

**GOVERNMENT OF INDIA  
MINISTRY OF MINORITY AFFAIRS  
LOK SABHA  
UNSTARRED QUESTION NO.1353  
TO BE ANSWERED ON 25.07.2018**

**NMDFC**

1353. DR. HEENA VIJAY KUMAR GAVIT:

DR. J. JAYAVARDHAN:

SHRI DHANANJAY MAHADIK:

SHRIMATI SUPRIYA SULE:

SHRI MOHITE PATIL VIJAYSINH SHANKARRAO:

DR. SUNIL BALIRAM GAIKWAD:

Will the Minister of MINORITY AFFAIRS be pleased to state:

- (a) the funds allocated by the National Minorities Development and Finance Corporation (NMDFC) along with the details of utilization of allocated funds by NMDFC for the last three years and the current year, State-wise;
- (b) the details of the schemes of NMDFC and the procedure to avail concessional loans under these schemes;
- (c) whether most of the beneficiaries are not in a position to avail concessional loans provided under these schemes due to complicated procedures;
- (d) if so, the corrective steps taken by the Government in this regard; and
- (e) the other steps taken by the Government to make NMDFC more effective?

**ANSWER**

**MINISTER OF MINORITY AFFAIRS  
(SHRI MUKHTAR ABBAS NAQVI)**

**(a)** National Minorities Development and Finance Corporation (NMDFC) utilizes fund allocated by the Central Government in its equity alongwith the repayments received from State Channelising Agencies (SCAs) for disbursement to respective SCAs. The details of fund allocated by the Central Government in equity of NMDFC and fund disbursed by NMDFC to SCAs during the last three financial years and current financial year 2018-19 is given as under:

Year	Funds allocated by Ministry ( Rs. in crore)	Funds Disbursed by NMDFC to SCAs/States ( Rs. in crore)
2015-16	120.00	473.29
2016-17	140.00	503.32
2017-18	170.00	570.83
2018-19	165.00	112.00 (as on 30.06.2018)

State/SCA-wise details of fund drawn/utilized by respective SCAs during last 3 years and current financial year 2018-19 is available on the website of the corporation i.e. [www.nmdfc.gov.org](http://www.nmdfc.gov.org). and also available on the website of Ministry i.e. [www.minorityaffairs.gov.in](http://www.minorityaffairs.gov.in).

**(b)** The schemes of NMDFC are being implemented for the socio-economic development of the 'backward sections' amongst the notified minorities through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration.

Following schemes are being implemented by NMDFC:-

**A. Concessional Credit Schemes**

1. Term Loan
2. Micro Finance
3. Education Loan.
4. Mahila Samridhi Yojana

**B. Promotional Schemes:-**

1. Vocational Training Scheme
2. Marketing Assistance Scheme.

Details of the schemes and procedure for availing the concessional loan are available on the website of the corporation i.e. [www.nmdfc.gov.org](http://www.nmdfc.gov.org). and also available on the website of Ministry i.e. [www.minorityaffairs.gov.in](http://www.minorityaffairs.gov.in).

**(c) to (e):** In order to cut down on waiting time for sanction of loan for the applicant, NMDFC has given full authority to the SCAs, for sanction & disbursement of loan. Further, the SCAs have also been advised from time to time to reduce the lead time, between submission of application form by the applicant to sanction of loan by the

SCA and release of loan immediately after completion of disbursement formalities by the identified beneficiary.

Further, following steps have also been taken for effective implementation of NMDFC schemes:-

(i) Ministry of Minority Affairs provide grants-in-aid through NMDFC for strengthening the infrastructure & operational capability of State Channelising Agencies (SCAs).

(ii) Enhancement of Annual Family Income eligibility criterion up to Rs.6.00 lac per annum for greater coverage of persons from the targeted minority communities.

(iii) Quantum of loan under Term Loan scheme has been increased from Rs.10.00 lac to Rs.30.00 lac while under Micro Finance scheme, it has been increased from Rs.50,000/- to Rs.1.50 lac per Self Help Group (SHG) member. Under Education Loan scheme, the quantum of loan has been increased from Rs.5.00 lac to Rs.20.00 lac for domestic courses and from Rs.10.00 lac to Rs.30.00 lac for courses abroad.

(iv) Introduction of Self Declaration/Self Certification/Self Attestation of documents in case of Religion Certificate, Family Income, Residence Proof, Mark Sheet, etc.

(v) Transfer of loan directly in Bank Account of Beneficiary through NEFT/RTGS.

(vi) Insurance of beneficiary and their assets to safeguard against any untoward incident.

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