

GOVERNMENT OF INDIA  
MINISTRY OF AGRICULTURE AND FARMERS WELFARE  
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 182**  
TO BE ANSWERED ON THE 21/07/2023

**SIGNIFICANCE OF AYUSHMAN SAHAKAR SCHEME**

182. Dr. K. Laxman :

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) Whether Ayushman Sahakar Scheme under the National cooperative Development Corporation (NCDC) assists cooperative societies to undertake all type of healthcare activities;
- (b) if so, the details thereof;
- (c) whether the scheme also provides assistance for the development of healthcare and educational infrastructure, if so, the details thereof; and
- (d) the number of cooperative societies which got benefitted from the scheme during the last three years?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

(SHRI NARENDRA SINGH TOMAR)

(a) to (c) : Ayushman Sahakar scheme of NCDC assists cooperative societies to undertake all types of healthcare activities including education, services, insurance and activities related thereto. This scheme specifically covers creation, modernization, expansion, repairs, renovation of hospitals, healthcare and education infrastructure. The details of the scheme and activities covered under the scheme is at Annexure-I.

(d) : Details of number of cooperative societies benefitted from the scheme in last three financial years (up to 31.03.2023) is at Annexure-II.

## Annexure-I

Aligning itself with the focus on National Health Policy 2017, aimed at shaping the health systems in all its dimensions in india, NCDC had notified **AYUSHMAN SAHAKAR Scheme**.

Objectives of the scheme are:

- a) To assist provision of affordable and holistic healthcare through hospitals / healthcare / education facilities by cooperative societies,
- b) To assist promotion of AYUSH facilities by cooperative societies,
- c) To assist cooperative societies meet the objectives of National Health Policy,
- d) To assist cooperative societies participate in the National Digital Health Mission,
- e) To assist cooperative societies provide comprehensive healthcare including education, services, insurance and activities related thereto.

Activities covered under Ayushman Sahakar Scheme.

- 1) **Infrastructure:** For creation, modernization, expansion, repairs, renovation of hospital, healthcare and education infrastructure covering-
  - a) All types of infrastructure for:
    - i) Hospitals and/ or Medical/ AYUSH/ Dental/ Nursing/ Pharmacy/ Paramedical/ Physiotherapy colleges for running UG and /or PG programmes,
    - ii) Yoga Wellness Centre,
    - iii) Ayurveda, Allopathy, Unani, Siddha, Homeopathy other traditional medicine healthcare centres,
    - iv) Health care services for elderly,
    - v) Palliative care services,
    - vi) Health care services for Persons with Disabilities,
    - vii) Mental healthcare services,
    - viii) Emergency Medical Services / Trauma Centre,
    - ix) Physiotherapy centre,
    - x) Mobile Clinic Services,
    - xi) Health Club and Gym,
    - xii) AYUSH pharmaceutical manufacturing,
    - xiii) Drug testing laboratory,
    - xiv) Dental care centre,
    - xv) Ophthalmic care centre,

- xvi) Laboratory services,
  - xvii) Diagnostics services,
  - xviii) Blood Bank / Transfusion services,
  - xix) Panchkarma/ Thokkanam/ Kshar sutra therapy centre,
  - xx) Regimental Therapy of Unani (IlajBilTadbeer) centre,
  - xxi) Maternal health and Childcare services,
  - xxii) Reproductive and Child Health services,
  - xxiii) Any other related centre or services as may be deemed fit by NCDC for assistance.
- b) Telemedicine and remote assisted medical procedures,
  - c) Logistics health, healthcare and education,
  - d) Information and Communication Technology related to digital health,
  - e) Health insurance accredited by Insurance Regulatory and Development Authority (IRDA).
- 2) Margin money for raising working capital required for day-to-day operations in respect of those mentioned in the para 1 above.
- 3) Working capital for day-to-day operations

**Eligibility:**

Any Cooperative Society registered under any State/ Multi State Cooperative Societies Act in the country, with suitable provision in the bye-laws to undertake services related to hospital/ healthcare/ health education.

**Project Cost:**

As per actual requirement.

**Loan Period:**

Period of loan can be up to 8 years, including 1 – 2 years moratorium on payment of principal, depending on the type of project and its ability to generate revenue.

**Rate of Interest:**

As an incentive, NCDC will provide 1 % less than its applicable rate of interest on term loan for the project activities in case of borrower cooperative society where women members are in majority for the entire tenure of the loan only if timely repayments are made.

**Security:**

The cooperative society may offer security for the loan in any one or combination of the following to the satisfaction of NCDC:

- a) Mortgage of assets, including assets to be created under the proposed project, to the extent of 1.5 times of NCDC loan.
- b) Guarantee of State/Central Government.
- c) Pledge of FDRs of scheduled banks/ nationalized banks, to the extent of 1.2 times of NCDC loan.
- d) Guarantee by Central PSUs/ Statutory bodies/CSR Foundations of Central PSUs.
- e) Guarantee from Scheduled banks / Nationalised bank.
- f) Hypothecation and assignment of Government bonds/ securities to the extent of 1.2 times of NCDC loan.

**Subsidy:**

NCDC loan assistance is proposed to be dovetailed with subsidy/ grant/ VGF/ any other mechanism of Government of India or State Government or any other Funding Agency.

**Funding Pattern:**

The projects would be supported with following funding pattern :

**Infrastructure Creation (Project Facilities):**

<b><u>Funding through State Govt.</u></b>		<b><u>Direct Funding</u></b>
<b><u>NCDC to State Govt.</u></b>	<b><u>State Govt. to Society</u></b>	<b><u>NCDC to Society</u></b>
Loan* - 90%	Loan* - 50% Share Capital** - 40%	Loan*- 70%
Society's Share – 10%	Society's Share – 10%	Society's Share – 30%

\*In case subsidy/ grant under any scheme of Government of India or State Government or any other Funding Agency are dovetailed, the loan amount may be reduced proportionately.

\*\* In case share capital is not contributed by State Govt., the same (40%) shall also be passed on as loan to Society.

**Margin Money:**

<b>Funding through State Govt.</b>		<b>Direct Funding</b>
<b>NCDC to State Govt.</b>	<b>State Govt. to Society</b>	<b>NCDC to Society</b>
Loan* for availing Bank credit. 100% ***	Loan* or Share Capital or Loan-cum-Share capital 100% ***	Loan* 100% ***

\* In case subsidy/ grant under any scheme of Government of India or State Government or any other Funding Agency are dovetailed, the loan amount may be reduced proportionately.

\*\*\* Eligibility of Margin Money assistance is subject to assessment.

**Working Capital:**

<b>Funding through State Govt.</b>		<b>Direct Funding</b>
<b>NCDC to State Govt.</b>	<b>State Govt. to Society</b>	<b>NCDC to Society</b>
Loan as per requirement	Loan	Loan

**Annexure-II**

**Details of cooperative societies assisted (sanctioned) by NCDC in the last 3 years under the Ayushman Sahakar Scheme,**

<b>Financial Year</b>	<b>Beneficiary</b>	<b>Amount sanctioned (Rs. in lakhs)</b>
2022-23	1. Government of Kerala for Muvattupuzha Cooperative Super Specialty Hospital and Research Center Ltd., Ernakulam , Kerala	900.00
	2. The Indian Medical Practioners Coop Pharmacy & Stores, Chennai, Tamil Nadu	700.00
	3. Government of Nagaland for Eden Welfare Co- operative Society Ltd., Oriental Colony, Dimapur, Nagaland	2900.00
2021-22	The Indian Medical Practioners Coop Pharmacy & Stores, Chennai, Tamil Nadu	1694.00
2020-21	<b>NIL</b>	
<b>Total</b>		<b>6194.00</b>

**Details of cooperative societies assisted (disbursed) by NCDC in the last 3 years under the Ayushman Sahakar Scheme,**

<b>Financial Year</b>	<b>Beneficiary</b>	<b>Amount disbursed (Rs. In lakhs)</b>
2022-23	1. The Indian Medical Practioners Coop Pharmacy & Stores, Chennai, Tamil Nadu	51.84
2021-22	1.The Indian Medical Practioners Coop Pharmacy & Stores, Chennai, Tamil Nadu	1642.33
	2.Kasaragod District Co-op Hospital Society Ltd., Kerala	147.50
	3.Koyilandy Co-operative Hospital & Medical Academy Ltd., Kerala	941.75
2020-21	1.Palakkad District Cooperative Hospital and Research Centre Ltd., Kerala	119.85
	2.Kozhikode District Cooperative Hospital Ltd., Kerala	951.00
	3.Thejaswini Cooperative Hospital and Medical Research Centre Ltd., Kerala	92.50
<b>Total</b>		<b>3946.77</b>

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