

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

**UNSTARRED QUESTION NO. 1924
TO BE ANSWERED ON 03.03.2020**

FINANCIAL ASSISTANCE PROGRAMME UNDER NBCFDC

1924. SHRI M.V.V. SATYANARAYANA:

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

- (a) the details of the sectors covered under the financial assistance programme of the National Backward Classes Finance and Development Corporation (NBCFDC);
- (b) whether the channel partners (SCAs & Banks) are able to disburse loans for viable projects under various sectors; and
- (c) if so, the details thereof along with the break up of the loan sanctioned during the last two years, Statewise?

ANSWER

MINISTER OF SOCIAL JUSTICE AND EMPOWERMENT

(SHRI KRISHAN PAL GURJAR)

(a): National Backward Classes Finance and Development Corporation (NBCFDC) provides 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 Term Loan and Micro Finance Scheme through SCAs/Banks in various States under the following broad sectors:

- (i) **Agriculture & Allied Activities:** Organic Farming, Dairy Farming, Sericulture, Horticulture, Goat Rearing, Pisciculture, Tractor Trolley, Seeds, Fertilizer, Pesticides etc.
- (ii) **Small Business/Artisan & Traditional Occupation:** Ice cream parlors Cold Storage, Kiryana Shop, Packaging Unit, Flour Mill, Vegetable Vending, Beauty Parlor, Blacksmith, Carpentry, Hardware, Tent house, Shuttering unit, Handicrafts & Artisan Units, Pottery, Ready-made Garments Shops, Tailoring & Weaving etc.
- (iii) **Service/Transport Sector:** Interior Decorator, Auto Repair Shop, Consultancy Services, Cycle Repair Shop, Computer Centre, Electrical & Electronic Repair Shop, Home Appliances, Mobile Repair Shop, Photo Copier, Photo Studio, Plumber, Auto Rickshaw, E-rickshaw, Multi Utility Vehicle, Pick-up Van, Taxi & Tempo etc.

(iv) **Technical and Professional Trades/Courses:** Technical & Professional Courses at Graduate & Higher Level such as Engineering, Management, Medical, Nursing & Computers etc.

The Channel Partners (SCAs, PSBs & RRBs) are required to disburse loans for viable projects as per needs and choice of beneficiaries under above mentioned broad sectors.

(b) & (c): Yes Sir, the Channel Partners (SCAs and Banks) are able to disburse loans for viable projects under the above mentioned sectors subject to receipt of demands for viable projects received in the said sectors.

The State-wise details of the loans disbursed under above mentioned sectors during the last two years are annexed at **Annexure-A&B**.

National Backward Classes Finance and Development Corporation

संलग्नक-8/Annexure-8

Statewise/ Schemewise Disbursement and No. of Beneficiaries assisted during 2018-2019

(Rs./Lakh)

S.No	Name of State/UT	Term Loan																		Micro Finance				Grand Total	
		Agriculture & Allied Activities		Small Business/Artisan & Traditional Occupation		Transport Sector & Service Sector		Education Loan						New Swarnima		Micro Finance		Mahila Samridhi		Small Loan		Farm Loan+MFS			
		Amount	Benef.	Amount	Benef.	Amount	Benef.	In India		Abroad		Amount	Benef.	Amount	Benef.	Amount	Benef.	Amount	Benef.	Amount	Benef.	Amount	Benef.	Amount	Benef.
								Amount	Benef.	Amount	Benef.														
1	Andhra Pradesh	0.00	0	369.79	291	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	1500.00	25000	0.00	0	0.00	0	0.00	0	1869.79	25291
2	Telangana	0.00	0	142.93	85	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	142.93	85
3	Bihar	0.00	0	54.04	33	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	54.04	33
4	Chandigarh	0.00	0	5.00	12	0.00	0	0.00	0	0.00	0	5.00	14	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	10.00	26
5	Chattisgarh	0.00	0	42.11	17	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	42.11	17
6	Delhi	11.62	24	5.63	8	10.00	10	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	27.25	42
7	Goa	0.00	0	17.90	21	103.00	57	25.00	30	5.00	21	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	150.90	110
8	Gujarat	1850.90	7165	337.78	547	38.22	47	229.00	546	0.00	0	118.00	239	214.00	436	324.00	885	633.00	1217	3744.90	11082				
9	Haryana	100.00	72	258.95	391	260.00	316	100.00	30	40.00	4	200.00	400	50.00	200	50.00	200	50.00	84	1109.95	1697				
10	Himachal Pradesh	37.82	38	304.40	176	123.24	56	71.25	44	0.00	0	6.84	9	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	543.55	324
11	Jammu & Kashmir	80.00	115	85.00	129	30.00	23	10.00	13	0.00	0	40.00	48	10.00	25	35.00	77	10.00	20	300.00	450				
12	Jharkhand	0.00	0	2.87	4	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	2.87	4
13	Karnataka	0.00	0	2271.02	2020	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	123.06	475	0.00	0	0.00	0	0.00	0	2394.08	2495
14	Kerala	1840.00	611	3238.83	1363	1555.00	543	1320.00	655	500.00	125	511.50	880	5713.00	21030	4325.00	24475	4020.00	7447	23023.36	57129				
15	Madhya Pradesh	0.00	0	1167.06	1025	0.00	0	0.00	0	0.00	0	100.00	128	0.00	0	0.00	0	224.00	380	1491.06	1533				
16	Manipur	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
17	Maharashtra	0.00	0	108.17	79	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	108.17	79
18	Odisha	0.00	0	34.31	13	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	34.31	13
19	Puducherry	0.00	0	40.86	16	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	40.86	16
20	Punjab	390.00	234	560.75	212	780.00	225	25.00	21	0.00	0	320.00	320	0.00	0	0.00	0	225.00	421	1800.75	1433				
21	Rajasthan	0.00	0	75.33	50	0.00	0	0.00	0	0.00	0	200.00	722	0.00	0	100.00	286	0.00	0	375.33	558				
22	Sikkim	0.00	0	50.00	60	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	50.00	60				
23	Tamil Nadu	100.00	918	453.80	258	0.00	0	0.00	0	0.00	0	250.00	433	500.00	1053	6500.00	34870	350.00	800	8154.80	38332				
24	Tripura	125.00	175	100.00	300	150.00	50	200.00	400	0.00	0	200.00	385	95.00	238	195.00	488	1035.00	2084	2100.00	4120				
25	Uttar Pradesh	371.50	459	912.85	550	263.00	225	62.00	70	63.00	40	379.00	528	108.00	221	305.50	921	1048.00	1936	3512.85	4950				
26	Uttarakhand	27.00	22	66.40	25	30.00	25	4.50	9	9.00	2	4.75	10	4.25	11	8.50	22	2.00	4	151.40	130				
27	West Bengal	50.00	60	83.91	98	90.00	120	50.00	56	50.00	29	0.00	0	187.50	750	137.50	550	127.50	335	776.41	1998				
28	Assam	0.00	0	18.95	8	0.00	0	0.00	0	0.00	0	0.00	0	40.00	80	360.00	750	0.00	0	418.95	838				
	Total	4978.84	9893	10808.54	7791	2932.46	1697	2096.75	1874	667.00	202	7335.09	3616	8544.81	49519	12340.50	63524	7724.53	14728	52428.52	152844				

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National Backward Classes Finance and Development Corporation

संलग्नक-ब/Annexure-B

Statewise/ Schemewise Disbursement and No. of Beneficiaries asisted during 2018-2019

(Rs./Lakh)

S.No	Name of State/UT	Term Loan												Micro Finance						Grand Total (Term Loan+MFS)	
		Agriculture & Allied Activities		Small Business/Artisan & Traditional Occupation		Transport Sector & Service Sector		Education Loan				New Swarnima		Micro Finance		Mahila Samridhi		Small Loan			
		Amount	Benef.	Amount	Benef.	Amount	Benef.	In India		Abroad		Amount	Benef.	Amount	Benef.	Amount	Benef.	Amount	Benef.	Amount	Benef.
								Amount	Benef.	Amount	Benef.										
1	Andhra Pradesh	0.00	0	369.70	791	0.00	0	0.00	0	0.00	0	0.00	0	1500.00	25000	0.00	0	0.00	0	1869.70	25291
2	Telangana	0.00	0	142.93	85	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	142.93	85
3	Bihar	0.00	0	54.04	33	0.00	0	0.00	0	6.00	0	0.00	0	0.00	0	0.00	0	0.00	0	54.04	33
4	Chandigarh	0.00	0	5.00	12	0.00	0	0.00	0	0.00	0	5.00	14	0.00	0	0.00	0	0.00	0	10.00	26
5	Chattisgarh	0.00	0	42.11	17	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	42.11	17
6	Delhi	11.62	24	5.63	8	10.00	10	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	27.25	42
7	Goa	0.00	0	17.90	71	103.00	57	25.00	30	5.00	2	0.00	0	0.00	0	0.00	0	0.00	0	150.90	110
8	Gujarat	1850.90	7165	337.78	547	38.22	47	729.00	546	0.00	0	118.00	239	214.00	436	324.00	885	633.00	1217	3744.90	11082
9	Haryana	100.00	72	258.95	391	260.00	116	100.00	30	40.00	4	200.00	400	50.00	200	50.00	200	50.00	84	1108.95	1697
10	Himachal Pradesh	37.82	38	304.40	176	123.24	56	71.75	44	0.00	0	6.84	9	0.00	0	0.00	0	0.00	0	543.55	323
11	Jammu & Kashmir	80.00	115	85.00	179	10.00	23	10.00	13	0.00	0	40.00	48	10.00	25	35.00	77	10.00	20	300.00	450
12	Jharkhand	0.00	0	2.87	4	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	2.87	4
13	Karnataka	0.00	0	2271.02	2020	0.00	0	0.00	0	0.00	0	0.00	0	171.06	475	0.00	0	0.00	0	2442.08	2495
14	Kerala	1840.00	611	3238.83	1863	1555.00	543	1320.00	655	500.00	125	511.50	880	5713.00	21030	4325.00	24475	4020.03	7447	23023.36	57129
15	Madhya Pradesh	0.00	0	1167.06	1025	0.00	0	0.00	0	0.00	0	100.00	128	0.00	0	0.00	0	224.00	380	1491.06	1533
16	Manipur	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
17	Maharashtra	0.00	0	108.17	79	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	108.17	79
18	Odisha	0.00	0	34.31	11	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	34.31	13
19	Puducherry	0.00	0	40.86	16	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	40.86	16
20	Punjab	390.00	234	560.75	212	280.00	225	25.00	21	0.00	0	320.00	320	0.00	0	0.00	0	225.00	421	1800.75	1433
21	Rajasthan	0.00	0	75.33	50	0.00	0	0.00	0	0.00	0	200.00	222	0.00	0	100.00	286	0.00	0	375.33	358
22	Sikkim	0.00	0	50.00	60	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	50.00	60
23	Tamil Nadu	100.00	918	153.80	258	0.00	0	0.00	0	0.00	0	250.00	433	500.00	1053	6500.00	34870	350.00	800	8153.80	38332
24	Tripura	125.00	175	100.00	300	150.00	50	200.00	400	0.00	0	200.00	385	95.00	238	195.00	488	1035.00	2084	2100.00	4170
25	Uttar Pradesh	371.50	459	912.85	550	263.00	225	62.00	70	63.00	40	379.00	528	108.00	221	305.50	921	1048.00	1936	3512.85	4950
26	Uttarakhand	22.00	22	66.40	25	30.00	25	4.50	9	9.00	2	4.75	10	4.25	11	8.50	22	2.00	4	151.40	130
27	West Bengal	50.00	60	83.91	98	90.00	120	50.00	56	50.00	29	0.00	0	187.50	750	137.50	550	127.50	335	776.41	1998
28	Assam	0.00	0	18.95	8	0.00	0	0.00	0	0.00	0	0.00	0	40.00	80	360.00	750	0.00	0	418.95	838
	Total	4978.84	9893	10808.54	7791	2932.46	1697	2096.75	1874	667.00	202	2335.09	3616	8544.81	49519	12340.50	63524	7724.53	14728	52428.52	152844

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