

GOVERNMENT OF INDIA  
MINISTRY OF MINORITY AFFAIRS  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 1087**  
ANSWERED ON 09.02.2026

**NMDFC SCHEME IN CHHATTISGARH**

1087. SHRI DEVENDRA PRATAP SINGH

Will the Minister of MINORITY AFFAIRS be pleased to state:

- (a) whether Government supports expansion of National Minorities Development and Finance Corporation (NMDFC) schemes in the State of Chhattisgarh;
- (b) if so, the details of the proposed measures;
- (c) if not, the reasons therefor; and
- (d) the steps being taken to enhance minority entrepreneurship through NMDFC?

**ANSWER**

THE MINISTER OF MINORITY AFFAIRS

(SHRI KIREN RIJJU)

(a) to (c): The National Minorities Development & Finance Corporation (NMDFC), a Central Public Sector Enterprise under the Ministry of Minority Affairs, implements concessional credit schemes for self-employment and income-generating activities of eligible beneficiaries belonging to notified minority communities through State Channelizing Agencies (SCAs) and select banks.

In Chhattisgarh, the State Government has nominated Chhattisgarh State Antyavasai Sahakari Vitta Evam Vikas Nigam (CSASVEVN) as the SCA. During the period from 2002-03 to 2018-19, CSASVEVN availed loans amounting to Rs. 10.87 crore from NMDFC, benefiting 2,035 persons.

At present, expansion and implementation of NMDFC schemes in Chhattisgarh is stalled due to repayment overdues by the SCA. NMDFC has been regularly pursuing the matter with the State Government for settlement of the overdues, upon which the schemes can be resumed and expanded in the State.

(d): To enhance minority entrepreneurship, the National Minorities Development and Finance Corporation (NMDFC) has undertaken several measures, including enhancement of family income eligibility limits, introduction of a higher income ceiling up to Rs. 8.00 lakh per annum, and substantial increase in the quantum of loans under Term Loan, Micro Finance and Education Loan schemes. Special schemes such as *Virasat* have been introduced for artisans from minority communities.

Simplification of procedures has been ensured through self-certification of documents, direct transfer of loans to beneficiaries' bank accounts, and insurance coverage of beneficiaries and their assets. NMDFC has expanded outreach by signing MoUs with public sector banks and institutions like NSIC and DICCI, and by digitizing loan processes through the *MILAN* software.

Further, awareness is promoted through Awareness Camps-cum-Loan Melas and extensive use of social media platforms.

\*\*\*\*\*