

GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

RAJYA SABHA
UNSTARRED QUESTION NO.1288
TO BE ANSWERED ON 11th FEBRUARY 2026

Ayushman sahar scheme

1288. Shri Shambu Sharan Patel:

Will the Minister of Cooperation be pleased to state:

- (a) whether the Ayushman sahar scheme ensures long-term financial sustainability and community participation in health projects financed by cooperative organisations;
- (b) the specific criteria and guidelines adopted by the National Cooperative Development Corporation (NCDC) for providing financial assistance to cooperative organisations; and
- (c) whether State Governments have any role in development of health facilities under this scheme, if so, the details thereof ?

ANSWER

THE MINISTER OF COOPERATION
(SHRI AMIT SHAH)

(a) National Cooperative Development Corporation a statutory organization under Ministry of Cooperation *inter alia* undertakes schemes for promotion of cooperative societies in manufacturing and services sector. NCDC while aligning itself with mandate of National Health Policy to develop health care sector notified Ayushman Sahakar scheme. As part of scheme, NCDC sanctions financial assistance to eligible cooperatives in healthcare sector after detailed technical and financial appraisal of the project, thereby ensuring long term financial sustainability. The scheme provides financial assistance to co-operatives working in healthcare including AYUSH thereby promoting community ownership, participation, and accountability in healthcare delivery.

(b) & (c) Any Cooperative Society registered under any State Act or Multi State Cooperative Societies Act with suitable provision in its byelaws to undertake services related to hospital, healthcare or health education, is eligible for financial assistance under the scheme. NCDC assistance (as term loan or investment loan) is provided either through the State Governments/ UT Administrations or directly to the cooperatives which fulfil NCDC Direct Funding guidelines criteria. Details of scheme are at Annexure.

AYUSHMAN SAHAKAR SCHEME

National Cooperative Development Corporation (NCDC) is an apex level statutory institution set up by the Government of India under an Act of the Parliament in 1963. NCDC has been created for the purpose of planning and promoting programmes for the production, processing, marketing, storage, export and import of agricultural produce, foodstuffs, industrial goods, livestock, certain other commodities and services on cooperative principles. NCDC extends financial assistance to cooperatives at all the three tiers, Primary, District and Apex / Multi-State. NCDC is under the administrative control of the Ministry of Cooperation.

Objective:

Aligning itself with the focus on National Health Policy 2017, aimed at shaping the health systems in all its dimensions in india, accordingly, 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 (Ilaj BilTadbeer) 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 para1 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):

<u>Funding through State Govt.</u>		<u>Direct Funding</u>
<u>NCDC to State Govt.</u>	<u>State Govt. to Society</u>	<u>NCDC to Society</u>
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:

<u>Funding through State Govt.</u>		<u>Direct Funding</u>
<u>NCDC to State Govt.</u>	<u>State Govt. to Society</u>	<u>NCDC to Society</u>
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:

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