

COCONUT DEVELOPMENT BOARD

CITIZENS' CHARTER

VISION

A fully developed and globally competitive coconut industry that contributes to food security, health and nutrition, remunerative price for the coconut farmer and enhanced export earnings for the country and to make India the global leader in value addition and processing in coconut sector.

MISSION

- Rehabilitation of all senile and unproductive palms and promotion of commercial coconut seed gardens to meet the required quantities of good planting materials for the replanting program.
- Promoting value addition in coconut processing by focusing on high value coconut products and byproducts (both edible and non edible) with health and environmental friendly applications.
- Promoting coconut cultivation in non traditional belts by extending financial assistance to small and marginal farmers and thereby increasing production potential of coconut in the country.
- Demonstrating scientific productivity improvement practices in coconut gardens and intercropping for sustained income.
- Promoting the health attributes of coconut products through aggressive awareness campaigns and conduct of clinical trials through reputed research institutions.
- Conducting market promotional campaigns in the buying countries and niche markets by organizing exhibitions, trade fairs and buyer seller meets to improve market access to coconut products.
- Assuring remunerative prices for coconut and thereby doubling of farmers income mainly through Farmer Producer Organizations (FPOs).

- Promoting health friendly and demand oriented value added coconut products viz, virgin coconut oil, coconut oil, milk, milk powder, desiccated coconut, neera, tender coconut water etc.
- Organizing skill development training programs and capacity building programs for the farmers/ entrepreneurs for strengthening the coconut industry in the country.
- To explore markets for marketing of value added products in major cities by establishing coconut points, retailing networks etc.
- Integration of processing units to form products specific Consortium of Processors.
- Encourage e-marketing of products through authorized trading portals.

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

- Adopting measures for the development of coconut industry, inter alia.
- Imparting technical advice to those engaged in coconut cultivation and industry.
- Providing financial and other assistance for the expansion of area under coconut.
- Encouraging adoption of modern technologies for processing of coconut and its products.
- Adopting measures to get incentive prices for coconut and its products.
- Recommending measures for improving marketing of coconut and its products.
- Recommending measures for regulating imports and exports of coconut and its products.
- Fixing grades, specifications and standards for coconut and its products.
- Financing suitable schemes to increase the production of coconut and to improve the quality and yield of coconut.
- Assisting, encouraging, promoting and financing agricultural, technological, industrial or economic research on coconut and its products.
- Collecting statistics on coconut and its products and publishing them.
- Undertaking publicity activities and publishing books and periodicals on coconut and its products.

With a view to accomplishing the objectives envisaged under the Act, the Board has been formulating and implementing various schemes since its inception.

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 and Farmers Welfare, Government of India, with its Headquarters at Kochi in Kerala and Regional Offices at Bangalore in Karnataka, Chennai in Tamilnadu, Guwahati in Assam and Patna in Bihar. There are six State Centres situated at Pitapally in Odisha, Kolkata in West Bengal, Thane in Maharashtra, Vijayawada in Andhra Pradesh, Port Blair in the Union Territory of Andaman & Nicobar Islands and Junagadh, Gujarat. The Board has eleven Demonstration cum Seed Production (DSP) Farms at Mandya (Karnataka), Abhayapuri

(Assam), Madhepura (Bihar), Kondagaon (Chhattisgarh), Neriampalam (Kerala), Vegiwada (Andhra Pradesh), Pitapally (Odisha), Palghar (Maharashtra), Dhali (Tamil Nadu), Hichachara (Tripura) and Fulia (West Bengal). A field office is established at Thiruvananthapuram, Kerala. 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.

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.

Services of EPC

- Issuing Registration-Cum-Membership Certificates to exporters.
- Securing benefits under Merchandise Export from India Scheme for products from the coconut sector.
- Facilitating participation in International Trade Fairs.
- Disseminating important trade information.
- Analyzing market potential and market trends for the benefit of exporters.
- Providing commercially useful information and assistance to exporters in developing and increasing their exports.
- Providing professional advice in areas such as technology upgradation, quality and design improvement, standards and specifications, product development, packaging etc.
- Organizing Seminar, Conference and Buyer Seller Meet.

SCHEMES OF THE BOARD

1. PRODUCTION AND DISTRIBUTION OF PLANTING MATERIAL

1.a. ESTABLISHMENT OF DSP FARMS

The Board is maintaining 11 Demonstration-cum-Seed Production (DSP) Farms with the objective of producing quality coconut seedlings of Tall, Dwarf and Hybrid of different parental combinations suited for different agro-climatic conditions. These Farms also serve as demonstration centres for scientific coconut cultivation with varied cropping system models. The Board established its first farm of this kind at Mandya (Karnataka) during 1982. The other Farms established are at Abhayapuri (Assam), Madhepura (Bihar), Kondagaon (Chhattisgarh), Neriamangalam (Kerala), Vegiwada (Andhra Pradesh), Pitapally (Odisha), Palghar (Maharashtra), Dhali (Tamil Nadu), Hichachara (Tripura) and Fulia (West Bengal) during different periods up to 2022.

1.b. ESTABLISHMENT OF REGIONAL COCONUT NURSERIES

The objective of the scheme is to supplement the nursery programme of the State Governments. The State Govt. will procure quality seednuts and raise nursery with existing infrastructure facility available with the Department. The Staff component and infrastructure facility for establishing the nursery are entirely to be borne by the State Govt. From the year 2022-23, assistance is also extended to SAU/KVK and other PSUs. 50% of the operational expenditure will be extended by the Board as Board's share @ Rs.16/- per seedling.

1.c. ESTABLISHMENT OF NUCLEUS COCONUT SEED GARDEN

The objective of the scheme is to establish Coconut Seed Gardens of known parentage of elite planting material for large scale production of seedlings of promising hybrid combinations/ cultivars. The scheme is implemented to establish nucleus seed garden of selected cultivars in the Govt./ Quasi Govt. and private sector to meet the future demand of quality coconut seedlings. Individual farmers, Cooperative Societies, NGOs, KVKs and other Government/ Quasi Government organizations having suitable land to establish the seed garden are eligible for availing financial assistance under this programme. Financial assistance @ 25% of the total expenditure incurred limited to a maximum of Rs.6.00 lakh will be extended by the Board for maximum of 4 ha over a period of 3 years. A detailed project showing the item of expenditure proposed for various fixed maintenance cost of the unit will be prepared by the beneficiary in consultation with the officers of the Board and furnished along with the application for availing assistance under this scheme.

1.d. ESTABLISHMENT OF SMALL COCONUT NURSERY

The objective of the scheme is to encourage private sector and other agencies in seedling production by providing financial assistance for establishing coconut nurseries. 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.

2. EXPANSION OF AREA UNDER COCONUT

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

maintenance. As per the guidelines of MIDH, financial assistance under the scheme is 25% of the cost which comes to Rs.6500 per ha for tall variety of seedlings, Rs.6750 per ha for hybrid and Rs.7500 per ha for dwarf variety of seedlings in Normal area and Rs.13750 per ha for tall and hybrid and Rs.15000 per ha for dwarf variety of seedlings in scheduled and hilly areas, 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. Also the application forms are available on Board's website. 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 disburses the sum in the form of PFMS to bank account of the farmers.

3. 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.

3.a. LAYING OUT OF DEMONSTRATION PLOTS

Financial assistance of Rs.35,000 per ha in two annual installments 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, and 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.

3.b. 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.

Vermicompost units: Maximum assistance is Rs.60,000/- towards 100% of the cost for unit of size 1200 cubic ft (dimension of tank 60ft x 8ft x 2.5 ft or two units of 30 ft x 8ft x 2.5ft) with production capacity of 80 tons per year in 4 cycles and of permanent structure and to be administered on pro-rata basis. Smaller units are also promoted and the minimum volume shall be 150 cubic feet (dimension of tank 15ft x 5ft x 2 ft) with production capacity of 10 tons/ year in 4 cycles and financial assistance may be reduced accordingly.

Coir pith compost units with Concrete floor of size 5m x 3m each (40 units maximum) with a capacity to produce 80 tons/ year are also eligible for subsidy to a maximum of Rs.60,000/- under this scheme. Financial assistance is also extended upto minimum 5 floors of size 5m x 3m each with a capacity of 10 tons/ year, on pro-rata basis.

Roof of convenient sizes also required for both the above types of organic manure units

4. REPLANTING AND REJUVENATION OF COCONUT GARDENS

The main objective of the scheme is to enhance the productivity and production of coconut by removal of disease advanced, unproductive, old and senile palms, replanting with quality seedlings and rejuvenating the remaining palms through integrated package of practices. For cutting and removal of all old, senile, unproductive and disease advanced palms, subsidy @ Rs.1000 per palm, subject to a maximum of Rs.32000/ha is extended during the first year. For Replanting, subsidy of Rs.40/- per seedling subject to a maximum of Rs 4,000/ ha is extended during the first year. For Rejuvenation of the existing coconut palms by integrated management, subsidy of Rs.17500 /ha is extended in two annual installments of Rs.8750/- each. The scheme is implemented on project basis based on State specific problems through State Agri./ Hort. Department. The project shall clearly indicate the action plan and calendar of operation along with location, no. of palms to be removed, area to be rejuvenated and no. of seedlings to be replanted, etc. based on the baseline survey. The project is considered after issue of State Level Administrative Approval.

5. 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.

COCONUT DEVELOPMENT BOARD INSTITUTE OF TECHNOLOGY (CIT)

CDB Institute of Technology (CIT) has been set up at South Vazhakulam, Aluva with a vision to be a centre of excellence for coconut processing sector which integrates all facets of technology, entrepreneurship and quality management. CIT has a mandate to be recognized as a focal point for catalyzing the growth of post-harvest coconut processing sector especially the small and medium scale sector.

CIT offers various services and training programmes to Cooperative farmer producer organizations/SHGs/Women groups, private entrepreneurs and VHSE, UG & PG students (Food Technology/ Food Engineering/Biochemistry/Microbiology/Biotechnology etc.).

Activities

- Technology research and development, training and process demonstration of value added coconut products
- Quality testing services for chemical and microbial analysis of coconut and other food products.
- Production of value added Coconut products.
- Technology transfer of Coconut based products.
- Providing incubation facility on need basis to entrepreneurs/stakeholders.
- Project related consultancy services for setting up of coconut products processing units.
- Offering facility for project works to students of streams MSc,B.Sc, B.Tech and M.Tech in Food Technology/ Food Engineering/ Bio-technology/Chemistry/Microbiology etc. in product development, quality assurance and for improving process efficiency.
- Participation in Exhibitions
- Presentations in Seminars & Entrepreneurs meet.

Quality Testing Laboratory

NABL has granted accreditation to QTL-CDB in accordance with ISO/IEC 17025:2005 in the disciplines of chemical and biological testing. The laboratory is equipped with advanced analytical instruments and modern facilities as per NABL requirements to carry out chemical/microbiological analysis of coconut based products & other food products.

Samples of various coconut products like coconut oil, virgin coconut oil, coconut testa oil, oil cake, Coconut curry paste, roasted coconut, Nata de coco, fresh coconuts, Dry coconut/copra (edible and milling), coconut chips, coconut vinegar, desiccated coconut, tender coconut water, coconut milk, coconut milk powder, palm oil, coconut chutney powder, drinking water etc. are analyzed for chemical and microbiological parameters.

Training Programmes

The objectives of the training programme are:

- to focus attention on the potential for coconut convenience foods and range of product recipes,
- to impart training skills, entrepreneurial development, leadership qualities and providing marketing tips,
- to familiarize the participants about quality control operations and quality management systems being followed in food processing industries and
- to provide information on various packaging systems for preservation of coconut convenience foods.

The following are the training programmes conducted at CIT on a regular basis:-

Sl. No	Type of Training/course coverage	Duration	Fee (in Rs.)
1	Coconut Food Products-1 day Coconut chips, Chocolate, Cookies, Coconut Lemonade (Squash), Pickle- Demonstration of 5 products, Theory session on value addition in Coconut.	1 day	750 per person
2	Coconut chips, Chocolate, Cookies, Lemonade, Coconut Pickle, Chutney Powder, Tender Coconut Jam, Coconut candy, Coconut Ladoo, VCO(Hot Process). Hands on training of 10 Coconut products. Theory sessions on value addition, packaging, GMPs & Govt. schemes.	4 days	3000 per person

3	Coconut Vinegar & Nata DeCoco (Production of vinegar & Nata DeCoco from coconut water by slow process)	1day	1500 per person
4	Chemical analysis of Coconut products	1week	3750 per person
5	Microbiological analysis of Coconut products	2weeks	7500 per person

Technological Research/Product Development

- CIT is engaged in development of value added products from Coconut kernel, Coconut water etc. like Sweetened coconut wraps, coconut based meat analogues, tender coconut/matured coconut based RTS/ Coconut haustorium based products etc
- CIT is also engaged in the effective utilization of milk residue and Coconut testa which are byproducts from Virgin coconut oil and flavored coconut milk/other milk products.

Pilot Plant

- Different coconut based products are being prepared at CIT pilot plant for sales and promotional /awareness activities of Coconut Development Board.

Transfer of technologies to Entrepreneurs

- Technological transfer training programmes are being conducted at CIT pilot plant for entrepreneurs who adopt technologies of Coconut products from CIT:-

Technology Transfer Training Programs			
S.No	Type technology/products	Duration of training	Fee
1	Coconut Chips in 6 different flavours And Coconut cluster	2days	1500 per unit
2	Coconut Wraps in 3 different flavours (Plain, Spicy, Chocolate)	2days	1500 per unit
3	Tender Coconut Icecream	2days	1500 per unit
4	Coconut chunks	3days	1500 per unit
5	Coconut Milk based Yoghurt	2days	1500 per unit

6	Coconut Haustorium based products (candy, icecream, haustorium powder, haustorium crunches, cookies incorporating haustorium powder, freshjuice/shake)	3days	4500perunit
7	Sweetened coconut flakes	2days	3000 per unit
8	Flavoured Coconut Milk	1day	50,000+18%GST

Incubation Facility

An incubation centre is also functioning at CIT for the benefit of prospective entrepreneurs.

Entrepreneurs can avail the facility on need basis for manufacturing various coconut products like Desiccated Coconut, Virgin Coconut Oil, Coconut chutney powder and coconut lemonade.

Students Project work and internship programmes

Students of streams M.Sc, B.Sc, B.Tech and M.Tech in Food Technology/ Food Engineering/ Bio-technology, chemistry, Microbiology are doing project works as a part of their academic curriculum.

Extension activities

- CIT participates in seminars/exhibitions conducted by CDB and other organizations/institutions.
- Presentations in Seminars/Entrepreneurs/Farmers meet
- Contribute articles for publishing in various journals/magazines.
- Deliver radio talks/TV programmes.

6. TECHNOLOGY MISSION ON COCONUT (TMOC)

The main objectives of TMOC scheme viz.(a) the development of new value added coconut products and by-products by research, bring these value added product to commercial production by assistance to promising entrepreneurs adopting these technologies, (b) providing assistance for the controlling of specific disease/pest in any specific area including development of technology for controlling of such diseases/pests to ensure uninterrupted supply of raw materials to the coconut industry for the production of value added products

and by-products (c) develop and promote market for such newly developed values added products and by-products including traditional products (ball copra, copra and oil) by research, surveys and brand promotion

TMOC scheme is implemented on a project basis depending upon the viability of the project proposal received and its conformity to operational guidelines of the Mission. Through this scheme, CDB provides assistance to research institutes for development and demonstration of technologies in the fields of processing and product diversification & management of pest and diseases; provides financial assistance to entrepreneurs/farmers for setting up of coconut based industries (other than coir based industries).

The technology mission has a structure of four mission components:

6.a. Development of technologies for management of insect, pests and diseased affected gardens:

(A) Development of technologies: The projects received for the development of technologies for management of insect, pests and diseased affected gardens from **(a)** Central/State Government organizations, public sector organizations and cooperative sector are given the assistance of 100% of the project cost limited to 50.00 lakh and **(b)** for NGOs and other organization to the tune of 50% of the project cost limited to Rs. 25.00 lakh.

(B) Demonstration of the technologies: The projects received for the demonstration of the technologies from **(a)** Central / State Governments Organizations/Public Sector Units / Cooperative Societies the assistance is 100% of the project cost limited to Rs. 25.00 lakh per project **(b)** for individuals / group of farmers / NGOs/ Private Companies to the tune of 50% of the project cost limited to Rs. 10.00 lakh.

(C) Adoption of these technologies: The projects received for the adoption of these technologies by the group of farmers/NGOs/ other organization the projects are assisted at the rate of 25% of the project cost

6.b. Development of technologies for processing and product diversification:

(A) Development of technologies: The projects received for the development of technologies for processing and product diversification from **(a)** Central/State Government organizations, public sector organization and cooperative sector are given the assistance of 100% of the project cost limited to 75.00 lakh and **(b)** for NGOs,

individual entrepreneurs and other research organization to the tune of 75% of the project cost limited to Rs.35.00 lakh.

(B) Acquisition, training, demonstration of the technologies: The projects received for the Acquisition, training, demonstration of the technologies from (a) All the Governments and Cooperative Societies the assistance is 100% of the project cost (b) for NGOs, individuals entrepreneurs and other organizations to the tune of 50% of the project cost.

(C) Adoption of these technologies: The projects received for the adoption of these technologies by the NGOs, individual entrepreneurs and other organization, projects are assisted by 25% of the project cost. For the SC/ST women farmers this limit is 33.3% of the project cost and for high value agriculture in Union territory of Andaman and Nicobar and Lakshdweep this limit is 50% of the project cost.

6.c. Market research and Promotion:

(A) Market research: The projects received for market research from (a) Government agencies and cooperative societies are given the assistance of 100% of the project cost limited to 25.00 lakh and (b) for individuals, NGOs and other organization to the tune of 50% of the project cost limited to Rs. 12.50 lakh.

(B) Market promotion: The projects received for market promotion from (a) Government agencies and cooperative societies are given the assistance of 100% of the project cost limited to 25.00 lakh (b) for Federation of CPS (FPOs) assistance is 50% of the project cost limited to Rs. 6.00 lakh and (c) for NGOs and private institutes assistance is 50% of the project cost limited to Rs. 15.00 lakh.

6.d. Technical Support, External Evaluation and Emergent Requirement:- Support is extended on need basis as decided by the Project Approval Committee of TMOC.

Interested entrepreneurs can submit applications in the prescribed format along with detailed project report along with the required documents mention in the application form to the Chairman, Coconut Development Board, Kera Bhavan, Kochi.

7. MARKET PROMOTION, STATISTICS AND EPC

Market Promotion: The Board undertakes promotion of various coconut products through campaigns, advertisements, participation and organizing Buyer-Seller Meets, participation in National and International Fairs, exhibitions, festivals etc. The Board also

supports establishment of procurement centres, kiosks for promotion of coconut products.

Market Intelligence: The Board undertakes collection, compilation and dissemination of the market data in respect of daily, weekly, fortnightly and monthly prices and arrival of coconut, copra and coconut oil from the major markets in various states of India and collects information on import and export of coconut and coconut products.

Export Promotion Council (EPC): The 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. Export of all coconut products except coir and coir products fall within the jurisdiction of the Coconut Development Board. CDB is providing Registration Cum Membership Certificate (RCMC) to exporters for exporting coconut and coconut products. The Board is also assisting in quality certification of units to ensure quality assurance. The Board also undertakes promotional activities for market development globally.

Collection, classification, compilation, analysis and interpretation of primary as well as secondary data pertaining to area and production of coconut, market price, import and export of coconut products, etc. and dissemination of information to farmer community in Board's website as well as through Board's publications, etc. are also being undertaken regularly as part of Statistics related to coconut, apart from other statistical studies.

8. 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.

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.

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.

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.

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.

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.

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

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.

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

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.

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.

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.

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

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).

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.

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.

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.

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 has 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 favoring 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 Govt. 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 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.

9. KERASURAKSHA INSURANCE SCHEME

As the job of climbing coconut palm is a risky profession, Board introduced a new scheme called “Kera Suraksha Insurance Scheme to ensure safety and security of FoCTs.

Components under the scheme and present compensation

- Death/Permanent Total disability - Rs.5.00 lakhs
- Permanent Partial disability - Rs.2.50 lakhs
- Hospital Expense (24 hours IP) - Rs.100,000/- (Maximum)
- Weekly Compensation in case of TTD - Rs.18,000/- (Rs.3000/ per week)
- Bystander Expense - Rs.3,000/- (Maximum 15 days @ Rs.200/- per day)
- Ambulance Charges - Rs.3,000/-
- Funeral Expenses (subject to producing bills) - Rs.5,000/-

Scheme details and share of premium

Kerasuraksha Insurance Scheme is a comprehensive Group Personal Accident Insurance Scheme, implemented by Coconut Development Board in association with Public Insurance companies for coconut climbers, harvesters , coconut hybridization trainees and Neera Technicians. Annual premium is Rs 375/- and is shared between Board and beneficiary in the ratio of 75:25. For the trainees ongoing the skill development training of the Board viz. Friends of Coconut Tree (FoCT)/Neera Technician Training Programme, first year premium is fully borne by the Board from the date of commencement of training. The period of insurance is one year and needs to be renewed every year by paying Rs. 94/- as contribution

from beneficiary. This is an Insurance Scheme specially designed as per the requirements of the Board, based on feedback and suggestions from the beneficiaries. Every two years, Board invites quotations from public sector insurance companies for personal accident insurance coverage for coconut tree climbers with a set of criterion decided by the Board. Depending on the benefits under different components and annual premium, Chairman, Coconut Development Board selects the most ideal and effective insurance agency. An MOU is signed between the insurance agency and Board, detailing the benefits under each component with annual premium and other terms and conditions of the insurance scheme, which is valid for two years from the date of signing MoU.

Responsibilities of Coconut Development Board

1. Selection of insurance agencies based on performance and benefit parameters.
2. Verifications of applications received from climbers and forwarding to insurance agency for insurance cover under the scheme.
3. Ensuring sufficient credit balance under the account of Board with the Insurance Agency
4. Forwarding policy certificates to beneficiaries
5. Submitting claim forms received from insurers to Insurance Agency after primary verification.
6. Sending Renewal notice to those insured under the scheme.
7. Popularising the scheme and giving wide publicity on the components of the scheme to the stakeholders through extension programmes and through print/radio/digital media

Responsibilities of the Insurance Agency:

1. Timely issue of policies online to the Board for onward transmission to the beneficiary.
2. On-time claim settlement through Direct Beneficiary Transfer (DBT)
3. Maintaining Transparency in transactions
4. Submission of account statement and other details as and when requested by Board.
5. Intimating credit balance under Board's account with the Insurance agency at regular intervals/as and when requested from Board
6. Submitting the UC on completion of each financial year.
7. Submission of details on Claim settlement and decline claims , if any, with reasons.

Responsibilities of Climbers /Harvesters/Neera Technicians/Trainees(Beneficiaries)

1. Submitting applications for insuring under the insurance scheme in the prescribed format with all mandatory documents.
2. Payment of his/her/their share of premium prescribed by the Board by way of demand draft/ online mode.

3. Safe custody of policy document/ policy number received from Board
4. Intimation of accident within 72 hours of its occurrence to Board.
5. Submission of claim form along with mandatory documents to Board, in case of accidents related hospital expenses/death, for getting benefits under the scheme.

10. INFORMATION AND INFORMATION TECHNOLOGY

Publicity and Extension Activities

Coconut Development Board is carrying out product promotional campaigns and dissemination of information on the activities of the Board among farmers, entrepreneurs and stakeholders through various extension tools under Information & Information Technology. Intensive publicity campaign is carried out in the country which helps in creating better outreach for coconut and its products and enhances the demand of coconut products in the domestic and overseas markets. Besides providing information on coconut, printing and production of publications, organizing extension activities including conduct of awareness programmes, skill development training programmes, exhibitions, giving awards to recognize excellence in different fields, product promotion through mass media, etc. are some of the major extension tools .

Publications

Printing and publishing is an important extension activity undertaken by Coconut Development Board. The Board brings out periodicals in seven languages viz. Hindi, English, Kannada, Malayalam, Tamil, Marathi and Telugu. The periodical in English, titled Indian Coconut Journal, is widely circulated in India among the progressive farmers, extension workers and scientists and is also subscribed by research institutes in other coconut growing countries.

The periodicals in vernacular languages cater to the information need of regional farmers. Regular dissemination of information through the periodicals facilitates the transfer of technology and helps not only to overcome the communication gap between extension workers and farmers but also helps to promote sustainable development of coconut cultivation and industry in the country. Following are the periodicals being published by the Board

- 1) Indian Coconut Journal (English monthly)
- 2) Indian Nalikera Journal (Malayalam monthly)
- 3) Bharatiya Nariyal Patrika (Hindi quarterly)

- 4) Bharatiya Thengu Patrike (Kannada quarterly)
- 5) Bharatiya Nariyal Patrika (Hindi quarterly)
- 6) Bharathiya Kobbari Patrika . (Telugu Quarterly)

The Board is also bringing out adhoc publications on need basis

Technical Advice to Coconut Farmers and Entrepreneurs

Large number of farmers, industrialists, entrepreneurs and exporters connected with coconut industry are given technical advice through different means. Board disseminate information on products/ manufacturer profiles to consumers/ exporters/ importers of coconut products. The success stories on coconut based farming systems, production and marketing of various value added products, implementation of green collar jobs such as FoCT, Handicraft training, Field/ FPO level activities etc. are being regularly published in Board's journals, other farm journals and leading dailies which had become an effective extension tool.

Product Promotion through Mass Media

The Board is undertaking multi media product promotional campaign for promoting coconut and coconut products. The campaign was carried out through print and electronic media. These efforts help in giving wide coverage on the goodness of coconut and increase the level of consumption of coconut products. Minor advertisements are released through Print Media highlighting the activities of the Board for promoting health and wellness of coconut products. Press releases in English, Malayalam, Hindi and other vernacular languages are issued in print media, websites, TV Channels and broadcast radio programmes through AIR, to disseminate information about the activities of the Board across the country.

CDB's website acts as a strong media with updated information on the activities of the Board. Important events and activities are uploaded in Board's website. Films on various aspects of coconut such as scientific coconut cultivation, value addition, product promotion, success stories and stories on health attributes like curing of diseases such as Diabetes, Cardiovascular diseases, Alzheimer's, Thyroid, Autism and Colon cancer through the intake of coconut oil etc. are posted in CDB's website.

Extension Activities

Coconut Development Board is organizing awareness training programmes at different parts of the country through its regional and state centers in India. Through these programmes, the Board is able to create awareness about scientific cultivation, processing and value addition of coconut among farming community and stake holders.

Awareness Training Programmes includes Seminar & Workshop/Awareness Training Programme /World Coconut Day/ State level workshop/district level seminar/ block level seminar/FPO meetings/exposure visit within state/outside state/Field Orientation programmes (farmers field day) Technical Programmes for AHO's/HO's/ADA's at District Level/promotional activities including sponsoring of programmes by ICAR and other leading institutes, refresher programmes/seedling distribution etc.

Skill Development Training Programmes

Board is organizing skill development training programmes like Friends of Coconut Tree and handicraft training programme. 'FoCT' training is one of the major skill development training programmes implemented in all coconut growing states through which massive employment generation is being created in coconut sector. One week skill development training in Handicraft is also organized in different States through State Centres/Regional Offices.

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

Handicraft Training Programme

One week coconut Handicrafts training is being conducted by the Board with the objective to promote unemployed youth who are having aesthetic sense & ability for making attractive craft item with various coconut plant parts of coconut across the country.

Exhibitions and Fairs

Coconut Development Board regularly participates in major domestic and international exhibitions as part of product promotion of various value added coconut products.

Scheme of National Award

Coconut Development Board has instituted a biennial National Award scheme to recognize and promote excellence in coconut cultivation, innovative methods in coconut farming, product development, product and quality improvement, product diversification and extension activities. The Scheme of National Awards is to recognize and promote excellence in coconut cultivation, innovative methods in coconut farming, product development, product improvement, quality improvement, product diversification and marketing, export, extension activities, coconut harvesting and Neera Technician.

LIBRARY SERVICES

Newspaper Clipping Service : A Newspaper clipping service covering news items on coconut and related subjects is available in the Library. Filed 126 press clippings of relevant news/ articles during the period. Important news pertaining to CDB/coconut industry has been emailed regularly to higher officials for information/necessary action.

Reprographic Service : Library and Information Centre provided reprographic services such as photocopying/scanning of news/articles to CDB staff as well as to visitors. Photocopies of important news and articles on coconut have been taken and filed.

Exchange of Publications: Library and Information Centre received Annual Reports, journals and Newsletters from central/state government and private institutions. Copies of Annual Reports of CDB, Indian Coconut Journal and Indian Nalikera Journal have been forwarded to other institutions on reciprocal/gift basis.

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 Pramod P. Kurian, Deputy Director as CPIO, Heads of all Units Offices as APIO and Shri Melton Correya, Senior Administrative Officer as Transparency Officer.

GRIEVANCES MECHANISM AND TIME FRAME FOR DISPOSAL

Smt. Leenamol M.A. 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 **<https://coconutboard.gov.in>** and **contact at 0484-2377266, 2377267, 2376265**

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

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