

31

**STANDING COMMITTEE ON SOCIAL JUSTICE AND
EMPOWERMENT (2015-2016)**

(SIXTEENTH LOK SABHA)

**MINISTRY OF SOCIAL JUSTICE AND
EMPOWERMENT**

**(DEPARTMENT OF SOCIAL JUSTICE AND
EMPOWERMENT)**

**REVIEW OF THE FUNCTIONING OF THE NATIONAL
BACKWARD CLASSES FINANCE AND
DEVELOPMENT CORPORATION (NBCFDC)**

THIRTY-FIRST REPORT



**LOK SABHA SECRETARIAT
NEW DELHI**

August, 2016/Shravana, 1938 (Saka)

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Presented to Lok Sabha on 11.08.2016

Laid in Rajya Sabha on 11.08.2016



**LOK SABHA SECRETARIAT
NEW DELHI**

August, 2016/Shravana, 1938 (Saka)

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* To be appended later.

**COMPOSITION OF THE STANDING COMMITTEE ON SOCIAL
JUSTICE AND EMPOWERMENT (2015-2016)**

SHRI RAMESH BAIS - CHAIRPERSON

MEMBERS

LOK SABHA

2. Kunwar Bharatendra Singh
3. Shri Kantilal Bhuria
4. Shri Santokh Singh Chaudhary
5. Shri Sher Singh Ghubaya
6. Shri Jhina Hikaka
7. Shri Prakash B. Hukkeri
8. Shri Bhagwant Khuba
9. Shri Sadashiv Kisan Lokhande
10. Smt. K. Maragatham
11. Shri Kariya Munda
12. Prof. Seetaram Ajmeera Naik
13. Shri Asaduddin Owaisi
14. Sadhvi Savitri Bai Phule
15. Dr. Udit Raj
16. Smt. Satabdi Roy (Banerjee)
17. Prof. Sadhu Singh
18. Smt. Neelam Sonkar
19. Smt. Mamta Thakur
20. Shri Tej Pratap Singh Yadav
21. Vacant*

RAJYA SABHA

22. Smt. Jharna Das Baidya
23. Dr. Tazeen Fatma
24. Shri Ahamed Hassan
25. Smt. Sarojini Hembram
26. Shri Prabhat Jha
27. Smt. Vijila Sathyananth
28. Smt. Wansuk Syiem
29. Shri Ramkumar Verma**
30. Vacant*
31. Vacant*

* Shri Praveen Rashtrapal, MP, Rajya Sabha expired on 12.5.2016.

* Shri Nand Kumar Sai, MP, Rajya Sabha and Shrimati Mohsina Kidwai, MP, Rajya Sabha Retired on 29.6.2016.

* Shri Jasvantsinh Sumanbhai Bhabhor ceased to be Member of the Committee w.e.f. 5.7.2016 consequent upon his appointment as Minister.

** Nominated w.e.f. 25.7.2016.

LOK SABHA SECRETARIAT

- | | | | |
|----|----------------------------|---|------------------------|
| 1. | Shri Ashok Kumar Singh | - | Additional Secretary |
| 2. | Shri Sukhi Chand Chaudhary | - | Joint Secretary |
| 3. | Shri Ashok Sajwan | - | Director |
| 4. | Smt. Mamta Kemwal | - | Additional Director |
| 5. | Smt. Shilpa Kant | - | Sr.Executive Assistant |

INTRODUCTION

I, the Chairperson, Standing Committee on Social Justice and Empowerment (2015-16) having been authorized by the Committee to submit the Report on their behalf, present this Thirty-first Report on the subject "Review of the functioning of the National Backward Classes Finance and Development Corporation (NBCFDC)".

2. The Committee took oral evidence of the representatives of the Ministry of Social Justice and Empowerment (Department of Social Justice and Empowerment) on 10.02.2016 and 11.07.2016. The observations of the Committee are based on the appraisal of the evidence of the Ministry of Social Justice and Empowerment (Department of Social Justice and Empowerment).

3. The Committee considered and adopted the Report at their sitting held on 9.8.2016.

4. The Committee wish to express their thanks to the officers of the Ministry of Social Justice and Empowerment (Department of Social Justice and Empowerment) for furnishing the written replies and other material/information and for appearing before the Committee to tender their evidence in connection with the examination of the subject.

5. For facility of reference and convenience, the observations and recommendations of the Committee have been printed in bold letters in the body of the Report.

New Delhi;
9th August, 2016
18 Shrawana, 1938 (Saka)

RAMESH BAIS,
Chairperson,
Standing Committee on
Social Justice and
Empowerment.

REPORT

CHAPTER-I

CONSTITUTION OF THE NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION (NBCFDC)

Constitution:

1.1 The National Backward Classes Finance and Development Corporation (NBCFDC) was incorporated on 13 January, 1992 under Section 25 of the Companies Act, 1956 (now Section 8 of Companies Act, 2013) as a Company not for profit with an objective to promote economic and developmental activities for the benefit of Backward Classes and to assist the poorer section of these classes in skill development and self employment ventures.

1.2 The NBCFDC is a Government of India Undertaking under the aegis of Ministry of Social Justice and Empowerment (Department of Social Justice and Empowerment) and has an authorized share capital of Rs.1500 crore against which the Department has released Rs.1024 crore as on 30.03.2016.

Vision:

1.3 The Corporation has been established with a vision to play a leading role in upliftment of economic status of the target group of Backward Classes.

Mission and Objectives:

1.4 The NBCFDC aimed at providing concessional financial assistance to eligible members of Backward Classes living below double the poverty line for self employment and skill development. Its main objectives are to promote economic and developmental activities, to assist in the upgradation of technical entrepreneurial skills, to assist by way of concessional loans and advances for viable projects and to promote self employment.

Targets and achievements of the Corporation:

1.5 The Department of Social Justice and Empowerment informed that every year, the NBCFDC enters Memorandum of Understanding (MoU) with its Administrative Ministry *i.e.*, Ministry of Social Justice and Empowerment (Department of Social Justice and Empowerment), Government of India in consultation with Department of Public Enterprise (DPE). The said MoU is drawn based on the broad parameters given in the Guidelines issued by DPE from time to time. The performance/achievements of the Corporation are assessed against such parameters. A brief statement of the target and achievements against the main MoU parameters for 2014-15 and 2015-16 is as under:

SI No	Parameters	Unit	2014-15		2015-16	
			Target	Achievements	Target	Achievements
1	Disbursement of Loan	Rs. in Crore	265.00	296.00	300.00	315.12
2	Beneficiaries Covered (Loan schemes)	Nos.	160000	166693	170000	188158

CHAPTER-II

ELIGIBILITY CRITERIA TO OBTAIN THE NBCFDC LOAN

2.1 The following criteria has been set up by the Corporation to obtain loan under the NBCFDC Schemes through State Channelizing Agencies (SCAs):

- (i) The applicant should belong to the Backward Classes as notified by State/Central Government from time to time.
- (ii) The annual family income of the rural applicant should be less than Rs.98,000/- and urban applicant should be less than Rs.1,20,000/-.

2.2 People living below double the poverty line can obtain loan assistance for their self-employment ventures in the following sectors:

- (i) Agriculture and allied activities
- (ii) Small business/artisan and traditional occupation
- (iii) Transport sector and service sector
- (iv) Technical and professional trades/education loan for professional courses

2.3 The State Channelising Agencies (SCAs) are responsible for disbursement of loans for viable projects as per needs and choice of beneficiaries under above-mentioned broad sectors.

2.4 When the Department was asked whether one person can be chosen for more than one scheme simultaneously or at different point of time, the Department informed that, "the selection of the beneficiaries is carried out by the SCAs after carrying out necessary due-diligence. As per

Government of India (GOI) norms, one person can receive loans under one scheme only".

CHAPTER-III

SCHEMES OF THE NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION (NBCFDC)

3.1 There are two types of activities performed by the NBCFDC for the upliftment of the beneficiaries of the target group. First is through Financing Schemes and second through Skill Development of the under-privileged amongst the Backward Classes which is carried out by conducting Skill Development Training Programmes (SDTP) by the NBCFDC.

I. Financing Schemes:

3.2 There are two broad categories of Financing Schemes under which loans are disbursed to the beneficiaries:

- (i) Term Loan and Margin Money Loan Scheme
- (ii) Micro Finance Scheme

(A) Term Loan and Margin Money Loan Scheme:

3.3 Under Term Loan Scheme, loans are given upto 85% of the project cost subject to a maximum of Rs. 10 lakh per beneficiary. Under the Margin Money Loan Scheme, loans are given upto 40% of the project cost and balance amount of project cost is contributed by Bank/Finance Institution (50%) and SCA/beneficiary (10%). Under Term Loan Scheme, following special schemes are covered:

3.4 **"New Swarnima" - Special Scheme for Women:** For inculcating the spirit of self-reliance among the women of Backward

Classes, the Corporation is running a special scheme "New Swarnima".

The salient features of the scheme are:

- Maximum loan limit is Rs. 1 lakh per beneficiary.
- Rate of interest from beneficiary is @5% p.a.
- Maximum repayment period is 10 years. The NBCFDC provides for 95% of the project cost.

3.5 The statement furnished by the Department showing State-wise financial and physical achievements of the NBCFDC under New Swarnima Scheme is at **Annexure-I**.

3.6 **Education Loan Scheme:** To provide financial assistance to the students of Backward Classes living below double the poverty line for pursuing general/professional/technical courses or training at graduate and/or higher levels both in India and abroad. Such students who have obtained admission for a course in the Institute recognized by All India Council for Technical Education (AICTE), Medical Council of India etc. as the case may be, are eligible for this loan. Maximum loan limit per student is Rs. 10 lakh for studying in India subject to maximum Rs. 2.5 lakh per annum and Rs. 20 lakh for study abroad or actual expenses for the entire course whichever is less. The rate of interest is @4% p.a. and girl students get a special concessional rate of interest @ 3.5 p.a. 90% of this loan is funded by the NBCFDC for education in India and 85% of loan for education abroad.

3.7 **Saksham:** This is a special scheme under Term Loan Scheme. Under the scheme, loans are provided to the young professional belonging to Backward Classes to set up their own self-employment ventures after completing the professional courses such as Doctors' Clinic, Office for CA/Finance consultancy etc. Under the scheme, maximum loan limit is Rs. 10 lakh per beneficiary. Rate of interest for loans upto Rs. 5 lakh is @6% p.a. and above Rs. 5 lakh to Rs. 10 lakh bears interest @8% p.a. The NBCFDC funds 85% of the project cost.

3.8 **Shilp Sampada:** The objective of this scheme is to upgrade the technical and entrepreneurial skill of Backward Classes by way of providing training and financial assistance under Term Loan for self-employment in traditional craft etc. The loan under the scheme may be considered to the artisans and handicraft persons to secure their traditional art and craft and to provide training to upgrade their existing skills with latest technological inputs such as use of computers, CAD design development etc. Under this scheme, maximum loan limit is Rs. 10 lakh. Rate of interest for loans upto Rs. 5 lakh is @6%p.a. and above Rs. 5 lakh and upto Rs. 10 lakh interest rate is @8%p.a. The NBCFDC funds 85% of project cost.

3.9 According to the Department, under the Schemes of 'Saksham' and 'Shilp Sampada', rate of interest for loans upto Rs. 5 lakh is @6% p.a. and above Rs. 5 lakh and upto Rs. 10 lakh is @8% p.a. As a result, if the cost

of any project exceeds Rs. 5 lakh by few thousands of Rupees, the interest rate would become 8% p.a.

3.10 When the Committee asked the Secretary if the cost of any project increases marginally, *viz.*, by few thousand of rupees above Rs. 5 lakh, the beneficiary will have to incur an interest rate of 8 % p.a. instead of 6% p.a., which seems unjustified and this extra rate of 2% interest will put the beneficiary into inconvenience. The Secretary stated as under:

"We will get the concern/suggestion of the Committee examined by the Board of the Corporation."

(B) Micro Finance

3.11 **Micro Finance Scheme:** In order to implement the NBCFDC Scheme at grass root level and to promote and support Micro Finance Scheme for improvement of credit facilities for the target group specially for women beneficiaries, the Corporation implements Micro Finance through SCAs by accredited NGO/Self Help Groups. The maximum loan limit per beneficiary in SHG is Rs. 50,000/-. The rate of interest is 5% p.a. charged by SCA from the beneficiary. The NBCFDC funds 90% of the project cost.

3.12 **Mahila Samridhi Yojana (Micro Finance Scheme for Women):** To provide Micro Finance for women entrepreneurs belonging to the target group. The Scheme is being implemented through SCAs in rural and urban areas by way of financing the women beneficiaries through accredited NGOs/SHGs. The maximum loan limit per beneficiary

is Rs. 50,000/-. The rate of interest is 4% p.a. charged by SCA from beneficiary. The NBCFDC funds 95% of the project cost. The statement furnished by the Department showing State-wise financial and physical achievements of the NBCFDC under Mahila Samridhi Yojana is at **Annexure-I.**

3.13 **Krishi Sampada:** A special scheme under Micro Finance for the small and marginal farmers of the target group. The main objective is to provide concessional loans to small farmers, vegetable growers of the target group for their urgent requirement of funds during Rabi and Kharif or any cash crop. The maximum loan limit per beneficiary in SHG is Rs. 50,000/-. The rate of interest is 4% p.a.

3.14 The National Backward Classes Finance and Development Corporation (NBCFDC) performs its activities for the upliftment of underprivileged among Backward Classes, mainly by conducting skill development training and providing loan and financial assistance through its Term Loan and Micro Finance Schemes. The Committee note that under the Term Loan Special Schemes of the NBCFDC *i.e.*, 'Saksham' and 'Shilp Sampada', the rate of interest for loan upto Rs. 5 lakh is 6 per cent per annum and above Rs. 5 lakh and upto Rs. 10 lakh, it is 8 per cent per annum. The Committee feel, in cases where the project cost exceeds by few thousands of rupees above Rs. 5 lakh, the interest rate increases by 2 per cent and becomes 8 per cent per annum, for a person belonging to the economically Backward Classes, which appears unjustified and defeats the very purpose of helping these poor people. The Committee, therefore, recommend that the Department should seriously address this issue and consider graded interest rates. If need be, the matter may be taken to the Board of the Corporation.

3.15 The Committee further note that the Corporation has also launched two schemes - (i) New Swarnima Scheme for Women, a term loan scheme for inculcating the spirit of self-reliance among the women; and (ii) Mahila Samridhi Yojana, a micro finance

scheme for women entrepreneurs of the target group. The Committee find that in the States of Goa, Gujarat, Kerala, Manipur, Rajasthan and Uttar Pradesh, there were nil beneficiaries during 2015-16 under New Swarnima Scheme and under Mahila Samridhi Yojana, there were no beneficiaries in Goa and Rajasthan during 2015-16. As the above mentioned schemes are vital and meant for economic upliftment of the women of the target group, the Committee are of the considered view that the Department look into the causes of very poor or non-implementation of these schemes in the States mentioned above and accordingly chalk out and adopt a well defined strategy to implement these schemes in all the States, particularly where these schemes are yet to take off. The Committee also desire that the Department of Social Justice and Empowerment should direct the NBCFDC and State Governments to start a comprehensive awareness campaign for publicity of these two important schemes amongst women, particularly in rural areas of the country so that they get the benefit of these schemes.

II. Skill Development Training Programme (SDTP)

3.16 The Department informed that the Corporation provides financial assistance for Skill Development Training Programme (SDTP) and upgradation of entrepreneurial skills of eligible members of Backward Classes living below double the poverty line.

3.17 According to the Department, during financial year 2015-16, a target for skill development of 12,500 trainees was assigned by the Department of Social Justice and Empowerment to the NBCFDC against which skill development of 15,146 trainees was awarded and undertaken by various Training Institutes of repute such as Central Institute of Plastic Engineering and Technology (CIPET); National Institute of Electronics and Information Technology (NIELIT); National Small Industries Corporation (NSIC); Centre for Research and Industrial Staff Performance (CRISP), Bhopal; Sector Skill Councils of Plumbing, Textiles, Apparel, Healthcare etc. Approximately Rs.15.00 crore has been incurred for these training programmes including stipend as a grant-in-aid, out of which Rs.4.54 crore has been provided by the Department of Social Justice and Empowerment. Balance amount has been met mainly by the NBCFDC from its internal resources with limited Corporate Social Responsibility (CSR) funding by Central Public Sector Enterprises (CPSEs). An institute-wise statement of sanctions, achievements and other details for the year 2015-16 is given at **Annexure-II**.

3.18 On being asked whether any income limit or age limit has been fixed for taking training under the SDTP Scheme, the Department informed that at present, persons with family income below Rs.98,000/- p.a. in rural areas and Rs.1,20,000/- p.a. in urban areas come under double the poverty line can avail the benefit of the scheme. A candidate should not be less than 18 years for taking training under the Scheme. There is no upper age limit.

3.19 When the Department was enquired about new initiatives taken for enhanced performance and effective implementation of the SDTP, the Department informed that to give fillip to skill development, especially for poor, and thereby enhance their wage and self employment opportunities, the NBCFDC has entered into Agreement with Sector Skill Councils (SSCs) for imparting Skill Development Training to the eligible members of Backward Classes. These SSCs are as follows:

- 1) Apparel Madeup and Home Furnishing Sector Skill Council
- 2) Indian Plumbing Skills Council
- 3) Textile Sector Skill Council
- 4) Furniture and Fitting Skill Council
- 5) Capital Goods Skill Council
- 6) Telecom Sector Skill Council
- 7) Agricultural Skill Council of India
- 8) Electronics Sector Skill Council of India

9) Beauty and Wellness Sector Skill Council

3.20 During the course of evidence, when the details of the Nursing Course under Skill Development Training Programme was asked, a representative of the Department stated as under:

"The duration for Nursing Course is quite prolonged. Its cost is also very high. Our budget is only of Rs. 8,000/- to Rs.10,000/- per beneficiary. There will be a huge shortfall in this..."

3.21 When asked regarding inclusion of nursing course under SDTP of the NBCFDC, the Department replied that with regard to Nursing Course for one year, the NBCFDC facilitates SDTPs from two months to six months only. Beyond that the loans under Education Loan Scheme are available. At present, the NBCFDC is facilitating SDTPs through Healthcare Sector Skill Council under following trades:

- (a) Emergency Medical Treatment
- (b) General Duty Assistant
- (c) Home Health Aide

3.22 Regarding details of the Skill Development Training Programme (SDTP), the Department replied that till 30.06.2016, the NBCFDC has sanctioned SDTPs for 14,662 trainees in 28 States. The NBCFDC is implementing SDTPs through Sector Skill Councils (SSCs) under the aegis of Ministry of Skill Development and Entrepreneurship, Government of India and therefore no separate proposal are invited from the State Governments as the proposals on Pan-India basis are submitted by these

SSCs. The NBCFDC allocates training programmes and number of trainees for all the States so that youth of all the States may get benefits.

3.23 The Department further informed that for the year 2016-17 in view of the good performance of 2015-16, the Department of Social Justice and Empowerment have set an ambitious target to train 17,500 beneficiaries for the NBCFDC. The Corporation has accordingly tied up with six Sector Skill Councils (SSCs) set by the Ministry of Skill Development and Entrepreneurship (MSDE), Government of India in the current year in addition to five SSCs with whom linkage had been established in the year 2015-16. Accordingly, the NBCFDC is in process of awarding Letter of Intents (LOIs) to 18 agencies including 10 SSCs and 08 institutes primarily running under aegis of various Central Government Ministries/State Government.

3.24 To overcome the constraint of funds, the Department informed that the Corporation is also reaching out to other Public Sector Enterprises for partnering in Skill Development initiatives by way of contributions of their CSR funds. Details of PSEs who have sanctioned funds under CSR for various SDTP initiatives along with status are at **Annexure-III**.

3.25 The Committee were informed that the training for upgradation of entrepreneurial skill is provided to the eligible members of Backward Classes under the Skill Development Training Programme (SDTP) Scheme. The NBCFDC is spending Rs. 8,000/- to Rs. 10,000/- per beneficiary, the duration of the training under SDTP spans from two months to six months. The Committee feel that the training of merely two months would not provide intended benefit to the beneficiaries. The Committee, therefore, desire that the period of the training under SDTP may be suitably enhanced so that a trainee, after completion of his training, actually acquires the necessary skills of the trade he is trained in. The Committee further desire that the budget of training per beneficiary be increased proportionately. The Committee further recommend that the NBCFDC should also include Nursing Course in its training programmes and the duration of this training programme should be at par with other Government and private institutes imparting similar training.

3.26 The Committee are concerned to note that most of the training programmes run by the NBCFDC under Skill Development Training Programme are being funded through internal resources (surplus) and the grants received from the Department of Social Justice and Empowerment are very limited, as a result the

NBCFDC has to rely on CSR funding for these training programmes. The Committee are happy to note that during 2015-16, the Corporation has spent Rs. 15 crore to train 15,146 trainees as against the target of 12,500 assigned by the Department for the year. For this purpose, grant-in-aid of only Rs. 4.54 crore had been received by the NBCFDC from the Department, which was not sufficient to achieve the target. For the year 2016-17, the Department have set a target to train 17,500 beneficiaries for the Corporation. The Committee are unable to understand that when the Ministry set up a target for the NBCFDC every year to train certain number of beneficiaries under the SDTP Scheme, why they do not create a separate head for SDTP and allot funds to the NBCFDC every year accordingly, depending upon the number of beneficiaries to be trained. Considering the fact that the NBCFDC is a non-profit organization, the number of training programmes run by the NBCFDC and the number of trainees all over the country, the Committee exhort the Department to create a separate head for SDTP and allocate separate Budget for SDTP every year so that the Corporation does not face resource crunch and the NBCFDC may utilize its surplus funds for extending loans to the target group specifically those entrepreneurs imparted the skill development courses.

CHAPTER-IV

ROLE OF STATE CHANNELIZING AGENCIES

4.1 The Department informed that most of the States have nominated their respective State Channelizing Agencies (SCAs) for channelizing the funds of the NBCFDC to the target group. Every year, the NBCFDC notionally allocates funds to these SCAs based on total population of the State and Annual Plans submitted by the SCAs. The funds disbursed to the SCAs require to be backed up with provision of Government Guarantee by the respective State Governments. The NBCFDC provides financial assistance on concessional rates of interest for various income generating schemes to the target groups through these agencies. Beneficiaries can obtain loans for income generating activities through respective SCAs under different schemes of the NBCFDC. The list of the SCAs, State-wise, is annexed at **Annexure-IV**.

4.2 The Department, elaborating the basis/criteria on which funds are allocated to the States, stated that the notional allocation of funds is made on the basis of:-

- (i) total population of the State/UT in absence of non-availability of population of Backward Classes ;
- (ii) 10% of the budget is allocated to the North-Eastern States as per Government of India guidelines.

4.3 The funds are disbursed to the States from which the demands are received based on Annual Action Plan (AAP).

4.4 The Department further informed that over the years, some of the SCAs have not been repaying the due loan installments timely resulting in overdues. According to the Department, a total amount of Rs.197.82 crore is outstanding from some SCAs. Similarly, certain State Governments have also not provided the government guarantees, which is a prerequisite for disbursement of the funds. The Department forwarded the following statement showing States where Government Guarantee is required for future releases:

Sl. No.	Name of State/SCA
1	Andhra Pradesh
2	Telangana
3	Assam
4	Bihar
5	Haryana
6	Jammu & Kashmir
7	Karnataka
8	Punjab
9	Rajasthan
10	Sikkim
11	Tamil Nadu
12	Tripura
13	Uttar Pradesh
14	West Bengal (for Minorities Development Corporation)

4.5 On being asked about the reasons for not providing Government Guarantees by some States, the Department replied that, "while the

decision for providing State Guarantee is strictly under purview of respective State Governments, the NBCFDC has been actively reaching out to the States for settling outstanding issues and recommencement of financing to target group. The States show reluctance to pay guarantee because of the objections by their finance department due to various reasons".

4.6 When enquired about the problems faced by the State Governments in the process of disbursement of loans to the beneficiaries under various schemes of the NBCFDC in absence of Government Guarantee, the Department stated that, "in view of non-availability of Government Guarantee, the SCAs are not able to draw allocated funds of the NBCFDC for further disbursement to the beneficiaries of the target group".

4.7 When the Committee enquired about the procedure by which SCAs ensure that the applicants, who are recommended/sanctioned loan, fulfill the eligibility criteria, as per the guidelines for funding, the Department replied that, "the SCAs obtain income and caste certificates from the beneficiaries while disbursing loans under the NBCFDC schemes. The certificates are invariably issued by the authorized officers as well as the Revenue Authority of the State Government to ensure the eligibility of the beneficiaries".

4.8 As regards the problems faced by the SCAs while disbursing loan to the beneficiaries, the Department replied that, "it has been observed by

the SCAs that there is a delay in issuing income and caste certificates by the State Governments leading to delay in disbursement of loans to the eligible beneficiaries. This causes delay in sanction of the loans".

4.9 For ensuring the repayment of loan by the beneficiaries, the Department informed that there is no uniform system of repayment of loan by the beneficiaries is being adopted by SCAs. The loans are recovered from the beneficiaries by way of executing the agreement and surety bond from the beneficiaries as well as obtaining other documents such as land papers, PDCs etc. Some SCAs also have system of asking government employee as a surety for the beneficiary to disburse loans.

4.10 When the Department was informed that due to non-payment of over-dues by the SCAs or non-availability of Government Guarantee from the respective State Governments, some populous States such as Uttar Pradesh, Bihar, Madhya Pradesh, Rajasthan and Maharashtra, with significant OBC population are receiving limited funds and the financing of beneficiaries of target group is put on hold, the Department responded that, "the NBCFDC has been trying its best to reach out to the highest level in the States where the NBCFDC allocated funds are not being utilized. In addition, the NBCFDC is also identifying the alternative channels to disburse loans to the members of Backward Classes in these States. The NBCFDC has signed MoU with Regional Rural Banks (RRBs) and Public Sector Banks (PSBs) with an objective to channelize the

NBCFDC funds through the Branches of these Banks at concessional rate of interest".

4.11 The details of MoU signed in these States with Banks are as under:-

a) Uttar Pradesh

- 1) U.P. Sahkari Gram Vikas Bank Ltd., Lucknow
- 2) Sarva UP Gramin Bank, Meerut
- 3) Punjab Gramin Bank, Kapurthala
- 4) Allahabad UP Gramin Bank, Banda

b) Bihar

- 1) Madhya Bihar Gramin Bank, Patna

c) Madhya Pradesh

- 1) Madhyanchal Gramin Bank, Sagar

d) Rajasthan

- 1) Rajasthan Marudhara Gramin Bank, Jodhpur

e) Maharashtra: The Public Sector Banks as Canara Bank, Vijaya Bank and Bharatiya Mahila Bank have been requested to channelize the NBCFDC funds through their Branches.

Details of SCAs which did not draw funds during 2015-16 along with the reasons is at **Annexure-V**.

4.12 When asked about the steps taken to implement schemes and disburse funds in the non-performing States, the Department informed

that, "for increasing the extent of disbursement of funds in the various non-performing States, the NBCFDC is signing agreements with RRBs and Micro Finance Institutions (MFIs) to act as Channelizing Agencies (CA). The Department admits in their reply that the rate of interest will have to be increased to attract MFIs to act as Channelizing Agency for the NBCFDC at the grass-root level. The matter of channelizing funds through MFIs is under active consideration of the NBCFDC. The NBCFDC is contemplating to replicate the policy of National Scheduled Caste Finance and Development Corporation (NSFDC) in this regard. However for RRBs, the extent of spread may be charged only after getting feedback from these partners".

4.13 When further asked about the Department's views on providing administrative subsidy to the State Corporations for better implementation and strengthening of infrastructure of SCAs such as computerization, vehicles for field visits etc., the Committee were informed that "due to budgetary constraints, it was not possible to provide infrastructure support to the SCAs".

4.14 When enquired regarding the monitoring mechanism to check these SCAs after disbursement of funds to them for ensuring timely payment of loan installments to the beneficiaries, the Department replied that, "the SCAs have been given a time limit of 120 days to utilize the released funds. In case of delay in utilization of funds and submission of

Utilization Certificate to the NBCFDC, an enhanced rate of interest is levied on the SCAs. This is a disincentive for delays in disbursement of loan to beneficiaries. The NBCFDC has advised the SCAs to cover the Jandhan Beneficiaries and also to do Aadhar seeding of the Bank Accounts of the Beneficiaries".

4.15 The Department forwarded the following statement showing States where SCAs are having overdues and the respective outstanding amount with rescheduled loans in these States:

Sl. No.	States	Outstanding Amount (Rs./Cr.)
1	Andhra Pradesh	2.88
2	Bihar	26.79
3	Gujarat	2.61
4	Haryana	9.76
5	Madhya Pradesh	3.39
6	Maharashtra	24.48
7	Odisha	12.33
8	Punjab	2.92
9	Rajasthan	9.35
10	Uttar Pradesh	8.09
11	West Bengal	4.33

	Rescheduled Loans	
1	Assam	4.65
2	Gujarat	23.85
3	Sikkim	3.59
4	Uttar Pradesh	45.65

4.16 The Department further informed that the total amount outstanding from SCAs as on 30.06.2016 was Rs. 200.74 crore.

4.17 As regards the action taken by the Department to deal with these 15 SCAs which are not repaying the due loan installments timely, the Department stated that, "they are in constant touch with State Governments and SCAs of Bihar, Maharashtra, Gujarat and Uttar Pradesh. Meetings have been held with Senior Officers of these States to expedite repayment of outstanding dues. The State Governments have also been requested to advise the SCAs to take benefit of One Time Settlement (OTS) Scheme of the Corporation and in few cases, the loan installments have been rescheduled on the request of SCAs. Some positive results have been also achieved with Gujarat Backward Classes Development Corporation having started giving repayment. Other States are also being pursued vigorously".

4.18 Elaborating, the steps taken by the Department for proper coordination between SCAs and the NBCFDC for better implementation of various schemes, the latter stated that, "Regional meetings, Management Development Programmes (MDPs), National Conference are organized from time to time wherein the Managing Directors and Senior Officers of the SCAs are invited to discuss the issues and their solution and for proper and better coordination".

4.19 Besides engaging in MoUs with RRBs and other alternative agencies, when asked about the steps taken to deal with non-functional SCAs and make them functional, the Department replied that, "the SCAs have been established by respective State Government. With regard to implementation of its schemes from time to time, the Department of Social Justice and Empowerment periodically reviews the functioning of SCAs by way of holding national level conferences wherein the State level Ministers dealing with SCs/BCs and concerned Secretaries/Managing Directors are invited. The concern of the Department has been discussed at the highest level during these meetings which are attended by Hon'ble Minister (Ministry of Social Justice and Empowerment), Secretary (Department of Social Justice and Empowerment) and other Senior Officers of the Department with the States".

4.20 When asked during evidence regarding the current status of the provision of disbursing loans directly into the bank accounts of the

beneficiaries, a representative of the NBCFDC deposed before the
Committee:

" There are directions issued by the Government of India that the loans should be disbursed into the Aadhar seeded bank accounts of the beneficiaries. This work is done by our SCAs. We have written letters to all the SCAs and the target has been set as the end of this year (*i.e.*, 2016). Some of the SCAs have started doing this work but compliance is still under process."

4.21 The Committee are dismayed to note that on one hand, income and caste certificates are essential for availing loans disbursed under the NBCFDC schemes by the SCAs of the respective State Governments while on the other hand, there are inordinate delays by the State Governments in issuing income and caste certificates to the beneficiaries, which lead to delay in disbursement of loans to the eligible beneficiaries. As income and caste certificates are mandatory for availing loans under schemes of the NBCFDC, the Committee urge upon the Department to vigorously pursue the State Governments to issue these certificates promptly, that too in a defined time period, to the deserving and eligible candidates.

4.22 The Committee note that due to either non-payment of overdues by the SCAs or non-availability of Government Guarantee from the State Governments, some populous States such as Uttar Pradesh, Bihar, Madhya Pradesh, Rajasthan and Maharashtra, with significant OBC population are receiving limited funds and the financing of beneficiaries of target group is put on hold. Taking into cognizance the fact that non-payment of overdues by the SCAs is adversely affecting financing of the target group, the Committee impress upon the Department to identify and tie up at the earliest with the alternative channels in

all the States where Government Guarantee is awaited and due to which significant OBC population is receiving limited funds. Besides Uttar Pradesh, Bihar, Madhya Pradesh, Rajasthan and Maharashtra, there are other States like Andhra Pradesh, Gujarat, Odisha, West Bengal, etc. where alternate arrangements are required to be made by the Corporation to channelize its funds. Considering the fact that there is no uniform system adopted by SCAs for repayment of loan by the beneficiaries, the Committee recommend that the Department should take up the matter with the State Governments at the highest level where there are overdues, to set up a streamlined mechanism for repayment of loan by the beneficiaries in these States.

4.23 The Committee are constrained to note that for better and effective implementation of the NBCFDC schemes, the State Corporations could not be provided with the administrative subsidy by the Department for providing better infrastructure to the State Channelizing Agencies such as computers, laptops, vehicles etc. for field visits. The Committee feel that good infrastructure is *sine qua non* for any agency/organization, especially in the social sector where the beneficiaries are coming from underprivileged sections of the society, to deliver prompt services to the target groups. The Committee, therefore, urge

upon the Department to seriously consider giving infrastructure development funds to the SCAs as has been done by the Ministry of Minority Affairs through National Minorities Development and Finance Corporation (NMDFC).

4.24 The Committee note that total outstanding amount from SCAs is Rs. 200.74 crore as on 30.06.2016. The Committee also note that in order to expedite repayment of outstanding dues, the State Governments have been requested by the NBCFDC to advise the SCAs to take benefit of One Time Settlement Scheme of the Corporation in which the loan installments are rescheduled on the request of SCAs. The Committee are happy to find that Assam, Gujarat, Sikkim and Uttar Pradesh have opted for this One Time Settlement Scheme and got their loans rescheduled. The Committee desire that the Department should direct the NBCFDC that if One Time Settlement Scheme is working in few States, the Corporation should pursue the same with the rest of non-performing States too to reschedule their loans and consequently repay their respective dues. The Committee would like to know the latest position and outcome too of such a move in this regard.

CHAPTER-V

CONSTRAINTS FACED BY THE NBCFDC

I. Dearth of funds

5.1 The Committee were informed that the NBCFDC has established linkage with many SSCs for the purpose of conducting skill training of the target group but shortage of funds is hampering the process of proper implementation of skill development amongst target group. When the Department was asked about the strategy to deal with this problem of shortage of funds, the Department replied that, "the expenditure on the SDTP is met out of surplus generated through internal resources by the NBCFDC as well as some grants-in-aid is received from the Department of Social Justice and Empowerment. Every year, funds are granted to the NBCFDC for this purpose and it is expected that some more funds will be released to the NBCFDC for the year 2016-17".

5.2 The Committee were further informed that the Corporation has also approached some PSUs with proposals of Skill Development Training to provide CSR funding.

5.3 In this regard, the Secretary of the Department candidly admitted before the Committee that:

"We will see that how much we can do it. We have our limitations... "

5.4 When enquired about the plans to increase the budget under the loan disbursement and training schemes of the NBCFDC, the Department replied that, "the target for disbursement of funds and number of beneficiaries to be assisted is assigned in the MoU signed between Department of Social Justice and Empowerment and the NBCFDC each year after approval of Department of Public Enterprises. In order to enhance the loan disbursed to the individual beneficiaries or Self Help Groups (SHGs), the NBCFDC is dovetailing with other Department and schemes of the States. While efforts are being made in this regard, the same is subject to the budgetary allocation made to the Department by Government of India".

5.5 When asked whether the NBCFDC is dovetailing with other Department and Schemes of the States to enhance the loan, disbursed to the individual beneficiaries, the Department replied that, "at present the NBCFDC has not linked its schemes with any State Government scheme. However, some SCAs have informed that they are implementing the NBCFDC schemes in collaboration with State Government Departments such as Milk Federation, Handloom and Handicraft Department, Industry Department, Women and Child Department to finance the SHGs adopted by these State Government Departments etc".

II. Limited e-Marketing opportunities

5.6 When the Department was asked about the steps taken to introduce e-Marketing for the products manufactured by the artisans of the target group to eliminate intermediaries in the conventional market, the Committee were informed that, "the Department of Social Justice and Empowerment organizes Shilpotsav exhibition from time to time wherein the artisan beneficiaries of the NBCFDC also participate. The Corporation also participate in IITF and Surajkund Craft Mela. In addition, the NBCFDC also motivates the State Channelising Agencies (SCAs) to participate in the State level exhibitions wherein the artisan beneficiaries assisted under the NBCFDC schemes participate. As far as the NBCFDC is concerned, the Corporation facilitates providing free stalls to these artisans. Although, the NBCFDC has been in constant touch with E-marketing Portals, however, the response from the major Companies is not forthcoming. The NBCFDC has also invited Expression of Interest (EOI) from the E-Portals interested in facilitating marketing of products made by artisans of the target group. The aim of this exercise is to eliminate the role of middleman".

5.7 Regarding web linkage of the details of the beneficiaries imparted SDTP, the Department further informed that, "the software had been developed. This software would also act as a Job Portal for the skilled beneficiaries under SDTP, which would give visibility to the skilled people

in the open market. All entries for beneficiaries trained from 2016-17 would be done on this web based software".

5.8 The Committee are of the view that the target groups, who mostly belong to artisans category, do not get value of their products due to presence of intermediaries or middlemen in the conventional market. The Committee find that to tackle this problem, the NBCFDC has taken a commendable step to introduce e-Marketing portals, although the response from the major companies in this regard is not very positive. The Committee also observe that the NBCFDC has also invited Expression of Interest (EoI) from the e-portals who are interested in facilitating marketing of products made by the artisans of the target group, which is a good move in the right direction. The Committee desire to be apprised of the positive outcome in this matter.

5.9 The Committee note that for the beneficiaries who have been imparted Skill Development Training Programme (SDTP), a software has been developed which would act as a Job Portal for the skilled beneficiaries under SDTP. The Committee are glad to note this laudable step of the Department. The Committee, however, desire to be apprised of the number of beneficiaries whose details have been uploaded on this Job Portal in the first quarter of the financial year 2016-17.

CHAPTER-VI

MONITORING AND EVALUATION

6.1 The Department informed that the Corporation gets evaluation studies conducted at regular intervals through accredited independent agencies to monitor and evaluate the NBCFDC Schemes implemented by State Channelizing Agencies. The Corporation had conducted evaluation studies covering almost all the States where substantial amount has been disbursed in the past to know the socio-economic impact on the beneficiaries after availing loan under the NBCFDC schemes. The recommendations thus received from the evaluating agencies are shared with concerned SCAs for improvement in their delivery mechanism and to revise/modify the lending policies from time to time.

6.2 Independent agencies like NABARD Consultancy Services (NABCON), National Institute for Micro Small and Medium Enterprises, (NI-MSME), Hyderabad; Agriculture Finance Corporation, New Delhi; APITCO, Hyderabad; Indian Institute of Entrepreneurship, Guwahati etc. have conducted these evaluation studies.

6.3 When the Department was asked about any survey conducted to assess the impact on these beneficiaries as regards their economic backwardness is concerned after taking loan from the National Backward Classes Finance and Development Corporation (NBCFDC) under various schemes, the Department replied that, "they sponsor evaluation studies

from time to time to find out the impact of the NBCFDC schemes on the beneficiaries before and after obtaining the NBCFDC loans in various States. During last three years, 38 Evaluation Studies have been conducted in the States of Assam, Goa, Gujarat, Haryana, Himachal Pradesh, Maharashtra, Manipur, Jammu & Kashmir, Karnataka, Kerala, Puducherry, Punjab, Rajasthan, Tripura, Tamil Nadu and Uttar Pradesh. A summary of outcome of evaluation studies conducted during the last three years is at **Annexure-VI**".

6.4 As far as monitoring of the implementation of its schemes and programmes by the NBCFDC is concerned, the Department informed that, "the implementation of the NBCFDC schemes is monitored regularly by the NBCFDC by way of

- a) participating in the Board of Directors Meeting of the SCAs from time to time and by Senior Officers.
- b) field visits conducted by officers of the Corporation.
- c) evaluation studies conducted by independent agencies to evaluate and assess the implementation of schemes in various States. Almost all the States have so far been covered through these evaluation studies since inception".

6.5 When asked regarding the mechanism adopted for monitoring of Skill Development Training Programmes, the Department replied that following steps have been taken to monitor the training programmes:

- (a) List of identified trainees is received from the Training Institutes before release of fund;
- (b) After release of funds, physical verification is done by way of visiting the Training Institutes by officials of the Corporation;
- (c) Interaction with trainees while undergoing training is also conducted from time to time;
- (d) The details of employment (self and wage) along with details of employers and their contact numbers is received and are cross checked by calling the employer regarding authenticity.

6.6 Regarding the efforts made by the Corporation to create awareness among Backward Classes to avail the benefits of these schemes, it was informed by the Department that in order to create awareness among the Backward Classes to avail the benefit of the NBCFDC schemes, following actions have been taken by the NBCFDC:

- The SCAs have been advised to organize Awareness Camps in various Districts.
- The grant-in-aid of Rs. 2 Lakh is provided by the NBCFDC to SCAs for organizing Awareness Camps. During last three years, 117 awareness programmes have been organized by six SCAs in Gujarat, Himachal Pradesh, Jammu & Kashmir, Punjab, Tripura, Tamilnadu States.

- The NBCFDC schemes are also included in the Department's Radio Programme "Sanwanti Jaye Jeevan Ki Rahe" aired on All India Radio, FM Channels in regional languages from time to time.
- The NBCFDC also provides grant-in-aid for printing of publicity material by the SCAs in regional languages.
- Short films have been produced by the NBCFDC and being telecast on Doordarshan from time to time.
- Moves are also in place for registration of prospective beneficiaries on Corporation's website.

6.7 The Committee note that the Corporation has conducted number of evaluation studies to assess the effectiveness/impact of the implementation of the NBCFDC Schemes on the target groups. These evaluation studies are conducted in almost all the States where substantial amount has been disbursed. The Committee observe that the NBCFDC was set up with a vision to play a leading role in upliftment of economic status of the target group of Backward Classes. The Committee are dismayed to note that in their surveys as well as evaluation studies, the Corporation has nowhere mentioned the number of beneficiaries who have taken loan and risen from double the poverty line and are earning well in their lives after availing loans or undergoing skill training. The Committee also note that according to the study conducted during 2012-13 to know the impact on the beneficiaries, 87 per cent of the beneficiaries created assets after availing the benefits of the schemes under the NBCFDC. The Committee are unhappy to note that evaluation studies conducted during 2013-14 and 2014-15 did not show the percentage/number of beneficiaries who have created assets. The Committee recommend that the Department should direct the NBCFDC to conduct a specific study on the socio-economic impact of the schemes of the NBCFDC on target group and to

know the number of persons, who have been actually economically uplifted and risen above double the poverty line of the schemes of the Corporation in all the States.

CHAPTER VII

NEW INITIATIVES BY THE NBCFDC

I. Linkage with RRBs/PSBs:

7.1 According to the Department, the NBCFDC has tied up with nine RRBs and three Public Sector Banks (PSBs) to enable improved reach of the NBCFDC funds, especially in the Northern States, where some of the SCAs had stopped functioning.

7.2 An amount of Rs.34.33 crore has been disbursed through these new channel partners in the last quarter of Financial Year 2015-2016 and first quarter of Financial Year 2016-2017, to cover the States of Bihar, Jharkhand, Haryana and Himachal Pradesh. Disbursement of funds to Madhya Pradesh, Punjab and Uttar Pradesh is also on the anvil through this mode.

II. One Time Settlement Policy (OTS):

7.3 For enabling early settlement of outstanding dues, OTS Policy incentivizing early repayment through waiver of penal interest has been formulated and offered to the SCAs/States.

III. IT initiatives:

7.4 In a bid to improve transparency, the NBCFDC has introduced facility of online registration by prospective beneficiaries for loan, which is being forwarded to the SCAs.

7.5 The NBCFDC has also introduced online registration of Skill Development training institutes followed with feeding of beneficiaries details to act as a job portal to provide more visibility to the skilled trainees.

IV. Linkages with educational institutes:

7.6 The Corporation is also entering into MoUs with various IITs, IIMs etc. for utilizing their infrastructure and knowledge for specialized Skill Development and also for partnering their initiatives for development of Incubation Centers as a means of giving fillip to startups by the target group youth.

V. E-Commerce :

7.7 To give future visibility to the artisans of Backward Classes and to eliminate middlemen, the NBCFDC is devising linkages of artisans with e-commerce portals so that the beneficiaries can get value for their products.

7.8 Linkages with educational institutes in the view of the Committee, is a welcome initiative by the NBCFDC. The Committee, however, would like to be apprised of the details regarding MoUs signed with various IITs, IIMs etc. for utilizing their infrastructure and knowledge for specialized Skill Development.

NEW DELHI;

9th August, 2016
18 Shravana, 1938 (Saka)

RAMESH BAIS
Chairperson,
Standing Committee on
Social Justice and
Empowerment

ANNEXURE-I

**SCA/STATEWISE AND SCHEME WISE LOAN DISBURSEMENT
AND BENEFICIARIES ASSISTED DURING THE YEAR 2015-16**

Financial : Rs. in Lac

Physical : No. of Beneficiaries

SL. NO.	NAME OF SCAs/ STATES/UTs	NEW SWARNIMA SCHEME		MAHILA SAMRIDHI YOJANA		TOTAL	
		FINANCIAL	PHYSICAL	FINANCIAL	PHYSICAL	FINANCIAL	PHYSICAL
I.	<u>STATES</u>						
1	Assam (NEDFi)	0.00	0	500.00	3500	500.00	3500
2	Chattisgarh (SC/ST)	25.00	50	0.00	0	25.00	50
3	Goa (SC/ST/BC)	0.00	0	0.00	0	0.00	0
4	<u>Gujarat</u>						
4.1	Gujarat (BC)	10.00	28	100.00	1000	110.00	1028
4.2	Gujarat (Thakor)	50.00	140	81.00	800	131.00	940
4.3	Gujarat (Gopalak))	0.00	0	18.30	167	18.30	167
	Sub Total (4.1 to 4.3)	60.00	168	199.30	1967	259.30	2135
5	<u>Haryana</u>						
5.1	Haryana (BC)	48.00	121	25.00	250	73.00	371
5.2	Sarva Haryana Gramin Bank	200.00	400	600.00	2000	800.00	2400

	Sub Total (5.1 to 5.2)	248.00	521	625.00	2250	873.00	2771
6	<u>Himachal Pradesh</u>						
6.1	Himachal Pradesh (BC)	10.00	32	20.00	400	30.00	432
6.2	Himachal Pradesh Gramin Bank	190.00	1250	180.00	400	370.00	1650
	Sub Total (6.1 to 6.2)	200.00	1282	200.00	800	400.00	2082
7	<u>Jammu & Kashmir</u>						
7.1	Jammu & Kashmir (Women)	50.00	200	65.00	650	115.00	850
	Sub Total (7.1)	50.00	200	65.00	650	115.00	850
8	<u>Jharkhand</u>						
8.1	Vananchal Gramin Bank	20.00	50	320.00	1290	340.00	1340
	Sub Total (8.1)	20.00	50	320.00	1290	340.00	1340
9	<u>Karnataka</u>						
9.1	Karnataka (BC)	165.00	575	1432.00	8720	1597.00	9295
9.2	Karnataka Vishwakarma	57.00	60	142.75	510	199.75	570
	Sub Total (9.1 to 9.2)	222.00	635	1574.75	9230	1796.75	9865
10	<u>Kerala</u>						
10.1	Kerala (BC)	249.00	750	590.00	7998	839.00	8748
10.2	Kerala (Artisan)	0.00	0	20.00	200	20.00	200
10.3	Kerala (Handicraft)	20.00	60	50.00	500	70.00	560
10.4	Kerala (Fisheries)	540.00	2080	600.00	5000	1140.00	7080
10.5	Kerala (Women)	75.00	210	125.00	1250	200.00	1460

	Sub Total (10.1 to 10.5)	884.00	3100	1385.00	14948	2269.00	18048
11	<u>Maharashtra</u>						
11.1	Maharashtra (VJNT)	220.00	630	250.00	2500	470.00	3130
	Sub Total (11.1)	220.00	630	250.00	2500	470.00	3130
12	Manipur (NEDFi)	0.00	0	500.00	3500	500.00	3500
13	Punjab (BC)	50.00	140	100.00	1000	150.00	1140
14	Rajasthan (OBC)	0.00	0	0.00	0	0.00	0
15	Sikkim (SC/ST)	15.00	38	80.00	800	95.00	838
16	Tamil Nadu (BC)	340.00	810	5646.00	55160	5986.00	55970
17	Tripura (OBC)	100.00	280	350.00	3500	450.00	3780
18	<u>Uttar Pradesh</u>						
18.1	U.P. Sahkari Gram Vikas Bank	0.00	0	500.00	5000	500.00	5000
	Sub Total (16.1)	0.00	0	500.00	5000	500.00	5000
19	<u>West Bengal</u>						
19.1	West Bengal (BC)	8.00	25	60.00	420	68.00	445
	Sub Total (19.1)	8.00	25	60.00	420	68.00	445
	TOTAL - STATES (1 - 19)	2442.00	7929.00	12355.05	106515.00	14797.05	114444.00
II.	UT's						
20	Chandigarh (SC/BC)	1.00	4	0.00	0	1.00	4
21	Puducherry (BC)	130.00	500	150.00	1740	280.00	2240
	TOTAL - UT's (20 - 21)	131.00	504.00	150.00	1740.00	281.00	2244.00
III.	GRAND TOTAL (I+II)	2573.00	8433	12505.05	108255	15078.05	116688

Annexure-II

Skill Development Training Programme, Statewise, year 2015-16 as on 31.03.2016

Sl. NO	State	Institute	Trade	No. of Benef.	Duration	Training Cost	Total Training Cost	Total Training Cost	Amount Disbursed (Rs.in Lakhs)
1	Andhra Pradesh	APITCO Ltd.	Industrial Sewing Machine Operator	595	200 Hrs	5850		34.81	
			Surface Ornamentation		200 Hrs				
			Cashew Nut Processing		200 Hrs				
			Bakery Product		200 Hrs				
			Spices & Curry Powder		200 Hrs				
			Jute Bags with Screening Printing/Non Woven Bags		200 Hrs				
			Total	595				34.81	17.40
		Central Institute of Plastics Engineering & Technology, (CIPET), Chennai	Machine Operator -Plastics Processing (MO-PP)	80	3 Months (500 Hrs)	15000		12.00	6.00
			Machine operator-Injection Molding (MO-IM)		3 Months (500 Hrs)				
			Machine Operator - Blow Molding (MO-BM)		3 Months (500 Hrs)				
Machine operator Plastic Extusion (MO-PE)	3 Months (500 Hrs)								
Machine Operator - Plastics Recycling (MO-PR)	3 Months (500 Hrs)								

			Total	80				12.00	6.00
		Indian Plumbing Skill Council, New Delhi	Plumbing	240	200 Hrs (40 days)	7500		18.00	7.20
			Total	240				18.00	7.20
			Grand Total	915				64.81	30.6
2	Assam	Central Institute of Plastics Engineering & Technology, (CIPET), Guwahati	Machine Operator -Plastics Processing (MO-PP)		3 Months (500 Hrs)				
			Machine operator-Injection Molding (MO-IM)		3 Months (500 Hrs)				
			Machine Operator - Blow Molding (MO-BM)	120	3 Months (500 Hrs)	15000		18.00	9.00
			Machine operator Plastic Extusion (MO-PE)		3 Months (500 Hrs)				
			Machine Operator - Plastics Recycling (MO-PR)		3 Months (500 Hrs)				
			Total	120				18.00	9.00
		Indian Institute of Entrepreneurship, Guwhati	Cosmetology and Beautician	50	200 Hrs (2 Months)	6000		3.00	
			Food Processing	50	200 Hrs (2 Months)	6000		3.00	
			Wireman cum Electrician Training	75	200 Hrs (2 Months)	6000		4.50	
			Floriculture and Nursery Management	100	200 Hrs (2 Months)	7500		7.50	

			Cane & Bamboo Work	100	200 Hrs (2 Months)	7500		7.50	
			Bee Keeping	25	200 Hrs (2 Months)	4500		1.13	
			Total	400				26.63	10.65
		Health Care Sector Skill Council	Emergency Medical Treatment (EMT-B)						
			General Duty Assistant (GDA)	20	360 Hrs 60 Days	7500		1.50	0.60
			Home Health Aide						
			Total	20				1.50	0.60
		Textile Sector Skill Council, New Delhi	Textile	652	300 Hrs. (Max)	10000		65.20	0.00
				652				65.20	40.00
			Grand Total	1192				111.33	60.25
3	Bihar	Central Institute of Plastics Engineering & Technology, (CIPET), Chennai	Machine Operator -Plastics Processing (MO-PP)		3 Months (500 Hrs)				
			Machine operator-Injection Molding (MO-IM)		3 Months (500 Hrs)				
			Machine Operator - Blow Molding (MO-BM)	120	3 Months (500 Hrs)	15000		18.00	9.00
			Machine operator Plastic Extusion (MO-PE)		3 Months (500 Hrs)				

			Machine Operator - Plastics Recycling (MO-PR)		3 Months (500 Hrs)				
			Total	120				18.00	9.00
		Indian Plumbing Skill Council, New Delhi	Plumbing	250	200 Hrs (40 days)	7500		18.75	7.50
			Total	250				18.75	7.50
			Grand Total	370				36.75	16.5
4	Chattisgarh	APITCO Ltd.	Industrial Sewing Machine Operator		200 Hrs				
			Surface Ornamentation		200 Hrs				
			Cashew Nut Processing		200 Hrs				
			Bakery Product	400	200 Hrs	5850		23.40	
			Spices & Curry Powder		200 Hrs				
			Jute Bags with Screening Printing/Non Woven Bags		200 Hrs				
			Total	400				23.40	11.70
5	Delhi								

		Apparel Made-ups and Home Furnishing Sector Skill Council, Gurgaon	Sewing Machine Operator	100	240 Hrs (30 days)	10000		10.00	4.00
			Total	100				10.00	4.00
			Grand Total	100				10.00	4.00
6	Gujarat	Apparel Made-ups and Home Furnishing Sector Skill Council, Gurgaon	Sewing Machine Operator	500	240 Hrs (30 days)	10000		50.00	20.00
			Total	500				50.00	20.00
			Grand Total	500				50.00	20.00
7	Haryana	Hartron	Certificate Course in Office Automation includes MS Office	99	240 Hrs	7200		7.13	7.13
			Certificate Course in Web Designing including Photoshop	96	240 Hrs	7200		6.91	6.91
			Certificate Course in Hardware Networking	50	240 Hrs	7200		3.60	3.60

		Certificate Course in Financial Accounting includes Tally ERP	145	240 Hrs	6000		8.70	8.70
		Total	390				26.34	26.34
	Central Institute of Plastics Engineering & Technology, (CIPET), Murthal	Machine Operator-Plastics Processing (MO-PP)	200	3 Months (500 Hrs.)	15000		30.00	15.00
		Machine operator-Injection Moulding (MO-IM)	200	3 Months (500 Hrs.)	15000		30.00	15.00
		Machine operator Plastic Extusion (MO-PE)	200	3 Months (500 Hrs.)	15000		30.00	15.00
		Total	600				90.00	45.00
	CIPET, Chennai (CSR)	Machine operator Plastic Extusion (MO-PE)	40	4 Months 670 Hrs	40000		16.00	6.4
			40				16.00	6.40
	Apparel Made-ups and Home Furnishing Sector Skill Council, Gurgaon	Sewing Machine Operator	100	240 Hrs (30 days)	10000		10.00	4.04
		Total	100				10.00	4.04
	Indian Plumbing Skill Council, New Delhi	Plumbing	200	200 Hrs (40 days)	7500		15.00	6.00

			Total	200				15.00	6.00
			Grand Total	1330				157.34	87.78
8	Himachal Pradesh	Central Institute of Plastics Engineering & Technology, (CIPET), Chennai	Machine Operator -Plastics Processing (MO-PP)		3 Months (500 Hrs)				
			Machine operator-Injection Molding (MO-IM)		3 Months (500 Hrs)				
			Machine Operator - Blow Molding (MO-BM)	120	3 Months (500 Hrs)	15000		18.00	9.00
			Machine operator Plastic Extusion (MO-PE)		3 Months (500 Hrs)				
			Machine Operator - Plastics Recycling (MO-PR)		3 Months (500 Hrs)				
			Total	120				18.00	9.00
		HIMCON	Basic Computer Operator	100	3 months	9900		9.90	9.90
			Wooden sweater Knitting on Machine	50	3 months	9900		4.95	4.95
			Multi Purpose Tourism Training (Waiter, House Keeping, Front office etc,)	50	2 months	6600		3.30	3.30
			Total	200				18.15	18.15
		Indian Plumbing Skill Council, New Delhi	Plumbing	22	200 Hrs (40 days)	7500		1.65	
			Total	22				1.65	0.66
			Grand Total	342				37.80	27.81

9	Jammu & Kashmir	Jammu & Kashmir State Women's	Jute Accessories	105	3 Months	3000		3.15	1.42
			Dori & Plastic Work	15	3Months	3000		0.45	0.20
			Artificial Flower	15	3Months	3000		0.45	0.20
			Sisal Bag Making	15	3Months	3000		0.45	0.20
		Total	150				4.50	2.03	
		IICT, SRINIGAR	Carpet Weaving	100	500 Hrs. (6 Months)	16500		16.50	
				100		16500		16.50	6.60
			Grand Total	250				21.00	8.625
10	Jharkhand	Indian Plumbing Skill Council, New Delhi	Plumbing	300	200 Hrs (40 days)	7500		22.50	9.00
			Total	300				22.50	9.00
		National Institute of Electronic and Information Techlology (NIELIT), Kolkata	Repairing and Maintenance of Computer Hardware Network and Printer	200	200 Hrs.	6000		12.00	4.80
			Total	200				12.00	4.80
			Grand Total	500				34.50	13.80

11	Karnataka	Central Institute of Plastics Engineering & Technology, (CIPET), Chennai	Machine Operator -Plastics Processing (MO-PP)	40	3 Months (500 Hrs)	15000	6.00	3.00
			Machine operator-Injection Molding (MO-IM)		3 Months (500 Hrs)			
			Machine Operator - Blow Molding (MO-BM)		3 Months (500 Hrs)			
			Machine operator Plastic Extusion (MO-PE)		3 Months (500 Hrs)			
			Machine Operator - Plastics Recycling (MO-PR)		3 Months (500 Hrs)			
Total	40		6.00	3.00				
		Apparel Made-ups and Home Furnishing Sector Skill Council, Gurgaon	Sewing Machine Operator	500	240 Hrs (30 days)	10000	50.00	20.00
			Total	500		50.00	20.00	
			Grand Total	540			56.00	23.00
12	Kerala	Central Institute of Plastics Engineering & Technology, (CIPET), Chennai	Machine Operator -Plastics Processing (MO-PP)	80	3 Months (500 Hrs)	15000	12.00	6.00
			Machine operator-Injection Molding (MO-IM)		3 Months (500 Hrs)			
			Machine Operator - Blow Molding (MO-BM)		3 Months (500 Hrs)			
			Machine operator Plastic Extusion (MO-PE)		3 Months (500 Hrs)			

			Machine Operator - Plastics Recycling (MO-PR)		3 Months (500 Hrs)				
				80		15000		12.00	6.00
			Grand Total	80				12.00	6.00
13	Madhya Pradesh	Central Institute of Plastics Engineering & Technology, (CIPET), Chennai	Machine Operator -Plastics Processing (MO-PP)	80	3 Months (500 Hrs)	15000		12.00	6.00
			Machine operator-Injection Molding (MO-IM)	40	3 Months (500 Hrs)	15000		6.00	3.00
			Machine Operator - Blow Molding (MO-BM)	40	3 Months (500 Hrs)	15000		6.00	3.00
			Total	160				24.00	12.00
		CIPET, Chennai (CSR)	Machine operator Plastic Extusion (MO-PE)	40	4 Months 670 Hrs	40000		16.00	6.4
				40				16.00	6.40
		Centre for Research and Industrial Staff Performance (CRISP)	<u>Residential</u>						
			welders	20	200hrs	15000		3.00	3.00
			Technician (wireman)	20	200 Hrs	15000		3.00	3.00
			Fitter	20	200hrs	15000		3.00	3.00
			Total	60				9.00	9.00
			<u>Non Residential</u>						
			Refrigeration & Air Conditioning	11	200hrs	5000		0.55	0.55
			Office executive	24	200hrs	5000		1.20	1.20
			Data entry Operator	23	200hrs	5000		1.15	1.15

			Fitter						
			Total	58				2.90	2.90
		Indian Plumbing Skill Council, New Delhi	Plumbing	300	200 Hrs (40 days)	7500		22.50	9.00
			Total	300				22.50	9.00
		Textile Sector Skill Council, New Delhi	Textile	1014	300 Hrs. (Max)	10000		101.40	40.56
				1014				101.40	40.56
		Health Care Sector Skill Council	Emergency Medical Treatment (EMT-B)						
			General Duty Assistant (GDA)	225	360 Hrs 60 Days	7500		16.88	6.75
			Home Health Aide						
			Total	225				16.88	6.75
			Grand Total	1857				192.68	86.61
14	Maharashtra	Central Institute of Plastics Engineering & Technology, (CIPET), Chennai	Machine Operator -Plastics Processing (MO-PP)		3 Months (500 Hrs)				
			Machine operator-Injection Molding (MO-IM)		3 Months (500 Hrs)				
			Machine Operator - Blow Molding (MO-BM)	80	3 Months (500 Hrs)	15000		12.00	6.00
			Machine operator Plastic Extusion (MO-PE)		3 Months (500 Hrs)				

			Machine Operator - Plastics Recycling (MO-PR)		3 Months (500 Hrs)				
			Total	80				12.00	6.00
		Indian Plumbing Skill Council, New Delhi	Plumbing	250	200 Hrs (40 days)	7500		18.75	7.50
			Total	250				18.75	7.50
			Grand Total	330				30.75	13.50
15	Manipur	Central Institute of Plastics Engineering & Technology, (CIPET), Chennai	Machine Operator -Plastics Processing (MO-PP)	80	3 Months (500 Hrs)	15000		12.00	6.00
			Machine operator-Injection Molding (MO-IM)		3 Months (500 Hrs)				
			Machine Operator - Blow Molding (MO-BM)		3 Months (500 Hrs)				
			Machine operator Plastic Extusion (MO-PE)		3 Months (500 Hrs)				
			Machine Operator - Plastics Recycling (MO-PR)		3 Months (500 Hrs)				
			Total	80				12.00	6.00
		Indian Institute of Entrepreneurship, Guwhati	Cosmetology and Beautician	50	200 Hrs (2 Months)	6000		3.00	1.20
			Food Processing	50	200 Hrs (2 Months)	6000		3.00	1.20
			Wireman cum Electrician Training	25	200 Hrs (2 Months)	6000		1.50	0.60
			Floriculture and Nursery	25	200 Hrs	7500		1.88	0.75

			Management		(2 Months)				
			Cane & Bamboo Work	25	200 Hrs (2 Months)	7500		1.88	0.75
			Bee Keeping	25	200 Hrs (2 Months)	4500		1.13	0.45
				200				12.38	4.95
		National Institute of Electronic and Information Technology (NIELIT), Kolkata	Repairing and Maintenance of Computer Hardware Network and Printer	100	200 Hrs.	6000		6.00	2.40
			Total	100				6.00	2.40
			Grand Total	380				30.38	13.35
16	Odisha	Central Institute of Plastics Engineering & Technology, (CIPET), Chennai	Machine Operator -Plastics Processing (MO-PP)		3 Months (500 Hrs)				
			Machine operator-Injection Molding (MO-IM)		3 Months (500 Hrs)				
			Machine Operator - Blow Molding (MO-BM)	160	3 Months (500 Hrs)	15000		24.00	12.00
			Machine operator Plastic Extusion (MO-PE)		3 Months (500 Hrs)				
			Machine Operator - Plastics Recycling (MO-PR)		3 Months (500 Hrs)				
			Total	160				24.00	12.00

		Indian Plumbing Skill Council, New Delhi	Plumbing	500	200 Hrs (40 days)	7500		37.50	15.00
			Total	500				37.50	15.00
			Grand Total	660				61.50	27.00
17	Punjab	Central Institute of Plastics Engineering & Technology, (CIPET), Chennai	Machine Operator -Plastics Processing (MO-PP)		3 Months (500 Hrs)				
			Machine operator-Injection Molding (MO-IM)		3 Months (500 Hrs)				
			Machine Operator - Blow Molding (MO-BM)	80	3 Months (500 Hrs)	15000		12.00	6.00
			Machine operator Plastic Extusion (MO-PE)		3 Months (500 Hrs)				
			Machine Operator - Plastics Recycling (MO-PR)		3 Months (500 Hrs)				
			Total	80				12.00	6.00
		Indian Plumbing Skill Council, New Delhi	Plumbing	44	200 Hrs (40 days)	7500		3.30	1.32
			Total	44				3.30	1.32

		Apparel Made-ups and Home Furnishing Sector Skill Council, Gurgaon	Sewing Machine Operator	100	240 Hrs (30 days)	10000		10.00	4.00
			Total	100				10.00	4.00
		Hartron	Certificate Course in Office Automation includes MS Office	1	240 Hrs	7200		0.07	0.07
			Certificate Course in Web Designing including Photoshop	4	240 Hrs	7200		0.29	0.29
			Certificate Course in Financial Accounting includes Tally ERP	5	240 Hrs	6000		0.30	0.30
			Total	10				0.66	0.66
			Grand Total	234				25.96	11.98
18	Rajasthan	Central Institute of Plastics Engineering & Technology, (CIPET), Chennai	Machine Operator -Plastics Processing (MO-PP)	80	3 Months (500 Hrs)	15000		12.00	6.00
		Machine operator-Injection Molding (MO-IM)	3 Months (500 Hrs)						
		Machine Operator - Blow Molding (MO-BM)	3 Months (500 Hrs)						
		Machine operator Plastic Extusion (MO-PE)	3 Months (500 Hrs)						
		Machine Operator - Plastics Recycling (MO-PR)	3 Months (500 Hrs)						

			Total	80			12.00	6.00
		Apparel Made-ups and Home Furnishing Sector Skill Council, Gurgaon	Sewing Machine Operator	800	240 Hrs (30 days)	10000	80.00	31.96
			Total	800			80.00	31.96
		Textile Sector Skill Council, New Delhi	Textile	389	300 Hrs. (Max)	10000	38.90	15.56
			Total	389			38.90	15.56
			Grand Total	1269			130.90	53.52
19	Tamil Nadu	Central Institute of Plastics Engineering & Technology, (CIPET), Chennai	Machine Operator -Plastics Processing (MO-PP)	80	3 Months (500 Hrs)	15000	12.00	6.00
		Machine operator-Injection Molding (MO-IM)	3 Months (500 Hrs)					
		Machine Operator - Blow Molding (MO-BM)	3 Months (500 Hrs)					
		Machine operator Plastic Extusion (MO-PE)	3 Months (500 Hrs)					
		Machine Operator - Plastics Recycling (MO-PR)	3 Months (500 Hrs)					
			Total	80			12.00	6.00

		Indian Plumbing Skill Council, New Delhi	Plumbing	297	200 Hrs (40 days)	7500		22.28	8.91
			Total	297				22.28	8.91
		Textile Sector Skill Council, New Delhi	Textile	293	300 Hrs. (Max)	10000		29.30	11.72
			Total	293				29.30	11.72
			Grand Total	670				63.58	26.63
20	Telangana	Central Institute of Plastics Engineering & Technology, (CIPET), Chennai	Machine Operator -Plastics Processing (MO-PP)		3 Months (500 Hrs)				
			Machine operator-Injection Molding (MO-IM)		3 Months (500 Hrs)				
			Machine Operator - Blow Molding (MO-BM)	80	3 Months (500 Hrs)	15000		12.00	6.00
			Machine operator Plastic Extusion (MO-PE)		3 Months (500 Hrs)				
			Machine Operator - Plastics Recycling (MO-PR)		3 Months (500 Hrs)				
			Total	80				12.00	6.00
		Indian Plumbing Skill Council, New Delhi	Plumbing	117	200 Hrs (40 days)	7500		8.78	3.51
			Total	117				8.78	3.51
			Grand Total	197				20.78	9.51
			Cosmetology and Beautician	50	200 Hrs	6000		3.00	

21	Tripura	Indian Institute of Entrepreneurship, Guwhati			(2 Months)				
			Food Processing	50	200 Hrs (2 Months)	6000		3.00	
			Wireman cum Electrician Training	25	200 Hrs (2 Months)	6000		1.50	
			Floriculture and Nursery Management	25	200 Hrs (2 Months)	7500		1.88	
			Cane & Bamboo Work	25	200 Hrs (2 Months)	7500		1.88	
		Bee Keeping	25	200 Hrs (2 Months)	4500		1.13		
				200		37500		12.38	4.95
		Health Care Sector Skill Council							
		Emergency Medical Treatment (EMT-B)							
		General Duty Assistant (GDA)	17	360 Hrs 60 Days	7500		1.28	0.50	
Home Health Aide									
	Total	17				1.28	0.50		
Textile Sector Skill Council, New Delhi	Textile	348	300 Hrs. (Max)	10000		34.80	0.00		
		348				34.80	0.00		
	Grand Total	565				48.45	5.45		

22	Uttar Pradesh	Central Institute of Plastics Engineering & Technology, (CIPET), Chennai	Machine Operator -Plastics Processing (MO-PP)		3 Months (500 Hrs)				
			Machine operator-Injection Molding (MO-IM)		3 Months (500 Hrs)				
			Machine Operator - Blow Molding (MO-BM)	80	3 Months (500 Hrs)	15000		12.00	6.00
			Machine operator Plastic Extusion (MO-PE)		3 Months (500 Hrs)				
			Machine Operator - Plastics Recycling (MO-PR)		3 Months (500 Hrs)				
			Total	80				12.00	6.00
		ICI Industrial Training Institute (CSR) including Stipend and Placement Charges	Electrician Domestic	175	3 Months	7500		22.75	0.00
			Electrical Winder	125	3 Months	7500		16.25	0.00
			Electrician Transmission	125	3 Months	7500		16.25	0.00
			Account Using Tally	50	3 Months	7500		6.50	0.00
			Compuer Hardware Assistance	25	3 Months	7500		3.25	0.00
			Total	500				65.00	26.00
Apparel Made-ups and Home Furnishing Sector Skill Council, Gurgaon	Sewing Machine Operator	100	240 Hrs (30 days)	10000		10.00	4.00		
	Total	100				10.00	4.00		

		Textile Sector Skill Council, New Delhi	Textile	304	300 Hrs. (Max)	10000		30.40	12.16
			Total	304				30.40	12.16
		Health Care Sector Skill Council	Emergency Medical Treatment (EMT-B)						
			General Duty Assistant (GDA)	108	360 Hrs 60 Days	7500		8.10	3.24
			Home Health Aide						
			Total	108				8.10	3.24
		Indian Plumbing Skill Council, New Delhi	Plumbing	118	200 Hrs (40 days)	7500		8.85	3.54
			Total	118				8.85	3.54
			Grand Total	1210				134.35	54.94
23	West Bengal	Central Institute of Plastics Engineering & Technology, (CIPET), Haldia	Machine Operator -Plastics Processing (MO-PP)		3 Months (500 Hrs)				
			Machine operator-Injection Molding (MO-IM)		3 Months (500 Hrs)				
			Machine Operator - Blow Molding (MO-BM)	80	3 Months (500 Hrs)	15000		12.00	6.00
			Machine operator Plastic Extusion (MO-PE)		3 Months (500 Hrs)				
			Machine Operator - Plastics Recycling (MO-PR)		3 Months (500 Hrs)				

		Total	80			12.00	6.00	
		NSIC, Howrah	Fitter	100	(300hrs)	9000	9.00	9.00
			Lathe & Milling M/C Operation	50	(300hrs)	9000	4.50	4.50
			Electrician	100	(300hrs)	9000	9.00	9.00
			Refrigeration & Air Conditioning	100	(300hrs)	9000	9.00	9.00
			Welding	50	(300hrs)	9000	4.50	4.50
		Total		400			36.00	36.00
		Indian Plumbing Skill Council, New Delhi	Plumbing	250	200 Hrs (40 days)	7500	18.75	7.50
		Total		250			18.75	7.50
		Indus Institute of Information Management (IIIM), Kolkata	Legal Assistance Course	60	300 Hrs 3 Months	9900	5.94	
			Financial Accounting	60	300 Hrs 3 Months	8250	4.95	
			Desk Top Publishing and Web Application	50	300 Hrs 3 Months	9900	4.95	
			Computer Hardware & Maintenance	50	300 Hrs 3 Months	9900	4.95	
		Total		220		37950	20.79	8.32
		Grand Total		950			87.54	57.82
24	Uttarakhand	HIMCON	Basic Computer Operator	100	3 months	9900	9.90	9.90
			Wooden sweater Knitting on Machine	50	3 months	9900	4.95	4.95

		Multi Purpose Tourism Training (Waiter, House Keeping, Front office etc.)	50	2 months	6600		3.30	3.30
		Total	200				18.15	18.15
	Security Skill Council India Ltd.	Security Guard	105	300 Hrs.	15000		15.75	7.88
		Total	105				15.75	7.88
		Grand Total	305				33.90	26.03
		Grand Total (1 to 24)	15146				1475.67	696.41

Annexure-III

**DETAILS OF FUNDS RECEIVED/SANCTIONED BY THE NBCFDC
FROM PUBLIC SECTOR UNDERTAKINGS UNDER THEIR CSR
INITIATIVES SINCE 2013-14**

Sl. No.	Name of the PSU	Sanctioned amount (Rs. in crores)	No. of trainees
1	Power Finance Corporation (PFC)	4.45	2700
2	Container Corporation of India Ltd. (CONCOR)	2.68	2220
3	Rural Electrification Corporation Ltd. (RECL)	0.65	500
4	Central Warehousing Corporation (CWC)	0.32	80
5	ITPO, New Delhi	0.40	277
6	IRCON, New Delhi	0.30	Awaited

Annexure-IV**STATE-WISE LIST OF SCAs**

Sl. No.	Name of State/UT	Name of SCA	Name of Managing Director	Contact Nos./Email id/ Website
1.	Andhra Pradesh	Andhra Pradesh Backward Classes Co-operative Finance Corporation Ltd.	SHRI HARSHVARDHAN, V.C. & MD	MOB. 0885535424 040-23399094 apbccfc@ap.gov.in mdapbccfc@ap.gov.in
2.		A.P. Toddy Tappers Co-operative Finance Corpn. Ltd.	SHRI A. KRISHNA MOHAN MD	040-23221258 ap.toddytappers@gmail.com www.aponline.gov.in
3.	Assam	Assam Apex Weavers & Artisans Coop. Federation Ltd.	SHRI G. DAS, MD	0361-2543772/2548987 artfed12@gmail.com
4.		Assam State Development Corporation for Other Backward Classes Ltd.,	SMT. INDIRA DAS BORGHAIN, MD	MOB. 09435118041 0361-2633081/2542651, obcguwahati@rediffmail.com
5.		Assam Electronics Development Corpn. Ltd.		0361-2724204/222 md@amtronindia.com , amtron@gw1.dot.net.in www.amtron.in
6.		North Eastern Development Finance Corporation Ltd.	SHRI B. P. MUKTIEH, CMD	MOB. 09854081203 0361-2222200 mail@nedfi.com ; wpsingh@nedfi.com www.nedfi.com
7.	Bihar	Bihar State Backward Classes Finance & Development Corporation	SHRI SURESH PASWAN, BAS MD	0612-2226099, 2506579, 2200536/ 2231815 bsbcfdcpatna@rediffmail.com www.bsbcfdcpatna.hpage.in
8.	Chandigarh	Chandigarh SC/BC	SHRI NISHU	MOB. 08195800111

		and Minorities Financial & Development Corporation,	SINGHAL, MD	0172-2701449, 2700094 socialwelfare@rediffmail.com www.chdpr.gov.in
9.	Chhattisgarh	Chhattisgarh State Antyavasai Sahakari Vitta Avam Vikas Nigam Ltd.,	SHRI R.S.TOPPO, MD	MOB. 09425595400 0771-4248601-615 cgstateantyasca@rediffmail.com www.cgstateantyasca.com
10.	Delhi	Delhi SC/ST/OBC/Minorities & Handicapped Financial & Development Corpn	SHRI NARENDER KUMAR, IAS, MD	011-27570502, 27572692; md@dsfdc.org www.dsfdc.org
11.	Goa	Goa State Scheduled Castes & Other Backward Classes Fin. & Dev. Corpn. Ltd.,	SHRI PRAVIN M.S. BARAD, MD	0832- 2438177/178/180 goaobc@gmail.com www.obcgoa.org
12.	Gujarat	Gujarat Backward Classes Development Corpn.	SHRI JASHWANT GANDHI, MD	MOB. 09099954477 079-23257560, 23222079, 23224229, 23232803 mdgbcdc14@gmail.com www.sje.gujarat.gov.in
13.		Gujarat Gopalak Development Corporation Ltd.,	SHRI G.S. PARMAR, MD	MOB. 09737290225 Ph.No. 079- 23256494 md-ggdcl@gujarat.gov.in www.sje.gujarat.gov.in/ggvn
14.		Gujarat Thakor and Koli Vikas Nigam	SHRI JASHVANT U. GANDHI, MD	MOB. 09978405819 079- 23256486/87/88/89 md-gtkvn@gujarat.gov.in www.gtkvn.org.in
15.	Haryana	Haryana Backward	SHRI SHEKHAR	MOB. 08199011111

		Classes & Economically Weaker Sections Kalyan Nigam,	VIDYARTHI, MD	0172-2701074, 2701722 hbc_22@rediffmail.com www.hbckn.org
16.	Himachal Pradesh	Himachal Backward Classes Finance & Development Corporation,	SHRI VIKAS LABROO, IAS, MD	MOB. 09418900032 01892-264326, 264329 md2010hbcfdc@gmail.com ; md_bckgr@rediffmail.com http://admis.hp.nic/himachal/hbcfdc
17.	Jammu & Kashmir	Jammu & Kashmir SC/STs & OBCs Development Corporation Ltd.	SHRI Y.P. SUMAN, KAS, MD	MOB. 09419106911 0194-2481988 (Srinagar) 0191-2433229 (Jammu) contact@jkscstbccorp.in www.jkscstbccorp.in
18.		Jammu & Kashmir State Women's Development Corporation	DR. NAHEED SOZ, MD	MOB. 09419013019 0191-2430321, 2439370 (Jammu) 0194-2506684 - 6685 (Srinagar) jandkwdc@gmail.com ; naheed.soz@gmail.com www.jkwdc.com
19.	Jharkhand	Jharkhand ST Cooperative Development Corporation Ltd.	SHRI RAJESH KUMAR SHARMA, MD	0651-2552398 tcdc.jharkhand@gmail.com www.jstcdc.org
20.	Kanataka	D. Devaraj Urs Backward Classes Devevelopment Corpn	DR. M.R. EKANTHAPPA, MD	080-22374832, 22374734 md@dbcddc.in , md.dbcddc@gmail.com www.karnataka.gov.in/dbcddc
21.	Kerala	Kerala State Artisans' Development Corporation Ltd.	SHRI ABHISHEK C., MD	MOB. 09446381100 0471- 2302752, 2302746;

				mdkadco@gmail.com www.keralaartists.com
22.		Handicrafts Development Corporation of Kerala Ltd.,	SHRI S.M. ARIF, MD	MOB. 09447078910 0471-2331358, 2330625, 2331559 hdck@asianetindia.com www.keralahandicrafts.in
23.		Kerala State Backward Classes Development Corporation Ltd.,	SHRI B. DILEEP KUMAR, MD	MOB. 09447767000 0471-2577541, 2317539, 2577550, 2577540 ksbccdc@gmail.com , bcddcmd@gmail.com www.ksbccdc.com
24.		Kerala State Co-operative Federation for Fisheries Development Ltd. (MATSYAFED),	SHRI V.G. KISHOR KUMAR, MD	MOB. 09526041018 0471- 2458606/2457756/ 2457172 mdmfed@gmail.com www.matsyafed.org
25.		Kerala State Development Corporation for Christian Converts from SCs & Recommended Communities (Ltd.),	SHRI N. RAVEENDRAN, MD	MOB. 09446370787 0481-2563786, 2564304 ksdccandrc@gmail.com www.ksccdc.kerala.gov.in
26.		Kerala State Palmyrah Products Development and Workers' Welfare Corporation Ltd.,	SHRI D. BABU, MD	MOB. 09495728981 0471-2232206, 2232005 mdkelpalm01@gmail.com www.kelpalm.org
27.		Kerala State Women's Development Corporation Ltd.,	DR. P.T.M. SUNISH, MD	MOB. 09496696666 0471-2727668, 2727669 md@kswdc.org ; head@kswdc.org www.kswdc.org
28.	Madhya	Madhya Pradesh	SMT. G.V.	MOB. 08989778200

	Pradesh	Hastshilp Evam Hatha Kargha Vikas Nigam,	RASHMI MD	0755- 2676920,2676923, 2676927 mphsvn@sancharnet.in www.mpruralindustries.gov.in
29.		Madhya Pradesh Pichhara Varg Tatha Alpasankhayak Vitta Avam Vikas Nigam,	SHRI T.D. PATEL, MD	0755-2660208, 2660207, 2660209 mpbcandmfdc@rediffmail.com www.mpbcmfdc.nic.in
30.	Maharashtra	Maharashtra Rajya Itar Magas Vargiya Vitta Ani Vikas Mahamandal Ltd.,	SHRI SHARAD B. LONDHE, MD	MOB. 09619500015 022-252599685, 25275375 mdmsobcfcdc@gmail.com www.msobcfcdc.gov.in
31.		Vasantryao Naik Vimukta Jatis & Nomadic Tribes Development Corporation Ltd.,	SHRI RAMESH V BANSOD, MD	MOB. 09922456955, 022-26202588/586, vnvjntdc@gmail.com ; www.vnvjntdc.in
32.	Manipur	Manipur State Women's Development Corporation		0385-2444049, 2320409 mawdcimphal@gmail.com www.socialwelfaremanipur.nic.in
33.		Manipur Minorities & Other Backward Classes Economic Development Society (MOBEDS),	SHRI DINESH SINGH, DIRECTOR	0385-2449373 pdmobeds@yahoo.com ; mobeds@yahoo.com www.mobedsmanipur.org
34.	Odisha	Odisha Backward Classes Finance & Development Co- operative Corporation Ltd.,	SHRI BISWANATH MALLICK, MD	MOB. - 09437376080 0674- 2532352/2391061 obcfdcc@yahoo.com ; www.obcfdcc.org

35.	Puducherry	Puducherry Backward Classes and Minorities Development Corporation Ltd.,	MS. R. MEENAKUMARI, MD	0413-2202076, 2205859 pbcmdc@gmail.com www.pbcmdc.py.gov.in
36.	Punjab	Punjab Backward Classes Land Development and Finance Corporation,	SHRI SIBIN C, IAS EXECUTIVE DIRECTOR	MOB. 09463318138 0172-2705982, 2705992, 2705995 punjabbackfinco@yahoo.co.in www.punjabbackfinco.gov.in
37.	Rajasthan	Rajasthan Other Backward Classes Finance & Development Cooperative Corporation Ltd.,	SHRI KAILASH BAIRWA, MD	MOB. 09414031190 0141-2740078 raj.sje@rajasthan.gov.in
38.	Sikkim	Sikkim SC/ST & Other Backward Classes Development Corporation Ltd.,	SHRI K.C. LAMA, MD	MOB. 09434103218 03592-209430, 205318, 208938 midsabco@rediffmail.com www.sikkimsocialwelfare.in
39.	Tamil Nadu	Tamil Nadu Backward Classes Economic Development Corporation,	SHRI M. CHANDRASEKARAN, MD	MOB. 09445477801 044-28511124, 28546193 044-28520422, 28511124, 28520144, tabcedco@gmail.com www.tn.gov.in/bcmbcw
40.	Tripura	Tripura OBC Co-operative Development Corporation Ltd.	SHRI A.K. DEBBARMA, MD	MOB. 09436130162 0381-2329034, 2320077, 2323366, 2220027 akdebbarma.a@gmail.com www.scobcrm.nic.in
41.	Uttar Pradesh	Uttar Pradesh	SHRI HARI OM,	0522-2635232

		Pichhara Varg Vitta Avam Vikas Nigam Ltd.,	MD	uppvvn@gmail.com www.uppvvn.org
42.		Uttar Pradesh Sahkari Gram Vikas Bank Ltd.,	SHRI ALOK DIKSHIT, MD	MOB. 07408407440/ 09415110528 0522-2238840, 2238842, 2238855, 2239805, 2239812 ldb@up.nic.in www.upgramvikasbank.up.nic.in
43.	Uttarakhand	Uttarakhand Bahuudeshiya Vitta Evam Vikas Nigam,	SHRI RAMESH CHAND LOHANI, MD	MOB. 09837046102 0135-2675226 vikasnigam12@gmail.com www.ubvvn.org.in
44.	West Bengal	West Bengal Backward Classes Dev. and Finance Corporation,	SHRI SANTANU SAHA, MD	MOB. 09531534498, 033-22107023 033-22102023, 22108940/7022/7023 bcwcorp.n.wb@gmail.com ; santanu1saha@yahoo.co.in www.wbbcdfc.org
45.		West Bengal Minorities Development & Finance Corporation,	SHRI MRIGANIKA BISWAS, MD	MOB. 09432532995 033-23210629, 23210117, 24792998 wbmddfc@wb.nic.in ; www.wbmddfc.org

Annexure-V

STATUS OF STATE CHANNELIZING AGENCIES (SCAs) WHICH DID NOT DRAW FUNDS DURING 2015-16

Sl. No.	Name of States	No. of SCAs	Name of SCAs Nominated	Name of SCAs which did not draw funds during 2015-16	Reasons
1.	Andhra Pradesh	02	1. A.P. Backward Classes Co-operative Finance Corporation Ltd. 2. A.P. Toddy Tappers Co-operative Finance Corporation.	1. A.P. Backward Classes Co-operative Finance Corporation Ltd. 2. A.P. Toddy Tappers Co-operative Finance Corporation.	As per State Government directive, the SCA stopped drawing funds from NBCFDC. Date 07.07.2009.
2.	Assam	03	1. Assam State Development Corporation for Other Backward Classes 2. Assam Electronics Dev. Corporation Ltd. 3. Assam Apex Weavers & Artisans Coop. Federation Ltd.	1. Assam State Development Corporation for Other Backward Classes 2. Assam Electronics Dev. Corporation Ltd. 3. Assam Electronics Dev. Corporation Ltd.	Annual Action Plan (AAP) not received non-availability of Government Guarantee and default in loan repayment. AAP not received. AAP not received.
3.	Bihar	01	1. Bihar State Backward Classes Finance and Development	1. Bihar State Backward Classes Finance and Development	Non-availability of Guarantee. Default in

			Corporation	Corporation	loan repayment
4	Jammu & Kashmir	02	1. Jammu & Kashmir SC/ST & OBCs Dev. Corpn. Ltd. 2. Jammu & Kashmir State Women's Development Corporation. Ltd.	1. Jammu & Kashmir SC/ST & OBCs Development Corporation Ltd.	Non-availability of Government Guarantee
5.	Delhi	01	Delhi SC/ST/OBC & Minorities Financial & Development Corporation Ltd.,	Delhi SC/ST/OBC & Minorities Financial & Development Corporation Ltd.,	No Demand
6.	Jharkhand	01	1. Jharkhand ST Cooperative Development Corporation Ltd.	1. Jharkhand ST Cooperative Development Corporation Ltd.	AAP not submitted.
7.	Madhya Pradesh	02	1. Madhya Pradesh Pichhara Varg Tatha Alpasankhayak Vitta Avam Vikas Nigam 2. Madhya Pradesh Hastshilp Evam Hatha Kargha Vikas Nigam	1. Madhya Pradesh Pichhara Varg Tatha Alpasankhayak Vitta Avam Vikas Nigam 2. Madhya Pradesh Hastshilp Evam Hatha Kargha Vikas Nigam	As per State Government policy, the SCAs have stopped drawing funds from NBCFDC. Letter dated 07.05.2014 – MP (BC) Letter dated 09.05.2012 MP (Hastshilp)
8.	Maharashtra	02	1. Maharashtra Rajya Itar Magas Vargiya	1. Maharashtra Rajya Itar Magas Vargiya	Default in loan

			Vitta Ani Vikas Nigam Ltd. 2. Vasantarao Naik Vimukta Jatis & Nomadic Tribes Dev. Corpn. Ltd.	Vitta Ani Vikas Nigam Ltd.	Repayment
9.	Manipur	02	1. Manipur Minorities & Other Backward Classes Economic Development Society 2. Manipur State Women's Dev. Corporation	1. Manipur Minorities & Other Backward Classes Economic Development Society 2. Manipur State Women's Dev. Corporation	Non-completion of requisite formalities for drawl of funds. Non-availability of Government Guarantee
10.	Mizoram	01	1. Mizoram Co-operative Apex Bank Ltd.	1. Mizoram Co-operative Apex Bank Ltd.	Non-completion of requisite formalities for drawl of funds.
11.	Odisha	01	1. Orissa B.C. Development Finance Co-operative Corpn. Ltd.	1. Orissa B.C. Development Finance Co-operative Corpn. Ltd.	Default in loan repayment.
12.	Rajasthan	01	1. Rajasthan OBC Fin. & Development Corporation Ltd.	1. Rajasthan OBC Fin. & Development Corporation Ltd.	Non-availability of Block Government Guarantee.
13.	Uttarakhand	01	1. Uttaranchal Bahuudeshiya Vitta Evam Vikas Nigam	1. Uttaranchal Bahuudeshiya Vitta Evam Vikas Nigam	No demand AAP not received

14.	Uttar Pradesh	02	1. Uttar Pradesh Pichhara Varg Vitta & Vikas Nigam 1. Uttar Pradesh Sahkari Gram Vikas Bank Ltd.	1 Uttar Pradesh Pichhara Varg Vitta & Vikas Nigam	Default in loan repayment. Non-availability of Government Guarantee. AAP not submitted.
15.	West Bengal	02	1. West Bengal BC Development & Finance Corporation 2. West Bengal Minorities Development & Finance Corporation	West Bengal Minorities Development & Finance Corporation	AAP not submitted.
16.	Andaman & Nicobar Islands	01	1. Andaman & Nicobar Islands Integrated Development Corporation Ltd.	1. Andaman & Nicobar Islands Integrated Development Corporation Ltd.	Non-completion of requisite formalities for drawl of funds.
17.	Dadra & Nagar Haveli	01	1. Dadra & Nagar Haveli, Daman & Diu SC/ST, OBC & Minorities Financial & Development Corporation	1. Dadra & Nagar Haveli, Daman & Diu SC/ST, OBC & Minorities Financial & Development Corporation	Non-completion of requisite formalities for drawl of funds.

Annexure-VI

**SUMMARY OF OUTCOME OF EVALUATION STUDIES CONDUCTED
DURING LAST THREE YEARS**

2012-13	
PARAMETER	OUTCOME
Total Number of Beneficiaries interviewed	6000
Percentage of beneficiaries who utilized the assistance for the intended purpose	91%
Percentage of beneficiaries who created assets	87%
STATES COVERED	
Assam, Gujarat , Himachal Pradesh, Karnataka, Kerala, Maharashtra, Manipur , Puducherry, Punjab Rajasthan and Tamil Nadu	

2013-14	
PARAMETER	OUTCOME
Total Number of Beneficiaries interviewed	8000
Percentage of beneficiaries who utilized the assistance for the intended purpose	93.04%
STATES COVERED	
Goa, Gujarat, Haryana, Jammu and Kashmir, Karnataka, Kerala, Punjab, Tamil Nadu Tripura, Uttar Pradesh and West Bengal	

2014-15	
PARAMETER	OUTCOME
Total Number of Beneficiaries interviewed	10080
Percentage of beneficiaries who utilized the assistance for the intended purpose	96.95%
STATES COVERED	
Assam, Gujarat , Himachal Pradesh, Jammu & Kashmir, Haryana, Karnataka, Kerala, Maharashtra, Manipur, Puducherry, Punjab, Rajasthan and Tamil Nadu	

ABBREVIATIONS USED

AAP	Annual Action Plan
APITCO	Andhra Pradesh Consultancy Organization
CSR	Corporate Social Responsibility
EoI	Expression of Interest
LoI	Letter of Intent
MDPs	Management Development Programmes
NABCON	NABARD Consultancy Services
NIMSME	National Institute for Micro Small and Medium Enterprises
OTS Scheme	One Time Settlement Scheme
PDC	Post Dated Cheques
PSBs	Public Sector Banks
RRB	Regional Rural Bank
SCA	State Channelizing Agency
SDTP	Skill Development Training Programme
SHGs	Self Help Groups
SLBC	State Level Banker's Committee
SSCs	Sector Skill Council

**MINUTES OF THE SEVENTH SITTING OF THE STANDING
COMMITTEE ON SOCIAL JUSTICE AND EMPOWERMENT HELD ON
WEDNESDAY, 10th FEBRUARY, 2016**

The Committee met from 1500 hrs. to 1640 hrs. in Committee
Room 'D', Parliament House Annexe, New Delhi.

PRESENT

SHRI RAMESH BAIS - CHAIRPERSON

**MEMBERS
LOK SABHA**

2. Shri Jasvantsinh Sumanbhai Bhabhor
3. Kunwar Bharatendra Singh
4. Shri Kantilal Bhuria
5. Shri Sher Singh Ghubaya
6. Shri Jhina Hikaka
7. Shri Sadashiv Lokhande
8. Prof. Seetaram Ajmeera Naik
9. Dr. Udit Raj
10. Smt. Neelam Sonkar

RAJYA SABHA

11. Shri Ahamed Hassan
12. Smt. Sarojini Hembram
13. Shri Prabhat Jha
14. Smt. Mohsina Kidwai
15. Shri Nand Kumar Sai
16. Smt. Wansuk Syiem

SECRETARIAT

1. Shri Ashok Kumar Singh - Additional Secretary
2. Shri Ashok Sajwan - Director

REPRESENTATIVES OF THE MINISTRY/ORGANIZATION

Sl. No.	Name	Designation and Organization
1.	Smt. Anita Agnihotri	Secretary, Department of Social Justice and Empowerment
2.	Shri Arun Kumar	Additional Secretary, Department of Social Justice and Empowerment
3.	Shri B.L. Meena	Joint Secretary, Department of Social Justice and Empowerment
4.	Shri K. Narayan	Managing Director, National Backward Classes Finance and Development Corporation (NBCFDC)
5.	Shri Ajit Kumar Punia	General Manager, National Backward Classes Finance and Development Corporation (NBCFDC)

2. At the outset, the Chairperson welcomed the Members and the representatives of the Ministry of Social Justice and Empowerment (Department of Social Justice and Empowerment) and National Backward Classes Finance and Development Corporation (NBCFDC) to the sitting of the Committee convened to have a briefing by the Ministry on the subject "Review of the functioning of the National Backward Classes Finance and Development Corporation (NBCFDC)". Impressing upon the witnesses to keep the proceedings of the Committee 'Confidential', the Chairperson asked the Secretary, Department of Social Justice and Empowerment to give an overview of the subject matter.

3. The Secretary and Managing Director, NBCFDC accordingly briefed the Committee on the subject highlighting *inter-alia* the initiatives taken by NBCFDC *vis-à-vis* achievements, their problem areas etc. through power point presentation. The broad issues discussed at the meeting are as follows:-

- (i) Details of various lending schemes like Term Loan, Education Loan, Micro Financing Mahila Samriddhi Yojana, etc. for self employment activities for upliftment of economically backward members of Backward Classes.
- (ii) The eligibility and procedure for lending loans to the members of Backward Classes.
- (iii) Role and functioning of State Channelizing Agencies (SCAs) and State Governments in disbursement of loans to the beneficiaries.
- (iv) Action taken to check defaulter and non-functional SCAs and State Governments.
- (v) Poor disbursement of funds under Skill Development Training Programme by NBCFDC.
- (vi) Number and percentage of beneficiaries under schemes like New Swarnima, Mahila Samriddhi Yojana, which are run by the Ministry exclusively for women.

4. The representatives of the Department of Social Justice and Empowerment and NBCFDC also responded to the queries by the Members to the extent possible. The Chairperson directed the Secretary to furnish written replies to the unanswered queries raised by Members to the Secretariat at the earliest. The Secretary assured to comply.

5. The Chairperson then thanked the Secretary and other officials of the Department of Social Justice and Empowerment and NBCFDC for giving valuable information to the Committee on the subject and expressing their views in a free and frank manner on various issues raised by the Members.

6. A copy of the verbatim proceeding of the sitting was kept on record.

The witnesses then withdrew.

The Committee then adjourned.

**MINUTES OF THE FIFTEENTH SITTING OF THE STANDING
COMMITTEE ON SOCIAL JUSTICE AND EMPOWERMENT HELD ON
MONDAY, 11th JULY, 2016**

The Committee met from 1500 hrs. to 1620 hrs. in Committee Room
'C', Parliament House Annexe, New Delhi.

PRESENT

SHRI RAMESH BAIS - CHAIRPERSON

**MEMBERS
LOK SABHA**

2. Shri Sher Singh Ghubaya
3. Shri Prakash B. Hukkeri
4. Smt. K. Maragatham
5. Shri Asaduddin Owaisi
6. Dr. Udit Raj
7. Smt. Satabdi Roy
8. Smt. Neelam Sonkar
9. Smt. Mamta Thakur

RAJYA SABHA

10. Shri Ahamed Hassan
11. Shri Prabhat Jha
12. Smt. Wansuk Syiem

LOK SABHA SECRETARIAT

1. Shri Sukhi Chand Chaudhary - Joint Secretary
2. Smt. Mamta Kemwal - Additional Director

REPRESENTATIVES OF THE MINISTRY/ORGANIZATION

Sl. No.	Name	Designation and Organization
1.	Smt. Anita Agnihotri	Secretary, Department of Social Justice and Empowerment
2.	Shri B.L. Meena	Joint Secretary, Department of Social Justice and Empowerment
3.	Shri K. Narayan	Managing Director, National Backward Classes Finance and Development Corporation (NBCFDC)
4.	Shri Ajit Kumar Punia	General Manager, National Backward Classes Finance and Development Corporation (NBCFDC)

2. At the outset, the Chairperson welcomed the Members and the representatives of the Ministry of Social Justice and Empowerment (Department of Social Justice and Empowerment) and National Backward Classes Finance and Development Corporation (NBCFDC) to the sitting of the Committee convened to hear the views of the Ministry on the subject "Review of the functioning of the National Backward Classes Finance and Development Corporation (NBCFDC)". Impressing upon the witnesses to keep the proceedings of the Committee 'Confidential', the Chairperson asked the Secretary, Department of Social Justice and Empowerment to give an overview of the subject matter.

3. The Secretary and Managing Director, NBCFDC accordingly briefed the Committee on the subject highlighting *inter alia* the targets set by NBCFDC *vis-à-vis* their achievements in the previous financial year and current year, various schemes of NBCFDC, their problem areas etc.

through power point presentation. The broad issues discussed at the meeting are as follows:

- (i) Non-functioning of State Channelizing Agencies (SCAs) in some States.
- (ii) Non-availability of Government Guarantee from some States.
- (iii) Signing of MoU with alternate agencies such as RRBs etc. to deal with the problem of non-functional SCAs in some States.
- (iv) Recovery of loans which are overdue in some States.
- (v) Enhancement of budget for providing loans to the beneficiaries.
- (vi) Proper placement of the trainees of Skill Development Training Programme of the NBCFDC.
- (vii) Creating awareness among the rural poor and illiterate persons to make them aware of the various loan Schemes under NBCFDC.
- (viii)** Lowering of interest rates in some of the Schemes of NBCFDC such as Shilp Sampada and Saksham.

4. The representatives of the Department of Social Justice and Empowerment and NBCFDC also responded to the queries by the Members to the extent possible. The Chairperson directed the Secretary to furnish written replies to the unanswered queries raised by Members to the Secretariat at the earliest. The Secretary assured to comply.

5. The Chairperson then thanked the Secretary and other officials of the Department of Social Justice and Empowerment and NBCFDC for

giving valuable information to the Committee on the subject and expressing their views in a free and frank manner on various issues raised by the Members.

6. A copy of the verbatim proceedings of the sitting has been kept on record.

The witnesses then withdrew.

The Committee then adjourned.

ANNEXURE-IX

**MINUTES OF THE SIXTEENTH SITTING OF THE STANDING
COMMITTEE ON SOCIAL JUSTICE AND EMPOWERMENT HELD ON
TUESDAY, 9th AUGUST, 2016**

The Committee met from 1030 hrs. to 1100 hrs. in Chairperson's Chamber, Room No. 116, Parliament House Annexe, New Delhi.

PRESENT

SHRI RAMESH BAIS - CHAIRPERSON

**MEMBERS
LOK SABHA**

2. Shri Kunwar Bharatendra Singh
3. Shri Kantilal Bhuria
4. Smt. Jhina Hikaka
5. Shri Prakash B. Hukkeri
6. Shri Sadashiv Lokhande
7. Smt. Maragatham
8. Dr. Udit Raj
9. Smt. Mamta Thakur

RAJYA SABHA

10. Smt. Jharna Das Baidya
11. Shri Ahamad Hassan
12. Smt. Vijila Sathyananth
13. Shri Ramkumar Verma

LOK SABHA SECRETARIAT

1. Shri Ashok Kumar Singh - Additional Secretary
2. Shri Sukhi Chand Chaudhary - Joint Secretary
3. Shri Ashok Sajwan - Director
4. Smt. Mamta Kemwal - Additional Director

2. At the outset, the Chairperson welcomed the Members to the sitting of the Committee, convened for consideration and adoption of the draft Report on "Review of the functioning of the National Backward Classes Finance and Development Corporation (NBCFDC)". Giving an overview of the main/important recommendations contained in the draft Report, the Chairperson requested the Members to give their suggestions on them, if any.

3. The Committee, then, took up the draft Report for consideration and adopted the same after some discussions and without any amendments.

4. The Committee then authorized the Chairperson to finalize the above mentioned draft Report in the light of consequential changes that might arise out of factual verification of the draft Report and to present the same to both the Houses.

The Committee then adjourned.