

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.5.00 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 31.12.2025.
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 | | | | | | |
| Micro Finance Scheme | Up to Rs.1.40 lakh | Up to Rs.1.25 lakh | 2.5% | 6.5% | Within 3 years | 3 months |
| Term Loan | >Rs.1.40 lakh & upto Rs.50.00 lakh | >Rs.1.25 lakh & upto Rs.45.00 lakh | 4% | 8% | Within 7 years | 6 months except for plantation and construction activities for which it will be 12 months |
| EDUCATION LOAN | | | | | | |
| Educational Loan Scheme (ELS) | Education Loan Scheme (Domestic & Abroad) Upto Rs. 40.00 Lakh or 90% of course fee, whichever is less | | 2.5% | 6.5% | Upto 12 years where repayment has not started. Upto 10 years, where loan disbursed and repayment started | Course period plus 01 year, where repayment has not started. Upto 6 months, where loan disbursed and repayment started. |
| 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 | 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 |
| 2025-26 (as on 31.12.25) | 0.00 | 382.21 | 31,676 |

NSFDC has disbursed an amount of Rs. 9296.03 Crore (cumulative gross) till 31.12.2025 and covered 16.76 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)
