

GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

RAJYA SABHA
UNSTARRED QUESTION NO.1347
TO BE ANSWERED ON 11th FEBRUARY 2026

Loans to health cooperatives

1347. Smt. Sangeeta Yadav:

Will the Minister of Cooperation be pleased to state:

- (a) whether National Cooperative Development Corporation (NCDC) provides financial assistance to cooperatives working in the health sector;
- (b) if so, the details of the activities undertaken and the financial assistance disbursed to health cooperatives during the last three years, State-wise; and
- (c) the mechanisms in place for monitoring and evaluating the effectiveness of the loans provided by NCDC ?

ANSWER

THE MINISTER OF COOPERATION
(SHRI AMIT SHAH)

(a) National Cooperative Development Corporation a statutory organization under Ministry of Cooperation while aligning itself with mandate of National Health Policy to develop health care sector notified Ayushman Sahakar scheme. The scheme has a comprehensive approach to cover hospitals, healthcare, medical education, nursing education, paramedical education, health insurance and holistic health systems including AYUSH. The scheme provides financial assistance to co-operatives working in healthcare thereby promoting community ownership, participation, and accountability in healthcare delivery.

(b) The details of State-wise financial assistance disbursed to health cooperative in the last three years is as below –

(Rs. In lakhs)

Year	State	Activity	Amount disbursed
2022-23	Tamil Nadu	Expansion of hospital	51.84
2023-24	Kerala	Establishment of Neurology Department and Trauma Care Unit	275.00
2024-25	Kerala	Establishment of diagnostic centre	97.75
		Total	424.59

(c) NCDC through its 19 Regional Offices and 9 sub offices actively monitors the implementation of schemes and ensured access to timely credit flow to healthcare cooperatives. Field visits/inspections are done periodically for proper monitoring of loan disbursement by NCDC.
