

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

**UNSTARRED QUESTION NO.630  
TO BE ANSWERED ON 03.02.2026**

**NATIONAL SCHEDULED CASTES FINANCE AND DEVELOPMENT CORPORATION**

**630. MS. PRANITI SUSHILKUMAR SHINDE:**

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

- (a) the total funds allocated to the National Scheduled Castes Finance and Development Corporation (NSFDC) during each of the last five years and the current year;
- (b) the amount of funds actually disbursed and utilised during the same period, year-wise;
- (c) the number of Scheduled Castes beneficiaries covered under various NSFDC schemes during these years, State-wise;
- (d) whether it is a fact that a significant portion of NSFDC funds remains unutilised or underutilised in several States;
- (e) if so, the reasons for such underutilisation, including delays by State Channelising Agencies, procedural hurdles or lack of awareness among eligible beneficiaries;
- (f) the steps taken by the Government to improve fund utilisation, strengthen monitoring of State Channelising Agencies and ensure timely credit and wider outreach of NSFDC schemes; and
- (g) whether the Government proposes to revise guidelines or enhance allocations to ensure effective economic empowerment of Scheduled Castes communities, if so, the details thereof?

**ANSWER**

**MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT  
(SHRI RAMDAS ATHAWALE)**

(a): A total amount of Rs.1500 crore was released up to 31.03.2020 by Department of Social Justice and Empowerment (DoSJE) to National Scheduled Castes Finance and Development Corporation (NSFDC) and an additional amount of Rs.15 crore as equity was also released to NSFDC during the year 2023-24.

(b): The amount of funds actually disbursed and utilized during the same period, year-wise, by NSFDC is given below:

(Rs. in crore)

Year (1)	Funds disbursed by NSFDC to State Channelizing Agencies /Channelizing Agencies (SCAs/CAs)	Funds utilised by State Channelizing Agencies/Channelizing Agencies (SCAs/CAs)* (3)
2020-21	548.23	383.87
2021-22	572.01	522.61
2022-23	635.94	482.75
2023-24	714.45	739.40
2024-25	611.78	1092.17
2025-26 (as on 23.01.2026)	382.35	423.39
<b>Total</b>	<b>3464.76</b>	<b>3644.19</b>

\*Funds utilized includes funds received during the previous years but utilized in subsequent years.

(c): The number of Scheduled Caste beneficiaries covered under various NSFDC schemes during these years, State-wise is at **Annexure**.

(d) & (e): As on 23.01.2026, an amount of Rs. 7673.59 crore has been utilised against the total cumulative amount of Rs. 7856.65 crore and an amount of Rs.183.06 crore is unutilized, indicating cumulative fund utilization level of 97.67%. Further, the reasons for delay in utilization of NSFDC funds by the State Channelizing Agencies are as under:

- i. Delay in selection and finalization of beneficiary list on the part of SCAs.
- ii. Time taken in completion of loan documentation process by selected beneficiaries.
- iii. As a result of non-receipt of utilization details from district/branches, many times, the channelizing agencies are not able to provide Utilization Certificates to NSFDC and accordingly, the amount is shown as underutilized in NSFDC's records.

(f): The steps taken by NSFDC to improve fund utilization to ensure timely credit, strengthen monitoring of State Channelizing Agencies/ Channelizing Agencies and wider outreach of NSFDC's schemes are as under:-

- i. As per NSFDC's lending policy implemented with effect from 01.04.2025, the State Channelizing Agencies/Channelizing Agencies are given 90 days' time from the date of disbursement of funds, to utilize the funds. For any further disbursements, the SCAs/CAs has to achieve utilization level of 100%, against earlier released funds.
- ii. VC meetings are conducted at regular intervals with SCAs/CAs to review utilization position and improve utilization level of funds released earlier.
- iii. NSFDC officials from Headquarter and Liaison centres visit the SCAs/CAs to discuss all pending issues including fund utilization.

- iv. NSFDC officials regularly participate in the Board Meetings of SCAs wherein issues relating to implementation of NSFDC schemes are reviewed.
- v. NSFDC assigns third party evaluation studies of schemes in States wherein an external agency conducts field visits of sample beneficiaries and documents the impact of the schemes on beneficiaries.
- vi. In order to ensure timely credit and wider outreach, NSFDC conducts awareness programmes of its schemes in various States.
- vii. NSFDC schemes are also publicized widely during exhibitions/fairs in different parts of the country.

(g): NSFDC has revised its lending policy with effect from 01.04.2025, for effective implementation of its schemes for economic empowerment of Scheduled Caste communities. In addition, the annual family income eligibility limit has also been revised from Rs. 3 lakh to Rs. 5 lakh with effect from 07.01.2026 for availing NSFDC loan assistance.

Annexure as referred to in part (c) of the Lok Sabha Unstarred Question No. 630 to be answered on 03.02.2026

The number of Scheduled Caste beneficiaries covered under various NSFDC schemes during last five years and current year, State-wise is given below:-

Sl. No.	States/UTs	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025	2025-2026 (as on 23.01.2026)
		No. of Beneficiaries					
1	Andaman & Nicobar Islands	0	1	0	0	2	0
2	Andhra Pradesh	102	4,007	2,997	11,571	8,229	9,357
3	Arunachal Pradesh	0	2	0	0	3	0
4	Assam	28	4	20	952	164	2
5	Bihar	96	44	5,018	2,652	211	4,220
6	Chandigarh	74	4	75	11	7	105
7	Chhattisgarh	224	196	325	265	305	1,263
8	Dadra and Nagar Haweli, Daman & Diu	0	2	1	0	0	0
9	Delhi	49	185	334	14	77	1
10	Goa	3	2	2	1	3	1
11	Gujarat	728	202	347	81	394	92
12	Haryana	937	1,216	1,441	1,486	478	609
13	Himachal Pradesh	282	15	726	453	1,136	430
14	Jammu & Kashmir	100	794	11	321	42	0
15	Jharkhand	45	1	1,945	111	88	298
16	Karnataka	5,540	4,353	2,932	2,280	2,828	49
17	Kerala	3,166	3,079	6,119	5,486	7,632	4,653
18	Laddakh	0	0	0	0	0	0
19	Lakshadweep	0	1	0	0	0	0
20	Madhya Pradesh	1,661	1,883	61	838	374	272
21	Maharashtra	1,428	3,277	6,215	752	1,123	139
22	Manipur	9	1	42	2	37	0
23	Meghalaya	0	0	1	1	3	0
24	Mizoram	1	0	0	0	55	0
25	Nagaland	2	1	4	0	69	0
26	Odisha	279	384	1,209	654	245	69
27	Puducherry	434	80	2,397	2,993	1,877	893
28	Punjab	1,488	2,907	3,972	5,741	6,095	1,553
29	Rajasthan	7,931	84	4,494	1,905	785	9
30	Sikkim	40	43	5	4	24	0
31	Tamil Nadu	3,595	13,824	3,378	14,548	5,588	2,728
32	Telangana	2,485	415	6,535	2,606	390	3,422
33	Tripura	730	2798	676	1,578	127	1
34	Uttar Pradesh	8,922	3,967	2,390	7,700	2,647	628
35	Uttarakhand	2	111	23	246	267	41
36	West Bengal	53,621	32,336	30,293	20,120	445	841
	<b>Total :</b>	<b>94,002</b>	<b>76,219</b>	<b>83,988</b>	<b>85,372</b>	<b>41,750</b>	<b>31,676</b>

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