

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

**UNSTARRED QUESTION NO.1554  
TO BE ANSWERED ON 07.12.2021**

**NSFDC**

**†1554. SHRI RAJENDRA DHEDYA GAVIT:**

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

- (a) the details of various schemes being run by the National Scheduled Castes Finance and Development Corporation (NSFDC) for the people belonging to the Scheduled Castes;
- (b) whether the people are not able to avail benefits under above schemes run by NSFDC due to lack of information about the scheme;
- (c) if so, the measures being taken in this regard; and
- (d) the details of schemes being run and applications approved thereunder in the tribal dominated States of the country including Maharashtra?

**ANSWER**

**MINISTER OF SOCIAL JUSTICE AND EMPOWERMENT  
(DR. VIRENDRA KUMAR)**

(a): National Scheduled Castes Finance and Development Corporation (NSFDC), Ministry of Social Justice and Empowerment provides financial assistance in the form of loan, at concessional rate of interest, to persons belonging to Scheduled Castes, having annual family income up to Rs. 3.00 lakhs, for income generating activities, to promote self-employment opportunities.

The Schemes are implemented through State Channelizing Agencies (SCAs), nominated by respective State Governments/UT Administrations, and other Channelizing Agencies (CAs) like Public Sector Banks (PSBs), Regional Rural Banks (RRBs), Cooperative Banks/Societies and NBFC-MFIs with whom the Corporation has signed Memorandum of Associations (MoAs).

Besides, NSFDC facilitates Skill Development Training for persons belonging to Scheduled Castes, by providing 100% course fee and Rs.1,500/- stipend per month (in non-residential programmes), for developing skills of the target group and make them employable either in Self/Wage employment.

NSFDC implements the following schemes at Pan India level, for eligible members of the Scheduled Castes: -

**A. CREDIT BASED/LOAN SCHEMES**

NSFDC implements 12 Credit Based/Loan Schemes in various States/UTs of the country for the persons belonging to Scheduled Caste community. Twelve (12) schemes are as under:

- i. Term Loan
- ii. Micro Credit Finance
- iii. Mahila Samriddhi Yojana
- iv. Mahila Adhikarita Yojana
- v. LaghuVyavasayYojana
- vi. Green Business Scheme
- vii. Stand Up India Scheme
- viii. Swachhta Udyami Yojana
- ix. Educational Loan Scheme
- x. Vocational Education & Training Loan Scheme
- xi. Aajeevika Microfinance Yojana
- xii. Udyam Nidhi Yojana,

**B. NON CREDIT BASED SCHEMES: -**

Skill development training programme under pradhan mantri dakshta aur kushalta sampann hitgrahi (pm-daksh) yojana:

NSFDC, under its Skill Development Training Programme also facilitates upgradation of technical and entrepreneurial skills to its target group through Government Training Institutes (TIs) and Sector Skill Councils (SSCs), constituted by Ministry of Skill Development and Entrepreneurship and State Skill Development Missions (SSDMs) on Pan India basis, so that eligible members of the Scheduled Castes may engage in developmental activities by way of self/wage employment.

From the year 2020-21, NSFDC is implementing the PM-DAKSH Yojana for Skill Training, launched by the Ministry of Social Justice and Empowerment. The skill training under PM DAKSH is provided under four categories as under :

- a. Up-skilling/Recognition of Prior Learning
- b. Short Term Training
- c. Entrepreneurial Development Programme
- d. Long Term Training

Interest Subvention Scheme: From the year 2020-21, NSFDC is implementing the Interest Subvention Scheme – Vanchit Ikai Samooh aur Vargon ki Arthik SahayataYojana (VISVAS) which was launched by the Ministry of Social Justice and Empowerment to provide 5% interest subvention to the regular accounts of SC borrowers financed by various Banks & NBFC-MFIs. The subvention would be available on individual loans up to Rs.2 lakh and SHG loans up to 4 lakh.

(b & c): No Sir, the benefits under the schemes run by NSFDC are being availed by its target group on the basis of information about NSFDC schemes from the SCAs and CAs, through whom the financial assistance under Credit/Loan schemes are provided. Accordingly, loan assistance proposals of interested persons are received from the SCAs/CAs.

For Non-credit/Skill Development Training, under PM DAKSH, from the current year, i.e. 2021-22, the interested persons register themselves directly through the PM DAKSH Portal which was launched by the Ministry of Social Justice & Empowerment, Govt. of India on 07.08.2021.

(d): Both credit and non-credit schemes of NSFDC, are being run in all the States/UTs, including the tribal dominated States and Maharashtra. The details of applications/beneficiaries approved and fund disbursed under credit/loan in States/UTs, grouped in terms of percentage of tribal population w.r.t. total State/UT population, during the last 7 years and cumulative achievement till 31.10.2021, are given in **Annexure I** and **Annexure II**.

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**Annexure-I reply of para(d) to Lok Sabha Admitted Unstarred Question No.1554 for 7.12.2021 regarding "NSFDC"**

**CREDIT/LOAN BASED SCHEMES - STATE-WISE DISBURSEMENT MADE AND BENEFICIARIES COVERED DURING THE LAST SEVEN YEARS AND CUMULATIVE ACHIEVMENT AS ON 31.10.2021**

Sl. No.	State/UT	(Rs. in Crore)																	
		2014-15		2015-16		2016-17		2017-18		2018-19		2019-20		2020-21		2021-22 (Up to 31.10.2021)		Cumulative	
		Amount Disbursed	Beneficiaries Covered (Numbers)	Amount Disbursed	Beneficiaries Covered (Numbers)	Amount Disbursed	Beneficiaries Covered (Numbers)	Amount Disbursed	Beneficiaries Covered (Numbers)	Amount Disbursed	Beneficiaries Covered (Numbers)	Amount Disbursed	Beneficiaries Covered (Numbers)	Amount Disbursed	Beneficiaries Covered (Numbers)*	Amount Disbursed*	Beneficiaries Covered (Numbers)*	Amount Disbursed	Beneficiaries Covered (Numbers)
<b>States/UTs with ST population more than 40% of State population</b>																			
1	Manipur	0.40	22	1.00	340	1.00	345	0.03	1	0.00	0	0.00	0	0.12	9	0.00	0	6.90	1898
2	Meghalaya	0.00	0	0.00	0	0.00	0	0.00	0	0.05	6	0.00	0	0.00	0	0.00	0	0.05	6
3	Mizoram	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.00	0	0.01	1
4	Nagaland	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.05	2	0.00	0	0.05	2
5	Dadra & Nagar Haveli, Daman & Diu	0.00	0	0.00	0	0.00	0	0.12	5	0.00	0	0.00	0	0.00	0	0.00	0	0.01	17
6	Lakshadweep Islands	0.00	0	0.00	0	0.00	0	0.00	0	0.01	1	0.00	0	0.00	0	0.00	0	0.00	1
<b>States with ST population more than 20% &amp; upto 40% of State population</b>																			
7	Chhattisgarh	5.76	751	6.57	118	18.03	682	11.43	365	8.07	347	0.31	29	1.87	227	0.44	52	92.74	6495
8	Jharkhand	0.00	0	9.53	1030	0.06	11	6.88	1179	0.22	23	0.39	48	0.34	45	0.00	0	31.85	6409
9	Madhya Pradesh	0.00	0	0.39	72	0.92	93	31.80	4754	22.18	3377	9.82	922	15.07	1661	13.29	1232	243.73	36254
10	Odisha	0.00	0	0.47	28	0.83	116	3.92	269	3.13	277	2.25	277	2.60	279	3.27	294	39.83	3973
11	Sikkim	0.97	80	1.10	80	0.88	35	1.15	48	0.37	11	0.63	30	0.99	40	0.00	0	17.42	1489
12	Tripura	10.23	832	22.27	1117	33.66	2919	62.23	9144	10.49	228	12.23	1253	32.29	730	0.10	0	206.46	22767
<b>States/UTs with ST population more than 5% &amp; upto 20% of State population</b>																			
13	Assam	1.98	843	0.42	103	1.14	250	2.22	104	0.78	87	0.13	10	0.24	28	0.00	0	18.47	5102
14	Goa	0.07	2	0.06	1	0.07	1	0.11	2	0.03	1	0.10	3	0.11	3	0.00	0	3.13	147
15	Gujarat	21.08	3276	22.59	1995	44.67	5248	19.69	695	32.68	700	43.85	4126	16.79	728	0.00	0	384.39	74018
16	Himachal Pradesh	1.73	356	1.28	274	1.39	56	0.92	36	0.39	62	11.80	2159	4.27	280	0.14	2	52.65	9784
17	Jammu & Kashmir	0.36	5	7.82	285	0.06	2	7.75	358	9.93	235	5.14	176	2.70	100	0.00	0	43.11	2900
18	Karnataka	71.86	9860	31.53	4505	58.07	9177	14.09	716	67.32	5827	72.90	7952	68.08	5540	4.23	311	582.07	157083
19	Madhya Pradesh	45.64	7475	9.93	1614	0.65	13	60.38	2952	1.58	174	10.81	761	11.86	1428	2.65	527	466.71	84848
20	Rajasthan	18.15	2550	13.47	2072	23.91	2874	30.50	3192	5.74	695	75.56	6129	52.83	7932	0.00	0	227.21	38311
21	Telangana	0.00	0	18.93	2707	35.84	2804	7.12	280	10.84	841	1.56	228	12.56	2485	2.14	335	69.24	8309
22	West Bengal	22.41	17601	33.58	25259	45.18	35523	61.15	47573	36.93	30399	29.98	25316	71.71	53612	1.75	49	442.08	335732
23	Andaman & Nicobar	0.00	0	0.00	0	0.00	0	0.02	1	0.00	0	0.00	0	0.00	0	0.00	0	0.02	1
<b>TOTAL</b>		<b>200.62</b>	<b>43653</b>	<b>180.95</b>	<b>41600</b>	<b>266.37</b>	<b>60149</b>	<b>321.52</b>	<b>71674</b>	<b>210.73</b>	<b>43291</b>	<b>277.45</b>	<b>49419</b>	<b>294.49</b>	<b>75130</b>	<b>28.01</b>	<b>2802</b>	<b>2928.13</b>	<b>795547</b>

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**Annexure-II reply of para(d) to Lok Sabha Admitted Unstarred Question No.1554 for 7.12.2021 regarding "NSFDC"**

**NON-CREDIT SCHEME (SKILL DEVELOPMENT TRAINING PROGRAMMES) - STATE-WISE DISBURSEMENT MADE AND BENEFICIARIES COVERED DURING THE LAST SEVEN YEARS AND CUMULATIVE AS ON 31.10.2021**

Sl. No.	State/UT	2014-15		2015-16		2016-17		2017-18		2018-19		2019-20		2020-21		2021-22 (Up to 31.10.2021)		Cumulative		
		Amount Disbursed	Beneficiaries Covered (Numbers)	Amount Disbursed	Beneficiaries Covered (Numbers)	Amount Disbursed	Beneficiaries Covered (Numbers)	Amount Disbursed	Beneficiaries Covered (Numbers)	Amount Disbursed	Beneficiaries Covered (Numbers)	Amount Disbursed	Beneficiaries Covered (Numbers)	Amount Disbursed	Beneficiaries Covered (Numbers)	Amount Disbursed*	Beneficiaries Covered (Numbers)*	Amount Disbursed	Beneficiaries Covered (Numbers)*	
<b>States/UTs with ST population more than 40% of State population</b>																				
1	Arunachal Pradesh	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2	Manipur	5.40	30	7.12	0	4.19	55	1.67	25	4.39	0	0.00	120	0.00	100	30.84	110	82.97	738	
3	Meghalaya	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	
4	Mizoram	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	
5	Nagaland	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	
6	Dadra & Nagar Haveli, Daman & Diu	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	
7	Lakshadweep Islands	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	
<b>States with ST population more than 20%-40% of State population</b>																				
8	Chhattisgarh	15.00	150	30.80	240	22.29	280	29.44	255	40.59	530	26.59	290	28.97	68	21.35	435	282.34	2998	
9	Jharkhand	33.20	320	16.82	193	6.49	540	37.91	415	34.41	630	53.93	708	23.19	110	43.12	430	319.68	4300	
10	Madhya Pradesh	106.10	1035	76.21	855	67.35	1491	108.82	1429	146.03	1589	233.96	1687	85.48	1016	144.35	1555	1012.51	11501	
11	Odisha	14.04	234	53.61	526	14.58	500	33.12	767	102.82	980	125.49	725	97.53	375	53.49	695	817.99	7699	
12	Sikkim	5.40	30	6.72	56	1.99	0	2.01	0	0.00	0	0.00	0	0.00	0	0	60	49.01	394	
13	Tripura	10.80	60	24.00	200	13.98	100	8.10	788	21.41	123	12.13	210	14.56	25	1.42	90	148.39	1875	
<b>States/UTs with ST population more than 5% - 20% of State population</b>																				
14	Assam	25.20	140	42.91	365	2.54	320	29.06	1190	34.42	1130	105.65	920	41.48	325	50.65	250	474.10	6890	
15	Goa	0.00	0	5.58	50	0.00	0	1.33	0	0.00	0	0.00	0	0.00	0	0	0	6.91	50	
16	Gujarat	42.70	320	39.13	460	19.98	575	34.45	150	20.06	154	28.25	926	32.13	571	28.72	555	345.97	4662	
17	Himachal Pradesh	1.80	30	2.15	40	0.40	165	15.77	375	94.06	107	40.42	633	46.12	173	43.07	210	423.29	4267	
18	Jammu & Kashmir	10.80	60	5.88	50	3.85	50	140.98	250	0.00	120	8.30	400	0.00	110	33.11	270	259.83	1953	
19	Karnataka	183.10	1540	71.40	860	52.72	900	56.76	454	20.16	849	365.01	402	49.76	264	33.44	930	1103.91	9379	
20	Maharashtra	58.00	700	47.79	460	12.10	505	34.88	440	75.54	801	75.25	778	79.75	455	56.16	1570	598.09	8044	
21	Rajasthan	68.10	610	76.52	810	13.38	438	54.26	946	46.88	406	48.75	1010	84.14	639	64.2	1210	583.03	9041	
22	Telangana	58.72	526	42.77	280	47.14	260	27.65	310	38.98	380	43.81	290	9.96	300	46.72	500	315.75	2846	
23	West Bengal	321.65	2467	133.43	1254	141.90	2300	225.72	1100	139.28	1076	84.91	968	102.09	488	78.4	1870	1670.26	15705	
24	Andaman & Nicobar Islands	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	
	<b>TOTAL</b>	<b>960.01</b>	<b>8252</b>	<b>682.84</b>	<b>6699</b>	<b>424.88</b>	<b>8479</b>	<b>841.93</b>	<b>8894</b>	<b>819.03</b>	<b>8875</b>	<b>1252.45</b>	<b>10067</b>	<b>695.16</b>	<b>5019</b>	<b>729.04</b>	<b>10740</b>	<b>8494.03</b>	<b>92342</b>	

Note: As per Census-2011, there is no scheduled caste population in the states/UTs of Arunachal Pradesh, Nagaland, Andaman & Nicobar and Lakshadweep Islands. In other states/UTs, where physical and financial achievement shown as nil due non-receipt of proposals for conducting skill development training programmes from Training Institutes.