



# Ayushman Sahakar

A scheme of NCDc for financial assistance to cooperatives on holistic healthcare infrastructure, education and services

[www.ncdc.in](http://www.ncdc.in)

## NCDC

National Cooperative Development Corporation (NCDC) is an apex level statutory autonomous institution set up by the Government of India under an Act of the Parliament in 1963. It 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 like hospital & healthcare and education etc. on cooperative principles. It 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 Agriculture and Farmers Welfare, Government of India.

NCDC has emerged as a financial powerhouse giving the client cooperatives a wide range of products and services. It is an ISO 9001:2015 certified organisation.

NCDC follows a simple, transparent, and robust system of appraisals and approvals through its 18 Regional Offices or its Head Office in New Delhi. It is the most preferred financial institution for cooperatives.

## AYUSHMAN SAHAKAR

Hospital, healthcare and education are notified services under the NCDC Act as per Gazette Notification of the Department of Agriculture, Cooperation and Farmers Welfare, Ministry of Agriculture and Farmers Welfare, Government of India. NCDC extends financial assistance for notified services.



Primary, Secondary and Tertiary  
healthcare institutions run by  
Cooperatives with NCDC  
assistance have been serving the  
people successfully.



## Objectives

Hon'ble Prime Minister has launched the **National Digital Health Mission** on 15<sup>th</sup> August, 2020. This will bring a new revolution in India's health sector and it will help reduce problems in getting treatment with the help of technology.

Aligning itself with the focus on **National Health Policy 2017**, aimed at shaping the health systems in all its dimensions- investments in health, organization of healthcare services, prevention of diseases and promotion of good health through cross sectoral actions, access to technologies, developing human resources, encouraging medical pluralism, building knowledge base, developing better financial protection strategies, strengthening regulation and health assurance and to provide affordable healthcare to all, there is need to have a comprehensive approach - hospitals, healthcare, medical education, nursing education, paramedical education, health insurance and integrate with holistic health systems such as AYUSH. It is observed that due to lack of credit support, many cooperative hospitals find difficulty to start new aspects of medical education including colleges offering MBBS, BDS, BAMS, BHMS, BPT and BUMS and also PG / DNB programmes. Accordingly, NCDC has introduced **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.

*“National Health Policy marks a historic moment  
in our endeavour to create a healthy India where  
everyone has access to quality healthcare”*

*Shri Narendra Modi, Hon'ble PM*

## Activities Covered Under Ayushman Sahakar

- 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 Bil Tadbeer) 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, shall be eligible for the financial assistance subject to fulfilment of guidelines under the scheme.

NCDC assistance shall be provided either through the State Governments/ UT Administrations or directly to the cooperatives which fulfil NCDC Direct Funding guidelines.

Dovetailing with other schemes or programmes of Government of India/ State Government/ Other funding Agency is permitted.

## Project Cost

As per actual requirement.

## Loan Period

Period of loan will be for 8 years, including 1-2 years moratorium on repayment of principal, depending on the type of project and its ability to generate revenue.

## Rate of Interest

As per NCDC circular for interest rate as amended from time to time. As an incentive, NCDC will provide 1% less than 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

NCDC assistance is provided either through State Government or under Direct Funding. In case of direct funding, 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 project, to the extent of 1.5 times of NCDC loan;
- b) Guarantee by 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/ Nationalized Banks;
- 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 the following funding pattern:

### Infrastructure Creation (Project Facilities):

Funding through State Govt.		Direct Funding
NCDC to State Govt.	State Govt. to Society	NCDC to Society
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:

Funding through State Govt.		Direct Funding
NCDC to State Govt.	State Govt. to Society	NCDC to Society
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:

Funding through State Govt.		Direct Funding
NCDC to State Govt.	State Govt. to Society	NCDC to Society
Loan as per requirement	Loan	Loan

## Due Diligence

NCDC would adopt its standard practice of appraisal and due diligence before any project is sanctioned.

For further details of other NCDC schemes, patterns of assistance, norms and general criteria for availing NCDC funding, Common Application Form etc, please visit [www.ncdc.in](http://www.ncdc.in) or contact NCDC Regional Offices / Head Office, at addresses and contact numbers available on the website.



# Ayushman Sahakar

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Ministry of Agriculture and Farmers Welfare

Government of India

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