

**GOVERNMENT OF INDIA
MINORITY AFFAIRS
LOK SABHA**

UNSTARRED QUESTION NO:2798
ANSWERED ON:10.12.2014
MICRO CREDIT SCHEME UNDER MDFC
Owaisi Shri Asaduddin

Will the Minister of MINORITY AFFAIRS be pleased to state:

- (a) whether there is a scheme namely, Micro Credit Scheme under the National Minority Development Finance Corporation (NMDFC);
- (b) if so, the achievements made under the scheme, State-wise;
- (c) whether no disbursement has been made under the scheme since 2007 till date in Maharashtra;
- (d) if so, the reasons therefor and the reasons for decline in the released funds and the number of persons benefited during each of the last three years; and
- (e) the steps taken or being taken by the Government to increase the fund allocation under the Scheme?

Answer

MINISTER OF STATE IN THE MINISTRY OF MINORITY AFFAIRS (SHRI MUKHTAR ABBAS NAQVI)

- (a): Yes, Madam. The National Minorities Development and Finance Corporation (NMDFC), a Central Public Sector Enterprise of Ministry of Minority Affairs, provides concessional loans including Micro-finance to members of notified minority communities through State Channelising Agencies (SCAs) nominated by respective State Governments/UT Administrations.
- (b): The State-wise details of amount disbursed and beneficiaries covered under the Micro-finance Scheme since starting of the scheme in 1998 till 31.10.2014 are at Annexure.
- (c): No, Madam.
- (d) & (e): In Maharashtra, the schemes of NMDFC, including the Micro-finance scheme, are implemented through the SCA namely, Maulana Azad Alpasankhyak Arthik Vikas Mahamandal (MAAAVM). In the year 2012-13, an amount of Rs. 3.00 crore under Micro-finance scheme was drawn by MAAAVM for 1333 beneficiaries. The MAAAVM has not submitted the utilization certificate for the amount. During 2014-15, higher allocation of Rs. 5.00 crore has been made for Maharashtra under Micro-finance scheme.