

GOVERNMENT OF INDIA
MINISTRY OF MINORITY AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO- 2227
ANSWERED ON 12.03.2025

NATIONAL MINORITIES DEVELOPMENT & FINANCE CORPORATION (NMDFC)

2227. SHRI KESINENI SIVANATH

Will the Minister of MINORITY AFFAIRS be pleased to state:

- (a) the details of the total number of beneficiaries under the National Minorities Development and Finance Corporation (NMDFC) during the last five years. State-wise especially in Andhra Pradesh;
- (b) the details of the funds allocated for the said scheme during the last five years, State-wise;
- (c) whether the Government has any data regarding the beneficiaries under the credit line-1 and credit line-2 of the educational loan scheme; and
- (d) if so, the details thereof, total number of loans sanctioned and amount disbursed till date, year-wise?

ANSWER

THE MINISTER OF MINORITY AFFAIRS

(SHRI KIREN RIJJU)

(a): The schemes of NMDFC are implemented across the states through State Channelizing Agencies (SCAs) nominated by State Governments/ UT administration and Punjab Gramin Bank and Canara Bank. The Andhra Pradesh State Minorities Financial Corporation (APSMFC) is currently implementing National Minorities Development & Finance Corporation (NMDFC) schemes as a State Channelizing Agency (SCA) in Andhra Pradesh. The implementation of NMDFC schemes through APSMFC was halted in the year 2008-09 when the State Government decided to focus solely on grant-based schemes. Following the division of the erstwhile Andhra Pradesh into the present Andhra Pradesh and Telangana, the Government of Andhra Pradesh has nominated APSMFC to continue implementing NMDFC schemes in Andhra Pradesh.

APSMFC is presently required to sign a General Loan Agreement (GLA) with NMDFC, and the Government of Andhra Pradesh is obliged to provide a fresh government guarantee in favor of APSMFC to facilitate the drawing of funds from NMDFC. Furthermore, to enhance outreach, the implementation of NMDFC schemes across the country is being expanded through Canara Bank, commencing from August 2021.

The state-wise details of the number of beneficiaries financed under NMDFC schemes, including Andhra Pradesh, during the last five financial years (2019-20 to 2023-24) are being compiled and are enclosed as 'Annexure-A'.

(b):The state-wise details of funds being released by the National Minorities Development & Finance Corporation (NMDFC) to its State Channelizing Agencies (SCAs) for utilizing the funds for concessional lending to targeted beneficiaries under NMDFC schemes during the last five financial years, i.e., from F.Y. 2019-20 to F.Y. 2023-24, are being compiled and are enclosed as 'Annexure-B'.

(c) & (d): Yes, The year-wise and credit line-wise details of education loans being disbursed by the National Minorities Development & Finance Corporation (NMDFC) through its State Channelizing Agencies (SCAs) since F.Y. 2015-16 are being compiled and are enclosed as 'Annexure-C'.

Annexure-A

Annexure referred in reply to part (a) of Lok Sabha Unstarred Question No- 2227 to be answered on 12/03/2025 regarding “National Minorities Development & Finance Corporation (NMDFC)” asked by Shri Kesineni Sivanath.

State-wise number of beneficiaries financed by NMDFC during F.Y. 2019-20 to F.Y. 2023-24

Sl. No.	STATE/UT	No. of Beneficiaries
1	ANDAMAN & NICOBAR	3
2	ANDHRA PRADESH	3191
3	ARUNACHAL PRADESH	23
4	ASSAM	959
5	BIHAR	177
6	CHANDIGARH	33
7	DELHI	40
8	GOA	104
9	GUJARAT	956
10	HARYANA	1874
11	HIMACHAL PRADESH	3387
12	JAMMU & KASHMIR	14873
13	JHARKHAND	123
14	KARNATAKA	456
15	KERALA	283088
16	LADAKH	1
17	LAKSHADWEEP	41
18	MADHYA PRADESH	9
19	MAHARASHTRA	2395
20	MANIPUR	121
21	MEGHALAYA	170
22	MIZORAM	876
23	NAGALAND	1205
24	ODISHA	243
25	PUDUCHERRY	1
26	PUNJAB	119
27	RAJASTHAN	1470
28	SIKKIM	66
29	TAMILNADU	66667
30	TELANGANA	873
31	TRIPURA	1222
32	UTTAR PRADESH	3067
33	UTTRAKHAND	118
34	WEST BENGAL	448493
	Grand Total	836444

Annexure-B

Annexure referred in reply to part (b) of Lok Sabha Unstarred Question No- 2227 to be answered on 12/03/2025 regarding “National Minorities Development & Finance Corporation (NMDFC)” asked by Shri Kesineni Sivanath.

State-wise Details of Funds released by NMDFC to its SCAs for utilizing for the purpose of further lending to target beneficiaries during F.Y. 2019-20 to F.Y. 2023-24

Sl. NO.	STATE/UT	Funds released by NMDFC (Rs. In crs.)
1	ANDAMAN & NICOBAR	0.03
2	ANDHRA PRADESH	9.68
3	ARUNACHAL PRADESH	0.52
4	ASSAM	2.79
5	BIHAR	1.41
6	CHANDIGARH	0.50
7	DELHI	0.60
8	GOA	1.62
9	GUJARAT	14.43
10	HARYANA	22.17
11	HIMACHAL PRADESH	50.79
12	JAMMU & KASHMIR	198.77
13	JHARKHAND	6.55
14	KARNATAKA	3.81
15	KERALA	1345.42
16	LADAKH	0.02
17	LAKSHADWEEP	0.27
18	MADHYA PRADESH	0.19
19	MAHARASHTRA	31.03
20	MANIPUR	0.48
21	MEGHALAYA	1.63
22	MIZORAM	13.43
23	NAGALAND	3.03
24	ODISHA	0.89
25	PUDUCHERRY	0.02
26	PUNJAB	3.78
27	RAJASTHAN	16.23
28	SIKKIM	1.00
29	TAMIL NADU	253.94
30	TELANGANA	7.86
31	TRIPURA	18.32
32	UTTAR PRADESH	34.58
33	UTTRAKHAND	1.59
34	WEST BENGAL	1552.82
	Grand Total	3600.21

Annexure-C

Annexure referred in reply to part (c) & (d) of Lok Sabha Unstarred Question No- 2227 to be answered on 12/03/2025 regarding “National Minorities Development & Finance Corporation (NMDFC)” asked by Shri Kesineni Sivanath.

Year-wise & Credit Line wise details of Education loan disbursed by NMDFC through its SCAs since F.Y. 2015-16

(Amt. Rs. In crs.)

F.Y.	Credit Line 1		Credit Line 2		Total	
	No. of Benef.	Amt.	No. of Benef.	Amt.	No. of Benef.	Amt.
2015-2016	1615	14.72	70	1.08	1685	15.80
2016-2017	1779	16.93	142	2.38	1921	19.31
2017-2018	1709	17.84	174	3.25	1883	21.08
2018-2019	1433	16.79	172	3.27	1605	20.07
2019-2020	4350	47.70	178	6.11	4528	53.81
2020-2021	2565	91.16	142	4.90	2707	96.06
2021-2022	579	10.97	144	7.88	723	18.85
2022-2023	1953	31.32	112	4.32	2065	35.64
2023-2024	581	9.75	92	2.73	673	12.48
2024-2025	801	18.51	63	1.89	864	20.40
Grand Total	17365	275.70	1289	37.79	18654	313.49