

GOVERNMENT OF INDIA
MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT
RAJYA SABHA
UNSTARRED QUESTION NO -450
ANSWERED ON – 23/07/2025

AWARENESS OF NBCFDC WELFARE SCHEMES

450.DR. VIKRAMJIT SINGH SAHNEY

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

- (a) whether it is a fact that as of June 2025, only 35 per cent of SC and OBC beneficiaries in the State of Punjab are aware of the National Backward Classes Finance and Development Corporation (NBCFDC) welfare schemes;
- (b) if so, the details of the steps taken by Government to increase awareness on these schemes; and
- (c) the details of the benefits provided to the SCs and OBCs of Punjab by NBCFDC welfare schemes, scheme-wise, financial outlay-wise?

ANSWER

THE MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT

(SHRI B.L.VERMA)

(a) National Backward Classes Finance and Development Corporation (NBCFDC) provides financial assistance for income generating activities at concessional rate of interest to the members of Backward Classes (urban & rural) having annual family income upto Rs. 3.00 Lakh, through its Channel Partners (agencies nominated by the States/UTs, various Scheduled Banks etc.).

In Punjab, the schemes are being implemented through Punjab Backward Classes Land Development and Finance Corporation, Punjab Gramin Bank and Public Sector Banks (PSBs).

So far, Corporation has disbursed Rs. 226.74 Crore for assisting 46,999 beneficiaries.

(b) The department has taken effective steps for generating awareness amongst the target groups in various parts of the country including Punjab through NBCFDC's Awareness Camps & Publicity Grant scheme. The Corporation sponsors holding of Awareness Camps-cum-Credit camps from time to time with the objective of spreading awareness of Corporation's schemes and providing an opportunity to the target groups to avail financial support at the Camps through its Channel Partners. In addition, Corporation also spreads information about its schemes through publicity material/social media/digital media/hoardings etc.

(c) The target group under the schemes of NBCFDC are OBCs. The scheme-wise details of funds provided by NBCFDC to its target groups i.e. OBCs in Punjab under its Lending Schemes is as under:-

Amount Disbursed			No. of Beneficiaries		
Individual Loan (Rs.in cr.)	Group Loan (Rs.in cr.)	Total (Rs.in cr.)	Individual Loan (Nos.)	Group Loan (Nos.)	Total (Nos.)
178.23	48.51	226.74	24,777	22,222	46,999
