

GOVERNMENT OF INDIA
MINISTRY OF MINORITY AFFAIRS
RAJYASABHA
UNSTARRED QUESTION NO. 928
ANSWERED ON 08.12.2025

NATIONAL MINORITIES DEVELOPMENT AND FINANCE CORPORATION

928 DR. ANIL SUKHDEORAO BONDE:
SHRI SADANAND MHALU SHET TANAVADE:
SHRI BABURAM NISHAD:

Will the Minister of MINORITY AFFAIRS be pleased to state:

- (a) the details of all schemes, initiatives and programmes undertaken by the National Minorities Development and Finance Corporation (NMDFC) for the welfare of minority communities;
- (b) the year-wise details of concessional loan disbursed by NMDFC from F.Y. 2014-15 for the economic empowerment of minority communities; and
- (c) the schemes, programmes being implemented by NMDFC for providing marketing opportunities to the minority artisans of the country, State-wise details thereof?

ANSWER

THE MINISTER OF MINORITY AFFAIRS

(SHRI KIREN RIJU)

(a): National Minorities Development & Finance Corporation (NMDFC) implements its schemes for socio-economic development of “backward sections” among the (06) notified minority communities by providing concessional loan for self-employment income generation ventures across the country. The schemes of NMDFC are implemented through State Channelizing Agencies (SCAs) nominated by respective State Govt./ UT Administration, Punjab Gramin Bank, Canara Bank and Union Bank. The details of NMDFC schemes are enclosed as “**Annexure -A**”.

(b): The details of Concessional loan disbursed by NMDFC from F.Y. 2014-15 for the economic empowerment of Minority Communities, are enclosed at “**Annexure-B**”.

(c): The National Minorities Development and Finance Corporation (NMDFC) implements several schemes and programs aimed at promoting marketing opportunities for minority artisans and crafts persons across the country. These initiatives fall primarily under the umbrella of Promotional Schemes, in addition to dedicated credit facilities for artisans.

The key scheme providing marketing and artisan support is:

Marketing Assistance Scheme

This is a **Promotional Scheme** implemented by NMDFC through its State Channelising Agencies (SCAs).

- **Target Group:** The scheme is designed for **individual crafts persons**, beneficiaries of NMDFC, and Self Help Groups (SHGs).

- **Objective:** It envisages promoting the sale and marketing of their products at remunerative prices.

- **Method of Marketing:** This is achieved through **participation or organizing exhibitions at the State or District level.**

The Statement Showing State-Wise Sanctions under Marketing Assistance Scheme during last 6 Years is enclosed as “**Annexure-C**”.

Eligibility Condition

1. Muslims, Christians, Sikhs, Buddhists, Parsis & Jains notified as National Minorities by the Central Government under the National Minorities Commission Act, 1992 are eligible to avail benefit under NMDFC schemes.
2. The annual family income eligibility criterion under Credit Line-1 is upto Rs. 3.00 lacs p.a. for both rural & urban areas. Under Credit Line -2, persons with higher annual family income of upto Rs.8.00 lacs p.a. can avail higher quantum of financial assistance at a higher rate of interest.

Concessional Credit Schemes of NMDFC

1. Term Loan:- Assistance under this scheme is available for any commercially viable & technically feasible venture. Maximum Loan of up to Rs.20.00 Lacs per beneficiary is available under Credit Line-1 at an interest rate of 6% p.a.

Higher loan, maximum up to Rs.30.00 Lacs per beneficiary is available under Credit Line-2 at an interest rate of 8% p.a. for male beneficiaries & 6% p.a for female beneficiaries.

Education Loan:- Education loan scheme is part of term loan scheme. Education Loan is provided for pursuing technical and professional courses with maximum course duration of 5 years. The Educational Loan of upto Rs.20.00 lacs for courses in India & Rs.30.00 lacs for courses abroad is available at an interest rate of 3% p.a. under Credit Line-1 while interest of 8% p.a. is charged from male beneficiaries & 5% p.a from female beneficiaries under Credit Line-2.

Virasat Scheme:- This scheme is also part of the Term Loan scheme and is implemented with the objective to meet credit requirements of the Artisans, both in terms of Working Capital and Fixed Capital for purchase of equipment/tools/machineries. Maximum loan, upto Rs.10.00 Lacs can be availed under the scheme at simple interest of 5% p.a. for Male Artisan & 4% p.a. for Female Artisan under Credit Line-1 and at simple interest of 6% p.a. for Male Artisan & 5% p.a. for Female Artisan under Credit Line-2.

2. Micro Finance:- Under Micro-finance scheme, micro-credit is extended to the members of Self Help Groups (SHGs), especially the women from Minority communities scattered in remote villages & urban slums, who are not able to take advantage of the formal banking credit. The scheme requires that the beneficiaries are organized into SHGs and get into habit of thrift & credit, however small. Maximum loan upto Rs.1.00 lac per SHG member is available under Credit Line -1 at an interest rate of 7% p.a.

Higher loan, maximum upto Rs.1.50 lacs per SHG member is available under Credit Line-2 at an interest rate of 10% p.a. for male beneficiaries & 8% p.a for female beneficiaries.

CREDIT LINE-WISE OTHER PARAMETERS & FUNDING STRUCTURE OF NMDFC SCHEMES

A. Credit Line 1

S. No.	Parameters	Term Loan	Education Loan	Micro Finance	Virasat
1	Max. Loan Amount (Rs. In Lakh)	20	20 (In India for upto 5 years duration courses) 30 (Courses Abroad for upto 5 years duration)	1 per member of SHG 20 for a group of 20	10
2	Rate of Interest for beneficiaries (% p.a.)	6	3	7	5 (male) 4 (women)
3	Rate of Interest by SCA/Bank to NMDFC(%p.a.)	3	1	1	3 (male) 2 (women)
4	Moratorium period for the Beneficiaries	6 Months	6 months after course completion or getting job, whichever is earlier	3 months	6 months
5	Repayment period for beneficiaries	5 Years	5 years	3 year	5 years
6	Means of Financing NMDFC: SCA/Bank: Beneficiary	90 :5 : 5			

B. Credit Line 2

S. No.	Parameters	Term Loan	Education Loan	Micro Finance	Virasat
1	Max. Loan Amount (Rs. In Lakh)	30	20 (In India for upto 5 years duration courses) 30 (Courses Abroad for upto 5 years duration)	1.50 per member of SHG 30 for a group of 20	10
2	Rate of Interest for beneficiaries (% p.a.)	8 (male) 6 (women)	8 (male) 5 (women)	10 (male) 8 (women)	6 (male) 5 (women)
3	Rate of Interest payable by SCA/Bank to NMDFC(% p.a)	5 (male) 3 (women)	2	4 (male) 2 (women)	4 (male) 3 (women)
4	Moratorium period for the Beneficiaries	6 months	6 months after course completion or getting a job, whichever is earlier	3 months	6 months
5	Repayment period for beneficiaries	5 years	5 years	3 year	5 years
6	Means of Financing NMDFC: SCA/Bank: Beneficiary	90 :5 : 5			

CONCESSIONAL LOAN DISBURSED BY NMDFC FROM F.Y. 2014-15**Amt. Rs. in Crore**

S. No.	Financial Year	Amount
1	2014-2015	431.20
2	2015-2016	473.29
3	2016-2017	503.32
4	2017-2018	570.83
5	2018-2019	603.66
6	2019-2020	602.50
7	2020-2021	650.41
8	2021-2022	700.00
9	2022-2023	881.70
10	2023-2024	765.45
11	2024-2025	860.43

Statement Showing State-Wise Sanctions under Marketing Assistance Scheme during last 6 Years

S. No.	State	Amount Rs. in Lakhs	
		Amount	Beneficiaries
1	Gujarat	66.45	320
2	Goa	10.40	80
3	Jammu & Kashmir	93.73	640
4	Kerala	18.30	200
5	Nagaland	5.20	40
6	Rajasthan	15.20	80
7	West Bengal	39.88	320
