

**GOVERNMENT OF INDIA
MINISTRY OF COOPERATION**

**LOK SABHA
UNSTARRED QUESTION NO. 3897
ANSWERED ON 12th AUGUST, 2025**

DIRGHAVADHI KRISHAK PUNJI SAHAKAR YOJANA

3897. Shri Anil Baluni :

Will the Minister of **COOPERATION (सहकारिता मंत्री)** be pleased to state:

- (a) the manner in which NCDC addresses the risk of potential loan default by agricultural credit cooperative societies under the “Dirghavadhi Krishak Punji Sahakar Yojana”; and
- (b) the details of the contingency schemes available for mitigating such risks; and
- (c) the details of the funds provided under the said scheme during the last three years?

ANSWER

**THE MINISTER OF COOPERATION
सहकारिता मंत्री (SHRI AMIT SHAH)**

(a) & (b): National Cooperative Development Corporation (NCDC), a statutory organization under the Ministry of Cooperation, Government of India, implements 'Dirghavadhi Krishak Punji Sahakar Yojana' for extending long term financial assistance to Agricultural Credit Cooperatives towards their onward lending of long-term loans/advances for activities/commodities/services under the purview of NCDC.

NCDC has its own robust funding guidelines for sanctioning of financial assistance to eligible borrowers under the scheme for viable projects against the cushion of adequate security as prescribed. A robust system of project appraisal and monitoring is in place as stipulated in the Direct Funding Guidelines wherein the financial viability and technical feasibility of the project is assiduously adjudged.

Each proposal is subjected to a comprehensive evaluation based on following parameters:

- a. technical feasibility & financial viability of project through various methods like IRR, NPV, DSCR, Interest coverage ratio, FACR, projected cash-flows etc.,
- b. financial soundness of the cooperative,
- c. past financial & operational performance of the cooperative,
- d. professional expertise of the management/ employees of the cooperative,

- e. experience of the management of the cooperative in handling similar projects,
- f. past loan repayment performance of the cooperative,
- g. capacity of the cooperative to raise its share of project cost,
- h. availability of adequate security for the loans sought from NCDC

This enables a rigorous assessment of the project's techno-economic viability and the credibility of the borrower cooperative, ensuring prudent funding in alignment with NCDC's mandate for the integrated development of the cooperative sector.

Further, NCDC through its Head Office, 19 Regional Offices and 9 sub offices actively monitors the projects periodically (or as required) and ensures judicious funds' utilization. Field visits/inspections are done on quarterly basis for proper monitoring of loan disbursement for the intended objectives. The beneficiary cooperatives are also required to submit periodical progress report which ensures that the funds are being used for purpose for which they were intended.

NCDC has dedicated department for recovery purpose. Process adopted for recovery are well documented. Notices as per repayment schedule are sent well in advance followed with timely reminders. In case of default, suitable action is initiated under SARFAESI Act and if required, cases are filed in DRT.

(c): The details of the loans disbursed by NCDC during the last 3 years under Dirghavadhi Krishak Punji Sahakar Yojana are as under: -

Rs.(in crore)		
Financial Year	Sanctioned	Released
2022-23	400.00	0.00
2023-24	0.00	60.00
2024-25	5000.00	2077.00
Grand Total	5400.00	2137.00