

THE MINISTER OF COMMUNICATIONS (SHRI BENI PRASAD VARMA) : (a) The norms are as follows :—

STD PCOs are allotted to educated unemployed persons. Minimum educational qualification is 8th pass for rural areas, Matric/High School pass for urban areas. Preference is given to the following categories of persons:

- (i) Handicapped including blind persons.
- (ii) SC/ST applicants.
- (iii) Ex-Servicemen/War Widows.
- (iv) Retired DOT employees or their dependants.
- (v) Dependants of Freedom Fighters.
- (vi) Charitable Institutions/Hospitals.

(b) and (c) Information is being collected and will be laid on the Table of the House soon.

(d) Women are equally eligible for allotment of STD PCOs as men.

(e) Does not arise in view of (d) above.

Grants of Loans to OBCs

5479. SHRI VIJAY ANNAJI MUDE : Will the Minister of WELFARE be pleased to state :

(a) whether any corporation has been set up to grant loans to Other Backward Classes for setting up different kinds of industrial, commercial and such other units;

(b) if so, the details of its composition and functions;

(c) the procedure adopted for sanctioning loans; and

(d) the details of loans granted under different heads since its inception, State/Union-Territory-wise ?

THE MINISTER OF WELFARE (SHRI BALWANT SINGH RAMOOWALIA) : (a) Yes, Sir.

(b) Government of India has set-up National Backward Classes Finance and Development Corporation (NBCFDC) on 13th January, 1992 under the aegis of Ministry of Welfare to promote economic and developmental activities for the betterment of Backward Classes and to assist the poorer sections of these classes in skill development and self-employment ventures. The authorised and paid-up share capital is Rs. 200 crore and Rs. 156.9 crore respectively.

The Government has constituted a Board of Directors for over-seeing operations of the Corporation. At present there are 7 Directors on the Board of NBCFDC including the Managing Director. The Managing Director of the Corporation is the Chief Executive who oversees the day to day functioning of the Corporation.

The main function of the Corporation is to provide credit facilities to the eligible members of Backward Classes for setting up their self-employment ventures under the Agriculture and Allied; Artisan and Traditional Occupation; Small Business; Small Scale and Tiny Industry and Transport Services sectors.

Additionally, the Corporation's mandate also provides for extending education loans to the Backward Classes for attaining higher professional education and training, grants towards upgradation of technical and entrepreneurial skill of Backward Classes.

Members of Backward Classes living below double poverty line can be given loans by the NBCFDC through the Channelising Agencies.

(c) NBCFDC provides loans through the State BC Corporation/Channelising Agencies nominated by concerned State Govt. For this purpose, a General Loan Agreement (GLA) is entered by NBCFDC with State Channelising Agencies (SCA). The Channelising Agencies are responsible for identification and formulation of technically feasible and financially viable schemes and submit to NBCFDC for financing. Each scheme may cover a number of identical units and each unit can cover a number of beneficiaries. The proposals are processed as per the guidelines issued in this regard from time to time. The Channelising Agencies are required to identify potential beneficiaries, their vocational and training requirements and viable schemes as per felt needs of the identified beneficiaries. NBCFDC examines the viability of the proposals and sanction loans in appropriate cases by issuing Letter of Intent (LOI). The Channelising Agency will further sanction and disburse loans to the identified beneficiaries within stipulated time i.e. within 3 months in case of Term Loan (TL) and within 4 months in case of Margin Money Loan (MML), after release of funds from NBCFDC. The responsibility of ensuring the utilisation of loans by the beneficiaries and recoveries of loans will be that of Channelising Agencies.

The NBCFDC loans are provided at the following rates of interest :

	From SCA	From Beneficiary
Term Loan		
upto Rs. 100000	4.5% p.a.	7% p.a.
above Rs. 100000 upto Rs. 500000	7.5% p.a.	10% p.a.
Transport Sector	10.5% p.a.	12% p.a.
0.5% rebate on timely repayment from the SCA to NBCFDC.		
Margin Money Loan		
upto Rs. 40000	1% p.a.	3% p.a.
above Rs. 40000 upto Rs. 200000	2% p.a.	4% p.a.

(d) SCA-wise sanction and disbursement of loan and details of sector-wise distribution of funds since inception to 31.8.96 are given at statements I, II and III respectively.

STATEMENT-I**National Backward Classes Finance and Development Corporation**

DETAILS OF STATE-WISE & YEAR-WISE AMOUNT DISBURSED & NO. OF BENEFICIARIES UPTO 30.08.96

(Rs. in Lakhs)

S NO	NAME OF STATE	1992-93		1993-94		1994-95		1995-96		1996-97		AS ON 30.08.96	
		AMOUNT DISBURSED	BENEFICIARIES	AMOUNT DISBURSED	BENEFICIARIES	AMOUNT DISBURSED	BENEFICIARIES	AMOUNT DISBURSED	BENEFICIARIES	AMOUNT DISBURSED	BENEFICIARIES	CUM AMOUNT DISBURSED	CUMULATIVE BENEFICIARIES
1.	ANDHRA PRADESH (BC)	—	—	1746.68	13431	100.01	1324	—	—	—	—	1846.69	14755
2.	ANDHRA PRADESH (GP)	—	—	—	—	124.33	676	—	—	—	—	124.33	676
SUB TOTAL (1 + 2)												1971.02	15431
3.	ASSAM	20.06	111	70.59	356	—	—	—	—	—	—	90.65	467
4.	BIHAR	223.95	1016	456.33	2067	—	—	—	—	—	—	680.28	3083
5.	GUJARAT	—	—	170.00	1800	—	—	—	—	—	—	170.00	1800
6.	GOA	—	—	—	—	9.03	19	—	—	2.72	8	11.75	27
7.	HARYANA	30.56	550	217.41	3704	120.09	1693	249.84	2410	—	—	617.90	8357
8.	HIMACHAL PRADESH	—	—	40.00	192	110.39	261	—	—	—	—	150.39	453
9.	JAMMU & KASHMIR	—	—	—	—	—	—	20.82	50	—	—	20.82	50
10.	KARNATAKA	114.76	1737	638.21	9076	214.78	2074	455.92	3665	39.16	360	1462.83	16912
11.	KERALA (CC)	—	—	41.32	173	300.00	883	152.81	365	—	—	494.13	1421
12.	KERALA (WD)	—	—	—	—	480.30	2470	—	—	—	—	480.30	2470
13.	KERALA (B)	—	—	—	—	545.29	1240	196.26	642	—	—	741.55	1882
14.	KERALA (F)	—	—	—	—	—	—	40.69	300	—	—	40.69	300
SUB TOTAL (11 TO 14)												1756.67	6073
15.	M.P. (ANSVINI)	74.11	202	714.61	989	421.39	2325	—	—	—	—	1210.11	3516
16.	M.P. (BC)	—	—	—	—	265.09	675	83.25	394	—	—	348.34	1069
SUB TOTAL (15 + 16)												1558.45	4585
17.	MANIPUR	—	—	—	—	—	—	106.27	223	—	—	106.27	223
18.	MAHARASHTRA (MPH)	103.80	225	311.10	675	1264.23	2335	349.99	424	—	—	2029.12	3659
19.	MAHARASHTRA (VJNT)	—	—	—	—	362.16	1055	333.64	706	—	—	695.80	1761
SUB TOTAL (18 + 19)												2724.92	5420
20.	ORISSA	—	—	—	—	270.09	1330	—	—	—	—	270.09	1330
21.	PUNJAB	43.66	236	128.89	694	252.18	586	225.27	494	—	—	650.00	2010
22.	TAMIL NADU	—	—	213.16	6339	1019.75	7133	—	—	—	—	1232.91	13472
23.	UTTAR PRADESH	88.10	903	258.50	2476	949.45	5206	121.16	398	—	—	1417.21	8983
TOTAL		699.00	4980	5006.80	41972	6808.56	31285	2335.92	10071	41.88	368	14892.16	88676

NOTE : The number of beneficiaries upto 26.07.95 were 79445 which were not pre-identified while beneficiaries after 31.07.95 were 9231 which were pre-identified.

STATEMENT-II

National Backward Classes Finance & Development Corporation
DETAILS OF STATE-WISE & YEAR-WISE AMOUNT SANCTIONED UPTO 31-08-96

(Rs. in Lakhs)

Sl. No.	Name of State SCAs	Amount sanctioned during 1992-93	No. of Beneficiaries 1992-93	Amount Sanctioned During 1993-94	No. of Beneficiaries 1993-94	Amount Sanctioned During 1994-95	No. of Beneficiaries 1994-95	Amount Sanctioned During 1995-96	No. of Beneficiaries 1995-96	Amount Sanctioned During 1996-97	No. of Beneficiaries 1996-97	Total amount Sanctioned upto 31-08-96
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.
1.	Andhra Pradesh (BC)	547.24	8956	1219.798	7327	1368.424	14297	—	—	474.346	7308	3609.808
2.	Andhra Pradesh (GP)	—	—	—	—	124.329	621	—	—	—	—	124.329
							(-50)	SUB TOTAL (1 + 2)				3734.137
3.	Assam	90.654	468	241.55	550	42.148	50	—	—	—	—	374.352
4.	Bihar	680.28	3084	1444.73	5125	1012.805	2320	—	—	—	—	3137.815
5.	Goa	0.50	1	—	—	9.213	20	6.97	18	—	—	16.683
6.	Gujarat	170.00	1800	318.00	8380	—	—	—	—	—	—	488.00
7.	Haryana	154.18	2395	191.25	3353	368.748	4954	198.261	1155	1.020	2	913.459
8.	Himachal Pradesh	43.02	180	214.50	590	147.049	150	—	—	—	—	404.569
9.	Jammu & Kashmir	—	—	21.802	55	—	—	—	—	—	—	21.802
10.	Karnataka	458.25	6996	810.144	9050	1096.409	8000	50.920	665	1842.262	10230	4257.985
11.	Kerala (ARTISAN)	—	—	—	—	105.293	125	—	—	—	—	105.293
12.	Kerala (BC)	—	—	—	—	545.294	1240	196.256	642	319.430	700	1060.980
13.	Kerala (CHRISTIAN CONVERTS)	—	—	151.358	528	250.734	573	152.81	365	—	—	554.902
14.	Kerala (FISHERIES)	—	—	—	—	75.374	590	—	—	—	—	75.374
15.	Kerala (PALMYRAH)	—	—	—	—	—	—	84.413	400	—	—	84.413
16.	Kerala (WOMEN)	—	—	106.636	720	380.815	1775	33.355	240	—	—	520.806
								SUB TOTAL (11 to 16)				2401.768
17.	Madhya Pradesh (ANTYAVASAYEE)	146.38	646	956.88	3875	278.738	400	—	—	—	—	1381.998
18.	Madhya Pradesh (BC)	—	—	—	—	266.092	675	142.375	1050	282.044	2057	690.511
								SUB TOTAL (17 + 18)				2072.509
19.	Maharashtra (MPBC)	415.15	900	762.99	1600	1654.926	3100 (-200)	1281.50	1800	—	—	4114.566
20.	Maharashtra (VJNT)	—	—	—	—	362.159	1055	567.39	981	148.325	507	1077.874
								SUB TOTAL (19 + 20)				5192.440
21.	Manipur (T)	—	—	—	—	—	—	106.274	223	29.4113	74	135.6853
22.	Manipur (W)	—	—	—	—	—	—	—	—	58.671	375	58.671
								SUB TOTAL (21 + 22)				194.3563
22.	Orissa	—	—	444.85	2660	547.522 (-2660)	3900	1.77	4	—	—	994.142
23.	Punjab	173.33	925	499.00	900	117.675	800 (-150)	42.712	135	—	—	832.717

1	2	3	4	5	6	7	8	9	10	11	12	13
24	Rajasthan	—	—	485 08	875	32 087	190	—	—	—	—	517 167
25	Tamil Nadu	154 08	2208	469 979	9938	2039 863	5275	18 70	21	130 52	40	2813 142
26	Tripura	—	—	40 329	253	—	—	—	—	—	—	40 329
27	Uttar Pradesh	346 60	3380	1510 84	13675	1402 001	6348	164 41	520	8 33	24	3432 181
28	West Bengal	—	—	670 677	6685	—	—	—	—	—	—	670 677
Total		3379 664	31939	10560 393	76139	12227 698	40798	3048 116	8219	3294 3593	21317	32510 2303

The figures shown with (-) sign shows cancellation/revision under each head

Andhra Pradesh (BC)	Andhra Pradesh Backward Classes Co-operative Finance Corporation Limited
Andhra Pradesh (GP)	Andhra Pradesh Geetha Pansramika Sahakara Arthika Sahakara Arthika Samkshema Samstha Limited
Kerala (ARTISAN)	Kerala State Artisan Development Corporation Ltd
Kerala (CHRISTIAN CONVERTS)	Kerala State Development Corporation for Christian Converts from Scheduled Castes and Recommended Communities Ltd
Kerala (FISHERIES)	Kerala State Co-operative Federation for Fisheries Development Ltd
Kerala (PALMYRAH)	Kerala State Palmyrah Products Development and Workers Welfare Corporation Ltd
Kerala (WOMEN)	Kerala State Women's Development Corporation Ltd
Madhya Pradesh (ANTYAVASAYEE)	Madhya Pradesh Antyavasayee Cooperative Development Corporation Ltd
Madhya Pradesh (BC)	Madhya Pradesh Pichhra Varg Vitta Avam Vikas Nigam
Maharashtra (BC)	Mahatma Phule Backward Classes Development Corporation Ltd
Maharashtra (VJNT)	Vasantrao Naik Vimukta Jatis & Nomadic Tribes Development Corporation Ltd

STATEMENT-III

SCA-WISE/SECTOR-WISE DISTRIBUTION OF FUNDS DISBURSED BY
NBCFDC SINCE INCEPTION TO 31 8 96

(Rs in Crore)

Sl No	SCA Name	SECTOR							TOTAL
		Agriculture & Allied	Artisan & Tech Trade	Small Business	Small Scale & Tiny Industry	Transport Service	Tech Trade Self Employment		
1	2	3	4	5	6	7	8	9	
1	Andhra Pradesh (BC)	11 119	3 168	1 080	1 393	0 714	0 994	18 4682	
2	Andhra Pradesh (GP)	—	0 124	0 291	—	—	0 828	1 243	
3	Assam	0 350	0 121	0 373	0 063	—	—	0 907	
4	Bihar	0 869	1 464	2 767	0 691	—	1 012	6 803	
5	Goa	0 005	0 002	0 055	—	0 032	0 024	0 118	
6	Gujarat	0 950	—	—	0 750	—	—	1 700	
7	Haryana	0 552	2 585	2 067	0 027	—	0 948	6 179	
8	Himachal Pradesh	0 305	0 018	0 512	0 181	0 352	0 137	1 505	
9	Jammu & Kashmir	0 208	—	—	—	—	—	0 208	
10	Karnataka	6 525	2 671	1 179	1 009	—	3 245	14 629	

1	2	3	4	5	6	7	8	9
11.	Kerala (BC)	0.153	0.618	2.895	0.147	1.143	2.458	7.414
12.	Kerala (C)	0.605	0.577	1.706	0.412	0.236	1.405	4.941
13.	Kerala (F)	—	0.106	0.147	—	—	0.153	0.406
14.	Kerala (W)	0.265	1.407	0.566	1.819	—	0.747	4.804
15.	Madhya Pradesh	6.657	—	1.823	—	3.094	0.527	12.101
16.	Madhya Pradesh (P)	0.840	0.076	0.643	—	0.531	1.393	3.483
17.	Maharashtra (MP)	6.581	1.571	1.644	5.100	—	5.305	20.291
18.	Maharashtra (VJNT)	2.001	0.523	0.884	2.355	—	1.195	6.958
19.	Manipur (T)	0.465	0.054	0.358	—	0.153	0.033	1.063
20.	Orissa	0.655	0.612	0.871	0.121	—	0.442	2.701
21.	Punjab	0.981	0.690	1.538	0.340	1.275	1.677	6.501
22.	Tamil Nadu	4.897	1.352	1.943	1.730	0.170	2.238	12.330
23.	Uttar Pradesh	0.723	0.825	9.271	1.518	0.015	1.820	14.172
Total		45.706	18.564	32.613	17.656	7.715	26.671	148.925

Andhra Pradesh (BC)	Andhra Pradesh Backward Classes Co-operative Finance Corporation Limited.
Andhra Pradesh (GP)	Andhra Pradesh Geetha Parisramika Sahakara Arthika Sahakara Arthika Samkshema Samstha Limited.
Kerala (BC)	Kerala State Backward Classes Development Corporation Ltd.
Kerala (C)	Kerala State Development Corporation for Christian Converts from Scheduled Castes and Recommended Communities Ltd.
Kerala (F)	Kerala State-Co-operative Federation for Fisheries Development Ltd
Kerala (W)	Kerala State Women's Development Corporation Ltd.
Madhya Pradesh	Madhya Pradesh State Scheduled Caste Finance and Development Corpn. Ltd.
Madhya Pradesh (P)	Madhya Pradesh Pichhra Varg Vitta Avam Vikas Nigam.
Maharashtra (BC)	Mahatma Phule Backward Classes Development Corporation Ltd.
Maharashtra (VJNT)	Vasanttrao Naik Vimukta Jatis & Nomadic Tribes Development Corporation Ltd.
Manipur (T)	Manipur Tribal Development Corporation Ltd.

Conversion of STD into Local Call

5480. SHRI RANJIB BISWAL : Will the Minister of COMMUNICATIONS be pleased to state :

(a) whether the Government have received any proposals/representations to convert the Cuttack-Bhubaneswar telephone call as a local instead of STD;

(b) if so, the details thereof and the action taken by the Government thereon; and

(c) if not converted, the reasons therefor ?

THE MINISTER OF COMMUNICATIONS (SHRI BENI PRASAD VARMA : (a) and (b) Yes, Sir. Representations have been received to convert Cuttack-Bhubaneswar Telephone calls as local calls instead of STD. However, it is not possible to convert Cuttack-Bhubaneswar telephone call as a local call in the light of existing policy of the Government.

(c) Local call facility is admissible to the subscribers of the same telephone exchange system, i.e. within the same local area. Local areas are generally coterminous with the municipal limits with a city. Since Cuttack & Bhubaneswar are two different local areas, such a conversion is not permissible under rules.