

SCTC No. 860

COMMITTEE ON THE WELFARE OF  
SCHEDULED CASTES AND  
SCHEDULED TRIBES

(2022-2023)

(SEVENTEENTH LOK SABHA)

TWENTY THIRD REPORT

ON

Ministry of Social Justice and Empowerment

“Review of Functioning of National Scheduled Castes Finance and Development Corporation (NSFDC).”

Presented to Lok Sabha on 24.03.2023

Laid in Rajya Sabha on 24.03.2023



LOK SABHA SECRETARIAT  
NEW DELHI

24 March, 2023/ 4 Chaitra, 1945 (Saka)

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**COMPOSITION OF THE COMMITTEE ON THE WELFARE OF SCHEDULED CASTES AND SCHEDULED TRIBES (2022-23)**

**Dr. (Prof.) Kirit Premjibhai Solanki - Chairperson**

**MEMBERS - LOK SABHA**

2. Shri Girish Chandra
3. Shri Santokh Singh Chaudhary #
4. Shri Guman Singh Damor
5. Shri Anil Firojiya
6. Shri Tapir Gao
7. Shri Rattan Lal Kataria
8. Smt. Goddeti Madhavi
9. Smt. Pratima Mondal
10. Shri Ashok Mahadeorao Nete
11. Shri Vincent H. Pala
12. Shri Chhedi Paswan
13. Shri Prince Raj
14. Shri A. Raja
15. Shri Upendra Singh Rawat
16. Smt. Sandhya Ray
17. Shri Jagannath Sarkar
18. Shri Ajay Tamta
19. Shri Rebati Tripura
20. Shri Krupal BalajiTumane

**MEMBERS - RAJYA SABHA**

21. Shri Abir Ranjan Biswas
22. Shri Neeraj Dangi
23. Smt. Kanta Kardam
24. Shri Samir Oraon
25. Shri Anthiyur P. Selvarasu
26. Shri Ram Shakal
27. Dr. V.Sivadasan
28. Dr. Sumer Singh Solanki
29. Shri Kamakhya Prasad Tasa
30. Shri Nabam Rebia

# *Shri Santokh Singh Chaudhary passed away on 14.01.2023 and ceased to be Member of the Committee.*

**SECRETARIAT**

- |                       |   |                   |
|-----------------------|---|-------------------|
| 1. Shri D.R. Shekhar  | - | Joint Secretary   |
| 2. Shri P.C. Choulda  | - | Director          |
| 3. Ms. Pooja Kirthwal | - | Committee Officer |

## INTRODUCTION

I, the Chairperson, Committee on the Welfare of Scheduled Castes and Scheduled Tribes having been authorised by the Committee to finalise and submit the Report on their behalf, present this Twenty Third Report (Seventeenth Lok Sabha) on the subject "Review of Functioning of National Scheduled Castes Finance and Development Corporation (NSFDC)." pertaining to the Ministry of Social Justice and Empowerment.

2. The Committee took evidence of the representatives of the Ministry of Social Justice and Empowerment on 10.06.2022 and 11.10.2022. The Committee wish to express their gratitude to the officers of the Ministry of Ministry of Social Justice and Empowerment for placing before the Committee the material and information the Committee required in connection with the examination of the subject.

3. The Report was considered and adopted by the Committee on 23.3.23.

4. For facility of reference and convenience, the observations/recommendations of the Committee have been printed in bold letters in chapter II of the Report.

New Delhi;  
24 March , 2023  
4 Chaitra , 1945(Saka)

DR.(Prof.) KIRIT P. SOLANKI  
Chairperson,  
Committee on the Welfare of  
Scheduled Castes and  
Scheduled Tribes.

## REPORT

### CHAPTER I

#### INTRODUCTORY

NSFDC was set up as National Scheduled Castes & Scheduled Tribes Finance and Development Corporation was incorporated on 08.02.1989 as a Company 'not-for-profit' under Section-25 of Companies Act, 1956. On 10.04.2001, the Corporation was bifurcated into two separate Corporations, National Scheduled Castes Finance and Development Corporation (NSFDC) under the Ministry of Social Justice and Empowerment to cater to target group of SCs and National Scheduled Tribes Finance and Development Corporation Corporation (NSTFDC) under the Ministry of Tribal Affairs to cater to the target group of Scheduled Tribes. Consequent to bifurcation, the manpower of the corporation was also bifurcated between NSFDC and NSTFDC in the ratio of 2:1.

#### **Objectives**

- a) To finance income generating schemes of eligible Scheduled Caste persons through State Channelizing Agencies (SCAs) nominated by the State Governments/UT Administration and other Channelizing Agencies (CAs).
- b) To provide Educational Loans to target group through SCAs and or CAs for pursuing full-time professional/technical education through recognized institutions.
- c) To provide grants for Skill Development Training Programmes of the target group.
- d) To organize/participate in the Exhibitions cum Fairs for marketing of the products of beneficiaries.

#### **Channel Partners**

2. NSFDC provides financial assistance at concessional interest rates for income generating activities of its target group, through its State Channelizing Agencies (SCAs) nominated by the respective State Government and Union Territory Administration. Presently, NSFDC functions through 37 SCAs. Some States such as Andhra Pradesh, Maharashtra, Kerala, Gujarat, Manipur and Mizoram have more than one SCA.

In order to expand outreach, NSFDC is also signing Agreements with Public Sector Banks, Regional Rural Banks, Cooperative Bank and other Organizations. Presently, NSFDC has 50 Channelizing Agencies (CAs) in the alternate channel that includes Public Sector Banks (7), Regional Rural Banks (35), NBFC-MFIs (3), and other Organizations (5).

### **Eligibility Criteria**

3. The eligibility criteria of applicants for coverage under NSFDC's schemes are as under:

- 1) Applicants should belong to the Scheduled Caste community.
- 2) Annual family income of the applicants should be within Rs.3.00 lakhs (for both rural and urban areas w.e.f. 08.03.2018) under Credit Based Schemes. *There is no income criterion under Skill Development Training Programmes.*

### **(A) RESERVATION IN SERVICES**

4. The Committee in a written reply have been informed that the Corporation has framed its own Recruitment, Promotion and Seniority (RPS) Rules. With regard to reservation of vacancies, Clause 5 of the RPS Rules categorically provides "*Reservation of vacancies and concessions to Scheduled Castes (SCs), Scheduled Tribes (STs), Other Backward Classes (OBCs), Ex-servicemen (ESM), Persons with Benchmark Disabilities (PwBDs) and other categories will be regulated as per directives/instructions issued by the Government of India/Department of Public Enterprises from time to time. Liaison Officer for SC/ST/OBC and PwBD may be nominated for ensuring proper implementation of Reservation Policy of the Government of India.*"

Accordingly, NSFDC has been following the Reservation Policy and percentage of reservations made by the Government of India in favour of SCs and STs since inception. As on date, the percentage of reservations made in favour of SCs and STs for Direct Recruitment and Promotion is as under:

Posts filled by Direct Recruitment:

Mode of Recruitment	SC	ST
On All India basis (by open competition)	15%	7.5%

Posts filled by Promotion:

Wherever reservation is applicable in promotion for SC/ST, the percentage of reservation is as under:

- a. Scheduled Castes : 15%
- b. Scheduled Tribes : 7.5%

5. Further, in order to ensure that the reservations made in favour of SCs and STs are actually fulfilled, the Corporation has appointed a senior level executive as Liaison Officer for SCs/STs who ensures due observance of the orders and instructions pertaining to the reservation of vacancies in favour of SCs/STs and other benefits admissible to them. The Liaison Officer also conducts annual inspection of the Reservation Registers/Rosters maintained in the Corporation with a view to ensuring proper implementation of the reservation orders. Reservation register / roster maintained in the corporation is updated regularly.

Board of Directors

6. In response to a written query, it has been informed that NSFDC is presently headed by a Chairman-cum-Managing Director who is assisted by team of senior Officers, HODs & Desk In-Charges representing different Desks/wings viz. Projects, Finance, HR, Admn., MIS/IT, OL, CS, Audit, Legal, CSR etc. The team of HODs & Desk In-Charges is further assisted by various officers and staff of the Corporation.

Sl No.	Particulars	Total Post	Present status	Vacant post
1	Non-official members representing Scheduled Castes	4	2	2
2	Persons representing Scheduled Castes Development Corporation	3	-	3
3	Representatives of Banking Division of the Finance Ministry	1	-	1
4	Representative of NABARD	1	-	1
5	Representative of IDBI	1	1	-
6	Managing Director, Agricultural Finance	1	-	1

	Corporation			
7	Financial Adviser to Ministry of Social Justice & Empowerment or his representative	1	1	-
8	Joint Secretary (SCD), Ministry of Social Justice & Empowerment	1	1	-
9	Representative of office of Development Commissioner, MSME	1	-	1
10	Managing Director designated	1	1	-
	<b>Total</b>	<b>15</b>	<b>6</b>	<b>9</b>

7. Upon specific query, regarding the present Board members and whether any member belongs to Scheduled Castes and Scheduled Tribes, the following information was provided by the Ministry:

Name of Board members	Category
Shri Rajnesh K. Jenaw	SC
Shri Sanjay Pandey	General
Smt. Kalyani Chadha	General
Shri S.M. Awale	General
Smt Anjula Singh Mahur	SC
ShriDurga Prasad Rai	General

8. During the course of evidence, Hon'ble Chairperson made the following suggestion:

“मेरा निवेदन है की इसमें कम से कम चार एससी के डायरेक्टर होने चाहिए । जैसे आपने बोला की तीन से ज्यादा करना था, लेकिन It was turned down by the Director. इसमें बाकी चार जनरल कैटेगरी के हैं और दो एससी के हैं। कमेटी के सभी मैबर्स मेरे साथ आए, क्योंकि मैं समझता हूँ की इसमें कम से कम चार एससी के लोग होने चाहिए । It is exclusively for the Scheduled Castes. इसमें डायरेक्टर भी एससी के होने चाहिए । मैं समझता हूँ की मेजोरिटी में एससी के लोग होने चाहिए । It is meant for Scheduled Castes only, ताकि उनके हित के लिए निर्णय लिया जाएगा। इस मुद्दे को हमें प्रभावी रूप से आगे बढ़ाना है।”

9. The Committee further enquired about the steps being taken to fill 9 vacancies in the Board of Directors and to provide due representation to SC members therein. The Ministry in their post evidence replies stated that that the composition of the Board is provided in the Article 55(2) of the Article of Association of NSFDC. The Article 55(2) provides for 4 posts of “Non-official members representing Scheduled Castes”. Further, it was submitted that as NSFDC is granted license under Section-8 of the Companies Act,



2013, the Corporation is prohibited from undertaking any activity other than providing financial assistance for economic development of the eligible Scheduled Castes (SC) target group. Hence, the Board of NSFDC in particular and the NSFDC Management is effectively looking after economic empowerment of SC community which is also an important constitutional mandate.

10. It was also stated that the Ministry of Social Justice and Empowerment (MoSJ&E) has appointed 02 (two) Non-Official Directors on 18.11.2021 and the 02 vacancies of Non-Official Directors, which arose only in March & April, 2022, shall be filled shortly after following the prescribed procedure.

11. As regard filling up of 7 vacant posts of Official Directors in the Board of NSFDC including appointment of 3 persons as official Directors from State SC Development Corporations, the same is in the process and the officers will be nominated for appointment as Official Directors in the Board of NSFDC after receipt of the names along-with recommendations from the Ministry of Micro Small & Medium Enterprises (MSME), Ministry of Finance, Department of Financial Services (DFS) and NABARD.

#### **Staff Strength**

12. The Ministry in their written submission have apprised about the total number of employees in NSFDC (as on 31.05.2022) as per format given below:

Category of posts	Total number of employees	Number		Percent	
		Scheduled Caste	Scheduled Tribes	Scheduled Caste	Scheduled Tribes
Group a	48	13	3	27.08	6.25
Group b	8	4	1	50.00	12.50
Group c	20	11	-	55.00	*
<b>Total</b>	<b>76</b>	<b>28</b>	<b>4</b>		

\*Recruitment of ST category employees has been recruited in each category. However, as a consequence of promotions effected in Group-C to Group-B posts and Group-B to Group-A posts, at present there is no ST category employee in Group-C. The Corporation is in the process of making recruitment to various posts in Group-C. Accordingly, percentage of reservation in favor of STs in Group-C posts, as per roster points, will be duly taken into account while making recruitment to Group-C posts.

## Recruitment

13. The Committee were informed that the recruitment made during the years 2019-20, 2020-21 and 2021-22 were made as per following proforma:

**Answer:**

Year	Category of posts	Total number of vacancies occurred	Total number of vacancies actually filled	Number of vacancies reserved for SCs		
				c/f from previous year	Reserved during the year	Total
2019-20 2020-21 2021-22	NIL	NIL	NIL	NIL	NIL	NIL

Number of vacancies reserved for Scheduled Tribes			Number of candidates appointed		No. of Vacancies Forwarded	
c/f from previous year	Reserved during the year	Total	SCs	STs	SCs	STs
NIL	NIL	NIL	NIL	NIL	NIL	NIL

## Promotion

14. The Committee in a written questionnaire enquired about the details of promotion carried out during the year 2019, 2020, 2021 and 2022. The Ministry provided the details as under:

**Year 2020:**

Category of posts	Total number of employees promoted	No. of		percentage of		Shortage		Percentage	Remarks
		SCs	STs	SCs	STs	SCs	STs		
Group A	33	9	1	27.27	3.03	-	1*	-	-
Group B	6	4	-	66.66	-	-	-	-	-
Group C	17	12	-	70.58	-	-	-	-	-

\*Shortfall occurred as the official belonging to Scheduled Tribe community in Group A was not fulfilling the criteria for promotion i.e. minimum number of years of service in the feeder grade. However, this situation got resolved in the year 2022 on fulfillment of the eligibility criteria for the length of service in the feeder grade required for promotion by the concerned official.

**Year 2021:**

Category of posts	Total number of employees promoted	No.of		percentage of		Shortage		Percentage	Remarks
		SCs	STs	SCs	STs	SCs	STs		
Group A	2	1	-	50	-	-	-	-	-
Group B	-	-	-	-	-	-	-	-	-
Group C	-	-	-	-	-	-	-	-	-

**Year 2022:**

Category of posts	Total number of employees promoted	No.of		percentage of		Shortage		Percentage	Remarks
		SCs	STs	SCs	STs	SCs	STs		
Group A	6	1	1	16.66	16.66	-	-	-	-
Group B	3	-	1	-	33.33	-	-	-	-
Group C	4	-	-	-	-	-	-	-	-

**Rosters**

15. The Committee further enquired about the maintenance and inspection of rosters in NSFDC. In response thereto, Ministry in their written replies informed that 13 Point Post Based Reservation Rosters for each cadre of posts are being maintained both for Direct Recruitment and Promotion, separately, as per the orders/instructions issued by the Government of India on the matter. These rosters are inspected periodically by the Liaison Officer. Details of such inspections during the last two years are as under:

Mode of Recruitment	Level at which roster is being maintained	Number of rosters	Date of updation/inspection of roster
Direct Recruitment	All Levels	11	31.12.2021
Promotion	Up to lowest rung of Group 'A' i.e. E-1.	6	31.12.2021

## Grievance Redressal

16. The Committee further enquired regarding the mechanism adopted for redressal of grievances in NSFDC. The Ministry in their written replies stated that the aggrieved SC/ST employee, if any, can approach the Liaison Officer for SCs/STs initially for redressal of his/her grievance/complaint/representation. In case the matter is not sorted at the level of the Liaison Officer, the employees concerned can approach the higher authorities i.e., Chairman-cum-Managing Director (CMD), Board of Directors of the Corporation and National Commission for Scheduled Castes and Scheduled Tribes for redressal of his/her grievances. It has also been stated that as per records available in the Corporation, no complaint has been received either on implementation of Reservation Policy or redressal of grievances of SCs/STs during the last three years.

17. In a written questionnaire, it was also enquired whether Management hold periodic meetings with SC/ST employees to sort out their problems/grievances. In reply thereto, it was stated that Management holds meetings with SC/ST employees to sort out their problems/grievances on receipt of specific complaints, if any. As far as holding of periodic meetings with SC/ST employees is concerned, it is submitted that the management holds meetings with all employees (including SC/ST employees at regular intervals wherein problems/grievances of the employees, if any, are heard by the management and thereby necessary action is also taken to resolve their problems/grievances.

18. The Committee was also informed that no SC/ST Employees Association is in existence in the Corporation. During the sitting, Member of the Committee raised the issue and stated as under:

*"..... I am requesting that the hon. Chairperson take initiative at your end for the formation of the SCs and STs Association since there is none now. The Liaison Officer is not taking any meetings. There should be an association that would take care of the SCs and STs."*

19. It was further added that:

*"....There is no association as of now. If any problem is faced by the SCs and STs employees, let's say 10 members, who would take care of their matters? Where will they go? From your end, you should take initiative immediately for the formation of the SCs and STs Association."*

### **Contractual appointments**

20. The Committee also sought information regarding the contractual appointments in NSFDC. In response thereto, the Ministry in a written submission have stated that the Corporation (NSFDC) follows the reservation policy while making appointments on contract basis on the pay rolls of the Corporation. Till date none of the contract employees have been posted on regular posts. Hence the answer to this is not expected .

21. It was also submitted that NSFDC has outsourced the work relating to housekeeping and security services and other non-core works on the basis of Annual Maintenance Contract through (GeM) portal. The manpower employed for such services are the employees of the contractor/service provider. In such cases , the Corporation being the principal employer ensures that all such workers are being paid as per the Minimum Wages Act and they must mandatorily be members of the Employees ' State Insurance Corporation and the Employees ' Insurance Corporation .

### **Compassionate appointment**

22. Regarding compassionate appointment, Ministry has informed that no person has got appointment in the organization on compassionate grounds during the last three years. Requests of two applicants for compassionate appointment are pending as on date. Out of these two applicants, one is from Scheduled Tribe and one from Scheduled Caste category . These candidates may be considered for appointment on compassionate ground whenever there are vacancies under the prescribed 5% quota for compassionate appointment.

### **(B) CREDIT FACILITIES FOR SCHEDULED CASTES**

#### **Credit Based Schemes:**

23. NSFDC has 13 Credit Based Schemes.

#### **Scheme Implemented Through SCAs/PSBs/RRBs**

Scheme	Unit Cost	Maximum Loan limit up to 90% *of Unit Cost	Interest Per Annum		Repayment Period
			SCA/CA	Beneficiary	
Term Loan (TL)	Up to Rs.50.00 lakh	Rs.47.50 lakh	3-6% #	6-9% #	Within 10 years
Micro-Credit	Up to Rs. 1.40 lakh	Rs. 1.25 lakh	2%	5%	Within 3.5

Finance (MCF)					years
MahilaSamriddhi Yojana (MSY)	Up to Rs.1.40 lakh	Rs.1.25 lakh	1%	4%	Within 3.5 years
MahilaAdhikarita Yojana (MAY)	Up to Rs.5.00 lakh	Rs.4.50 lakh	2.5%	5.50%	Within 10 years
LaghuVyavasay Yojana (LVY)	Up to Rs.5.00 lakh	Rs.4.50 lakh	3%	6%	Within 6 years
Green Business Scheme (GBS)	Up to Rs.7.50 lakh	Rs.6.75 lakh	2%	4%	Within 10 years
	Above Rs.7.50 lakh & up to Rs.15.00 lakh	Rs.13.50 lakh	3%	6%	
	Above Rs.15.00 lakh & up to Rs.30.00 lakh	Rs.27.00 lakh	4%	7%	
Stand-up India (SI)	Above Rs.10.00 lakh & up to Rs.30.00 lakh	Rs.27.00 lakh	6-7% #	9-10% #	As per the Stand-up India Scheme Norms
SwachhtaUdyami Yojana (SUY)	Up to Rs. 15.00 lakh	Rs.13.50 lakh (Under Project-Finance)	2% (Men)	4% (Men)	Within 10 years.
		Rs.15.00 lakh (Under Refinance)	1% (Women)	3% (Women)	
Educational Loan Scheme (ELS)	Up to Rs.20.00 lakh or 90%, whichever is less (Studies in India)		1.5% (Men)	4% (Men)	<ul style="list-style-type: none"> <li>• Within 10 years – up to Rs.7.50 lakh</li> <li>• Within 15 years – above</li> </ul>
	Up to Rs.30.00 lakh or 90%, whichever is less (Studies abroad)		1% (Women)	3.5% (Women)	
Vocational Education & Training Loan Scheme (VETLS)	Up to Rs.4.00 lakh (100%)		1.5% (Men)	4% (Men)	Within 7 years
			1% (Women)	3.5% (Women)	
SMILE Scheme (Scheme for Marginalized Individuals for Livelihood & Enterprise)	Up to Rs. 5.00 lakhs	Rs. 4.85 lakhs (97%)	2%	4.5%	Within 7 years

# Interest per annum is charged based on NSFDC's share per unit.

\*NSFDC provides loans up to 90% of unit cost (except in Term Loan and VETLS where it is 95% and 100% respectively)

In case of refinance through Banks, 100% of the balance loan is covered under NSFDC Schemes.

### Scheme Implemented Through NBFC-MFIs

Scheme	Unit Cost	Maximum Loan limit upto 90% of Unit Cost	Interest Per Annum*		Repayment Period
			NBFC-MFI	Beneficiary	
Aajeevika Microfinance Yojana (AMY)	Up to Rs.1.40 lakh	Rs.1.25 lakh	3% (Men) 2% (Women)	11% (Men) 10% (Women)	Within 3.5 Years

### Scheme Implemented Through Cooperative Societies/ Banks

Scheme	Unit Cost	Maximum Loan limit upto 90% of Unit Cost	Interest Per Annum		Repayment Period
			Co-operative Societies/Banks	Beneficiary	
UdyamNidhiYojana (UNY)	Rs.5.00 lakh	Rs.4.50 lakh	4%	12%	Within 6 Years

### Non-Credit Based Scheme (Skill Development Training Programme)

- 1) 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.
- 2) 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.
- 3) 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.
- 4) **PradhanMantri – 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 Skilling Marginalized persons covering SCs, OBC, EBC, DNT, Sanitation workers including Waste Pickers, Manual Scavengers, Transgenders, Victims of Substance Abuse and other similar categories.

24. The Committee in a written questionnaire enquired about the total budgetary allocation/funds available with the NSFDC. The Ministry in their post evidence replies have stated that as per approved NSFDC Budget (F.Y. 2022-23), estimated funds available will be Rs.963.82 cr. As on 31.10.2022, the Authorized Share Capital of NSFDC is Rs.1500.00 crore and the entire Authorized Share Capital has been paid by the Government to NSFDC in tranches during the span of 33 years since its inception. Authorized Share Capital is usually a long term provision of Government funding to the Corporation towards Equity Share Capital for a CPSE like NSFDC. The Corporation was incorporated in 1989 with an Authorized Share Capital of Rs.75.00 crore and Paid up Capital of Rs.25.00 crore. The details of Authorized Share Capital enhanced from time to time are given as under:-

Enhancement Date	Authorized Share Capital (Rs. in crore)
At the time of setting up	75.00
11.01.1993	125.00
27.01.1995	300.00
03.08.1998	1000.00
09.02.2016	1500.00*

\* The proposal submitted during 2016 was for enhancement of Authorized Share Capital of NSFDC from Rs.1000.00 crore to Rs.2000.00 crore. However, approval was given for Rs.1500.00 crore.

25. During the evidence Member of the Committee made the following observation:

*“इसको नोट किया जाए। देश में इतने शेड्यूल कास्ट हैं वर्ष 1989 से लेकर आज तक लगभग 33 साल हो गए हैं, लेकिन अभी तक सिर्फ 1,500 करोड़ रूपए दिए गए हैं। It is a very meager amount. इसलिए इस कमेटी को करना चाहिए की मंत्रालय को और ज्यादा फंड देना चाहिए।”*

26. In post evidence replies, the data regarding budgetary allocation and expenditure of funds by NSFDC during the past 05 years, years wise was also provided which is indicated as below:



Financial Year	Equity Received (Rs. In Crore)	Disbursement to Channel Partners (Rs. In Crore)	Number of Beneficiaries Assisted
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	548.23	94,003
2021-22	0	572.01	76,219

27. In the year 2021-22, based on NSFDC's proposal for enhancement of share capital, Final EFC Memorandum for enhancement of Authorized Share Capital of NSFDC up to Rs.2500.00 crore has been circulated vide MOSJ&E's OM No.17016/01/2021-SCD-IV dated 26<sup>th</sup> August,2022, for comments of various Ministries/Departments. The EFC meeting is expected to be held shortly.

#### **Selection of Beneficiaries**

28. The Committee sought elucidation regarding the procedure for selection of SC beneficiary's along with the disbursement of loan to them under various schemes in existence in NSFDC and what are the grounds of rejection of SC applicants, if any. Accordingly, in post evidence replies, it was stated that NSFDC loans are extended to eligible SC borrowers through its channel partners. NSFDC functions in the channel finance system in which the identification of the SC applicants and their selections falls in the domain of the channelizing agencies. The Ministry or NSFDC do not have any role in the selection of the beneficiaries. However, NSFDC has stipulated a standard condition to the State Channelising Agencies (SCAs) that the loans must be extended only to the eligible beneficiaries having capability to manage the business activities chosen by them.

The Channelizing Agencies generally follow the following procedure for selection of beneficiaries:

- Advertisements in newspapers for group schemes.
- Selection of beneficiaries after Interviews at District / Head Office
- Submission of Online applications by prospective applicants in the SCA portals (in applicable cases)

- Selection by draw of lots (in Gujarat) if qualifying applicants are more in number.

**The grounds of reasons for rejection of SC applicant**

- Cost of project exceeding NSFDC norms.
- No response from SCAs to NSFDC's letters seeking clarifications.
- Annual Family Income of applicant exceeding NSFDC norms.
- Inability to provide appropriate guarantee or collateral security to State Channelizing Agencies.

**Disbursement of funds**

29. NSFDC in written replies has also outlined the procedure for disbursement to SCAs of States and Channelizing Agencies (CAs). It was stated that the SCAs submit project proposals to NSFDC which are scrutinized and discussed in project clearance committee and sanction (letter/LOI) are issued to the SCAs. The SCAs return 01 copy of the duplicate sanction letter with sign and stamp of authorized official in token of acceptance of term & conditions for sanction. While furnishing the LOI acceptance, the SCAs also request for disbursement of funds.

The NSFDC follows the following prudential norms for disbursement of funds.

**Norms for disbursement to SCAs**

Before disbursement of funds to the SCAs, the following norms are taken into consideration:

❖ **Guarantee:**

Availability of adequate State Government Guarantee/Bank Guarantee/State Government Order/State Government Assurance.

❖ **Utilization Level:**

There should be a minimum of 80% cumulative utilization level of funds already disbursed as at the end of preceding month for disbursement till February end and cumulative fund utilization level of 80% at the end of preceding day for disbursement of fund in the month of March.

❖ **Repayment of Dues:**

There should not be any overdues more than one year old.

The above norms are followed in case of disbursement under loan schemes. As regards the Educational Loan Scheme introduced w.e.f. 01.12.2009, the conditions of availability of State Government Guarantee and no overdues more than one year old are ensured at the time of sanction of Education Loan.

- **Norms for CAs (PSBs/RRBs)**

As per the Lending Policy of NSFDC, the PSBs & RRBs (Channelizing Agencies) have to fulfill certain norms to be eligible for disbursement of funds from NSFDC. These norms are given as under

- ❖ There shall be no overdue in payments against demand of earlier disbursals.
- ❖ The cumulative utilization level of earlier disbursements shall be 80% as at the end of preceding month for disbursement of funds till February end. However, for disbursement of funds in the month of March utilization level of 80% will be considered at the end of preceding day of disbursement.
- ❖ Besides above, the following conditions are to be fulfilled by the Regional Rural Banks (RRBs) based on their Annual Accounts of the preceding financial year:
  - a) Net Non-performing Assets (NPA) must be less than 15% in at least 3 years out of last 6 years preceding to the year of disbursement.
  - b) The RRB must be in profit (net profit) for at least in 3 out of last 6 financial years preceding to the year of disbursement.
  - c) Should not be a defaulter of any Regulatory Body.
  - d) In case of amalgamated/merged entities, NPA norms of previous years of dominant partner of RRB retained with the same sponsor Bank will be considered.

- **Norms for Other Organizations**

Fixed Deposit lien to NSFDC/Bank Guarantee/Multi-city Post Dated Cheques in favour of NSFDC issued by a Public Sector Bank (PSB).

- **Norms for NBFC-MFIs**

As per the Lending Policy of NSFDC, the NBFC-MFIs (Channelizing Agencies) have to fulfill certain norms to be eligible for disbursement of funds from NSFDC. These norms are given as under:

- ❖ No pending utilization of NSFDC funds for more than one year at the end of the preceding financial year.

❖ There should be a minimum of 80% cumulative utilization level of funds already disbursed as at the end of preceding month for disbursement till February end and cumulative fund utilization level of 80% at the end of preceding day for disbursement of fund in the month of March.

❖ No overdues payable to NSFDC at the time of disbursement.

b. The disbursement to NBFC-MFIs shall be subject to Security.

❖ Under Cluster Mode, Guarantee from Public Sector Bank (PSB) equivalent to the amount to be disbursed or 50% in the form of Post Dated Cheques (PDCs) and 50% Fixed Deposit from PSB. One undated PDC equivalent to the 50% of amount to be disbursed.

❖ Under Non-Cluster Mode, Guarantee/Fixed Deposit from Public Sector Bank equivalent to the amount to be disbursed or up to 50% in the form of mortgage of Residential/Commercial property alongwith Personal/ Corporate Guarantee of respective property owner(s) and remaining as Guarantee/Fixed Deposit from PSB.

• **Norms for Co-operative Banks**

As per the Lending Policy of NSFDC, the Cooperative Banks (Channelizing Agencies) have to fulfill certain norms to be eligible for disbursement of funds from NSFDC. These norms are given as under:

❖ There should not be any overdues payable to NSFDC at the time of disbursement.

❖ There should be a minimum of 80% cumulative utilization level of funds already disbursed as at the end of preceding month for disbursement till February end and cumulative fund utilization level of 80% at the end of preceding day for disbursement of fund in the month of March, under project-based schemes.

Besides above, the following conditions are to be fulfilled by the Cooperative Banks based on their Annual Accounts of the preceding financial year:

❖ Net Non-performing Assets (NPA) of the CA(s) should be less than 5% for the preceding financial year.

Or

Average net NPA for the last 05 financial years should be less than 5%. Further, out of these 05 years, the net NPA of the CA(s) should be less than 5% each year, for at least 03 years.

- CA(s) should have 3 years of continuous profit track record.

Or

- CA(s) should be in profit for at least any 03 out of last 05 financial years.
- CA(s) should not be defaulter of any Regulatory Body.
- Satisfactory Credit Opinion Report of funding organization in respect of the Cooperative society.

- **Norms for Co-operative Societies**

As per the Lending Policy of NSFDC, the Cooperative Societies (Channelizing Agencies) have to fulfill certain norms to be eligible for disbursement of funds from NSFDC. These norms are given as under:

- ❖ There should not be any overdues payable to NSFDC at the time of disbursement.
- ❖ There should be a minimum of 80% cumulative utilization level of funds already disbursed as at the end of preceding month for disbursement till February end and cumulative fund utilization level of 80% at the end of preceding day for disbursement of fund in the month of March, under project-based schemes.

- Besides above, the following conditions are to be fulfilled by the Cooperative Societies based on their Annual Accounts of the preceding financial year:

- Central/State Government should be Stakeholder in the Share capital of the Cooperative Society.
- Central/State Government should have nominated members in the Board of Directors/Governing Body of the Cooperative Society.
- Net Non-performing Assets (NPA) of the CA(s) should be less than 5% for the preceding financial year.

Or

Average net NPA for the last 05 financial years should be less than 5%. Further, out of these 05 years, the net NPA of the CA(s) should be less than 5% each year, for at least 03 years.

- ❖ CA(s) should have 3 years of continuous profit track record.

Or

CA(s) should be in profit for at least any 03 out of last 05 financial years

- The CA should have credit rating of *Adequate Safety* equivalent to 'A' of CRISIL.

- CA(s) should not be defaulter of any Regulatory Body.
- The CA(s) should not have defaulted in repayment of outside borrowings in the last three years or undergone a corporate debt re-structuring.
- Satisfactory Credit Opinion Report of funding organization in respect of the Cooperative Society.

On fulfillment of prudential norms, the funds are disbursed to SCAs through RTGS/NEFT etc. NSFDC provide funds utilization period of 120 days from the date of disbursement of funds to SCAs as per its lending policy. The details of funds disbursed State-wise are given at **Annexure A**.

### 30. Performance of States Channelizing Agencies (SCAs)

#### (A) Performance monitoring

For monitoring the performance of SCAs, NSFDC sanctioned schemes/projects and ensure proper implementation, the details of monitoring mechanism in place are given as under:

- 1) The SCAs/CAs are required to submit utilization reports in the prescribed format, containing all the requisite details of the beneficiaries and the amount disbursed to them.
- 2) NSFDC officials participate in in the Board Meetings of SCAs and discuss the pending issues relating to NSFDC Schemes.
- 3) High level meetings of NSFDC Officers are held with State Governments and SCAs/CAs Officers to discuss the pending issues.
- 4) NSFDC reviews the progress of its schemes at regular intervals with the SCAs/CAs.
- 5) Pending issues are reviewed and resolved in the Regional Workshops of SCAs.
- 6) NSFDC officials from its Liaison Centres and Head Office periodically inspect the units financed by NSFDC. Similar visits are undertaken to the on-going skill training site for surprise inspection.
- 7) NSFDC commissions' independent external evaluation studies every year to assess the performance of its schemes (both credit and non-credit) in selected States/UTs, to take feedback of the beneficiaries and find out the impact of the Schemes on the livelihood of the target group.

**(B) For enhancing the performance of SCAs various incentive schemes have been introduced by NSFDC and the details are as under:**

In order to improve the performance of SCAs, NSFDC shares best practices of better performing SCAs to other SCAs. NSFDC facilitates the visits of some SCAs to better performing SCAs to study the systems prevailing in high performing SCAs.

❖ **Incentive Scheme for SCAs for Development of Recovery Infrastructure (ISSDRI)**  
NSFDC has been implementing an Incentive Scheme since 2007-08 to provide incentive to SCAs @ 0.5% on the total amount repaid by them in a financial year, to such SCAs whose cumulative field recovery is more than 60% at the end of financial year or whose recovery improvement is at least 10 percentage points over the last financial year and who are making 100% repayment to NSFDC.

On the requests of the SCAs, the scheme was liberalized as under:

(i) The SCAs paying 100% to NSFDC, as at the preceding financial year end, are to be provided 0.5% of the total amount repaid in the year as incentive under ISSDRI subject to the condition that their recovery from beneficiaries being at least 50% or their recovery improvement is at least 5 percentage points over the last financial year.

(ii) The SCAs paying 90% to NSFDC, as at the preceding financial year end, are to be provided 0.25% of the total amount repaid in the year as incentive under ISSDRI subject to the condition that their recovery from beneficiaries being at least 50% or their recovery improvement is at least 5 percentage points over the last financial year.

❖ **Scheme of 'NSFDC Incentives to Performing SCAs' (NIPS)**

The Corporation had been implementing a Scheme of 'Mechanism of Rating of SCAs & Awards for Better Performance' since 2007-08 to provide incentives to better performing SCAs. The Scheme has been revised as '**NSFDC Incentives to Performing SCAs' (NIPS)**. The revision in the Scheme was made keeping in view the current priorities of the Government of India. The new Scheme is implemented with effect from 2016-17 with a total budget of around Rs.45.00 lakhs per year. Under the '**NSFDC Incentives to Performing SCAs' (NIPS)**, the SCAs would be provided performance incentives as under:

Category	Parameter	Prize (in lakh)			Total
		1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	
I	The SCAs availing funds from NSFDC against their Notional Allocation up to `3.00 crores in a particular financial year	5.00	3.00	2.00	10.00
II	The SCAs availing funds from NSFDC against their Notional Allocation more than `3.00 crores and up to `10.00 crores in a particular financial year	7.00	5.00	3.00	15.00
III	The SCAs availing funds from NSFDC against their Notional Allocation more than Rs.10.00 crores in a particular financial year	10.00	6.00	4.00	20.00
	<b>Total</b>	<b>22.00</b>	<b>14.00</b>	<b>9.00</b>	<b>45.00</b>

### Loans disbursal

31. The Committee were also informed about the details of Loan applications received and disbursed to SCs for last Five years which is enumerated as under:

Particulars	2017-18	2018-19	2019-20	2020-21	2021-22	Total
No. of beneficiaries to proposal received	159765	52890	166140	102525	92790	574110
No. of beneficiaries to Loan Disbursed	108340	81431	83970	94002	76219	443962

32. When enquired regarding the details of maximum loan extended by the Bank to the SC beneficiaries during the last 05 years, it was stated that under the Term Loan Scheme, NSFDC has a provision to extend 95% loan upto Rs. 47.50 lakh under projects costing up to Rs. 50 lakh per unit /profit center. Against this provision, the maximum loan extended by NSFDC to SC beneficiaries during the last 5 years is as under:

(Amounts in Rs. Lakhs)

Financial Year	Maximum Loan Disbursed per unit	Total Loan Disbursed
2017-18	25.07	600.8688
2018-19	23.56	671.2127
2019-20	27.55	681.5039



2020-21	22.35	548.2312
2021-22	26.75	572.0081

The number of beneficiaries scheme wise and state wise along with the loan amount disbursed per scheme is attached at **Annexure B**.

### **Awareness initiatives**

33. The Committee made observation that the awareness regarding functioning and various schemes offered by NSFDC was very low amongst the target group i.e. Scheduled Castes and accordingly desired to be apprised regarding the methods adopted by NSFDC to widely publicize the various credit schemes in order to increase the coverage of SC beneficiaries. The Ministry in their post evidence stated that NSFDC schemes are publicized extensively by the State Channelizing Agencies through their district/field offices. NSFDC also publicizes its schemes by participating in various exhibitions/fairs, awareness programmes organized at National, State and District level. Further, every year, NSFDC has been participating in three National/International Events such as Shilpotsav, DilliHaat, New Delhi, India International Trade Fair, (IITF), Pragati Maidan, New Delhi and International Surajkund Crafts Mela, Faridabad, Haryana in which NSFDC assisted beneficiaries are provided free stalls to exhibit and sell their products. Besides above, NSFDC displays Brochures and Pamphlets having details of its schemes in the above-said events to generate mass awareness amongst the visitors of these National/International level events. NSFDC organizes regular Fair/Exhibitions like (i) India International Trade Fair, PragatiMaidan, Delhi, (ii) INA DilliHaat, New Delhi & (iii) SurajkundMela, Faridabad.

### **Other Methods of creating awareness among SC beneficiaries.**

- As part of India@75 celebration, NSFDC has been publicizing its loan and skill training schemes through mass publicity and awareness camps at State and District level, including SC concentrated districts and Aspirational Districts, across India.
- In order to spread information and awareness about NSFDC and its schemes, a short video film on NSFDC was released in 9 (nine) regional languages, besides

Hindi and English. It was subsequently uploaded on different social media platforms including Facebook, Twitter and You Tube. The video film was also shared with all the SCAs/CAs of NSFDC for its information and further sharing with all concerned.

- A short film on NSFDC: launched on 14th April, 2021 on the occasion of Birth Centenary Celebration of Dr. B. R. Ambedkar. It was shared with all Channel Partners and also on Social Media platforms including that of MoSJ&E.
- NSFDC is in the process of making a short film through the National Film Development Corporation (NFDC) to publicize its credit based schemes and skill training programs organized under PM-Daksh of MOSJ&E. The outdoor shooting in Delhi, Himachal Pradesh, Jammu & Kashmir, Haryana, Gujarat, Tamil Nadu, Kerala, Assam, West Bengal, Tripura and Madhya Pradesh states has been completed and the film when ready will be sent to all the SCAs /CAs for maximum publicity
- NSFDC on You Tube: 14 videos on NSFDC You Tube Channel on NSFDC's Schemes & Other Initiatives.
- NSFDC having bilingual disabled friendly website.
- NSFDC is present on Social Media platforms, namely, Facebook, Twitter, You Tube, Instagram, WhatsApp etc.
- NSFDC activities are also including in the Radio Programme 'SavartiJaayenJeevankiRaahen' by MoSJ&E.
- To create awareness about the PM DAKSH Yojana of Skill Development Training, amongst the target group, NSFDC has taken various steps to create awareness about the Yojana amongst the target group through the following modes:
  - (i) Advertisement in regional and national newspapers.
  - (ii) Advertisement on NSFDC Website.
  - (iii) Awareness through Training Institutes and State Channelizing Agencies.
  - (iv) Publicity through Social media platforms such as Facebook, WhatsApp etc.

**Details of awareness camps organized in last three years are as under:**

<b>Credit cum Awareness Camps conducted during 2019-2020</b>		
<b>Sr.No.</b>	<b>Location</b>	<b>State</b>
1.	EastSikkim	Sikkim
2.	Ujjain	MadhyaPradesh
3.	YamunaNagar	Haryana
4.	Bhupalpally, Warangal	Telangana
5.	Haridwar	Uttrakhand
6.	Sultanpuri	Delhi
7.	Laxmangarh, Sikar	Rajasthan
8.	Seemapuri	Delhi
9.	Jaipur	Rajasthan
10.	Dholpur	Rajasthan
11.	Kathua	Jammu & Kashmir
12.	Pokhran, Jaisalmer	Rajasthan
13.	Baliya	UttarPradesh
14.	Noida	UttarPradesh
<b>Credit cum Awareness Camps conducted during 2020-2021</b>		
Due to Covid-19 pandemic, no credit cumawareness Camps could be organised.NSFDC participated in virtual/digital handloom exhibition organized by IAMKHADI, World Trade Center, Mumbai during November–December 2020 and show cased thebeneficiaries' products in online mode.		
<b>Credit cum Awareness Camps conducted during 2021-2022</b>		
<b>Sr.No.</b>	<b>Location</b>	<b>State</b>
1.	Ambala	Haryana
2.	Piploda, Shahjanpur	Madhya Pradesh
3.	Sirmaur	Himachal Pradesh
4.	Kaushambi, Barai, Bandhwa	Uttar Pradesh
5.	Vill: Kubhara, Block:MohanlalGanj, Lucknow	Uttar Pradesh
6.	Jammu	Jammu & Kashmir
7.	Samba	Jammu & Kashmir
8.	Jalandhar, Ferozepur	Punjab
9.	Sriganganagar, Tonk, Barmerand Bikaner	Rajasthan
10.	Vill:Chakarbedha, Bilaspur	Chhatisgarh
11.	Solan	Himachal Pradesh
12.	Vill:Kande, Almora	Uttrakhand
13.	Jhansi, Lucknow, Khurja, Gorakhpur	Uttar Pradesh
14.	Vill: VahabPur, Changamajri, Haridwar	Uttrakhand
15.	Chandigarh	Chandigarh
<b>Credit cum Awareness Camps conducted during 2022-2023</b>		
<b>Sr.No.</b>	<b>Location</b>	<b>State</b>
1.	MalwaUtsavMela.	Indore (MP)

2.	Loan Mela-cum-Awareness Camp under the flagship programme of 'AzadikaAmritMahotsav'	Fatehgarh Sahib, Punjab.
3.	Kharchi Puja Mela	Agartala
4.	Awareness Camp was organized in District for publicity and awareness of NSFDC's Schemes	Kakching, Manipur
5.	GramodyogMela	Chitrakoot

34. The Committee also sought information regarding details of facilitation centers set up by NSFDC for providing assistance to technologically deficient section of SC people at village level in Various States. In response thereto, Ministry stated that at present, no such dedicated facilitation centre have been set up by NSFDC to provide assistance to SC persons at Village level. However, the state channelizing agencies of NSFDC and Public Sector Banks (PSBs) and Regional Rural Banks (RRBs) which are channelizing agencies of NSFDC located in the village publicize the NSFDC schemes. It was also informed that NSFDC also holds awareness programs at village level with SCAs/CAs & publicize its scheme among the residents of SC villages.

35. The Committee sought information about the details about the specific sets of target groups for various schemes such as Income generating schemes of eligible SC persons, Educational loans, Skill development training programmes. In this regard, it was informed in post evidence replies that NSFDC has been sponsoring Skill Development Training Programmes (SDTPs) for its target group i.e .the persons belonging to Scheduled Castes in the age group from 18 to 45 years, under Pradhan Mantri Dakshta Aur Kushalta Sampann Hitgrahi (PM-DAKSH)Yojana, a Central Sector Scheme of Ministry of Social Justice & Empowerment launched during the financial year 2020-21.The SDTPs are being implemented through the Government Training Institutions and Private Training Institutions selected by the MoSJ&E and having track record in conducting SDTPs. Under the PM-DAKSH Yojana, 100% cost of the skill training is provided as Grants-in-Aid to the Training Institutions. Besides, the trainees are provided stipend@Rs.1500/-per month per trainee subject to overall 80% attendance during training period. In case of residential training programmes, the Boarding & Lodging cost is included in the sponsored training cost. There are four components under PM-DAKSH Yojana, as under:

- (a) Up-skilling/Re-skilling/Recognition of Prior Learning having duration from 35 to 60 hours and spaced over upto 35 days.
- (b) Short Term Trainings having raining duration from 200 to 300 hours and upto 3months.
- (c) Entrepreneurship Development Programme (EDP) of the duration upto 90 hours/15 days.
- (d) Long Term Courses with the duration upto 650 hours/7months.

36. The Committee have further been informed that the target group has been provided skill training in various employment oriented training programmes such as Machine Operator – Plastic Processing, Machine Operator – Blow Molding, Machine Operator Assistant–Injection Molding, Fashion Designer, Self Employed Tailor, Beauty Therapist, Phlebotomist, Geriatric Care Aid, General Duty Assistant, Production Supervisor Sewing, Field Technician Computing and Peripherals, Certificate Course in CNC Turning & Milling, Automotive Spare Parts Operations Assistant, Retail Sales Associate, Master Certificate Course in CNC Technology, AutoCAD, etc. After successful completion of training, the trainees are provided placement for securing employment in wage/self-employment.

37. Consequently the Committee enquired regarding the number of SCs imparted skill training among various fields during last 03 Years and employment secured consequently, year wise. The information furnished by NSFDC is as below:

Financial Year	Physical (Based on Commencement)	Placement		
		Wage-employment	Self-Employment	Total
2019-20	19,445	6,395	3,292	9,687
2020-21	10,511	3,974	3,455	7,429
2021-22	16,395	5,932	4,926	10,858*

\*The Placement of the trainees is a continuous process and the placement data is being compiled.

38. The Committee also desired about the mechanism available for monitoring and evaluation of various schemes under which NSFDC is providing credit facilities to Scheduled Castes. The Ministry in their post evidence reply have elaborated about the same and stated that the Board of Directors of NSFDC have two nominees namely the

Joint Secretary (Scheduled Castes Development), MoSJ&E and the Joint Secretary & Financial Advisor ,MoSJ&E, Gol. The Board reviews the NSFDC's performance periodically. In addition, a Memorandum of Understanding (MoU) is signed annually between the MoSJ&E and NSFDC for evaluating the NSFDC's overall performance on a pre-determined set of financial and non-financial parameters. The setting of targets in the MoU is moderated and facilitated by the MoU Division, Department of Public Enterprises (DPE), Ministry of Heavy Industries and Public Enterprises, Gol.

### **Beneficiaries Covered**

39. In the post evidence replies furnished by the Ministry, the Committee were apprised about the SC Beneficiaries covered under various scheme wise during the past 3 years as per tables given below:

#### **SC Beneficiaries covered scheme wise in (Credit Based Schemes)**

S. No	Schemes	Beneficiaries		
		2019-20	2020-21	2021-22
<b>A.</b>	<b>Term Loan Schemes</b>			
(i)	Term Loan	3,235	1,450	1847
(ii)	Green Business Scheme	216	533	500
(iii)	Stand up India Scheme	0	0	0
(iv)	UdyamNidhiYojana	1,191	0	0
(v)	MahilaKisanYojana	200	80	0
(vi)	ShilpiSamridhiyojana	100	100	0
(vii)	LaghuVyavasayYojana	43400	32,124	35414
(viii)	Educational Loan Scheme	583	284	170
(ix)	Vocational Education & Training Loan Scheme	100	250	0
	<b>Sub Total (A)</b>	<b>49,025</b>	<b>34,821</b>	<b>37,931</b>

<b>B.</b>	<b>Micro credit Schemes</b>			
(i)	Micro Credit Finance	5,451	4,245	2,634
(ii)	MahilaSamriddhiYojana	29,360	54,785	34,968
(iii)	Aajeevika Micro finance Yojana	134	151	686
	<b>Sub Total (B)</b>	<b>34,945</b>	<b>59,181</b>	<b>38,288</b>
	<b>Grand Total [(A) + (B)]</b>	<b>83,970</b>	<b>94,002</b>	<b>76,219</b>

**Number of SC beneficiaries (Non Credit Based Scheme-PM Daksh)**

<b>Financial Year</b>	<b>Physical (Based on Commencement)</b>
2019-20	19,445
2020-21	10,511
2021-22	16,395

40. The Committee also enquired about the steps taken by NSFDC to increase the number of beneficiaries under various schemes. In post evidence replies, it was informed that in addition to the SCA channel, NSFDC has evolved an alternate channel since 2013-14, to expand outreach through other agencies such as Public Sector Banks, Regional Rural Banks, Non-Banking Financial Company-Micro Finance Institutions and other development Organizations. As on 31.10.2022, the NSFDC's channel partners have grown manifold and presently NSFDC has 37SCAs and 52 CAs in the alternate channel. NSFDC shall endeavour to increase the number of SCAs/CAs by 2025-26 to accomplish its objectives and proposed outlay/targets. It is mention worthy that in case of Banks, NSFDC is also providing funds through refinance there by reducing the debt burden on deserving Scheduled Caste beneficiaries and at the same time ensuring repayment, as the beneficiaries have already been assessed by the Banks for their credit worthiness.

41. It was further stated that on a year to year basis also there is an increase in the amount of loan disbursed and the Corporation is consistently generating surplus of income over expenditure, which as also been used to increase outreach to the beneficiaries. On the other hand interest subvention would not offer any interest margin benefits to NSFDC and would make it more dependent on Gol to sustain the support to the target group on year to year basis and even for meeting its operational costs in the long term.

**Various steps being taken by NSFDC are as given below:**

- Social Benefits Management System software.
- Mobile App of SBMS developed for ease of the applicant.

- Bharat Shilp Bazaar e Commerce portal and mobile app to provide online market place for SC and BC artisans.
- NSFDC has signed MoU for development of portal and logistics service. Tie-up with Pay U for payment gateway is in process.
- BEAM Mobile App for Loan Enquiries, Skill Enquires and feedback of visitors in Awareness Camps/Fairs/Melas etc.
- App is available on Google Play Store.
- MoU with National Dairy Development Board (NDDB), Anand, Gujarat for training-cum-capacity building of SC Dairy Farmers free of cost
- MoA with The Goat Trust (TGT), Lucknow to train & support 150 micro-enterprises of SC small live stock farmers at Fatehpur.

### **Evaluation of schemes**

42. In a written submission, it was informed that NSFDC has been conducting external evaluation studies of its Credit & Non-Credit Based Schemes to assess its impact on the improvement in the economic development of its target group. The external evaluation studies are conducted in selected States/UTs where utilization reports/training completion reports were received from the concerned SCAs/Training Institutions by NSFDC during the previous year.

43. During last three financial years, NSFDC commissioned external evaluation studies of its Credit & Non-Credit Based Schemes. A brief on the major findings/outcomes of the Studies are summarized below:

#### **Year : 2017-18 (Credit Based Schemes)**

<b>Sl. No</b>	<b>Particulars</b>	<b>Details</b>
1.	Number of beneficiaries inspected during the study.	1,654 in 13 States
2.	Number and percentage of beneficiaries utilized the assistance for the intended purpose.	1,593 (96.31%)
3.	Number and percentage of beneficiaries possessed the assets created.	1,570 (94.92%)
4.	Number and percentage of beneficiaries crossed Poverty Line (BPL).	1652* (99.88%)
5.	Number and percentage of beneficiaries crossed Double Poverty Line (DPL)	1,507 (91.11%)

\* Includes 1463 beneficiaries who were above poverty line before getting loan.



**Year : 2017-18 (Non-Credit Based Schemes)**

Sl. No.	Particulars	Details		
1.	Number of trainees surveyed during the study	725 in 13 States		
2.	Number and percentage of trainees who have sought job after getting the skill development training of NSFDC.	593 (82%)		
3.	Present employment status of the trainees.	Job employed	Self-employed	Un-employed
		331 (46%)	231 (32%)	163 (22%)
4.	Monthly salary of the job employed trainees.	Average monthly salary-Rs.9,647/-		
5.	Monthly earning of the self-employed trainees.	Average monthly earning is Rs.6,526/-		

**Year : 2018-19 (Credit Based Schemes)**

Sl. No	Particulars	Details
1.	Number of beneficiaries inspected during the study	1,900 in 9 States
2.	Number and percentage of beneficiaries utilized the assistance for the intended purpose	1,873 98.6%
3.	Number and percentage of beneficiaries possessed the assets created	1,767 (93.00%)
4.	Number and percentage of beneficiaries crossed Poverty Line (BPL)	1,900 (100%)*
5.	Number and percentage of beneficiaries crossed Double Poverty Line (DPL)	54 (2.8%)

\* Includes 1896 beneficiaries who were above Poverty Line before getting loan.

**Year : 2018-19 (Non-Credit Based Schemes)**

Sl. No.	Particulars	Details		
1.	Number of trainees surveyed during the study	500 in 7 States		
2.	Number and percentage of trainees who have sought job after getting the skill development training of NSFDC	478 (96%)		
3.	Present employment status of the trainees	Job employed	Self-employed	Un-employed
		406 (81%)	42 (9%)	52 (10%)

4.	Monthly salary of the job employed trainees	Average monthly salary is Rs.13,108/-
5.	Monthly earning of the self-employed trainees	Average monthly earning is Rs.14,315/-

### Financial Year: 2019-20

44. During 2019-20, NSFDC commissioned external evaluation study of its Credit Based Scheme and Non-Credit Based Scheme to cover 2,700 and 430 trainees respectively trained in 9 States, namely, Andhra Pradesh, Bihar, Delhi, Gujarat, Karnataka, Odisha, Punjab, Tamil Nadu and Tripura. A brief on the major findings/outcomes of the Study is summarized below:

#### Year : 2019-20 (Credit Based Schemes)

Sl. No	Particulars	Details
1.	Number of beneficiaries inspected during the study	2,700 in 9 States
2.	Number and percentage of beneficiaries utilized the assistance for the intended purpose	2,700 100%
3.	Number and percentage of beneficiaries possessed the assets created	2,700 (100%)
4.	Number and percentage of beneficiaries crossed Poverty Line (BPL)	284 (10.52%)
5.	Number and percentage of beneficiaries crossed Double Poverty Line (DPL)	315 (11.66%)*

#### Year : 2019-20 (Non-Credit Based Schemes)

Sl. No.	Particulars	Details		
1.	Number of trainees surveyed during the study	430 in 7 States		
2.	Number and percentage of trainees who have expressed satisfaction with the usefulness of skill development training of NSFDC	361 (84%)		
3.	Present employment status of the trainees	Job employed	Self-employed	Un-employed
		(27%)	(12%)	(61%)
4.	Monthly salary of the job employed trainees	Average monthly salary is Rs.12,500/-		
5.	Monthly earning of the self-employed trainees	Average monthly earning is Rs.6400/-		

\* The study indicates that the status of current employment data was affected by loss of jobs due to the Covid 19 Pandemic during the year 2020

**Financial Year : 2019-20 (Ministry Evaluation)**

45. During 2019-20, the Ministry of Social Justice and Empowerment also commissioned independent external evaluation study on functioning of NSFDC. The study also included evaluation of NSFDC's Credit Based Scheme and Non-Credit Based Scheme to cover 3,300 and 400 trainees respectively trained in 5 States, namely, Chhattisgarh, Maharashtra, Punjab, Tamil Nadu and Tripura. A brief on the major findings/outcomes of the Study is summarized below:

**Year : 2019-20 (Credit Based Schemes)**

Sl. No	Particulars	Details
1.	Number of beneficiaries inspected during the study	3,300 in 5 States
2.	Number and percentage of beneficiaries utilized the assistance for the intended purpose	3,287 99.60%
3.	Number and percentage of beneficiaries possessed the assets created	3,282 (99.50%)
4.	Number and percentage of beneficiaries crossed Poverty Line (BPL)	2,246 (68.10%)
5.	Number and percentage of beneficiaries crossed Double Poverty Line (DPL)	849 (25.70%)

**Year : 2019-20 (Non-Credit Based Schemes)**

Sl. No.	Particulars	Details		
1.	Number of trainees surveyed during the study	400 in 5 States		
2.	Number and percentage of trainees who have sought job after getting the skill development training of NSFDC	244 (61%)		
3.	Present employment status of the trainees	Job employed	Self-employed	Un-employed
		(44%)	(36%)	(20%)
4.	Monthly salary of the job employed trainees	14 (8%) - Less than Rs.5000/- 100 (57%) -Between Rs.5,000-10,000/- 62 (35%) -More than Rs.10,000/-		
5.	Monthly earning of the self-employed trainees	75 (52%) -Between Rs.5,000-10,000/- 69 (48%) -More than Rs.10,000/-		

**Year : 2020-21**

During 2020-21, NSFDC did not commission any external evaluation studies of its Credit and Non-Credit Based Schemes in view of technical difficulties arising out of pandemic due to COVID 19.

**Year : 2021-22**

The external evaluation studies of NSFDC's Credit and Non-Credit Based Schemes is in progress.

The summary of the evaluation studies conducted in last five years is as following:

Particulars	Evaluation initiated by NSFDC		Evaluation by Ministry 2019-20
	2017-18	2018-19	
No of States Covered	13	9	5
Utilization for the intended purpose	96.31%	98.6%	99.60%
Beneficiaries possessed the assets created	94.92%	93.00%	99.50%
Beneficiaries crossed BPL	99.88%	100%	68.10%
Beneficiaries crossed DPL	91.11%	2.8%	25.70%
2020-21	Not conducted due to COVID 19.		
2021-22	External Evaluation awarded to party & is in process.		

46. **Cumulative Achievement: Disbursement & Beneficiaries**

(i) **Credit Based Schemes**

As on 30.09.2022, NSFDC has disbursed **Rs. 7159.07 crore** for **17.00** lakhs beneficiaries belonging to scheduled castes under its Credit Based Schemes since inception i.e. February, 1989. The disbursement has been made against the cumulative equity support of **Rs.1500.00 crores** which is **4.77** times of the equity received.

(ii) **Skill Development Training Programmes**

As on 30.09.2022, NSFDC has sanctioned **Rs.273.49 crore** to train **1,88,773** target group through various Training Institutions under its Non-Credit Scheme i.e. Skill Development Training Programmes since inception i.e. February, 1989.

## CHAPTER II

### OBSERVATIONS/RECOMMENDATIONS

1. The Committee are disappointed over the fact that National Scheduled Castes Finance and Development Corporation (NSFDC) being a pioneering organization mandated for economic upliftment of Scheduled Castes, itself do not have enough representation of Scheduled Castes in Board of Directors. Out of total 15 Members, there are currently only 2 SC members in Board of Directors. As per information provided to the Committee, there are 2 vacancies in Non Official and 7 vacancies in Official Board of Directors (including 3 Official Director posts in State SC Development Corporation) lying vacant. The Committee strongly feel that induction of an SC candidate in Board of Director would prove to be a catalyst in shaping the overall functioning of NSFDC. The Committee feel that the person belonging to SC category would be more personally invested in implementing various schemes meant to empower SC applicants financially with right prespective. Also he/she would be well aware of the various bottlenecks and tribulations being faced by the target groups due to which they are not able to utilize the benefits of path breaking schemes being offered by NSFDC. Accordingly they would also be able to provide rational solutions to bypass them. The Committee would therefore like to recommend strongly that vacant posts in Board of Directors should be filled at the earliest while ensuring adequate representation of Scheduled Castes therein.

2. The Committee take serious note that the representation of ST in Group A is low as compared to prescribed percentage of 7.5% and NIL in Group C. The Committee would like to be apprised regarding the steps taken to ensure that requisite percentage of ST is achieved in Group A posts. The Committee further note that there have been no recruitment carried out for the years 2019, 2020 and 2021. Also no backlog is persisting in the organization. However, the Committee have also been informed that the recruitment to various posts in Group C is underway. The Committee may be apprised regarding the progress made in this

regard within 3 months of presentation of this report in both the Houses of Parliament.

3. The Committee have been informed that rosters are inspected periodically by the Liaison Officer. It was also stated that the rosters were last inspected on 31.12.2021. The Committee may be apprised whether any discrepancies have been pointed out during the roster inspections and what corrective measures have been taken to remove the same. It may also be informed whether the roster inspection is also being done by the representatives of the Ministry of Social Justice and Empowerment. If not, reasons for the same may be furnished. The Committee recommend that the roster inspection be carried by nodal Ministry on regular basis to ensure proper implementation of reservation orders regarding roster maintenance. Further, if necessary officials entrusted work to prepare roster be imparted training at ISTM under the supervision of DOPT.

4. The Committee during the course of evidence was informed that there was no SC/ST Employees' Welfare Association in existence in NSFDC. The Committee feel that this is an issue of utmost concern since the SC/ST employees' welfare Association plays a crucial role in providing a forum for SC/ST employees of any organization to voice their concerns/issues before the Management and functions as an effective tool in providing apt redressal for grievances of SC/ST employees. NSFDC is currently been manned with 76 personnel, out of which 32 belong to SC/ST. Considering that almost half of the employees belong to SC/ST category, the genesis of SC/ST employees' welfare Association appears to be fair necessity. The Committee therefore recommend that in case SC/ST association is formed in NSFDC in future, necessary facilities should be provided for its smooth functioning.

5. The Committee have been informed that NSFDC has outsourced the work relating to housekeeping and security services and other non-core works. The Committee may be provided with details regarding the number of Scheduled

Castes and Scheduled Tribes personnel employed through contractual appointment. The Committee would further like to invite the attention of Ministry and OMCs to DoPT order No. 36036/3/2018-Estt dated 15.05.2018 whereby reservations are to be made for Scheduled Castes and Scheduled Tribes in all temporary appointments, except appointments which are to last for less than 45 days. The Committee recommend that NSFDC being principal employer should impress upon the contractors to follow the aforesaid order in letter and spirit to ensure adequate representation of Scheduled Castes and Scheduled Tribes in contractual appointments.

6. From the replies furnished by NSFDC, the Committee gather that currently two applications are pending regarding compassionate appointments, one applicant belonging to SC and other ST. It has also been stated that they would be considered whenever there are vacancies available under the prescribed 5% quota for compassionate appointments.

7. The Committee note that since its inception in February, 1989 till 30.09.2022, there have been only 17 lakh beneficiaries belonging to Scheduled Castes under its credit based schemes. The Committee are dismayed to note that in a country like India which has vast population, the beneficiary coverage of NSFDC scheme is quite dismal. As per the data provided during the past 3 years during the credit schemes which have found maximum takers are Term Loan, Laghu Vyayasay Yojana, Micro Credit Finanace and Mahila Samriddhi Yojana. However some schemes like Stand up India Scheme, Udyam Nidhi Yojana, Mahila Kisan Yojana, Shilpi Samridhi yojana and Vocational Education & Training Loan Scheme have lesser beneficiaries. The Committee have further been informed that since 2013-14, NSFDC has partnered up with other agencies to expand outreach of schemes under its wing. The Committee would like to be informed whether with adoption of this strategy has there been an exponential increase in the number of beneficiaries. The Committee may also be apprised regarding any alternate strategy being worked out by NSFDC to increase the number of beneficiaries. The Committee would like to recommend that schemes with low SC beneficiaries

should be promoted well enough specifically among the target SC population who can derive maximum benefit from those specific schemes.

The Committee also recommend that NSFDC should consider revamping the norms of the schemes like increase the credit limit and repayment period. NSFDC has also asserted that any interest subvention would not offer any interest margin benefits to NSFDC and would make it more dependent on Gol to sustain the support to the target group on year to year basis and even for meeting its operational costs in the long term. However the Committee would like to impress upon the fact that in order for the benefits of the scheme to reach the lowest rung of society, the interest rate need to be made amenable for them to repay any kind of loan amount. Often the interest rates which are deemed plausible by the corporation are not within the financial status of SC borrowers. Also, Committee feel that the primary goal of NSFDC should be to increase the number of SC beneficiaries rather attaining financial independence for self. Therefore, lowering interest rates for the schemes which are not be availed at all seem like a logical solution at the moment. Interest rates for such schemes can be reverted back to original as and when the numbers rise.

8. The Committee observe that as on 31.10.2022, the authorized share capital of NSFDC is Rs. 1500 crore during the span of 33 years since its inception. The Committee opine that considering the credit schemes which are being floated by NSFDC, an amount of Rs 1500 crore is quite meager. The Committee have been informed that during the year 2021-22, NSFDC has sought for a share capital of Rs 2500 crore which is awaiting comments of various ministries/Departments. The Committee would like to recommend that the matter should be vigorously pursued by NSFDC with the government at the highest level in order to enhance the funding for various schemes.

9. As per information furnished during the year 2021-22, 16395 SCs were imparted skill training. Out of these 5932 were wage employed and 4926 were self employed. It is pertinent to point out that 5537 individuals were still unemployed.



It is a matter of serious concern that SCs are left directionless post training in the absence of employment. The objective of skill training would remain unfulfilled if the trainees do not bag employment. The Committee would therefore like to recommend that NSFDC should make provision for ensuring that individuals receiving training secure job post skill training. Most SC individuals after receiving training are either wage workers or self employed which casts serious doubts over the success of training programmes. The Committee therefore, recommend that NSFDC should tie up with agencies/potential employers and organize recruitment camps where the talent of trainees can be showcased and on the spot recruitment can be carried out. The Committee would like to underline every trainee should be provided means of livelihood with a promise of decent remuneration so that the rationale behind imparting skill training is not defeated.

The Committee would also like to recommend that stipend amount should be increased from Rs 1500 per month to at least Rs 5000 per month which is well within line with the current inflation rate and living standards. This will provide an incentive for more applicants to apply for skill development training programmes.

10. The Committee note that no dedicated facilitation centre have been set up by NSFDC to provide assistance to SC persons at Village level. The Committee are perturbed to see that NSFDC relies upon State Channelizing Agencies (SCAs) at the village level for publicizing the schemes. The Committee would like to recommend that NSFDC should set up dedicated facilitation centers at village level in coordination with SCAs in order to help out villagers to avail the schemes. The Committee would like to impress upon the fact that for outreach of NSFDC schemes at grass root levels, it is necessary to equip village level target group with the necessary assistance like regular update on schemes which are being run by NSFDC including the application process, eligibility for various schemes, interest rates, repayment durations etc., filling up of paper work to apply for both credit & non credit schemes and how to shape up their future in entrepreneurship or set up business based upon the skill training received.

11. The Committee are perplexed that various schemes which are offered by NSFDC do not have wide beneficiary coverage. The Committee also feel that despite various measures taken by NSFDC to raise awareness about the schemes, a majority of SC population is still oblivious of them. The Committee are of the opinion that until the schemes are well promoted and advertised the familiarization of target group will not happen. The Committee would like to recommend that apart from the measures which are being currently being adopted by NSFDC, TV and radio commercials should be run on prominent channel and FM stations. Apart from this it is also recommended that various agencies like NGOs should be roped in for rigorous promotion of these schemes at national, regional, district and village levels.

12. The Committee note that the NSFDC provides loans through State Channelizing Agencies (SCAs) nominated by the State Governments/UT Administration and other Channelizing Agencies (CAs) and also that there are various mechanisms in place to monitor performance of these SCAs. The Committee would like to be apprised whether any analysis of utilization reports submitted by various SCAs/CAs has been done. If yes, what are the findings of the same? Also in case any shortcoming/discrepancies noticed, what follow up action is sought from SCAs/CAs. Regarding the review of progress of various schemes by NSFDC with SCAs/CAs, what steps are suggested and strategies drawn to promote schemes whose potential are not being utilized to the fullest. The Committee also note that NSFDC officials participate in the Board meetings of SCAs and discuss pending issues. The Committee would like to be made aware of these pending issues. The Committee recommend that at these meeting yearly target should be given to SCAs in terms of beneficiaries to be covered and budget utilization. The Committee have been informed that NSFDC officials carry out periodical inspection of units financed by NSFDC. The Committee may be apprised of the findings of such inspection. It is also recommended that such visits be carried out without prior notice to concerned units. Further, formal inspection reports be prepared and defaulting SCAs may be asked to furnish explanation for any discrepancies found whatsoever.

13. The Committee note that the States under the ambit of evaluation are limited and the number of beneficiaries selected for external evaluation is also low. This may paint a rosy picture regarding the overall outreach of NSFDC credit and non credit schemes but the reality is far from utopian. The Committee note that during the year 2017-18, only 13 states were examined under Credit schemes and 13 were examined under non credit schemes. However in the years 2018-19 and 2019-20, 9 states were examined under Credit schemes and 7 were examined under non credit schemes. The Committee feel that while carrying out random survey during the evaluation studies for consecutive years, the variables should be kept constant in order to lend credibility to the finding of evaluation studies. This fact is also highlighted while doing comparative analysis of evaluation studies carried out by NSFDC and Ministry of Social Justice and Empowerment separately during the year 2019-20. As can be inferred from the data provided, NSFDC studies has taken into account 2700 SC individuals in 9 states for credit based schemes. Amongst these 100 % had utilized the assistance and 100% had possessed the assets with the assistance provided. Resultantly, 10.52% beneficiaries crossed poverty line and 11.66% crossed double poverty line. However, there is deviation from this data when the assessment is done at Ministry' end wherein 3300 SC individuals were taken into account in 5 states for credit based schemes. Amongst these 99.6% had utilized the assistance and 99.5% had possessed the assets with the assistance provided. Resultantly, 68.1% beneficiaries crossing poverty line and 25.7% crossing double poverty line. Similar variations are also observed in the evaluation studies carried out in case of non credit based schemes. NSFDC have evaluated 430 SC individuals in 7 states and Ministry had a sample size of 400 in 5 states. As per NSFDC studies, SC individuals who got employment post training were 27%, 12% were self employed and 61% were unemployed. On the hand as per Ministry evaluation, SC individuals who got employment post training were 44%, 36% were self employed and 20% were unemployed. Thus, It is evident that by changing the variables i.e., no of states and beneficiaries, the outcome of studies is significantly altered. In light of the position stated, the Committee would like to recommend that real time evaluation of all the States and beneficiaries be carried out holistically in

phases to determine the Pan India assessment regarding coverage of schemes offered by NSFDC wherein the number of states and beneficiaries be kept constant. This would also provide a more accurate and coherent picture in terms of success and percolation of these schemes.

New Delhi;  
24 March 2023  
4 Chaitra , 1945(Saka)

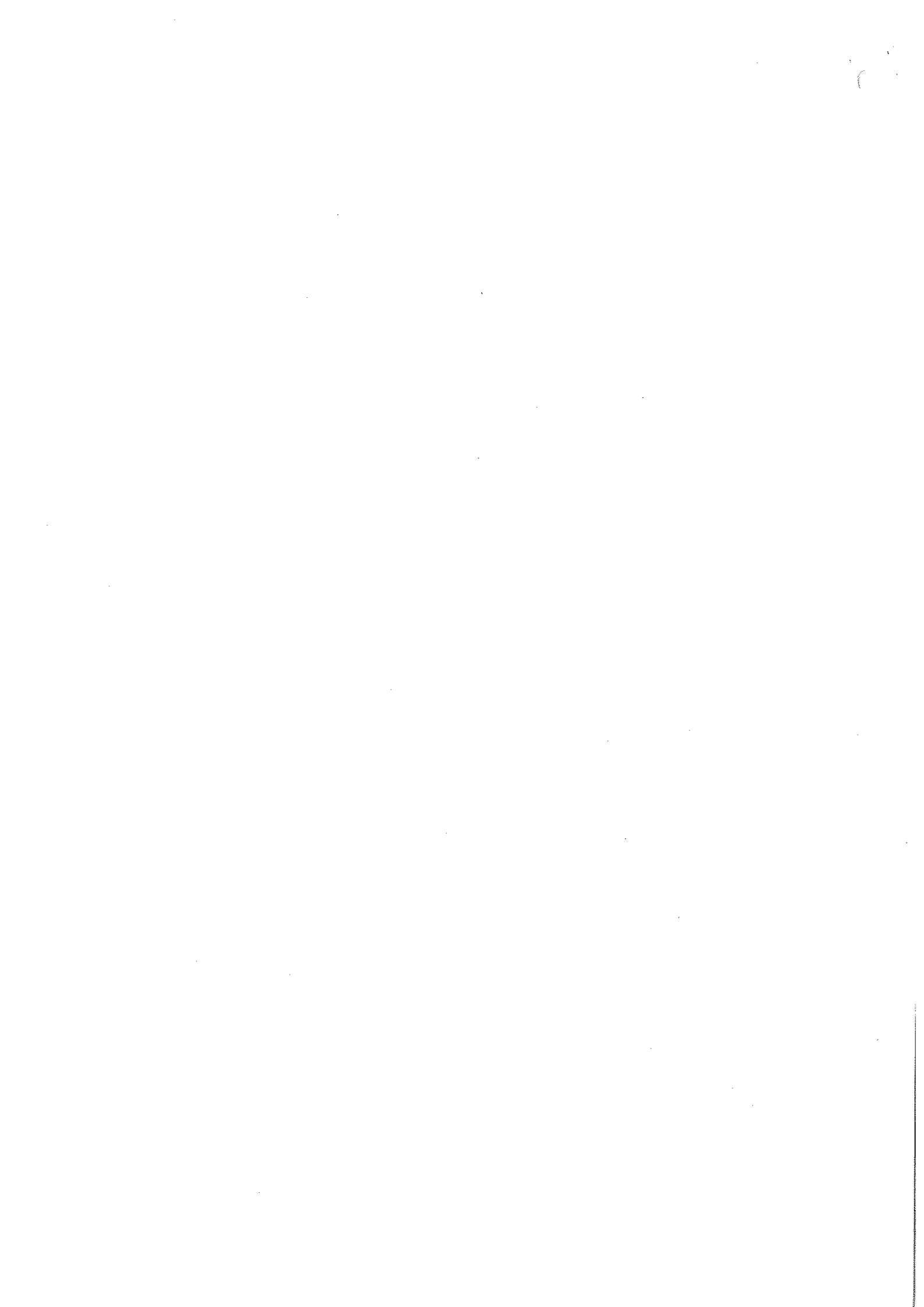
DR.(Prof.) KIRIT P. SOLANKI  
Chairperson, Committee on the  
Welfare of Scheduled Castes  
and Scheduled Tribes.

## Annexure A

NSFDC : STATEWISE DISBURSEMENT AND BENEFICIARIES COVERED FROM 2019-2020 TO 2022-2023 (AS ON 30.09.2022)

(RS. IN LAKH)

Sno.	State	2019-2020		2020-2021		2021-2022		2022-2023(as on 30.09.22)	
		Actuals	No.of Benef.	Actuals	No.of Benef.	Actuals	No.of Benef.	Actuals	No.of Benef.
1	Andaman & Nikobar	0.00	0	0.00	0	0.82	1	0.00	0
2	Andhra Pradesh	12908.25	5355	137.56	102	2278.59	4007	357.25	958
3	Arunachal Pradesh	0.00	0	0.00	0	1.84	2	0.00	0
4	Assam	12.67	10	23.79	28	4.00	4	0.00	0
5	Bihar	84.45	98	57.72	96	44.77	44	0.00	0
6	Chandigarh	0.92	1	30.23	74	2.54	4	22.50	65
7	Chhattisgarh	31.12	29	187.21	224	186.09	196	104.74	116
8	Dadra N.Haweli,D&Diu	0.00	0	0.00	0	4.99	2	0.00	0
9	Delhi	213.49	84	180.02	49	159.80	185	204.07	128
10	Goa	9.52	3	11.19	3	0.76	2	0.00	0
11	Gujarat	4384.94	4126	1679.34	728	235.52	202	25.21	33
12	Haryana	594.70	316	482.28	937	1559.62	1216	481.80	800
13	Himachal Pradesh	1179.63	2159	426.75	282	29.38	15	74.30	153
14	Jammu & Kashmir	514.30	176	270.00	100	1712.06	794	0.98	1
15	Jharkhand	38.87	48	33.53	45	0.37	1	0.00	0
16	Karnataka	7290.45	7952	6807.52	5540	6573.45	4353	3739.07	1935
17	Kerala	2758.85	1772	4266.01	3166	4395.66	3079	4081.61	4564
18	Ladakh	0.00	0	0.00	0	0.00	0	0.00	0
19	Lakshdweep	0.00	0	0.00	0	0.46	1	0.00	0
20	Madhya Pradesh	982.19	922	1507.01	1661	2126.34	1883	0.00	0
21	Maharashtra	1080.67	761	1185.61	1428	7152.10	3277	418.80	300
22	Manipur	0.00	0	12.08	9	1.05	1	25.57	27
23	Meghalaya	0.00	0	0.00	0	0.00	0	0.00	0
24	Mizoram	0.00	0	0.31	1	0.00	0	0.00	0
25	Nagaland	0.00	0.00	5.42	2	1.28	1	0.00	0
26	Odisha	224.55	277	260.48	279	391.29	384	0.00	0
27	Puducherry	337.23	635	228.18	434	77.42	80	85.88	24
28	Punjab	3362.44	3518	1640.38	1488	3783.71	2907	2950.38	2345
29	Rajasthan	7556.47	6129	5283.10	7931	68.30	84	11.39	2
30	Sikkim	63.00	30	99.00	40	103.13	43	0.00	0
31	Tamil Nadu	11562.17	12079	6008.03	3595	12929.20	13824	6334.92	2906
32	Telangana	155.90	228	1256.07	2485	272.65	415	0.00	0
33	Tripura	1222.78	1253	3229.34	730	2465.66	2798	899.74	300
34	Uttar Pradesh	8407.89	10407	12343.54	8922	4101.21	3967	1084.00	528
35	Uttarakhand	174.57	286	0.34	2	171.43	111	0.00	0
36	West Bengal	2998.37	25316	7171.08	53621	6365.32	32336	0.00	0
	Total :	68150.39	83970	54823.12	94002	57200.81	76219	20902.21	15185



## NSFDC : STATE-WISE / SCHEME-WISE NET DISBURSEMENT AND NO. OF BENEFICIARIES COVERED AS ON 30.09.2022

Annexure B

(RS. IN LAKH)

Sno.	State	CUMULATIVE NET DISBURSEMENT													NO. OF DISBURSED BENEFICIARIES															
		TL	MCF	MSY	MKY	SSY	ELS	LVY	DYAM	NIDHI	VETLS	AMY	GREEN	STAND-UP	SMILE	TOTAL	TL	MCF	MSY	MKY	SSY	ELS	LVY	UNY	VETLS	AMY	GREEN	STAND-UP	SMILE	TOTAL
								YOJANA					BUSINESS	INDIA	YOJANA											BUSINESS	INDIA	YOJANA		
1	Andaman & Nikobar	0.00	0.00	0.00	0.00	0.00	0.00	2.37	0.00	0.00	0.00	0.00	0.00	0.00	2.37	0	0	0	0	0	0	2	0	0	0	0	0	0	2	
2	Andhra Pradesh	46635.20	3955.49	2433.96	0.00	0.00	8.98	21285.12	0.00	0.00	0.00	2317.50	171.66	0.00	76817.91	156112	71550	42401	0	0	4	23089	0	0	0	2250	22	0	295428	
3	Arunachal Pradesh	0.00	0.00	0.00	0.00	0.00	0.00	1.84	0.00	0.00	0.00	0.00	0.00	0.00	1.84	0	0	0	0	0	0	2	0	0	0	0	0	0	2	
4	Assam	1020.12	257.19	252.00	0.00	0.00	0.00	301.89	0.00	0.00	9.90	0.00	9.46	0.00	1850.56	1761	2078	963	0	0	0	253	0	0	50	0	1	0	5106	
5	Bihar	2599.44	943.91	482.32	0.00	0.00	4.63	1719.75	0.00	0.00	0.00	366.87	0.00	0.00	6116.72	4312	7200	4280	0	0	2	2479	0	0	0	508	0	0	18781	
6	Chandigarh	744.48	100.53	38.35	0.00	0.00	0.00	60.22	0.00	0.00	0.00	0.00	20.00	0.00	963.58	723	675	262	0	0	0	69	0	0	0	0	2	0	1731	
7	Chhattisgarh	6855.45	104.23	136.90	0.00	0.00	191.23	2233.19	0.00	0.00	0.00	0.00	0.00	0.00	9521.00	3102	1105	989	0	0	94	1465	0	0	0	0	0	0	6755	
8	Dadra N.Haveli,D&Diu	26.02	0.40	0.00	0.00	0.00	0.00	9.63	0.00	0.00	0.00	0.00	0.00	0.00	36.05	13	1	0	0	0	0	5	0	0	0	0	0	0	19	
9	Delhi	3734.63	1.97	0.00	0.00	0.00	48.89	1669.10	0.00	0.00	0.00	54.36	0.00	0.00	5508.95	4880	5	0	0	0	20	942	0	0	0	40	0	0	5887	
10	Goa	293.33	2.09	0.00	0.00	0.00	6.80	3.31	0.00	0.00	0.00	0.00	0.00	0.00	305.53	116	25	0	0	0	3	4	0	0	0	0	0	0	148	
11	Gujarat	22126.51	5845.77	6895.23	0.00	0.00	566.53	2656.85	589.04	0.00	0.00	0.00	20.00	0.00	38699.93	18135	28661	23893	0	0	303	2068	1191	0	0	0	2	0	74253	
12	Haryana	4371.61	1106.53	456.30	0.00	1.60	47.47	3906.99	0.00	0.00	0.00	0.00	0.00	0.00	9890.50	2157	2217	2225	0	4	19	2635	0	0	0	0	0	0	9257	
13	Himachal Pradesh	2491.10	969.86	1344.29	0.00	0.00	68.86	452.11	0.00	0.00	0.00	0.00	10.00	0.00	5336.22	1469	4878	3408	0	0	30	163	0	0	0	0	1	0	9949	
14	Jammu & Kashmir	2381.65	270.76	275.42	44.30	0.00	56.68	2741.20	0.00	0.00	0.00	0.00	0.00	0.00	5770.01	1277	302	500	308	0	25	1253	0	0	0	0	0	0	3665	
15	Jharkhand	1498.70	430.38	868.15	0.00	0.00	0.00	348.45	0.00	0.00	0.00	40.00	0.00	0.00	3185.68	1169	1831	2923	0	0	0	387	0	0	0	100	0	0	6410	
16	Karnataka	29310.91	2873.74	2688.48	0.00	46.80	628.52	32314.07	0.00	0.00	0.00	0.00	235.94	0.00	68096.46	76182	30723	27262	0	300	363	28209	0	0	0	0	20	0	163059	
17	Kerala	7282.80	1764.75	3261.94	27.96	3.06	34.67	13820.53	0.00	0.00	0.00	0.00	34.00	0.00	31229.71	8401	8568	8691	84	43	13	9914	0	0	0	0	2	0	35716	
18	Ladakh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
19	Lakshdweep	0.00	0.00	0.00	0.00	0.00	0.00	0.82	0.00	0.00	0.00	0.00	0.00	0.00	0.32	0	0	0	0	0	0	2	0	0	0	0	0	0	2	
20	Madhya Pradesh	13728.75	1089.88	786.84	175.00	0.00	0.00	9324.27	0.00	0.00	0.00	0.00	66.16	0.00	25170.90	10687	8136	5005	500	0	0	12569	0	0	0	0	8	0	36905	
21	Maharashtra	35161.45	5537.26	6093.39	230.00	0.00	384.84	5679.58	0.00	0.00	868.42	3.15	18.71	0.00	53976.30	27814	26119	25813	575	0	189	5631	0	0	1749	5	3	0	87898	
22	Manipur	257.54	9.00	409.00	0.00	0.00	0.00	41.50	0.00	0.00	0.00	0.00	0.00	0.00	717.04	163	20	1705	0	0	0	38	0	0	0	0	0	0	1926	
23	Meghalaya	0.00	0.00	0.00	0.00	0.00	0.00	4.86	0.00	0.00	0.00	0.00	0.00	0.00	4.86	0	0	0	0	0	0	6	0	0	0	0	0	0	6	
24	Mizoram	0.00	0.00	0.00	0.00	0.00	0.00	0.31	0.00	0.00	0.00	0.00	0.00	0.00	0.31	0	0	0	0	0	0	1	0	0	0	0	0	0	1	
25	Nagaland	0.00	0.00	0.00	0.00	0.00	0.00	6.70	0.00	0.00	0.00	0.00	0.00	0.00	6.70	0	0	0	0	0	0	3	0	0	0	0	0	0	3	
26	Odisha	2382.34	121.89	30.00	0.00	0.00	0.00	1494.31	0.00	0.00	0.00	0.00	19.00	0.00	4047.54	1244	1171	200	0	0	0	1447	0	0	0	0	1	0	4063	
27	Puducherry	843.25	69.88	113.90	0.00	0.00	211.85	392.95	0.00	0.00	0.00	0.00	0.00	0.00	1631.83	711	232	355	0	0	144	731	0	0	0	0	0	0	2173	
28	Punjab	3894.60	4691.03	496.60	0.00	0.00	22.04	15999.69	0.00	0.00	0.00	0.00	0.00	0.00	25103.96	4796	10518	2252	0	0	15	9013	0	0	0	0	0	0	26594	
29	Rajasthan	11320.44	996.10	926.23	180.10	121.30	68.17	8848.46	0.00	0.00	0.00	205.95	0.00	0.00	22666.75	9965	6392	5897	976	652	23	14225	0	0	0	183	0	0	38313	
30	Sikkim	1165.47	24.75	48.90	19.94	0.00	0.00	585.57	0.00	0.00	0.00	0.00	0.00	0.00	1844.63	897	68	250	64	0	0	253	0	0	0	0	0	0	1532	
31	Tamil Nadu	5212.12	6624.26	3429.65	0.00	0.00	190.56	37505.16	0.00	0.00	0.00	0.00	14.25	0.00	52976.40	10544	16376	6945	0	0	47	33458	0	0	0	0	1	0	67371	
32	Telangana	1008.91	24.84	337.84	0.00	0.00	0.69	5457.64	0.00	28.27	0.00	0.00	123.56	0.00	6981.75	362	66	1200	0	0	1	6729	0	21	0	0	10	0	8389	
33	Tripura	7404.00	3708.52	357.45	0.00	0.00	1490.22	10770.19	0.00	0.00	0.00	198.00	0.00	0.00	23928.38	6347	11391	1908	0	0	848	5271	0	0	0	100	0	0	25865	
34	Uttar Pradesh	13215.61	11545.21	1218.97	25.71	0.00	1.06	31782.19	0.00	0.00	0.00	0.00	19.92	0.00	57808.67	30973	75609	6862	200	0	1	39992	0	0	0	0	2	0	153639	
35	Uttarakhand	1265.16	86.62	57.52	0.00	0.00	0.00	763.24	0.00	0.00	0.00	0.00	0.00	0.00	2172.54	682	1771	209	0	0	0	714	0	0	0	0	0	0	3376	
36	West Bengal	6609.42	258.08	34273.32	0.00	9.03	2447.52	4771.70	0.00	540.00	0.00	1480.00	10.00	0.00	50399.07	14475	1273	345748	0	125	1268	3629	0	350	0	1150	1	0	368019	
	Total :	234841.01	53424.92	67712.95	703.01	181.79	6478.61	221955.76	589.04	568.27	878.32	4665.63	772.66	0.00	592771.97	399469	318961	522146	2707	1124	3412	206651	1191	371	1799	4336	76	0	1462243	

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COMMITTEE ON THE WELFARE OF SCHEDULED CASTES  
AND SCHEDULED TRIBES  
(2022-2023)

SEVENTEENTH LOK SABHA)

FOURTH SITTING  
(10.06.2022)

MINUTES

The Committee sat from 1100 hrs. to 1230 hrs. in the Committee Room D, Ground Floor, Parliament House Annexe, New Delhi-110001

**PRESENT**

Shri Kirit Premjibhai Solanki – Chairperson

**MEMBERS - LOK SABHA**

2. Shri Girish Chandra
3. Shri Santokh Singh Chaudhary
4. Shri Guman Singh Damor
5. Shri Anil Firojiya
6. Shri Rattan Lal Kataria
7. Smt. Goddeti Madhavi
8. Smt. Pratima Mondal
9. Shri Chhedi Paswan
10. Shri Upendra Singh Rawat
11. Smt. Sandhya Ray
12. Shri Jagannath Sarkar

**MEMBERS - RAJYA SABHA**

13. Shri Abir Ranjan Biswas
14. Smt. Kanta Kardam
15. Dr. V. Sivadasan
16. Dr. Sumer Singh Solanki

SECRETARIAT

1. Shri D.R. Shekhar, Joint Secretary
2. Shri P.C.Choulda, Director
3. Shri V.K.Shailon, Deputy Secretary

LIST OF WITNESSES**Ministry Of Social Justice & Empowerment  
(Department Of Social Justice & Empowerment)**

1. Shri R.Subrahmanyam - Secretary
2. Shri Surendra Singh - Additional Secretary
3. Ms. Kalyani Chadha - Joint Secretary

National Scheduled Castes Finance And Development Corporation (NSFDC)

Shri Rajnish Kumar Jenaw - CMD

2. At the outset, the Chairperson welcomed all to the sitting of the Committee to have a discussion with the representatives of the Ministry of Social Justice and Empowerment and National Scheduled Caste Finance Development Corporation (NSFDC) on the subject "Review of Functioning of National Scheduled Caste Finance Development Corporation". The Chairperson then outlined the agenda of the sitting. Thereafter the representatives briefly introduced themselves.

3. The representatives of the Ministry then briefed the Committee on the subject via discussions power point presentations. Brief information provided on the following points:-

- The NSFDC was set up on 08.02.1989 as a Company 'not for profit' under Section 25 of Companies Act, 1956.
- Incorporation of NSFDC (not for profit).
- Constitutional Provision for SCs & NSFDC Objectives.
- Eligibility criteria under NSFDC.
- Details about Channel Partners/Agencies.
- Performance of NSFDC at a glance.
- Details of Major Schemes of NSFDC
- Year-wise disbursement during the last 05 years.
- Year-wise beneficiary covered.
- NSFDC's manpower.

- Reservations Policy & Rosters.
- Percentage of Reservation for SCs/STs.
- Capacity Building/Knowledge Enhancement of Employees.
- Initiative by NSFDC.

4. Thereafter, Members of the Committee raised numerous queries. Important issues which were raised by the Committee and responded to by the Witnesses which may be summarised as under:-

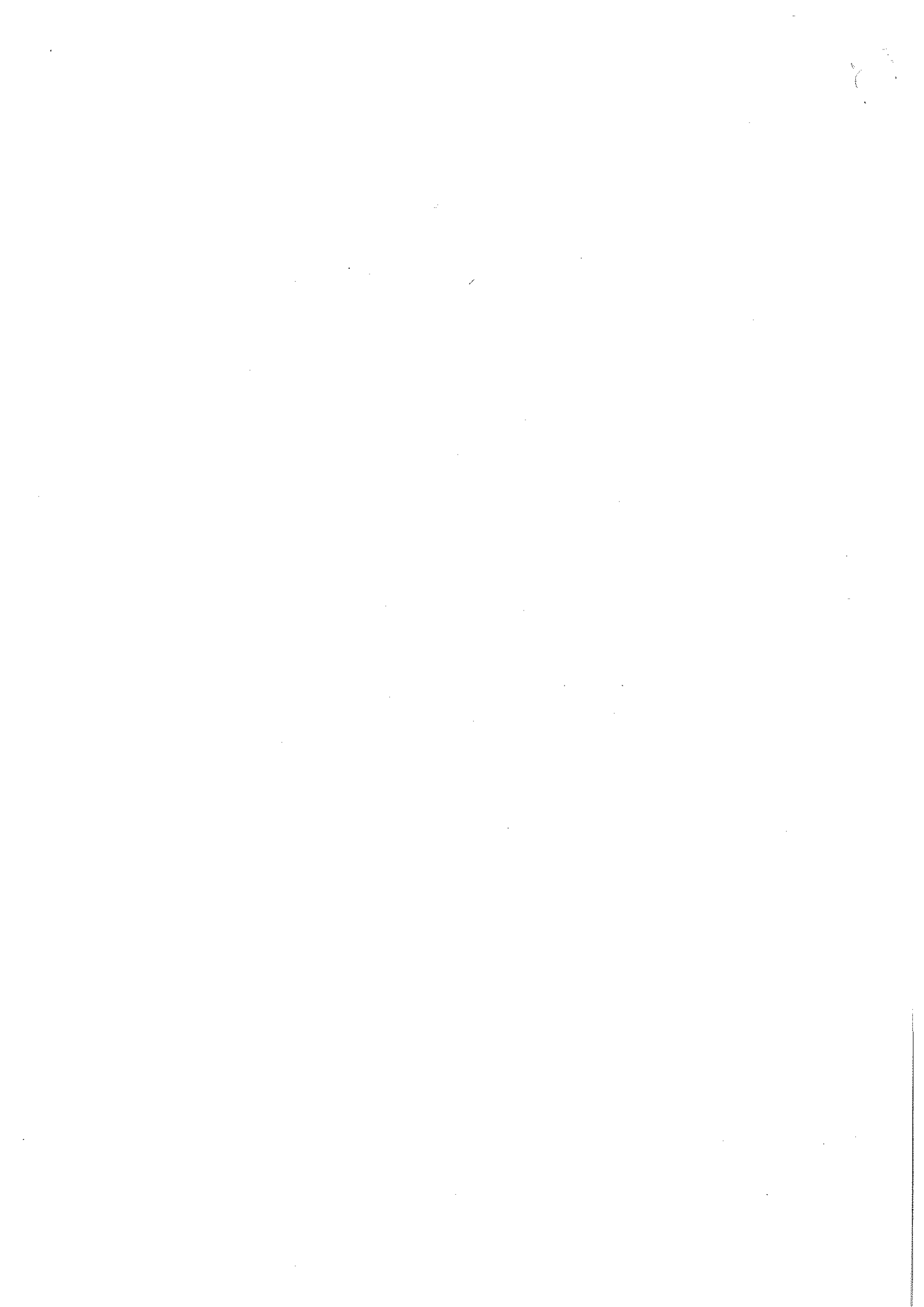
- i. Need for increasing the number of Board of Director and provide due representation to SC category.
- ii. Filling up of vacancies under NSFDC.
- iii. Loan facilities for women and rebate in interest.
- iv. Need for at least one exhibition and fairs regarding term loan for awareness in each parliamentary constituency and also in collaboration with local self-bodies.
- v. Increasing the amount of funds sanctioned by the Government in order to sanctioned more loans or for spending it for training programme.
- vi. Need for increasing the target group to increase the number of skilful, trained Scheduled Castes youths.
- vii. Need for comprehensive meeting with state representatives of NSFDC.
- viii. Shortening the process of loan disbursement.
- ix. Enhancing of income criteria for loan eligibility.
- x. Increasing the number of training partners.
- xi. Outsourcing of sanitary and security personnel.
- xii. Ensuring minimum wages to contract/outsourced employees.

5. Thereafter, the representatives of the Ministry/NSFDC responded to these queries one by one. On certain points on which the information was not readily available with the witnesses, the Chairperson directed the representatives concerned to submit the replies within 15 days to the Secretariat.

(The witnesses then withdrew)

*The Committee sitting then adjourned.*

A Verbatim record of the proceedings has been kept.



COMMITTEE ON THE WELFARE OF SCHEDULED CASTES  
AND SCHEDULED TRIBES  
(2022-2023)

(SEVENTEENTH LOK SABHA)

ELEVENTH SITTING  
(11.10.2022)

MINUTES

The Committee sat from 1100 hrs. to 1300 hrs. Committee Room 2, first floor Parliament House Annex Extension Building, Block A, New Delhi.

**PRESENT**

Shri Rattan Lal Kataria – Acting Chairperson/ Convenor

**MEMBERS**

**LOK SABHA**

2. Shri Tapir Gao
3. Smt. Goddeti Madhavi
4. Smt. Pratima Mondal
5. Shri Chhedi Paswan
6. Shri Prince Raj
7. Shri Jagannath Sarkar
8. Shri Ajay Tamta
9. Shri Rehati Tripura
10. Shri Krupal BalajiTumane

**RAJYA SABHA**

11. Shri Abir Ranjan Biswas
12. Dr. V.Sivadasan
13. Shri Samir Oraon

**SECRETARIAT**

- 1 Shri D.R. Shekhar, Joint Secretary
- 2 Shri. V. K. Shailon, Deputy Secretary

Since Shri Kirit Premji Bhai Solanki, Hon'ble Chairperson couldn't attend meeting due to unprecedented reasons, therefore as per the provision under Rule 258 (3) of Rules of Procedure and Conduct of Business In Lok Sabha which states that "If the Chairperson is absent from any sitting, the Committee shall choose another member to act as Chairperson for that sitting.", the Committee unanimously elected Shri Rattan Lal Kataria as acting Chairperson to preside over the sitting of the Committee. The Committee also paid their respects towards Shri Mulayam Singh Yadav, Former Chief Minister of Uttar Pradesh who passed away on 10.10.2022 and observed 2 minutes silence as a mark of respect in the memory of the departed soul.

2. Thereafter, the Hon'ble Chairperson welcomed all the Members to the sitting of the Committee. Thereafter, the representatives of the Ministry of Social Justice & Empowerment and

National Scheduled Castes Finance and Development Corporation (NSFDC) were called in to render evidence before the Committee. The Chairperson briefly outlined the agenda of the sitting.

3. A power point presentation was made by the representative of the National Scheduled Castes Finance and Development Corporation (NSFDC) on functioning of NSFDC. During the said power point presentation, the objectives of NSFDC along with the eligibility for availing various credit schemes offered by NSFDC were outlined. The Committee was also apprised regarding the various schemes offered by NSFDC and disbursed through them.

4. Thereafter, Members of the Committee raised numerous queries with respect to issues of reservation for scheduled castes and scheduled tribes along with credit facilities and other benefits being provided by National Scheduled Castes Finance and Development Corporation (NSFDC). Some of the pertinent points which rose among deliberations are enlisted as under:

- a) Procedure for selection of SC beneficiaries' alongwith the disbursement of loan to them under various schemes in existence in NSFDC and what are the grounds of rejection of SC applicants, if any.
- b) Ceiling limit for SC students parent income be raised from 3 lakh to 8 lakh to increase the coverage of scholarship schemes.
- c) Low allocation of funds i.e, Rs 1500 crores since the time of inception of NSFDC i.e., 1989.
- d) Tribal percentage unfilled in NSFDC.
- e) 09 posts are vacant in Board of Directors in NSFDC which needs to be filled at the earliest
- f) Since there are 74 employees in NSFDC, there is a need to form SC/ST Association.
- g) Whether quarterly meeting are held with Liaison Officers. If yes, minutes thereof.
- h) Since Scheduled Castes individuals have scarcity of resources like internet, computer, and television. Therefore, schemes should be advertised aggressively at village/ Block level so that more people can be made aware of the schemes in place.
- i) How many SC individuals have landed jobs after skill training? Also, it was suggested that no interest should be levied on beneficiaries availing loan till the time they get job.
- j) Whether NSFDC has convened meelling with DICCI to make Banks offering loans more effective.
- k) Number of beneficiaries under the venture capital scheme of NSFDC.
- l) NSFDC offers loans to beneficiaries through state Channelizing agencies and not directly.

5. Thereafter, the representatives of the Ministry and NSFDC responded to the issues raised by the Members of the Committee. The Chairperson directed to furnish written replies to the points which could not be addressed during the sitting to the Secretariat within 15 days.

The witnesses then withdrew.

The sitting of the Committee then adjourned.

A copy of the verbatim proceedings has been kept on record.

**COMMITTEE ON THE WELFARE OF SCHEDULED CASTES  
AND SCHEDULED TRIBES  
(2022-2023)**

**(SEVENTEENTH LOK SABHA)**

**EIGHTEENTH SITTING  
(23.03.2023)**

**MINUTES**

The Committee sat from 1000 hrs. to 1100 hrs. in Committee Room No. 53, first floor, Parliament House, New Delhi-110001

**PRESENT**

Shri Kirit Premjibhai Solanki - Chairperson

**MEMBERS**

**LOK SABHA**

2. Shri Girish Chandra
3. Shri Guman Singh Damor
4. Shri Tapir Gao
5. Shri Rattan Lal Kataria
6. Shri Chhedi Paswan
7. Smt. Sandhya Ray
8. Shri Jagannath Sarkar
9. Shri Ajay Tamta

**RAJYA SABHA**

1. Shri Abir Ranjan Biswas
2. Shri Kamakhya Prasad Tasa

**SECRETARIAT**

- 1 Shri D.R. Shekhar, Joint Secretary
- 2 Shri P.C. Choulda, Director
- 3 Shri. Mohan Arumala, Under Secretary

At the outset, the Chairperson welcomed the Members of the Committee. The Committee then considered the following draft report(s):

- i. Action taken by the Government on the recommendations contained in the Thirtieth Report (Sixteenth Lok Sabha) of the Committee on the Welfare of Scheduled Castes and Scheduled Tribes on the subject "Examination of Annual Reports of National Commission for Scheduled Castes (NCSC) presented under Article 338(5)(d) of the Constitution of India and the measures that should be taken by the Union Government in respect of matters within the purview of the Government".
- ii. "Review of Functioning of National Scheduled Castes Finance and Development Corporation (NSFDC)."
- iii. Action taken by the Government on the recommendations contained in the Seventeenth Report (Seventeenth Lok Sabha) of the Committee on the Welfare of Scheduled Castes and Scheduled Tribes on the subject "Role of autonomous bodies/educational Institutions including Central Universities,

Engineering Colleges, IIMs, IITs, Medical Institutes etc. in socio-economic development of Scheduled Castes and Scheduled Tribes with special reference to pre-matric/post-matric scholarships in Navodaya Vidyalayas/Kendriya Vidyalayas.”

2. After due consideration, the Committee adopted the aforementioned Report(s) without any modification. The Committee also authorized the Chairperson to present the Report to both the Houses of Parliament during the ongoing Session of the Parliament.

The sitting of the Committee then adjourned.