporary repairs or minor repairs to the godowns. For this, a component called “Strengthening of Warehouse Receipt System” was created under the World Bank funded SMART Project. Out of the 11 Project Implementation Cells of the SMART Project, the work was started through the Maharashtra Cooperative Development Corporation representing the Cooperative Department.

Warehouse Receipt Scheme is mainly implemented through the Maharashtra State Warehousing Corporation (MSWC), Agricultural Produce Market Committees (APMCs) and some selected Primary Agricultural Co-operative Societies (PACs). But it is necessary to create a means of income by implementing this business through all the cooperatives and the farmers also need to get financial stability from it. During the harvest period, as the agricultural produce of all the farmers comes into the market at the same time, the farmers get a lower market price in the market due to glut in the market. Also, since there is no storage facility for the agricultural produce produced on a large scale, if the Primary Agricultural Cooperative Societies provide the facility at proper market price, financial support at the time of need, safe storage and availability of market for its agricultural produce, then a financial source of income can be provided by cooperatives by providing market access to farmers in the village itself.

Primary Agricultural Cooperative Societies in the State were selected based on certain criteria and supported for business building based on the smart project component “Strengthening of Warehouse Receipt System”. Nerpingalai PACS in Nerpingalai village in Morshi taluka of Amravati district and Ahmedpur PACS in Ahmedpur taluka of Latur district have made good progress with the help of the component “Strengthening of Warehouse Receipt System”. Through SMART project, 60% grant and assistance is being provided for renovation of old godown, cleaning and sorting unit and necessary sheds, construction of new godown as per requirement, support for Warehouse receipt and pledge loan by service provider. Hon’ble PM Narendra Modi will plan to visit Nerpingali Co.op.Society organization and this will be proud moment fo MCDC.

In order to increase the income of farmers, Directors of Ahmedpur PACS in Ahmedpur taluka of Latur district understood the problem of farmer members and other farmers regarding sale of farm produce and the board of directors was given adequate information about the Warehouse Receipt Scheme and its implementation plan in SMART project. Concept of Warehouse Receipt Scheme have been imparted in Residential Training. With financial support from the SMART Project, the old godown of the organization was repaired and the storage of farm produce was started in it. In order to create public awareness about Warehouse Receipt Scheme awareness workshops were conducted by inviting the farmers at various places. As a result of this, the renovated warehouse with 200 MT capacity received about 170 MT of grains and it achieved 85% storage. Out of the 2200 members of the

organization, only 51 members kept the farm produce and the godown was not available for other members to keep the farm produce. Due to this, the organization has set up a cleaning and grading unit to clean the grains and a new warehouse of 1000 MT capacity has been erected. If the farmers require a loan, 70 percent of the total value of the agricultural produce stored by the farmers is being made available as Pledge loan to the farmers at the interest rate of 9 percent.

Due to this decision of the Ahmedpur PACS, the organization is getting a additional source of income and it has started working in the area along with the Agricultural Produce Market Committee and the Maharashtra State Warehousing Corporation. All the members are being digitized through the Ahmedpur organization and all the members will be supported regarding the future rates of agricultural produce, planning of agricultural produce from planting to harvesting. Efforts are being made through Maharashtra Cooperative Development Corporation to do all this work and other affiliated departments are also given cooperation in this mission. Till the year 2027, this type of work will be done through 80 Primary Agricultural Co-operatives and it will help to increase the financial income of the farming community through the Warehouse Receipt scheme.

Contact

Smt.Jyoti Shankhpal

Nodal Officer (Cooperative),
Smart Project

Mo. : 7021210459

Mr.Prashant Chaskar

Agricultural Mortgage
Management Specialist

Mo. : 9970364130

Ahmedpur Primary Agri.Credit Cooperative Society,
Teh- Ahmedpur, Dist-Latur



Before



After



Disbursement of loan to beneficiary organization at the hands of Hon. Dr. Kunal Khemnar (IAS), Sugar Commissioner, Maharashtra State, Pune



Hon. Shri. Anil Kawade, the then Commissioner of Cooperation addressing in the workshop of cooperative consumer organizations organized on 10th and 11th February 2024 in association with Bharti Sahakari Grahak Bhandar and Maharashtra Cooperative Development Corporation.



Dignitaries in the training programme of Farmer Producer Companies and Cooperative Societies organized by Maharashtra Cooperative Development Corporation Pune on 6th August 2024



Visit of directors of farmer producer companies to Purti Cooperative Consumer Bhandar Nagpur during the market linkage programme