



# Parwaz

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## 5<sup>th</sup> Lok Samvardhan Parv, organized at Kochi



National Minorities Development & Finance Corporation (NMDFC), under the aegis of the Ministry of Minority Affairs (MoMA), successfully organized the 5th Lok Samvardhan Parv (LSP) at Marine Drive Ground, Kochi, Kerala from 26th August to 4th September 2025 under the PM-VIKAS scheme. The event was inaugurated by Shri George Kurian, Hon'ble Union Minister of State for Minority Affairs in the presence of senior officials from MoMA and NMDFC. 114 stalls were set up, including 100 artisans from 23 States/UTs and 14 culinary experts from 6 States/UTs, showcasing handicrafts,

handlooms, and traditional cuisines. Participation was inclusive with representation from Muslim, Christian, Sikh, Jain and other communities, including 49 women artisans and 1 transgender participant. Cultural evenings from 26th–31st August featured Bharatanatyam, Kathakali, Ghazals, and folk music, drawing enthusiastic audiences. Sales worth ₹78.64 lakh were recorded (₹66.63 lakh by artisans, ₹12.01 lakh by culinary experts). The artisans also booked orders and established significant market linkages.



### Visit to Stalls by Hon'ble Union Minister of State for Minority Affairs



Workshops by EPCH and NSIC on design, entrepreneurship, quality compliance, GEM portal, and digital marketing benefited artisans. Credit assistance of ₹554.13 lakh was disbursed to 521 minority beneficiaries by Kerala SCAs (KSWDC, KSBCDC, and MATSYAFED) during the event. The event received widespread appreciation for its scale, cultural richness, and outreach. Visitors appreciated the variety of traditional crafts and cuisines. Media

coverage, both print and electronic, amplified its impact. The Valedictory Function on 4th September 2025 concluded the Parv with stakeholders reaffirming NMDFC's commitment to socio-economic upliftment and empowerment of minorities. The 5th Lok Samvardhan Parv at Kochi stood as a true testimony of inclusive growth, cultural celebration, and empowerment of artisans and entrepreneurs from minority communities.

## NMDFC organized Regional Review Meeting of its SCAs in Southern Region at Kochi



NMDFC organized its 4th Regional Review Meeting (RRM) for Southern Region Channel Partners on 26th August 2025 at Kochi. The meeting was chaired by Shri George Kurian, Hon'ble Minister of State for Minority Affairs in august presence of Dr. Abha Rani Singh, CMD, senior officials, State Channelizing Agencies (SCAs), and Canara Bank. They reviewed the progress of NMDFC schemes, addressed operational challenges, and explored strategies to enhance implementation, recovery, and beneficiary outreach.

In his keynote address, Shri Kurian highlighted cooperative federalism, the right to participation and information as democratic pillars, and the role of technology and social media in empowering communities. He encouraged a transition from job seekers to job creators, aligning with the Viksit Bharat@2047 vision, and urged SCAs to work diligently for inclusive growth.

Dr. Singh emphasized timely recovery of dues, prompt submission of Utilization Certificates (UCs), adoption of MILAN software, and leveraging social media to

share success stories and attract beneficiaries. State-wise discussions included Kerala, where KSBCDC requested ₹30 crore term loans, KSWDC was advised to align marketing with NMDFC guidelines, and MATSYAFED reported utilizing ₹15 crore of a ₹32 crore allocation, with an improved beneficiary ratio. KSMDFC committed to using ₹9.88 crore by February 2025 while addressing pending UCs. In Andhra Pradesh, NMDFC pressed APSMFC to resume financing and providing government guarantee and contributing ₹8.88 crore in the equity of NMDFC. Puducherry's PBCMDC tackled a ₹8.49 crore overdue with a One Time Settlement suggestion, while Tamil Nadu's SCA (TAMCO) was urged to mobilize contributions and seek extended guarantees. Canara Bank expressed readiness to support NMDFC by extending credit to entrepreneurs, including those in Lakshadweep.

The meeting concluded with SCAs resolving to enhance fund utilization, expand outreach in underserved regions, and focus on entrepreneurship.

## NMDFC organized Joint Stakeholders Interaction and Collaboration Meeting with DICCI at Kolkata & Kochi



**Glimpses of Stakeholders Interaction and Collaboration Meeting with DICCI held at Kochi**

As part of its ongoing efforts to promote entrepreneurship and capacity building among target communities, NMDFC organized Joint Stakeholders Interaction and Collaboration Meetings with DICCI at Kolkata on 31st July, 2025 and Kochi on 25th August, 2025. These meetings aimed at strengthening entrepreneurial skills, enhancing access to finance, and creating opportunities for self-employment and sustainable businesses.

The workshop at Kolkata witnessed participation of 37 identified entrepreneurs, while the Kochi workshop engaged 18 entrepreneurs. In both locations, the identified entrepreneurs were offered credit support and other assistance by NMDFC through its State Channelizing Agencies (SCAs) and NSIC. Additionally, handholding support is being extended by DICCI to ensure business sustainability and growth.

The meetings emphasized entrepreneurial skill development, technical know-how, and

market linkages. Special focus was given to disseminating information about schemes and opportunities in the MSME sector. NSIC provided details about various schemes, and SCAs across States have been sensitized about the MoU signed between NMDFC and DICCI.

NMDFC has also resolved to establish Centres of Excellence at Kolkata, Kochi, Mumbai, Srinagar, and Jaipur, which will function as nodal points for providing entrepreneurial guidance, conducting training programs, and facilitating market access.

In addition, DICCI suggested new initiatives such as marketing through e-commerce, setting up a Venture Capital Fund, and creating a center on the lines of the SC/ST Hub. Responding to these suggestions, NMDFC has already established a Marketing Department and is working on connecting with KVIC for online promotion of artisan products.

## Mary Diya M.M, Kerala

### Term Loan for Bakery

Mary Diya M.M, a graduate and resident of Muthukel House, Gonduparambu, Ernakulam, Kerala had always dreamed of running her own bakery to support her family's livelihood. However, with limited income of only around ₹6,000 per month, she struggled to expand her business and meet the growing demands of her customers. Her aspirations found new direction when she learned about the Term Loan Scheme of NMDFC, implemented through the Kerala State Women's Development Corporation.

Encouraged by the opportunity, she applied for assistance and was sanctioned a loan of ₹2,85,000 on 12th June 2024 for her bakery project (total project cost ₹3,00,000). This timely support enabled Mary to purchase essential equipment, stock better quality products, and improve her bakery operations. As a result, her monthly profit increased significantly to ₹10,000–₹15,000. Mary has been consistent in repaying her loan instalments and is proud of her



journey towards becoming a self-reliant entrepreneur. Today, she not only contributes to her family's financial well-being but also inspires other women in her community to take up entrepreneurial ventures. With gratitude, she credits KSWDC and NMDFC for enabling her transformation and helping her achieve stability and confidence through her bakery business.



## Teena T Antony, Kerala

### Term Loan for Fancy Store

Teena T Antony, resident of Thaithara House, Punapra P.O, Alappuzha, had always aspired to run her own fancy store and support her family's livelihood. However, with a limited monthly income of only around ₹35,000, she faced difficulties in expanding her business and meeting the diverse needs of her customers. Her aspirations took a new turn when she learned about the Term Loan Scheme of NMDFC, implemented through the Kerala State Women's Development Corporation.

Motivated by the opportunity, she applied for assistance and was sanctioned a loan of ₹2,85,000 on 27th March 2024 for her fancy store project (total project cost ₹4,00,000). This timely support helped Teena to enhance her store by purchasing a wider variety of stock, improving the store's infrastructure, and catering better to customer demands. As a result, her monthly income rose significantly to nearly ₹50,000.

### **Roseline Riju, Kerala Term Loan for Fancy Store**

Roseline Riju, resident of Mudavassery House, P J Joseph Road, Mattancherry P.O, Ernakulam, had always nurtured the dream of running her own business to support her family. With a keen interest in entrepreneurship, she ventured into the online sales of maternity and baby care products. However, with a modest monthly income of only around ₹10,000, Roseline found it difficult to expand her business and effectively meet the growing demands of her customers. Her aspirations found new direction when she came to know about the Term Loan Scheme of NMDFC, implemented KSWDC.

Motivated by the opportunity, she applied for assistance and was sanctioned a loan of ₹2,85,000 on 27th March 2024 for her fancy store project (total project cost ₹4,00,000). This timely support helped Teena to enhance her store by purchasing a wider variety of stock, improving the store's infrastructure, and catering better to customer demands. As a result, her monthly income rose significantly to nearly ₹50,000.

She has been regular in repaying her loan instalments and feels proud of her progress towards becoming a self-reliant entrepreneur. Today, Teena contributes meaningfully to her family's financial stability. With deep gratitude, she acknowledges the support of KSWDC and NMDFC for empowering her to achieve growth, stability, and confidence.



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## MONTHLY PROGRESS / FY 2025-26

### Over ₹309 Crore disbursed by NMDFC in FY 2025-26, Covering Over 79 thousand Beneficiaries

The disbursement during the month of August, 2025 stands at Rs. 309.17 Cr for covering 79,862 beneficiaries. The Cumulative disbursement for the FY 2025-26 under Term Loan Scheme is Rs.131.42 Cr and under Micro Finance scheme is Rs. 177.75 Cr as illustrated in the table below:

AUGUST, 2025		FY 2025-26	
<b>TERM LOAN, EDUCATION LOAN &amp; VIRASAT LOAN</b>			
<b>FINANCIAL (in Rs. Cr)</b>	<b>Physical</b>	<b>Financial (in Rs. Cr)</b>	<b>Physical</b>
25.70	1713	131.42	8762
<b>MICRO FINANCE</b>			
<b>FINANCIAL (in Rs. Cr)</b>	<b>Physical</b>	<b>Financial (in Rs. Cr)</b>	<b>Physical</b>
36.00	14400	177.75	71100
<b>TOTAL DISBURSEMENT</b>			
<b>FINANCIAL (in Rs. Cr)</b>	<b>Physical</b>	<b>Financial (in Rs. Cr)</b>	<b>Physical</b>
61.70	16113	309.17	79862

### Recovery from the SCA during August, 2025

NMDFC has recovered a total of ₹18.46 Cr during the month of August, 2025. The total cumulative repayments during the financial year 2025-26 are Rs.194.62 Cr under the Term Loan Scheme and Rs.193.55 Cr under

the Micro Financing Scheme. The repayment under the Term Loan Scheme by SCAs to NMDFC is 96.35%, and under the Micro Financing Scheme by SCAs & NGOs to NMDFC is 99.38%.

## NMDFC supported Banswara District Sport Council with Archery Equipment under CSR

As part of its Corporate Social Responsibility (CSR) initiative, NMDFC has extended support to the District Sports Council, Banswara, Rajasthan, by providing modern Archery equipment. This initiative is aimed at promoting rural sports and nurturing the traditional archery talent prevalent among the tribal youth of the region.

Archery holds a deep cultural significance in the tribal belts of Banswara and Dungarpur, where many young individuals display natural skill in the sport.

However, the lack of access to modern equipment has limited their ability to pursue archery at competitive levels. Responding to this need, NMDFC sanctioned ₹4.95 lakh under its CSR programme for the procurement of Compound Archery Bow complete sets — one for Banswara.

The equipment has been supplied through authorized vendors and duly certified by the District Sports Authorities.

This support will enable young archers to train with professional-grade resources,



opening opportunities for them to participate in state and national level competitions.

The initiative not only strengthens sporting infrastructure in tribal districts but also aligns with NMDFC's larger vision of empowering minority and tribal communities through inclusive development programmes.

By bridging the gap between tradition and modern training, the effort seeks to inspire a new generation of archers from Rajasthan to excel in the sport.

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