

**NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION
(NBCFDC)**

| Sl. No. | Name of Scheme | Max. loan limit per Beneficiary | Pattern of Finance | | | | Rate of Interest | |
|---------|--|-------------------------------------|----------------------|----------|--------------|-----------------------------|------------------|-------------------------------|
| | | | NBCFDC Loan | SCA Loan | Benef. Share | Bank/ Financial Inst. Share | NBCFDC To SCA | SCA To Benef. |
| | | | %age of Project cost | | | | | |
| 1. | Term Loan | Rs.5,00,000 | 85% | 10% | 05% | -- | 3% p.a. | 6% p.a. |
| 2. | Margin Money Loan | Rs.5,00,000 | 40% | 05% | 05% | 50% | 3% p.a. | 6% p.a. |
| 3. | New Akanksha - Education Loan | Rs.5,00,000 (Rs.1,25,000/- p.a.) | 90% | 05% | 05% | -- | 1.5% p.a. | 4% p.a. |
| 4. | Swayam Saksham – for professionally educated youth | Rs.5,00,000 | 90% | 05% | 05% | -- | 2% p.a. | 5% p.a. |
| 5. | New Swarnima – for women | Rs.50,000 | 95% | 05% | -- | -- | 1% p.a. | 4% p.a. |
| | | | | | | | | SCA to Beneficiary NGOs/S HGs |
| 6. | <u>Micro Finance Scheme</u> | Rs.25,000 | 90% | 05% | 05% | -- | 2% p.a. | 5% p.a. |
| | a) Micro Finance | | | | | | | |
| | b) Mahila Samridhi – for women | Rs.25,000 | 95% | 05% | -- | -- | 1% p.a. | 4% p.a. |

Utilization of Loan & Interest Rates for unutilised funds :
within
90 days of its release.

The SCAs are to required utilize the funds drawn f

Slab-wise rate of interest :-

| <u>Utilization</u> (Days) | <u>Rate of Interest</u> (p.a.) |
|------------------------------|-----------------------------------|
| 1 - 90 days | 3% |
| 91 - 180 days | 6% |
| * Above 180 days | 8% |

* The SCAs are required to refund the unutilized funds incase the funds are not utilized within 180 days of release.