

COCONUT DEVELOPMENT BOARD

CITIZENS' CHARTER

VISION

Integrated development of coconut cultivation and industry in the country so as to make the coconut economy sustainable and globally competitive.

MISSION

To achieve targeted production and productivity in coconut with the active participation of State Governments, Departments and other agencies by successful implementation of various projects on Integrated development of coconut industries, which includes Replanting and Rejuvenation and Technology Mission on Coconut, Export Promotion Activities etc.

OBJECTIVES

1. To improve the productivity of coconut holdings through integrated approach like cutting and removal of root (wilt) disease advanced and senile unproductive palms, demonstration of scientific management of coconut based farming system by providing incentives, promotion of organic agriculture, farm level processing etc.
2. To bring additional areas under coconut for improving the production potential in the country.
3. To enhance the production and distribution of quality planting materials including hybrids.
4. To encourage product diversification, value addition and infrastructure creation through development, demonstration and dissemination of technologies by providing financial assistance.
5. Dissemination of information through publicity and extension activities, multimedia campaigns, seminars etc.
6. To develop market information system through collection, compilation and analysis of domestic as well as export data on coconut and coconut products and dissemination through publications and website.
7. To improve the infrastructural facilities and administrative efficiency of the organizations.

FUNCTIONS OF THE COCONUT DEVELOPMENT BOARD

It shall be the duty of the Board to promote, by such measures as it thinks fit, the development under the control of the Central Government of the coconut industry.

Without prejudice to the generality of the provisions of sub-section (1), the measures referred to therein may provide for -

- (a) Adopting measures for the development of coconut industry so that farmers, particularly small and marginal farmers, may become participants in and beneficiaries of, the development and growth of coconut industry;
- (b) Recommending measures for improving the marketing of coconut and its products in India;
- (c) Imparting technical advice to any person who is engaged in the cultivation of coconut or the processing or marketing of coconut and its products;
- (d) Providing financial or other assistance for the development of high yielding coconut hybrids, adoption of improved methods of cultivation of coconut, modern technology for processing of coconut and extension of areas under coconut cultivation (including replanting) with a view to improving the growth of coconut industry;
- (e) Adopting such measures as may be practicable for assisting coconut growers to get incentive prices including recommending, as and when necessary, minimum and maximum prices for coconut and its products;
- (f) Recommending measures for regulating import and export of coconut and its products;
- (g) Collecting statistics from growers of coconut, dealers in coconut, manufacturers of coconut products and such other persons and institutions as may be prescribed, on any matter relating to coconut industry and publishing the statistics so collected or portions thereof or extracts therefrom;
- (h) Fixing grades, specifications and standards for coconut and its products;
- (i) Financing suitable schemes in consultation with the Central Governments and the Government of the States where coconut is grown on a large scale, so as to increase the production of coconut and to improve its quality and yield; and for this purpose evolving schemes for award of prizes or grant of incentives to growers of coconut and the

manufacturers of its products and for providing marketing facilities for coconut and its products;

- (j) Assisting, encouraging, promoting or financing agricultural, technological, industrial or economic research on coconut and its products in such manner as the Board may deem fit by making use of available institutions;
- (k) Undertaking such publicity and publishing such periodicals, books or bulletins, on the research and development of coconut and its products, as may be found necessary;
- (l) Setting up of regional offices and other agencies for the promotion and development of production; grading and marketing of coconut and its products in coconut growing States and Union territories for the efficient discharge of the functions and objectives of the Board; and
- (m) Such other measures as may, having regard to the purposes of this Act, be prescribed by the Central Government in consultation with the Governments of the States where coconut is grown on a large scale.

MANDATE

Coconut Development Board is a statutory body established by the Government of India for the integrated development of coconut production and utilization in the country with focus on productivity increase and product diversification. The Board which came into existence on 12th January 1981, functions under the administrative control of the Ministry of Agriculture, Government of India, with its Headquarters at Kochi in Kerala and Regional Offices at Bangalore in Karnataka, Chennai in Tamilnadu and Guwahati in Assam. There are six State Centres situated at Pitapally in Odisha, Kolkata in West Bengal, Patna in Bihar, Thane in Maharashtra, Hyderabad in Telungana and Port Blair in the Union Territory of Andaman & Nicobar Islands. The Board has nine Demonstration cum Seed Production (DSP) Farms in different locations of the country. A Market Development cum Information Centre has been established in Delhi. The Board has set up CDB Institute of Technology (CIT) at Vazhakulam near Aluva in Kerala.

THRUST AREAS

- Increasing the production of quality planting material.
- Creating future production potential by bringing more area under coconut.
- Improving productivity of existing coconut holdings.

- Integrated management of major pests and diseases.
- Strengthening coconut industry by promoting product diversification and by-product utilization.

LIBRARY SERVICES

1. Lending Services
2. Inter-Library Loan (ILL)
3. Reference Services
4. Current Awareness Service (CAS)
5. Reprographic Service

TECHNOLOGY

Coconut Development Board is the pioneer organization for coconut technology development in India.

1. Undertaking project feasibility studies and preparation of detailed project feasibility reports.
2. Providing technical know-how for coconut based products such as
 - Spray dried coconut milk powder
 - Packing and preservation of tender coconut water
 - Coconut water based vinegar
 - Aqueous processed coconut oil
 - Virgin coconut oil
3. Technical guidance to entrepreneurs in setting up coconut based units.

QUALITY TESTING PLANT

Facilities for chemical analysis of copra, coconut oil and coconut vinegar are available at the CDB Institute of Technology (CIT) at Vazhakulam, Aluva, Ernakulam.

TRAINING PROGRAMME FOR WOMEN ENTREPRENEURS AND SELF HELP GROUPS AT CDB INSTITUTE OF TECHNOLOGY, VAZHAKULAM

Objectives of the programme

- To focus attention on the huge potential for coconut convenience foods and range of product recipes.

- To impart training skills, entrepreneurship development, leadership qualities and provide marketing tips.
- To familiarize the participants about quality control operations & quality management systems being followed in food processing industries.
- To gain an insight into various packaging systems for preservation of coconut convenience foods.

Coverage

- Introductory session on training programme
- Product familiarization
- Product demonstration
- Hands on training
- Quality standards and quality management systems
- Packaging and preservation techniques
- Marketing strategies
- Repeat sessions

Products covered (4 days)

(Demonstration and training) Coconut chips, Coconut cookies, Lemonade, Thiyal mix, Coconut milk toffee, Coconut candy, Coconut chocolate, Coconut pickle and Snowball tender coconut.

Products covered (one day)

(Demonstration only) Coconut chips, Coconut cookies, Coconut lemonade and Coconut candy.

Products covered (2 days)

(Technology transfer cum training) Coconut Vinegar

Programme

This Programme has been designed for self help groups/women groups/societies/entrepreneurs venturing into coconut based convenience foods.

Venue

CDB INSTITUTE OF TECHNOLOGY (CIT), COCONUT DEVELOPMENT BOARD, Keenpuram, South Vazhakulam, Aluva-683 105 Kerala. Tel: 0484-2679680 (10 km from Aluva (Aluva - Perumbavoor private bus route))

Duration: 1 to 4 days, No. of Seats: 10-12 persons per batch.

Fees: Rs.450/- per participant for four day programme, Rs.125/- per participant for one day programme and Rs.1000/- per individual or unit (maximum 3 nominees) for two day programme on Coconut Vinegar. Fee covers lecture sessions, course material, lunch, tea & snacks and Institutional amenities.

Registration

Participants are requested to register in the prescribed registration form along with prescribed fee in favour of Coconut Development Board payable at Aluva.

Evaluation

Performance will be evaluated and grade will be awarded along with certificate.

COCONUT DEVELOPMENT BOARD NOTIFIED AS EXPORT PROMOTION COUNCIL

It is hereby informed that Department of Commerce, Ministry of Commerce and Industry, Government of India has notified Coconut Development Board as an Export Promotion Council (EPC) for all coconut products other than those made from coconut husk and fiber vide Public Notice No.169(RE-2008)/2004-2009 New Delhi dated the 1st April 2009. A sizeable quantity of coconut and coconut products are exported from the country with registration from various Export Promotion Councils. In pursuance of the above notification, coconut products such as tender coconuts, tender coconut water, packed tender coconut water, nata-de-coco, coconut water based vinegar, coconut water based soft drinks/beverages, raw coconuts, partially dehusked coconuts, desiccated coconut powder, skimmed milk powder, coconut milk/ cream, coconut oil, dry coconuts, ball copra, cut copra, coconut flakes, coconut chips, coconut gratings, coconut parings, coconut chutney powder, medicated coconut oil, coconut oil based hair/massage oils, virgin coconut oil, coconut based convenience foods, coconut shell, coconut shell powder, coconut shell charcoal, coconut shell based activated carbon, handicrafts made out of coconut shell and parts of coconut tree, coconut wood furniture etc. fall within the jurisdiction of the Coconut Development Board

which has now been notified as an Export Promotion Council. As RCMC from the Export Promotion Council concerned is mandatory for exports, to enable exporters to avail the various benefits under the Foreign Trade Policy and duty neutralization schemes of the Department of Revenue, it is requested that exporters/ prospective exporters of coconut products (other than those made from coconut husk and fiber) get registered with the Coconut Development Board immediately.

SCHEMES OF THE BOARD

Production and Distribution of Planting Material

The objective of the programme is to enhance the production and supply of good quality planting materials through the following component programmes. Establishment of nine Demonstration cum Seed Production (DSP) Farms in different parts of the country in a total area of 321 ha with the aim to produce quality seednuts. These Farms are the demonstration centres for scientific coconut cultivation and processing. Coconut Nurseries have been set up and attached to the DSP Farms in order to produce quality seedlings of desired cultivars/varieties suitable for each locality. Raised seedlings are distributed to farmers at reasonable price. Aid to registered/private/approved coconut nurseries. The financial assistance is limited to 25% of the cost of production or Rs.2 lakh whichever is less. The minimum financial assistance of Rs.50,000 is allotted for producing 6250 seedlings annually from 25 cents and maximum financial assistance of Rs.2 lakh for producing 25000 seedlings from one acre. Establishment of Regional Coconut Nursery for supplementing the nursery programmes of the State Government. The maximum financial assistance for setting up of regional coconut nursery in non traditional areas is 50% of the cost of production. Aid to establish nuclear seed garden in private sector/registered/ cooperative societies/farmers' associations. Maximum financial assistance is limited to Rs.6 lakh to establish seed garden phased over a period of 3 years @ Rs.3 lakh during the first year and Rs.1.50 lakh each in second and third year respectively. The quantum of financial assistance is based on the total area of seed garden (maximum 4 ha) or limited to 25% of the cost of establishment of nuclear seed garden.

Expansion of Area under Coconut

This programme is intended to bring in more area under coconut in the potential belts thereby increasing the production potential in the country. For this, the small and marginal farmers are given incentive assistance for undertaking new planting of coconut and its further

maintenance. The new planting assistance is given at the rate of Rs.8,000 per hectare, which is disbursed in two equal annual installments.

The programme is implemented by the Board through the Departments of Agriculture/Horticulture of various States/UTs as the case may be. Application forms prescribed by the Board are supplied to various implementing offices of the State Governments which in turn are distributed to the eligible farmers. The filled in applications submitted by farmers after proper field verification are forwarded to the office of the Board concerned with proper recommendation of the implementing officers for further processing and sanction of subsidy. The Board after scrutiny of the applications, sanctions eligible subsidy and disburse the sum in the form of individual cheques/ demand drafts to the farmers through the same implementing offices.

Integrated Farming for Productivity Improvement

The objective of the programme is to improve production and productivity of the coconut holdings through an integrated approach and thereby increasing the net income from unit holdings with the following component programmes.

Laying out of Demonstration Plots

Financial assistance of Rs.35,000 per ha in two annual instalments is provided for adoption of integrated management practices in disease affected gardens. The objective of the programme is to encourage the farmers to adopt the technology developed for the management of disease affected coconut gardens. Demonstration plots will also help in motivating farmers in adoption of result oriented production technologies.

Integrated Farming for Productivity Improvement on CLUSTER basis: The objective of the Coconut Clusters is to increase the production and productivity of coconut from unit holdings by proper and timely adoption of package of practices in a farmer participatory mode. This programme will facilitate the adoption of appropriate coconut based farming systems and promote farm level processing for value addition on a community basis. The scheme is being implemented by the Board on cluster basis in a contiguous area of appropriate size of 25-50 ha irrespective of the individual size of the holdings. The selection of the cluster is based on criteria such as demonstration value, easy accessibility, availability of minimum infrastructure facilities for the adoption of average management practices, cohesiveness of the group and most importantly the readiness of the farmers in the cluster to assume

responsibility and implement the programme in a farmer participatory mode as per the Board's guidelines.

Assistance for Organic Manure Units

To promote the use of organic manure like vermi compost, coir pith compost, ordinary compost and FYM in coconut holdings. Financial assistance of Rs.20,000 per unit or 50% of cost of production is provided for setting up of a unit.

Technology Demonstration

- Maintenance of Pilot Testing Plant and Quality Testing Laboratories.
- Techno-economic studies on product diversification and by-product utilization.
- Consultancy service on production, processing and marketing.
- Training programmes on convenience foods.

Market Promotion and Statistics

- Market information and intelligence service.
- Modernization of coconut processing by introduction of improved copra dryer/ other processing machineries/equipment @ 25% of the cost of dryer/equipment or maximum Rs.10,000 whichever is less.

Coconut Palm Insurance Scheme (CPIS)

Coconut cultivation subjected to risks from climatic changes, natural disasters, pests, diseases etc. and, at times, entire coconut cultivation of a region, gets wiped out due to natural calamity or onset of pest attack. Coconut is a perennial crop and losses suffered by farmers due to damage of this crop, are material and needs to be addressed.

Coconut palms are perennial crops, but palm trees are characterized by periodic system of crop setting and outcomes and hence resemble seasonal annual crops and should, accordingly, be eligible for insurance coverage. Since coconut is cultivated under rain-fed management and is susceptible to biotic and a-biotic stresses, it is necessary to minimize risk faced by coconut farmers, predominantly small and marginal, by covering coconut palms with an insurance scheme.

2. Objectives

- (i) Assist coconut growers in insuring coconut palms, against natural and other perils.
- (ii) Provide timely relief to farmers, who suffer income loss due to sudden death of palms.

(iii) Minimize risk and encourage replanting and rejuvenation to make coconut farming remunerative.

3. Applicability

The CPIS will be applicable to all healthy nut bearing coconut palms; grown as mono or intercropped; on bunds farms or homestead and to all varieties of coconut, including Tall, Dwarf and Hybrids. Since Dwarf and Hybrids begin to yield fruit from 4th year of planting, this variety of coconut palms in age range of 4-60 year will be covered under the scheme, but Tall variety coconut palms will be eligible for coverage for age range of 7-60 year. Unhealthy and senile palms will be excluded from coverage.

4. Eligibility Criteria

As per the Scheme, individual farmer/grower offering at least 5 healthy nut bearing palms for insurance in specified age group, (4-60 years for dwarf, hybrid and 7-60 years for tall) contiguous area/plot will be eligible for insurance.

5. Scope of Coverage

The scheme will cover all healthy palms within insurable age group in areas/districts selected for implementation of the scheme. Partial insurance of plantation in contiguous area is not allowed. Insurance coverage is from 4th/7th year to 60th year, and split into two age groups i.e. 4-15 years and 16-60 years, for fixing premium and sum insured.

Self declaration of age group by insured farmer/grower in insurance proposal will be acceptable. Insurance Company may get the insured palms verified for authenticity, at any time before expiry of policy period or payment of claim. Insurance becomes void in event of wrong declaration of age or any material fact by insured, concerning insurance.

Farmers/growers desiring insurance may directly contact representatives/authorized agents of Insurance Company or may contact nearest office of Agriculture/ Horticulture Department. Premium will be paid by farmer/grower, net off premium subsidy, through cash, cheque/bank draft, drawn in favor of the Insurance Company.

6. Contingency Insured

This insurance policy pays for total loss of palm on account of happening of perils insured leading to death of insured palm or it's becoming unproductive. In case, death of palm is not immediate, payment of sum insured will be payable on production of certificate from Coconut Development Board (CDB)/Agriculture/Horticulture Department justifying cause

for declaring palm unproductive. A palm can be declared 'unproductive' only when further growth/rejuvenation of palm is removed/possible after the same damaged by peril(s) insured, provided palm is removed/felled by insured. In case farmer/grower wishes to retain unproductive palm as it is (without felling), salvage value of 50% of sum insured will be deducted from claim. In any case, loss of palm will have to be established to, occurrence of peril insured.

7. Risks Covered

The scheme covers following perils leading to death/loss of palm or palm becoming unproductive:

- (i) Storm, hailstorm, cyclone typhoon, tornado, heavy rains.
- (ii) Flood and inundation.
- (iii) Pest and diseases of widespread nature causing, irreparable damages to palm.
- (iv) Accidental fire, including forest fire and bush fire, lightening.
- (v) Earth quake, landslide and tsunami
- (vi) Severe drought and consequential total loss

8. Exclusions

No claims shall be payable under the scheme, if palm is lost due to operation of peril insured is within 'Franchise' clause. The insurer will not be liable for any payment, under this policy, for any expenses incurred by the insured in connection with or in respect of loss other than on account of perils insured. The insurance does not cover following events, in so far as they are applicable, keeping in view scope of insurance coverage:

- (a) Loss by Theft, War, Invasion, Civil war, Rebellion, Revolution, Insurrection, Mutiny, Lock out, Malicious Damage, Conspiracy, Military/Usurped power, Civil commotion, Confiscation, Requisition/destruction/damage by order of any Government de-jure/de-facto/by any public/municipal/local authority including damage due to power transmission.
- (b) Nuclear reaction, nuclear radiation or radioactive contamination.
- (c) Impact damage due to aircraft or other falling objects
- (d) Willful negligence of the insured and any one acting on his behalf.
- (e) Damage caused by human, bird or any animal action.

- (f) Improper maintenance of palms.
- (g) Palm becoming unhealthy and senile.
- (h) Natural mortality of the palm, uprooting of palm traceable to chiseling of roots.

9. Sum Insured & Premium

Insured sum will vary from Rs.900 per palm (for 4 th to 15 th year age group) to Rs.1750 per palm (for 16 th to 60 th year).	Sum insured per palm (Rs.)	Premium per plant/year (Rs.)
4 th – 15 th	900.00	9.00
16 th – 60 th	1,750.00	14.00

10. Premium Subsidy

Of the amount under para 9 above, 50% will be paid by Coconut Development Board (CDB) and 25% by State Government concerned and balance 25% will be paid by farmer/grower. In case, the State government does not agree to bear 25% share of premium, farmers/growers, will be required to pay 50% of premium, if interested in insurance scheme. In case some planters/growers' association wishes to bear the premium on behalf of planters/growers, such associations may do so if they have 'insurable interest'. In any case, the planters/growers shall have to bear a minimum of 10% premium. Premium subsidy amount (50% by CDB and 25% by participating States) will be released to Insurance Company in advance based on estimates, which will be replenished/adjusted on quarterly/yearly basis.

11. Insurance Term

A policy can be issued for a maximum period of three years for which rebate in premium @7.5% for two year policy and 12.5% for three year policy will be provided to the planters/growers. Efforts will be made to ensure that all eligible farmers/ growers join the scheme by 31st March of year. However, those farmers/growers who do not join the scheme by 31st March may join the scheme subsequently, and in which case risk is covered from first day of succeeding month.

12. Waiting period

Loss/death of palms, within 30 days from inception of insurance, sum insured is not payable under the scheme, but this condition is not applicable in case of renewal of insurance, without time gap.

13. Franchise

The claim is assessed only if number of palms damaged, due to perils insured are in a contiguous area is more than the palms lost as shown for different slabs:

Sl. No.	No. of insured palms in a contiguous are	Franchise (palms lost)
1	< 30	1
2	31-100	12
3	>100	3

14. States and Areas Covered

This insurance scheme will be implemented in the selected districts of all the States/ UTs, growing coconut palms.

All bearing and healthy palms will be insured, in a contiguous area, by farmer/grower and every effort will be made by CDB, to get all bearing and healthy palms insured, in cluster villages of district(s).

15. Issue of Insurance Policy

Certificate of Insurance/Cover not will be issued by AIC to all individual insured farmers/growers, within 30 days from receipt of proposal, with requisite premium. AIC shall also furnish a consolidated list of insured farmers/growers district-wise to Coconut Development Board (CDB), on quarterly basis.

16. Claim Assessment and Settlement Procedure

Loss of insured palms will be intimated by insured farmers to insurance company within 15 (fifteen) days from occurrence of peril, with all relevant details. The claims may also be intimated through the State Government Call Centers concerned, until Implementing Agency (i.e. insurance company) sets up its own call centre. Loss assessment certification is required to be furnished by Coconut Development Board (CDB)/Agriculture/Horticulture Department/State Agriculture University (SAU), as authorized by insurance company for each district, justifying cause for loss of palm, within 15 days from the intimation of loss. Insurance company, at its discretion may send its representative to assess loss jointly with agency designated to certify loss. Insurance company will release claim to insured farmer/grower within one month from date, all relevant certified details of claim are received

in their office. Release of claim amount, however, is subject to receiving premium subsidy from both CDB and concerned State.

Insurance ceases to operate once a full claim is paid. Personal Accident cover for climbers registered with CDB/State Government may be arranged with the public sector general insurance companies. The sum insured and premium will be negotiated depending upon the likely number of climbers to be insured.

17. Monitoring Mechanism

State level Monitoring Committee will be set-up in all implementing States, consisting of representatives of CDB, insurance company and State Agriculture/ Horticulture Department, to monitor progress of scheme. This Committee will meet, at least once in a quarter, to review progress and make suggestions in popularizing the scheme. Annual review of scheme will be undertaken by the Ministry of Agriculture (Government of India) with participation of the implementing States, Coconut Development Board and the Insurance Company.

18. Insurance Publicity

Participating States and CDB will make every effort to popularize their insurance scheme among farmers/growers, using extension mechanism, at their disposal. State governments will advise all offices of Agriculture/Horticulture Department in districts to create awareness about the scheme and also facilitate insurance process by providing necessary guidance to farmers/growers.

National Crop Insurance Programme (NCIP)

Component III: Coconut Palm Insurance Scheme (CPIS)

Operational Guidelines (CPIS)

1. AIC will issue a Master Policy to the Department of Agriculture, which will be followed by endorsement detailing the coverage as per the Proposal and Listing Sheet submitted from time to time, based on the individual proposal received along with premium.
2. Krishi Bhavans of Department of Agriculture will function as the Nodal Point for administering the Scheme.
3. The Growers have to enroll at respective Krishi Bhavans by submitting duly filled in proposal forms along with the requisite Premium amount.

4. Only Healthy Bearing Palms (Palms yielding more than 30 nuts per year) are eligible to be covered under the Scheme
5. All Healthy Bearing Palms in a contiguous area have to be insured by the grower/farmer in full. In other words partial insurance of a Coconut Plantation is not allowed.
6. The Agriculture Officer of the implementing Krishi Bhavans will assist the farmers in the proper filling up of the proposals and arriving at the correct premium. Upon receipt of the duly filled in and signed proposals from the farmers, the Agriculture Officer will scrutinize the same & issue a duly signed and stamped Acknowledgement-cum-Receipt to the farmer after proper verification of Proposal Forms.
7. The farmer has to retain this document as a proof of insurance under this Scheme during, the entire Policy period and shall quote his Acknowledgement-cum- Receipt number in all his further correspondences.
8. The Agriculture Officer shall consolidate the Proposals into a Listing Sheet (in duplicate) and submit the original signed copy to the Regional Office of AIC on a monthly basis (not later than 5th of the following month) along with all the proposals and a consolidated cheque/DD favouring the Agriculture Insurance Company of India Ltd.
9. The Agriculture Officer shall exercise utmost care in ensuring that all the proposals along with the prescribed premium collected at Krishi Bhavans are forwarded without any omission, elapse. In the event of non-remittance of collected proposals and premiums to AIC on time, AIC will not be, in a position to accept as due claim liability if any, arising out of such proposals and premiums collected by the Officer but not received by AIC.
10. Upon receipt of the Listing Sheet along with relevant Proposals & Premium Instrument, AIC will scrutinize the same and Excess Premium if any will be refunded back and in the case of Premium Shortage if any, it has to be recovered by the Agriculture Officer from the concerned party upon intimation from AIC. AIC will assume risk in respect of such proposals only upon receipt of the full premium.
11. During the Policy Period in the event of occurrence of insured perils leading to Total Loss of the insured palms, the insured shall give due intimation to the concerned Agriculture Officer as well as AIC's Regional Offices immediately and have to submit the duly filled in claim form to the Krishi Bhavan not later than 15 days from the date of loss.

12. Agricultural Officer will verify the loss and certify its admissibility upon inspection. The duly certified claim form needs to be forwarded to AIC within 15 days from the receipt of claim intimation. Wherever required AIC may depute professional loss assessors/AIC's Officials at its discretion for loss inspection.
13. Upon receipt of claim form with loss assessment certification from the Agriculture Officer, AIC will process the claim and shall remit the admissible claim amount to the insured at the insured's address by way of cheque/DD subject to receipt of full premium (including subsidy portion).
14. AIC will provide necessary training to the Officials in the concerned districts and provide necessary forms and publicity materials.
15. AIC will endeavor to settle all the admissible claims within one month from receipt of completed claim documents from the Agriculture Officer.
16. Department of Agriculture, State Government shall release its budgeted share of Agriculture Premium subsidy in advance to AIC for implementing the Scheme.
17. AIC shall give quarterly Utilization Status Report of the fund received towards subsidy to Coconut Development Board.
18. The Coconut Development Board apart from advance release of its share of Premium Subsidy, shall give due publicity to the scheme
19. CDB shall facilitate enrolment of farmers in the Clusters/ CPS registered with the Board.
20. The Department of Agriculture shall popularize the Scheme through its extension machinery including its Mass Media Wing.
21. It may be noted that at least 16.2% plan allocation be earmarked for SC and ST farmers/beneficiaries under Scheduled Castes Special Plan (SCSP) and Tribal Sub Plan (TSP) as per directives of Planning Commission. It may also be noted that at least 30% of budget allocations are earmarked for women beneficiaries/ farmers and this may also be intimated to the Central Government in the Monthly Progress report.
22. An MoU has to be signed among AIC, Department of Agriculture/Horticulture of State Government(s) and Coconut Development Board highlighting the responsibilities/ obligations of each stakeholder.

Information and Information Technology

- Production of publications in different languages including grant-in-aid to State Governments/Universities for production of publications.
- Production and screening of films including grant-in-aid to State Governments/Universities for production of films.
- Participation in exhibitions and fairs.
- Conducting seminars and workshops.
- Awards to best growers, master craftsmen, industrialists, processors and exporters
- Training youths in harvesting and plant protection.
- Training farmers in scientific cultivation and post harvest processing.
- Training in the manufacture of coconut based handicrafts.
- National award to the best research worker or workers in product/machinery/ equipment development.
- Establishment of National Information Centre cum Electronic Data Processing Unit.

Human Resource Development

- Training to improve technical skills of managerial and supervisory personnel.
- Training and visits to understand and appraise the technologies.

Technology Mission on Coconut

Financial assistance under Technology Mission on Coconut

Coconut Development Board invites applications for Financial Assistance under Technology Mission on Coconut. Applications are invited from prospective entrepreneurs for setting up/modernizing/expanding coconut processing units and promoting value added coconut based products.

Under Technology Mission on Coconut, financial assistance @ 25% of the project cost limited to a maximum of Rs.50.00 lakh is extended as credit linked back ended subsidy for setting up of coconut processing units for production of value added coconut products. Modernization and expansion of existing processing units will also be eligible for assistance. The project for seeking assistance for setting up coconut processing unit should be submitted through the bank with a minimum of 40% of the project cost as term loan.

Packed, Branded coconut oil with Agmark standards, Virgin Coconut Oil (VCO), dietary fibre, Desiccated coconut powder, Coconut chips, defatted coconut powder, snow ball tender coconut, coconut milk powder, coconut jaggery, coconut cream, activated carbon, coconut water based vinegar, shell charcoal, packed tender nut water, minimally processed tender coconut, shell powder, shell/wood based handicrafts and copra dryer are some of the items which will be considered for assistance. Financial assistance will also be available for new and innovative coconut based products, which are backed by commercially viable technologies.

Financial assistance is provided for market promotion of coconut products through the media, participation in exhibitions/developing/hiring display facilities in super markets, adopting attractive packaging etc. @ 50% of the project cost limiting to Rs.10 lakh for individuals and Rs.25 lakh to Co-operative organizations.

Interested entrepreneurs can submit applications in the prescribed format along with project reports to the Chairman, Coconut Development Board, Kera Bhavan, Kochi.

Replanting and Rejuvenation of Coconut Gardens in Traditional States in India

It is a project for improving productivity through a programme of cutting and removing the old, senile, unproductive and disease advanced palm population, replanting with quality seedlings and rejuvenation of the existing gardens through an integrated package of practices.

Friends of Coconut Tree (FoCT)

Coconut Tree climbers are a rarity these days in Kerala and other coconut growing states of Karnataka, Tamilnadu, Andhra Pradesh, Maharashtra and Goa, with very few taking on the traditional profession. Coconut climbers are a very vital link in the production chain. The consistent supply of raw nuts for the market as well as for the processing sector can be ensured only by strict adherence to the regular harvesting schedule. In many areas, farmers are forced to seek help from migrant labourers, who charge exorbitant amounts, despite not being familiar with the art of coconut climbing. The scarcity of labour disrupts harvesting cycles thus causing loss of income to the growers. As against the general norm of harvesting cycles of 45-60 days, farmers are currently able to harvest only once in three to four months. Though the Coconut Development Board is training unemployed youth in palm climbing, there is a reluctance to enter this field because of the occupational risk and the arduous labour involved in climbing tall coconut trees. In the recent past there has been an array of coconut palm climbing devices developed by individuals, Research Institutions, Universities and

NGOs, which are claimed to be safe and easy to operate. But in spite of all the efforts taken in the recent past, there is still an acute shortage of trained coconut palm climbers for harvesting and plant protection activities. With a serious view to tackle this problem, the Board would be conducting a massive training program to train about 5000 underemployed youth in developing special skills and confidence in coconut palm climbing and plant protection activities for the benefit of the coconut community as a whole.

Objective

- To develop a professional group of youth under the banner of “Friends of Coconut Tree” for harvesting and plant protection operations in coconut.
- To impart training to a group of unemployed youth in developing technical skills, entrepreneurship capacity, leadership qualities and communication skills to address the needs of the coconut growers.
- To make them self reliant and instill confidence in undertaking the responsibility of “Friends of Coconut Tree”.
- To tackle the problem of unavailability of coconut tree climbers for coconut farming and plant protection activities.
- To generate appropriate technologies to support sustainable growth of coconut sector and generate employment opportunities for the youth.

Mode of implementation

It is proposed to identify, train and handhold at least 5000 underemployed youth under the “Friends of Coconut Tree” covering 10 major coconut growing districts of the state of Kerala. The identification of youth can be carried out through Kudumbashree units under the concerned local bodies, Kera Karshaka Samithis, Krishi Vigyan Kendras, clusters, Coconut Producers Societies (CPS), youth clubs under Nehru Yuva Kendras, Vikas Vahini Volunteer Clubs of NABARD (VVV), Primary Agricultural Societies, Coconut Growers Cooperatives, NGOs and Self Help Groups of NGOs.

Criteria for selection

- Age group of 18-40 years
- Preferably underemployed healthy individuals
- Free from any disability

- Minimum education up to seventh standard
- Minimum of 30% of trainees to be women
- The training will be conducted in batches of a minimum of 20 for a week (6 days)
- The training will be residential and will include technical, managerial and practical sessions.

Programme Coverage

1. Coconut climbing techniques
2. Coconut harvesting operations and crown cleaning aspects
3. Spraying and pest control operation
4. Pollination and hybridization techniques
5. Plant protection measures
6. Identification of tender nut, mature coconut and seed nut
7. Developing Leadership quality and communication skills
8. Entrepreneurship development skills
9. Thrift/Savings management

NEERA TECHNICIANS

INNOVATIVE 'GREEN COLLAR JOBS' IN COCONUT SECTOR

Tapping of Neera requires a technically skilled person to perform activities such as climbing tree, beating the inflorescence with right force and frequency, cutting and application of disinfectant, wrapping the inflorescence etc in a hygienic manner. So to venture into Neera and its value added products there is an immediate need to create a task force of 'Neera technicians'.

Coconut Development Board has taken the initiative of developing a pool of skilled Neera technicians. This is achieved in two phases, the first phase concentrating on moulding traditional toddy tappers into Neera master technicians through a training conducted at the CDB Institute of Technology (CIT). This training is of duration of two weeks. These master technicians in turn train interested and eligible candidates at their respective company and federation levels as Neera Technicians. This training is of a period of 42 days, with total time

duration of 240 hours which include 191 hours of practical sessions, 29 hours of technical sessions and 20 hours of managerial sessions. It is followed by a two weeks On the Job Training (OJT), where trained candidates demonstrate their skills as a Neera Technician. Candidates are paid for the amount of Neera they produce during OJT. This training is open for anyone from any profession belonging to the age group of 18-45 years.

COCONUT PRODUCER SOCIETIES

The Board has initiated the formation of Coconut Producer Societies (CPS) by associating 40-100 coconut growers in a contiguous area with a consolidated minimum of 4000-5000 palms. The objective is socio economic upliftment of the farmers through productivity improvement, cost reduction, efficient collective marketing and processing and product diversification. A farmer equity contribution is also proposed to be mobilized. A matching equity contribution will be sought from the state Government as a one-time assistance for making the CPS effective.

CPS - the concept

A non subsidized knowledge based, farmer centered approach in organizing farmers - Total inclusive growth of the farmers - Facilitation, handholding, nurturing empowering and finally leading to sustainability - Group Approach - Development of Infrastructure - Reduction of wastages - Disintermediation of the supply chain - Product diversification and value addition - Enhanced production, productivity - Market expansion.

CPS – the methodology

Organization of farmers in a contiguous area 40-100 farmers - Minimum of 10 bearing palms for a member - Legal status by registration under Charitable Societies Act - Registration with the Board - Common byelaw for all the societies

CPS - the activity

Regular meetings and discussion of activities - Collective purchase of all inputs - Effective pooling of resources like labour – Production, planning and marketing plan for CPS - Integration of activities in production and marketing - Synchronizing of harvesting - Small scale processing at CPS level - Networking of CPS to an apex body - Better bye-product utilization - Effective logistics - Generation of rural employment - Enhanced and sustained returns to the farmer.

RIGHT TO INFORMATION

Coconut Development Board has implemented the Right to Information Act, 2005 and has put in place all necessary systems and procedures on the website of the department. The Board has appointed Shri Hemachandra, Deputy Director as CPIO, Heads of all Units Offices as APIO and Shri M.A. Sebastian, Superintendent as Transparency Officer.

GRIEVANCES MECHANISM AND TIME FRAME FOR DISPOSAL

Shri R. Jnanadevan, Deputy Director i/c functions as Grievance Officer of Coconut Development Board in order to ensure speedy redressal of grievances. The public can meet the Grievance Officer **on every Wednesdays between 10 am to 1 pm** with regards to their complaints and grievances. As far as the time frame to attend the grievances/complaints of the public is concerned, the reply shall be sent to the complainant **within two weeks time**.

For guidance and help the Grievance Officer can be contacted over phone 0484- 2376265, 2377267. In addition to the above, any information related to Coconut Development Board is available on our website <http://www.coconutboard.nic.in>

Further Citizens' Charter shall be reviewed from time to time to improve our services and response to the public.