

**GOVERNMENT OF INDIA
MINISTRY OF MINORITY AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO.6042
TO BE ANSWERED ON 04.04.2018**

NMDFC

6042. SHRI P.R. SUNDARAM:
SHRIMATI SUPRIYA SULE:
SHRI SATAV RAJEEV:
DR. HEENA VIAJYKUMAR GAVIT:
DR. J. JAYAVARDHAN:

Will the Minister of MINORITY AFFAIRS be pleased to state:

- (a) the contribution and achievement of National Minorities Development and Finance Corporation (NMDFC) in the upliftment of minorities since its inception;
- (b) the number of beneficiaries of different minority groups who received financial assistance from NMDFC during the last three years and the current year;
- (c) whether the National Minorities Development and Finance Corporation (NMDFC) has received any project(s) from various State Governments and if so, the details thereof during each of the last three years and the current year, if so, the details thereof, State-wise;
- (d) the details of projects/proposals sanctioned by the Government, State-wise;
- (e) the time by which the pending projects are proposed to be sanctioned, project-wise and the reasons for delay in this regard; and
- (f) the steps taken by the Government for their early disposal, project-wise?

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

(a) National Minorities Development and Finance Corporation (NMDFC) has been implementing schemes for the socio-economic development of the 'backward sections' amongst the notified minorities namely Muslims, Sikhs, Jains, Parsis, Christians and Buddhists through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration. For availing assistance under NMDFC schemes, the annual family income eligibility criterion under Credit Line-1 is Rs.98,000 for rural areas and Rs.1.20 lakh for urban areas. Higher annual family income eligibility criterion of upto Rs.6.00 lakh has also been introduced as Credit Line-2 for increasing coverage of beneficiaries under NMDFC schemes.

NMDFC has so far extended financial assistance to the tune of Rs.4513.13 crores under various income generation schemes to more than 13.93 lacs families from the target Minority communities. The details of financial assistance provided under NMDFC schemes are given below:

Year	2013-14	2014-15	2015-16	2016-17	2017-18
Amount Disbursed (Rs. in crores)	325.46	431.20	473.29	503.32	524.90 (as on 28.2.18)

(b) Community wise number of beneficiaries who have received financial assistance under schemes of NMDFC for the last three Financial Years are given below:-

Last Three Years	Muslim	Christian	Sikh	Buddhist	Parsi	Jain
	407145	70374	2110	550	0	396

For 2017-18, information will be compiled from SCAs during 2018-19.

(c) to (f): As per the lending policy of the National Minorities Development and Finance Corporation (NMDFC), the State Channelizing Agencies (SCAs) are required to furnish their proposals in the form of Annual Action Plans (AAP) to the NMDFC at the beginning of each financial year. All Annual Action Plans(AAP) received from SCAs are examined by NMDFC and funds are allocated to the SCAs based on their past performance in implementing NMDFC Schemes, proper utilisation of funds disbursed earlier and maintaining satisfactory repayments to the NMDFC. Funds are disbursed to the SCAs against the Government Guarantee furnished by the respective State Government in favour of the concerned SCA. Further, NMDFC has delegated the sanctioning and disbursing authority to its SCAs for financing projects of individual beneficiaries. A table showing the state-wise funds disbursed and the beneficiaries assisted during the last three years and the current financial year i.e. 2014-15, 2015-16, 2016-17 & 2017-18 is enclosed as Annexure-I.

National Minorities Development & Finance Corporation										Annexure I										
Statement showing scheme-wise, state-wise disbursment of funds and coverage of beneficiaries from 2014-15 to 2017-18 (upto 28.2.2018)																				
																			Amt. Rs. In Cr	
Sr.No	STATE	NAME OF SCA	Micro Credit								Term Loan								TOTAL	
			2014-2015		2015-2016		2016-2017		2017-2018		2014-2015		2015-2016		2016-2017		2017-2018			
			Amt.	Benefs	Amt.	Benefs	Amt.	Benefs	Amt.	Benefs	Amt.	Benefs	Amt.	Benefs	Amt.	Benefs	Amt.	Benefs	Amt.	Benefs.
1	CHANDIGARH	CHCFDCL									0.20	21					0.20	13	0.40	34
2	CHHATISGARH	CHACDFC	1.50	667							1.50	158							3.00	825
3	DELHI	DSCSTFDC															0.25	17	0.25	17
4	GUJARAT	GMFDC											2.00	133	2.00	133	2.25	151	6.25	417
5	HARYANA	HBCKN											8.50	567			5.00	333	13.50	900
		MDA	0.80	356	1.00	400					0.20	21	0.10	7			0.30	20	2.40	804
6	HIMACHAL PRADESH	HPMFDC									5.50	580	3.75	250	5.28	353	3.00	201	17.53	1384
7	JAMMU & KASHMIR	JKEDI									5.00	526	30.50	2034	35.00	2334	60.00	4000	130.50	8894
		JKSCSTDC													1.00	67			1.00	67
		JKSFC													2.00	134	10.00	666	12.00	800
		JKWDC			0.90	360	0.35	140	0.30	120	15.00	1580	7.44	496	10.00	666	7.00	467	40.99	3829
8	KARNATAKA	KMDC									20.00	2105	10.00	667	7.50	500	5.60	373	43.10	3645
9	KERALA	KBCDC	7.00	3111			20.50	8200	20.00	8000	25.00	2631	60.00	4000	45.00	3000	50.00	3333	227.50	32275
		KSCFFDC	30.00	13332	30.00	12000	20.00	8000	20.00	8000	3.50	369	1.00	67	1.00	67	2.00	134	107.50	41969
		KSMDFC									8.00	842	11.60	773	8.00	533	7.00	467	34.60	2615
		KSWDC	1.00	444							18.00	1895	39.00	2599	25.00	1667	47.00	3133	130.00	9738
10	MAHARASHTR A	MAAAVM						5.00	2000		10.00	1053			5.00	333			20.00	3386
11	MIZORAM	MCAB									2.00	211	2.00	133	5.24	349			9.24	693
12	NAGALAND	NIDC									5.00	527							5.00	527
		NSSWB	3.50	1556															3.50	1556
13	PUDUCHERRY	PDBCMD	1.00	444	1.75	700	1.00	400			1.00	105	3.25	217	1.00	67			9.00	1933
14	PUNJAB	BACKFINC O									11.00	1159	4.50	300	1.00	67	2.00	133	18.50	1659
15	RAJASTHAN	RMFDCC	0.50	222			0.25	100			19.50	2053	20.00	1333	26.00	1732	15.00	1000	81.25	6440
16	TAMILNADU	TAMCO	31.50	14000	5.00	2000	28.00	11200	26.00	10400	7.00	737	5.00	333	7.00	467	7.00	466	116.50	39603
17	TRIPURA	TMCDC									12.00	1263	15.00	999	26.20	1746	25.00	1667	78.20	5675
18	UTTRAKHAND	UMFDC											1.00	67					1.00	67
19	WEST BENGAL	WBMDFC	110.0 0	48889	125.0 0	50000	155.0 0	62000	160.0 0	64000	75.00	7895	85.00	5668	65.00	4333	45.00	3000	820.00	245785
	Grand Total		186.8 0	83021	163.6 5	65460	225.1 0	90040	231.3 0	92520	244.4 0	25731	309.6 4	20643	278.2 2	18548	293.6 0	19574	1,932.7 1	415537