

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

UNSTARRED QUESTION NO:1209  
ANSWERED ON:03.08.2006  
CONCESSIONAL FINANCE TO OBCS IN A.P.  
Lagadapati Shri Rajagopal

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

- (a) whether the National Backward Classes Finance and Development Corporation (NBCFDC) has been set up to provide concessional finance to backward classes;
- (b) if so, whether from the year 2003-04, the number of beneficiaries have come down drastically and also the amount of disbursement has come down from Rs. 204 crore in 2001-02 to just Rs. 2 crore in 2005-06 in Andhra Pradesh.
- (a) if so, the reasons therefor;
- (b) whether the `Creamy layer` has any role to play in identification and disbursement of financial assistance etc.; and
- (c) if so, the details thereof?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT (SMT. SUBBULAKSHMI JAGADEESAN)

(a) to (e) NBCFDC provides loans through State Channelising Agencies (SCA) to beneficiaries from the backward classes living below double the poverty line. The disbursement in Andhra Pradesh came down from Rs. 20.40 crore in 2001-02 to 2 crore in 2005-06 as the SCA could not draw funds due to non-repayment of outstanding dues. Consequently, the number of beneficiaries was also reduced.