



National Scheduled Castes Finance and Development Corporation

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

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GOLDEN OPPORTUNITIES FOR SCHEDULED CASTE PERSONS

National Scheduled Castes Finance and Development Corporation (NSFDC) was incorporated on 08.02.1989 as a Company 'not-for-profit' under Section-25 of Companies Act, 1956. Consequent upon the introduction of the Companies Act, 2013, NSFDC is now a Section-8 Company (not-for-profit) under the new Act. The broad objective of NSFDC is to promote socio-economic development of persons belonging to Scheduled Castes having annual family income up to Rs.5.00 lakh.

NSFDC SCHEMES

Scheme	Project Cost	Maximum Loan limit up to 90% of Project Cost	Interest Rate p.a. for		Repayment Period	Moratorium Period
			CAs	Beneficiary		
SCHEMES TO BE IMPLEMENTED THROUGH SCAs / PSBs / RRBs						
Micro Finance Scheme	Up to Rs.1.40 lakh	Up to Rs.1.25 lakh	2.5%	6.5%	Within 3 years	3 months
Term Loan	>Rs.1.40 lakh & upto Rs.50.00 lakh	>Rs.1.25 lakh & upto Rs.45.00 lakh	4%	8%	Within 7 years	
EDUCATION LOAN						
Educational Loan Scheme (ELS)	Education Loan Scheme (Domestic & Abroad) Upto Rs. 40.00 Lakh or 90% of course fee, whichever is less		2.5%	6.5%	=For Educational Loan Project-Finance (SCAs) & Refinance claims (Banks) where repayment has not started : up to 12 Years =For Educational Loan refinance claims where loans already disbursed and repayment period started : up to 10 years	=For Educational Loan Project-Finance SCAs) & Refinance claims (Banks) where repayment has not started : Course Period plus 1 (one) year =For Educational Loan refinance claims where loans already disbursed and repayment period started : up to 6 (Six) months
SCHEME TO BE IMPLEMENTED THROUGH NBFC-MFIs						
Aajeevika Microfinance Yojana (AMY)	Up to Rs.1.40 lakh	Rs.1.25 lakh	5%	15%	Within 3 Years	3 months
SCHEME TO BE IMPLEMENTED THROUGH CO-OPERATIVE SOCIETIES / CO-OPERATIVE BANKS						
Udyam Nidhi Yojana (UNY)	Upto Rs.5.00 lakh	Rs.4.50 lakh	5%	13%	Within 5 Years	3 Months