

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

**UNSTARRED QUESTION NO.5379
TO BE ANSWERED ON 05.04.2022**

SCHEMES RUN BY NSCFDC

**†5379. SHRIMATI GEETA KORA:
SHRI DILESHWAR KAMAIT:
SHRIMATI NAVNEET RAVI RANA:**

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 (NSCFDC) for the Scheduled Castes with special reference to Amravati Parliamentary Constituency;
- (b) whether the beneficiaries of the said scheme are not getting the benefits of the schemes run by NSCFDC due to lack of information and if so, the efforts being made in this matter; and
- (c) the details of the ongoing schemes run in the States of Maharashtra, Jharkhand and Bihar along with the details of approved applications?

ANSWER

**MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT
(SHRI A. NARAYANASWAMY)**

(a): National Scheduled Castes Finance and Development Corporation (NSFDC) is implementing various credit based, skill development and interest subvention schemes for persons belonging to the Scheduled Castes (SCs).

Under its Credit based schemes, NSFDC provides financial assistance in the form of loans 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. Such Schemes are implemented through the State Channelizing Agencies (SCAs), nominated by respective State Government/UT, 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 MoA. The credit based schemes of NSFDC are as below:

- i. Term Loan
- ii. Micro Credit Finance
- iii. Mahila Samriddhi Yojana
- iv. Mahila Adhikarita Yojana
- v. Laghu Vyavasay Yojana
- vi. Support for Marginalized Individuals for Livelihood and Enterprise (SMILE)
- vii. Green Business Scheme
- viii. Stand Up India Scheme
- ix. Swachhta Udyami Yojana
- x. Educational Loan Scheme
- xi. Vocational Education & Training Loan Scheme
- xii. Aajeevika Microfinance Yojana
- xiii. Udyam Nidhi Yojana,

Under its Skill Development Training Programme, NSFDC facilitates up-gradation of technical and entrepreneurial skills for 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 a Pan India basis. NSFDC is also implementing the PM-DAKSH Yojana of the Department from the F.Y 2020-21 for Skill Training, under the categories of Up-skilling/Re-skilling, Short Term Training, Entrepreneurial Development Programme and Long Term Training.

An Interest Subvention Scheme of the Department, namely Vanchit Ikai Samooch Aur Vargonki Arthik Sahayata Yojana (VISVAS), to provide 5% interest subvention to the regular accounts of SC borrowers, financed by various Banks & NBFC-MFIs, is also being implemented by NSFDC from the year 2020-21. The subvention is available on individual loans up to Rs.2.00 lakh and SHG loans up to 4.00 lakh.

In Amravati District under the Parliamentary constituency of Amravati, NSFDC's credit/loan schemes are implemented through its State Channelizing Agency, namely, Mahatma Phule Backward Class Development Corporation and another Channelizing Agency, namely, Vidharbha Konkan Gramin Bank.

(b): No Sir, the benefits under the schemes of NSFDC are being regularly availed by its target group. In the last three years, a total of 2,59,403 (81431 in 2018-19, 83970 in 2019-20 and 94002 in 2020-21) beneficiaries have availed benefits of the schemes being implemented by NSFDC.

However, in order to further increase the outreach of its schemes, NSFDC has taken a number of steps for publicizing its schemes amongst the target group. Some of these include, awareness generation through participation in exhibitions/fairs organized at National, State and District level, such as Shilpotsav, Dilli Haat, India International Trade Fair, (IITF), International

Surajkund Crafts Mela etc. in which NSFDC assisted beneficiaries are provided free stalls to exhibit and sell their products and awareness is also generated about the programmes; distribution of Brochures and Pamphlets amongst the target group in State, District level events; awareness camps at State and District level, including SC concentrated districts and Aspirational Districts as part of Azadi ka Amrit Mahotsav; short video film on the Schemes of NSFDC released in regional languages and uploaded on different social media platforms and also shared with all the SCAs/CAs of NSFDC; regular publicity through Radio Programme – “Sanwanti Jaye Jeevan ki Rahen” etc.

Further, PM-DAKSH Portal/Mobile App launched has also been launched for easy registration by candidates.

(c): Both credit and skill development programmes of NSFDC, as mentioned at reply to (a) above, are being implemented by NSFDC in all the States/UTs of India, including the States of Maharashtra, Jharkhand and Bihar.

The details of approved loan applications/proposals under the credit/loan schemes, and persons trained under the skill development programmes in the States of Maharashtra, Jharkhand and Bihar, during the last 3 years and current year (as on 28.02.2022), are given in **Annexure**.

Annexure referred to in reply to part (c) to Lok Sabha Admitted Unstarred Question No. 5379 for 05.04.2022 regarding "Schemes run by NSCFDC"

Ongoing schemes run in the States of Maharashtra, Jharkhand and Bihar along with approved applications are as under: -

State: Maharashtra

(Rs. in lakh)

Year	Credit/Loan Schemes	Non-Credit /Skill Development Training
	Number of Beneficiaries	Number of Persons trained
2018-19	174	810
2019-20	761	778
2020-21	1428	455
2021-22 (As on 28.2.2022)	721	753

State: Jharkhand

(Rs. in lakh)

Year	Credit/Loan Schemes	Non-Credit /Skill Development Training
	Number of Beneficiaries	Number of Persons trained
2018-19	23	630
2019-20	48	708
2020-21	45	110
2021-22 (As on 28.2.2022)	01	300

State: Bihar

(Rs. in lakh)

Year	Credit/Loan Schemes	Non-Credit /Skill Development Training
	Number of Beneficiaries	Number of Persons trained
2018-19	122	930
2019-20	98	1260
2020-21	96	590
2021-22 (As on 28.2.2022)	44	1187