

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

**UNSTARRED QUESTION NO.1322
TO BE ANSWERED ON 30.07.2024**

NEW SWARNIMA LOAN SCHEME

1322 SHRI BIPLAB KUMAR DEB:

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

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

ANSWER

**MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT
(SHRI B.L.VERMA)**

- (a): The Ministry of Social Justice and Empowerment through National Backward Classes Finance and Development Corporation (NBCFDC) implements New Swarnima Loan Scheme. The details of scheme is appended at **Annexure-A**.
- (b): The total number of beneficiaries assisted under the scheme, state-wise, including the State of Tripura during last 3 years are at **Annexure-B**.

ANNEXURE-A to the reply of Part (A) of Lok Sabha Unstarred Question No. 1322

“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 to the reply of Part (b) of Lok Sabha Unstarred Question No. 1322

The total number of beneficiaries assisted under 'New Swarnima Loan Scheme', state-wise, including the State of Tripura during last 3 years

Sl.No.	Name of State/UTs	2021-22	2022-23	2023-24
		Nos.	Nos.	Nos.
I	STATES			
1	Andhra Pradesh	0	0	0
2	Arunachal Pradesh	0	0	0
3	Assam	0	0	0
4	Bihar	0	0	0
5	Chattisgarh	0	0	0
6	Goa	0	25	0
7	Gujarat	280	180	0
8	Haryana	100	0	0
9	Himachal Pradesh	50	250	7
10	Jharkhand	0	0	0
11	Karnataka	0	0	0
12	Kerala	5420	3940	87
13	Madhya Pradesh	0	0	0
14	Maharashtra	0	0	0
15	Manipur	0	0	0
16	Meghalaya	0	0	0
17	Mizoram	0	0	0
18	Nagaland	0	0	0
19	Odisha	0	0	0
20	Punjab	1434	678	5
21	Rajasthan	0	0	32
22	Sikkim	0	0	0
23	TamilNadu	0	0	1004
24	Telangana	0	0	0
25	Tripura	0	0	0
26	Uttar Pradesh	200	400	0
27	Uttrakhand	0	0	0
28	West Bengal	0	0	0
	SubTotal States (1 to 28)	7484	5473	1135
II.	UTs			
29	A&N Islands	0	0	0
30	Chandigarh	0	0	0
31	Dadra & Nagar Haveli & Daman and Diu	0	0	0
32	Jammu & Kashmir	275	100	11
33	NCT of Delhi	5	0	0
34	Ladakh	0	0	0
35	Lakshadweep	0	0	0
36	Puducherry	0	0	0
	SubTotal UTs(29 to 36)	280	100	11
	Grand Total (I to II)	7764	5573	1146
