

- I. As per the Lending Policy, National Scheduled Castes Finance and Development Corporation (NSFDC) extends financial assistance in the form of loan to the Scheduled Caste persons having annual family income upto Rs.5.00 lakh for their income generating schemes and educational loan through State channelizing Agencies (SCAs) nominated by the respective State Governments/UT Administrations and other channelizing Agencies. The target group submit their project proposals and educational loan applications based on their felt needs, qualifications, existing skills and experience as per the format (s) applicable to them to the SCAs and in turn, SCAs forward the proposal (s) to NSFDC along with their recommendations for sanction. The list of the SCAs are available at [www.nsfdc.nic.in](http://www.nsfdc.nic.in)
- II. Alternatively, NSFDC also provide loan through Other Channelizing Agencies (PSBs/ RRBs/NBFC-MFIs etc.) through refinance mode. The applicant can visit the nearest branch for availing the financial assistance. The list of the OCAs are available at [www.nsfdc.nic.in](http://www.nsfdc.nic.in)
- III. Skill Development Training Programme
  - ❖ The Ministry of Social Justice and Empowerment (MoSJ&E), Government of India, has launched Pradhan Mantri Dakshta Aur Kushalta Sampann Hitgrahi (PM-DAKSH) Yojana, a Central Sector Scheme, from the financial year 2020-21, for providing Skill Development Trainings to the marginalized persons covering SCs, OBCs, EBCs, DNTs, Sanitation workers including waste pickers having age from 18 to 45 years.
  - ❖ NSFDC is one of the implementing agencies of PM-DAKSH Yojana. NSFDC has been implementing employment oriented National Skill Qualification Framework (NSQF) compliant Skill Development Training Programmes (SDTPs) for Scheduled Castes Persons under the Yojana.
  - ❖ There are four types of training programmes under PM-DAKSH Yojana, viz. (i) Up-skilling/Re-skilling - having duration normally from 35 to 60 hours and spaced over up-to 35 days /up-to one month, (ii) Short Term Trainings (STT) – having duration normally from 200 to 300 hours and up to 3 months, as stipulated in National Occupational Standards (NOS) and Qualification Packs (QPs), (iii) Entrepreneurship Development Programme (EDP) – having normally up-to 90 hours/15 days or as stipulated by MoRD, and (iv) Long Term Training Programmes (LTT) – having normally up-to 650 hours/7 months, as stipulated by the concerned board/regulatory body of the training center.

- ❖ The Skill Development Training Programmes under PM-DAKSH Yojana, are being implemented through the Government Training Institutes and Private Training Institutes having proven track record of implementing SDTPs in skilling ecosystem, selected by MoSJ&E.
- ❖ Under PM-DAKSH Yojana, the Scheduled Castes persons are provided free skill training. Besides, after completion of training programmes, the trainees are paid stipend @ (i) Rs.1,500/- per month towards to & fro expenses in case of non-residential STT and LTT programmes, (ii) Rs.2,500/- for the duration of training programme, towards-wage loss, in case of Up-skilling/Re-skilling, and (iii) Rs.100/- per day towards to & fro expenses in case of EDP. The stipend is paid through DBT subject to overall attendance %age of 80% and above during the training period.
- ❖ On successful completion of training, the trainees are provided placement assistance and/or entrepreneurial guidance to start their own ventures with financial assistance from NSFDC through State Channelizing Agencies/Other Channelizing Agencies.
- ❖ Training programs are being implemented through PM-DAKSH-Portal '<https://pmdaksh.dosje.gov.in/>' & Mobile App 'PMDAKSH' to be downloaded from Google Play Store. The interested eligible persons of the target group can register their candidature through PM-DAKSH Portal & Mobile App, as and when opened.

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