

LIST OF SCHEMES BEING IMPLEMENTED UNDER NMDFC SCHEMES

(A) HEREDITARY OR NON-TECHNICAL NATURE SCHEMES

Sr. No	Nomenclature of Scheme	Unit Cost (In Rs.)	Rate of Intt.
1	DAIRY FARMING (3-5 Animals)	Upto 500000/-	6-8%
2	POULTRY FARMING	Upto 500000/-	6-8%
3	VEGETABLE GROWING	Upto 500000/-	6-8%
4	BEE KEEPING	Upto 500000/-	6-8%
5	CARPENTARY/FURNITURE SHOP/BLACKSMITH SHOP	Upto 500000/-	6-8%
6	FLOUR MILL/KOHLU	Upto 500000/-	6-8%
7	AUTO RICKSHAW (Passengers/Goods Carriers)	Upto 500000/-	6-8%
8	GENERAL STORE (Karyana/Cattle/Poultry Feed)	Upto 500000/-	6-8%
9	HARDWARE STORE (Including Sanitary & Building Material, Iron Etc.)	Upto 500000/-	6-8%
10	CLOTH/READYMADE GARMENTS SHOP	Upto 500000/-	6-8%
11	BOOKS/STATIONERY SHOP	Upto 500000/-	6-8%
12	SALE & REPAIR OF CYCLE	Upto 500000/-	6-8%
13	PHOTO STAT MACHINE	Upto 500000/-	6-8%
14	TAILORING	Upto 500000/-	6-8%

B) TECHNICAL NATURE SCHEMES

15	AGRICULTURAL IMPLEMENTS (Fabrication)	Upto 500000/-	6-8%
16	AUTOMOBILE REPAIR/SPARE PARTS SHOP	Upto 500000/-	6-8%
17	ELECTRONIC/ELECTRICAL SALE & REPAIR	Upto 500000/-	6-8%
18	INTERNET DHABA/CYBER CAFÉ	Upto 500000/-	6-8%
19	FABRICATION UNIT	Upto 500000/-	6-8%
20	VIDEOGRAPHY & PHOTOGRAPHY	Upto 500000/-	6-8%
21	HOSIERY UNIT	Upto 500000/-	6-8%
22	SMALL SCALE INDUSTRIAL UNIT (includes any manufacturing activity)	Upto 500000/-	6-8%

C) SERVICE SECTOR SCHEMES

23	ADVERTISING AGENCY	Upto 500000/-	6-8%
24	AIR TRAVEL AGENCY	Upto 500000/-	6-8%
25	AIRPORT SERVICES	Upto 500000/-	6-8%
26	ARCHITECTS SERVICES	Upto 500000/-	6-8%
27	BEAUTY PARLOURS	Upto 500000/-	6-8%
28	BUSINESS AUXILIARY SERVICES	Upto 500000/-	6-8%
29	CABLE OPERATORS	Upto 500000/-	6-8%
30	CARGO HANDLING SERVICES	Upto 500000/-	6-8%
31	CHARTERED ACCOUNTANTS	Upto 500000/-	6-8%
32	COMMERCIAL TRAINING & COACHING	Upto 500000/-	6-8%

33	COMPANY SECRETARIES	Upto 500000/-	6-8%
34	CONSULTING ENGINEER	Upto 500000/-	6-8%
35	COURIER AGENCY	Upto 500000/-	6-8%
36	DRY CLEANING SERVICES	Upto 500000/-	6-8%
37	FASHION DESIGNER SERVICES	Upto 500000/-	6-8%
38	FRANCHISE SERVICES	Upto 500000/-	6-8%
39	GENERAL INSURANCE BUSINESS	Upto 500000/-	6-8%
40	INTERIOR DECORATORS	Upto 500000/-	6-8%
41	MAINTENANCE OR REPAIR SERVICE	Upto 500000/-	6-8%
42	MANAGEMENT CONSULTANTS	Upto 500000/-	6-8%
43	MANPOWER RECRUITMENT AGENCY	Upto 500000/-	6-8%
44	ONLINE INFORMATION AND DATA	Upto 500000/-	6-8%
45	OUTDOOR CATERING	Upto 500000/-	6-8%
46	PACKAGING SERVICES	Upto 500000/-	6-8%
47	PANDAL OR SHAMIANA SERVICES	Upto 500000/-	6-8%
48	PHOTOGRAPHY SERVICES	Upto 500000/-	6-8%
49	REAL ESTATE AGENTS	Upto 500000/-	6-8%
50	RAIL TRAVEL AGENTS	Upto 500000/-	6-8%
51	SCIENTIFIC AND TECHNICAL CONSULTANCY	Upto 500000/-	6-8%
52	SECURITY AGENCIES	Upto 500000/-	6-8%
53	SERVICING OF MOTOR VEHICLES	Upto 500000/-	6-8%

D) EDUCATIONAL LOAN SCHEME

54	A) Technical & Professional Courses within India	Upto 15.00 Lac – 20.00 lac	3-8%
	B) For Studying Abroad.	Upto 20.00 Lac - 30.00 lac	3-8%

E) SPECIAL SCHEMES

55	MICRO FINANCE SCHEME	Upto 1.00 – 1.50 Lac	7-10%
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NOTE: -

- 1) **Under NMDFC's Credit Line-1, the Income criteria is upto Rs. 98000/- p.a. in Rural Areas and upto Rs. 1,20,000 p.a. in Urban areas – (70% disbursement should be for this target group).**
 - a) The rate of interest will be @ 6% p.a. under Term Loan Schemes.
 - b) Rate of Interest under Education loan will be 3% p.a.
 - c) Rate of Interest under Micro Finance scheme will be 7% p.a.
- 2) **Under NMDFC's Credit Line-2, the Income criteria is upto Rs. 6.00 Lac in both Rural Areas and Urban areas - (30% disbursement is for this Target group)**
 - a) The rate of interest will be @ 8% p.a. for male beneficiary and 6% for Female Beneficiary under Term Loan Schemes.
 - b) Rate of Interest under Education Loan Scheme will be 8% for Male beneficiary and 5% for Female beneficiary.
 - c) Rate of Interest under Micro Finance scheme will be 10% for Male beneficiary and 8% for Female beneficiary.