

**PUNJAB BACKWARD CLASSES LAND DEVELOPMENT AND FINANCE CORPORATION
(BACKFINCO),
LIST OF SCHEMES BEING IMPLEMENTED IN COLLABORATION WITH
NBCFDC, NEW DELHI**

(A) HEREDITARY OR NON-TECHNICAL NATURE SCHEMES

S.N	NOMENCLATURE OF SCHEME	UNIT COST (in Rs.)	RATE OF INTEREST
1	DAIRY FARMING ----- 3-5 ANIMALS	Upto 300000/-	6%
2	POULTRY FARMING	Upto 250000/-	6%
3	VEGETABLE GROWING	Upto 250000/-	6%
4	BEE KEEPING	Upto 250000/-	6%
5	CARPENTARY / FURNITURE SHOP / BLACKSMITH SHOP	Upto 250000/-	6%
6	FLOUR MILL / KOHLU	50000/- to 100000/-	6%
7	AUTO RICKSHAW (PASSENGERS / GOODS CARRIERS)	Upto 250000/-	6%
8	GENERAL STORE (KARYANA / CATTLE / POULTRY FEED)	Upto 250000/-	6%
9	HARDWARE STORE (INCLUDING SANITARY & BUILDING MATERIAL, IRON ETC.)	Upto 300000/-	6%
10	CLOTH/READYMADE GARMENTS SHOP	Upto 250000/-	6%
11	BOOKS / STATIONERY SHOP	50000/- to 100000/-	6%
12	SALE & REPAIR OF CYCLE	50000/- to 100000/-	6%
13	PHOTO STAT MACHINE	Upto 100000/-	6%
14	TAILORING	40000/- to 100000/-	6%

(B) TECHNICAL NATURE SCHEMES

15	AGRICULTURAL IMPLEMENTS (FABRICATION)	Upto 250000/-	6%
16	AUTOMOBILE REPAIR / SPARE PARTS SHOP	50000/- to 100000/	6%
17	ELECTRONIC / ELECTRICAL SALE & REPAIR	Upto 250000/-	6%
18	INTERNET DHABA/CYBER CAFÉ	Upto 225000/-	6%
19	FABRICATION UNIT	50000/- to 140000/-	6%
20	VIDEOGRAPHY & PHOTOGRAPHY	Upto 250000/-	6%
21	HOSIERY UNIT	Upto 250000/-	6%
22	SMALL SCALE INDUSTRIAL UNIT (INCLUDES ANY MANUFACTURING ACTIVITY)	Upto 250000/-	6%

(C) SERVICE SECTOR SCHEMES

23	ADVERTISING AGENCY	Upto 1,00,000/-	6%
24	AIR TRAVEL AGENCY	Upto 1,00,000/-	6%
25	AIRPORT SERVICES	Upto 1,00,000/-	6%
26	ARCHITECTS SERVICES	Upto 1,00,000/-	6%
27	BEAUTY PARLOURS	Upto 1,00,000/-	6%
28	BUSINESS AUXILIARY SERVICES	Upto 1,00,000/-	6%
29	CABLE OPERATORS	Upto 1,00,000/-	6%
30	CARGO HANDLING SERVICES	Upto 1,00,000/-	6%
31	CHARTERED ACCOUNTANTS	Upto 1,00,000/-	6%
32	COMMERCIAL TRAINING & COACHING	Upto 1,00,000/-	6%
33	COMPANY SECRETARIES	Upto 1,00,000/-	6%
34	CONSULTING ENGINEER	Upto 1,00,000/-	6%
35	COURIER AGENCY	Upto 1,00,000/-	6%
36	DRY CLEANING SERVICES	Upto 1,00,000/-	6%
37	FASHION DESIGNER SERVICES	Upto 1,00,000/-	6%

38	FRANCHISE SERVICES	Upto 1,00,000/-	6%
39	GENERAL INSURANCE BUSINESS	Upto 1,00,000/-	6%
40	INTERIOR DECORATORS	Upto 1,00,000/-	6%
41	MAINTENANCE OR REPAIR SERVICE	Upto 1,00,000/-	6%
42	MANAGEMENT CONSULTANTS	Upto 1,00,000/-	6%
43	MANPOWER RECRUITMENT AGENCY	Upto 1,00,000/-	6%
44	ONLINE INFORMATION AND DATA	Upto 1,00,000/-	6%
45	OUTDOOR CATERING	Upto 1,00,000/-	6%
46	PACKAGING SERVICES	Upto 1,00,000/-	6%
47	PANDAL OR SHAMIANA SERVICES	Upto 1,00,000/-	6%
48	PHOTOGRAPHY SERVICES	Upto 1,00,000/-	6%
49	REAL ESTATE AGENTS	Upto 1,00,000/-	6%
50	RAIL TRAVEL AGENTS	Upto 1,00,000/-	6%
51	SCIENTIFIC AND TECHNICAL CONSULTANCY	Upto 1,00,000/-	6%
52	SECURITY AGENCIES	Upto 1,00,000/-	6%
53	<i>SERVICING OF MOTOR VEHICLES</i>	<i>Upto 1,00,000/-</i>	<i>6%</i>

(D) EDUCATIONAL LOAN SCHEME

54	A. TECHNICAL & PROFESSIONAL COURSES WITHIN INDIA	Upto 1000000/-	4%
	(B) FOR STUDYING ABROAD.	Upto 2000000/-	4%

(E) SPECIAL SCHEMES

55	SAKSHAM SCHEME FOR YOUNG PROFESSIONAL	Upto 500000/- Upto 1000000/-	6% 8%
56	MAHILA SAMRIDHI YOJNA	Upto 50000/-	4%
57	NEW SWARNIMA SCHEME FOR WOMEN	Upto 100000/-	5%
58	KRISHI SAMPADA SCHEME FOR SMALL FARMERS UNDER MICRO FINANCE SCHEME	Upto 50000/-	4%
59	MICRO FINANCE SCHEME	Upto 50000/-	5%
60	SHIPL SAMPADA SCHEME	Upto 500000/- Upto 1000000/-	6% 8%

NOTE – GIRL STUDENT WILL GET LOAN UNDER EDUCATION SCHEME @ 3.5% P. A.