

GOVERNMENT OF INDIA
MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT
RAJYA SABHA
UNSTARRED QUESTION NO -771
ANSWERED ON - 26/07/2023

APPOINTMENTS IN THE OBC COMMISSION AFTER GIVING IT CONSTITUTIONAL RECOGNITION

771 # SHRI RAJENDRA GEHLOT

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

- (a) the reasons for not making appointments in the OBC Commission even after giving it the Constitutional recognition;
- (b) whether there is any plan to provide low interest loan for traditional occupations and agricultural farms to the OBC category, if so, the details thereof, if not, the reasons therefor; and
- (c) whether Government is considering to implement any scheme to provide low interest loans to the OBC category, if so, the details thereof and by when it is likely to be implemented?

ANSWER

THE MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT

(SUSHRI PRATIMA BHOUMIK)

- (a) The appointments of the Chairman and one Member have been made in the National Commission for Backward Classes (NCBC).
- (b) & (c) National Backward Classes Finance and Development Corporation (NBCFDC) provides low interest loans for income generating activities including traditional occupations and agricultural farms to the members of Backward Classes (urban & rural) having annual family income upto Rs.3.00 Lakh. These low interest loans are provided through its Channel Partners (agencies nominated by the States/UTs, various scheduled Banks etc.). The details of low interest loans for OBC category is appended at **Annexure-A.**

Annexure-A

Referred to the reply of part (b&c) of Rajya Sabha Question No.771

The details of low interest loans for OBC category

S.No.	Name of Scheme	Max. Loan Limit Per Beneficiary	Pattern of Finance		Rate of Interest Per Annum		Repayment Period (including moratorium period of six months)
			NBCFD C	SCA/ Benef.	SCAs/ Bank	Benef.	
1.	Term Loan						
(a)	General Loan Scheme	Rs.15.00Lakh	85%	15%	UptoRs.5Lakh		8Years
					3%	6%	
					Above Rs.5 Lakh uptoRs.10.00 Lakh		
					4%	7%	
					AboveRs.10.00Lakh uptoRs.15.00Lakh		
					5%	8%	
(b)	Education Loan						Max.15Years
	i)In India	Rs.15.00Lakh	90%	10%	1%	4%*	
	ii)Abroad	Rs.20.00Lakh	85%	15%	1%	4%*	
(c)	New Swarnima Scheme (for Women)	Rs.2.00Lakh	95%	05%	2%	5%	8Years
2.	Micro Finance						
(a)	Micro Finance Scheme	Rs.1.25Lakh*	90%	10%	2%	5%	4Years
(b)	Mahila Samridhi Yojana for women	Rs.1.25Lakh*	95%	05%	1%	4%	4Years
(c)	Small Loan for individual	Rs.1.25Lakh	85%	15%	3%	6%	4Years

* Rateofinterest3.5%p.a.forgirlstudent.

** SubjecttomaximumofRs.15.00Lakhpergroup.
