

GOVERNMENT OF INDIA  
MINISTRY OF COOPERATION

**RAJYA SABHA**  
**UNSTARRED QUESTION NO.2888**  
ANSWERED ON 18.03.2026

**Dirghavadhi Krishak Punji Sahakar Yojna**

2888. Shri Anil Sukhdeorao Bonde:  
Shri Narayana Koragappa;  
Shri Narhari Amin;  
Shri Shambhu Sharan Patel:

Will the Minister of Cooperation be pleased to state:

- (a) the eligibility criteria and appraisal parameters used by National Cooperative Development Corporation to assess proposals under the Dirghavadhi Krishak Punji Sahakar (**DKPSY**) scheme;
- (b) process used by the NCDC to ensure technical feasibility and adequate security before sanctioning long-term financial assistance;
- (c) monitoring mechanisms in place to ensure proper utilization of funds;
- (d) the recovery procedures and legal safeguards followed in case of loan default;
- (e) the year-wise amount sanctioned and released under the scheme during the last three financial years, and;
- (f) whether the scheme contributed to strengthening Agricultural Credit Cooperatives and enhancing long-term credit availability in the cooperative sector; and
- (g) if so, the details thereof?

**ANSWER**

THE MINISTER OF COOPERATION  
(SHRI AMIT SHAH)

(a) National Cooperative Development Corporation a statutory organization working under administrative control of Ministry of Cooperation launched 'Dirghavadhi Krishak Punji Sahakar Yojana' to ensure increased and uninterrupted credit flow for capital formation in agriculture and allied sectors. The eligibility criteria and appraisal parameters to assess proposals under the 'Dirghavadhi Krishak Punji Sahakar Yojana' scheme are:-

- i. The cooperative should have been in operation for not less than 3 years.
- ii. The cooperative should have positive net worth, not less than 100% paid up share capital, i.e. there should be no erosion in the paid up share capital.
- iii. The co operative should not have incurred any cash loss during last three years and there should be net profit in at least two of previous three years.

(b) NCDC evaluates the financial health, performance, and credibility of cooperative society and sanctions loan for a project against adequate security while adopting its standard practice of appraisal and due diligence.

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

(d) In case of loan default, NCDC undertakes recovery through various measures such as:

- Invocation of securities such as post-dated cheques.
- Filing of recovery applications before Debt Recovery Tribunals (DRTs).
- Enforcement of secured assets under the SARFAESI Act, 2002

(e) details of amount sanctioned and released under the said scheme during the last three financial years is as under:

(Rs. In crore)

<b>Financial Year</b>	<b>Sanctioned amount</b>	<b>Disbursed amount</b>
2022-23	400.00	0.00
2023-24	0.00	60.00
2024-25	5000.76	2077.00
<b>Total</b>	<b>5400.76</b>	<b>2137.00</b>

(f) & (g) The “Dirghavadhi Krishak Punji Sahakar Yojana” has strengthened Agricultural Credit Cooperatives by supplementing their resources with long term financial assistance for onward lending. This has enabled increased and uninterrupted credit flow, promoted capital formation in agriculture and allied activities and supported diversification into non-farm sector enterprises. Collectively, the scheme has enhanced institutional capacity, broadened outreach, and reinforced the cooperative sector’s role in providing sustainable long-term credit and promoting rural economic development.

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