

**GOVERNMENT OF INDIA
MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT
LOK SABHA**

**UNSTARRED QUESTION NO. 1439
TO BE ANSWERED ON 11.02.2020**

ASSISTANCE UNDER NSCFDC

1439. SHRI SRIDHAR KOTAGIRI:

Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

- (a) the total funds sanctioned under the Micro Credit Finance Assistance to small income generating activities under the National Scheduled Castes Finance and Development Corporation (NSCFDC) during the last three years and as on date, State-wise;
- (b) whether the NSCFDC provides any other financial assistance for other schemes; and
- (c) if so, the details thereof?

ANSWER

**MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT
(SHRI RATTAN LAL KATARIA)**

(a) : The State/UT-wise funds sanctioned by NSFDC to its various State Channelizing Agencies and Channelizing Agencies under Micro-Credit Finance Scheme for small income generating activities during last three years and current year (as on 31.12.2019) is enclosed at **Annexure-I**.

(b) & (c) :Yes Sir. NSFDC also provides financial assistance in the form of loan under its other Credit Based Schemes apart from Micro-Credit Finance Scheme and financial assistance in the form of grant under its Non-Credit Based Scheme i.e. Skill Development Training Programmes.

The details of Credit Based Schemes including Micro-Credit Finance Scheme and Non-Credit Based Scheme of NSFDC are enclosed at **Annexure-II**.

Annexure-I

Reply to Lok Sabha Admitted Unstarred Question No.1394 by Shri Sridhar Kotagiri, Hon'ble MP for 11.02.2020 regarding "Assistance under NSCFDC"

State/UT-wise total funds sanctioned under Micro Credit Finance Scheme during last three years current year (as on 31.12.2019)

Sl. No.	State/UT	2016-17	2017-18	2018-19	(Rs. in lakhs)
					2019-20 (As on 31.12.2019)
1	Andhra Pradesh	0.00	246.58	1.29	599.94
2	Assam	54.00	12.43	0.00	0.00
3	Bihar	495	521.80	0.00	0.00
4	Chandigarh	0.00	22.80	54.00	0.00
5	Chhattisgarh	0.00	13.13	0.00	0.00
6	Dadra & Nagar Haveli, Daman & Diu	0.00	0.40	0.00	0.00
7	Delhi	0.00	1.97	0.00	40.00
8	Gujarat	450.00	29.71	0.25	540.00
9	Haryana	0.00	47.85	0.00	0.00
10	Himachal Pradesh	0.00	184.52	59.20	0.00
11	Jammu & Kashmir	0.00	0.76	0.00	0.00
12	Jharkhand	200.00	7.71	0.00	0.00
13	Karnataka	175.80	73.20	11.54	0.00
14	Kerala	120.00	258.01	0.58	0.00
15	Madhya Pradesh	0.00	70.18	0.00	0.00
16	Maharashtra	680.00	29.50	0.43	0.00
17	Odisha	0.00	28.86	0.00	0.00
18	Puducherry	0.00	0.27	0.00	0.00
19	Punjab	739.67	538.07	929.70	1243.89
20	Rajasthan	101.60	227.02	240.83	0.00
21	Tamil Nadu	450.00	6351.41	2.81	0.00
22	Telangana	0.00	25.18	0.00	0.00
23	Tripura	292.50	3645.42	0.00	0.00
24	Uttar Pradesh	40.50	6543.42	1.43	0.00
25	Uttarakhand	7.80	38.69	0.00	0.00
26	West Bengal	0.00	48.95	0.35	0.00
	TOTAL	3806.87	18967.84	1302.41	2423.83

			n)	
(ix)	Vocational Education & Training Loan Scheme	For courses of duration up to two years: Up to Rs.4.00 lakh	1.5% (Men) 1% (Women)	4% (Men) 3.5% (Women)
(x)	Green Business Scheme	Up to Rs.7.50 lakh Above Rs.7.50 lakh & up to Rs.15.00 lakh Above Rs.15.00 lakh & up to Rs.30.00 lakh	2% 3% 4%	4% 6% 7%
(xi)	Aajeevika Microfinance Yojana	Up to Rs.0.60 lakh	5% (Men*) 4% (Women*)	13% (Men*) 12% (Women*)
(xii)	Stand-up India Scheme	Above Rs.10.00 lakh & up to Rs.20.00 lakh Above Rs.20.00 lakh & up to Rs.30.00 lakh	6% 7%	9% 10%
(xiii)	Udyam Nidhi Yojana#	Up to Rs.5.00 lakh	4%	12%

*Aajeevika Microfinance Yojana is implemented through Non-Banking Finance Company-Micro Finance Institutions (NBFC-MFIs) only. Under the Scheme, the target group shall be eligible to get interest subvention of 2% per annum from NSFDC on timely full repayment of dues on yearly basis, which shall be credited by NSFDC directly to their accounts by Direct Benefit Transfer (DBT) after receiving information from NBFC-MFI about prompt repayment.

#Udyam Nidhi Yojana is implemented through Co-operative Societies/Banks.

(B) Non-Credit Based Scheme (Skill Development Training Programmes)

- ✓ 100% Course fee and Stipend @ Rs.1,500/- per month per trainee provided as Grants for non-residential training programmes.
- ✓ Short term Skill Development Training Programme in job oriented areas such as Apparel Technology, Computer Technology, Mobile Repair and Automobile Repair etc. organized for unemployed youths of the target group through Government/Semi-Government/Autonomous Training Institutions / Universities /Deemed Universities /Sector Skill Councils/Sector Skill Council affiliated Training Providers.

Annexure-II

Reply to Lok Sabha Unstarred Question No.1439 for 11.02.2020 by Shri Sridhar Kotagiri, Hon'ble MP regarding "Assistance under NSCFDC".

(A) Credit Based Schemes

Sl. No.	Scheme	Unit Cost	Interest rates per annum chargeable to	
			CAs	Beneficiaries
(i)	Term Loan	Up to Rs.50.00 lakh. However, interest is charged based on NSFDC share/unit as per the details given below.		
(a)	Term Loan	Up to Rs.5.00 lakh	3%	6%
(b)	Term Loan	Above Rs.5.00 lakh & up to Rs.10.00 lakh	5%	8%
(c)	Term Loan	Above Rs.10.00 lakh & up to Rs.20.00 lakh	6%	9%
(d)	Term Loan	Above Rs.20.00 lakh & up to Rs.45.00 lakh	7%	10%
(ii)	Working Capital Loan	Entire working capital is provided for projects costing up to Rs.5.00 lakh and up to 70% of the total working capital or Rs.7.00 lakh/unit, whichever is less, for projects costing above Rs.5.00 lakh & up to Rs.30.00 lakh.	8%	10%
(iii)	Micro Credit Finance	Up to Rs.0.60 lakh	2%	5%
(iv)	Mahila Samridhhi Yojana	Up to Rs.0.60 lakh	1%	4%
(v)	Mahila Kisan Yojana	Up to Rs.2.00 lakh	2%	5%
(vi)	Shilpi Samridhhi Yojana	Up to Rs.2.00 lakh	2%	5%
(vii)	Laghu Vyavasay Yojana	Up to Rs.5.00 lakh	3%	6%
(viii)	Educational Loan Scheme	NSFDC Share is up to 90% of the entire course fee or Rs.10.00 lakh (India) and Rs.20.00 lakh (abroad), whichever is less.	1.5% (Men) 1% (Wome	4% (Men) 3.5% (Women)

- ✓ NSFDC's Skill Development Training Programmes are National Skill Qualification Framework (NSQF) compliant and in line with the Common Norms for Skill Training of Ministry of Skill Training and Entrepreneurship.
