

**GOVERNMENT OF INDIA
SOCIAL JUSTICE AND EMPOWERMENT
LOK SABHA**

STARRED QUESTION NO:639
ANSWERED ON:21.05.2012
CONCESSIONAL LOANS BY NSCFDC
Thakor Shri Jagdish

Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

(a) whether the National Scheduled Castes Finance and Development Corporation (NSCFDC) provides training and loans to the Scheduled Castes category families at concessional rates;

(b) if so, the details thereof; and

(c) the funds provided as loan under the scheme of State Channelising Agencies to Scheduled Castes Sub-Plan to various States/Union Territories including Gujarat during the last three years alongwith the number of beneficiaries covered therein?

Answer

MINISTER FOR SOCIAL JUSTICE AND EMPOWERMENT (SHRI MUKUL WASNIK)

(a) to (c) A statement is laid on the Table of the House.

Statement in answer to parts (a) to (c) of the Lok Sabha Starred Question No. 639 by Shri Jagdish Thakor, M.P. for answer on 21.5.2012, regarding 'Concessional Loans by NSCFDC'.

(a) & (b): National Scheduled Castes Finance and Development Corporation (NSFDC) provides financial assistance to persons belonging to Scheduled Castes having annual family income below Double the Poverty Line [presently Rs.40,000 for rural areas and Rs.55,000 for urban areas] under its various Schemes through State Channelising Agencies (SCAs) nominated by respective State Government/UT Administration. Details of NSFDC Schemes are as under:

(i) Loan Schemes

Name of Scheme Maximum admissible Unit Cost (Rs. in lakh) Interest rate per annum charged from beneficiaries

Term Loan	30.00	6-10%	
Mahila Kisan Yojana	0.50	5%	
Shilpi Samridhhi Yojana	0.50	5%	
Laghu Vyavasay Yojana	2.00	6%	
Micro Credit Finance	0.50	5%	
Mahila Samridhhi Yojana	0.50	4%	
Educational Loan Scheme	10.00 (for study in India) and 20.00 (for study abroad)	4% (0.50% rebate for women)	

In all the above schemes, except the Educational Loan Scheme, NSFDC provides loan upto 90% of unit cost.

(ii) Non-Credit Scheme

NSFDC provides grants through its SCAs for conducting short term Skill Development Training Programmes for Age/self - employment to benefit Scheduled Caste youth through reputed Training Institutions. Under this programme, 100% Course Fee and Stipend @ Rs. 1,000/- per month per trainee is provided as grant by NSFDC.

(c): A statement indicating the funds provided by NSFDC as loans to its SCAs, including the SCA of Gujarat (Gujarat Scheduled Castes Development Corporation), alongwith the number of beneficiaries covered during the last three years, is enclosed.