

GOVERNMENT OF INDIA
MINISTRY OF MINORITY AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 3482
ANSWERED ON 23.03.2026

DIGITAL SYSTEM GAPS AFFECTING NMDFC LOAN DELIVERY AND MONITORING

3482 DR. FAUZIA KHAN

Will the Minister of MINORITY AFFAIRS be pleased to state:

- (a) whether it is a fact that the National Minorities Development and Finance Corporation (NMDFC) suffers from lack of a unified, streamlined digital system across State Channelizing Agencies (SCAs), resulting in inconsistent processes and underutilization of digital tools like the MILAN software;
- (b) if so, the reasons for this digital gap and its impact on timely loan disbursement and 911 monitoring for minority artisans and women beneficiaries;
- (c) the steps taken to standardize and digitize NMDFC operations across all SCAs to improve transparency, reduce defaults, and enhance outreach; and
- (d) the expected timeline for the implementation of such digital reforms?

ANSWER

THE MINISTER OF MINORITY AFFAIRS
(SHRI KIREN RIJJU)

- (a) & (b): No such issue has been reported by State Channelizing Agency (SCA) to NMDFC.
- (c): NMDFC undertakes measures from time to time to encourage wider adoption of digital processes and to strengthen monitoring mechanisms. These include training sessions with SCAs, improvements in digital platforms, and facilitation of better data access and user support systems.
- (d): The strengthening of digital systems is an ongoing process being carried out in a phased manner. The timeline for further improvements depends upon operational requirements, stakeholder feedback, and availability of resources.
