

# AYUSHMAN SAHAKAR scheme

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In news

Union Minister of State for Agriculture launched AYUSHMAN SAHAKAR scheme

## Key features of the scheme

- AYUSHMAN SAHAKAR scheme a unique scheme to assist cooperatives play an important role in creation of healthcare infrastructure in the country **formulated by National Cooperative Development Corporation (NCDC).**
- Under the scheme, NCDC would extend term loans to prospective cooperatives to the tune of Rs.10,000 Crore in the coming years
- **NCDC's scheme aligns itself with the focus of the National Health Policy, 2017**, covering the health systems in all their dimensions-
  - investments in health
  - organization of healthcare services
  - access to technologies
  - development of human resources
  - encouragement of medical pluralism
  - affordable health care to farmers etc.
- It has a comprehensive approach-hospitals, healthcare, medical education, nursing education, paramedical education, health insurance and holistic health systems such as AYUSH.
- Ayushman Sahakar scheme fund would also assist cooperative hospitals to take up medical / Ayush education.
- The scheme also provides working capital and margin money to meet operational requirements. The scheme provides interest subvention of one percent to women majority cooperatives.

## Who can access the NCDC?

- Any Cooperative Society with a suitable provision in its bylaws to undertake healthcare-related activities would be able to access the NCDC fund.
- NCDC assistance will flow either through the State Governments/ UT Administrations or directly to the eligible cooperatives.
- Subsidy/ grant from other sources can be dovetailed.

## Significance

- NCDC's scheme will be a step towards strengthening farmers welfare activities by the Central Government
- The scheme would revolutionize the way healthcare delivery takes place in rural areas

### **National Cooperative Development Corporation (NCDC)**

- NCDC was set up under an Act of Parliament in 1963 for promotion and development of cooperatives.
- It is the apex autonomous development finance institution under the Ministry of Agriculture and Farmers Welfare
- Since 1963, it has extended around Rs.1.60 lakh crore as loans to cooperatives.