



भारतीय राष्ट्रीय सहकारी संघ

(भारतीय सहकारी आंदोलन की शीर्षस्थ संस्था)

NATIONAL COOPERATIVE UNION OF INDIA

(APEX ORGANISATION OF THE INDIAN COOPERATIVE MOVEMENT)

NCUI/2020-21/Misc/NCDC

12-Nov-2020

The Chairman / Managing Director/ Chief Executive Officer
All Cooperative Societies (including Multi-State Cooperative Societies)

Madam/Dear Sir,

Subject: Ayushman Sahakar Scheme of NCDC

We wish to inform about the launch of Ayushman Sahakar scheme by National Cooperative Development Cooperation (NCDC), one of the NCUI's member organisations vide which financial assistance in the form of Project Loan and Working Capital is provided to the cooperatives to undertake healthcare related activities. All concerned may take advantage of the scheme. Copy of the scheme is enclosed herewith. The scheme is also hosted on NCDC website, www.ncdc.in.

Yours faithfully,

(N. Satyanarayana)
Chief Executive

AYUSHMAN SAHAKAR SCHEME

Introduction and Objectives

National Cooperative Development Corporation (NCDC), one of the member organisations of NCUI, has introduced a scheme for financial assistance to cooperatives on holistic healthcare infrastructure, education and services. 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.

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

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:

- Mortgage of assets, including assets to be created under the project, to the extent of 1.5 times of NCDC loan;
- Guarantee by State/ Central Government;
- Pledge of FDRs of scheduled banks/ nationalized banks, to the extent of 1.2 times of NCDC loan;
- Guarantee by Central PSUs/ Statutory bodies/ CSR Foundations of Central PSUs;
- Guarantee from scheduled banks/ Nationalized Banks;
- 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 Government		Direct Funding
NCDC to State Govt.	State Govt. to Society	NCDC to Society
Loan* - 90%	Loan* - 90% 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 Government		Direct Funding
NCDC to State Govt.	State Govt. to Society	NCDC to Society
Loan* for availing	Loan* or Share	Loan* 100% ***

Bank credit. 100% ***	Capital or Loan- cum- Share capital 100% ***	
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* 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 Government		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 or contact NCDC Regional Offices / Head Office, at addresses and contact numbers available on the website.
