

INTRODUCTION



- NBCFDC is a Govt. of India undertaking. It was established on 13th January, 1992 as a Company **not for profit**.
- NBCFDC loans can be channelized by 41 State Channelizing Agencies (SCAs) nominated by respective State Govts./UTs and through 21 Regional Rural Banks (RRBs) & 04 Public Sector Banks (PSBs) in terms of RBI guidelines.

VISION:

To play a leading role in upliftment of economic status of the target group of Backward Classes.

MISSION:

To provide concessional financial assistance to the eligible members of the Backward Classes for Self employment ventures and Skill Development Training.

ELIGIBILITY CRITERIA



- **Members of Backward Classes are eligible to obtain financial assistance through SCAs & Banks at Concessional rate of Interest.**
 - **The annual family income of the applicant should be less than Rs.3.00 Lakh.**
 - **Caste and the Income Certificates are issued by Competent Authorities in the respective States**
- **Skill Development Training imparted to persons of OBC with annual family income less than Rs.3.00 Lakh**
- **Eligible persons desirous of obtaining financial assistance under NBCFDC schemes require to contact the Distt. Collector or Distt. Manager/Officer of respective SCAs/Banks.**
- **Annual family income certificate may be considered on self-certification of the beneficiaries with endorsement of the same by any Gazetted Officer notified by State/Central Government**

NBCFDC - PERFORMANCE AT A GLANCE

(As on 26.02.2019)



1	Authorised Share Capital (Rs./Cr.)	1500.00
2	Paid-up Share Capital (Rs./Cr.)	1314.00
3	Gross Disbursement of Loan to SCAs (Rs./Cr.)	4446.96
4	Interest Rates range (Incl. 3% margin to SCAs)	3.5 to 7%
5	%age Recovery from SCAs	94.90%
6	Beneficiaries (Loan schemes) - Nos.	25,79,135
7	Skill Training Sanctioned/trained since 2012-13 - Nos.	119716/98,564

STATEWISE DISBURSEMENT AND NO. OF BENEFICIARIES ASSISTED DURING FY' 2017-18 TO FY'2018-19 & CUMULATIVE



Financial: Rs. in Lakh

Physical: No. of Beneficiaries

S.N	Name of States	2017-18		2018-19		Cumulative	
		Financial	Physical	Financial	Physical	Financial	Physical
1	Andhra Pradesh	2651.73	3867	1851.75	25275	21972.28	366801
2	Assam	0.75	2	116.49	206	5976.24	46315
3	Bihar	--	--	54.04	33	5099.79	10775
4	Chandigarh-UT	--	--	--	--	120.88	298
5	Chhattisgarh	500.00	511	42.10	17	1911.67	3097
6	Delhi-UT	17.96	15	27.25	42	436.97	671
7	Goa	150.00	64	150.90	92	2348.63	2403
8	Gujarat	1310.95	2454	3694.88	10924	20447.20	52721
9	Haryana	1102.68	1333	1108.95	1697	11073.28	43494
10	Himachal Pradesh	436.23	232	409.69	211	8238.76	13035

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STATEWISE DISBURSEMENT AND NO. OF BENEFICIARIES ASSISTED DURING FY' 2017-18 TO FY'2018-19 & CUMULATIVE



Financial: Rs. in Lakh

Physical: No. of Beneficiaries

S.N	Name of States	2017-18		2018-19		Cumulative	
		Financial	Physical	Financial	Physical	Financial	Physical
11	Jammu & Kashmir	200.00	350	200.00	292	2342.48	7361
12	Jharkhand	700.00	1154	2.87	4	1861.03	4117
13	Karnataka	4035.01	10093	2017.66	2205	45769.38	247994
14	Kerala	17266.75	56823	21236.32	53926	143567.49	702930
15	Madhya Pradesh	221.87	255	862.40	978	6752.40	20961
16	Maharashtra	4.90	4	93.57	72	24284.69	74497
17	Manipur	--	--	--	--	2662.09	19363
18	Odisha	--	--	34.31	13	1497.19	6804
19	Puducherry-UT	--	--	40.86	16	4567.17	17282
20	Punjab	2380.87	6051	1200.75	978	10077.51	29404

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STATEWISE DISBURSEMENT AND NO. OF BENEFICIARIES ASSISTED DURING FY' 2017-18 TO FY'2018-19 & CUMULATIVE



Financial: Rs. in Lakh

Physical: No. of Beneficiaries

S.N	Name of States	2017-18		2018-19		Cumulative	
		Financial	Physical	Financial	Physical	Financial	Physical
21	Rajasthan	265.15	376	71.14	47	6829.08	20513
22	Sikkim	--	--	50.00	60	2762.86	5224
23	Tamil Nadu	7683.16	44364	7561.82	35575	74649.23	743672
24	Telangana	49.35	34	113.07	74	286.49	308
25	Tripura	3500.00	5150	1800.00	3485	15435.11	43359
26	Uttar Pradesh	3800.00	4156	2467.82	3828	18690.57	50800
27	Uttarakhand	100.00	88	151.40	130	507.21	799
28	West Bengal	303.51	1142	3.91	4	9428.93	44067
29	Dena Bank	100.00	70	--	--	100.00	70
	Total	46780.87	138588	45363.95	140184	449696.61	2579135

PERFORMANCE LINKED GRANT-IN-AID (PLGIA)



Main features of the Scheme

- i) **Objectives** : To strengthen the infrastructure of Channel Partners of National Backward Classes Finance and Development Corporation (NBCFDC)
- ii) **Quantum of Assistance** :
Normally restricted to 1% of the released funds for a year s.t. max Rs.10.00 Lakhs p.a.
- iii.) **Basis of Selection** :
 - a) Timely submission of Annual Action Plan (AAP)
 - b) Drawl of allocated funds
 - c) Timely utilization of released funds
 - d) Timely repayment of dues
- iii) **Permitted Activities** : Assistance shall be utilized towards -
 - a) Improvement in delivery mechanism (upto Rs. 5.00 Lakh)
 - b) Strengthening the recovery mechanism (upto Rs.5.00 Lakh)
 - c) Training to officials of Channel Partners (upto Rs.3.00 Lakh)

TECHNOLOGY UPGRADATION OF CLUSTER UNDER NBCFDC SCHEME



OBJECTIVES

To facilitate technological upgradation capacity augmentation to clusters of target groups to improve quality of the products and productivity thereby enable them to face the competition in domestic and international markets.

QUANTUM OF ASSISTANCE

- a) upto Rs.30,000/- per beneficiary for procurement of machinery/equipment with accessories for technology upgradation and/or capacity augmentation subject to availability of funds, evidence for sustainability of project etc.
- b) upto Rs.30,000/- per beneficiary for entrepreneurship development and other specialized training.
- c) upto Rs.6 Lakh per SHG (with minimum 10 members) for development of common infrastructure/establishing of marketing linkages etc. In a SHG, 60% from OBC and remaining from other weaker sections.

<u>INTERVENTION</u>	<u>FIN. LIMIT</u>	<u>NBCFDC SHARE (%AGE)</u>
i) Assets procurement	Rs.30,000/- per benef.	90%
ii) Entrepreneurship Development	Rs.30,000/- per benef.	100%
iii) Common infrastructure for SHGs	Rs. 6 Lakhs per SHG	80%

ISSUES AND CHALLENGES



- A total of Rs. 164.62 crores outstanding amount from SCAs of which Rs. 140 crores owed by seven SCAs
- Government Guarantees unavailable from 10 SCAs to cover current year AAP
- SCAs in some states either not functional or not availing loans on directives of State Governments
- 12 of the 21 RRBs have not availed finance from NBCFDC since 2017-18 despite of repeated follow-up
(Andhra Pradesh-1, Assam-1, Bihar-1, Gujarat-1, Himachal Pradesh-1, Jharkhand-1, Madhya Pradesh-1, Rajasthan-1, Uttar Pradesh-3, Uttarakhand-1)

DEFAULTING SCAs



Sl. No.	Name of the SCA	Overdue (Rs./Cr.)
1.	Bihar State Backward Classes Finance & Development Corporation	29.65
2.	D. Devraj Urs Backward Classes Development Corporation	7.31
3.	Vasantrao Naik Vimukta Jatis & Nomadic Tribes Development Corporation Ltd., Maharashtra	8.61
4.	Odisha Backward Classes Finance & Development Co-operative Corporation Ltd.	14.01
5.	Puducherry Backward Classes & Minorities Development Corporation Ltd.	7.95
6.	Rajasthan Other Backward Classes Finance & Development Cooperative Corporation Ltd.	9.72
7.	Uttar Pradesh Pichhara Varg Vitta Avam Vikas Nigam Ltd.	62.63

GOVERNMENT GUARANTEE REQUIRED FROM SCAs



- 1. Sikkim SC/ST & Other Backward Classes Development Corporation Ltd.**
- 2. Gujarat Gopalak Development Corporation Ltd.**
- 3. Gujarat Nomadic and Denotified Tribes Dev. Corporation**
- 4. Gujarat Thakor & Koli Vikas Nigam**
- 5. Haryana Backward Classes & Economically Weaker Sections Kalyan Nigam**
- 6. D. Devaraj Urs Backward Classes Development Corporation, Karnataka**
- 7. Karnataka Vishwakarma Communities Development Corporation Ltd.**
- 8. Puducherry Backward Classes and Minorities Dev. Corporation Ltd.**
- 9. Tripura OBC Co-operative Development Corporation Ltd.**
- 10. West Bengal Minorities Development & Finance Corporation**

ASSISTANCE REQUIRED FROM STATE GOVERNMENT



- a) **State Government Guarantee** : State Governments are requested to provide adequate State Government Guarantee to the State Channelizing Agencies (SCAs) to enable them to obtain concessional financial assistance under NBCFDC loan schemes.
- b) **Basic Manpower** : State Governments are requested to provide basic infrastructure and proper manning to the SCAs for enabling them to implement NBCFDC schemes effectively & efficiently.
- c) **Overdues** : State Governments are requested to ensure timely repayment of the dues by the SCAs. Proper budgetary support may be provided to the SCAs to clear long outstanding dues to enable them to draw funds under NBCFDC schemes.
- d) **Identification of Clusters** : Clusters of OBCs may be identified and communicated to NBCFDC so that members of the clusters can avail benefits under Technology Upgradation Scheme of NBCFDC.
- e) **Regional Rural Banks (RRBs)** : RRBs are required to be asked to disburse our loans through State Level Bankers' Committee (SLBC).