



Ayushman Sahakar

Holistic healthcare din kawngah leh hetiang lam kaihnawih zirna in leh service mipui te hnena cooperative society ten an pekchhuah theih nan NCDC in tanpuina scheme a neih a ni.

www.ncdc.in

NCDC

National Cooperative Development Corporation (NCDC) hi India Sawrkar-in Act of the Parliament 1963 hmang thuneihna sang ber (apex level statutory autonomous institution) tur a a din a ni. Cooperative te hmasawwna tur ruahman (planning) leh chutiang ruahmanna heng thlai thar chhuah kawng ah te, a sawngbawl kawng ah te, a hralh chhuah kawng ah te, ram pawn a thlai leh buh-bal thawnchhuah leh chawkluh kawng ah te, industry bungraw ngaihtuah kawng ah leh ran vulh chungchang bakah heng damdawiin (hospital) leh hriselna lam enkawlina din kawngah leh hetiang zirna in din (health care and education) leh a dang ah te cooperative kalphung (principle) hmanga hma la turin. NCDC hi Ministry of Agriculture and Farmers Welfare, Government of India inrelbawlina hnuai a awm niin, pawisa faia tanpuina hi, cooperative society tier pathum; Primary, District leh Multi-State level cooperative te hnen ah a pe thin a ni.

NCDC hi cooperative-te tana sum pechhuak tu lian deuh ber leh an mamawh ang products leh service pek kawnga thawh hlawk ber pawl ni in, ISO 900:2015 certified pawl a ni.

NCDC chuan kalphung awlsam, langtlang, felfai leh changtlung tak si hmangin project a dawngsawng thin a. State 18 a Regional Office ah te emaw Head Office, New Delhi ah te dawr theih reng an ni. Cooperative society te tan chuan office dawr manhla ber an ni hial ang.

AYUSHMAN SAHAKAR

Damdawiin (hospital), damlo enkawlina (healthcare) leh hetiang lam zirna (education) ah te hian (notified services) hma an lak NCDC Act-in a phalsak a ni tih India sorkar Gazette Notification of Department of Agriculture, Cooperation and Farmers Welfare, Ministry of Agriculture and Farmers Welfare in a tarlang. NCDC chuan khitiang notified services ah te khian tanpuina sum a pe thei reng a ni.

“ NCDC tanpuina hmanga cooperative society ten primary, secondary leh tertiary huanga damdawiin leh damlo enkawlina an din te chu mupui ten tangkai takin an hmang chho mek a ni.

”

OBJECTIVES

India Prime Minister zahawm tak chuan 15 August, 2020 khan “National Digital Health Mission” a tlangzarh a. Hei hian tunlai thiamna thar ber ber (technology) hmangin India ram mipui te tan damlo enkawlina huangah awlsam zawkna thlentirin, inlumlet thawkna a thlen tir theih ngei beisei a ni.

National Health Policy 2017 in a tum ang a hriselna inenkawlina huang kil tin atang leh zau zawk a tih changtlun hi, he Scheme pawh hianin thlurbing a tum chu a ni a: healthcare service tih changtlun, natna leh damlohna chi hrang tam tak lak a inven him, hmanraw tha zawk neih, human resources lama tan lak, inenkawlina lama hmasawanna; helam hawi zawng a finna, mitin tan healthcare man tlawm zawk, mi tam zawk pan theih-hospital, healthcare, medical lam zirna, nursing zirna, paramedical zirna, health insurance leh holistic health system AYUSH leh a dang te ah hian tan lak tum a ni. Amaherawhchu, zirchianna an neihna ah pawisa neih tawk loh avangin cooperative Hospital tam zawk te chuan rahbi thar rap thei lovin medical zirna college MBBS, BDS, BAMS, BHMS, BPT & BUMS leh PG/DNB zirna din lamah harsatna an nei a ni tih hmuhchhuah ani a. Hemi hre reng chung hian NCDC chuan AYUSHMAN SAHAKAR Scheme duang chhuak in, a thil tum te chu:

- a) Cooperative society te kal tlang a holistic healthcare man tlawm zawk a mipui te pek.
- b) Cooperative society te kal tlanga AYUSH leh a kaihhnawih te hmasawna dap pui.
- c) National Health Policy tih hlawhtlin na kawnga cooperative societies te tanpui.
- d) National Digital Health Mission hma lak na a cooperative te an tel ve theih nan a puih.
- e) A huap zau thei ang ber a cooperative ten hriselna enkawlina huanga ke an pen ve theih nan heng, damdawi lam zirna-in din kawngah te (education), damlo te tan a awlsam zawkna kawng hrang hrang thisen-zun-ek, CT Scan etc. (services) leh insurance leh a kaihhnawih thil dangah te hmalak.

“Mipui mimir hriselna ram (healthy India) leh awlsam tak a mitinin inenkawlina tha thei ang ber an dawn theih na tur a hmalak na kawngah, he National Health Policy hi thil chhinchhiah tlak tak a ni ”. – Shri Narendra Modi, Hon’ble PM.

Ayushman Sahakar Hnuai Hma lak Theihna te:

- 1) Infrastructure: bul tan nan (creation), tih changtlun nan (modernization), zauh nan (repairs), hospital chei/sak that nan (renovation) leh hriselna lam kaihnawih (healthcare) leh hetiang lam zirna in din nan, hetiang ah te hian-
 - a) Infrastructure hrang hrang, heng a hnuai a tarlan te din nan:
 - i) Hospital leh/emaw medical/ AYUSH/ Dental/ Nursing/ Pharmacy/ Paramedical/ Physiotherapy college hnuai a UG leh/ emaw PG zir theih na.
 - ii) Yoga Wellness Centre.
 - iii) Ayurveda, Allopathy, Unani, Siddha, Homeopathy leh hetiang lam ramhmul dawidawi hmanga inenkawl na healthcare centre.
 - iv) Kum lam a upa leh tar te tana healthcare service.
 - v) Natna benvan vanga thihna kotlanga awm tawh damlo leh an chungte enkawl na (Palliative care service).
 - vi) Pianphung a rualbanlote tan a healthcare.
 - vii) Rilru lam hriselna atana healthcare service (Mental health care).
 - viii) Emergency Medical service emaw Trauma Centre.
 - ix) Physiotherapy centre.
 - x) Mobile Clinic Service.
 - xi) Insawizawina lam Health Club leh Gym.
 - xii) AYUSH damdawi lam siam chhuahna.
 - xiii) Drug testing laboratory.
 - xiv) Dental care centre (ha lam).
 - xv) Ophthalmic care centre (mit lam).
 - xvi) Laboratory service.
 - xvii) Diagnostic service.
 - xviii) Blood Bank/ Transfusion service.
 - xix) Panchkarma/ Thokkanam/ Kshar sutra therapy centre.
 - xx) Regimental Therapy of Unani (Ilaj Bil Todbeer) centre.
 - xxi) Maternal health leh Childcare service, nu-nau hriselna.
 - xxii) Reproductive and Child Health service.
 - xxiii) Heng te bakah hian centre emaw service NCDC in a tanpui tlak a a ngaih dang te.
 - b) Telemedicine leh remote assisted medical procedures phone leh computer atanga Doctor rawna.
 - c) Logistic health, healthcare leh damdawi zirna in.
 - d) Information leh Communication Technology lama digital health.
 - e) Insurance Regulator and Development Authority (IRDA) pawmpui health insurance.



- 2) Nitin an hnathawh nan a an mamawh leina tur margin money, khing para-1 leh a chung lama mite tan.
- 3) Working capital, ni tin hna thawh nan.

Eligibility (dilthei tur te):

India ram danpui hnuai a State/Multi State Cooperative Societies Act hnuai a in register cooperative society-te leh an bye-law a hospital/ healthcare/ health education lam a hma la thei tura dan mumal tak nei te leh, NCDC in he scheme guidelines a zam ang tlin society ten an dawng thei ang.

NCDC hnuai a tanpuina hi State Sawrkar/ UT Administrations kal tlang in emaw cooperative society, NCDC Direct Funding guideline zawm tluantling te tan, direct in an hmu thei ang.

He scheme hi scheme leh programme dang Government of India/ State Government leh Funding Agency dang te nen a thlun zawm theih (dovetailing).

Project Senso

A project atan a sum mamawh zat ang zel. Bituk hranpa a awm lo.

Loan rulhhunchung

Loan rulh hun chung chu kum 8 ani ang a; a project azir leh project-in sum a hailuh theih dan atang a teh in, hemi chung hian kum 1-2 a principal rulh an awl theih ang.

Rate of Interest

A dil hunlai azira NCDC in circular hmanga interest rate a bituk ang zel ani ang. Cooperative society-a mipa te aia hmeichhe member tam zawkna ten loan hun chung zawnga hmeichhia an tam zawk tluan a, a hun tak zel a an rulh chuan, NCDC hian lawman leh cho phurna angin, interest rate hi 1% in a tih hniam sak thei bawk ang.

Security

NCDC atanga tanpuina hi State Government kal tlangin emaw Direct Funding kal tlang in a laktheih a. Direct Funding zawng a loan lak anih chuan cooperative society te chuan NCDC hnen ah dahkham a nei tur a ni a, he a hnuai tarlan pakhat emaw a aia tam te hi loan dahkham atan an hmangthei ang, chung te chu:-

- a) Cooperative society in dahkham tur hmun-hma leh thil dang a neih te baka, he scheme hnuai project hmanga in leh thil dang (assets) a din te pawh dahkham atana pawm tel nghal ani ang. An thil dahkham erawh an loan lak zah aia a let 1.5 tam ani tur a ni.
- b) State/Central sorkar in quarantor-a an tan sak in.
- c) Nationalized bank emaw scheduled bank a FDR an neih hmanga NCDC atanga an loan lak zah let 1.2 aia tam dahkham tur cooperative ten an nei ani tih an nemngheh in.
- d) Central PSU's/ Statutory bodies/ CSR Foundations of Central PSU' ten guarantor-a an tan sak in.
- e) Scheduled bank/ Nationalized bank ten gurantor-a an tan sak in.
- f) Sawrkar in a bond/securities hmanga NCDC loan an lak zat let 1.2 a dahkham sak in.

Subsidy

He scheme hnuai loan tanpuina hi subsidy/ grant leh Viability Group Funding (VGF) te bakah sorkar laipui (Government of India)/State sorkar leh Funding Agency dang te, hetiang lam haw zawnga an hma lak na nen tham kawp tum/theih a ni.

Funding Pattern

A hnuai funding pattern ang hian he project hi kalpui a ni ang.

State Government kal tlanga Funding		Direct Funding
NCDC atanga State Govt.	State Govt. atanga Society	NCDC atanga Society
Loan* – 90%	Loan*-50% Share Capital**-40%	Loan*-70%
Society Share-10%	Society Share-10%	Society Share-30%

*Government of India emaw State Government emaw Funding Agency hnuai a subsidy/ grant nen a he scheme hi tham kawp anih chuan, an hmuh zah atanga chhutin, an loan rulh tur zah pawh a hniampah thei ang.

** Loan atanga 40% Share Capital hi State sorkar-in a thawh tur a thawh lo anih chuan, hetiang zah hi society-te pek ani tho anga, amaherawhchu, loan angin a kal thung ang.

Margin Money

State Government kaltlang a Funding		Direct Funding
NCDC atanga State Government	State Government atanga Society	NCDC atanga Society
Bank credit an hmuh theih nan a Loan*	Loan* or Share Capital or Loan-cum-Share Capital	Loan*
100%***	100%***	100%***

*Government of India emaw State Government emaw Funding Agency hnuai a subsidy/grant hmuh anih chuan an hmuh zah atanga chhutin, an loan rulh tur zah pawh a hniampah thei ang.

** Endikna an paltlang dan a zirin Margin Money tur hi pek an ni ang.

Working Capital

State Government kaltlanga Funding		Direct Funding
NCDC atanga State Government	State Government atanga Society	NCDC atanga Society
Loan mamawh zat dik tak	Loan	Loan

Due Diligence

NCDC chuanin tih dan phung a neih angin uluk takin project chu bukin a lo zirchian hnuah chauh pek tlak a a ngaih te chu a pe ang.

NCDC hnuai a scheme hrang hrang awm te, tanpuina awm theih dan te (pattern of assistance), tih dan phung leh a dil thei tu tur chungchang (criteria), Common Application Form leh thil dang, hriat belh duh nei chuan www.ncdc.in ah hian en theih reng a. Tin, NCDC Regional Office leh Head Office te address leh contact no. website a tar lan ah hian biak pawh theih reng an ni.



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