

GOVERNMENT OF INDIA  
MINISTRY OF MINORITY AFFAIRS  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 1552**  
ANSWERED ON 09.12.2024

**BENEFICIARIES UNDER THE NMDFC**

1552. SHRI M. MOHAMED ABDULLA

Will the Minister of MINORITY AFFAIRS be pleased to state:

- (a) the details of concessional finance schemes provided by the National Minority Development Finance Corporation (NMDFC) for self-employment and income generation activities to minorities in Tamil Nadu, year-wise, during the last five years, including the total amount allocated and utilized;
- (b) the number of beneficiaries and sectors supported in Tamil Nadu during the said period; and
- (c) the measures taken to ensure effective outreach to minorities in rural and underserved areas of Tamil Nadu?

**ANSWER**

THE MINISTER OF MINORITY AFFAIRS

(SHRI KIREN RIJU)

(a)& (b) The Tamil Nadu Minorities Economic Development Corporation(TAMCO) is State Channelizing Agency (SCA) of NMDFC in Tamil Nadu. The SCA implements Term Loan, Education Loans and Micro Finance schemes of NMDFC. The sectors supported include small businesses like Petty shop, Stationary, Provision stop, Handicrafts, Tailoring, Textile business, Beauty parlour, Farming, Poultry etc. The credit disbursed under the above schemes through the SCA and number of beneficiaries assisted during last five years is as given below:

Year	Amount Allocated (Rs. Cr.)	Amount disbursed (Rs. Cr.)	No. of beneficiaries
2019-20	47.00	47.00	7139
2020-21	25.00	18.00	6910
2021-22	68.13	49.13	6034
2022-23	55.25	55.25	8785
2023-24	55.25	50.82	10201
<b>Total</b>	<b>250.63</b>	<b>220.20</b>	<b>39,069</b>

NMDFC has also disbursed credit in Tamil Nadu, through Canara Bank since 2022-23 as given below:

Year	Amount disbursed (Rs. Cr.)	No. of beneficiaries
2022-23	2.47	265
2023-24	1.04	112
<b>Total</b>	<b>3.51</b>	<b>377</b>

(c) The following measures have been taken to reach out to Minorities both in rural and underserved areas of Tamil Nadu:

- i. District Administrative officers at all 38 districts of Tamil Nadu have been instructed to conduct 5 to 6 loan melas in a month in their respective districts in order to create awareness on implementation of loan schemes of TAMCO.
- ii. The camps are organized mainly in Minority concentrated areas where the details and benefits of loan schemes to Minorities are explained and they are motivated to take up self-employment.
- iii. At the beginning of the financial year a press release is issued in popular newspapers about the loan schemes.
- iv. Pamphlets and details of loan schemes are also distributed in mosques, churches, and Minority education institutions for education loan at all districts of Tamil Nadu.

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