**III. CO-OPERATION**

The total outlay provided for the Co-operative sector during 2021-22 is ₹159.33 crore. The scheme wise outlay and activities during 2021-22 are as follows.

**Co-operative Education, Research and Training**

1. **Assistance to State Co-operative Union, Circle Co-Operative Union and Institutes of Co-operative Management.**

**(Outlay: ₹200.00 lakh)**

The objective of the scheme is to enhance knowledge and skills of Department Officers, Co-operative Employees and Co-operators for strengthening Co-operative sector on the basis of Co-operative Policy of Government. An outlay of ₹200.00 lakh is provided for the following activities during 2021-22.

1. Assistance to Kerala State Co-operative Union for meeting a portion of the cost of Member Education Programme.
2. Assistance to Institute of Cooperative Management, Thiruvananthapuram for conducting training programmes and seminars.
3. Institute of Co-operative Management, Kannur for meeting 50% share of infrastructure support as matching contribution as per the MoU with National Co-operative Union.
4. Assistance to state training centre of KSCARDB for providing training to the department officers.
5. Assistance for providing training including advanced computer courses conducted by approved training institutions to the cooperative department personnel for enhancing their efficiency.
6. Assistance to the training institute of the cooperative department to impart regular training to the officers on departmental administration including statutory functions, election, modern audit trends, plan preparation and evaluation.
7. Out of the total outlay an amount of ₹100.00 lakh is earmarked for Kerala State Cooperative Union for the infrastructural works to renovate the institutions under its control.
8. **Assistance to Co-operative Propaganda**

**(Outlay: ₹40.00 lakh)**

1. Assistance for various conferences like Cooperative Congress, All India Cooperative Agro Industrial Marketing and Educational Exhibition, deposit mobilization, propagation of Cooperative principles etc.
2. Assistance for awards to PACS, Urban Banks, District Co-operative Banks and employees Credit Co-operatives for their performance in deposit mobilization Campaign and to provide awards to best PACS, Urban Banks, District Co-operative Banks, PCARDB, SC/ST Societies, Women Co-operative Societies, Eminent Co-operators, etc.
3. Assistance to conduct studies on cooperative sector.
4. Assistance for setting up of an online platform for propaganda and publicity.
5. Assistance to conduct “Member Induction Programme” for the newly enrolled members.
6. Assistance for conducting excellency exchange interaction programme with the intention to study the functioning of the cooperative societies within and outside the State.
7. Assistance for printing charges of SahakaranaVeedhi Magazine, News Letters, the Departmental publications and circulars/forms/proforma etc.

An outlay of ₹40.00 lakh is provided for the above activities during 2021-22.

1. **Assistance for training in Co-operative Department**

**(Outlay:** ₹**30.00 lakh)**

The scheme envisages regular training to the officers on departmental administration including statutory functions, election procedure, modern audit trends, plan preparation, evaluation etc. During 2021-22, an outlay of ₹30.00 lakhs is provided for induction and in service training for the officers of the Co-operative department.

**Credit Co-Operatives**

1. **Implementation of Schemes financed by NCDC (ICDP) – State Share**

**(Outlay:** ₹**90.00 lakh)**

One of the important Schemes of the NCDC is “Integrated Cooperative Development Project (ICDP) Scheme” which was introduced in the year 1985-86 and aims at overall development of the project area via:

* Development of Primary Agricultural Credit Societies as multipurpose self-reliant entities
* Development of viable functional linkages among cooperatives

The scheme is a state support for implementing ICDP and the assistance is for meeting 50% of the cost of project implementation team. Under the scheme an area development approach is adopted for the development of cooperatives and a macro plan is prepared for the whole of the district keeping in view the local resources and needs. The project is implemented by a district central cooperative bank through a project implementation agency. NCDC funds the ICD Projects through State Government.  The project funding is under three heads (i) Loan (ii) share (iii) Subsidy. The loan is for creation of infrastructure facilities such as godowns, banking counter, transport vehicles, small processing units, etc. and strengthening of share capital/ providing margin money for augmenting the business of the societies. Subsidy is provided for project implementation, manpower development and training, monitoring and incentives. Subsidy is limited to 30% of the total project cost. Subsidy in respect of cost of project implementation, manpower development, monitoring and incentive is shared between the NCDC and the State Government on 50:50 basis.During 2021-22, District Cooperative Banks in Palakkad and Thrissur will be assisted under this scheme.

An amount of ₹90.00lakh is provided in the Budget 2021-22 for the scheme.

1. **Assistance to Primary agricultural Credit Co-operatives**

**(Outlay: ₹4000.00 lakh)**

The outlay is provided for assistance to the Primary Agricultural Credit Societies for the following activities.

1. Share Capital contribution to PACS for the promotion of Self Help Groups.
2. Initial expenses for good working Self Help Groups under PACS / DCBs (₹1000/group) except interest subsidy.
3. Contribution towards Deposit Guarantee Scheme, which is meant to provide guarantee for the deposits made in credit societies and for attracting more deposits.
4. State Contribution towards risk fund scheme constituted by Kerala cooperative development and welfare fund board.
5. Share capital assistance to PACS and Urban societies/ Urban Banks, Employees credit co-operatives and assistance for revitalization of PACS/FSCB in the form of share, loan and subsidy on the basis of specific project.
6. Incentive to the Self Help Groups promoted by PACS, SC/ST Co-operatives, and Women Co-operatives and to the Self Help Groups promoted by PACS/SC/ST Co-operatives and Women Co-operative Societies, which provides loans for paddy cultivation**.**
7. Incentive to the PACS/FSCB/FSCS for providing short term agricultural loans than the previous year from its own fund subject to the condition that the rate of interest of such loans should not be more than the rate fixed by the Registrar of Co-operative Societies.
8. An incentive in the form of grant to PACS providing loan assistance for paddy cultivation which is more than 20% of the total agricultural loan issued by the society in the previous year subject to a maximum of ₹25,000/- to each society in a financial year.
9. Incentive in the form of grant for the purchase of Harvesting Machine, subject to the limit of 20% of the cost of the machine or ₹4.00 lakh whichever is less.
10. Assistance to the Corpus Fund for providing interest free loan to paddy farmers as part of the food security programme. The amount will be used to provide interest subsidy.
11. Assistance to reimburse the insurance premium paid by the cooperative institutions under NAIS/State Government on agricultural loans for paddy, disbursed at 0% interest on behalf of farmers.
12. Assistance in the form of share, loan and subsidy to State Co-operative Bank/ District Co-operative Banks and PACS for computerization of the Banks/Core banking, installation of ATM facilities and up gradation of technology.
13. Assistance to PACS for promoting Hi-Tech Farming/establishing green houses etc. The scheme will be implemented in association with Kerala Horticulture Mission/Agriculture Department.
14. Assistance to reimburse the interest to the societies on loans for installing bio gas plants, solar plants in houses etc.
15. Assistance to PACS for the promotion of agro processing units through SHGs promoted by the societies in the form of share and subsidy.
16. Share capital assistance to agriculture improvement Cooperative Societies subject to a maximum of ₹50000 per society.
17. An amount of ₹1000.00 lakh is earmarked for modernisation of credit co-operatives. Assistance for the modernisation of credit co-operatives including development of core banking solution, unified technology platform, technology up gradation, hiring of national level IT experts, engaging national level IT institutes for technology support etc. Separate approval is to be obtained for the project. State Cooperative bank (Kerala Bank) and PACS to be part of the technology platform.

An amount of ₹4000.00 lakh is provided in the Budget 2021-22 for the above activities.

**Processing Co-operatives**

1. **Processing Co-operatives - Share capital contribution NCDC Assisted – (State share)**

**(Outlay: ₹73.00 lakh)**

The scheme is a State government support for installing processing units or rehabilitates sick processing units with the assistance of NCDC. NCDC provides assistance for installation of processing units/rehabilitation of sick units by extending assistance up to 50% of the block cost by way of loan. The State Government has to meet 30% of the cost by way of share capital contribution and 10% of the block cost by way of subsidy and the remaining 10% has to be shared by beneficiary societies. All types of co-operatives coming forward with viable projects will be eligible for the assistance. The assistance will be released to project vetted by an expert group based on certain eligible criteria. The outlay provided is to meet 40% of the state share

Following activities are covered under the scheme:-

* Establishment of new processing units/ Strengthening of share capital base.
* Expansion/modernisation/rehabilitation/diversification of existing processing units.
* Margin money/working capital assistance to commodity cooperative and State-level Commodity Federations.

An amount of ₹73.00 lakh is provided in the Budget 2021-22 for the scheme as state Share.

**Consumer Co-operatives**

1. **Assistance to Consumer Co-operatives and Neethi stores**

**(Outlay: ₹400.00 lakh)**

Consumer Co-operatives play an important role in providing consumer goods, medicines, stationary items etc. at subsidized rates to the consumers and help them from the exploitation of the private retailers.

An amount of ₹400.00 lakh is provided for the following activities under the scheme.

1. Assistance to Kerala State Co-operative Consumer Federation Ltd. on specific projects.
2. Development of Consumer Co-operatives in Urban & Rural Area
3. Share Capital Contribution to Co-operative Canteens.
4. Assistance to Indian Coffee House, for modernization in the form of share, loan and subsidy
5. Assistance for promotion/revitalisation of School/College/University Co-operative Societies. (subsidy/share).
6. Re-organisation/Revitalisation of school stores, University stores, Primary Consumer Co-operative Societies and District Wholesale Co-operative Stores.
7. Assistance to the Neethi Stores/Neethi Medical Stores in the form of share, interest free loan and subsidy run by Primary Co-operatives and to Kerala State Co-operative Consumer Federation Ltd.
8. Revitalisation of selected school/college co-operative societies under the supervision of PACS and DCBs.

**Housing Co-Operatives**

1. **Share Capital Contribution to Primary Housing Co-operatives**

**(Outlay: ₹50.00 lakh)**

Housing schemes in the Co-operative sector are implemented through affiliated Primary Housing Societies. The provision is for giving financial assistance in the form of share capital contribution to primaries to make them eligible to raise loans from HUDCO, National Housing Bank, LIC etc. through the Federation. The outlay provided is also intended for giving adequate financial support to non-affiliated Primary Housing Co-operatives for advancing loans to Economically Weaker Sections (EWS), Lower Income Groups and Middle Income Groups during the interim period of non-affiliation.

An amount of **₹50.00** lakh is earmarked for the scheme during Budget 2021-22.

**Other Co-operatives**

1. **Assistance to Miscellaneous Co-operatives**

**(Outlay: ₹ 800.00 lakh)**

The Provision is for extending assistance to different categories of co-operatives for implementing various employment oriented programmes. The assistance will be in the form of share capital contribution, managerial grant, subsidies and loan.

The outlay is provided to assist the following activities.

1. Share Capital Assistance to Motor Transport Co-operatives, Auto Rickshaw/Taxi Drivers Co-operative Societies, Labour Contract Co-operative Societies and other employment oriented co-operatives.
2. Revitalization of Literary Co-operatives including SPCS.
3. Assistance to Educational Co-operatives
4. Assistance for conducting State Level “Youth Festival” for the students of Co-operative Colleges.
5. Financial assistance to Co-operative Hospitals/Dispensaries and Hospitals/Dispensaries promoted by Co-operative Societies registered under Co-operative Societies Act as as per the rules framed for the purpose.
6. Financial assistance to Apex Federation of Hospital Societies.
7. Assistance to the new hospital cooperative societies/dispensaries in panchayath/taluk/district level
8. Assistance for starting well equipped medical laboratories and blood banks through cooperatives.
9. Assistance for starting well equipped soil testing laboratories/ Soil testing labs and other laboratories in agriculture.
10. Reimbursement of project preparation cost to ICMs, for the viability project reports on which assistance sanctioned by Govt./NCDC/RCS/Director of ST to SC/ST societies, women cooperatives and other miscellaneous societies, subject to a maximum of 25% of the preparation cost or ₹10000/- whichever is lower.
11. The scheme also includes the promotion of Tourism through good working Co-operative institutions and assistance to tourfed for specific projects.
12. Assistance to printing cooperatives for up gradation/ modernization.
13. Assistance for waste management scheme implemented by the Co-operative Societies.
14. Assistance for establishing cold storage in Suvarnam shops for providing storage facilities for vegetables.
15. Assistance for transgender co-operative societies and societies having transgender as members, for employment generation activities.
16. Assistance to the proposed federation for miscellaneous cooperatives
17. Assistance for conducting national/international book fair under cooperative sector,conducting Krithi Fest and for the construction of Sahithya Museum
18. **Assistance for development of SC/ST Cooperatives**

**(Outlay: ₹1400.00 lakh)**

The development of SC/ST cooperatives in the State is essential to uplift the poor families of SC/ST categories. It is possible to initiate a number of large projects for supporting the income and livelihood of the families through a revival of the cooperatives in the State. The objective of the scheme is holistic development of SC/ST co-operatives and makes them profitable and viable.

During 2021-22 an outlay of ₹ 1400.00 lakh is provided for the following activities to strengthen the functioning of SC/ST co-operatives.

1. Share capital assistance to SC/ST cooperative for taking up new projects.
2. Assistance to societies to start institutes to impart training for SC/ST youths to various courses approved by KGTE/computer courses or other government agencies.
3. Assistance to meet the cost of training, workshops etc. grant will be provided to SC/ST cooperatives.
4. Assistance for Revitalisation of SC/ST Societies on project basis and to make them profitable and viable units.
5. Assistance for revitalisation of Kerala State SC/ST Federation and meeting its administrative and development expenses in connection with project implementation. Assistance for expansion of existing units runs by SC/ST federation.
6. Assistance for special package for flood affected SC/ST societies.
7. An incentive is provided to SC/ST cooperative societies undertaking production units subject to the maximum of ₹5.00 lakh
8. To improve the health and nutritional status of the tribal population, it is proposed to assist a Comprehensive Health care project to the Attappady tribal population on a pilot basis.
9. Implementing ‘Punarjani’ project for revitalisation and overall development of SC/ST cooperatives
10. **Assistance for Model Co-operatives**

**(Outlay: ₹280.00 lakh)**

The co-operative societies in the State have played an important role in bringing alternate models of development in the State. During the year 2021-22 the outlay is provided to promote innovations in co-operative sector and promoting model co-operatives. The outlay will be used for extending support only for healthy societies with a consistent positive net worth for the last five years and also for providing awards for excellence in the sector. The innovations and models evolved for scaling up will be popularized subsequently. A high level expert committee under the RCS will prepare a list of co-operatives for consideration based on transparent criteria and Rules of the same.

An amount of ₹280.00 lakh is provided in the Budget 2021-22 for the above components under the scheme.

1. **Assistance for Expansion and Diversification of Co-operatives**

**(Outlay:** ₹**750.00 lakh)**

The scheme comprised of two components

1. To provide assistance to co-operative societies for taking up viable commercial operations. All categories of societies with a good track record and working are eligible for financial assistance under the scheme. The maximum eligible assistance shall not exceed 50% of the project cost. The balance amount required shall be raised through the institutional finance or own funds of the society. The assistance will be sanctioned in the following ratio - subsidy 10%, share 20%, loan 20%.
2. The Scheme is also intended for the rehabilitation of weak but potentially viable co-operatives. The working of the society and viability of the project will be the prime consideration for providing assistance. The maximum eligible assistance shall not exceed 65% of the project cost. The balance amount required shall be raised through institutional finance or own funds of the society. The assistance will be sanctioned in the following pattern-subsidy 20%, share 20% and loan 25%.

The following criteria would be followed for deciding eligibility of societies under the rehabilitation of weak co-operatives.

1) Societies with cumulative loss not exceeding own fund of the society.

2) Societies with minimum 10 years of effective working experience.

One time assistance for the revival of defunct/dormant Primary Co-operatives can also be provided. The assistance will be in the form of Subsidy, Share Capital and Loan in the ratio1:1:2 based on the approved project report, and such societies will be monitored regularly. An amount of ₹750.00 lakh is provided in the Budget 2021-22 for the above components under the scheme.

1. **Modernisation of the Co-operative Department**

**(Outlay: ₹90.00 lakh)**

Under the scheme assistance is provided for the modernization of the department, purchase of computers, laptops, desktops, multifunctional photocopiers, scanners, data digitalization, infrastructure and connectivity, hiring of vehicles and for conducting e-office training to the officers of the department. Purchase of vehicles is not allowed.

An amount of ₹90.00 lakh is provided in the Budget 2021-22 for the scheme.

1. **Rural Infrastructure Development Fund Assistance (RIDF)**

**(Outlay: ₹4800.00 lakh)**

The outlay is provided for taking up infrastructure projects related to marketing, agro processing, health cooperatives etc. Detailed project report will be prepared for the approval of NABARD. An amount of ₹4800.00 lakh is provided in the Budget 2021-22 for the projects approved by NABARD and new projects proposed under RIDF.

1. **Assistance to Co-operative Academy for Professional Education (CAPE)**

**(Outlay: ₹500.00 lakh)**

The outlay is provided as assistance of Co-operative Academy for Professional Education for constructing and providing infrastructure facilities of existing projects/institutions under CAPE. The scheme intended to assist for starting new academic courses during 2021-22. An amount of ₹500.00 lakh is provided in the Budget 2021-22.

1. **Farmers Service Centre (FSC)**

**(Outlay: ₹150.00 lakh)**

In order to augment agriculture production and encourage farmers, it is proposed to strengthen the existing FSCs at block level

The major functions of the Centre are the following:

1. Act as nodal agency at Block Panchayat level to coordinate agriculture services in all Grama Panchayat within the Block in association with department of Agriculture.
2. Provide information to the farmers regarding agriculture credit, interest rate, debt waiver scheme and the need based information.
3. Act as a centre of Mechanisation of Agriculture at Block Panchayat level. These centres will work as self-supporting on a continuing basis.

A coordination mechanism at the block level will be developed in association with block panchayats and the department of Agriculture.

During 2021-22, the outlay is provided for:

1. Providing award for the best Farmers Service Centres.
2. Project based assistance for innovative activities of the established FSCs
3. Assistance for the setting up of nurseries, bio pharmacy for agriculture, organic agriculture, service units, farm mechanization services etc.
4. Setting up of new FSCs
5. **Assistance to Primary Marketing Co-operatives to strengthen the Agricultural Marketing Sector**

**(Outlay: ₹250.00 lakh)**

The objective of the scheme is to develop marketing infrastructure to cater to the post-harvest requirement of production and marketable surplus of various farm products. In order to strengthen the Agricultural Marketing/ Processing sector assistance is provided for economically viable and income generating projects. The working of the societies and viability of the project will be the prime consideration for providing assistance. Value addition interventions include sorting, grading, packing and labeling agro processing units which can be taken up by societies under the scheme. Assistance will be provided to primary societies based on project reports and modernization of Kerala State Cooperative Marketing Federation

An outlay of ₹250.00lakh is earmarked in the Budget to assist all primary societies undertaking marketing activities during 2021-22.

1. **Modernisation of all Co-operatives under Co-operative Department**

**(Outlay: ₹140.00 lakh)**

Under the scheme, assistance is provided for the modernisation and computerisation of all co-operative societies other than PACS. The assistance is in the form of share, loan and subsidy in the ratio specified in the rule framed for this purpose. An outlay of ₹140.00 lakh is provided for the scheme in the Budget 2021-22.

1. **Assistance to Co-operative Entrepreneurship –employment generation scheme (Outlay: ₹300.00 lakh)**

The objective of the scheme is to develop the co-operative sector by setting up of production clusters in each district. Viable cooperative societies in each district will be selected after due evaluation. The clusters will be formed based on locally available agriculture and other produces and activities will be in agriculture and allied areas. The clusters will be in the area of value addition, processing and marketing. Subsidy and share assistance to cluster based agricultural and allied activities are supported under the scheme. Assistance to Palakkad Paddy Procurement Processing & Marketing Cooperative Society is also provided under this scheme. An outlay of ₹300.00 lakhis provided for the scheme in the Budget 2021-22.

1. **Assistance to Vanitha Co-operatives and Vanithafed**

**(Outlay: ₹300.00 lakh)**

The scheme is intended for the development of women co-operatives. It includes assistance to women co-operatives and assistance to Kerala Women Co-operative Federation for implementing specific projects generating employment opportunities. It also includes:

1. Assistance for the Revitalisation of the weak Vanitha Co-operatives
2. Assistance for the modernization/computerization of Vanitha Societies/Vanitha Federation for the efficient functioning of the Vanitha Co- operatives
3. Assistance to Vanitha Cooperatives for establishing employment oriented programme and Small Scale Industrial Units (SSI).
4. An incentive is provided to vanitha cooperative societies undertaking production units subject to the maximum of ₹5.00 lakh
5. Assistance is provided to Kerala Women Cooperative Federation Ltd for meeting its development /establishment expenses in connection with project implementation and imparting training on advanced she skills for new entrepreneurship

An outlay of ₹300.00 lakh is provided for the scheme in the Budget 2021-22. 100% beneficiaries of the scheme will be women.

1. **Formation and Assistance to Kerala Co-operative Bank (KCB)**

**(Outlay:** ₹**100.00 lakh)**

As a part of restructuring of Co-operative credit structure, District Co-operative Banks and Kerala State Co-operative Bank will be integrated and form a Kerala Co-operative Bank which will be strengthened in all aspects i.e. economically and technologically. The Kerala Co-operative Bank at the core will be serving co-operatives and their members, but will also function as a modern banking institution participating in the economic growth and prosperity of Kerala. The operating principle would be to eliminate all overlaps at the field level and transfer the business pro-actively to the PACS where the PACS is permitted and capable of handling the business while the Kerala Co-operative Bank provides the back up support to PACS.

An amount of ₹100.00 lakh is provided as share assistance to Kerala Co-operative Bank in the Budget 2021-22.

1. **Assistance to CARe KERALA**

**(Outlay: ₹40.00 lakh)**

The Scheme of CARe Kerala (Co-operative Alliance to Rebuild Kerala) consists of three projects: CARe-Home, CARe-Loan, CARe-Grace.

Under CARe-Home construction of 2092 Houses at 1st phase completed and handed over 2000 Houses and at 2nd phase proposed to undertake flat/apartments to the landless homeless families.

CARe-Loan aims to devise need specific loan products for different segments of people affected during the calamity.

CARe-Grace aims to help members of the Flood affected families, mentally and socially by giving counselling and mental trauma care.

An outlay of ₹40.00 lakh is provided in the Budget 2021-22 to incur the administrative expenses for CARe Kerala.

1. **Member Relief Fund**

**(Outlay: ₹ 400.00 lakh)**

Government Assistance to the Member Relief Fund maintained and administered by the Registrar of Co-operative Societies as per the direction of the committee consisting of Minister for Co-operation, Government of Kerala, and Secretary to Government, Co-operation Department, and Registrar of Co-operative Societies. The Fund is utilised for assisting members of Co-operative Societies who are undergoing treatment for various ailments like cancer, kidney failure, serious liver diseases, heart diseases, HIV patients, bed ridden due to paralysis etc., partially or totally disabled due to accidents, dependants of the members who are died or bed ridden due to accidents, children bearing burden of the loan availed by their parents.

An outlay of ₹400.00is provided for the scheme in the Budget 2021-22.

1. **Assistance to Agricultural Co-operative Staff Training Institute (ACSTI)**

**(Outlay:** **₹50.00 lakh)**

The status of Agricultural Co-operative Staff Training Institute (ACSTI), earlier run by KSCB, has been changed into an autonomous institute in November 2018. According to the autonomous status, the Institute was assigned with wide ranging activities to strengthen the cooperative sector. It is also proposed to start job oriented courses and skilled development programmes for the cooperative sector. It is expected that over the years the institute may become an autonomous institution. The additional resource requirement may be sourced through conducting external training programmes in coordination with institutions outside the State and outside the country. A budgetary support of ₹50.00lakh is earmarked during 2021-22.

1. **Assistance to Grameen markets/Vegetable collection centres in panchayat, municipality and municipal corporations through PACS (New scheme)**

**(Outlay: ₹400.00 lakh)**

The scheme is proposed for the development and up gradation of grameen markets in each panchayat, municipalities and municipal corporations under the leadership of a recognized PACS in the area whereby offering the farmers a marketing platform in close proximity to the farm gates facilitating direct sale. The consumer could be a retail purchaser or a bulk purchaser and sale can occur through a physical negotiation. Grameen Markets will improve the market accessibility, price realization, reduce wastage and free from exploitation. An outlay of ₹400.00 lakh is provided under this scheme. The scheme will be integrated with the activities of Subhiksha Keralam Project.

**26. Assistance for promoting production, procurement/storage, processing and marketing of agricultural products (New scheme)**

**(Outlay: ₹300.00 lakh)**

The scheme is proposed to establish production, procurement, storage and processing centre in each block panchayaths, municipalities and centres in corporations for direct procurement of agricultural produces from the farmers during the harvesting period and make available the processed items through the markets. Support will also be given for production related activities on a selective basis for good working PACS. This project will be implemented through the coordination of the major marketing societies and Market Fed. An outlay of ₹300.00 lakh is earmarked in the annual Budget 2021-22 for this scheme. The scheme will be integrated with the activities of Subhiksha Keralam Project.

Within the overall outlay, an amount of ₹50.00 lakh is provided to Balaramapuram Service Co-operative Society in Thiruvananthapuram District for taking up innovative agricultural activities, for knowledge centre, technical support, organic formulations and bio control facilities, sales outlet for provision of locally branded products procured from farmers.

Within the overall outlay, an amount of ₹25.00 lakh is provided for setting up of a coconut nursery by Anjarakandy Farmers Cooperative Bank, Anjarakandy, Kannur district for production of good quality coconut seedlings to support the State level coconut replanting programme. The bank will submit the detailed project.

An amount of ₹25.00 lakh is provided for Thankamany Service Cooperative Bank, Idukki District for establishment of processing facilities. The bank will submit the detailed project.