

## 5. Ayushman Sahakar Scheme- Scheme

National Cooperative Development Corporation a statutory organization under Ministry of Cooperation interalia undertakes schemes for promotion of cooperative societies in manufacturing and services sector.

The Ayushman Sahakar Scheme, implemented by the National Cooperative Development Corporation (NCDC), aims to revolutionize rural healthcare by financing cooperatives to set up hospitals, medical colleges, and digital health infrastructure. Aligned with the National Health Policy 2017, it offers term loans with interest subsidies for women-majority cooperatives to foster community-based, affordable healthcare delivery.

### About the Ayushman Sahakar Scheme

**Overview-** The scheme was launched to distinctively promote cooperative-led healthcare infrastructure and services. It is designed to align with the objectives of the National Health Policy, 2017.

**Nodal Agency-** It is implemented by the National Cooperative Development Corporation (NCDC), which functions under the Ministry of Cooperation.

**Launch Year-** The scheme was officially launched in the financial year 2020-21.

### Objectives of Ayushman Sahakar

**Affordable and Holistic Healthcare-** To support cooperative societies in establishing affordable hospitals, healthcare facilities, and education centres.

**Promotion of AYUSH-** To specifically strengthen AYUSH-based healthcare services (Ayurveda, Yoga, Unani, Siddha, and Homeopathy) through the cooperative network.

**Alignment with National Goals-** To align cooperative healthcare initiatives with the broader goals of the National Health Policy 2017.

**Digital Health Mission-** To enable cooperatives to integrate seamlessly with the National Digital Health Mission (NDHM).

**Comprehensive Service Support-** To support a wide range of services including healthcare delivery, medical education, insurance, and other related activities.

### Activities Covered Under the Scheme

**Healthcare Infrastructure-** Financial assistance is provided for the creation, expansion, renovation, and modernization of hospitals and medical institutions run by cooperatives.

**Medical Education-** Funding supports the establishment and operation of nursing, dental, pharmacy, paramedical, and AYUSH colleges. It covers institutions offering both Undergraduate (UG) and Postgraduate (PG) programmes.

**Specialised Services-** The scheme covers projects for trauma centres, mental health units, palliative care, elderly care, and healthcare services for persons with disabilities.

**Digital and Mobile Health-** Eligible activities include setting up telemedicine services, mobile clinics, diagnostics centers, pathology laboratories, and digital health ICT systems.

### Financial Assistance Features

**Type of Assistance-** The NCDC provides term loans and investment loans based on a detailed project appraisal.

**Loan Tenure-** The repayment period extends up to 8 years. This includes a moratorium of 1-2 years on the repayment of the principal amount.

**Interest Incentive-** Women-majority cooperatives are incentivized with a 1% interest concession on timely loan repayments.

**Project Cost Norm-** There is no fixed ceiling on the project cost. Financial support is determined based on the actual requirement of the project.

**Eligibility Criteria-** Any cooperative society registered under State or Multi-State Cooperative Acts is eligible. The cooperative must have healthcare mentioned in its bylaws.

**Security Requirements-** Loans are secured through various means such as asset mortgage, government guarantees, bank guarantees, or pledged securities.

### Significance of the Scheme

**Community Ownership-** It promotes a healthcare model led by cooperatives, ensuring accountability and active community participation.

**Support for AYUSH Sector-** It plays a crucial role in strengthening traditional and integrative medicine systems.

**Women Empowerment-** It actively incentivises women-majority cooperatives through concessional interest rates, promoting female leadership in healthcare.

**Inclusive Healthcare Expansion-** It aids in expanding healthcare infrastructure specifically in rural and underserved areas where cooperatives have a strong presence.

**Cooperative Sector Diversification-** It broadens the scope of cooperatives, allowing them to diversify their role beyond agriculture into the vital sector of healthcare services.

### About National Cooperative Development Corporation (NCDC)

**Establishment-** It is a statutory body established under an Act of Parliament in 1963.

**Mandate-** To promote cooperative-based development across various sectors including production, processing, marketing, and services.

**Scope of Assistance-** It provides financial support to cooperatives at all levels- Primary, District, and Apex/Multi-State levels.

**Funding Channels-** Financial assistance is routed either through State Governments/Union Territories or provided directly to eligible cooperative societies.

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