

GOVERNMENT OF INDIA
MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT
RAJYA SABHA
UNSTARRED QUESTION NO – 444
ANSWERED ON - 06/12/2023

NEW SWARNIMA LOAN SCHEME FOR OBCs

444 SMT. DARSHANA SINGH

DR. K. LAXMAN

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

- (a) the details of the New Swarnima Loan Scheme of the National Backward Classes Finance and Development Corporation (NBCFDC); and
- (b) the total number of beneficiaries under the scheme, State-wise?

ANSWER

MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT

(SUSHRI PRATIMA BHOUMIK)

- a. The details of the New Swarnima Loan Scheme of National Backward Classes Finance and Development Corporation (NBCFDC) is appended at **Annexure-A**.
- b. The total number of beneficiaries assisted under the scheme during last 3 years State/UT-wise is at **Annexure-B**.

“NEW SWARNIMA SCHEME FOR WOMEN”

Objectives

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

Eligibility

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

Salient Features

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

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

Pattern of Financing

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

Rate of Interest

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

Repayment

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

Annexure-B

Total Number of beneficiaries assisted under New Swarnima Scheme during last 3 years
State / UT-wise

S. No.	Name of State/UT	2020-21	2021-22	2022-23
		(Nos.)	(Nos.)	(Nos.)
1.	Andhra Pradesh	15	-	-
2.	Assam	61	-	-
3.	Bihar	1	-	-
4.	Chandigarh	-	-	-
5.	Chhattisgarh	20	-	-
6.	Delhi	34	5	-
7.	Goa	50	-	25
8.	Gujarat	230	280	180
9.	Haryana	-	100	-
10.	Himachal Pradesh	8	50	250
11.	Jammu & Kashmir	160	275	100
12.	Jharkhand	1	-	-
13.	Karnataka	72	-	-
14.	Kerala	2020	5420	3940
15.	Madhya Pradesh	37	-	-
16.	Maharashtra	6	-	-
17.	Manipur	1	-	-
18.	Odisha	1	-	-
19.	Punjab	541	1434	678
20.	Rajasthan	553	-	-
21.	Tamil Nadu	2040	-	-
22.	Telangana	7	-	-
23.	Uttar Pradesh	335	200	400
	Total	6193	7764	5573
