

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

**UNSTARRED QUESTION NO.3711  
TO BE ANSWERED ON 21.12.2021**

**SCHEMES BY NBCFDC**

**3711. SHRIMATI SANGEETA KUMARI SINGH DEO:**

**DR. JAYANTA KUMAR ROY:**

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

- (a) whether the National Backward Classes Finance & Development Corporation (NBCFDC) implements schemes for welfare of Other Backward Classes (OBCs), if so, the details of funds allocated under each scheme during the last three years, year-wise and States-wise;
- (b) the details of the proposals received/sanctioned/ pending along with the physical progress/achievements made therein and complaints received under each of the schemes during the last three years, year-wise, state-wise;
- (c) whether most of the backward classes have not been able to avail the schemes of NBCFDC due to lack of awareness and publicity in mass media, and
- (d) if so, the steps being taken by the Government in this regard?

**ANSWER**

**MINISTER OF SOCIAL JUSTICE AND EMPOWERMENT**

**(DR. VIRENDRA KUMAR)**

(a): National Backward Classes Finance and Development Corporation (NBCFDC) under the aegis of Department of Social Justice has been entrusted with the job of providing financial assistance at concessional rate of interest to the members of Backward Classes having annual family income less than Rs.3.00 lakh primarily for income generating activities to promote self-employment opportunities and for educational purposes through State Channelizing Agencies (SCAs) nominated by respective State Governments/UTs and Banks (PSBs & RRBs).

NBCFDC implements following schemes through SCAs/Banks in various States/UTs of the country for the Backward Classes.

**1. LOAN SCHEME**

**A. TERM LOAN**

- a. General Loan Scheme
- b. Education Loan Scheme
- c. New Swarnima Scheme

## **B. MICRO FINANCE**

- a) Micro Finance Scheme
- b) Mahila Samridhi Yojana (Micro Finance Scheme for Women)
- c) Small Loan
- d) NBFC-MFI Loan

### **2. INTEREST SUBVENTION SCHEME– VISVAS YOJANA**

During the year 2020-21, NBCFDC introduced subvention scheme- Vanchit Ikai Samooh aur Vargon ki Aarthik Sahayta (VISVAS) Yojana for the benefit of SHGs comprising of all OBC beneficiaries with loans/borrowings up to Rs.4.00 Lakh and for OBC individual beneficiaries with loan/borrowing up to Rs.2.00 Lakh. Under the said scheme eligible SHGs or Individual beneficiaries will be eligible for subvention @5% p.a.

The objective of the proposed Scheme is to provide direct benefit at lower rate of interest to the eligible Self-Help Groups (SHGs)/ individual beneficiaries who have availed loans through Public Sector Banks (PSBs), Regional Rural Banks (RRBs) or similar financial institutions.

### **3. SKILL DEVELOPMENT TRAINING SCHEME (PM-DAKSH)**

NBCFDC facilitates Skill Development under PM-DAKSH for the eligible members of other Backward Classes, Economically Backward Classes and De-notified nomadic & semi-nomadic Tribes through various training institutes of repute so that eligible target group could engage in developmental activities by way of self/wage employment.

The details of funds allocated/released under each of the schemes during the last three years, State-wise is annexed at **Annexure-A, B & C**.

(b): NBCFDC receives proposals of Annual Action Plan (AAP) from the SCAs/Banks which are approved subject to fulfillment of prudential norms and availability of funds. The statement showing AAP received, amount approved and number of beneficiaries during last three years is appended at **Annexure-D**. As on date, no proposal of AAP is pending with NBCFDC. Hence, no such complaints on the above matter has been received in the office in said period.

(c) & (d): No, Sir. No such instances have come to the notice of the Corporation.

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## NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION

## STATEMENT SHOWING STATE/UT- WISE AND SCHEMWISE DETAILS OF FUNDS ALLOCATED/RELEASED DURING THE YEAR 2020-21

S.N	Name of States/UTs/PSBs	2020-21					
		Financial (Amt. disbursed)			Physical (No. of beneficiaries)		
		Term Loan Schemes	Micro Finance	Total	Term Loan Schemes	Micro Finance	Total
	(Rs.in Cr)	(Rs.in Cr)	(Rs.in Cr)	(Nos.)	(Nos.)	(Nos.)	
<b>I.</b>	<b>STATES</b>						
1	Andhra Pradesh	0.73	0.00	0.73	63	0	63
2	Andaman Nicobar	0.00	0.00	0.00	0	0	0
3	Assam	0.31	1.25	1.56	64	305	369
4	Bihar	0.69	0.00	0.69	61	0	61
5	Chattisgarh	4.36	0.39	4.75	268	62	330
6	Gujarat	12.13	17.19	29.32	1256	3803	5059
7	Goa	0.50	0.00	0.50	62	0	62
8	Haryana	1.32	3.00	4.32	197	476	673
9	Himachal Pradesh	1.80	1.34	3.14	231	238	469
10	Jammu & Kashmir	2.80	3.25	6.05	428	775	1203
11	Jharkhand	0.48	0.00	0.48	34	0	34
12	Karnataka	1.48	0.00	1.48	230	0	230
13	Kerala	55.85	106.50	162.35	9460	36850	46310
14	Madhya Pradesh	25.24	12.02	37.26	1316	3170	4486
15	Maharashtra	0.38	0.00	0.38	38	0	38
16	Manipur	0.06	0.00	0.06	3	0	3
17	Meghalaya	0.002	0.00	0.002	1	0	1
18	Mizoram	0.02	0.00	0.02	2	0	2
19	Odisha	0.53	0.00	0.53	28	0	28
20	Punjab	10.89	7.81	18.70	1414	1248	2662
21	Rajasthan	9.64	4.50	14.14	2703	999	3702
22	Sikkim	0.001	0.00	0.001	1	0	1
23	TamilNadu	14.23	94.00	108.23	2741	28936	31677
24	Telangana	0.16	24.00	24.16	35	6000	6035
25	Tripura	2.46	7.70	10.16	257	2008	2265
26	Uttar Pradesh	18.90	17.00	35.90	2213	3060	5273
27	Uttrakhand	0.25	0.00	0.25	20	0	20
28	West Bengal	0.12	0.00	0.12	13	0	13
	<b>Sub Total States ( 1 to 26)</b>	<b>165.34</b>	<b>299.95</b>	<b>465.28</b>	<b>23139</b>	<b>87930</b>	<b>111069</b>
<b>II.</b>	<b>UTs</b>						
27	Chandigarh	0.01	0.00	0.01	5	0	5
28	Delhi	0.58	0.80	1.38	73	100	173
29	Puducherry	0.04	0.00	0.04	14	0	14
	<b>Sub Total Uts ( 27 to 29)</b>	<b>0.63</b>	<b>0.80</b>	<b>1.43</b>	<b>92</b>	<b>100</b>	<b>192</b>
	<b>TOTAL ( I + II)</b>	<b>165.97</b>	<b>300.75</b>	<b>466.71</b>	<b>23231</b>	<b>88030</b>	<b>111261</b>

<b>National Backward Classes Finance and Development Corporation</b>							
<b>Physical and Financial Achievements from 2018-19 to 2020-21 (Skill Development Training Programmes)</b>							
Sl. No.	Name of the State/UTs	2018-19		2019-20		2020-21	
		No. of Trainees	Amount Allocated (Rs. In lakhs)	No. of Trainees	Amount Allocated (Rs. In lakhs)	No. of Trainees	Amount Allocated (Rs. In lakhs)
1	Andhra Pradesh	1946	172.41	907	152.38	410	42.46
2	Assam	2420	293.68	3484	857.86	786	87.46
3	Bihar	520	110.64	1130	236.34	1003	116.68
4	Chandigarh	0	0	60	9	0	0
5	Chhatisgarh	490	61.49	694	127.28	440	56.30
6	Delhi	639	58.95	410	55.17	244	46.16
7	Goa	100	9.08	0	0	0	0
8	Gujarat	480	79.21	776	175.16	803	118.89
9	Haryana	1734	228.56	1825	378.62	664	94.25
10	Himachal Pradesh	790	102.27	860	191.97	120	11.11
11	J&K	560	79.5	665	107.14	440	74.68
12	Laddakh	0	0	0	0	60	11.61
13	Jharkhand	500	35.39	570	104.26	200	25.42
14	Karnataka	559	55.29	204	28.62	458	62.59
15	Kerala	580	65.2	1609	291.67	519	76.71
16	Madhya Pradesh	2187	305.08	2259	392.59	1313	246.35
17	Maharashtra	660	101.8	1359	310.01	1047	135.43
18	Manipur	657	104.59	536	238.44	181	36.67
19	Meghalaya	150	17.64	200	29.15	60	2.99
20	Mizoram	0	0	60	14.75	0	0
21	Odisha	956	129.97	1606	373.26	357	46.52
22	Punjab	1700	242.3	694	114.30	588	77.30
23	Rajasthan	290	34.86	1067	226.50	846	120.21
24	Sikkim	420	50.88	340	62.40	160	25.48
25	Tamil Nadu	570	51.76	1391	206.22	756	96.05
26	Telangana	410	56.13	270	62.54	250	26.20
27	Tripura	1280	144.04	1330	265.31	30	2.57
28	Uttar Pradesh	2773	327.39	3988	626.06	2616	306.45
29	Uttarakhand	750	76.93	600	114.50	750	88.78
30	West Bengal	919	91.82	1597	265.09	649	79.68
	<b>Total</b>	<b>25040</b>	<b>3086.86</b>	<b>30491</b>	<b>6016.59</b>	<b>15750</b>	<b>2115.00</b>

**National Backward Classes Finance and Development Corporation**  
**Statewise Amount Subvented under VISVAS Yojana during 2020-21**

State	2020-2021	
	SUBVENTION AMOUNT (Rs in Lakh)	Beneficiary (Nos.)
ANDHRA PRADESH	0.00	0
ASSAM	0.00	0
BIHAR	0.32	328
GUJARAT	0.07	6
HARYANA	0.08	2
HIMACHAL PRADESH	0.04	6
KARNATAKA	0.11	134
KERALA	0.00	0
MADHYA PRADESH	31.48	2750
MAHARASHTRA	0.00	10
ODISHA	0.00	0
PUNJAB	0.10	11
RAJASTHAN	0.29	40
TAMIL NADU	0.00	0
TELANGANA	5.92	594
UTTAR PRADESH	62.59	2862
WEST BENGAL	0.00	0
<b>Total</b>	<b>101.02</b>	<b>6743</b>

## Annexure-D

National Backward Classes Finance and Development Corporation (NBCFDC)  
Statement showing Notional Allocation, AAP received, AAP Approved, No. of Beneficiaries during 2020-21

(Rs./Lakh)

S.No.	Name of the State/UT	AAP Received (Rs. In Lakh)	AAP Approved (Rs. In Lakh)	No. of Benef.
<b>a.</b>	<b>States</b>			
1	Andhra Pradesh	2500.00	2500.00	10000.00
2	Telangana	2500.00	2500.00	5000
3	Bihar	0.00	0.00	0
4	Chhatisgarh	1322.75	1100.00	945
5	Goa	134.86	135.00	126
6	Gujarat	10683.39	8750.00	9493
7	Haryana	2125.21	1500.00	2600
8	Himachal Pradesh	500.00	500.00	573
9	Jharkhand	0.00	0.00	0
10	Karnataka	0.00	0.00	0
11	Kerala	20309.10	19800.00	65035
12	Madhya Pradesh	6000.00	6000.00	5000
13	Maharashtra	0.00	0.00	0
14	Odisha	0.00	0.00	0
15	Punjab	1850.00	1850.00	2840
16	Rajasthan	1800.00	1500.00	2800
17	Tamil Nadu	9383.50	10000.00	24100
18	Uttarakhand	115.40	100.00	175
19	Uttar Pradesh	7000.00	4800.00	4950
20	West Bengal	840.00	840.00	2904
	<b>Union Territories</b>			
21	Chandigarh	29.00	29.00	72
22	Delhi	134.00	134.00	169
23	Jammu & Kashmir	1115.50	650.00	1080
24	Puducherry	499.96	22.00	43
<b>b.</b>	<b>North East</b>			
25	Assam (ARTFED)	1160.00	1150.00	2115
26	Manipur	0.00	0.00	0
27	Sikkim	442.00	440.00	600
28	Tripura	6110.50	3350.00	3550
<b>c.</b>	<b>PSB</b>			
1	Bank of Baroda	8000.00	8000.00	9100
2	Canara Bank	0.00	0.00	0
3	Punjab National Bank	3000.00	3000.00	3000
	<b>Total</b>	<b>87555.17</b>	<b>78650.00</b>	<b>156270</b>
<b>Basis of Allocation</b>				
a.	Notional Allocation is made on the basis of total Population as per Census 2011 and past performance of SCA.			
b.	More than 10% of total allocation to North-East States made as per Govt. Policy.			