

**GOVERNMENT OF INDIA
MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT
LOK SABHA**

**UNSTARRED QUESTION NO.655
TO BE ANSWERED ON 06.02.2024**

NEW SWARNIMA LOAN SCHEME

655. SHRI JAYANT SINHA:

Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

- (a) the details and salient features of the New Swarnima Loan Scheme of the National Backward Classes Finance and Development Corporation (NBCFDC);
- (b) the total number of beneficiaries under the scheme, State-wise including district-wise in Jharkhand; and
- (c) the details of funds allocated and utilised under the said scheme?

ANSWER

**MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT
(SUSHRI PRATIMA BHOUMIK)**

(a): The details and salient features of the New Swarnima Loan Scheme of the National Backward Classes Finance and Development Corporation (NBCFDC) is appended at **Annexure-A.**

(b): The total number of beneficiaries assisted under the scheme during last 5 years and current year State/UT-wise including Jharkhand is attached at **Annexure-B.**

District-wise data is not maintained by NBCFDC.

(c): The details of funds allocated/disbursed and utilized under the loan schemes including New Swarnima Scheme upto 25.01.2024 is attached at **Annexure-C.**

The details & salient features of the New Swarnima Loan Scheme of NBCFDC

“NEW SWARNIMA SCHEME FOR WOMEN”

Objectives

Inculcating the spirit of self-dependence among the women of Backward Classes under Term Loan.

Eligibility

- The women belonging to Backward Classes as notified by the Central/ State Governments from time to time shall be eligible for loan under this scheme.
- Applicant's annual family income should be less than Rs.3.00 Lakh.

Salient Features

- The target group of the “New Swarnima” scheme of NBCFDC is the women belonging to Backward Classes having annual family income less than Rs.3.00 Lakh.
- The beneficiary women is not required to invest any amount of her own on the projects upto cost of Rs.2,00,000/-.
- The rate of interest on the amount of loan is less as compared to the general loan scheme of the Corporation.

Maximum Loan Amount : Rs. 2.00 Lakh (per beneficiary)

Pattern of Financing

- | | | |
|---------------------------------|---|-----|
| 1. NBCFDC Loan | : | 95% |
| 2. Channel Partner Contribution | : | 05% |

Rate of Interest

- | | | |
|--|---|---------|
| 1. From NBCFDC to Channel Partner | : | 2% p.a. |
| 2. From Channel Partner to beneficiary | : | 5% p.a. |

Repayment

Loan is to be repaid in quarterly instalments with maximum 8 years (including the moratorium period of six months on the recovery of principal).

**Total Number of beneficiaries assisted under New Swarnima Scheme during
last 5 years and current year State/UT-wise**

S. No.	Name of State/UT	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24 (as on 25.01.2024)
		(Nos.)	(Nos.)	(Nos.)	(Nos.)	(Nos.)	
1.	Andhra Pradesh		39	15	-	-	-
2.	Andaman & Nicobar		1				
3.	Assam		9	61	-	-	-
4.	Bihar		46	1	-	-	-
5.	Chandigarh			-	-	-	-
6.	Chhattisgarh	14	21	20	-	-	-
7.	Delhi			34	5	-	-
8.	Goa			50	-	25	-
9.	Gujarat	239	116	230	280	180	
10.	Haryana	400	21	-	100	-	-
11.	Himachal Pradesh	9	8	8	50	250	4
12.	Jammu & Kashmir	48	200	160	275	100	9
13.	Jharkhand		12	1	-	-	-
14.	Karnataka		226	72	-	-	
15.	Kerala	880	749	2020	5420	3940	6
16.	Madhya Pradesh	128	218	37	-	-	-
17.	Maharashtra		43	6	-	-	
18.	Manipur		1	1	-	-	-
19.	Odisha		34	1	-	-	
20.	Punjab	320	348	541	1434	678	316
21.	Puducherry		6				-
22.	Rajasthan	222	937	553	-	-	
23.	Tamil Nadu	433	733	2040	-	-	876
24.	Telangana		12	7	-	-	-
25.	Tripura	385					
26.	Uttar Pradesh	528	147	335	200	400	-
27.	Uttarakhand	10	7				-
28.	West Bengal		4				
	Total	3616	3938	6193	7764	5573	1211

The details of funds allocated/disbursed and utilized under Loan Schemes including New Swarnima Scheme upto 25.01.2024

Sl. No	Name of State/UTs/PSBs	Cumulative (upto 25.01.2024)	
		Fund Allocated/Disbursed (Rs./Cr.)	Fund Utilised (Rs./Cr.)
I	STATES		
1	Andhra Pradesh	268.12	253.00
2	Arunachal Pradesh	0.00	0.00
3	Assam	77.79	77.29
4	Bihar	59.13	59.13
5	Chattisgarh	73.00	73.00
6	Goa	28.63	27.75
7	Gujarat	315.82	315.60
8	Haryana	145.11	142.72
9	Himachal Pradesh	105.79	104.08
10	Jharkhand	23.92	22.72
11	Karnataka	488.61	488.42
12	Kerala	2256.76	2236.63
13	Madhya Pradesh	205.22	205.22
14	Maharashtra	258.27	257.62
15	Manipur	26.81	26.81
16	Meghalaya	0.05	0.05
17	Mizoram	0.02	0.02
18	Nagaland	0.08	0.08
19	Odisha	19.65	19.65
20	Punjab	205.16	199.09
21	Rajasthan	147.84	142.84
22	Sikkim	32.59	31.49
23	TamilNadu	1212.22	1206.19
24	Telangana	29.88	29.88
25	Tripura	196.48	190.44
26	Uttar Pradesh	465.78	460.27
27	Uttrakhand	9.88	9.88
28	West Bengal	110.26	110.26
	Sub Total States (1 to 28)	6762.91	6690.16
II.	UTs		
29	A&N Islands	0.05	0.05
30	Chandigarh	1.38	1.33
31	D&N Haveli	0.05	0.05
32	Daman & Diu	0.00	0.00
33	NCT of Delhi	6.07	6.07
34	Jammu & Kashmir	51.66	48.97
35	Lakshadweep	0.00	0.00
36	Puducherry	79.97	79.97
	Sub Total (29 to 36)	139.16	136.42
	Total (I to II)	6902.07	6826.58
