

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

**UNSTARRED QUESTION NO. 2092  
TO BE ANSWERED ON 31.07.2018**

**SCHEMES OF NBCFDC**

**2092. SHRIMATI ANJU BALA:  
SHRI TEJ PRATAP SINGH YADAV:**

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

- (a) whether the National Backward Classes Finance and Development Corporation (NBCFDC) is operating various financial inclusion schemes for welfare of OBCs;
- (b) if so, the details of funds allocated under each of the schemes along with the physical progress/achievements during the last three years, State-wise including Uttar Pradesh;
- (c) the details of proposals received, sanctioned and pending under each of the scheme during the last two years, State-wise;
- (d) the details of complaints received regarding each scheme and the action taken thereon during the said period, State-wise;
- (e) whether most of the people belonging to backward classes have not been able to avail the schemes of NBCFDC due to lack of awareness and publicity in mass media, if so, the details thereof and the Government's reaction thereto; and
- (f) the other corrective steps being taken by the Government in this regard?

**ANSWER**

**MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT  
(SHRI KRISHAN PAL GURJAR)**

- (a): Yes, the National Backward Classes Finance and Development Corporation (NBCFDC) a corporation under the aegis of Ministry of Social Justice and Empowerment has been entrusted with the job of providing financial assistance at concessional rate of interest to the beneficiaries of Backward Classes having annual family income less than Rs. 3.00 Lakh for income generating activities and to generate self-employment opportunities through State Channelising Agencies (SCAs).
- (b): The details are at **Annexure – I**.
- (c): The details are at **Annexure – II**.

(d) to (f):

- i. The corporation has informed that no complaint has been received regarding the schemes.
- ii. The Schemes of the NBCFDC are dependent on the internal resources of the corporation and the grants released by the Ministry. Therefore, all the eligible beneficiaries cannot be covered.
- iii. Details of all the schemes are available on the corporation's website. Online facility for registration etc. is also available. In addition, the corporation also holds awareness camps directly as well through corporation's channel partners.

\*\*\*\*\*



**ANNEXURE-I FOR LOK SABHA UNSTARRED QUESTION NO.2092 FOR 31.07.2018**

**STATEMENT SHOWING STATE/UT- WISE AND SCHEMewise DETAILS OF ASSISTANCE PROVIDED TO OBCs BY NBCFDC FOR THE YEAR 2016-17**

Financial: Rs. In Lakh  
Physical: No. of Beneficiaries

S.N	Name of States/UTs/PSBs	2016-17					
		Financial			Physical		
		Term Loan Schemes	Micro Finance	Total	Term Loan Schemes	Micro Finance	Total
<b>I.</b>	<b>STATES</b>						
1	Andhra Pradesh	68.34	0.00	68.34	110	0	110
2	Assam	39.58	400.00	439.58	64	3000	3064
3	Bihar	1135.21	0.00	1135.21	1814	0	1814
4	Chattisgarh	102.25	0.00	102.25	204	0	204
5	Gujarat	1082.10	162.00	1244.10	1451	1010	2461
6	Goa	50.00	0.00	50.00	47	0	47
7	Haryana	759.24	75.00	834.24	1990	500	2490
8	Himachal Pradesh	415.79	10.00	425.79	573	100	673
9	Jammu & Kashmir	190.00	110.00	300.00	320	980	1300
10	Jharkhand	110.36	2.50	112.86	146	5	151
11	Karnataka	3082.25	2235.25	5317.50	5276	16088	21364
12	Kerala	5710.26	5398.00	11108.26	8769	37315	46084
13	Madhya Pradesh	330.44	53.18	383.62	494	117	611
14	Manipur	4.05	400.00	404.05	7	3000	3007
15	Maharashtra	46.22	0.00	46.22	75	0	75
16	Odisha	27.27	0.00	27.27	44	0	44
17	Punjab	425.00	875.00	1300.00	845	8090	8935
18	Rajasthan	14.30	0.00	14.30	23	0	23
19	TamilNadu	1123.28	9213.00	10336.28	2362	59253	61615
20	Telangana	124.07	0.00	124.07	200	0	200
21	Tripura	2217.00	283.00	2500.00	4740	2650	7390
22	Uttar Pradesh	839.95	600.00	1439.95	1560	2812	4372
23	West Bengal	275.00	225.00	500.00	467	1525	1992
	<b>Sub Total States ( 1 to 23)</b>	<b>18171.96</b>	<b>20041.93</b>	<b>38213.89</b>	<b>31581</b>	<b>136445</b>	<b>168026</b>
<b>II.</b>	<b>-</b>						
24	Chandigarh	0.51	0.00	0.51	1	0	1
25	Delhi	17.50	0.00	17.50	21	0	21
26	Puducherry	304.18	200.00	504.18	507	2000	2507
	<b>Sub Total ( 24 to 26)</b>	<b>322.19</b>	<b>200.00</b>	<b>522.19</b>	<b>529</b>	<b>2000</b>	<b>2529</b>
	<b>TOTAL ( I + II)</b>	<b>18494.15</b>	<b>20241.93</b>	<b>38736.08</b>	<b>32110</b>	<b>138445</b>	<b>170555</b>



**ANNEXURE-I FOR LOK SABHA UNSTARRED QUESTION NO.2092 FOR 31.07.2018**

**STATEMENT SHOWING STATE/UT- WISE AND SCHEMewise DETAILS OF ASSISTANCE PROVIDED TO OBCs BY NBCFDC FOR THE YEAR 2016-17**

Financial: Rs. In Lakh  
Physical: No. of Beneficiaries

S.N	Name of States/UTs/PSBs	2016-17					
		Financial			Physical		
		Term Loan Schemes	Micro Finance	Total	Term Loan Schemes	Micro Finance	Total
<b>I.</b>	<b>STATES</b>						
1	Andhra Pradesh	68.34	0.00	68.34	110	0	110
2	Assam	39.58	400.00	439.58	64	3000	3064
3	Bihar	1135.21	0.00	1135.21	1814	0	1814
4	Chattisgarh	102.25	0.00	102.25	204	0	204
5	Gujarat	1082.10	162.00	1244.10	1451	1010	2461
6	Goa	50.00	0.00	50.00	47	0	47
7	Haryana	759.24	75.00	834.24	1990	500	2490
8	Himachal Pradesh	415.79	10.00	425.79	573	100	673
9	Jammu & Kashmir	190.00	110.00	300.00	320	980	1300
10	Jharkhand	110.36	2.50	112.86	146	5	151
11	Karnataka	3082.25	2235.25	5317.50	5276	16088	21364
12	Kerala	5710.26	5398.00	11108.26	8769	37315	46084
13	Madhya Pradesh	330.44	53.18	383.62	494	117	611
14	Manipur	4.05	400.00	404.05	7	3000	3007
15	Maharashtra	46.22	0.00	46.22	75	0	75
16	Odisha	27.27	0.00	27.27	44	0	44
17	Punjab	425.00	875.00	1300.00	845	8090	8935
18	Rajasthan	14.30	0.00	14.30	23	0	23
19	TamilNadu	1123.28	9213.00	10336.28	2362	59253	61615
20	Telangana	124.07	0.00	124.07	200	0	200
21	Tripura	2217.00	283.00	2500.00	4740	2650	7390
22	Uttar Pradesh	839.95	600.00	1439.95	1560	2812	4372
23	West Bengal	275.00	225.00	500.00	467	1525	1992
	<b>Sub Total States ( 1 to 23)</b>	<b>18171.96</b>	<b>20041.93</b>	<b>38213.89</b>	<b>31581</b>	<b>136445</b>	<b>168026</b>
<b>II.</b>	<b>-</b>						
24	Chandigarh	0.51	0.00	0.51	1	0	1
25	Delhi	17.50	0.00	17.50	21	0	21
26	Puducherry	304.18	200.00	504.18	507	2000	2507
	<b>Sub Total ( 24 to 26)</b>	<b>322.19</b>	<b>200.00</b>	<b>522.19</b>	<b>529</b>	<b>2000</b>	<b>2529</b>
	<b>TOTAL ( I + II)</b>	<b>18494.15</b>	<b>20241.93</b>	<b>38736.08</b>	<b>32110</b>	<b>138445</b>	<b>170555</b>



**ANNEXURE-I FOR LOK SABHA UNSTARRED QUESTION NO.2092 FOR 31.07.2018**

**STATEMENT SHOWING STATE/UT- WISE AND SCHEMWISE DETAILS OF ASSISTANCE PROVIDED TO OBCs BY NBCFDC FOR THE YEAR 2017-18**

Financial: Rs. In Lakh  
Physical: No. of Beneficiaries

S.N	Name of States/UTs/PSBs	2017-18					
		Financial			Physical		
		Term Loan Schemes	Micro Finance	Total	Term Loan Schemes	Micro Finance	Total
<b>I.</b>	<b>STATES</b>						
1	Andhra Pradesh	1382.31	1269.42	2651.73	1347	2520	3867
2	Assam	0.75	0.00	0.75	2	0	2
3	Chattisgarh	450.05	49.95	500.00	403	108	511
4	Gujarat	568.95	742.00	1310.95	844	1610	2454
5	Goa	150.00	0.00	150.00	64	0	64
6	Haryana	1027.68	75.00	1102.68	1083	250	1333
7	Himachal Pradesh	436.23	0.00	436.23	232	0	232
8	Jammu & Kashmir	175.00	25.00	200.00	300	50	350
9	Jharkhand	613.00	87.00	700.00	896	258	1154
10	Karnataka	1619.33	2415.68	4035.01	2840	7253	10093
11	Kerala	8502.25	8764.50	17266.75	7733	49090	56823
12	Madhya Pradesh	221.87	0.00	221.87	255	0	255
13	Maharashtra	4.90	0.00	4.90	4	0	4
14	Punjab	1980.87	400.00	2380.87	1651	4400	6051
15	Rajasthan	209.65	55.50	265.15	256	120	376
16	Sikkim	0.00	0.00	0.00	0	0	0
17	TamilNadu	862.88	6820.28	7683.16	1719	42645	44364
18	Telangana	49.35	0.00	49.35	34	0	34
19	Tripura	2465.62	1034.38	3500.00	2350.00	2800	5150
20	Uttar Pradesh	3508.00	292.00	3800.00	3551	605	4156
21	Uttarakhand	86.55	13.45	100.00	57	31	88
22	West Bengal	103.50	200.00	303.50	142	1000	1142
	<b>Sub Total States ( 1 to 22)</b>	<b>24418.74</b>	<b>22244.16</b>	<b>46662.90</b>	<b>25763</b>	<b>112740</b>	<b>138503</b>
<b>II.</b>	<b>UTs</b>						
23	Chandigarh	0.00	0.00	0.00	0	0	0
24	Delhi	14.17	3.79	17.96	13	2	15
25	Puducherry	0.00	0.00	0.00	0	0	0
	<b>Sub Total Uts ( 23 to 25)</b>	<b>14.17</b>	<b>3.79</b>	<b>17.96</b>	<b>13</b>	<b>2</b>	<b>15</b>
<b>III.</b>	<b>PSBs</b>						
26	Dena Bank	100.00	0.00	100.00	70.00	0.00	70.00
	<b>TOTAL ( I + II+III)</b>	<b>24532.91</b>	<b>22247.95</b>	<b>46780.86</b>	<b>25846</b>	<b>112742</b>	<b>138588</b>



**ANNEXURE-II FOR LOK SABHA UNSTARRED QUESTION NO.2092 FOR 31.07.2018**

**Statement showing Annual Action Plan (AAP) Received and Amount Approved  
under Term Loan and Micro Finance Scheme**

2016-17			
Rs. In Lac			
S.No.	Name of the SCA/UT Nominated by State Govt.	AAP Received From SCAs/UTs	AAP Approved
1	Andhra Pradesh (BC)	NR	NR
2	Telangana	NR	NR
3	Bihar	NR	NR
4	Chhatisgarh	336.60	336.00
5	Goa	537.00	460.00
6	Gujarat	4,779.20	2,700.00
7	Haryana	2,160.87	1,500.00
8	Himachal Pradesh	500.39	500.00
9	Jammu & Kashmir	1,141.50	300.00
10	Jharkhand	425.00	425.00
11	Karnataka	3,500.00	3,500.00
12	Kerala	15,218.15	10,650.00
13	Madhya Pradesh	NR	NR
14	Maharashtra	3,456.74	300.00
15	Odisha	907.50	400.00
16	Punjab	500.00	300.00
17	Rajasthan	NR	NR
18	Tamil Nadu	10,000.00	10,000.00
19	Uttarakhand	NR	NR
20	Uttar Pradesh	3,499.00	1,000.00
21	West Bengal	1,887.15	800.00
	<b>Union Territories</b>		
1	Chandigarh	26.98	26.00
2	Delhi	255.43	255.43
3	Puducherry	1,000.00	500.00
<b>b.</b>	<b>North East (10% of Total Allocation)</b>		
1	Assam	NR	NR
2	Manipur	NR	NR
3	NEDFi	800.00	800.00
4	Sikkim	455.55	455.00
5	Tripura	2,500.00	2,500.00
	<b>SCA Total:</b>	<b>53,887.06</b>	<b>37,707.43</b>

## ANNEXURE-II FOR LOK SABHA UNSTARRED QUESTION NO.2092 FOR 31.07.2018

S.No.	Name of the SCA/UT Nominated by State Govt.	AAP Received From SCAs/UTs	AAP Approved
	<b>Banks (RRBs/PSBs)</b>		
1	Madhya Bihar Gramin Bank	1,078.81	1,078.56
2	Punjab Gramin Bank	1,014.00	1,000.00
3	Sarva UP Gramin Bank	530.00	530.00
4	Gramin Bank of Aryavart	100.35	100.35
5	Purvanchal Bank	2,141.25	2,141.25
6	Allahabad UP Gramin Bank	524.75	524.75
7	Vijaya Bank	3,171.30	3,171.30
8	Madhyanchal Gramin Bank	100.00	100.00
9	Jharkhand Gramin Bank	100.00	100.00
10	Narmada Jhabua Gramin Bank	253.18	253.18
11	Dena Gujarat Gramin Bank	854.00	854.00
	<b>Bank Total</b>	<b>9,867.64</b>	<b>9,853.39</b>
	<b>Grand Total (SCA+Bank)</b>	<b>63,754.70</b>	<b>47,560.82</b>



**ANNEXURE-II FOR LOK SABHA UNSTARRED QUESTION NO.2092 FOR 31.07.2018**

**Statement showing Annual Action Plan (AAP) Received and Amount Approved  
under Term Loan and Micro Finance Scheme**

2017-18			
			Rs. In Lac
S.No.	Name of the SCA/UT Nominated by State Govt.	AAP Received From SCAs/UTs	AAP Approved
1	Andhra Pradesh (BC)	10,000.00	2,500.00
2	Telangana	NR	NR
3	Bihar	NR	NR
4	Chhatisgarh	501.75	500.00
5	Goa	310.00	300.00
6	Gujarat	8,858.50	2,600.00
7	Haryana	2,000.00	2,000.00
8	Himachal Pradesh	450.00	450.00
9	Jammu & Kashmir	600.00	200.00
10	Jharkhand	100.00	100.00
11	Karnataka	3,513.12	3,500.00
12	Kerala	18,205.65	18,200.00
13	Madhya Pradesh	NR	NR
14	Maharashtra	525.00	200.00
15	Odisha	NR	NR
16	Punjab	400.00	400.00
17	Rajasthan	264.75	264.75
18	Tamil Nadu	10,372.00	7,500.00
19	Uttarakhand	100.00	100.00
20	Uttar Pradesh	4,000.00	1,500.00
21	West Bengal	329.00	300.00
	<b>Union Territories</b>		
1	Chandigarh	28.78	28.78
2	Delhi	322.93	100.00
3	Puducherry	1,000.00	500.00
<b>b.</b>	<b>North East (10% of Total Allocation)</b>		
1	Assam	175.00	175.00
2	Manipur (Through NEDFi)	175.00	175.00
3	Sikkim	459.00	200.00
4	Tripura	3,164.88	3,500.00
	<b>SCA Total:</b>	<b>65,855.36</b>	<b>45,293.53</b>



**ANNEXURE-II FOR LOK SABHA UNSTARRED QUESTION NO.2092 FOR 31.07.2018**

S.No	Name of Regional Rural Banks	AAP Received From RRB/PSB	AAP Approved
1	Madhya Bihar Gramin Bank		
2	Vananchal Gramin Bank	1,599.00	100.00
3	Himachal Pradesh Gramin Bank		
4	Sarva Haryana Gramin Bank	100.00	100.00
5	Dena Gujarat Gramin Bank	650.00	500.00
6	Sarva UP Gramin Bank		
7	Punjab Gramin Bank	2,000.00	2,000.00
8	Allahabad UP Gramin Bank		
9	Madhyanchal Gramin Bank		
10	Purvanchal Bank		
11	Gramin Bank Aryvart	500.00	2,500.00
12	Uttarakhand Gramin Bank	345.00	100.00
13	Langpi Dehangi Rural Bank		
14	Telangana Grameena Bank	44.35	44.35
15	Andhra Pragati Grameena Bank		
16	Kashi Gomti Samyut Gramin Bank	515.00	500.00
17	Narmada Jhabua Gramin Bank	300.00	300.00
18	Jharkhand Gramin Bank	1,000.00	500.00
19	Saurashtra Gramin Bank		
	<b>PSB</b>		
20	Vijaya Bank	3,000.00	3,000.00
21	Canara Bank		
22	Punjab National Bank		
23	Dena Bank	3,000.00	3,000.00
	<b>Bank Total:</b>	<b>13,053.35</b>	<b>12,644.35</b>
	<b>Grand Total (SCA+Bank)</b>	<b>78,908.71</b>	<b>57,937.88</b>