

**National Scheduled Castes Finance and Development Corporation (NSFDC)**

1. The National Scheduled Castes Finance and Development Corporation (NSFDC) was set up in 1989 as a Company "not for profit" under Section 8 of the Companies Act 2013 [i.e. earlier Section 25 company under Companies Act, 1956] with the objective of financing income generating activities of SC beneficiaries having annual family income upto Rs. 3.00 lakh. NSFDC assists the target group by way of loans, Skill Training, Entrepreneurship Development Programmes and providing Marketing Support through State Channelizing Agencies (SCAs), RRBs, Public Sector Bank & other institutions.
2. The Authorised Share Capital of NSFDC is Rs. 1500.00 crore. Against the Authorised Share Capital, Government of India has released equity of Rs. 1500.00 crore as on 31.10.2022.
3. NSFDC provides loan upto 90% of the cost of project (except VETLS where NSFDC provides upto 100%), subject to the condition that Channelizing Agencies contribute their share of assistance as per their schemes and also provide the required subsidy besides tying up financial resources from other source, if any.
4. Major schemes operated by NSFDC through its Channelizing Agencies are as follows:-

**(A) Credit Based Schemes :**

| S.No. | Scheme & Unit Cost  | Interest chargeable from SCAs/RRBs/Public Sector Bank & Other Institutions | Interest chargeable from beneficiaries |
|-------|---|--|--|
| 1.    | Term Loan<br>(Up to Rs. 50.00 lakh. However, interest is charged based on NSFDC share/unit as per the details given below.)                     |  |  |
| (a).  | Upto Rs.5.00 lakh   | 3%   | 6%                                     |
| (b).  | Above Rs. 5.00 lakh & upto Rs.10.00 lakh  | 5%   | 8%                                     |
| (c).  | Above Rs.10.00 lakh and upto Rs.50.00 lakh  | 6%   | 9%                                     |
| 2.    | Micro Credit Finance upto Rs.1,40,000/-   | 2%   | 5%                                     |
| 3.    | Mahila Samridhi Yojana upto Rs. 1,40,000/-  | 1%   | 4%                                     |
| 4.    | Mahila Adhikarita Yojana upto Rs.5.00 lakh  | 2.5%   | 5.5%                                   |
| 5.    | Laghu Vyvasaya Yojana upto Rs. 5.00 lakh  | 3%   | 6%                                     |
| 6.    | Education Loan Scheme upto Rs.20.00 lakh or 90% whichever is less (study in India) & upto.30.00 lakh or 90% whichever is less (study in Abroad) | 1.50% (Men)<br>1% (Women)  | 4% (Men)<br>3.50% (Women)              |
| 7.    | Swachhta Udyami Yojana<br>Upto Rs. 15.00 lakh   | 2% (Men)<br>1% (Women)   | 4% (Men)<br>3% (Women)                 |
| 8.    | Vocational Education & Training Loan Scheme<br>Upto Rs. 4.00 lakh   | 1.5% (Men)<br>1% (Women)   | 4% (Men)<br>3.5% (Women)               |
| 9.    | Green Business Scheme<br>Upto Rs. 7.50 lakh<br>Above Rs. 7.50 lakh & upto Rs. 15.00 Lakh<br>Above Rs. 15.00 lakh & upto Rs. 30.00 Lakh          | 2%<br>3%<br>4%   | 4%<br>6%<br>7%                         |
| 10.   | Stand-up India Scheme<br>Above Rs. 10.00 lakh & upto Rs. 30.00 Lakh   | 6-7% #   | 9-10% #                                |

|     |   |                        |                          |
|-----|---|------------------------|--------------------------|
| 11. | Aajeevika Micro-Finance Yojana (AMY)<br>Upto Rs. 1.40 lakh  | 3% (Men)<br>2% (Women) | 11% (Men)<br>10% (Women) |
| 12. | Udyam Nidhi Yojana<br>Upto Rs. 5.00 lakh  | 4%                     | 12%                      |
| 13. | SMILE Scheme (support for Marginalized Individuals<br>for Livelihood and Enterprises)<br>Upto Rs. 5.00 lakh | 2%                     | 4.50%                    |

# Depending on quantum of Loan

**(B) Non-Credit Based Schemes:**

|     |  |   |
|-----|--|---|
| 01. | Skill Training   | 100% grant with stipend @ Rs. 1500/-<br>per month per trainee for non residential<br>Trainings Programme  |
| 02. | Exhibitions / Fairs & Marketing Training /<br>e-Commerce | <ul style="list-style-type: none"> <li>NSFDC participates in International, National and District Level Exhibitions &amp; Fairs and provides free stalls to beneficiaries for exhibiting and selling their products. At these exhibitions, marketing training is also provided to the beneficiaries for developing/re-designing their products. The OTC (over the counter) inputs for better salesmanship are also imparted to them.</li> </ul> |

5. The performance of NSFDC during the last 8 years and current year (up to 31.10.2022) is as follows:

| Year                        | Equity share released<br>(Rs. in crore) | Disbursement<br>(Rs. in crore) | Number of beneficiaries covered<br>(Nos.) |
|-----------------------------|---|--------------------------------|---|
| 2014-15                     | 100.00                                  | 270.27                         | 70,885                                    |
| 2015-16                     | 100.00                                  | 378.94                         | 71,915                                    |
| 2016-17                     | 138.00                                  | 478.98                         | 82,105                                    |
| 2017-18                     | 128.21                                  | 600.88                         | 1,08,340                                  |
| 2018-19                     | 137.39                                  | 671.21                         | 81,431                                    |
| 2019-20                     | 14.60                                   | 681.50                         | 83,970                                    |
| 2020-21                     | 0.00                                    | 548.23                         | 94,002                                    |
| 2021-22                     | 0.00                                    | 572.01                         | 76,219                                    |
| 2022-23<br>(as on 31.10.22) | 0.00                                    | 246.86                         | 16,211                                    |

NSFDC has disbursed an amount of Rs. 7198.50 Crore (cumulative) till 31.10.2022 and covered 14.63 lakh beneficiaries. More information may be seen at the website of NSFDC at <http://nsfdc.nic.in> (External website that opens in a new window)

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