

**GOVERNMENT OF INDIA  
MINISTRY OF COOPERATION**

**LOK SABHA  
UNSTARRED QUESTION NO. 3954  
TO BE ANSWERED ON 17th MARCH 2026**

**Dirghavadhi Krishak Punji Sahakar Yojana**

**3954. Shri Manoj Tiwari:  
Shri Damodar Agrawal:  
Shri Captain Brijesh Chowta:  
Shri Dineshbhai Makwana:  
Shri Dilip Saikia:  
Smt. Mahima Kumari Mewar:  
Shri Vijay Baghel:  
Shri Bidyut Baran Mahato:  
Smt. Kamlesh Jangde:  
Shri Ravindra Shukla Alias Ravi Kishan:  
Shri Janardan Mishra:  
Shri Haribhai Patel:  
Smt. Aparajita Sarangi:  
Shri Vishnu Dayal Ram:**

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

- (a) the eligibility conditions and evaluation criteria followed by the National Cooperative Development Corporation (NCDC) for evaluating the proposals under the 'Dirghavadhi Krishak Punji Sahakar Yojana' (DKPSY);
- (b) the process followed by the NCDC to ensure technical feasibility, financial viability and adequate security before sanctioning long term financial assistance;
- (c) the monitoring mechanisms, such as field inspections and progress reports, put in place to, ensure proper utilization of the sanctioned funds;
- (d) the recovery process followed in case of loan default along with the legal protections such as actions taken under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act and proceedings in the Debt Recovery Tribunal (DRT);
- (e) the details of amount sanctioned and released under the said scheme during the last three financial years, year-wise; and

(f) the manner in which the said scheme has contributed to strengthen the agricultural credit cooperative societies and to increase the long term credit availability in the cooperative sector ?

## 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 the event of default in repayment of loan by the borrowing cooperative society, the National Cooperative Development Corporation (NCDC) follows a structured recovery mechanism in accordance with the applicable legal provisions.

Initially, upon occurrence of default, a **legal recall notice** is issued to the borrower calling upon it to repay the outstanding loan amount along with applicable interest and charges within the stipulated period.

Where Post-Dated Cheques (PDCs) are obtained from the borrower as security, the same are presented for realization. In case of dishonour, a statutory notice under Section 138 of the Negotiable Instruments Act, 1881 is issued, and if the borrower fails to make payment within 15 days of receipt of the notice, appropriate proceedings under the said provision are initiated before the competent court

Further, once the loan account is classified as Non-Performing Asset (NPA) in accordance with the applicable norms, recovery proceedings are initiated under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002. In this process, a Demand Notice under Section 13(2) of the SARFAESI Act is issued to the borrower calling upon it to discharge the entire outstanding liability within 60 days.

In case the borrower fails to comply with the demand notice within the stipulated period, the Corporation proceeds to take measures under Section 13(4) of the SARFAESI Act, in accordance the relevant Rules.

Additionally, wherever considered necessary, Original Applications (OAs) are also filed before the Debt Recovery Tribunal (DRT) under the provisions of the Recovery of Debts and Bankruptcy Act, 1993, for recovery of the outstanding dues. Such proceedings may be pursued simultaneously along with action under the SARFAESI Act.

(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) 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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