

National Scheduled Castes Finance and Development Corporation (NSFDC)

1. NSFDC was incorporated on 08.02.1989 as a Company 'not for profit' under Section-25 of Companies Act, 1956 with the objective of working for socio-economic empowerment of persons belonging to Scheduled Castes having annual family income up to Rs.3.00 lakh. Consequent upon the introduction of the Companies Act, 2013, NSFDC is now a Section-8 Company (not for profit) under the new Act. NSFDC is a Schedule 'C' Central Public Sector Enterprises under the Administrative Ministry of Social Justice & Empowerment and wholly owned by the Government of India.
2. The Authorised Share Capital of NSFDC is Rs. 1800.00 crore. Against the Authorised Share Capital, Government of India has released equity of Rs. 1515.00 crore as on 31.03.2025.
3. Major schemes operated by NSFDC through its Channelizing Agencies are as follows:-

(A) Credit Based Schemes :

NSFDC Schemes						
Scheme	Project Cost	Maximum Loan limit up to 90% of Project Cost	Interest Rate p.a. for		Repayment Period	Moratorium Period
			CAs	Beneficiary		
SCHEMES TO BE IMPLEMENTED THROUGH SCAs / PSBs / RRBs						
Mahila Samriddhi Yojana (MSY)	Up to Rs.1.40 lakh	Rs.1.25 lakh	2%	6%	Within 3 years	3 months
Micro-Credit Finance (MCF)	Up to Rs.1.40 lakh	Rs.1.25 lakh	2.5%	6.5%	Within 3 years	3 months
Suvidha Loan	Up to Rs.10 lakh	Rs.9 lakh	4%	8%	Within 5 years	6 months except for plantation and construction activities for which it will be 12 months
Utkarsh Loan	Above Rs.10 lakh and upto Rs. 50 Lakh	Rs.45 lakh	5%	9%	Within 7 years	
EDUCATION LOAN						
Educational Loan Scheme (ELS)	For studies in India, upto Rs.30 lakh or 90% of course fee, whichever is less		2% (Men) 1.5% (Women)	6% (Men) 5.5% (Women)	Within 10 years for loan upto Rs.10 lakh, Within 12 years for loan above Rs.10 lakh	6 months after course completion or getting employment, whichever is earlier
	For studies abroad, upto Rs.40 lakh, or 90% of course fee, whichever is less		3% (Men) 2.5% (Women)	7% (Men) 6.5% (Women)		
SCHEME TO BE IMPLEMENTED THROUGH NBFC-MFIs						
Aajeevika Microfinance Yojana (AMY)	Up to Rs.1.40 lakh	Rs.1.25 lakh	5%	15%	Within 3 Years	3 months
SCHEME TO BE IMPLEMENTED THROUGH CO-OPERATIVE SOCIETIES / CO-OPERATIVE BANKS						
Udyam Nidhi Yojana (UNY)	Upto Rs.5.00 lakh	Rs.4.50 lakh	5%	13%	Within 5 Years	3 Months

Depending on quantum of Loan

(B) Non-Credit Based Schemes:

- ❖ NSFDC facilitates Short term Skill Development Training Programme in job oriented areas, organized for unemployed youths of the target group through Government/Semi-Government/Autonomous Training Institutions / Universities / Deemed Universities/Sector Skill Councils/Sector Skill Council affiliated Training Providers.

- ❖ All Skill Development Training Programmes are National Skill Qualification Framework (NSQF) compliant and in line with the Common Norms for Skill Training of Ministry of Skill Development and Entrepreneurship.
- ❖ 100% Course fee paid in terms of Common Cost Norms stipulated by Ministry of Skill Development and Entrepreneurship (MSDE) and Stipend @ Rs.1,500/- per month per trainee provided as Grants for non-residential training programmes. In the case of Residential Training Programmes Boarding & Loading cost is provided as per common norms.

Pradhan Mantri -Dakshta Avem Kushalta Sampann Hitgrahi (PM-DAKSH) Yojana :

From the year 2020-21, NSFDC is implementing the PM-DAKSH Yojana formulated by the Ministry of Social Justice and Empowerment, for providing Skill Development Training to the Marginalized persons covering SCs, OBC, EBC, DNT, Sanitation workers including Waste Pickers, Manual Scavengers and their dependents. As per MOSJE's decision, the NSFDC is not implementing agency under PM-DAKSH Yojana from the financial year 2024-25.

4. The performance of NSFDC during the last 10 years are as follows:

Year	Equity share released (Rs. in crore)	Disbursement (Rs. in crore)	Number of beneficiaries covered (Nos.)
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	0.00	635.95	83,988
2023-24	15.00	714.45	85,372
2024-25	0.00	611.78	41,750

NSFDC has disbursed an amount of Rs. 8913.82 Crore (cumulative gross) till 31.03.2025 and covered 16.44 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)
