

GOVERNMENT OF INDIA  
MINISTRY OF MINORITY AFFAIRS  
**LOK SABHA**  
**STARRED QUESTION NO. \*58**  
ANSWERED ON 03.12.2025

**NATIONAL MINORITIES DEVELOPMENT AND FINANCE CORPORATION**

\*58. SHRI G KUMAR NAIK:

Will the Minister of MINORITY AFFAIRS be pleased to state:

- (a) the details of schemes implemented by the National Minorities Development and Finance Corporation (NMDFC) and the objectives thereof;
- (b) the details of total funds allocated and released to States/UTs under NMDFC schemes since its inception during the last five years, year-wise and State/UT-wise; and
- (c) the number of beneficiaries who have availed assistance under NMDFC schemes during the said period?

**ANSWER**

THE MINISTER OF MINORITY AFFAIRS

(SHRI KIREN RIJJU)

- (a) to (c): A statement is laid on the Table of the House.

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**STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO.58  
FOR ANSWER ON 03.12.2025 REGARDING 'NATIONAL MINORITIES DEVELOPMENT  
AND FINANCE CORPORATION' ASKED BY SHRI G KUMAR NAIK**

(a): National Minorities Development & Finance Corporation (NMDFC) implements its schemes for socio-economic development of “backward sections” among the (06) notified minority communities by providing concessional loan for self-employment income generation ventures across the country. The schemes of NMDFC are implemented through State Channelizing Agencies (SCAs) nominated by respective State Govt./ UT Administration, Punjab Gramin Bank and Canara Bank. The details of NMDFC schemes are enclosed as “**Annexure -A**”.

(b) to (c): The details of total funds released States/UT wise and number of beneficiaries, under NMDFC schemes since its inception are enclosed as “**Annexure-B**”. Further the details of funds released States/UT wise and number of beneficiaries assisted under NMDFC schemes for the last five years are enclosed as “**Annexure-C**”.

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**Annexure referred to in reply to part (a) of Lok Sabha Starred Question No. 58 for answer on 03.12.2025 regarding 'NATIONAL MINORITIES DEVELOPMENT AND FINANCE CORPORATION' asked by SHRI G KUMAR NAIK**

**Eligibility Condition**

1. Muslims, Christians, Sikhs, Buddhists, Parsis & Jains notified as National Minorities by the Central Government under the National Minorities Commission Act, 1992 are eligible to avail benefit under NMDFC schemes.
2. The annual family income eligibility criterion under Credit Line-1 is upto Rs. 3.00 lacs p.a. for both rural & urban areas. Under Credit Line -2, persons with higher annual family income of upto Rs.8.00 lacs p.a. can avail higher quantum of financial assistance at a higher rate of interest.

**Concessional Credit Schemes of NMDFC**

**1. Term Loan:-** Assistance under this scheme is available for any commercially viable & technically feasible venture. Maximum Loan of up to Rs.20.00 Lacs per beneficiary is available under Credit Line-1 at an interest rate of 6% p.a.

Higher loan, maximum up to Rs.30.00 Lacs per beneficiary is available under Credit Line-2 at an interest rate of 8% p.a. for male beneficiaries & 6% p.a for female beneficiaries.

**Education Loan:-** Education loan scheme is part of term loan scheme. Education Loan is provided for pursuing technical and professional courses with maximum course duration of 5 years. The Educational Loan of upto Rs.20.00 lacs for courses in India & Rs.30.00 lacs for courses abroad is available at an interest rate of 3% p.a. under Credit Line-1 while interest of 8% p.a. is charged from male beneficiaries & 5% p.a from female beneficiaries under Credit Line-2.

**Virasat Scheme:-** This scheme is also part of the Term Loan scheme and is implemented with the objective to meet credit requirements of the Artisans, both in terms of Working Capital and Fixed Capital for purchase of equipment/tools/machineries. Maximum loan, upto Rs.10.00 Lacs can be availed under the scheme at simple interest of 5% p.a. for Male Artisan & 4% p.a. for Female Artisan under Credit Line-1 and at simple interest of 6% p.a. for Male Artisan & 5% p.a. for Female Artisan under Credit Line-2.

**2. Micro Finance:-** Under Micro-finance scheme, micro-credit is extended to the members of Self Help Groups (SHGs), especially the women from Minority communities scattered in remote villages & urban slums, who are not able to take advantage of the formal banking credit. The scheme requires that the beneficiaries are organized into SHGs and get into habit of thrift & credit, however small. Maximum loan upto Rs.1.00 lac per SHG member is available under Credit Line -1 at an interest rate of 7% p.a.

Higher loan, maximum upto Rs.1.50 lacs per SHG member is available under Credit Line-2 at an interest rate of 10% p.a. for male beneficiaries & 8% p.a for female beneficiaries.

**Credit Line-wise other parameters & funding structure of NMDFC schemes**

***A. Credit Line 1***

<b>Sr.</b>	<b>Parameters</b>	<b>Term Loan</b>	<b>Education Loan</b>	<b>Micro Finance</b>	<b>Virasat</b>
<b>1</b>	Max. Loan Amount (Rs. In Lakh)	<b>20</b>	<b>20</b> (In India for upto 5 years duration courses) <b>30</b> (Courses Abroad for upto 5 years duration)	<b>1</b> per member of SHG <b>20</b> for a group of 20	<b>10</b>
<b>2</b>	Rate of Interest for beneficiaries (% p.a.)	<b>6</b>	<b>3</b>	<b>7</b>	<b>5</b> (male) <b>4</b> (women)
<b>3</b>	Rate of Interest by SCA/Bank to NMDFC( %p.a.)	<b>3</b>	<b>1</b>	<b>1</b>	<b>3</b> (male) <b>2</b> (women)
<b>4</b>	Moratorium period for the Beneficiaries	<b>6 Months</b>	<b>6 mths after course completion or getting job, whichever is earlier</b>	<b>3 months</b>	<b>6 months</b>
<b>5</b>	Repayment period for beneficiaries	<b>5 Years</b>	<b>5 years</b>	<b>3 year</b>	<b>5 years</b>
<b>6</b>	Means of Financing NMDFC: SCA/Bank: Beneficiary	<b>90 :5 : 5</b>			

***B. Credit Line 2***

<b>S.No.</b>	<b>Parameters</b>	<b>Term Loan</b>	<b>Education Loan</b>	<b>Micro Finance</b>	<b>Virasat</b>
<b>1</b>	Max. Loan Amount (Rs. In Lakh)	<b>30</b>	<b>20</b> (In India for upto 5 years duration courses) <b>30</b> (Courses Abroad for upto 5 years duration)	<b>1.50</b> per member of SHG <b>30</b> for a group of 20	<b>10</b>
<b>2</b>	Rate of Interest for beneficiaries (% p.a)	<b>8</b> (male) <b>6</b> (women)	<b>8</b> (male) <b>5</b> (women)	<b>10</b> (male) <b>8</b> (women )	<b>6</b> (male) <b>5</b> (women)
<b>3</b>	Rate of Interest payable by SCA/Bank to NMDFC(% p.a)	<b>5</b> (male) <b>3</b> (women)	<b>2</b>	<b>4</b> (male) <b>2</b> (women)	<b>4</b> (male) <b>3</b> (women)
<b>4</b>	Moratorium period for the Beneficiaries	<b>6 months</b>	<b>6 mths after course completion or getting a job, whichever is earlier</b>	<b>3 months</b>	<b>6 months</b>
<b>5</b>	Repayment period for beneficiaries	<b>5 years</b>	<b>5 years</b>	<b>3 year</b>	<b>5 years</b>
<b>6</b>	Means of Financing NMDFC: SCA/Bank: Beneficiary	<b>90 :5 : 5</b>			

**Annexure referred to in reply to part (b) to (c) of Lok Sabha Starred Question No. 58 for answer on 03.12.2025 regarding 'NATIONAL MINORITIES DEVELOPMENT AND FINANCE CORPORATION' asked by SHRI G KUMAR NAIK**

**State/UT wise Cumulative Disbursement of Funds & No. of Beneficiaries Assisted by NMDFC as on 31-03-2025**

**Amt. Rs. in Crore**

State/UTs	Micro Credit		Term Loan		Total	
	Disbursed	Beneficiaries	Disbursed	Beneficiaries	Disbursed	Beneficiaries
Andaman & Nicobar	-	-	0.03	3	0.03	3
Andhra Pradesh	10.67	24,328	60.90	31,215	71.57	55,543
Arunachal Pradesh	0.02	42	2.42	150	2.45	192
Assam	6.12	8,548	9.77	1,871	15.89	10,419
Bihar	1.32	6,154	52.37	13,249	53.68	19,403
Chandigarh			2.12	301	2.12	301
Chhattisgarh	1.50	667	9.40	1,370	10.90	2,037
Delhi	0.73	611	4.76	860	5.49	1,471
Goa	-	-	1.84	121	1.84	121
Gujarat	1.46	1,769	97.15	18,438	98.61	20,207
Haryana	9.99	7,119	85.09	12,353	95.08	19,472
Himachal Pradesh			99.61	8,773	99.61	8,773
Jammu & Kashmir	9.58	5,778	564.27	47,063	573.85	52,841
Jharkhand	0.35	456	10.00	1,343	10.35	1,799
Karnataka	3.73	4,393	134.27	24,902	138.00	29,295
Kerala	1,156.79	5,23,621	1,807.53	1,75,122	2,964.32	6,98,743
Ladakh	-	-	1.02	68	1.02	68
Lakshadweep	-	-	0.27	41	0.27	41
Madhya Pradesh	1.15	1,379	13.41	5,064	14.56	6,443
Maharashtra	11.01	7,713	155.32	18,016	166.33	25,729
Manipur	0.25	1,855	2.29	461	2.53	2,316
Meghalaya	0.09	82	1.58	151	1.67	233
Mizoram	0.10	123	65.55	14,914	65.65	15,037
Nagaland	24.37	12,195	75.80	13,634	100.16	25,829
Odisha	2.88	4,443	11.11	3,147	14.00	7,590
Puducherry	5.85	2,961	15.15	2,139	21.00	5,100
Punjab	-	-	107.57	17,793	107.57	17,793
Punjab Gramin Bank	-	-	2.00	134	2.00	134
Rajasthan	1.40	3,325	185.52	19,102	186.93	22,427
Sikkim	-	-	1.20	79	1.20	79
Tamil Nadu	411.93	2,29,302	248.72	24,527	660.65	2,53,829
Telangana	3.95	634	3.95	247	7.90	881
Tripura	0.05	50	118.13	9,954	118.18	10,004
Uttar Pradesh	5.19	10,949	173.34	35,203	178.54	46,152
Uttarakhand	0.20	1,130	10.46	1,146	10.66	2,276
West Bengal	2,400.25	10,63,462	1,427.47	1,60,050	3,827.73	12,23,512

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**STATE/UT WISE DETAILS OFALLOCATED AND DISBURSEDFUNDS AND BENEFICIARIES**  
**ASSISTEDBY NMDFC DURING LAST 5 YEARS I.E. F.Y. 2020-21 TO F.Y. 2024-25**

[illegible]

Pradesh	-	-	0.19	8	0.0046	1	-	-	0.02	1
Maharashtra	-	-	-	-	12.03	1,137	19.0 0	1,267	45.12	3,014
Manipur	-	-	0.44	113	0.03	8	-	-	-	-
Meghalaya	-	-	1.60	166	0.03	4	-	-	0.01	1
Mizoram	2.76	184	2.50	167	3.05	207	2.12	141	1.70	113
Nagaland	-	-	-	-	0.03	5	-	-	-	-
Odisha	-	-	0.87	241	0.02	2	-	-	0.04	10
Puducherry	-	-	-	-	-	-	0.02	1	-	-
Punjab	-	-	1.80	57	0.85	60	1.14	77	9.44	629
Punjab Gramin Bank	-	-	-	-	-	-	-	-	2.00	134
Rajasthan	5.00	333	5.03	334	5.16	350	1.05	70	4.45	295
Sikkim	0.20	13	0.80	53	-	-	-	-	0.20	13
Tamil Nadu	25.00	3,333	68.13	20,168	56.77	13,855	57.0 4	16,554	77.02	19,443
Telangana	-	-	1.55	169	6.08	669	0.22	35	0.04	8
Tripura	10.00	667	3.00	200	0.01	1	-	-	0.03	3
Uttar Pradesh	21.00	2,400	0.90	37	1.32	133	1.35	75	1.22	94
Uttarakhand	0.10	7	0.08	6	0.16	26	0.35	19	0.02	3
West Bengal	305.0 0	93,666	292.10	78,043	364.47	1,01,237	315. 25	89,097	344.83	96,350

\* Disbursed  
# Beneficiaries