



Ministry of Cooperation | सहकारिता मंत्रालय
Government of India | भारत सरकार



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Hon'ble Prime Minister
Government of India



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Government of India

“Sahakar-se-Samridhi”

**Multipurpose PACS, Dairy & Fisheries
Cooperative Societies
In Every Gram Panchayat**

MARGDARSHIKA

(Standard Operating Procedure)

**Ministry of Cooperation,
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LIST OF ABBREVIATIONS/ACRONYMS	
BDP	Business Development Plan
DCCBs	District Central Cooperative Banks
DCDC	District Cooperative Development Committee
DCS	Dairy Cooperative Society
DDM	District Development Manager
DMU	District Milk Union
FCS	Fisheries Cooperative Societies
FISHCOPFED	National Federation of Fishers Cooperatives Ltd.
GoI	Government of India
GPs	Gram Panchayats
IMC	Inter-Ministerial Committee
JWC	Joint Working Committee
Ministry of Cooperation, Government of India	Ministry of Cooperation
M-DCS	Multipurpose Dairy Cooperative Societies
M-FCS	Multipurpose Fishery Cooperative Societies
M-PACS	Multipurpose Primary Agricultural Credit Societies
NABARD	National Bank for Agriculture and Rural Development
NAFSCOB	The National Federation of State Co-operative Banks Ltd.
NCD	National Cooperative Database
NCDC	National Cooperative Development Corporation
NCDFI	National Cooperative Dairy Federation of India
NDDB	National Dairy Development Board
NFDB	National Fisheries Development Board
NLCC	National Level Coordination Committee
PACS	Primary Agricultural Credit Society
PDC	PACS Development Cell
PMU	Project Management Unit
SCDC	State Cooperative Development Committee
StCBs	State Cooperative Banks

I. Background

Cooperative movement is the backbone of rural economy and for over a century, cooperation has been a way of life for crores of people in the country. Presently, around 29 crore people are directly linked with cooperative sector in India. The cooperative societies, particularly in agriculture, dairy and fisheries sectors provide rural population not just with livelihood opportunities but also with a financial safety net through a community-based approach. **Hon'ble Prime Minister** has also emphasised their importance in his call for an all-out effort to **transform** these **ground-level cooperative societies** into **vibrant economic entities** so as to realize the vision of '*Sahakar-se-Samridhi*'.

In this direction, Ministry of Cooperation has framed **Model Byelaws for Primary Agricultural Credit Societies (PACS)**, which enable PACS to diversify their business activities into more than 25 sectors, including short-term, medium-term and long-term credit; fertilizer, pesticide, seed distribution; fisheries, dairy, poultry activities; custom hiring centers; procurement of food grains; storage facility; fair price shops; LPG/ petrol/diesel dealership; Bank Mitra/ Business Correspondents; insurance facility; common service center; etc., thus converting them into Multipurpose PACS.

Model Byelaws also provide enabling **legal and administrative framework** to PACS for improved **governance**, viable business operations and **efficient functioning**. Provisions have also been made to make their membership more **inclusive and broad-based**, giving **adequate representation** to women and Scheduled Castes / Schedules Tribes.

Given the vital role played by these grassroots level cooperative societies in promoting inclusive and balanced economic growth, it is important that they are spread evenly across the country, covering all the Panchayats/ villages. As per the analysis of data¹ derived from National Cooperative Database (NCD), it has been found that out of around 2.7 lakh Gram Panchayats (GPs) in the country, more than 17,000 GPs are yet to be covered by Primary Agricultural Credit Societies (PACS). In addition to this, more than 5,000 existing PACS, 41,000 existing Dairy cooperatives and 4,500 existing Fishery cooperatives are dormant/defunct or under liquidation, thus leaving a big vacuum in the coverage of rural areas as well as farmers by these societies.

In order to harness the true potential of cooperatives and ensure that they contribute significantly in the overall economic development of the country, it is imperative that all the Panchayats/ villages are covered by viable and vibrant multipurpose PACS, Dairy and Fishery cooperative societies. This would also provide crores of small and marginal farmer members with the opportunities to reap the benefits of balanced regional growth.

In this direction, since the launch of the initiative, the State/ UT Governments through their sincere and continuous efforts have added a total of around 7,000 new

¹ As per National Cooperative Database as on 7-08-2024

multipurpose PACS, Dairy and Fishery cooperative societies across the country. However, in order to successfully achieve the target of covering all the Panchayats/ villages in the country with viable and vibrant multipurpose PACS, Dairy & Fishery cooperative societies in a time bound manner, it is the need of the hour to standardize the processes by bringing all the agencies together and defining the targets, timelines, role and responsibilities – to bring out a “*Margdarshika*” as the guiding torch.

II. Plan

The present plan aims to saturate the rural landscape with cooperative ecosystem through formation and strengthening of two lakh new Multipurpose PACS, Dairy and Fisheries cooperative societies over a period of five years, covering all the Panchayats/ villages in the country, thus strengthening the cooperative movement and deepening its reach upto the grassroots.

III. Approach

The plan shall be implemented with the support of National Bank for Agriculture and Rural Development (NABARD), National Dairy Development Board (NDDB), National Fisheries Development Board (NFDB) and State/ UT Governments.

NABARD is India’s apex development bank, established in 1982 under an Act of Parliament to promote sustainable and equitable agriculture and rural development in the country including development of Cooperatives.



Hon'ble Minister for Home and Cooperation Shri Amit Shah observing micro-ATM transactions at Banakantha MDCS, Source – Ministry of Cooperation, GOI

NDDB was created in 1965 to promote, finance and support producer-owned and controlled organisations. Fundamental to its efforts are cooperative strategies and principles.



DCS members at milk collection centre, source - NDDB

NFDB was established in 2006 to enhance fish production and productivity in the country and to coordinate fishery development in an integrated and holistic manner.



Fish Cooperative Farmers with their produce - source NFDB

In their long journeys, these premier organizations have transformed lives in Indian villages through participative interventions and promotion of rural entrepreneurship. In order to leverage their vast experience in their respective sectors, their services have been roped in for expanding the reach and coverage of cooperative societies across all the Panchayats/ villages in the country.

NABARD, NDDDB and NFDB will be responsible for ensuring formation of new M-PACS, Primary Dairy Co-operative Societies & Primary Fisheries Co-operative Societies respectively. In this exercise, **State/ UT Governments will play the most vital role of binding all the stakeholders together by providing all necessary support to them at all levels for ensuring successful and timely completion of targets by each implementing agency, and also stepping in to meet the targets, as per requirement.**

IV. Implementation Mechanism

To ensure smooth and effective implementation of the plan, Committees at various levels have been constituted, starting from National level up to District level, as mentioned below:

- **Inter-Ministerial Committee (IMC)**, chaired by Hon'ble Home & Cooperation Minister
- **National Level Coordination Committee (NLCC)**, chaired by Secretary, Ministry of Cooperation
- **State Cooperative Development Committees (SCDCs)** at the State/ UT level, chaired by Chief Secretary of the State/ UT concerned; and
- **District Cooperative Development Committees (DCDCs)** at the district level, chaired by District Collector of the district concerned.

In addition to the above, a **Joint Working Committee (JWC)** shall be constituted, as a sub-committee of DCDC, and comprise district level functionaries of the State Departments concerned and representatives from District level Federations/ organizations. The JWC, assisted by stakeholders concerned, shall be the grassroots level committee for achieving the overall targets of formation of new M-PACS, Dairy and Fishery cooperative societies across all the States/ UTs.

The composition of the above-mentioned Committees is given at **Annexure I**.

Further, a **Project Management Unit (PMU)** manned by experts shall be set up, which shall be utilized for social mobilization, coordinating with various stakeholders concerned and facilitating various agencies for ensuring smooth implementation of the plan.

V. Roles and Responsibilities of various stakeholders

The **effective** and smooth implementation of the plan calls for **continuous coordination** amongst and support of all stakeholders concerned, including NABARD, NDDDB, NFDB, State Governments, State Cooperative Banks (StCBs), State Milk Federations, District Central Cooperative Banks (DCCBs), District Milk Unions, State Fisheries Federation, District Fisheries Federations, Ministry of Cooperation (GOI), Ministry of Animal Husbandry, Dairying and Fisheries (GOI), etc.

For formation and strengthening of new M-PACS, **NABARD** shall be responsible for overall coordination amongst all stakeholders concerned, identifying areas of operation, preparing State and district-wise action plans, organizing State/ District level sensitization workshops, social mobilization, facilitating registration, preparing Business Development Plans, training & capacity building, etc.

For formation and strengthening of dairy cooperative societies, **NDDB** shall be responsible for overall coordination amongst all stakeholders concerned and preparing State and District-wise action plans, organizing State/ District level sensitization workshops, providing necessary guidance to Milk Unions/ Federations in availing financial assistance under various GOI schemes, assisting them in formulating milk route plans for integrating new dairy cooperatives, etc.

For formation and strengthening of fishery cooperative societies, **NFDB** shall be responsible for overall coordination amongst all stakeholders concerned and preparing State and District-wise action plans, facilitating fishery cooperatives in availing financial support under various GOI schemes, providing them with requisite forward and backward linkages to market their produce, capacity building, etc.

The detailed roles & responsibilities of different stakeholders are mentioned at **Annexure II**.

As per the roles and responsibilities defined for various stakeholders, flow charts indicating the approach of NABARD, NDDB and NFDB for formation of new M-PACS, Dairy and Fisheries cooperative societies are shown in **Figure I, II and III** respectively.

VI. Targets and Timelines

The target is to form two lakh new multipurpose PACS, dairy or fishery cooperative societies in the country over a period of five years, to saturate the rural landscape with cooperative ecosystem. As per data analysis, the five-year targets of the three implementing agencies shall be as follows:

- **NABARD** shall be responsible for formation of around 70,000 new M-PACS across the country in two phases – in **Phase-I (2024-2026)**, around **22,750** new M-PACS shall be registered and in **Phase-II (2026-2029)**, the remaining around **47,250** new M-PACS shall be registered.
- **NDDB** shall be responsible for formation and strengthening of around **1,03,000 dairy** cooperative societies, out of which, around **56,500 new dairy** cooperative societies shall be formed and around **46,500 existing dairy** cooperatives shall be strengthened through GOI's National Programme for Dairy Development (NPDD) 2.0.
- **NFDB** shall be responsible for formation and strengthening of around **11,500 fishery** cooperative societies, out of which, around **6,000 new fishery** cooperative societies shall be formed and around **5,500 existing fishery** cooperatives shall be strengthened through existing GOI schemes including Pradhan Mantri Matsya Sampada Yojana (PMMSY), etc.

- In addition to the above, **around 25,000** new M-PACS/ dairy/ fishery cooperative societies shall be formed by **State Governments**.

The implementing agency-wise yearly targets along with timelines are mentioned at **Annexure-III**. The yearly targets of the implementing agencies are subject to change within the overall broad targets defined above.

The detailed step-wise processes involved in formation of new M-PACS, Dairy and Fishery cooperative societies along with expected outcome and timelines are mentioned at **Annexure – IV, V and VI** respectively. The Gantt Chart nos.1, 2 and 3 of NABARD, NDDB and NFDB respectively are placed under their respective Annexures. Additionally, the **State-wise targets** of the three implementing agencies – NABARD, NDDB and NFDB, are as per **Table 1, 2 and 3** respectively.

VII. Coordination Amongst Implementing Agencies:

NABARD shall be responsible for handholding M-DCS and M-FCS in case they diversify in credit activities. Similarly, NDDB shall be responsible for handholding M-PACS and M-FCS in case they diversify in Dairying activities, and NFDB shall be responsible for handholding M-PACS and M-DCS in case they diversify in Fishery activities.

VIII. Review & Monitoring:

The NLCC at national level, SCDC at state level and DCDC at district level, are already constituted. These bodies shall undertake reviews on a monthly basis.



Food Grain godown – Representative model under World's Largest Grain Storage Plan in Cooperative Sector

Composition of Various Committees

a. National level Coordination Committee (NLCC)

The National level Coordination Committee (NLCC) has been constituted under the chairmanship of Secretary, Ministry of Cooperation (GOI) and comprises Secretaries from Ministry of Agriculture & Farmers Welfare (GOI), Department of Animal Husbandry & Dairying (GOI) and Department of Fisheries (GOI); ACS/ Principal Secretary/ Secretary (Cooperation Department) of States/ UTs; Chairman NABARD, NDDDB; Chief Executive NFDB; MD, NCDC; Chairman/ MD, NAFSCOB, NCDFI, FISHCOPFED, etc., as members.

b. State Cooperative Development Committee (SCDC)

State Cooperative Development Committee (SCDC) has been constituted at the State level under the chairmanship of Chief Secretary of the State concerned and comprises ACS/ Principal Secretaries, Secretaries of State Departments of Cooperation, Agriculture, Food and Civil Supplies, Animal Husbandry and Dairying, Fisheries, Rural Development, Finance, Revenue, Horticulture, Registrar of Cooperative Societies, Representatives from NABARD, NDDDB, NFDB, NCDC Regional Office, Chairman/ MD, State Cooperative Bank, Chairman/MD of the State Federations of Dairy and Fishery Cooperative Societies, etc., as members.

c. District Cooperative Development Committee (DCDC)

District Cooperative Development Committee (DCDC) has been constituted at district level under the chairmanship of District Collector concerned and comprises CEO Zilla Panchayat; Additional District Magistrate (Revenue); District Cooperation Officer/ Deputy Registrar of Cooperative Societies; District Officer from State Departments of Agriculture and Farmers Welfare, Department of Food & Civil Supplies, Department of Animal Husbandry and Dairying, Department of Fisheries and Department of Rural Development; Managing Director DCCB; District Development Manager, NABARD; Representatives of NDDDB, NFDB; Managing Director, District Milk Union and District Fisheries Federation; etc. as members.

d. Joint Working Committee (sub-committee of DCDC)

Joint Working Committees shall be constituted at the district level comprising District Heads of the State Departments of Cooperation (District Registrar of Cooperative Societies/ District Cooperation Officer), Animal Husbandry and Dairying, Fisheries, DDM (NABARD), Managing Director/General Manager District Milk Union, Managing Director District Fisheries Federation, and Managing Director DCCB as members.

The chairperson of JWC shall be nominated by the District Collector concerned. DDM (NABARD)/ Managing Director District Milk Union / Managing Director District Fisheries Federation shall be the conveners for matters pertaining to formation / strengthening of M-PACS, M-DCS and M-FCS, respectively.

Roles and Responsibilities

1. Ministry of Cooperation, Government of India:

Ministry of Cooperation (GOI) shall be responsible for guiding the overall implementation of the plan through NLCC. The role of NLCC shall be as follows:

- **Steering** the overall implementation of the plan, including its **monitoring and review**.
- **Coordinating** with stakeholders concerned for resolution of any State-specific issue(s) that may arise during the implementation stage.

2. State Government:

State Targets as per Annexure-III

State/ UT Government shall be responsible for overall achievement of the plan as per defined targets and timelines, through State Cooperative Development Committee (SCDC), which shall ensure the following:

- i. **Monitoring and reviewing** the progress of implementation of the action plans for formation of new M-PACS, Dairy, Fishery cooperative societies on a regular basis.
- ii. **Issuing directive** to DCDC for constituting Joint Working Committee (JWC) for successful implementation of the action plan.
- iii. **Formation** of a total of around 25,000 new M-PACS/ Dairy/ Fishery cooperative societies in the States/ UTs as remaining target in coordination with DCDC, JWC and other stakeholders.
- iv. **Providing all necessary support** to DCDC, implementing agencies (NABARD, NDDDB & NFDB), JWC, etc., including issuing suitable directives to them, and resolving State-specific issues for successful completion of the plan as per targets and timelines.
- v. **Ensuring a three-tiered federated cooperative structure** in the State through linkages of Multipurpose PACS, Primary dairy and fishery cooperative societies with their respective District and State level federations.
- vi. **Getting SOP prepared** for liquidation of defunct PACS / Dairy / Fishery Cooperative Societies.
- vii. **Rationalization – re-distribution of targets** amongst implementing agencies within the overall targets of the State/ UT, as per requirement.
- viii. **Effecting suitable changes** in Bye-Laws of M-PACS / Dairy / Fishery Cooperative Societies for strengthening them, as recommended by DCDC, and making State specific changes in Margdarshika as per requirement.

3. NABARD

Target (as per Table-1): Formation of around 70,000 new M-PACS in 5 years [Phase – I (2024-25 to 2025-26): 22,752 and Phase – II (2026-27 to 2028-29): 47,248]

- i. **Convening meetings of JWC** and providing all necessary inputs/support in its functioning for M-PACS for placing the finalized action plan before DCDC for its regular monitoring and review.
- ii. **Convening district level workshops** to sensitize all stakeholders.
- iii. **Mapping and identification** of uncovered/ underserved Gram Panchayats/ villages and dormant/ defunct PACS in coordination with DCCBs/ StCBs, NABARD District Development Managers, etc. and ensuring timely liquidation of defunct PACS with the support of DCDC and JWC.
- iv. **Finalizing** the State and District-wise yearly and monthly action plan for formation of new M-PACS across the country in coordination with State Government, StCBs, DCCBs, JWC, Ministry of Cooperation, etc.
- v. **Mobilizing** farmers for formation of new M-PACS as per action plan.
- vi. **Forming** Board of Directors (BoD) and appointing office bearers of PACS and ensuring their training and capacity building.
- vii. **Registration** of M-PACS and ensuring their linkage with DCCBs/ StCBs as per targets and defined timelines.
- viii. Ensuring **adoption of Model Byelaws** by newly formed M-PACS.
- ix. Preparing an effective **Business Development Plan (BDP)/ Sahakar Se Samriddhi Plan** for M-PACS
- x. **Handholding and guiding** M-PACS to commence business activities as per BDP.
- xi. Facilitating formation of new District Central Cooperative Banks (DCCBs) where they do not exist or are required in view of formation of new M-PACS.
- xii. Ensuring saturation of all Gram Panchayats in the States with multipurpose PACS through DCCBs having strong financial management system.



Office of Multipurpose PACS – Dehradun, Ministry of Cooperation, GOI

4. NDDB

Target (as per Table-2): Formation and strengthening of around 1,03,000 M-DCS in 5 years (2024-25 to 2028-29)

- i. **Organizing district/ regional level workshops** to sensitize all stakeholders and reviewing bye-laws for suitable modifications to enable them become multipurpose.
- ii. **Mapping and identification** of uncovered/ underserved Gram Panchayats/ villages and dormant coordination with District Milk Unions, State Milk Federations, etc. and ensuring timely liquidation of defunct DCS with the support of DCDC and JWC.
- iii. **Conducting village level survey** in coordination with District Milk Unions for finalizing milk procurement plan.
- iv. **Conducting Milk Union workshops** for finalizing the State and District Milk Union-wise yearly and monthly action plan for formation of new M-DCS across the country in coordination with State Government and other stakeholders concerned.
- v. **Placing the action plan before DCDC** through JWC for its regular monitoring and review.
- vi. **Registration** of new M-DCS as per targets and defined timelines and ensuring their linkages with District/ State Milk Union/ Federation.
- vii. **Training and capacity building** of office bearers and members of M-DCS.
- viii. Ensuring **adoption of Model Byelaws** by newly formed M-DCS.
- ix. Preparing an effective **Business Development Plan (BDP)/ Sahakar Se Samridhhi Plan** for M-DCS.
- x. **Handholding and guiding** M-DCS to commence business activities as per BDP.
- xi. Facilitating formation of new District Milk Unions (DMUs) where they do not exist or are required in view of formation of new dairy cooperative societies.



Cooperative Dairy member, Source NDDB



Cooperative Dairy members, Source NDDB

- xii. Ensuring saturation of all Gram Panchayats in the States with multipurpose dairy cooperative societies through district milk unions having strong financial management system.

5. NFDB

Target (as per Table-3): Formation and strengthening of around 11,500 Fishery cooperative societies in 5 years (2024-25 to 2028-29)

- i. **Organizing district/ regional level workshops** to sensitize all stakeholders and reviewing by-laws for suitable modifications to enable them become multipurpose.
-
- Cooperative Fishery members, Source NFDB*
- ii. **Mapping and identification** of uncovered/ underserved Gram Panchayats/ villages and dormant/ defunct Fishery cooperative societies in coordination with District Fishery Federations, State Fishery Federations, etc. and ensuring timely liquidation of defunct FCS.
 - iii. **Finalizing** the State and District level yearly and monthly action plan for formation of new Fishery cooperative societies across the country in coordination with State Government and other stakeholders concerned.
 - iv. **Preparing Model Bye-laws** for fishery cooperative societies to enable to become multipurpose.
 - v. **Placing the action plan before DCDC** through JWC for its regular monitoring and review.
 - vi. **Mobilizing** fish farmers for formation of new multipurpose fishery cooperative societies as per action plan.
 - vii. **Registration** of new multipurpose fishery cooperative societies as per targets and defined timelines, and **ensuring their linkages** with District/ State Fishery Federations, and adoption of Model Byelaws by them.
 - viii. **Training and capacity building** of office bearers and members of cooperative societies.
 - ix. Preparing an effective **Business Development Plan (BDP)/ Sahakar se Samridhi Plan** for FCS, including convergence of various GOI schemes for their strengthening.
 - x. **Handholding and guiding** multipurpose fishery cooperative societies to commence business activities as per BDP.
 - xi. Facilitating in formation of new District Fisheries Federation where they do not exist or are required in view of formation of new fisheries cooperative societies.

- xii. Ensuring saturation of all Gram Panchayats in the States with multipurpose fisheries cooperative societies through district fishery federation having strong financial management system.

6. DCDC

- i. **Monitoring and reviewing** the progress of implementation of the final action plans of NABARD, NDDDB & NFDB for their successful completion as per their respective targets and defined timelines.
- ii. **Supporting JWC in identification of uncovered/underserved GPs, mapping of defunct/ dormant cooperative societies** for liquidation, etc.
- iii. **Facilitating JWC** in mobilization of farmers, **registration** of new multipurpose PACS/ Dairy/ Fisheries cooperative societies with the support of RCS/ State officials concerned and **ensuring their linkages** with their respective **District, State and National level Federations**.
- iv. **Submitting the action plan to SCDC** and placing the implementation progress report before it on a monthly basis.
- v. **Facilitating agencies** concerned in **setting up of District level federations/DCCBs**, if not presently existent, as per requirement and viability assessment, in coordination with State Government and other stakeholders concerned.
- vi. **Monitoring the progress of liquidation** of defunct PACS / Dairy / Fishery Cooperative Societies
- vii. **Recommending suitable changes in Margdarshika** and Bye-Laws of PACS/ Dairy/Fisheries cooperative societies as suggested by NABARD/NDDDB/NFDB for SCDC's approval.
- viii. **Finalizing the office premises** and basic infrastructure for newly formed M-PACS /M-DCS/ M-FCS.

7. Joint Working Committee (Sub-Committee of DCDC)

- i. **Identifying uncovered/ under-served GPs/ villages, defunct/dormant PACS/ Dairy/ Fishery cooperative societies**, in the district concerned.
- ii. Taking necessary steps for **liquidation of dormant/ defunct** cooperative societies in a time bound manner.
- iii. **Taking steps for formation of new M-PACS/ M-DCS/ M-FCS** in uncovered/ under-served GPs/ villages, and in areas of operation of defunct/dormant cooperative societies proposed for/ under liquidation.
- iv. **Mobilising farmers** for formation of new M-PACS/ Dairy/ Fishery cooperative societies in identified GPs/ villages as per action plan.
- v. **Formation of Board of Directors and mobilisation of necessary share capital** for registration of these cooperative societies and **ensuring registration of these societies** in coordination with State authorities concerned as per the targets and timelines defined in the action plans.
- vi. **Preparing Business Development Plans (BDPs)/ Sahakar se Samriddhi Plan** for M-PACS, Dairy & Fishery cooperative societies and ensuring initiation of economic activities by handholding them.

- vii. **Ensuring opening of their bank account in DCCBs and ensuring linkages** of these cooperative societies with their respective District and State level federations including DCCBs/ StCBs to promote '**Cooperation among Cooperatives**'.
- viii. **Placing the district action plan** for formation of new M-PACS/ Dairy/ Fishery cooperative societies **before DCDC**, for its regular monitoring and review, and apprising DCDC of its implementation progress on a monthly basis.
- ix. **Submitting the proposal to DCDC for setting up of District level federations/ DCCBs/ RO (StCBs)**, if not presently existent, as per requirement and viability assessment, in coordination with State Government and other stakeholders concerned.



Various activities performed by MPACS, Source- Ministry of Cooperation, GOI

Annexure - III

Targets - At a glance (State-wise, Year-wise, Agency wise)

S. No.	States /UTs	NABARD		NDDB					NFDB					States					Total
		Phase I	Phase II	2024-25	2025-26	2026-27	2027-28	2028-29	2024-25	2025-26	2026-27	2027-28	2028-29	2024-25	2025-26	2026-27	2027-28	2028-29	
1.	Andaman and Nicobar Islands	218	-	-	-	-	-	-	3	6	9	9	42	-	-	-	-	-	287
2.	Andhra Pradesh	150	2,000	3,302	1,562	1,487	1,316	1,142	20	40	60	60	20	408	408	408	408	406	13,197
3.	Arunachal Pradesh	1,988	30	-	-	-	-	-	5	5	8	8	4	-	-	-	-	-	2,048
4.	Assam	1,042	-	153	215	246	317	353	30	50	70	60	62	-	-	-	-	-	2,598
5.	Bihar	178	-	2,930	3,454	2,095	1,790	1,485	120	240	360	360	120	-	-	-	-	-	13,132
6.	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7.	Chhattisgarh	27	3,763	545	885	863	840	818	60	120	180	180	60	301	301	301	301	300	9,845
8.	Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.	Goa	24	27	8	21	18	16	13	-	5	5	5	5	3	3	3	3	2	161
10.	Gujarat	1,813	150	678	1,565	1,340	1,108	882	30	50	70	70	30	-	-	-	-	-	7,786
11.	Haryana	477	-	268	505	431	376	317	5	10	15	35	42	-	-	-	-	-	2,481
12.	Himachal Pradesh	115	499	109	127	102	83	68	2	4	6	6	2	56	56	56	56	54	1,401
13.	Jammu and Kashmir	298	973	183	248	232	216	149	5	10	15	15	5	269	269	269	269	265	3,690
14.	Jharkhand	1	-	132	166	140	114	98	50	100	150	150	50	-	-	-	-	-	1,151
15.	Karnataka	218	-	1,079	1,807	1,564	1,323	1,138	25	50	75	75	25	-	-	-	-	-	7,379
16.	Kerala	106	-	117	284	242	201	159	2	4	100	180	177	-	-	-	-	-	1572
17.	Ladakh	107	-	-	-	-	-	-	2	2	2	2	2	-	-	-	-	-	117
18.	Lakshadweep	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

S. No.	States /UTs	NABARD		NDDB					NFDB					States					Total
		Phase I	Phase II	2024-25	2025-26	2026-27	2027-28	2028-29	2024-25	2025-26	2026-27	2027-28	2028-29	2024-25	2025-26	2026-27	2027-28	2028-29	
19.	Madhya Pradesh	382	6,880	785	1,351	1,280	1,143	1,007	150	300	400	600	50	455	455	455	455	455	16,603
20.	Maharashtra	113	2,704	552	1,417	1,243	1,043	810	80	120	150	150	100	148	148	148	148	144	9,218
21.	Manipur	1,291	846	28	32	31	30	29	10	20	100	106	153	75	75	75	75	71	3,047
22.	Meghalaya	3,739	932	11	28	32	2	1	10	20	30	30	10	262	262	262	262	261	6,154
23.	Mizoram	753	0	16	17	17	11	11	10	20	30	30	10	0	0	0	0	0	925
24.	Nagaland	1,226	-	2	6	6	6	7	10	20	50	50	83	-	-	-	-	-	1,466
25.	Odisha	91	-	1,323	1,056	1,108	2,623	1,477	55	110	100	250	35	-	-	-	-	-	8,228
26.	Puducherry	5	18	4	11	9	7	5	-	-	-	-	-	2	2	2	1	-	66
27.	Punjab	490	2640	720	1,198	1,066	903	771	20	40	60	60	20	238	238	238	238	235	9,175
28.	Rajasthan	317	-	1,770	2,750	2,540	2,340	2,142	10	20	30	50	47	-	-	-	-	-	12,016
29.	Sikkim	31	-	32	63	52	44	35	2	4	6	6	2	-	-	-	-	-	277
30.	Tamil Nadu	4,862	747	524	1,128	991	854	717	15	25	50	75	85	80	80	80	80	78	10,471
31.	Telangana	140	4193	506	588	516	351	280	50	100	100	200	50	1,042	1,042	1,042	1,042	1,038	12,280
32.	Dadra, Nagar Haveli & Daman and Diu	28	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	37
33.	Tripura	741	-	18	24	27	26	24	10	20	30	30	10	-	-	-	-	-	960
34.	Uttar Pradesh	442	18144	2,166	3,260	3,106	2,951	2,795	200	400	581	649	170	1,287	1,287	1,287	1,288	1,648	41,661
35.	Uttarakhand	3	2702	307	448	406	358	294	20	30	40	30	30	374	374	374	374	370	6,534
36.	West Bengal	1,336	-	347	458	441	346	323	40	65	85	120	40	-	-	-	-	-	3,601
	Total	22,752	47,248	18,615	24,674	21,631	20,738	17,350	1,051	2,010	2,967	3,651	1,550	5,000	5,000	5,000	5,000	5,327	2,09,564

Source: Action Plans submitted by NABARD, NDDB, NFDB and National Cooperative Database (as on 7-8-2024)

#Targets are subject to internal redistribution / rationalization amongst agencies

Fig 1. Flow Chart – NABARD

Formation of new multipurpose PACS

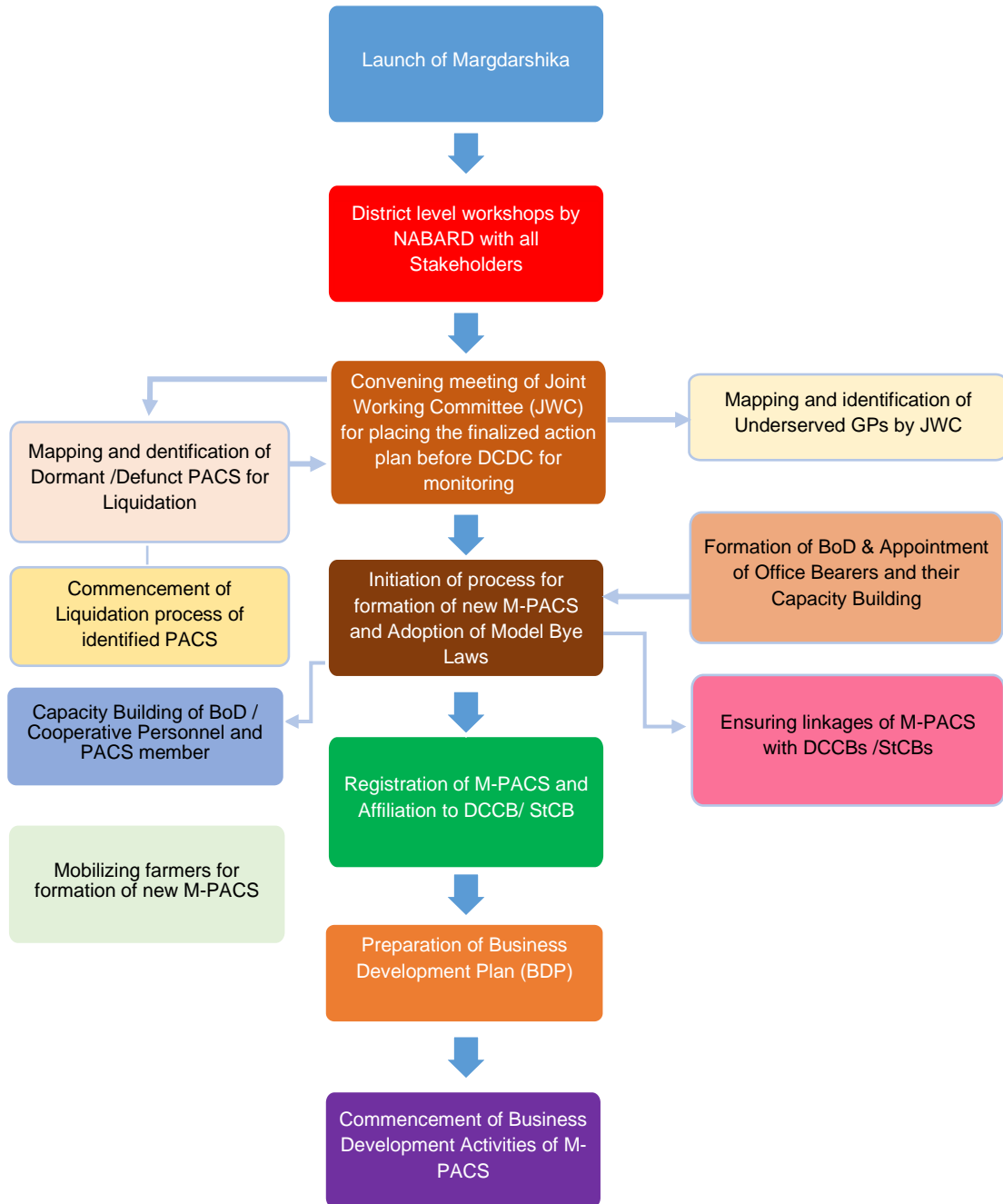


Fig 2. Flow Chart – NDDB

Formation of new multipurpose Dairy Cooperative Societies

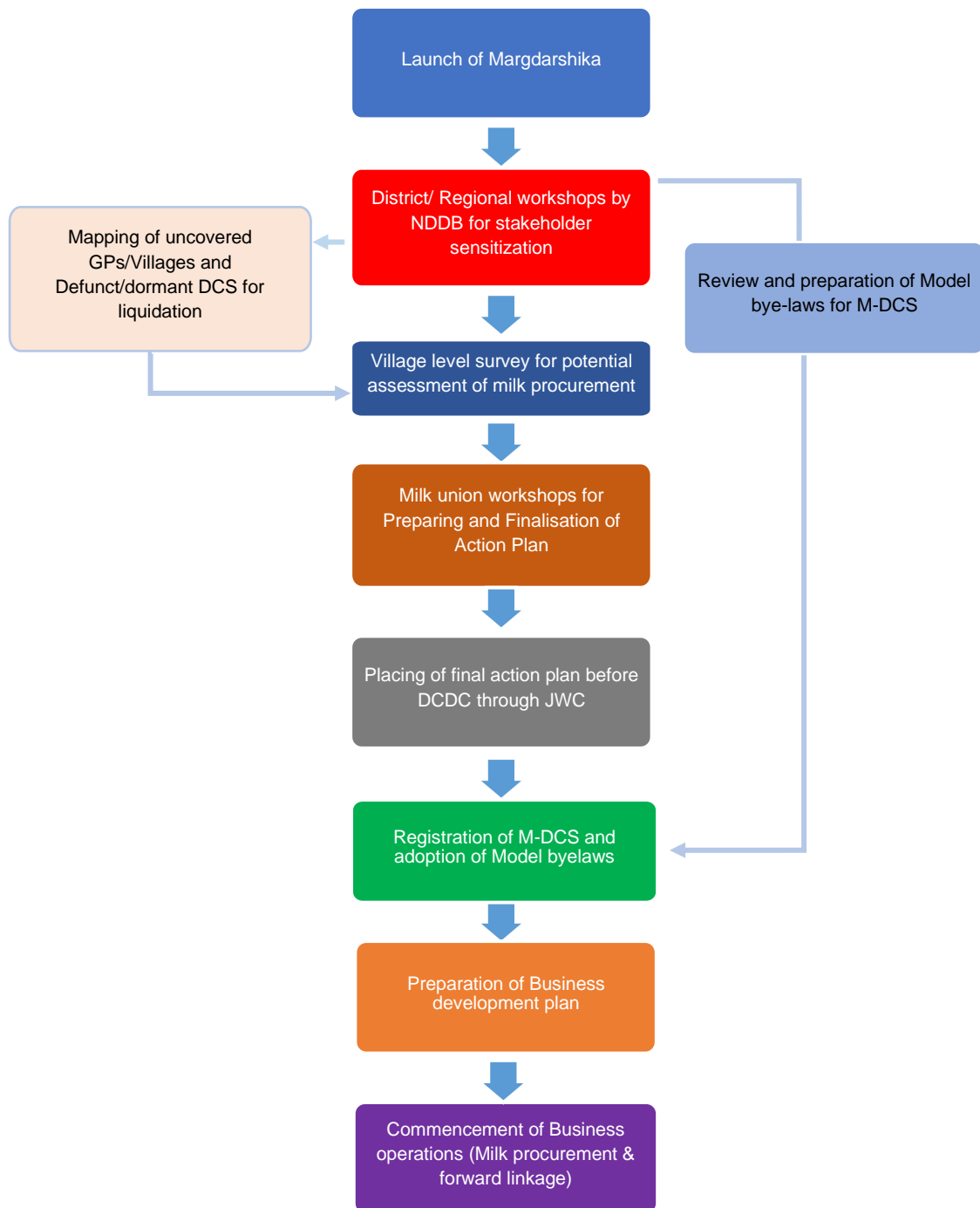
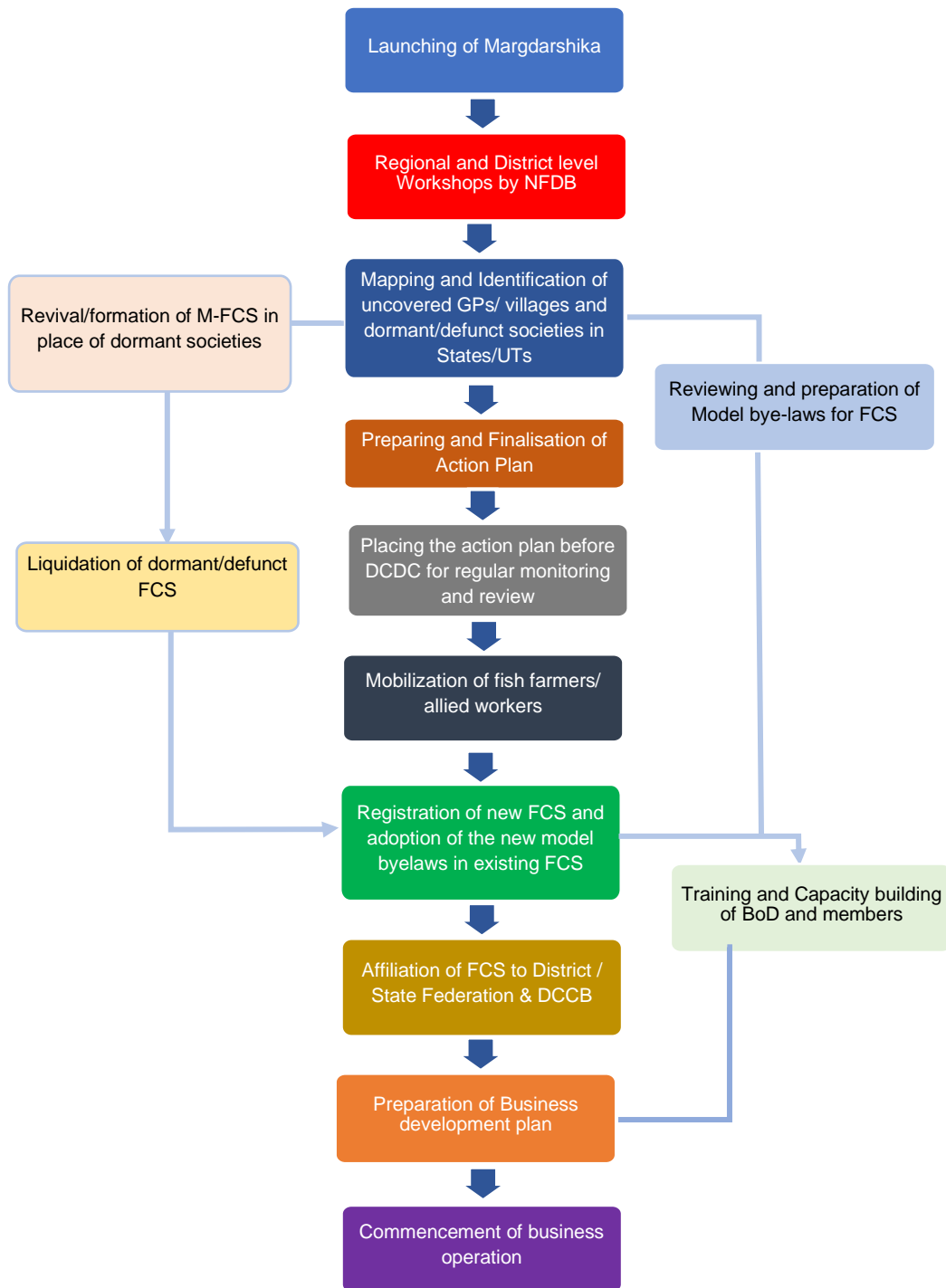


Fig 3. Flow Chart – NFDB

Formation of new multipurpose Fisheries Cooperative Societies



Annexure – IV

Formation of new M-PACS by NABARD

Sr	Event	Agency	Expected Outcome	Timelines for Completion by
1	Launch of Margdarshika	Ministry of Cooperation, Government of India	Sensitization of the stakeholders on SOP, implementation mechanism, role and responsibility, targets and timelines.	September, 2024
2	Mapping and identification of uncovered Gram Panchayats/ villages and dormant/ defunct PACS	NABARD, State Cooperative Department	Mapping and identification of uncovered/ underserved Gram Panchayats/ villages and dormant/ defunct PACS in coordination with DCCBs/ StCBs, NABARD District Development Managers, etc. and ensuring timely liquidation of defunct PACS	October 2024
3	District level Workshops headed by District Collector through DCDC to kick start the process	NABARD, DCDC	<ul style="list-style-type: none"> Identified targets for Phase-I (uncovered GPs, Dormant PACS to be communicated to the State by NABARD Targets to be identified in a consultative manner by the Joint Working Committee (JWC). 	October 2024
4	Convening meeting of Joint Working Committee (JWC)	NABARD and State Cooperation Department	<ul style="list-style-type: none"> Targets along with action-plan with timelines to be placed for finalized action 	November 2024
5	Placing action plan before DCDC through JWC for monitoring and review	NABARD and State Cooperation Department	<ul style="list-style-type: none"> Targets for new M-PACS to be placed before DCDC for monitoring and review. 	November 2024

Sr	Event	Agency	Expected Outcome	Timelines for Completion by
6	Completion of liquidation process of dormant PACS	State / District Cooperation Department, DCDC and SCDC	<ul style="list-style-type: none"> State/District Cooperative Dept to initiate and complete the entire process of liquidation of 5476 identified dormant PACS in a time bound manner with guidance of the Joint Working Committee (JWC). 	March 2025
7	Initiation of the process for formation of new M-PACS	Competent authority of District / State Coop Department	<ul style="list-style-type: none"> The process of formation of M-PACS in the 17,276 uncovered GPs shall commence immediately after identification by JWC. <i>The detailed process is indicated below. (S.No 7.a to 7.h)</i> The formation of M-PACS in place of liquidated PACS to commence on completion of liquidation process, tentatively during 2024-25. 	November 2024 to April 2025
(a)	Mobilisation of members	Joint Working Committee (JWC) / Dist Coop Department/ DCCB/GP	Joint Working Committee (JWC) in coordination with the Dist Coop Department/ DCCB/GP for mobilisation of members	November 2024
(b)	Formation of Board of Directors of right persons	Joint Working Committee (JWC)	Joint Working Committee (JWC) shall facilitate identification of suitable BoDs and mobilisation of share capital necessary for registration	November 2024

Sr	Event	Agency	Expected Outcome	Timelines for Completion by
(c)	Appointment of CEO and other Staff	Joint Working Committee (JWC)	Joint Working Committee (JWC) will guide the societies for appointment of CEO and other staff.	December 2024
(d)	Preparation of bye-laws	Joint Working Committee (JWC)	Joint Working Committee (JWC) will guide the BoD and members for preparation of customised Bye-Laws on the lines of Model Bye-Laws of Govt of India.	December 2024
(e)	Finalization of M-PACS Location	State/ District Cooperative Dept. / DCDC	The office with basic infrastructure will be setup by M-PACS with the help of State/ District Cooperative Dept.	January 2025
(f)	Submission of documents to the approving authority for registration.	Competent authority of District / State Coop Department	Board of Directors will submit documents for registration of Society.	January 2025
(g)	Registration of M-PACS	Competent authority of District / State Coop Department	Competent authority of Dist Coop Department, as per the relevant acts & rules	February 2025
(h)	Affiliation to DCCB or StCB	NABARD in consultation with StCB-, State and District Cooperative Dept	NABARD in consultation with StCB, State and District Cooperative Dept shall facilitate affiliation of these M-PACS with DCCBs /StCBs.	April 2025
8	Capacity Building - Sensitisation of BoD	NABARD	BoD will be sensitised on various cooperative principles, Schemes of GoI/NABARD/other, duties, conduct of meetings, book keeping, leadership program, team building, etc.	April 2025
9	Capacity building of Cooperative Personnel (CEO	NABARD	Training to be imparted on BDPs, Govt/ NABARD schemes, Services to members, technology etc	April 2025

Sr	Event	Agency	Expected Outcome	Timelines for Completion by
	and other functionaries)			
10	Capacity building of PACS members	NABARD	Training on business opportunities, services of credit/non-credit facilities of M-PACS, Members duties & rights, Provisions of state cooperative act, Bye Law, etc	April 2025
11	Preparation of business development plan/ (<i>Sahakar se Samridhhi Plan</i>) for MPACS in line with the initiatives taken by Ministry of Cooperation	NABARD in association with BoDs of MPACS	The DCCBs/ PACS Development Cells / Resource agency of NABARD shall guide PACS for preparation of effective implementable Business Development Plan.	April 2025
12	Commencement of Business operations	NABARD in association with BoDs of MPACS	The new M-PACS will start business operation.	April 2025 onwards

Source: Action plan of NABARD

Gantt Chart (1.1): Phase – I Action Plan (2024-25) – NABARD

Sl.No.	Activity	Responsibility	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25
1	Launch of Margdarshika	Ministry of Cooperation, Government of India								
2	District level Workshops headed by District Collector through DCDC to kick start the process	NABARD, State Cooperative Department								
3	Mapping and identification of uncovered Gram Panchayats/ villages and dormant/ defunct PACS	NABARD, DCDC								
4	Convening meeting of Joint Working Committee (JWC)	NABARD and State Cooperation Department								
5	Placing action plan before DCDC through JWC for monitoring and review	NABARD and State Cooperation Department								
6	Completion of liquidation process of dormant PACS	State / District Cooperation Department, DCDC								
7	Initiation of the process for formation of M-PACS	Competent authority of District / State Coop Department								
7.a	Mobilisation of members	Joint Working Committee (JWC) / Dist Coop Department/ DCCB/GP								
7.b	Formation of Board of Directors of right persons	Joint Working Committee (JWC)								
7.c	Appointment of CEO and other Staff	Joint Working Committee (JWC)								
7.d	Preparation of bye-laws	Joint Working Committee (JWC)								
7.e	Finalization of M-PACS Location	State/ District Cooperative Dept.								
7.f	Submission of documents to the approving authority for registration.	Competent authority of District / State Coop Department								
7.g	Registration of M-PACS	Competent authority of District / State Coop Department								
7.h	Affiliation to DCCB or StCB	NABARD in consultation with StCB , State and District Cooperative Dept								
8	Capacity Building - Sensitisation of BoD	NABARD								
9	Capacity building of Cooperative Personnel (CEO and other functionaries)	NABARD								
10	Capacity building of PACS members	NABARD								
11	Preparation of business development plan/ (Sahakar se Samriddhi Plan) for MPACS in line with the initiatives taken by Ministry of Cooperation	NABARD in association with BoDs of MPACS								
12	Commencement of Business operations	NABARD in association with BoDs of MPACS								

Gantt Chart (1.2): Phase –I Action Plan (in place of Liquidated) (2024-25) – NABARD

Sl.No.	Activity	Responsibility	Feb-24	Mar-24	Apr-24	May-24	Jun-25	Jul-25	Aug-25
1	Mapping and identification of uncovered Gram Panchayats/ villages and dormant/ defunct PACS	NABARD, DCDC							
2	Convening meeting of Joint Working Committee (JWC)	NABARD and State Cooperation Department							
3	Placing action plan before DCDC through JWC for monitoring and review	NABARD and State Cooperation Department							
4	Completion of liquidation process of dormant PACS	State / District Cooperation Department, DCDC							
5	Initiation of the process for formation of M-PACS	Competent authority of District / State Coop Department							
5.a	Mobilisation of members	Joint Working Committee (JWC) / Dist Coop Department/ DCCB/GP							
5.b	Formation of Board of Directors of right persons	Joint Working Committee (JWC)							
5.c	Appointment of CEO and other Staff	Joint Working Committee (JWC)							
5.d	Preparation of bye-laws	Joint Working Committee (JWC)							
5.e	Finalization of M-PACS Location	State/ District Cooperative Dept.							
5.f	Submission of documents to the approving authority for registration.	Competent authority of District / State Coop Department							
5.g	Registration of M-PACS	Competent authority of District / State Coop Department							
5.h	Affiliation to DCCB or StCB	NABARD in consultation with StCB, State and District Cooperative Dept							
6	Capacity Building - Sensitisation of BoD	NABARD							
7	Capacity building of Cooperative Personnel (CEO and other functionaries)	NABARD							
8	Capacity building of PACS members	NABARD							
9	Preparation of business development plan/ (Sahakar se Samriddhi Plan) for MPACS in line with the initiatives taken by Ministry of Cooperation	NABARD in association with BoDs of MPACS							
10	Commencement of Business operations	NABARD in association with BoDs of MPACS							

Gantt Chart (1.3): Phase – I Action Plan (2025-26) – NABARD

Sl.No.	Activity	Responsibility	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26
1	Initiation of the process for formation of M-PACS	Competent authority of District / State Coop Department												
1.a	Mobilisation of members	Joint Working Committee (JWC) / Dist Coop Department/ DCCB/GP												
1.b	Formation of Board of Directors	Joint Working Committee (JWC)												
1.c	Appointment of CEO and other Staff	Joint Working Committee (JWC)												
1.d	Preparation of bye-laws	Joint Working Committee (JWC)												
1.e	Finalization of M-PACS Location	State/ District Cooperative Dept.												
1.f	Submission of documents to the approving authority for registration.	Competent authority of District / State Coop Department												
1.g	Registration of M-PACS	Competent authority of District / State Coop Department												
1.h	Affiliation to DCCB or StCB	NABARD in consultation with StCB, State and District Cooperative Dept												
2	Capacity Building - Sensitisation of BoD	NABARD												
3	Capacity building of Cooperative Personnel	NABARD												
4	Capacity building of PACS members	NABARD												
5	Preparation of business development plan/ (Sahakar se Samriddhi Plan) for MPACS in line with the initiatives taken by Ministry of Cooperation	NABARD in association with BoDs of MPACS												
6	Commencement of Business operations	NABARD in association with BoDs of MPACS												

Gantt Chart (1.4): Phase –II Action Plan (2026-27) – NABARD

Sl.No.	Activity	Responsibility	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	Jan-27	Feb-27	Mar-27
1	Initiation of the process for formation of M-PACS	Competent authority of District / State Coop Department												
1.a	Mobilisation of members	Joint Working Committee (JWC) / Dist Coop Department/ DCCB/GP												
1.b	Formation of Board of Directors	Joint Working Committee (JWC)												
1.c	Appointment of CEO and other Staff	Joint Working Committee (JWC)												
1.d	Preparation of bye-laws	Joint Working Committee (JWC)												
1.e	Finalization of M-PACS Location	State/ District Cooperative Dept.												
1.f	Submission of documents to the approving authority for registration.	Competent authority of District / State Coop Department												
1.g	Registration of M-PACS	Competent authority of District / State Coop Department												
1.h	Affiliation to DCCB or StCB	NABARD in consultation with StCB, State and District Cooperative Dept												
2	Capacity Building - Sensitisation of BoD	NABARD												
3	Capacity building of Cooperative Personnel	NABARD												
4	Capacity building of PACS members	NABARD												
5	Preparation of business development plan/ (Sahakar se Samridhhi Plan) for MPACS in line with the initiatives taken by Ministry of Cooperation	NABARD in association with BoDs of MPACS												
6	Commencement of Business operations	NABARD in association with BoDs of MPACS												

Gantt Chart (1.5): Phase –II Action Plan (2027-28) – NABARD

Sl.No.	Activity	Responsibility	Apr-27	May-27	Jun-27	Jul-27	Aug-27	Sep-27	Oct-27	Nov-27	Dec-27	Jan-28	Feb-28	Mar-28
1	Initiation of the process for formation of M-PACS	Competent authority of District / State Coop Department												
1.a	Mobilisation of members	Joint Working Committee (JWC) / Dist Coop Department/ DCCB/GP												
1.b	Formation of Board of Directors	Joint Working Committee (JWC)												
1.c	Appointment of CEO and other Staff	Joint Working Committee (JWC)												
1.d	Preparation of bye-laws	Joint Working Committee (JWC)												
1.e	Finalization of M-PACS Location	State/ District Cooperative Dept.												
1.f	Submission of documents to the approving authority for registration.	Competent authority of District / State Coop Department												
1.g	Registration of M-PACS	Competent authority of District / State Coop Department												
1.h	Affiliation to DCCB or StCB	NABARD in consultation with StCB, State and District Cooperative Dept												
2	Capacity Building - Sensitisation of BoD	NABARD												
3	Capacity building of Cooperative Personnel	NABARD												
4	Capacity building of PACS members	NABARD												
5	Preparation of business development plan/ (Sahakar se Samridhhi Plan) for MPACS in line with the initiatives taken by Ministry of Cooperation	NABARD in association with BoDs of MPACS												
6	Commencement of Business operations	NABARD in association with BoDs of MPACS												

Gantt Chart (1.6): Phase –II Action Plan (2028-29) – NABARD

Sl.No.	Activity	Responsibility	Apr-28	May-28	Jun-28	Jul-28	Aug-28	Sep-28	Oct-28	Nov-28	Dec-28	Jan-29	Feb-29	Mar-29
1	Initiation of the process for formation of M-PACS	Competent authority of District / State Coop Department												
1.a	Mobilisation of members	Joint Working Committee (JWC) / Dist Coop Department/ DCCB/GP												
1.b	Formation of Board of Directors	Joint Working Committee (JWC)												
1.c	Appointment of CEO and other Staff	Joint Working Committee (JWC)												
1.d	Preparation of bye-laws	Joint Working Committee (JWC)												
1.e	Finalization of M-PACS Location	State/ District Cooperative Dept.												
1.f	Submission of documents to the approving authority for registration.	Competent authority of District / State Coop Department												
1.g	Registration of M-PACS	Competent authority of District / State Coop Department												
1.h	Affiliation to DCCB or StCB	NABARD in consultation with StCB, State and District Cooperative Dept												
2	Capacity Building - Sensitisation of BoD	NABARD												
3	Capacity building of Cooperative Personnel	NABARD												
4	Capacity building of PACS members	NABARD												
5	Preparation of business development plan/ (Sahakar se Samridhhi Plan) for MPACS in line with the initiatives taken by Ministry of Cooperation	NABARD in association with BoDs of MPACS												
6	Commencement of Business operations	NABARD in association with BoDs of MPACS												

Table 1. NABARD Targets (State-wise, Year-wise, Phase wise)

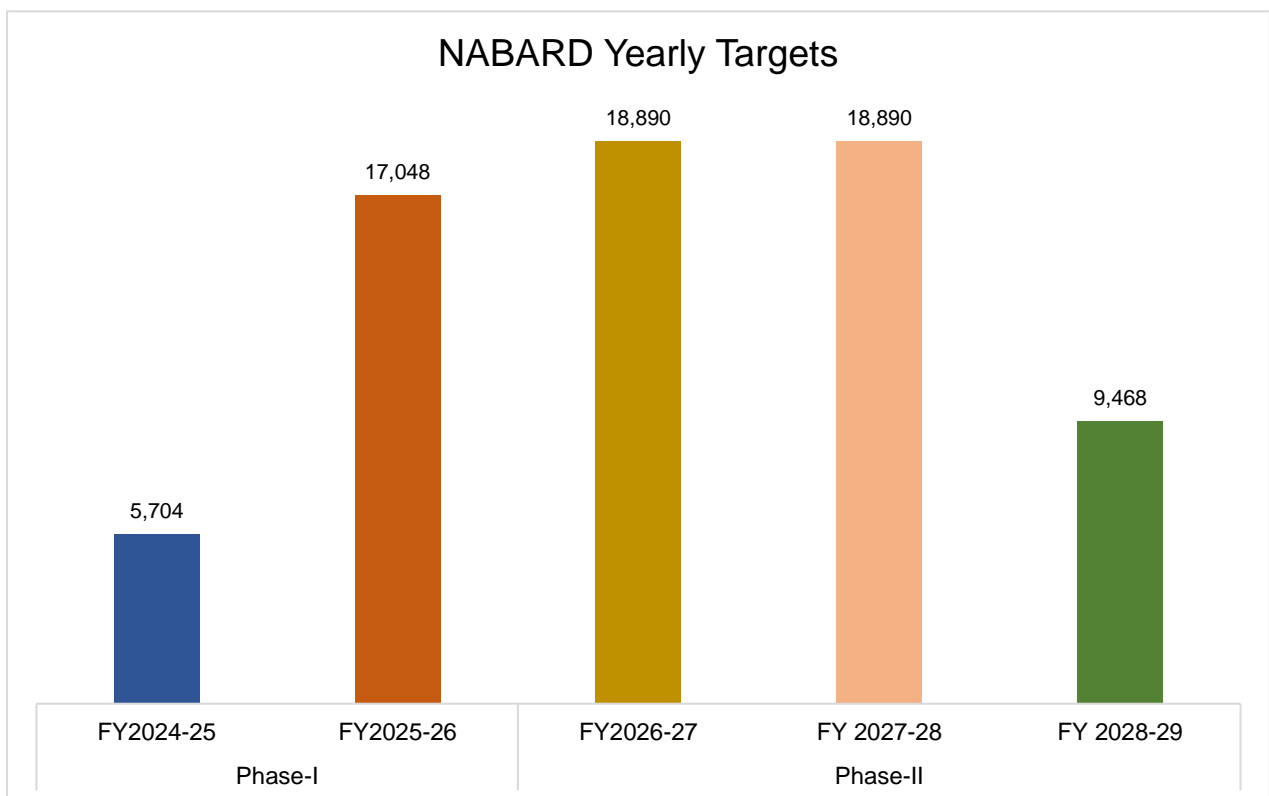
Sr. No	State/U.T.	Total Number of GPs	Existing No. of PACS	New MPACS in uncovered GPs	New M-PACS in place of Dormant/ Defunct after Liquidation	Sub-Total of Phase-I	New M-PACS in underserved GPs	Total (Phase – I and II)
				Phase I	Phase- I		Phase II	
1	Andaman and Nicobar Islands	264	47	218	-	218	-	218
2	Andhra Pradesh	13,326	2,046	130	20	150	2,000	2,150
3	Arunachal Pradesh	2,108	35	1,985	3	1,988	30	2,018
4	Assam	2,662	1,834	12	1,030	1,042	-	1,042
5	Bihar	8,054	8,496	24	154	178	-	178
6	Chhattisgarh	11,650	2,059	13	14	27	3,763	3,790
7	Goa	191	103	-	24	24	27	51
8	Gujarat	14,619	10,590	1,037	776	1,813	150	1,963
9	Haryana	6,225	785	477	-	477	-	477
10	Himachal Pradesh	3,615	2,217	9	106	115	499	614
11	Jammu and Kashmir	4,291	648	168	130	298	973	1,271
12	Jharkhand	4,345	4,458	-	1	1	-	1
13	Karnataka	5,953	6,139	45	173	218	-	218
14	Kerala	941	1,680	48	58	106	-	106
15	Ladakh	193	159	61	46	107	-	107
16	Madhya Pradesh	23,011	4,554	339	43	382	6,880	7,262
17	Maharashtra	27,909	21,059	7	106	113	2,704	2,817
18	Manipur	3,812	273	1,272	19	1,291	846	2,137
19	Meghalaya	6,814	677	3,676	63	3,739	932	4,671
20	Mizoram	842	94	750	3	753	-	753
21	Nagaland	1,298	1,344	694	532	1,226	-	1,226
22	Odisha	6,794	4,238	12	79	91	-	91
23	Puducherry	108	59	2	3	5	18	23
24	Punjab	13,241	3,975	41	449	490	2,640	3,130
25	Rajasthan	11,207	7,935	20	297	317	-	317
26	Sikkim	199	193	9	22	31	-	31
27	Tamil Nadu	12,525	4,511	4,858	4	4,862	747	5,609
28	Telangana	12,769	955	108	32	140	4,193	4,333
29	Dadra, Nagar haveli & Daman and Diu	38	16	24	4	28	-	28
30	Tripura	1,176	269	741	-	741	-	741
31	Uttar Pradesh	57,702	7,578	-	442	442	18,144	18,586
32	Uttarakhand	7,795	672	1	2	3	2,702	2,705
33	West Bengal	3,339	5,694	495	841	1,336	-	1,336
	Total	2,69,016	1,05,392	17,276	5,476	22,752	47,248	70,000

Source: Action Plan submitted by NABARD

Table 1.1 NABARD – Formation of New M-PACS (Yearly Targets)

Phase-I	FY2024-25	5,704	22,752
	FY2025-26	17,048	
Phase-II	FY2026-27	18,890	47,248
	FY 2027-28	18,890	
	FY 2028-29	9,468	

Source: Action Plan submitted by NABARD



Source: Action Plan submitted by NABARD

Graphical Representation

Formation of new M-DCS by NDDB

S.No	Event	Agency	Expected Outcome	Timeline for completion by
1	Launch of Margdarshika	Ministry of Cooperation, Government of India	Sensitization of the stakeholders on SOP, implementation mechanism, role and responsibility, targets and timelines	September 2024
2	Reviewing and preparation of model bye-laws for M-DCS	NDDB	Model Bye-Laws for M-DCS <ul style="list-style-type: none"> Ministry of Cooperation, Government of India , NDDB and State Cooperation Department will analyse and customise Bye-Laws for M-DCS on the lines of Model Bye-Laws of Govt of India. 	October 2024
3	Regional /District Workshops by NABARD / NDDB	NDDB, NABARD and Milk Unions	Stakeholder Meeting <ul style="list-style-type: none"> NDDB in coordination with NABARD shall organize Sensitization workshop of all stakeholders on modification of Cooperative Bye-Laws for formation of M-DCS (multipurpose Dairy Cooperatives), simplification of registration process 	October 2024
4.	State level Sensitisation Meetings with Stakeholders	NDDB, State Federation, Milk Unions and DAHD	<ul style="list-style-type: none"> NDDB shall organize state-level workshops which will be attended by District level Milk Unions for formation of M-DCS. 	December 2024

S.No	Event	Agency	Expected Outcome	Timeline for completion by
			<ul style="list-style-type: none"> • Deliberation on changes required in existing byelaws to enable formation of M-DCS in the State 	
5	Village level potential assessment for milk procurement	NDDB, Milk union	Identification of the villages and their potential <ul style="list-style-type: none"> • Mapping and identification of the uncovered/underserved GP and dormant and defunct dairy cooperatives for liquidation and registration of new M-DCS in their areas of operation. • Identification and preparation of list of villages where new MDCS to be formed • Analysis of the potential of milk procurement in the identified villages 	January 2025
6	Preparation of action plan	NDDB/Milk Union	<ul style="list-style-type: none"> • Facilitate Milk Union in preparation and finalization of State and District Level Action Plan 	January 2025
7	Placing action plan before DCDC	NDDB	<ul style="list-style-type: none"> • Placing the final action plan before DCDC for monitoring and review through JWC 	February 2025
8	Registration of new M-DCS and adoption of Model bye laws for M-DCS	Competent authority of District Coop Department/State Federation	<ul style="list-style-type: none"> • Registration of the New M-DCS and adoption of the Model bye laws • The process of formation of M-DCS in uncovered villages/GP shall be initiated. 	March 2025

S.No	Event	Agency	Expected Outcome	Timeline for completion by
9	Commencement of Business operations (Milk procurement & forward linkage) with Business Development Plan (Sahakar se Samridhi Plan)	NDDB, Milk Union,	<p>Adoption of the Model Bye-laws M-DCS</p> <ul style="list-style-type: none"> • The M-DCS will initiate registration process and start business operation • The model bye-laws shall be adopted in DCS • M-DCS will provide different services as per the business development plan (<i>Sahakar se Samridhi Plan</i>) <p>Preparation of business development plan (Sahakar se Samridhi Plan)</p>	March 2025
10	Capacity Building - Sensitisation of Milk Union / BoD	NDDB	Milk Unions will be sensitised on possible additional activities that can be taken up by M-DCS, its advantages and modalities for doing so.	Continuous
11	Capacity building of M-DCS Management Committee, Secretary, members	NDDB	Training on milk procurement. Bulk Milk Coolers (BMC), Feed, Fodder, Veterinary Services, State Cooperative Act, Byelaws, etc. shall be provided	Continuous

Source: Action Plan submitted by NDDB

Gantt Chart (2.1): Action Plan (FY 2024-25) – NDDB

Sl. No.	Activity	Responsibility	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25
1	Launch of Margdarshika	Ministry of Cooperation, Government of India												
2	Reviewing and preparation of model bye-laws for M-DCS	NDDB												
3	Regional/District Workshops by NDDB	NDDB, NABARD and Milk Unions												
4	State level Sensitisation Meetings with Stakeholders	DAHD, NDDB, State Federation, Milk Unions												
5	Village level potential assessment for milk procurement	NDDB, Milk union												
6	Preparation of action plan	NDDB/Milk Union												
7	Placing action plan before DCDC	NDDB												
8	Registration of new M-DCS and adoption of Model bye laws for M-DCS	Competent authority of District Coop Department/State Federation												
9	Commencement of Business operations (Milk procurement & forward linkage) with Business Development Plan (Sahakar se Samriddhi Plan)	NDDB, Milk Union												
10	Capacity Building - Sensitisation of Milk Union / BoD	NDDB												
11	Capacity building of M-DCS Management Committee, Secretary, members	NDDB												

Gantt Chart (2.2): Action Plan (FY 2025-26) – NDDB

Sl.No.	Activity	Responsibility	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26
1	Placing action plan before DCDC	NDDB												
2	Registration of new M-DCS and adoption of Model bye laws for M-DCS	Competent authority of District Coop Department/State Federation												
3	Commencement of Business operations (Milk procurement & forward linkage) with Business Development Plan (Sahakar se Samridhhi Plan)	NDDB, Milk Union												
4	Capacity Building - Sensitisation of Milk Union / BoD	NDDB												
5	Capacity building of M-DCS Management Committee, Secretary, members	NDDB												

Gantt Chart (2.3): Action Plan (FY 2026-27) – NDDB

Sl.No.	Activity	Responsibility	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	Jan-27	Feb-27	Mar-27
1	Placing action plan before DCDC	NDDB												
2	Registration of new M-DCS and adoption of Model bye laws for M-DCS	Competent authority of District Coop Department/State Federation												
3	Commencement of Business operations (Milk procurement & forward linkage) with Business Development Plan (Sahakar se Samriddhi Plan)	NDDB, Milk Union												
4	Capacity Building - Sensitisation of Milk Union / BoD	NDDB												
5	Capacity building of M-DCS Management Committee, Secretary, members	NDDB												

Gantt Chart (2.4): Action Plan (FY 2027-28) – NDDB

Sl.No.	Activity	Responsibility	Apr-27	May-27	Jun-27	Jul-27	Aug-27	Sep-27	Oct-27	Nov-27	Dec-27	Jan-28	Feb-28	Mar-28
1	Placing action plan before DCDC	NDDB												
2	Registration of new M-DCS and adoption of Model bye laws for M-DCS	Competent authority of District Coop Department/State Federation												
3	Commencement of Business operations (Milk procurement & forward linkage) with Business Development Plan (Sahakar se Samriddhi Plan)	NDDB, Milk Union												
4	Capacity Building - Sensitisation of Milk Union / BoD	NDDB												
5	Capacity building of M-DCS Management Committee, Secretary, members	NDDB												

Gantt Chart (2.5): Action Plan (FY 2028-29) – NDDB

Sl.No.	Activity	Responsibility	Apr-28	May-28	Jun-28	Jul-28	Aug-28	Sep-28	Oct-28	Nov-28	Dec-28	Jan-29	Feb-29	Mar-29
1	Placing action plan before DCDC	NDDB												
2	Registration of new M-DCS and adoption of Model bye laws for M-DCS	Competent authority of District Coop Department/State Federation												
3	Commencement of Business operations (Milk procurement & forward linkage) with Business Development Plan (Sahakar se Samriddhi Plan)	NDDB, Milk Union												
4	Capacity Building - Sensitisation of Milk Union / BoD	NDDB												
5	Capacity building of M-DCS Management Committee, Secretary, members	NDDB												

Table 2. NDDB Targets (State-wise, Year-wise)

Sr. No	State/ UT	Total No. of Villages	Existing Functional DCS	2024-25		2025-26		2026-27		2027-28		2028-29		Total
				New DCS	Strengthening DCS	New DCS	Strengthening DCS	New DCS	Strengthening DCS	New DCS	Strengthening DCS	New DCS	Strengthening DCS	
1	Andhra Pradesh	17,950	7,820	3,091	211	930	632	960	527	895	421	826	316	8,809
2	Assam	27,959	551	135	18	160	55	200	46	280	37	325	28	1,284
3	Bihar	45,410	21,903	2,320	610	1,624	1,830	570	1,525	570	1,220	570	915	11,754
4	Chhattisgarh	20,634	650	500	45	750	135	750	113	750	90	750	68	3,951
5	Goa	429	174	2	6	3	18	3	15	4	12	4	9	76
6	Gujarat	19,040	20,173	238	440	245	1,320	240	1,100	228	880	222	660	5,573
7	Haryana	7,602	3,557	149	119	149	356	134	297	139	237	139	178	1,897
8	Himachal Pradesh	21,254	567	90	19	70	57	55	47	45	38	40	28	489
9	Jammu and Kashmir	6,857	983	150	33	150	98	150	82	150	66	100	49	1,028
10	Jharkhand	32,737	965	100	32	70	96	60	80	50	64	50	48	650
11	Karnataka	30,715	15,546	669	410	577	1,230	539	1,025	503	820	523	615	6,911
12	Kerala	1,666	3,098	34	83	34	250	34	208	34	167	34	125	1,003
13	Madhya Pradesh	55,891	8,193	512	273	532	819	597	683	597	546	597	410	5,566
14	Maharashtra	44,532	12,559	133	419	161	1,256	196	1,047	206	837	182	628	5,065
15	Manipur	3,856	70	26	2	25	7	25	6	25	5	25	4	150
16	Meghalaya	7,098	28	10	1	25	3	30	2	-	2	-	1	74
17	Mizoram	875	22	15	1	15	2	15	2	10	1	10	1	72

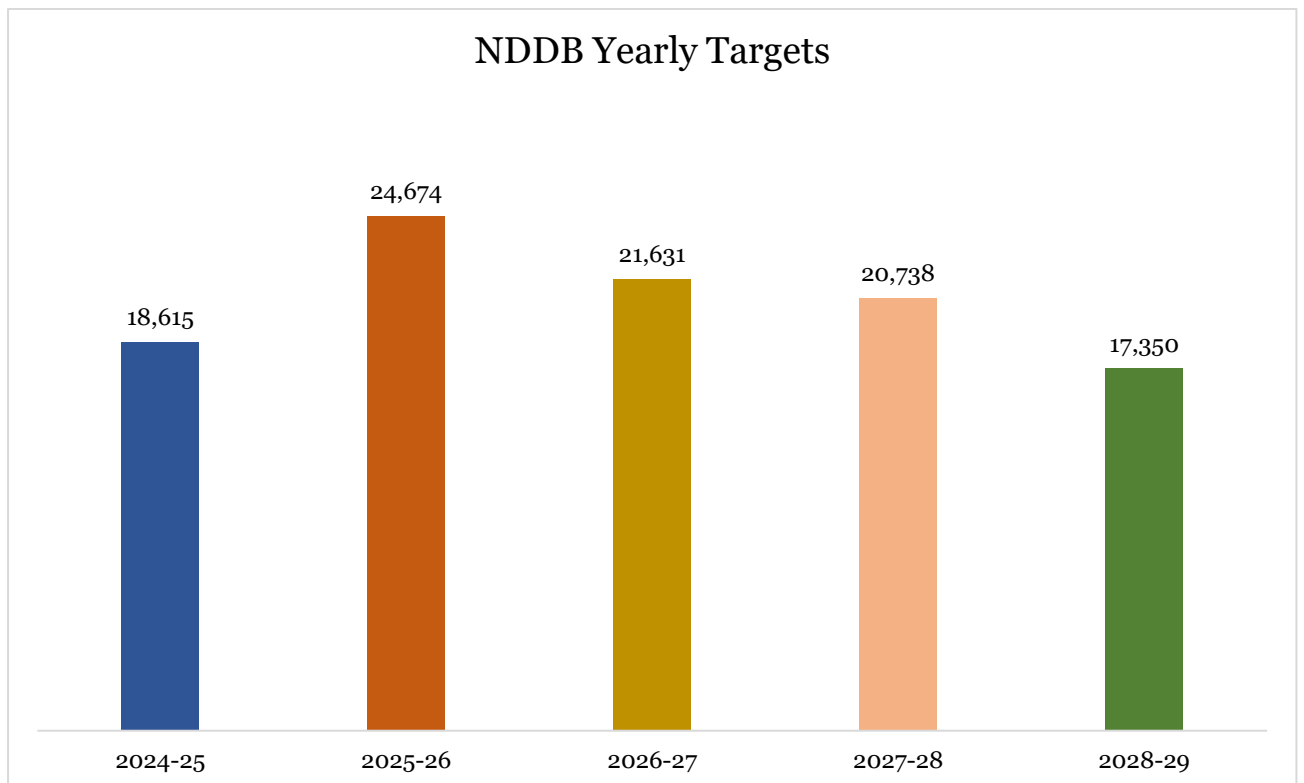
Sr. No	State/ UT	Total No. of Villages	Existing Functional DCS	2024-25		2025-26		2026-27		2027-28		2028-29		Total
				New DCS	Strengthening DCS	New DCS	Strengthening DCS	New DCS	Strengthening DCS	New DCS	Strengthening DCS	New DCS	Strengthening DCS	
18	Nagaland	1,642	30	1	1	3	3	3	3	4	2	5	2	27
19	Odisha	52,245	3,425	1,209	114	714	342	823	285	2,395	228	1,306	171	7,587
20	Puducherry	127	102	1	3	1	10	-	9	-	7	-	5	36
21	Punjab	12,784	7,324	476	244	466	732	456	610	415	488	405	366	4,658
22	Rajasthan	46,903	16,489	1,300	470	1,340	1,410	1,365	1,175	1,400	940	1,437	705	11,542
23	Sikkim	483	508	15	17	12	51	10	42	10	34	10	25	226
24	Tamil nadu	18,696	10,119	227	297	236	892	248	743	259	595	271	446	4,214
25	Telangana	11,226	4,008	372	134	187	401	182	334	84	267	80	200	2,241
26	Tripura	898	85	15	3	15	9	20	7	20	6	20	4	119
27	Uttar Pradesh	1,10,143	16,488	1,666	500	1,761	1,499	1,856	1,250	1,951	1,000	2,046	749	14,278
28	Uttarakhand	17,325	2,550	222	85	193	255	193	213	188	170	166	128	1,813
29	West Bengal	41,006	1,570	295	52	301	157	310	131	241	105	244	79	1,915
	Grand Total	6,57,983	1,59,557	13,973	4,642	10,749	13,925	10,024	11,607	11,453	9,285	10,387	6,963	1,03,008

Source: Action Plan submitted by NDDB

Table 2.1 NDDB – Formation of New M-DCS (Yearly Targets)

Year	New M-DCS	Strengthening of DCS	Total DCS
2024-25	13,973	4,642	18,615
2025-26	10,749	13,925	24,674
2026-27	10,024	11,607	21,631
2027-28	11,453	9,285	20,738
2028-29	10,387	6,963	17,350
Total	56,586	46,422	1,03,008

Source: Action Plan submitted by NDDB



Source: Action Plan submitted by NDDB

Graphical Representation

Formation of new M-FCS by NFDB

S.No	Event	Agency	Expected Outcome	Timeline for completion by
1	Launch of Margdarshika	Ministry of Cooperation, Government of India	Sensitization of the stakeholders on SOP, implementation mechanism, role and responsibility, targets and timelines	September 2024
2	Reviewing and preparation of Model bye-laws for FCS	NFDB, State Fisheries Federations	Model Bye-Laws for FCS <ul style="list-style-type: none"> NFDB and State Federation will analyse and customise Bye-Laws for FCS on the lines of Model Bye-Laws for PACS, Govt of India. 	October 2024
3	Regional and District level Workshops	NFDB, Fisheries Departments of the State/UT	Stakeholder Meeting <ul style="list-style-type: none"> Sensitization of all stakeholders on modification of Bye-Laws for formation of M-FCS 	October 2024
4	Mapping and Identification of uncovered GP / potential villages	NFDB, State Level Fisheries Federations	<ul style="list-style-type: none"> Identification and preparation of list of potential villages where new M-FCS to be formed Mapping of defunct/dormant fisheries cooperative societies for liquidation. 	December 2024
5	Preparation and finalisation of action plan	NFDB, State Level Fisheries Federations	<ul style="list-style-type: none"> Prepare State and District Level Action Plan 	January 2025

S.No	Event	Agency	Expected Outcome	Timeline for completion by
6	Placing action plan before DCDC	NFDB through JWC	<ul style="list-style-type: none"> Placing the action plan before DCDC for monitoring and review through JWC 	January 2025
7	Mobilization of fish farmers/ allied workers	NFDB and Fisheries Department	<ul style="list-style-type: none"> Mobilization of farmers for formation of new fisheries cooperative societies 	February 2025
8	Registration of new M-FCS and adoption of Model bye laws for FCS	Competent authority of District Cooperative Department	<ul style="list-style-type: none"> Registration of the New M-FCS and adoption of the Model bye-laws Formation of new fisheries cooperatives in place of liquidated fisheries cooperatives 	Adoption of model bye-laws by February 2025 Formation of new fisheries cooperatives in place of liquidated fisheries cooperatives by March 2025
9	Affiliation to District/State Federations	NFDB, State level fisheries federation and Fisheries Departments of the State/UT	<ul style="list-style-type: none"> The newly formed fisheries cooperatives will be facilitated to affiliate with District & State Fisheries Federations. 	March 2025
10	Training and Capacity Building of BoD, Management Committee, Secretary and members of Fisheries Cooperatives	NFDB and Fisheries Departments of the State/UT	Fisheries Cooperative will be sensitised on possible additional activities that can be taken up by FCS, its advantages and modalities for doing so.	Continuous process

S.No	Event	Agency	Expected Outcome	Timeline for completion by
11	Commencement of Business operations (forward linkage) with Business Development Plan (Sahakar se Samriddhi Plan)	NFDB	Adoption of the Model Bye-laws for M-FCS <ul style="list-style-type: none"> • The M-FCS will initiate registration process and start business operations • M-FCS will commence different service as per business development plan (<i>Sahakar se Samriddhi Plan</i>) 	April 2025
12	Convergence with schemes	NFDB, and Fisheries Departments of the State/UT	<ul style="list-style-type: none"> • Various schemes implemented will be extended to the fisheries cooperatives. 	Continuous process

Source: Action Plan NFDB

Gantt Chart (3.1): Action Plan (FY 2024-25) – NFDB

Sl.No.	Activity	Responsibility	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25
1	Launching of Margdarshika	Ministry of Cooperation, Government of India								
2	Reviewing and preparation of Model bye-laws for FCS	NFDB, State Fisheries Federations								
3	Regional/District level Workshops	NFDB, Fisheries Departments of the State/UT								
4	Mapping and Identification of uncovered GP / potential villages	NFDB, State Level Fisheries Federations								
5	Preparation and finalisation of action plan	NFDB, State Level Fisheries Federations								
6	Placing action plan before DCDC	NFDB, Fisheries Department, Cooperation Department,								
7	Mobilization of Fishers/fish farmers/ allied workers	NFDB and Fisheries Department								
8	Registration of new M-FCS and adoption of Model bye laws for FCS	Competent authority of District Cooperative Department								
9	Affiliation to District/State Federations	NFDB, State level fisheries federation and Fisheries Departments of the State/UT								
10	Commencement of Business operations (forward linkage) with Business Development Plan (Sahakar se Samriddhi Plan)	NFDB								
11	Training and Capacity Building of BoD, Management Committee, Secretary and members of Fisheries Cooperatives	NFDB and Fisheries Departments of the State/UT								
12	Convergence with schemes	NFDB, and Fisheries Departments of the State/UT								

Gantt Chart (3.2): Action Plan (FY 2025-26) – NFDB

Sl.No.	Activity	Responsibility	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26
1	Registration of new M-FCS and adoption of Model bye laws for FCS	Competent authority of District Cooperative Department											
2	Affiliation to District/State Federations	NFDB, State level fisheries federation and Fisheries Departments of the State/UT											
3	Commencement of Business operations (forward linkage) with Business Development Plan (Sahakar se Samriddhi Plan)	NFDB											
4	Training and Capacity Building of BoD, Management Committee, Secretary and members of Fisheries Cooperatives	NFDB and Fisheries Departments of the State/UT											
5	Convergence with schemes	NFDB, and Fisheries Departments of the State/UT											

Gantt Chart (3.3): Action Plan (FY 2026-27) – NFDB

Sl.No.	Activity	Responsibility	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	Jan-27	Feb-27	Mar-27
1	Registration of new M-FCS and adoption of Model bye laws for FCS	Competent authority of District Cooperative Department											
2	Affiliation to District/State Federations	NFDB, State level fisheries federation and Fisheries Departments of the State/UT											
3	Commencement of Business operations (forward linkage) with Business Development Plan (Sahakar se Samriddhi Plan)	NFDB											
4	Training and Capacity Building of BoD, Management Committee, Secretary and members of Fisheries Cooperatives	NFDB and Fisheries Departments of the State/UT											
5	Convergence with schemes	NFDB, and Fisheries Departments of the State/UT											

Gantt Chart (3.4): Action Plan (FY 2027-28) – NFDB

Sl.No	Activity	Responsibility	May-27	Jun-27	Jul-27	Aug-27	Sep-27	Oct-27	Nov-27	Dec-27	Jan-28	Feb-28	Mar-28
1	Registration of new M-FCS and adoption of Model bye laws for FCS	Competent authority of District Cooperative Department											
2	Affiliation to District/State Federations	NFDB, State level fisheries federation and Fisheries Departments of the State/UT											
3	Commencement of Business operations (forward linkage) with Business Development Plan (Sahakar se Samriddhi Plan)	NFDB											
4	Training and Capacity Building of BoD, Management Committee, Secretary and members of Fisheries Cooperatives	NFDB and Fisheries Departments of the State/UT											
5	Convergence with schemes	NFDB, and Fisheries Departments of the State/UT											

Gantt Chart (3.5): Action Plan (FY 2028-29) – NFDB

Sl.No	Activity	Responsibility	May-28	Jun-28	Jul-28	Aug-28	Sep-28	Oct-28	Nov-28	Dec-28	Jan-29	Feb-29	Mar-29
1	Registration of new M-FCS and adoption of Model bye laws for FCS	Competent authority of District Cooperative Department											
2	Affiliation to District/State Federations	NFDB, State level fisheries federation and Fisheries Departments of the State/UT											
3	Commencement of Business operations (forward linkage) with Business Development Plan (Sahakar se Samriddhi Plan)	NFDB											
4	Training and Capacity Building of BoD, Management Committee, Secretary and members of Fisheries Cooperatives	NFDB and Fisheries Departments of the State/UT											
5	Convergence with schemes	NFDB, and Fisheries Departments of the State/UT											

Table 3. NFDB Targets (State-wise, Year-wise)

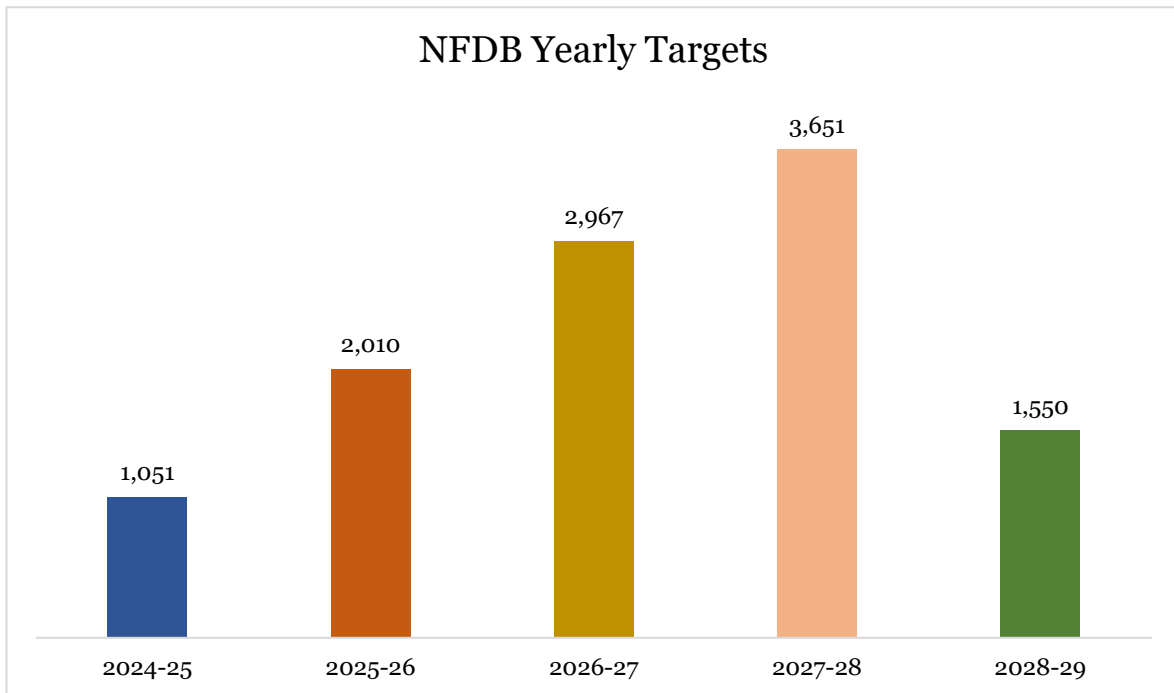
States /UTs	2024-25	2025-26	2026-27	2027-28	2028-29	Total
Andaman and Nicobar Islands	3	6	9	9	42	69
Andhra Pradesh	20	40	60	60	20	200
Arunachal Pradesh	5	5	8	8	4	30
Assam	30	50	70	60	62	272
Bihar	120	240	360	360	120	1,200
Chandigarh	-	-	-	-	-	-
Chhattisgarh	60	120	180	180	60	600
Delhi	-	-	-	-	-	-
Goa	-	5	5	5	5	20
Gujarat	30	50	70	70	30	250
Haryana	5	10	15	35	42	107
Himachal Pradesh	2	4	6	6	2	20
Jammu and Kashmir	5	10	15	15	5	50
Jharkhand	50	100	150	150	50	500
Karnataka	25	50	75	75	25	250
Kerala	2	4	100	180	177	463
Ladakh	2	2	2	2	2	10
Lakshadweep	-	-	-	-	-	-
Madhya Pradesh	150	300	400	600	50	1,500
Maharashtra	80	120	150	150	100	600
Manipur	10	20	100	106	153	389
Meghalaya	10	20	30	30	10	100
Mizoram	10	20	30	30	10	100
Nagaland	10	20	50	50	83	213
Odisha	55	110	100	250	35	550
Puducherry	-	-	-	-	-	-
Punjab	20	40	60	60	20	200
Rajasthan	10	20	30	50	47	157
Sikkim	2	4	6	6	2	20
Tamil Nadu	15	25	50	75	85	250
Telangana	50	100	100	200	50	500
Dadra, Nagar haveli & Daman and Diu	-	-	-	-	9	9
Tripura	10	20	30	30	10	100
Uttar Pradesh	200	400	581	649	170	2,000
Uttarakhand	20	30	40	30	30	150
West Bengal	40	65	85	120	40	350
Total	1,051	2,010	2,967	3,651	1,550	11,229

Source: Action Plans submitted by NFDB

Table 3.1 NFDB – Formation of New M-FCS (Yearly Targets)

Year	Target for new FCS
2024-25	1,051
2025-26	2,010
2026-27	2,967
2027-28	3,651
2028-29	1,550
Total	11,229

Source: Action Plans submitted by NFDB



Source: Action Plans submitted by NFDB

Graphical Representation



<p>Ministry of Cooperation Atal Akshay Urja Bhawan, CGO Complex, Lodhi Road, New Delhi – 110003</p>	<p>सहकारिता मंत्रालय अटल अक्षय ऊर्जा भवन, सीजीओ कॉम्प्लेक्स, लोधी रोड,, नई दिल्ली –110003</p>
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