

GOVERNMENT OF INDIA
MINISTRY OF MINORITY AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 3120
ANSWERED ON 11.03.2026

NATIONAL MINORITIES DEVELOPMENT & FINANCE CORPORATION

3120. SHRI P V MIDHUN REDDY:

Will the Minister of MINORITY AFFAIRS be pleased to state:

- (a) the objectives and functions of National Minorities Development & Finance Corporation (NMDFC);
- (b) the details of financial assistance provided by NMDFC during the last three years;
- (c) the number of persons benefitted under the said scheme, State-wise; and
- (d) the steps undertaken by the Government to ensure that minority women are adequately represented under NMDFC's schemes?

ANSWER

THE MINISTER OF MINORITY AFFAIRS

(SHRI KIREN RIJJU)

(a): The National Minorities Development & Finance Corporation (NMDFC) is a Central Public Sector Enterprise under the Ministry of Minority Affairs. Its prime mandate is to provide concessional credit for self-employment and income-generating activities of eligible beneficiaries belonging to notified minority communities through State Channelizing Agencies (SCAs) nominated by respective State Govt./UT Administration and select banks.

(b) & (c): The details are provided as **Annexure – A**.

(d): The steps undertaken by NMDFC to ensure adequate representation of minority women under its schemes are as under:

(i) Concessional Interest Rates for Women: To promote women's entrepreneurship and higher education, NMDFC provides special interest concessions under Credit Line–2:

- **Term Loan** : 6% p.a. for women (8% p.a. for men)
- **Micro Finance** : 8% p.a. for women (10% p.a. for men)
- **Education Loan** : 5% p.a. for women (8% p.a. for men)

(ii) Virasat Scheme (for artisans): Women artisans receive an additional 1% interest concession, paying 4% p.a. under Credit Line–1 and 5% p.a. under Credit Line–2, compared to 5% and 6% respectively for male beneficiaries.

(iii) Focus on Women under the Micro Finance Scheme: The Micro Finance Scheme primarily targets women, especially those in remote villages and urban slums. Women are organized into Self Help Groups (SHGs) to promote savings and access to credit. Each SHG member can avail loans of up to ₹1.00 lakh (Credit Line–1) or ₹1.50 lakh (Credit Line–2). Nearly 98–99% of the beneficiaries under this scheme are women.

ANNEXURE REFERRED IN REPLY TO PART (B) & (C) OF LOK SABHA UNSTARRED QUESTION NO. 3120 REGARDING NATIONAL MINORITIES DEVELOPMENT & FINANCE CORPORATION ASKED BY SHRI P V MIDHUN REDDY

(Rs. In Lakh)

STATE	2022-2023		2023-2024		2024-2025		2025-2026	
	No. of benf.	Amt. disbursed	No. of benf.	Amt. disbursed	No. of benf.	Amt. disbursed	No. of benf.	Amt. disbursed
Andaman & Nicobar	1	0.46	1	1.50	-	-	2	3.50
Andhra Pradesh	2,525	509.96	187	154.30	172	188.00	430	424.31
Arunachal Pradesh	-	-	-	-	127	190.00	5	12.79
Assam	59	58.54	-	-	7	8.00	31	68.69
Bihar	4	3.91	12	14.40	6	10.00	8	10.54
Chandigarh	7	10.00	7	10.00	-	-	2	3.00
Chhattisgarh	-	-	-	-	2	3.00	4	6.18
Delhi	17	25.00	-	-	-	-	-	-
Goa	70	104.26	3	7.90	14	21.60	9	13.50
Gujarat	78	121.00	7	7.90	6	11.00	16	49.93
Haryana	633	880.15	185	266.00	360	570.70	266	397.70
Himachal Pradesh	1,000	1,500.00	856	1,284.00	564	846.00	517	775.74
Jammu & Kashmir	5,019	6,278.00	1,911	2,830.20	1,957	2,926.00	870	1,251.91
Jharkhand	119	160.05	120	180.00	-	-	16	27.62
Karnataka	272	184.64	152	159.30	224	174.00	466	457.29
Kerala	78,279	33,331.52	74,088	31,876.50	76,662	32,367.00	56,522	29,169.30
Ladakh	-	-	-	-	67	100.00	279	418.20
Lakshadweep	2	3.00	-	-	-	-	4	5.81
Madhya Pradesh	1	0.46	-	-	1	2.00	4	6.83
Maharashtra	1,137	1,203.45	1,267	1,899.60	3,014	4,512.00	1,036	1,567.61
Manipur	8	3.45	-	-	-	-	24	33.11
Meghalaya	4	2.94	-	-	1	0.50	69	75.74
Mizoram	207	305.18	141	212.00	113	170.00	340	503.37
Nagaland	5	3.16	-	-	-	-	31	40.51
Odisha	2	2.00	-	-	10	4.00	5	5.02
Puducherry	-	-	1	1.90	-	-	1	0.39
Punjab	60	84.65	77	113.50	629	944.00	468	800.48
Punjab Gramin Bank	-	-	-	-	134	200.00	304	419.00
Rajasthan	350	515.84	70	104.80	295	445.00	6	15.23
Sikkim	-	-	-	-	13	20.00	19	7.73
Tamil Nadu	13,855	5,677.08	16,554	5,704.40	19,443	7,702.00	20,656	8,555.68
Telangana	669	608.39	35	22.10	8	4.00	67	99.42
Tripura	1	1.00	-	-	3	3.00	46	65.40
Uttar Pradesh	133	129.91	75	135.30	94	136.00	60	109.79
Uttarakhand	26	16.42	19	34.90	3	2.00	54	42.81
West Bengal	101,237	36,446.94	89,097	31,524.60	96,350	34,483.00	118,193	39,053.56
Grand Total	205780	88171.36	184865	76545.1	200279	86042.8	200830	84497.69