

Achievements of National Minorities Development & Finance Corporation (NMDFC).

The National Minorities Development & Finance Corporation was incorporated on 30th September, 1994 with the objective of promoting economic activities amongst the backward sections of notified minorities. NMDFC has two channels to reach the ultimate beneficiaries i.e. State Channelising Agencies and Non Governmental Organizations (NGOs). The two main activities of NMDFC are Term-Loan scheme and Micro-Financing Scheme of which Term-Loan is implemented through SCAs and Micro-Financing through SCAs as well as NGOs.

2. Under Term Loan Scheme in the last five years, a total of Rs. 57409 lakhs was spent covering 1,47,820 beneficiaries upto 28.02.2009. Similarly for Micro-Financing scheme, in the last five years, an amount of Rs. 6063.6 lakhs of micro-credit was disbursed to 79781 beneficiaries upto 28.02.2009. State/UT wise details of Term-Loan Scheme may be seen at Annexure-I and of Micro-Financing at Annexure –II. The financial and physical achievement are given below:

**Financial Achievements
(Amount in Rs. lakhs)**

Item	Year					Total
	2004-05	2005-06	2006-07	2007-08	2008-09	
Term-Loan	13072.00	9810	9958.0	13090	11479.0	57409
Micro-Credit Disbursed	828.67	1002	1317.1	1322	1593.8	6063.57
Total Amount	13900.67	10812	11275.1	14412	13072.8	63472.57

**Physical Achievements
(No of beneficiaries)**

	Year					Total
	2004-05	2005-06	2006-07	2007-08	2008-09	
Term-Loan	35552	23408	22301	31574	34985	147820
Micro-Credit Disbursed	11034	10893	25482	16159	16213	79781
Total	46586	34301	47783	47733	51198	227601