



National Scheduled Castes Finance and Development Corporation

(A CPSE of Ministry of Social Justice & Empowerment, Government of India)

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GOLDEN OPPORTUNITIES FOR SCHEDULED CASTES

National Scheduled Castes Finance and Development Corporation (NSFDC) was incorporated on 08.02.1989 as a Company 'not-for-profit' under Section-25 of Companies Act, 1956. Consequent upon the introduction of the Companies Act, 2013, NSFDC is now a Section-8 Company (not-for-profit) under the new Act. The broad objective of NSFDC is to promote socio-economic development of persons belonging to Scheduled Castes having annual family income up to Rs.3,00 lakh.

NSFDC SCHEMES

Scheme	Project Cost	Maximum Loan limit up to 90% of Project Cost	Interest Rate p.a. for		Repayment Period	Moratorium Period
			SCAs	Beneficiary		
SCHEMES TO BE IMPLEMENTED THROUGH SCAs / PSBs / RRBs						
Mahila Samridhhi 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 NIFC-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
SKILL DEVELOPMENT TRAINING PROGRAMS (PM- DAKSH)						
100% grant to the Training Institute and Stipend @ Rs.1500 per month per trainee subject to overall 80% and above attendance during the training for Nonresidential Training Program and Boarding & Lodging cost as per common norms in case of Residential Training Program.						