

6. Information disclosed on own initiative

6.1. Item/information disclosed so that public have minimum resort to use of RTI Act to obtain information

| | | | |
|-----|---|--|--|
| 6.1 | Item/information disclosed so that public have minimum resort to use of RTI Act to obtain information | 6.1.1. Item information disclosed so that public have minimum resort to use of RTI Act to obtain | Information in respect of Schemes/Brochures etc. given below |
|-----|---|--|--|

GUIDELINES FOR IMPLEMENTATION OF INTEREST SUBVENTION SCHEME – VANCHIT IKAI SAMOOH AUR VARGON KO AARTHIK SAHAYTA (VISVAS) YOJANA FOR SC & OBC SHGs/BENEFICIARIES

1. OBJECTIVES:

1.1. During the year 2020-21, the Ministry of Social Justice and Empowerment (MoSJ&E), Government of India, is implementing a new Interest Subvention – **Vanchit Ikai Samooh aur Vargon ki Aarthik Sahayta (VISVAS) Yojana** for the SHGs comprising exclusively of SC and/or OBC beneficiaries with loans/borrowings up to Rs.4.00 Lakh and for SC and OBC individual beneficiaries with loan/borrowing up to Rs.2.00 Lakh. This model will give a quick interest benefit to the standard accounts of borrowing SHGs/beneficiaries.

1.2. The objective of the proposed Scheme is to provide direct benefit of lower rate of interest to the eligible Self-Help Groups (SHGs) formed under National Rural Livelihood Mission (NRLM) or National Urban Livelihood Mission (NULM) or NABARD/ individual beneficiaries who have availed loans through Public Sector Banks (PSBs), Regional Rural Banks (RRBs) and similar financial institutions hereinafter referred to as Lending Institutions.

2. IMPLEMENTING AGENCIES:

- a.** National Scheduled Castes Finance and Development Corporation (NSFDC) (for SC SHGs/beneficiaries).
- b.** National Backward Classes Finance and Development Corporation (NBCFDC) (for OBC SHGs/beneficiaries).

3. PERIOD OF SCHEME:

Year 2020-21.

4. GUIDELINES FOR IMPLEMENTATION:

4.1. For SHGs

All SHGs which have been formed under NRLM or NULM and fulfilling following eligibility will be eligible for interest subvention on loan/credit up to Rs. 4.00 Lakh at 5% interest per annum, subject to the following:

- a) All members of SHG must be belonging to either SC or OBC.
- b) SHG must be registered with NRLM/NULM or NABARD.
- c) SHG must be having two years credit history.
- d) SHG members must be having annual family income less than Rs.3.00 Lakh.
- e) SHG should have history of timely repayment of installments.
- f) SHGs should not have availed interest subvention under any other scheme for the said loan account.

4.2. For Individual beneficiaries

All individual members having annual family income less than Rs.3.00 lakh belonging to either SC or OBC will be eligible for interest subvention on loan up to Rs.2.00 Lakh at 5% interest per annum. Individuals should not have availed interest subsidy in their existing loan under any other scheme.

4.3. Eligibility & Role of Lending Institutions (LIs)

- a) The interest subsidy can be claimed for the eligible SHGs/beneficiaries initially by the LIs who exist as Channel Partners of NSFDC & NBCFDC after signing an addendum to the existing MoA. Other LIs interested in providing subvention benefits to SHGs/individuals under this scheme will have to enter into an agreement with the Corporations.
- b) In order to avail the Interest Subvention on credit extended to SHGs/Individual Beneficiaries @ 5%, all LIs are required to upload the details of SHGs beneficiaries in the VISVAS portal which will be hosted by NSFDC/NBCFDC website. The information must be provided on quarterly basis to facilitate calculation and disbursement of the Interest Subvention amount to individuals.
- c) The summary of quarterly claims must be made in the format of Annexure-I & III (certified by authorized signatory of LI) and submitted to NSFDC/NBCFDC. This should be periodically certified by Statutory Auditor of LI in the format at Annexure-II & IV certifying the claims to be as true and correct in compliance of the Scheme.
- d) The details of the SHG/individual beneficiary account uploaded in the dedicated VISVAS portal of the Corporations should be

confirmed for the correctness of data by the LI.

- e) The interest subvention will be directly credited into the operating bank account of SHG/beneficiary account through Direct Beneficiary Transfer(DBT) mode. In case the transfer of subvention amount is not successful due to any reason, the LI shall provide the alternate account information for the same so that subvention amount can be credited.

5. Modalities for Transfer of Interest Subvention

Interest subvention @ 5% p.a. will be released on receipt of quarterly claim from the Lending Institution in the prescribed format for the eligible SHGs/individual accounts and uploading of the bank details of the SHGs/Beneficiaries in the VISVAS portal being designed for the scheme which will be hosted in NBCFDC website (www.nbcfdc.gov.in)/ NSFDC website (<https://www.nsfdc.nic.in/>).

The transfer of subvention will be carried out directly into the account of beneficiaries through the Public Financial Management System (PFMS) or similar platform. The workflow chart for transfer of funds is described at **Annexure-V**.

6. Monitoring & Evaluation

The scheme shall be monitored by the Ministry of Social Justice and Empowerment at the central level. NBCFDC in respect of OBC beneficiaries and NSFDC in respect of SC beneficiaries, will supervise the implementation by regular field level inspections.

- a) **Physical Evaluation:** NSFDC/NBCFDC and its respective authorized State agencies will carry out field level inspections to assess impact of the scheme in respect of proper utilization of the benefits and subsequent socio-economic gains derived by the beneficiaries. The LIs will provide all necessary facilitation for the smooth conduct of these inspections.
- b) **Third party Evaluation:** The impact assessment/evaluation of the scheme will be carried out by MoSJ&E and/or NSFDC/NBCFDC who will be given necessary facilitation by the concerned LIs for the same.

NBCFDC LENDING POLICY FOR PUBLIC SECTOR BANKS/REGIONAL RURAL BANKS

1. ORGANISATION

National Backward Classes Finance & Development Corporation (NBCFDC) is a Govt. of India Undertaking under the aegis of Ministry of Social Justice and Empowerment. NBCFDC was incorporated under Section 25 of the Companies Act 1956 on 13th January 1992 (now section 8 of Companies Act 2013) as a Company not for profit with an objective to promote economic and developmental activities for the benefit of Other Backward Classes (OBCs) and to assist the poorer section of these classes in skill development and self-employment ventures.

2. BROAD OBJECTIVE

- To Promote economic & development activities for the benefit of Backward Classes.
- To assist, subject to such income and/or economic criteria as may be prescribed by government from time to time, individuals or groups of individuals belonging to Backward Classes by way of loans and advances for economically and financially viable schemes and projects.
- To provide for gainful employment and skill development to the target group.
- To grant concessional finance in selected cases for poor persons belonging to Backward Classes as per an annual income criteria defined from time to time (presently Rs. 3.00 lakh).
- To extend loans to the Backward Classes for pursuing general/professional/vocational/technical education or training at graduate and higher level.
- To assist in the upgradation of technical and entrepreneurial skills of Backward Classes for proper and efficient management of production units

3. OPERATIONS

NBCFDC provides financial assistance through State Channelizing Agencies (SCAs) nominated by the State Governments/UTs and Banks (RRBs & PSBs). NBCFDC also provides **Micro Financing** through SCAs/ Self Help Groups (SHGs). The Corporation can assist in a wide range of income generating activities to assist the poorer section of these classes in self-employment ventures under following broad sectors:

- **Agriculture and Allied Activities**
- **Small Business/Artisan and Traditional Occupation**
- **Transport and Service Sector etc.**
- **Technical, Vocational and Professional Trades/Courses**

The Corporation additionally facilitates skill development of poor persons belonging to OBCs, persons of Economically Backward Classes (EBCs), De-notified Nomadic and Semi-Nomadic Tribe, Sr. Citizen, Beggars and Transgender etc.

4. NBCFDC-BANK RELATIONSHIP

The associated Bank is to act as Channelizing Agency (CA) of NBCFDC in respective State/UT. The relationship between NBCFDC and the Channelising Agency shall be governed and guided by contractual relationship between the parties strictly in accordance with the NBCFDC Lending Policy and the terms and conditions of the Agreement.

5. ELIGIBILITY CRITERIA & CERTIFICATION REQUIRED

- a. The applicant should belong to a caste covering under the Other Backward Classes list as notified by State/Central Government from time to time. Relevant Caste Certificate to be issued by relevant authority of District Administration.
- b. Annual family income should be below Rs.3.00 Lakh per annum irrespective of rural or urban area. Following certifications to establish the income criteria can be used by the applicant :-
 - i) Certificate of income issued by Competent Authority of State Government/Distt. Administration or Antyodaya Anna Yojana (AAY) Card or Below Poverty Line (BPL) Card
 - ii) Annual family income certificate may be considered by the SCAs/Banks/SSCs on self-certification of the beneficiaries with endorsement of the same by any Gazetted Officer notified by State/Central Government.
 - iii) In case of loan being applied at Bank (Channel Partner), Self-Certification assessed and endorsed by Branch Manager can be used for providing the loan.
 - iv) For Landless agriculture labour, marginalized farmers (those with upto One hectare land holding) and small farmers (those with upto Two hectare land holding), as assessed by the Banks through their standard processes and belonging to the Backward Classes will be automatically treated as part of the target group as per following considerations:-
 - 1) Landless agriculture labour and marginalized farmers with land holding less than One hectare will be deemed as having annual family income below Rs.1.50 Lakh per annum.
 - 2) Small farmers i.e. those with land holding between One and Two hectares will be deemed as having annual family income below Rs.3.00 Lakh per annum

Note: The verification of eligibility criteria shall be the sole responsibility of the Banks. NBCFDC shall, however, be entitled to re-verify the eligibility of the applicants, if it so desires.

6. QUANTUM OF ASSISTANCE

NBCFDC provides loan as per pattern of finance appended.

7. **SECTORAL PRIORITIES**

The Banks shall endeavour to achieve sectoral priorities as per need of the area and choice of beneficiaries. Some of the sectors for illustrative purpose are listed below:-

| | Sectors |
|-----|---|
| (a) | Agriculture & Allied |
| (b) | Small Business / Artisan & Traditional Occupation |
| (c) | Transport Sector & Service Sector |
| (d) | Technical and Professional Trades/Courses |

8. **PROCEDURE FOR AVAILING ASSISTANCE**

Banks may avail funds under both the modes, i.e. re-financing/reimbursement or advance funds for implementation of the NBCFDC schemes:

- a) **Under re-financing/reimbursement** mode, the Banks shall send the project/scheme-wise details of beneficiaries financed by the Banks in the prescribed format who fulfill the eligibility criteria for lending under the NBCFDC schemes. NBCFDC shall appraise the proposals as per its lending policy revised from time to time. NBCFDC may disburse the funds to the Banks for the sanctioned proposals. In order to become eligible for re-finance, the Banks shall follow procedure given below:
 - i) Under re-financing/reimbursement, Banks can avail funds under the Schemes of NBCFDC.
 - ii) Banks shall select the applicants as per the eligibility criteria of NBCFDC.
 - iii) Selection/rejection of the loan applications shall be communicated to the applicants.
 - iv) In selection of assets (within the sanctioned parameters), choice of beneficiaries shall be a prime consideration.
 - v) Banks shall appraise the proposal with a view to ensure that the project/activity is viable and the beneficiary has entrepreneurial capabilities to manage the business activity.

- vi) The Banks shall give preference to the proposals that have provision of convergence with on-going schemes of the Central/State Government that allows beneficiaries to take advantage of subsidies/other benefits flowing from various schemes. In other words, group proposals from areas having concentration of population of the target group, Self-Help Groups (SHGs) of Women and collectives/Clusters etc. would be preferred.
 - vii) Banks shall submit scheme-wise details of the projects/activities financed under NBCFDC schemes in the prescribed format.
 - viii) NBCFDC shall appraise the proposals, issue Letter of Intent (LOI) for approved proposals and disburse funds to the Banks on completion of pre-requisite formalities for disbursement of funds given at para 10 of this Lending Policy.
 - ix) The Banks shall switch-over the individual loan accounts of the beneficiaries under NBCFDC schemes within 10 days from the date of disbursement by NBCFDC. The Banks shall inform the same to NBCFDC in the prescribed format .The amount re-financed by NBCFDC shall be treated as funds utilized.
 - x) Switch-over of the individual loan accounts shall be communicated to the beneficiaries on receipt of funds from NBCFDC.
 - xi) The Banks shall recover the installments from the beneficiaries after allowing them stipulated moratorium period if any.
 - xii) The Banks shall repay to NBCFDC as per repayment schedule/Demand notices issued on quarterly basis irrespective of recovery from beneficiaries.
- b) **Under project-based financing**, the following procedures shall be adopted:
- i) The Banks shall sponsor project proposals to NBCFDC covering unit cost, means of finance, technical feasibility, financial viability, quotations, wherever applicable, etc. for loans as per NBCFDC schemes.
 - ii) The NBCFDC shall scrutinize and appraise the project proposals as per the Lending Policy and issue Letter of Intent.
 - iii) The Banks shall request NBCFDC for disbursement of funds. The NBCFDC shall disburse funds to the Banks on completion of pre-requisite formalities given at Para 10 of this Lending Policy.

- iv) Banks shall implement the schemes as sanctioned by NBCFDC.
- v) Funds disbursed by NBCFDC shall be utilized by the Banks as per the Para 12 of this Lending Policy.
- vi) Selection of the beneficiaries shall be made by Banks in proportion to the sanctioned units with adequate wait-listing on first come first served basis.
- vii) Banks shall issue a Sanction Letter to the beneficiaries concurrently with the disbursement of funds by NBCFDC/issuance of LOI by NBCFDC, provided all the prudential norms for disbursement of funds are duly complied by the Banks.
- viii) The Banks shall recover the installments from the beneficiaries after allowing them stipulated moratorium as stated in the LOI.
- ix) In selection of assets (within the sanctioned parameters), choice of beneficiaries shall be a prime consideration.
- x) The Banks shall give preference to the proposals that have provision of convergence with on-going schemes of the Central/State Government that allows beneficiaries to take advantage of subsidies/other benefits flowing from various schemes. In other words, group proposals from areas having concentration of population of the target group, Self-Help Groups (SHGs) of Women and collectives/Clusters etc. would be preferred.
- xi) The Banks shall endeavour to link subsidy from concerned authorities with NBCFDC loan component to reduce the loan burden on beneficiaries eligible for such subsidy from time to time.
- xii) Banks shall disburse funds to the beneficiaries after receipt of funds from NBCFDC.
- xiii) Banks shall charge interest rate from the beneficiaries as per norms of NBCFDC.
- xiv) Banks shall widely publicize the schemes sanctioned by NBCFDC.

9. DISBURSEMENT OF FUNDS

Funds for the sanctioned projects/schemes shall be disbursed by NBCFDC subject to fulfillment of the following conditions: Submission of Annual Action Plan (AAP) for current financial year and its approval by NBCFDC.

- a) Requisition by the Banks for disbursement of funds for the implementation of the scheme as per AAP approved.
- b) Submission of Accepted Copy of Letter of Intent (LOI) for AAP, duly signed and stamped by an authorized signatory of the Banks on all the pages as token of acceptance of all terms and conditions stipulated in the LOI.
- c) Submission of status of overall/scheme-wise utilization of funds (as per prescribed format), already disbursed by NBCFDC.
- d) There should not be any overdues payable to NBCFDC at the time of disbursement.
- e) Besides above, the following conditions are to be fulfilled by the Public Sector Banks/Regional Rural Banks based on their Audited Annual Accounts for the preceding financial years:
For Public Sector Banks
 - (i) Net Non-performing Assets (NPA) of the Banks should be less than 10% in at least 3 years out of last 6 years.
 - (ii) Banks should have net profit in at least 3 years out of last 6 years.
 - (iii) In case of amalgamations/ merger, the financial results of the dominant partner/anchor bank that retain the same name may be considered.
 - (iv) Banks should not be defaulter of any Regulatory Body.
 - (v) The cumulative utilization level of earlier disbursements shall be 100%
 - (vi) There shall be no overdue in payments against demand of earlier disbursements.

For Regional Rural Banks

- (i) Net Non-performing Assets (NPA) of the Banks should be less than 15% in at least 3 years out of last 6 years preceding to the year of disbursement.
- (ii) Banks should have net profit in at least 3 years out of last 6 years.
- (iii) In case of amalgamations/ merger, the financial results of the dominant partner/anchor bank that retain the same name may be considered.
- (iv) Banks should not be defaulter of any Regulatory Body.
- (v) The cumulative utilization level of earlier disbursements shall be 90%
- (vi) There shall be no overdue in payments against demand of earlier disbursements.

10. IMPLEMENTATION OF THE APPROVED SCHEME(S)

Under both the modes of financing, i.e. re-financing/reimbursement and project-based financing, schemes are to be implemented strictly as per the terms and conditions given in the LOI.

11. FUNDS UTILISATION

- (a) Banks shall utilize funds disbursed as per NBCFDC Lending Policy as amended from time to time. Presently, the fund utilization period for the funds drawn from the NBCFDC is 120 days from the date of disbursement of funds and should refund entire un-utilized amount in case not utilized within 180 days.
- (b) Under refinancing/reimbursement mode, Banks shall switch-over the individual loan accounts of the beneficiaries under NBCFDC schemes within 10 days from the date of disbursement by NBCFDC. The Banks shall inform the same to NBCFDC in the prescribed format. The amount refinanced by NBCFDC shall be treated as funds utilized.

12. RIGHT TO RECALL THE LOAN

If at any time, in the opinion of NBCFDC, Banks has failed to observe or fulfill any of the terms and conditions stipulated in the Agreement on the occurrence of any event or circumstances which, in the opinion of NBCFDC would or is likely to prejudicially or adversely affect in any manner the capacity of Banks to repay the amount of the said assistance and interest thereon, in the manner aforesaid notwithstanding any provisions contained herein in connection with the time/period of the repayment of the amount of the said assistance and interest, Banks shall be liable to repay to NBCFDC in one lump-sum the outstanding principal of the said assistance and interest thereon and NBCFDC shall be entitled to recall the entire outstanding amount of principal and interest from Banks.

14. REPAYMENT OF LOAN

NBCFDC shall send quarterly/half yearly demand notice to Banks to facilitate prompt repayment of the amount of assistance as per the Lending Policy/repayment norms. It shall be the responsibility of Banks to ensure repayment of the amount of assistance and payment of interest due by the due dates. Non-receipt of a demand notice from NBCFDC shall not be a reason for non-payment of the amount of assistance and interest thereon in the manner aforesaid by the due date.

15. DEFAULT IN REPAYMENT

The Banks shall agree that notwithstanding anything stipulated in the signed Agreement, NBCFDC shall have the right by notice in writing to require Banks forthwith to discharge in full or in part its liabilities to NBCFDC in respect of any of the said financial assistance provided by the NBCFDC whether due or not upon the happening of any of the following events viz:

- a) Banks has committed any default in making any payment or repayment in accordance with the Agreement.
- b) Banks has committed any breach or default in the performance or observance of the Agreement and/or Bank's application and/or the provisions of financing schemes of NBCFDC and or any instructions issued by the NBCFDC from time to time.
- c) Banks application or any enclosure thereto contained any false or untrue statement or information or the same turned out to be wrong or untrue as a result of supervening circumstances or even otherwise. On this question whether any of the above events has happened, the decision of the NBCFDC shall be final, conclusive and binding on the Banks.
- d) If there is reasonable apprehension that Bank is unable to repay its debts or proceedings for taking it into liquidation may be commenced in respect thereof.
- e) Banks shall be liable to pay NBCFDC all costs, legal charges and other expenses, whatsoever NBCFDC may incur in the realization of the amount of the said assistance from Banks.

16. LIQUIDITY DAMAGES ON DEFAULTED PAYMENTS (LDDP)

Defaults in the repayment of NBCFDC dues (principal as well as interest) beyond the stipulated/agreed dates of repayment shall attract further interest @ 1% per annum over and above normal rate of interest applicable on the dues as per the Lending Policy of the NBCFDC. It shall be levied on Banksh basis quarterly through a separate demand.

17. APPROPRIATION OF REPAYMENTS

Banks shall remain always liable as a principal debtor to the NBCFDC for the due repayment of any financial assistance granted by the NBCFDC in respect of the said financial assistance. Banks shall agree that in case it fails to repay on the due date(s), the installment of principal and/or interest (without rebate) shall be compounded as per schedule of payment/repayment and NBCFDC shall be entitled to appropriate the repayment received from the Banks, first towards the interest and then towards the principal amounts outstanding for the longest period, without any prior intimation to the Banks.

18. HIGHER RATE OF INTEREST (HRI) ON FUNDS REFUNDED

- a) *Higher Rate of Interest (HRI) on funds not utilized within stipulated time period and refunded shall be applicable as per policy over and above the normal rate of interest charged by NBCFDC from Banks and it shall be applicable from the date of disbursement to date of refund.*

19. STANDARD CONDITIONS OF LOANS

In both the modes of financing, i.e. refinancing/reimbursement and project-based financing, the standard conditions shall be as follows:-

- a) For any change in the parameters and terms and conditions of the scheme, prior approval of NBCFDC shall be obtained by the Banks.
- b) The Banks shall form a Project Implementation Committee for monitoring the implementation of the project where NBCFDC's nominee would invariably be included.
- c) The Banks shall ensure that beneficiaries are selected strictly as per the eligibility criteria of NBCFDC.
- d) Cost over-run, if any, in the scheme shall be borne by the Banks/Beneficiary(ies) to the satisfaction of NBCFDC.
- e) The funds disbursed for implementation of the scheme shall be utilized for the same scheme only and shall not be diverted to any other scheme. The unutilized amount under the scheme, if any, shall be refunded to NBCFDC.
- f) NBCFDC funds disbursed by the Banks to the beneficiaries or advanced towards procurement of assets under the projects shall alone be considered as funds utilized. However, funds transferred by the Banks to its Branch/District Offices are not considered as funds utilized.
- g) The Banks shall ensure effective monitoring and periodic flow of information to NBCFDC relating to the scheme during the currency of the loan.
- h) The Banks shall avail disbursements under sanctioned schemes as per AAP in quarterly installments within current financial year and remaining units/funds, if any, shall be treated as cancelled and the AAP shall be closed.
- i) Advertisements for the scheme should carry the message that NBCFDC is one of the financiers of the scheme.
- j) Banks shall ensure that prior to sanction of financial assistance to beneficiary(ies), the names of legal heir(s) of the beneficiary(ies) are obtained so that assets/liabilities are taken over by legal heir(s) in the event of death of the beneficiary(ies). The beneficiaries and their assets should be insured at the time of disbursement of loan.

- k) Banks shall maintain separate accounts for loan assistance received under various schemes.
- l) The Banks shall also comply with special conditions stipulated in Letter of Intent (LOI) and any other condition(s) that the Managing Director of NBCFDC may deem fit to stipulate during the currency of the loan.

20. GENERAL

- a) The Banks shall take measures to generate adequate awareness amongst the prospective beneficiaries in their service areas by making use of local media and public bodies.
- b) Second time loan facility subject to the condition that (a) earlier loan is fully repaid in time; and (b) submission of Field Report on actual asset creation and successful running of the business and fulfilling of annual income criteria.
- c) Those who own the assets under NBCFDC assistance alone are considered as beneficiaries.
- d) Under Transport Sector schemes, only one vehicle per beneficiary/ institution shall be considered. The Commercial License shall be a compulsory requirement for such beneficiaries.
- e) All necessary documents will be maintained on the records of Banks. Further, the documents shall be kept in the custody of Banks for making available under Right to Information Act, 2005 as and when need arises, and shall be open to inspection by NBCFDC or its authorized representative, if required.
- f) The Banks shall ensure carrying out concurrent monitoring of funded units on regular basis to analyze various parameters of the Schemes such as the asset creation, asset retention, operational assets, repayment performance, crossing of poverty line by beneficiaries, their satisfaction level, etc.
- g) The interpretation of any or all provisions of the Lending Policy by the Board of Directors of NBCFDC shall be final and binding as to its terms, content, purport and/or implementation.
- h) The Board of Directors of NBCFDC may from time to time add to, substitute, alter, amend and/or any terms and conditions of the Lending Policy.
- i) In case of any disputes or claims under or arising out of the Lending Policy, Courts only at Delhi, to the exclusion of all other Courts, shall have the exclusive jurisdiction.

ANNEXURE-I

DETAILS OF BENEFICIARIES ASSISTED

NAME OF CHANNELIZING AGENCY : _____

NAME OF THE SCHEME: _____

(Rupees in lakh)

| Sl No. | Name & Address | Age | Bankst e Certifi cate | Ann ual Fami ly Inco me | Unit Cost | Propos ed NBCF DC Share | Disbursement of Funds | | | | Beneficiaries | | | | Remarks |
|--------------|----------------------|-----|--------------------------------|--|--------------|-------------------------------------|----------------------------------|----------|---------|--------------------|---------------|---|-------|---|---------|
| | | | | | | | Che que/ DD/ UTR No. | Da te | A mt | In Favour of | Rur al | | Urban | | |
| | | | | | | | | | | | M | F | M | F | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | | |

Certified that all the beneficiaries covered under the scheme were eligible for assistance as per the eligibility criteria of NBCFDC.

(Signature)
Authorized Signatory
Name & Designation

ANNEXURE-II

**CERTIFICATE OF SWITCH OVER OF LOAN UNDER NBCFDC FINANCED
SCHEMES**

This is to certify that the loan accounts have been switched over for the funds of Rs. _____ lakh received from NBCFDC under _____ Scheme (NBCFDC LOI No. _____) for _____ beneficiaries/units.

(Signature)
**Authorized Signatory
Name & Designation**

Place:

Date:

ANNEXURE-III

AFFIDAVIT
(on Stamp Paper of appropriate value)

I _____ son/daughter/wife _____ of _____ residing at _____ do hereby solemnly affirm and state on oath as follows:-

1. I, submit that I belong to _____ (Banks Name) which comes under Backward Classes in the State of _____ .
2. Further, I submit that I am not an Income Tax Assesses and that my Annual Family Income is Rs. _____ (in words) _____ from all sources. My family comprises of _____, _____, _____, _____.
3. The above declaration is given by me for the purpose of obtaining loan under the scheme of _____ (CA) and National Backward Classes Finance and Development Corporation (NBCFDC). In Banks any of the facts declared by me as above are found incorrect, I fully understand that I am liable for action in accordance with the Lending Policy of CA & NBCFDC.

DEPONENT

Identified by me

SWORN TO, BEFORE ME

Place :

Stamp

Date :

(NAME & ADDRESS OF NOTARY)

[Separate Affidavits of each Member of a Partnership Firm/Co-operative Society etc.]

ANNEXURE-IV

DETAILS OF BENEFICIARIES ASSISTED

NAME OF CHANNELIZING AGENCY : _____

NAME OF THE SCHEME (LOI NO.) : _____

(Rupees in lakh)

| Sl. No. | Name & Address | Age | Bankste Certificate | Annual Family Income | Unit Cost | Proposed NBCF DC Share | Disbursement of Funds | | | | Beneficiaries | | | | Category Code* | Remarks | |
|------------------|----------------|-----|---------------------|----------------------|-----------|------------------------|-----------------------|------|-----|---------------|---------------|---|-------|---|----------------|---------|--|
| | | | | | | | Cheque/DD/UT R No. | Date | Amt | In Fav our of | Rural | | Urban | | | | |
| | | | | | | | | | | | M | F | M | F | | | |
| | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |
| TOTAL (A) | | | | | | | | | | | | | | | | | |

(B). Add (+): Reported in previous Quarters: Rs. _____ lakh

GRAND TOTAL (A+B): Rs. _____ lakh

Certified that all the beneficiaries covered under the scheme were eligible for assistance as per the eligibility criteria of NBCFDC.

(Signature)
Authorized Signatory
Name & Designation

NBCFDC LENDING POLICY FOR NBFC-MFIs

1. ORGANISATION

National Backward Classes Finance and Development Corporation (NBCFDC) (An ISO 9001:2015 Certified Company as well as MoU signing company) is a wholly owned Government of India Undertaking under the Ministry of Social Justice and Empowerment, Government of India and is managed by a Board of Directors. NBCFDC is a Section-8 Company (not for profit) registered under the Companies Act, 2013 (formerly Section 25 Company under the Companies Act, 1956) that was set up by the Government of India in January, 1992 with the objective of working for economic empowerment of persons belonging to Backward Classes, having income less than Rs. 3.00 lakh per annum.

2. BROAD OBJECTIVE

The broad objective of NBCFDC is to provide financial assistance for the economic empowerment of persons belonging to the Backward Class families having income less than Rs. 3.00 lakh per annum.

3. ELIGIBILITY CRITERIA FOR NBFC-MFI

The Last Mile Financier i.e. NBFC-MFI fulfilling the following norms shall be considered eligible to avail financial assistance from NBCFDC:

- a) The NBFC-MFI should be registered with the RBI as Non-Banking Financial Company-Micro Finance Institution (NBFC-MFI).
- b) The NBFC-MFI should be following all RBI norms related to Micro Finance.
- c) The NBFC-MFI should have 3 years of continuous profit track record.
- d) The NBFC-MFI should have Gross Non-Performing Assets (NPA) less than 2% and net NPA below 0.5% as per their Annual Accounts at the end of the preceding financial year.
- e) The NBFC-MFI should be a member of a Credit Bureau.
- f) The NBFC-MFI should have minimum Capacity Assessment Rating of mfr5 by CRISIL or its equivalent.
- g) The NBFC-MFI should not have defaulted in repayment of outside borrowings in the last three years or undergone a corporate debt re-structuring.
- h) The NBFC-MFI should have proper system for internal accounting, risk management, internal audit, MIS, cash management, etc. and its annual accounts should have been audited in the last three years.

- i) It will be desirable for the NBFC-MFI to have undergone Code of Conduct Assessment (COCA) with a minimum score of 60 or equivalent.

Further with a view to promoting Startups in consonance with Government of India focus new MFIs may also be considered subject to their complying to above criteria except sub clause (c) and after due diligence/assessment by reputed certification agencies. However, the extent of funding to such Startup will be limited to recommendation of the certification body.

4. ELIGIBILITY CRITERIA FOR TARGET GROUP

- a) The beneficiary(ies) should be from the Backward Class community.
- b) The applicant should belong to a caste covering under the Other Backward Classes list as notified by State/Central Government from time to time. Relevant Caste Certificate to be issued by relevant authority of District Administration.
- c) Annual family income should be below Rs.3.00 Lakh per annum irrespective of rural or urban area. Following certifications to establish the income criteria can be used by the applicant :-
 - i) Certificate of income issued by Competent Authority of State Government/Distt. Administration.
 - ii) Annual family income certificate may be considered by the SCAs/Banks/SSCs on self-certification of the beneficiaries with endorsement of the same by any Gazetted Officer notified by State/Central Government.
 - iii) In case of loan being applied at Bank (Channel Partner), Self-Certification assessed and endorsed by Branch Manager can be used for providing the loan.
 - iv) For Landless agriculture labour, marginalized farmers (those with up to One hectare land holding) and small farmers (those with up to Two hectare land holding), as assessed by the Banks through their standard processes and belonging to the Backward Classes will be automatically treated as part of the target group as per following considerations:-
 - I. Landless agriculture labour and marginalized farmers with land holding less than One hectare will be deemed as having annual family income below Rs.1.50 Lakh per annum.
 - II. Small farmers i.e. those with land holding between One and Two hectares will be deemed as having annual family income below Rs.3.00 Lakh per annum.

NBCFDC recognizes Self Help Groups (SHGs) in which predominantly (60% and above) members belong to Backward Class provided other members belong to weaker sections (as per income or economic criteria prescribed by Govt.) including but not limited to Scheduled Castes/Scheduled Tribes/Minorities and Person with Disabilities (PwD).

Note: The verification of eligibility criteria shall be the sole responsibility of the NBFC-MFI. NBCFDC shall, however, be entitled to re-verify the eligibility of the applicants, if it so desires.

5. NBCFDC & NBFC-MFI RELATIONSHIP

The shortlisted NBFC-MFI fulfilling the eligibility criteria of NBCFDC may be appointed to act as Channelizing Agency (CA) of NBCFDC in the selected State/UT. The relationship between NBCFDC and the NBFC-MFI shall be governed and guided by contractual relationship by signing an Agreement between the parties strictly in accordance with the NBCFDC Lending Policy and the terms and conditions of the Agreement.

6. QUANTUM OF ASSISTANCE

NBCFDC provides loans upto 90% of the Project Cost for units costing upto Rs.1,00,000/- per beneficiary member. The balance 10% share shall be contributed by the NBFC-MFIs and/or beneficiaries. Maximum Loan limit per SHG is Rs. 15.00 lakh

7. INTEREST RATE

The pattern of charging interest under the scheme shall be as follows;

| NBCFDC to NBFC-MFI | Interest Spread to NBFC-MFI | NBFC-MFI to Beneficiaries |
|---------------------------|------------------------------------|----------------------------------|
| 4% p.a. | 8% p.a. | 12% p.a. |

8. REPAYMENT PERIOD

The loan amount shall be repaid in quarterly installments within a maximum period of four years from the date of each disbursement including the moratorium period of Six months. There shall not be any moratorium period for payment of interest.

9. SECOND LOAN

On repayment of loan, the eligible beneficiaries can avail further loan under NBCFDC scheme(s) from NBFC-MFI or other channelising agencies of the NBCFDC.

10. SOCIAL PRIORITIES

The Channelising Agency shall endeavor to cover 40% female beneficiaries in physical as well financial terms.

11. PROCEDURE FOR AVAILING ASSISTANCE

The following procedure shall be adopted by the NBFC-MFI for availing funds:

- i) The NBFC-MFI shall sponsor viable project proposals to NBCFDC covering unit cost, means of finance in separate group for Male and Female.
- ii) The proposals submitted would be for the need based economic activities preferably in which the target group has practical experience or required capability to manage the business.
- iii) The NBCFDC may sanction the proposal as per policy and guidelines of the Corporation.
- iv) After receipt of the sanction letter, the NBFC-MFI shall request NBCFDC in writing for disbursement of funds. The NBCFDC shall disburse funds to the NBFC-MFI on fulfillment of conditions laid down in the agreement between NBFC-MFI and NBCFDC and NBCFDC's Lending Policy.
- v) NBFC-MFI shall implement the schemes as per NBCFDC Lending Policy and the terms and conditions stipulated in LOI.
- vi) Funds disbursed by NBCFDC shall be utilized by the NBFC-MFI as per the Para 14 of this Lending Policy.
- vii) Selection of the beneficiaries shall be made by NBFC-MFI as per NBCFDC Lending Policy.
- viii) NBFC-MFI shall issue Sanction Letter(s) to the applicants selected for the loans.
- ix) The NBFC-MFI shall endeavor to link subsidy from concerned authorities if any for eligible beneficiaries with NBCFDC loan component to reduce the burden loan on the beneficiaries.
- x) NBFC-MFI shall charge interest rate from the beneficiaries not more than the rate stipulated by NBCFDC.
- xi) NBFC-MFI shall widely publicize the schemes sanctioned by NBCFDC.

12. DISBURSEMENT OF FUNDS BY NBCFDC

Funds for the sanctioned projects/schemes shall be disbursed by NBCFDC subject to fulfillment of the following conditions:

- a) Acceptance of the LOI by returning a copy thereof duly signed and stamped on all the pages by an authorized signatory of the NBFC-MFI as token of acceptance of all terms and conditions stipulated in the LOI.
- b) Written request by the NBFC-MFI for disbursement of funds for the implementation of the scheme.
- c) All unutilized funds at the end of preceding year to be refunded as per the NBCFDC lending policy, if any.
- d) Overall cumulative utilization percentage of funds disbursed by NBCFDC should not be less than 80% at the time of subsequent demand of credit.
- e) No overdues payable to NBCFDC at the time of disbursement.
- f) The disbursement to NBFC-MFIs shall be subject to Security.

13. SECURITY

While seeking disbursement from NBCFDC, NBFC-MFI shall provide the Bank Guarantee and/or Fixed Deposits issued by Scheduled Commercial Banks in the name of "NBFC-MFI account NBCFDC" equivalent to the amount to be disbursed to them as security to NBCFDC for timely repayment of installments of the loan sanctioned under this Agreement together with interest thereon. The validity period of the Bank Guarantee/Fixed Deposit shall continue until all the dues of the NBCFDC have been paid in full or otherwise fully discharged by the NBFC-MFI. In case NBFC-MFI has provided Fixed Deposit to the NBCFDC, the interest thereon shall be payable to the NBFC-MFI. In the event of default by NBFC-MFI either for the whole or part amount advanced under this Agreement, the Bank Guarantee shall be invoked/the Fixed Deposits shall be encashed by NBCFDC.

14. FUNDS UTILISATION

- (i) NBFC-MFI shall utilize funds within 120 days from the date of release of funds by NBCFDC. The NBFC-MFI shall send Quarterly Progress Report (QPR) on the utilization of the NBCFDC funds as per the prescribed format (**Appendix-I**).
- (ii) NBCFDC funds actually disbursed by the NBFC-MFI to the beneficiaries under the approved sector shall only be considered as funds utilized.

15 RIGHT TO RECALL THE LOAN

If at any time, in the opinion of NBCFDC, NBFC-MFI has failed to observe or fulfill any of the terms and conditions stipulated in the Agreement on the occurrence of

any event or circumstances which, in the opinion of NBCFDC would or is likely to prejudicially or adversely affect in any manner the capacity of NBFC-MFI to repay the amount of the said financial assistance and interest thereon, in the manner aforesaid notwithstanding any provisions contained herein in connection with the time/period of repayment of the amount of the said financial assistance and the interest thereon, NBFC-MFI shall be liable to repay to NBCFDC the outstanding principal of the said assistance and interest(s) thereon as per demand of NBCFDC and NBCFDC shall be entitled to recall the entire outstanding amount of principal and interest from NBFC-MFI .

16. REPAYMENT OF LOAN

NBCFDC shall send quarterly demand notice to NBFC-MFI to facilitate prompt repayment of the amount of assistance as per the Lending Policy/repayment norms. It shall be the responsibility of NBFC-MFI to ensure repayment of the amount of assistance and payment of interest due by the due dates. Non-receipt of a demand notice from NBCFDC shall not be a reason for non-payment of the amount of assistance and interest thereon in the manner aforesaid by the due date.

17. DEFAULT IN REPAYMENT

The NBFC-MFI shall agree that notwithstanding anything stipulated in the signed Agreement, NBCFDC shall have the right by notice in writing to require NBFC-MFI forthwith to discharge in full or in part its liabilities to NBCFDC in respect of any of the said financial assistance provided by the NBCFDC whether due or not upon the happening of any of the following events viz:

- a) NBFC-MFI has committed any default in making any payment or repayment in accordance with the Agreement.
- b) NBFC-MFI has committed any breach or default in the performance or observance of the Agreement and/or NBFC-MFI's application and/or the provisions of financing schemes of NBCFDC and or any instructions issued by the NBCFDC from time to time.
- c) NBFC-MFI's application or any enclosure thereto contained any false or untrue statement or information or the same turned out to be wrong or untrue as a result of supervening circumstances or even otherwise. On this question whether any of the above events has happened, the decision of the NBCFDC shall be final, conclusive and binding on the NBFC-MFI.
- d) If there is reasonable apprehension that NBFC-MFI is unable to repay its debts, proceedings for taking it into liquidation may be commenced in respect thereof.
- e) NBFC-MFI shall be liable to pay NBCFDC all costs, legal charges and other expenses, whatsoever as may be incurred by NBCFDC in the realization of the amount of the said financial assistance from NBFC-MFI.

18. DEFAULT IN REPAYMENTS

Defaults in the repayment of NBCFDC dues (principal as well as interest) beyond the stipulated/agreed dates of repayment shall attract further interest @1% per annum over and above normal rate of interest applicable on the dues as per the Lending Policy of the NBCFDC.

19. APPROPRIATION OF REPAYMENTS

NBFC-MFI shall remain always liable as a principal debtor to the NBCFDC for the due repayment of any financial assistance granted by the NBCFDC in respect of the said financial assistance. NBFC-MFI shall agree that in case it fails to repay on the due date(s), the installment of principal and/or interest (without rebate) shall be compounded as per schedule of payment/repayment and NBCFDC shall be entitled to appropriate the repayment received from the NBFC-MFI, first towards the interest and then towards the principal amounts outstanding for the longest period, without any prior intimation to the NBFC-MFI.

20. HIGHER RATE OF INTEREST (HRI)

In case of non-utilization of funds within stipulated period, the rate of interest limit on NBFC-MFI will be as under:-

- a) **Upto 120 days** - **4% p.a.**
- b) **121 days – 180 days** - **6% p.a.**
- c) **After 180 days refund@ 8% p.a. on entire unutilized funds.**

21. STANDARD CONDITIONS OF LOANS

The standard conditions shall be as follows:-

- a) For any change in the parameters and terms and conditions of the scheme, prior approval of NBCFDC shall be obtained in writing by the NBFC-MFI.
- b) The NBFC-MFI shall form a Project Implementation Committee for monitoring the implementation of the project in which NBCFDC may nominate its representative.
- c) The NBFC-MFI shall ensure that beneficiaries are selected strictly as per the eligibility criteria of NBCFDC.
- d) Cost over-run, if any, in the scheme shall be borne by the NBFC-MFI/Beneficiary(ies).

- e) The funds disbursed for implementation of the scheme shall be utilized within the sector. The unutilized amount under the scheme, if any, shall be refunded to NBCFDC.
- f) Funds transferred by the NBFC-MFI to its Branch/District Offices are not considered as funds utilized.
- g) The NBFC-MFI shall ensure effective monitoring and periodic flow of information to NBCFDC relating to the scheme during the currency of the loan.
- h) The Letter of Intent (LoI) issued by NBCFDC to NBFC-MFI will be valid only till the end of financial year of issue and no disbursements will be made against the said LoI after the lapse of the financial year.
- i) Advertisements for the scheme should carry the message that NBCFDC is one of the financiers of the scheme.
- j) NBFC-MFI shall ensure that prior to sanction of financial assistance to beneficiary(ies), the names of legal heir(s) of the beneficiary(ies) are obtained so that assets/liabilities are taken over by legal heir(s) in the event of death of the beneficiary(ies). It is desirable that adequate insurance cover be obtained for all the beneficiaries.
- k) NBFC-MFI shall maintain separate accounts for loan assistance received from NBCFDC.
- l) The NBFC-MFI shall also comply with special conditions stipulated in Letter of Intent (LOI) and any other condition(s) that the NBCFDC may deem fit to stipulate during the currency of the loan.

22. GENERAL

- a) The NBFC-MFI shall take measures to generate adequate awareness amongst the prospective beneficiaries in their jurisdiction by making use of local media and public bodies.
- b) All necessary documents shall be maintained by NBFC-MFI and shall be made available for inspection by NBCFDC or by any authority. NBFC-MFI shall also place required information on performance under NBCFDC funded schemes on their website.
- c) The NBFC-MFI shall carry out concurrent monitoring of funded units on regular basis.
- d) The interpretation of any or all provisions of the Lending Policy by NBCFDC shall be final and binding as to its terms, content, purport and/or implementation.
- e) The NBCFDC may from time to time add to, substitute, alter, amend and/or any terms and conditions of the Lending Policy.
- f) In case of any disputes or claims under or arising out of the Lending Policy, Courts of New Delhi shall have the sole and exclusive jurisdiction.

Quarterly Progress Report (QPR) on Utilization of Funds

Name of MFI : _____

(Rs. in lakh)

| Sl No. | Beneficiaries Particulars | | | | | | | | Project's Particulars | | Disbursement particulars of NBCFDC Share | | | Rem arks |
|--------------|---------------------------|------------|-------------------------|-------------------------|--------------------|----------------------------|---------------|----------------|--------------------------|------------------|--|------|----------------------|-------------|
| | Name & Address | Caste) | Gen der (M/F) | Rura l/ Urba n | Aadh aar No. | Annual Family Income | A/ c No | Mobil e No. | Uni t Co st | NBCFD C Share | Date | Amt. | By DB T Y/N | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |

Certified that all the beneficiaries covered under the scheme were eligible for assistance as per the eligibility criteria of NBCFDC and funds have been transferred through DBT to their bank accounts as mentioned above.

Date: _____

(Signature)

**Authorized Signatory
Name & Designation**

राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम की योजनाओं को
क्रियान्वित करने की मार्गदर्शिका

Guidelines for Implementation of National Backward Classes Finance &
Development Corporation Schemes



राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम

(भारत सरकार का उपक्रम, सामाजिक न्याय और अधिकारिता मंत्रालय)

NATIONAL BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION

(A Govt. of India Undertaking, Ministry of Social Justice & Empowerment)



खण्ड—क

योजनाओं का सामान्य अवलोकन

राज्य चैनेलाइजिंग एजेंसियों (एस.सी.ए.), सार्वजनिक क्षेत्र के बैंकों (पी.एस.बी.) और क्षेत्रीय ग्रामीण बैंकों (आर.आर.बी.) द्वारा योजनाओं के कार्यान्वयन के लिए दिशानिर्देश :

राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम (एन.बी.सी.एफ.डी.सी.), सामाजिक न्याय और अधिकारिता मंत्रालय, भारत सरकार के तत्वावधान में कंपनी अधिनियम, 1956 की धारा-25 (अब कंपनी अधिनियम, 2013 की धारा-8 के अंतर्गत) के अंतर्गत एक बिना लाभ की कंपनी है। निगम का मुख्य उद्देश्य पिछड़े वर्गों के निर्धनतम सदस्यों को व्यक्तिगत रूप से अथवा समूहों में संबंधित राज्य सरकार/संघ राज्य क्षेत्र द्वारा नामित राज्य चैनेलाइजिंग एजेंसियों (SCAs), सार्वजनिक क्षेत्र की बैंकों एवं क्षेत्रीय ग्रामीण बैंकों के माध्यम से उनके सामाजिक-आर्थिक विकास के लिए रियायती वित्तीय सहायता प्रदान करना एवं उनके तकनीकी व उद्दमनीय कौशल को उन्नत करना है।

1. पृष्ठभूमि

राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम (एन.बी.सी.एफ.डी.सी.) को कंपनी अधिनियम, 1956 (अब कंपनी अधिनियम, 2013 की धारा 8 के तहत) दिनांक 13 जनवरी, 1992 को एक बिना लाभ की कंपनी के रूप में निगमित किया गया था। कंपनी का उद्देश्य पिछड़े वर्गों के लाभ के लिए आर्थिक और विकासात्मक कार्यकलापों को बढ़ावा देना एवं इन वर्गों के निर्धनतम वर्ग को स्व-रोजगार अवसरों एवं कौशल विकास में सहायता करना है।

राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम, सामाजिक न्याय और अधिकारिता मंत्रालय के तत्वावधान में भारत सरकार का उपक्रम है।

2. दृष्टि

निगम को पिछड़ा वर्ग के लक्षित समूह की आर्थिक स्थिति के उत्थान में अग्रणी भूमिका निभाने की दृष्टि के साथ स्थापित किया गया है।

3. लक्ष्य एवं उद्देश्य

एन.बी.सी.एफ.डी.सी. का उद्देश्य पिछड़े वर्ग के पात्र व्यक्तियों जिनकी वार्षिक परिवार आय रु. 3.00 लाख से कम है, को स्व-रोजगार और कौशल विकास के लिए रियायती वित्तीय सहायता प्रदान करना है। इसका मुख्य उद्देश्य तकनीकी उद्यमीय कौशल के उन्नयन हेतु व्यावहारिक परियोजनाओं के लिए रियायती ऋणों एवं अग्रिमों के माध्यम से सहायता करके स्व-रोजगार को बढ़ावा देकर आर्थिक और विकासात्मक कार्यकलापों को प्रोत्साहित करना है।

4. ऋण हेतु पात्रता एवं प्रमाणीकरण की आवश्यकता

क. आवेदक समय-समय पर केंद्र/राज्य सरकार द्वारा अधिसूचित अन्य पिछड़ा वर्ग की सूची के अंतर्गत आने वाली जाति से संबंधित होना चाहिए। जिला प्रशासन के संबंधित प्राधिकारी द्वारा जाति से संबंधित प्रमाण-पत्र या तो मूल अधिवास के स्थान पर अथवा आवास के स्थान पर जारी किए जाते हैं।



ख. वार्षिक पारिवारिक आय ग्रामीण या शहरी क्षेत्र को ध्यान में रखे बिना प्रतिवर्ष रु. 3.00 लाख से कम होनी चाहिए। आवेदक द्वारा आय मानदंड के लिए निम्न प्रमाण-पत्र का उपयोग किया जा सकता है:-

- (I) राज्य सरकार/जिला प्रशासन के सक्षम प्राधिकारी द्वारा जारी आय प्रमाण-पत्र या अंत्योदय अन्न योजना (ए.ए.वाई.) कार्ड या गरीबी रेखा से निचले (बी.पी.एल.) कार्ड।
- (II) लाभार्थी द्वारा स्व-सत्यापित वार्षिक पारिवारिक आय प्रमाण-पत्र को राज्य/केन्द्र सरकार द्वारा अधिसूचित राजपत्रित अधिकारी से पृष्ठांकित होने पर एस.सी.ए./बैंक/सेक्टर स्किल काउंसिल विचार कर सकते हैं।
- (III) बैंकों (चैनल सहभागी) में ऋण हेतु आवेदन करने के मामले में शाखा प्रबंधक द्वारा लाभार्थी के स्व-प्रमाणीकरण के मूल्यांकन एवं पृष्ठांकन को ऋण उपलब्ध कराने हेतु प्रयोग किया जा सकता है।
- (IV) भूमिहीन कृषि श्रमिक व सीमांत किसान (जिनके पास एक हेक्टेयर भूमि है) एवं छोटे किसानों (जिनके पास दो हेक्टेयर भूमि है), जैसा कि बैंकों द्वारा उनकी मानक प्रक्रिया के तहत मूल्यांकन किया जाता है एवं पिछड़े वर्ग से संबंधित हैं, निम्नानुसार स्वतः लक्षित वर्ग माने जाएंगे:
 - 1) भूमिहीन कृषि श्रमिक एवं सीमांत किसान जिनके पास एक हेक्टेयर से कम भूमि है, की वार्षिक पारिवारिक आय रु. 1.50 लाख से कम मानी जाएगी।
 - 2) छोटे किसान वे हैं जिनके पास एक से दो हेक्टेयर के बीच भूमि है, की वार्षिक पारिवारिक आय रु. 3.00 लाख से कम मानी जाएगी।

5. ऋण के प्रकार एवं वित्तीय पद्धति

i) सावधि ऋण: अधिकतम ऋण सीमा: रु. 15,00,000/- प्रति लाभार्थी।

एन.बी.सी.एफ.डी.सी. ऋण: परियोजना लागत का 85% तक। शेष 15% एस.सी.ए./लाभार्थी द्वारा वहन किया जाता है।

ii) सूक्ष्म वित्त: अधिकतम ऋण सीमा: रु. 15,00,000/- प्रति समूह तथा रु. 1,00,000/- प्रति लाभार्थी/स्वयं सहायता समूह सदस्य।

एन.बी.सी.एफ.डी.सी. ऋण: परियोजना लागत का 85% से 95% तक। शेष 5%-15% एस.सी.ए./लाभार्थी द्वारा वहन किया जाता है।

(क) कार्यकलाप जिनके अंतर्गत वित्त पोषण किया जा सकता है

निगम निम्न प्रमुख क्षेत्रों में आय उत्पन्न करने वाले विभिन्न कार्यकलापों हेतु ऋण सहायता प्रदान करता है:

1. कृषि एवं सहायक कार्यकलाप
2. लघु व्यापार/दस्तकारी एवं परंपरागत व्यवसाय
3. परिवहन एवं सेवा क्षेत्र
4. तकनीकी एवं व्यावसायिक ट्रेड/पाठ्यक्रमों हेतु शैक्षिक ऋण

राज्य चैनेलाइजिंग एजेंसियों को चाहिए कि उपरोक्त प्रमुख क्षेत्रों में लाभार्थियों की जरूरत और पसंद के अनुसार ऋणों का वितरण करें।



(ख) ऋण के प्रकार: लक्ष्य समूह को विभिन्न प्रकार के ऋण प्रदान किए जाते हैं, जिनका संक्षिप्त विवरण निम्न है:

- (i) **सामान्य ऋण योजना:** इस योजना के तहत, विभिन्न आय सृजन करने वाले कार्यकलापों के लिए ऋण सहायता उपलब्ध है। परियोजना लागत का 85% तक ऋण प्रति लाभार्थी अधिकतम रु. 15.00 लाख तक दिया जाता है। रु. 5.00 लाख तक के ऋण 6% वार्षिक की ब्याज दर पर प्रदान किए जाते हैं। रु. 5.00 लाख से अधिक और रु. 10.00 लाख तक के ऋण 7% वार्षिक की ब्याज दर पर प्रदान किए जाते हैं। रु. 10 लाख से अधिक के ऋण और रु. 15 लाख तक के ऋण 8% प्रति वर्ष की ब्याज दर पर प्रदान किए जाते हैं। ऋण चुकाने की अवधि 8 वर्ष है।
- (ii) **नई स्वर्णिमा:** इस योजना के अंतर्गत, पिछड़ा वर्ग की महिलाओं के लिये ऋण सहायता उपलब्ध है जो उनके बीच आत्मनिर्भरता की भावना पैदा करती है। एन.बी.सी.एफ.डी.सी. परियोजना लागत का 95% धनराशि उपलब्ध कराता है। प्रति लाभार्थी अधिकतम सीमा रु. 2.00 लाख 5% की वार्षिक ब्याज दर पर उपलब्ध है। ऋण चुकाने की अवधि 8 वर्ष है।
- (iii) **शैक्षिक ऋण योजना:** इस योजना के अंतर्गत पिछड़े वर्गों के विद्यार्थियों के लिए ऋण सहायता उपलब्ध कराई जाती है। आवेदक ने किसी व्यावसायिक/तकनीकी/वोकेशनल पाठ्यक्रम हेतु प्रवेश पा लिया हो तथा ये पाठ्यक्रम उचित अभिकरण जैसे—ए.आई.सी.टी.ई., मेडिकल काउंसिल ऑफ इण्डिया, एवं यू.जी.सी. इत्यादि से विधिवत् संबद्ध/मान्यता प्राप्त होने चाहिए तथा योग्यता परीक्षा में कम से कम 50% अंक प्राप्त करने चाहिए। भारत में अध्ययन हेतु 90% एवं विदेश में अध्ययन हेतु 85% धनराशि उपलब्ध कराई जाती है। **भारत में अध्ययन हेतु अधिकतम ऋण रु. 15 लाख तथा ब्याज दर 4% वार्षिक है (छात्राओं के लिए 3.5% वार्षिक) तथा विदेश में अध्ययन हेतु रु. 20 लाख प्रति लाभार्थी है तथा ऋण पर लाभार्थी द्वारा देय ब्याज 4% वार्षिक (छात्राओं के लिए 3.5% वार्षिक) है।** 5 वर्ष की मोरेटोरियम अवधि सहित ऋण चुकाने की अवधि 15 वर्ष है।
- (iv) **सूक्ष्म वित्त योजना:** इस योजना के अंतर्गत ऋण सहायता लक्षित वर्ग के स्वयं सहायता समूहों खासकर मिश्रित समूहों को ऋण सहायता उपलब्ध कराई जाती है। परियोजना लागत के 90% तक ऋण प्रदान किए जाते हैं। प्रति समूह अधिकतम ऋण सीमा रु. 15.00 लाख एवं समूह में प्रति लाभार्थी रु. 1.00 लाख ब्याज दर 5% वार्षिक पर प्रदान की जाती है। ऋण चुकाने की अवधि 4 वर्ष है।
- (v) **महिला समृद्धि योजना :** इस योजना के अंतर्गत ऋण सहायता लक्षित वर्ग की महिला स्वयं सहायता समूहों को उपलब्ध कराई जाती है। परियोजना लागत के 95% तक ऋण प्रदान किए जाते हैं। प्रति समूह अधिकतम ऋण सीमा रु. 15.00 लाख एवं समूह में प्रति लाभार्थी रु. 1.00 लाख ब्याज दर 4% वार्षिक पर प्रदान की जाती है। ऋण चुकाने की अवधि 4 वर्ष है।
- (vi) **लघु ऋण:** इस योजना के अंतर्गत लक्षित वर्ग के व्यक्तियों को ऋण सहायता उपलब्ध कराई जाती है। ऋण की अधिकतम सीमा रु. 1.00 लाख प्रति लाभार्थी 6% वार्षिक ब्याज दर पर उपलब्ध कराई जाती है। ऋण चुकाने की अवधि 8 वर्ष है।
- (vii) **एन.बी.एफ.सी.—एम.एफ.आई. ऋण:** इस योजना के तहत सूक्ष्म वित्त संस्थानों द्वारा स्वयं सहायता समूहों को ऋण उपलब्ध कराया जाता है। परियोजना लागत का 90% तक ऋण दिया जाता है। प्रति समूह अधिकतम ऋण सीमा रु. 15.00 लाख है और स्वयं सहायता समूह में प्रति लाभार्थी ऋण रु. 1.00 लाख 12% वार्षिक ब्याज दर पर उपलब्ध कराया जाता है। ऋण चुकाने की अवधि 4 वर्ष है।



बैंकों के मामले में पुनर्वितीयन प्रक्रिया को आसान बनाने के दृष्टिगत एन.बी.सी.एफ.डी.सी. ऋणों के अंतर्गत उपरोक्त सभी योजनाओं में गैर-वसूले गए 100% बकाया धनराशि उपलब्ध कराया जाता है। तथापि बैंक से विशिष्ट मांग प्राप्त होने के बाद ही वितरण किया जाएगा।

लक्षित वर्ग के विकलांग (40% अथवा अधिक) को ब्याज दर पर 0.25% की विशेष रियायत उपलब्ध कराई जाती है। योजनाओं का विवरण **संलग्नक— 'क'** में दिया गया है।

(ग) एन.बी.सी.एफ.डी.सी. की सूक्ष्म वित्त और महिला समृद्धि योजना के तहत एस.एच.जी. का गठन:

एन.बी.सी.एफ.डी.सी. स्वयं सहायता समूहों (एस.एच.जी.) को मान्यता देता है जिसमें मुख्य रूप से (60% और ऊपर) सदस्य पिछड़े वर्ग के होते हैं, बशर्ते अन्य सदस्य कमजोर वर्गों (केंद्रीय/राज्य सरकार द्वारा निर्धारित मानदंड की सीमा में) के अनुसार समय-समय पर सम्मिलित हों, किन्तु अनुसूचित जाति/अनुसूचित जनजाति/अल्पसंख्यकों और विकलांग व्यक्ति (PwDs) तक सीमित नहीं होंगे।

6. कौशल विकास (कौशल भारत की प्रोन्नति)

एन.बी.सी.एफ.डी.सी. कौशल विकास और उद्यमिता मंत्रालय द्वारा गठित सरकारी प्रशिक्षण संस्थानों (टी.आई.) और सेक्टर स्किल काउंसिलों (एस.एस.सी.) के माध्यम से तकनीकी और उद्यमशीलता कौशल उन्नयन के लिए सामान्य मानदंडों की व्यापक अनुरूपता में कौशल विकास प्रशिक्षण प्रदान करता है ताकि पिछड़े वर्ग के योग्य सदस्य स्व-रोजगार या वेतन रोजगार के माध्यम से विकास कार्यकलापों से जुड़ सकें।

लक्ष्य समूह के लिए कौशल प्रशिक्षण का कार्य विभिन्न प्रशिक्षण संस्थानों द्वारा किया जाता है जैसे—केंद्रीय प्लास्टिक इंजीनियरिंग और प्रौद्योगिकी संस्थान (CIPET), अपैरल ट्रेनिंग एण्ड डिजाइन सेंटर, सेंटर फॉर द डेवलपमेंट ऑफ ग्लास इण्डस्ट्री, फिरोजाबाद, भारतीय कालीन प्रौद्योगिकी संस्थान (IICT), श्रीनगर, कौशल विकास निदेशालय, त्रिपुरा, NIESBUD, MPCON, NITCON, HIMCON, HARDICON के अलावा कपड़ा, रबर, फर्नीचर, सौंदर्य और कल्याण, लॉजिस्टिक्स के सेक्टर स्किल काउंसिल्स/प्रशिक्षण संस्थानों के साथ लिंगेज का विवरण हमारी वेबसाइट www.nbcfdc.gov.in पर उपलब्ध हैं।

नए पाठ्यक्रमों के प्रशिक्षण की न्यूनतम अवधि 200 घण्टे या प्रासंगिक योग्यता पैक/(क्यू.पी.एस.), नेशनल ऑक्यूपेशन स्टैंडर्ड (एन.ओ.एस.) के अनुसार है। यह मानते हुए कि एस.एस.सी. और प्रशिक्षण संस्थानों के परामर्श से निगम के लक्षित समूह के अनुभवी दस्ताकारों की बड़ी संख्या को कौशल उन्नयन/रिस्किलिंग के लिए आर.पी.एल. और ब्रिज कोर्स भी मानदंडों के अनुसार उपलब्ध कराए जाते हैं। प्रशिक्षण कार्यक्रम की कुल प्रशिक्षण लागत या पाठ्यक्रम शुल्क का 100% एन.बी.सी.एफ.डी.सी. द्वारा प्रदान किया जाता है। निधियों की उपलब्धता के अधीन, उन प्रशिक्षुओं को प्रशिक्षण की समाप्ति पर एन.बी.सी.एफ.डी.सी. के दिशा-निर्देशों के अनुसार प्रति माह प्रति लाभार्थी निर्धारित राशि रु. 1000/- प्रति माह की छात्रवृत्ति देय होगी, जिन प्रशिक्षुओं की उपस्थिति 80% या उससे अधिक होगी।

7. विपणन संयोजन

अन्य विकासात्मक कार्यकलापों के अतिरिक्त, निगम भारत अंतर्राष्ट्रीय व्यापार मेला, दिल्ली हाट, सूरजकुंड अंतर्राष्ट्रीय शिल्प मेला के साथ-साथ देश के प्रमुख मेलों में संबंधित राज्यों में प्रदर्शनी/मेले में भाग लेने के अवसर प्रदान कर के लक्षित समूह के दस्ताकारों के लिए विपणन संयोजन सुविधाओं को बढ़ावा दे रहा है। इन आयोजनों से न केवल विपणन प्रदर्शन का अवसर मिलता है अपितु उन्हें अपने उत्पादों को बाजार में अच्छी कीमत पर बेचने का अवसर भी प्राप्त होता है, इन बाजारों में उन्हें जो कीमत आमतौर पर प्राप्त होती है वह उनके



अपने स्थानों पर मुश्किल से ही प्राप्त हो पाती है। सभी दस्तकार लाभार्थियों को स्टॉलों का आबंटन निःशुल्क किया जाता है एवं उन्हें यात्रा व्यय व अन्य सुविधा भी उपलब्ध कराई जाती हैं।

जिन प्रतिभागियों को उनके संबंधित राज्य चैनेलाइजिंग एजेंसी (SCA)/चैनल सहभागियों (CPs)/प्रशिक्षण सहभागियों (TPs) द्वारा पहली/दूसरी बार नामित किया जाता है, वे निम्नलिखित प्रतिपूर्ति के हकदार होंगे:

- ➔ एन.बी.सी.एफ.डी.सी. प्रतिभागिता करने वाले लाभार्थी के साथ-साथ एक सहायक हेतु आने-जाने के द्वितीय श्रेणी के ट्रेन किराए की प्रतिपूर्ति करेगा।
- ➔ जहाँ रेल सेवा उपलब्ध नहीं है, वहाँ वास्तविक बस का किराए की प्रतिपूर्ति की जाएगी।
- ➔ उत्पादों के भाड़े का वास्तविक चार्ज की प्रतिपूर्ति की जाएगी जो अधिकतम रु. 1000/- की सीमा में होगा।
- ➔ प्रतिभागी सहित सहायक, यदि कोई हो, हेतु संयुक्त दैनिक भत्ता रु. 500/- प्रति दिन।

8. समूहों के लिए तकनीकी उन्नयन

कार्यक्रम का उद्देश्य तकनीकी उन्नयन, समूहों की क्षमता वृद्धि की सुविधा प्रदान करना जिससे समूहों की उत्पादकता, उत्पादों की गुणवत्ता में सुधार हो सके और इस तरह उन्हें घरेलू और अंतर्राष्ट्रीय बाजारों में प्रतिस्पर्धा का सामना करने हेतु सक्षम बनाया जा सके।

सहायता की मात्रा

- क) प्रौद्योगिकी उन्नयन के लिए सहायक उपकरण के साथ मशीनरी/उपकरण की खरीद के लिए और/या धन की उपलब्धता के अधीन क्षमता वृद्धि, परियोजना की स्थिरता के लिए प्रमाण आदि हेतु रु. 30,000/- तक प्रति लाभार्थी।
- ख) उद्यमिता विकास और अन्य विशेष प्रशिक्षण के लिए प्रति लाभार्थी रु. 30,000/- तक।
- ग) सामान्य बुनियादी ढांचे के विकास/विपणन लिंकेज आदि की स्थापना के लिए प्रति एस.एच.जी. (न्यूनतम 10 सदस्यों के साथ) हेतु रु. 6 लाख तक। एक एस.एच.जी. में कम से कम 60% ओ.बी.सी. व शेष अन्य कमजोर वर्गों से हो सकते हैं।

| हस्तक्षेप | वित्तीय सीमा | एन.बी.सी.एफ.डी.सी. अंश (%) |
|--|-----------------------------|----------------------------|
| i) परिसंपत्तियों की खरीद | रु. 30,000/- प्रति लाभार्थी | 90% |
| ii) उद्यमिता विकास | रु. 30,000/- प्रति लाभार्थी | 100% |
| iii) स्वयं सहायता समूह हेतु सामान्य अवसंरचना | रु. 6 लाख प्रति एस.एच.जी. | 80% |

उपरोक्त ऊपरी सीमाएँ हैं एवं स्वीकृत धनराशि का वास्तविक मूल्यांकन/निर्धारण प्रचलित प्रवृत्तियों, बाजार दरों, तुलनात्मक सरकारी दरों आदि के आधार पर किया जाएगा।



9. कार्यनिष्पादन से जुड़ी अनुदान सहायता (PLGIA) योजना

i) उद्देश्य:

राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम (एन.बी.सी.एफ.डी.सी.) के चैनल सहभागियों के बुनियादी ढांचे को मजबूत करना।

ii) ऋण की मात्रा:

सामान्यतः एक वर्ष में जारी धनराशि के 1% तक सीमित जो वर्ष में अधिकतम रू. 10.00 लाख तक होगी। यह बजट की उपलब्धता के अधीन संशोधित किया जा सकता है।

iii) चयन का आधार:

- क) वार्षिक कार्य योजना का समय पर प्रस्तुत किया जाना
- ख) आबंटित धनराशि का आहरण
- ग) अवमुक्त धनराशि का समय पर उपभोग
- घ) बकाया का समय पर पुनर्भुगतान

iv) अनुमत कार्यकलाप:

सहायता का उपयोग किया जाएगा :

- क) वितरण तंत्र में सुधार के लिए (रू. 5.00 लाख तक)
- ख) वसूली तंत्र को सुदृढ़ करने के लिए (रू. 5.00 लाख तक)
- ग) चैनल सहभागियों के कार्मिकों को प्रशिक्षण के लिए (रू. 3.00 लाख तक)

खण्ड—ख

वार्षिक कार्य योजना (ए.ए.पी.) के प्रस्तुत करने के लिए विशिष्ट प्रक्रियाएं, संबंधित नियम एवं ऋण से संबंधित लेखा प्रणाली

1. वार्षिक आबंटन योजना

एन.बी.सी.एफ.डी.सी. वित्तीय वर्ष के आरंभ में सभी चैनल सहभागियों (राज्य चैनेलाइजिंग एजेंसियों, सार्वजनिक क्षेत्र के बैंकों और क्षेत्रीय ग्रामीण बैंकों) को आरंभिक आबंटन प्रदान करता है। हालाँकि, आर्वाटित धनराशि को जारी करने हेतु चैनल सहभागियों से वार्षिक कार्य योजना (ए.ए.पी.) प्राप्त होने पर ही विचार किया जाता है, एन.बी.सी.एफ.डी.सी. द्वारा इसका मूल्यांकन किया जाता है और चैनल सहभागियों द्वारा विभिन्न विवेकपूर्ण मानदंडों की पूर्ति के साथ चैनल सहभागियों द्वारा स्वीकृति की जाती है। ए.ए.पी. को तैयार करने के दिशा-निर्देश नीचे दिए गए हैं:—

- i. वार्षिक कार्य योजना को कृषि और संबद्ध कार्यकलापों, लघु व्यवसाय/दस्तकार और पारंपरिक व्यवसाय, परिवहन क्षेत्र और सेवा क्षेत्र, तकनीकी और व्यावसायिक व्यापार/पाठ्यक्रम जैसे विभिन्न क्षेत्रों के तहत एन.बी.सी.एफ.डी.सी. की सभी योजनाओं को शामिल करना चाहिए। चैनल सहभागी को वार्षिक कार्य योजना प्रस्तुत करने, आहरण अनुरोध और उपभोग प्रमाण-पत्र प्रस्तुत करने के लिए लीप सॉफ्टवेयर में डेटा दर्ज करने की सलाह दी जाती है।
- ii. पिछड़ों और अगड़ों के संपर्क को ध्यान में रखते हुए तकनीकी रूप से उपयुक्त और वित्तीय रूप से व्यवहार्य योजनाओं के लिए धन का उपयोग सुनिश्चित करने हेतु वार्षिक कार्य योजना तैयार की जा सकती है। बैंकों और अन्य वित्तीय संस्थानों द्वारा विशेष क्षेत्रों में लागू किए जा रहे आर्थिक कार्यकलापों को भी ए.ए.पी. बनाते समय ध्यान में रखा जा सकता है। यह भी सुझाव दिया गया है कि राज्य स्तरीय बैंकर्स समिति (SLBC) की बैठकों में राज्य में उच्चतम मंच पर एन.बी.सी.एफ.डी.सी. योजनाओं को प्रचारित करने के लिए प्रबंध निदेशक/एस.सी.ए./बैंक के वरिष्ठ अधिकारियों द्वारा भाग लिया जा सकता है।
- iii. वार्षिक कार्ययोजना निगम के सावधि ऋण/सूक्ष्म वित्त योजना, सामान्य ऋण योजना, शैक्षिक ऋण योजना और/या नई स्वर्णिमा योजना के तहत ऋण के वितरण के लिए तैयार की जाएगी जिसका उल्लेख विशेष रूप से उपलब्ध कराए गए प्रारूप में किया जाना चाहिए, जो एन.बी.सी.एफ.डी.सी. की वेबसाइट www.nbcfdc.gov.in पर उपलब्ध है। एन.बी.सी.एफ.डी.सी. द्वारा निर्धारित मूल्य सीमा रु. 1,00,000/— प्रति लाभार्थी तक के प्रति व्यक्ति व्यक्तिगत या सूक्ष्म ऋण योजना के अंतर्गत समूह में ऋणों को 'छोटे ऋण' के रूप में माना जाएगा। यह आर.बी.आई. द्वारा विनिर्धारित एवं अन्य संबंधित तथ्यों के आधार पर परिवर्तित किया जा सकता है।
- iv. एन.बी.सी.एफ.डी.सी. की 'महिला समृद्धि योजना' के तहत महिला एस.एच.जी. के आच्छादन को प्राथमिकता के आधार पर सूक्ष्म ऋण कार्यकलापों में विचार किया जाना चाहिए।
- v. वार्षिक कार्य योजना को तैयार करते समय अन्य वित्तीय संस्थानों और विकासात्मक एजेंसियों जैसे विकास आयुक्त (हथकरघा), विकास आयुक्त (हस्तशिल्प), राज्य कृषि विभागों/विश्वविद्यालयों के विस्तार विभाग आदि के साथ संस्थागत संपर्क करते समय उपलब्ध संसाधनों के इष्टतम उपयोग के लिए विचार किया जाए ताकि केन्द्र/राज्य सरकार के विकासात्मक कार्यक्रम का अभिसरण हों और जमीनी स्तर पर दोहराव की प्रक्रिया से बचा जा सके।



- vi. वार्षिक कार्य योजना को तैयार करते समय प्रशिक्षण कार्यक्रमों और लक्षित समूह को सब्सिडी के साथ संमिलन, यदि कोई है, केंद्र/राज्य सरकार की अन्य विकासात्मक योजनाओं के तहत उपलब्ध है, को भी जानने का प्रयास करना चाहिए जिससे कि एन.बी.सी.एफ.डी.सी. के रियायती ऋणों के साथ लक्षित समूह को संभावित सीमा तक लाभ प्रदान किया जा सके।
- vii. संभावित लाभार्थियों की प्रशिक्षण आवश्यकताओं की पहचान की जाए और परियोजना से जुड़े प्रशिक्षण कार्यक्रमों को सुविधाजनक बनाने के लिए एन.बी.सी.एफ.डी.सी. के साथ पात्र संभावित प्रशिक्षुओं के डेटा को साझा किया जाए। इस संबंध में चैनल सहभागियों को सलाह दी जाती है कि वे ग्रामीण स्वरोजगार प्रशिक्षण संस्थानों (RSETI)/ग्रामीण विकास और स्वरोजगार प्रशिक्षण संस्थान (RUDSETI) के साथ योग्य और वित्तीय कार्यकलापों से परिचित लाभार्थियों को ऋण देने के लिए समन्वय करें।
- viii. वार्षिक कार्य योजना (ए.ए.पी.) का अनुमोदन एवं एन.बी.सी.एफ.डी.सी. द्वारा अनुमोदित कार्य योजना के अनुसार ऋणों का वितरण धनराशि की उपलब्धता एवं चैनल सहभागियों (एस.सी.ए./बैंक) द्वारा आवश्यक औपचारिकताओं को पूरा करने की दशा में किया जाएगा। निगम द्वारा समय-समय पर जारी दिशा-निर्देशों एवं नीति के अनुसार जैसे-पूर्व में जारी धनराशि का उपभोग, ऋण का पुनर्भुगतान, धनराशि को विनिर्धारित अवधि में उपयोग करने की क्षमता एवं अवसंरचना, राज्य में आयोजित मूल्यांकन अध्ययन हेतु कृत कार्रवाई रिपोर्ट को जमा करने की तत्परता, एन.बी.सी.एफ.डी.सी. योजनाओं के क्रियान्वयन के संबंध में चैनल सहभागी का पिछला प्रदर्शन इत्यादि के अनुसार आबंटित धनराशि आहरण किया जाएगा।
- ix. चैनल सहभागियों से आशा की जाती है कि अनुमोदित वार्षिक कार्य योजना की सीमा में ही धनराशियों का आहरण करेंगे जो माँग पर आधारित होगा एवं सहभागियों के विवेकपूर्ण मापदण्डों के समुचित अनुसरण की दशा में होगा। एन.बी.सी.एफ.डी.सी. अतिरिक्त वार्षिक कार्य योजना को भी अनुमोदन प्रदान कर सकता है।

2. चैनल सहभागियों द्वारा वार्षिक कार्य योजना के अनुसार आहरण (ए.ए.पी.)

एन.बी.सी.एफ.डी.सी. की ऋण नीति के अनुसार, चैनल सहभागियों (सी.पी.) को वित्तीय वर्ष के आरंभ में सूचित आरंभिक वार्षिक कार्य योजना के अनुसार वार्षिक कार्य योजना को हार्ड कॉपी के साथ-साथ लीप साफ्टवेयर पर प्रस्तुत करना होता है। वार्षिक कार्य योजना (ए.ए.पी.) को वित्तीय वर्ष के पहले महीने में प्रस्तुत किया जाना चाहिए। सहभागी को पिछले अनुभव और मांग को ध्यान में रखते हुए वार्षिक कार्य योजना तैयार करने की आवश्यकता होती है। वार्षिक कार्य योजना को यथार्थवादी आधार पर समय पर तैयार किया जाए ताकि ऋण की मांग के लिए तिमाही के अंत में ऋण की मांग की व्यस्तता से बचा जा सके। एन.बी.सी.एफ.डी.सी. द्वारा चैनल सहभागियों को स्वीकृत ऋण अनुमोदित वार्षिक कार्य योजना (ए.ए.पी.) के अनुसार सी.पी. से विशिष्ट अनुरोध के सापेक्ष निम्नलिखित शर्तों के पूरा होने पर वितरित किया जाता है :

- क) नामांकित सीपी द्वारा सामान्य ऋण समझौते (जीएलए) का निष्पादन। प्रारूप एनबीसीएफडीसी की वेबसाइट (नए नामांकित सीपी के लिए) पर उपलब्ध है।
- ख) ऋण की पूरी अवधि के लिए पूरी ब्याज सहित पूरी ऋण राशि को कवर करने के लिए पर्याप्त ब्लॉक सरकार गारंटी की उपलब्धता। प्रारूप एन.बी.सी.एफ.डी.सी. की वेबसाइट पर उपलब्ध है।
- ग) ए.ए.पी. के आशय-पत्र की सेवा-शर्तों की स्वीकृति।
- घ) अतीत में चैनल सहभागियों को जारी की गई निधियों के उपयोग का संतोषजनक स्तर और एन.बी.सी.एफ.डी.सी. के बकाया की चुकौती।



- इ) चैनल सहभागियों द्वारा लाभार्थियों की पहचान की प्रक्रिया के लिए इच्छित धनराशि आहरण पूर्ण हो।
- च) चैनल खातों के अंकेक्षण पूरा होने की स्थिति के बारे में जानकारी।
- छ) चैनल सहभागी सुनिश्चित करें कि लाभार्थियों को भुगतान/वितरण सीधे अंतरण लाभ डी.बी.टी. के माध्यम से किया जाए एवं इस संबंध में सरकार द्वारा जारी किए गए सभी दिशा-निर्देशों का सख्ती से पालन करेंगे।

ऋण आहरण का प्रारूप एन.बी.सी.एफ.डी.सी. की वेबसाइट— www.nbcfdc.gov.in पर उपलब्ध है। चैनल सहभागियों को लीप साफ्टवेयर में केवल निर्धारित प्रारूप में अपनी ऋण मांग प्रस्तुत करने हेतु अनुरोध किया जाता है।

3. अवमुक्त धनराशि का समय पर एवं समुचित उपभोग

- i. राष्ट्रीय पिछड़ा वर्ग वित्त और विकास निगम (एन.बी.सी.एफ.डी.सी.) धनराशि के आहरण के लिए सभी औपचारिकताओं को पूरा करने के लिए संबंधित चैनल सहभागी से उचित मांग की प्राप्ति के तुरंत बाद ऋण के वितरण पर विचार करता है।
- ii. उपभोग की प्रक्रिया में तेजी लाने के लिए, चैनल सहभागियों को यह सुझाव दिया जाता है कि एन.बी.सी.एफ.डी.सी. से ऋण मांगने से पहले लाभार्थियों की पहचान एवं प्रपत्रीकरण व औपचारिकताओं को पूरा करना चाहिए। यह एन.बी.सी.एफ.डी.सी. से धन प्राप्त करने के बाद लाभार्थियों की पहचान में लगने वाले समय को कम करेगा और जारी किए गए धन के उपयोग में देरी से भी बचाएगा।
- iii. उपभोग प्रमाण—पत्र निर्धारित प्रारूप में अग्रिम के ऋण में शीघ्र परिवर्तित करने के लिए लाभार्थियों को वास्तविक वितरण के तुरंत बाद लीप साफ्टवेयर में प्रस्तुत किया जाना चाहिये/उपभोग प्रमाण—पत्र का प्रारूप एन.बी.सी.एफ.डी.सी. की वेबसाइट पर उपलब्ध है अर्थात www.nbcfdc.gov.in।
- iv. लाभार्थी द्वारा ऋण के समुचित उपयोग और समय पर पुनर्भुगतान सुनिश्चित करने के लिए ऋण देने से पूर्व और वितरण के बाद में परामर्श आयोजित करने का सुझाव दिया जाता है।

v. उपभोग प्रमाण—पत्र :

चैनल सहभागियों को उपयुक्त तंत्र तैयार करने की सलाह दी जाती है ताकि एन.बी.सी.एफ.डी.सी. योजना के अनुसार समय पर उपभोग के लिए प्रोत्साहन का लाभ उठाया जा सके। उपभोग प्रमाण—पत्र को स्पष्ट रूप से निर्धारित प्रारूप में सारणीबद्ध किया जाना चाहिए, जैसे कि रु. 5.00 लाख और रु. 10.00 लाख से ऊपर के ऋण के लिए, ताकि उचित ब्याज की गणना की जा सके।

इसके अतिरिक्त, उपभोग प्रमाण—पत्र और लाभार्थियों का विवरण चैनल सहभागियों द्वारा लीप साफ्टवेयर पर अपलोड किया जाना है।

vi. बैंक खातों से मिलान :

मुख्यालय और जिला कार्यालय, दोनों जगहों पर बैंक खातों को साप्ताहिक आधार पर मिलान किया जाना चाहिए, जिससे खातों को ठीक रखा जा सके। यह बाउंस किए गए किसी भी चेक की निगरानी करने की सुविधा भी देगा, जिसके लिए समय पर उपचारात्मक कानूनी कार्रवाई की जा सके। सी.पी. को एन.बी.सी.एफ.डी.सी. योजना के लिए बैंक खाता खोलने की सलाह दी जाती है।



चैनल सहभागी एन.बी.सी.एफ.डी.सी. से लाभार्थियों के लिए आहरित एवं ऋण के वितरण से उपभोग के मध्य समय अंतराल को कम करने के अन्य तरीकों और साधनों का सुझाव दे सकते हैं।

4. जागरूकता एवं प्रचार-प्रसार

- i. चैनल सहभागी अपने राज्यों के पिछड़े वर्गों की अधिकता वाले जिलों में जागरूकता शिविरों का आयोजन कर सकती है और लक्षित वर्ग के बीच एन.बी.सी.एफ.डी.सी. योजनाओं का व्यापक प्रचार किया जा सकता है।
- ii. यह आशा की जाती है कि प्रत्येक चैनल सहभागी अपने कार्यकलापों के बारे में जानकारी प्रसार के लिए अपनी वेबसाइट पर उपलब्ध करेगा। लाभार्थियों को लाभ उठाने के लिए वेबसाइट पर योजनाओं और जिला कार्यालयों के पते के बारे में विवरण प्रदर्शित होना चाहिए। आवेदकों द्वारा ऑन-लाइन आवेदन जमा करने के लिए चैनल सहभागियों को प्रयास करना चाहिए। यह भी सुझाव दिया जाता है कि एस.सी.ए./बैंकों की वेबसाइट पर लाभार्थियों के मूल विवरण और लाभार्थियों के सत्यापन मूल्यांकन अध्ययनों की रिपोर्ट का डेटा होना चाहिए।
- iii. एन.बी.सी.एफ.डी.सी. ने ऋण के इच्छुक आवेदकों का ऑनलाइन पंजीकरण शुरू किया है। ऐसे आवेदकों की सूची संबंधित चैनल सहभागियों के साथ साझा की जा रही है, जिससे सी.पी. आवेदक की क्रेडिट योग्यता स्थापित कर नियत प्रक्रिया को अंजाम दे सकते हैं।

5. लाभार्थी से चैनल सहभागियों को चैनल सहभागियों से एन.बी.सी.एफ.डी.सी. को ऋणों की वसूली

- i. एन.बी.सी.एफ.डी.सी. योजनाओं के ऋण कार्यक्रम को जारी रखने के लिए चैनल सहभागियों से वसूली का बहुत महत्व है। तथापि, यह देखा गया है कि ऋण की वसूली अनुसूची के अनुसार प्रभावित नहीं होती है। चैनल सहभागियों को लाभार्थियों से वसूली बढ़ाने के लिए पर्याप्त कदम उठाने चाहिए।
- ii. एन.बी.सी.एफ.डी.सी. ने चैनल सहभागियों को मुख्यालय और साथ ही जिला स्तर पर वसूली प्रकोष्ठ स्थापित करने का सुझाव दिया है ताकि समय पर लाभार्थियों से वसूली की गहन रूप से निगरानी की जा सके। चैनल सहभागियों को लीप सॉफ्टवेयर पर पुनर्भुगतान का प्रमाण अपलोड करने की सलाह दी जाती है।
- iii. बैंकिंग उद्योग में अग्रिम हेतु नवीनतम प्रौद्योगिकी का लाभ उठाने के उद्देश्य से, निगम ने एन.बी.सी.एफ.डी.सी. और सी.पी. के बीच निधियों के हस्तांतरण की एक प्रणाली शुरू की है, जिसके तहत सी.पी., एन.बी.सी.एफ.डी.सी. से वितरण प्राप्त कर सकते हैं और आर.टी.जी.एस. के माध्यम से एन.बी.सी.एफ.डी.सी. को पुनर्भुगतान कर सकते हैं।
- iv. लाभार्थियों द्वारा चूक को रोकने की दृष्टि से चैनल सहभागियों को सलाह दी जाती है कि वे वेबसाइट में चूककर्ता लाभार्थियों के विवरण को अपडेट करें, ताकि इसे सार्वजनिक रूप से देखा जा सके। क्रेडिट सूचना कंपनियों के साथ ऋण संवितरण के लिंक को भी खोजा जा सकता है।
- v. हमारे वर्तमान बैंक खातों का विवरण जहां चैनल सहभागियों को वसूली जमा करना है :
 1. केनरा बैंक
 2. पंजाब नेशनल बैंक



6. ऋणों और उनके कार्यों के निपटान के लिए स्वीकृत कार्यों / लेखा प्रक्रिया का रखरखाव

i. खातों का मिलान:

खातों के विवरण नियमित रूप से तिमाही आधार पर मांग नोटिस के साथ चैनल सहभागियों को भेजे जाते हैं और चैनल सहभागियों से अनुरोध किया जाता है कि वे अपने खातों के साथ मिलान करें। चैनल सहभागियों से अनुरोध किया जाता है कि वे इस निगम के साथ अपने विवरणों का मिलान करें और जल्द से जल्द इसकी पुष्टि करें, ताकि वित्तीय वर्ष के लिए सांविधिक अंकेक्षण किए जाने से पहले, इसे ठीक किया जा सके, यदि आवश्यक हो।

ii. जिला कार्यालयों और लाभार्थियों के साथ राज्य निगम के खातों के साथ मिलान:

जिले के लाभार्थियों के खातों को मुख्यालय के साथ मिलान किया जाना चाहिए ताकि यह देखा जा सके कि सभी वसूली मुख्यालय में दर्ज हो गई है और खातों में कोई गड़बड़ी या गलत प्रविष्टि तो नहीं है। परीक्षण जांच के आधार पर, लाभार्थियों को मुख्यालयों से सीधे बकाया की पुष्टि करने के लिए कहा जा सकता है। लाभार्थी ऋण कार्ड को फील्ड अधिकारियों द्वारा अद्यतन रखा जाना चाहिए, जिसे निरीक्षण के समय सत्यापित किया जा सकता है। यथा संभव लाभार्थी के नजदीक संग्रहण खाता खोलने के प्रयास किए जा सकते हैं।

राज्य को वितरण और वसूली के लक्ष्य निर्धारित करने के लिए जिला कार्यालयों के साथ घनिष्ठ समन्वय भी बनाए रखना चाहिए और राज्य मुख्यालय को उपयोग और वसूली की मासिक रिपोर्टिंग प्रणाली स्थापित करनी चाहिए। एस.सी.ए. के प्रबंध निदेशक द्वारा विधिवत हस्ताक्षरित उपभोग प्रमाण-पत्र को निर्धारित प्रारूप में मासिक आधार पर भेजा जाना चाहिए।

iii. आंतरिक अंकेक्षण, सांविधिक अंकेक्षण:

प्रत्येक सी.पी. द्वारा लेखा परीक्षकों की नियुक्ति लक्ष्य समूह को सेवाएं देने के लिए उचित लेखांकन, सामंजस्य और व्यवस्था में सुधार सुनिश्चित करने के लिए की जा सकती है। सांविधिक अंकेक्षण को अद्यतन किया जा सकता है और एन.बी.सी.एफ.डी.सी. को नवीनतम स्थिति से अवगत कराया जाना चाहिये। चैनल सहभागियों से यह भी अनुरोध किया जाता है कि वे एन.बी.सी.एफ.डी.सी. के प्रतिनिधि / लेखा परीक्षकों को उनके खातों की पुस्तक की उपलब्धता सुनिश्चित करें।

7. चल रही योजनाओं का मूल्यांकन एवं कृत कार्रवाई रिपोर्ट

विभिन्न राज्यों में समय-समय पर एन.बी.सी.एफ.डी.सी. द्वारा मूल्यांकन अध्ययन स्वतंत्र रूप से किया जा रहा है और रिपोर्ट के अनुसार उपचारात्मक कार्रवाई करने के लिए मूल्यांकन एजेंसियों द्वारा की गई सिफारिश और सुझाव संबंधित एस.सी.ए. को भेजे जाते हैं। राज्य चैनेलाइजिंग एजेंसियों को सार्थक मूल्यांकन अध्ययन के लिए मूल्यांकन एजेंसियों को सभी आवश्यक सहायता प्रदान करना आवश्यक है।

i. यह सुझाव दिया जाता है कि चैनल सहभागियों को समय-समय पर एन.बी.सी.एफ.डी.सी. योजनाओं के तहत सहायता प्राप्त लाभार्थियों का दौरा करने के लिए वरिष्ठ अधिकारियों की प्रतिनियुक्ति करनी चाहिए। रिपोर्ट सहित यात्राओं का प्रपत्रीकरण किया जा सकता है और एस.सी.ए./ बैंकों के निदेशक मंडल की बैठक के दौरान चर्चा की जा सकती है।



- ii. चैनल सहभागियों को सरकारी योजनाओं के मूल्यांकन के लिए उपयुक्त राज्य सरकार के विभागों द्वारा अपनी योजनाओं का मूल्यांकन करना चाहिए। मूल्यांकन अध्ययनों की आवृत्ति में यह सुनिश्चित करना चाहिए कि सभी ऋण योजनाएं 3 से 5 वर्षों में कम से कम एक बार कवर हो जानी चाहिए।
- iii. एन.बी.सी.एफ.डी.सी. नियमित रूप से लाभार्थियों के सत्यापन और हमारे स्तर पर किए गए मूल्यांकन अध्ययन के निष्कर्षों एस.सी.ए. स्तर पर आवश्यक कार्रवाई हेतु आगे बढ़ा रहा है। सहभागी (एस.सी.ए./बैंक) से एक बार फिर से अनुरोध किया जाता है कि वे मूल्यांकन अध्ययन की अनुशंसा पर सुधारात्मक उपाय करें और कृत कार्रवाई रिपोर्ट (ATR), एन.बी.सी.एफ.डी.सी. को भेजें। अपेक्षित कार्रवाई के लिए सी.पी. द्वारा एक उचित अनुवर्ती तंत्र तैयार किया जाना चाहिए और कार्रवाई रिपोर्ट निदेशक मंडल के साथ-साथ एन.बी.सी.एफ.डी.सी. को नियमित रूप से प्रस्तुत की जाती है जबतक कि सी.पी. के स्तर पर इच्छित कार्रवाई न कर ली जाए।

8. प्रबंधन सूचना तंत्र (एम.आई.एस.)

प्रबंधन सूचना प्रणाली (एम.आई.एस.) किसी भी संगठन की रीढ़ की हड्डी है। एम.आई.एस. न केवल शीर्ष संस्थानों को उचित प्रतिक्रिया देने में मदद करता है, बल्कि चल रही परियोजनाओं के मूल्यांकन में भी महत्वपूर्ण भूमिका निभाता है। एन.बी.सी.एफ.डी.सी. ने रिपोर्ट के कुछ प्रारूप विकसित किए हैं। हमने सभी राज्य निगमों को मासिक प्रगति रिपोर्ट का प्रारूप परिचालित किया है और रिपोर्ट को समय पर प्रस्तुत करने का अनुरोध किया है। मासिक प्रगति रिपोर्ट प्रत्येक माह की 25 तारीख तक एन.बी.सी.एफ.डी.सी. को भेजी जानी चाहिए।

लाभार्थियों के विवरण चैनल सहभागियों की वेबसाइट पर अपलोड किया जाना चाहिए और www.nbcfdc.gov.in पर लीप सॉफ्टवेयर के माध्यम से अपनी साइट तक पहुंचने के लिए चैनल सहभागियों के स्तर पर आवश्यक कार्रवाई की जानी चाहिए।

संलग्नक - क

एन.बी.सी.एफ.डी.सी. की ऋण योजनाओं के अंतर्गत वित्तीय पद्धति

| क्र. सं. | योजना का नाम | प्रति लाभार्थी अधिकतम ऋण सीमा | वित्तीय पद्धति # | | वार्षिक ब्याज दर ## | | पुनर्भुगतान अवधि (छः माह की मोरटोरियम अवधि सहित) |
|----------|-------------------------------------|-------------------------------|--------------------|-------------------|----------------------------------|----------|--|
| | | | एन.बी.सी.एफ.डी.सी. | एस.सी.ए./लाभार्थी | एस.सी.ए./बैंक | लाभार्थी | |
| 1. | सावधि ऋण | | 85% | 15% | रु. 5 लाख तक | | 8 वर्ष |
| | | | | | 3% | 6% | |
| | | | | | रु. 5 लाख से अधिक रु. 10 लाख तक | | |
| | | | | | 4% | 7% | |
| | | | | | रु. 10 लाख से अधिक रु. 15 लाख तक | | |
| (क) | सामान्य ऋण योजना | रु. 15.00 लाख | | | 5% | 8% | |
| | | | | | | | |
| (ख) | शिक्षा ऋण [^] | | | | | | अधिकतम 15 वर्ष |
| | i) भारत में | रु. 15.00 लाख | 90% | 10% | 1% | 4%* | |
| | ii) विदेश में | रु. 20.00 लाख | 85% | 15% | 1% | 4%* | |
| (ग) | नई स्वर्णिमा योजना | रु. 2.00 लाख | 95% | 05% | 2% | 5% | 8 वर्ष |
| 2. | सूक्ष्म ऋण | | | | | | |
| (क) | सूक्ष्म ऋण योजना | रु. 1.00 लाख** | 90% | 10% | 2% | 5% | 4 वर्ष |
| (ख) | महिला समृद्धि योजना, महिलाओं के लिए | रु. 1.00 लाख** | 95% | 05% | 1% | 4% | 4 वर्ष |
| (ग) | व्यक्तियों के लिए छोटे ऋण | रु. 1.00 लाख** | 85% | 15% | 3% | 6% | 8 वर्ष |
| (घ) | एन.बी.एफ.सी.-एम.एफ.आई. ऋण | रु. 1.00 लाख** | 90% | 10% | 4% | 12% | 4 वर्ष |

बैंकों के मामले में, एन.बी.सी.एफ.डी.सी. ऋण 100% तक उपलब्ध होगा, हालांकि, वितरण उनकी विशिष्ट मांग के अनुसार किया जाएगा।

लक्षित समूह के दिव्यांग व्यक्तियों (40% या अधिक) को 0.25% की विशेष रियायत प्रदान की जाती है।

^ आवेदकों को विधिवत मान्यता प्राप्त संस्थानों में प्रवेश प्राप्त और योग्यता परीक्षा में न्यूनतम 50% अंक प्राप्त करने चाहिए। शिक्षा ऋण के लिए अधिस्थगन अवधि 5 वर्ष है।

* छात्राओं के लिए वार्षिक ब्याज दर 3.5%

** अधिकतम रु. 15.00 लाख प्रति समूह

क. **अग्रिम धनराशि** : अग्रिम धनराशि का उपयोग 120 दिनों के भीतर किया जाना चाहिए और उपयोग प्रमाण पत्र तदनुसार प्रस्तुत किया जाना चाहिए।

ख. **पुनर्वित्तीयन** : पुनर्वित्तन की राशि एन.बी.सी.एफ.डी.सी. योजना की ब्याज दर के अनुसार एन.बी.सी.एफ.डी.सी. से आहरण के 10 कार्य दिवसों के भीतर लाभार्थियों के आधार ऋण खाते में विनियोजित की जानी चाहिए।

• ऋण वितरण के वर्ष को ध्यान में रखे बिना बैंक शिक्षा ऋण के अंतर्गत बकाया धनराशि का दावा कर सकती है।

• अन्य योजनाओं के लिए मात्र चालू वित्तीय वर्ष में वितरित किए गए ऋणों के पुनर्वित्तीयन का दावा किया जा सकता है।

स्लैब-वार ब्याज:-

उपभोग (दिनों की सं.)

ब्याज दर (वार्षिक)

1-120 दिन

3%

121-180 दिन

6%

चैनल सहभागियों को चाहिए कि वे अनुपभुक्त अग्रिम धनराशि को वापस कर दें यदि धनराशि अवमुक्ति के 180 दिनों के भीतर उपभोग न किया गया हो एवं 180 दिनों से वापसी की तिथि तक 8% वार्षिक ब्याज प्रभार्य किया जाएगा।



राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम

राज्य चैनेलाईजिंग एजेंसियों की सूची

आंध्र प्रदेश

1. आंध्र प्रदेश बैकवर्ड क्लासेज को-ऑपरेटिव फाइनेंस कॉरपोरेशन लि., चौथा तल, विशाल रेजीडेंसी, सिद्धार्थ इंजीनियरिंग कॉलेज के सामने पदमजा नगर, एन.टी.आर. रोड, टडीगड़पा, विजयवाड़ा-521134, आंध्र प्रदेश

असम

2. असम एपेक्स वीवर्स एण्ड आर्टीसंस को-ऑपरेटिव फेडरेशन लि., प्रथम तल, आर.एच.एच.एम.सी. (आर्टिस्ट रेखाबरी कॉम्प्लेक्स), ए.के. आजाद रोड, रेहाबरी गुवाहाटी, असम-781001
3. असम स्टेट डेवलपमेंट कॉरपोरेशन फॉर ओ.बी.सी. लि., डॉ. बी. के. काकोटी रोड, गोपीनाथ नगर, गुवाहाटी, असम-781016
4. नॉर्थ ईस्टर्न डेवलपमेंट फाइनेंस एण्ड कॉरपोरेशन लि., नेडकी हाउस, जीएस रोड, दिसपुर, गुवाहाटी, असम-781006

बिहार

5. बिहार स्टेट बैकवर्ड क्लासेज फाइनेंस एण्ड डेवलपमेंट कॉरपोरेशन, चौथा तल, सोन भवन, बीर चन्द पटेल मार्ग, पटना, बिहार-800001

चण्डीगढ़

6. चण्डीगढ़ एस. सी./बी.सी. एण्ड माइनोंटीज फाइनेंसियल एण्ड डेवलपमेंट कॉरपोरेशन, एडिशनल टाउन हॉल बिल्डिंग, तीसरा तल, सेक्टर-17 सी, चण्डीगढ़-160017

छत्तीसगढ़

7. छत्तीसगढ़ स्टेट अन्त्यावसाई सहकारी वित्त एवं विकास निगम, दूसरा एवं चौथा तल, हाउसिंग बोर्ड कॉम्प्लेक्स, सेक्टर-27, नया रायपुर, छत्तीसगढ़-492001

दिल्ली

8. दिल्ली एस.सी./एस.टी./ओ.बी.सी./माइनोंटीज एंड डेवलपमेंट फाइनेंसियल एंड डेवलपमेंट कॉरपोरेशन, अम्बेडकर भवन, इंस्टीट्यूशनल एरिया, सेक्टर-16, रोहिणी, दिल्ली-110089

गोवा

9. गोवा स्टेट शेड्यूल्ड कास्ट एण्ड ओ.बी.सी. फाइनेंस एण्ड डेवलपमेंट कॉरपोरेशन लि., चौथा तल, पाडो सेक्टर, के.टी.सी. बस स्टैंड के पास, पणजी, गोवा-403001

गुजरात

10. गुजरात बैकवर्ड क्लासेज डेवलपमेंट कॉरपोरेशन, ब्लॉक नं. 11, दूसरा तल, डॉ. जीवराज मेहता भवन, सेक्टर-10, गांधी नगर, गुजरात-382010
11. गुजरात गोपालक डेवलपमेंट कॉरपोरेशन लि., ब्लॉक सं. 7, तीसरा तल, डॉ. जीवराज मेहता भवन, पुराना सचिवालय, सेक्टर-10, गांधी नगर, गुजरात-382010
12. गुजरात ठाकुर एवं कोली विकास निगम, ब्लॉक नं. 16, भूलाल, डॉ. जीवराज मेहता भवन, गांधी नगर, गुजरात-382010
13. गुजरात नोमेडिक एंड डीनोटीफाईड ट्राइब्स डेवलपमेंट कॉरपोरेशन, ब्लॉक सं. 19/2, डॉ. जीवराज मेहता भवन, गांधी नगर, गुजरात-382010

हरियाणा

14. हरियाणा बैकवर्ड क्लासेज एण्ड इकोनोमिकली वीकर सेवथनस कल्याण निगम, एस.सी.ओ. सं. 813-14, सेक्टर-22ए, चण्डीगढ़, हरियाणा-160022

हिमाचल प्रदेश

15. हिमाचल बैकवर्ड क्लासेज फाइनेंस एण्ड डेवलपमेंट कॉरपोरेशन, पुरानी एस.डी.एम. बिल्डिंग, कांगड़ा, हिमाचल प्रदेश-176001

आंध्र प्रदेश

1. आंध्र प्रगती ग्रामीण बैंक, मरियापुरम चर्च के पास, मरियापुरम, कडपा-516003,
2. डिस्ट्रिक्ट को-ऑपरेटिव सेंट्रल बैंक लि., डोर नं-46-1-सी, बुधवारपैता, गर्वमेंट रीजनल आई हॉस्पिटल के सामने, कुरनूल-518 002

असम

3. लांगपी देहांगी रूरल बैंक, मुख्य कार्यालय दिफू, कारबी अंगलॉग-782460

बिहार

4. दक्षिण बिहार ग्रामीण बैंक, मुख्य कार्यालय श्री विष्णु कमर्शियल कॉम्प्लेक्स, नेशनल हाईवे पेट्रोल पंप के पास, अशोक, एन.एच-30, पटना-800016

छत्तीसगढ़

5. छत्तीसगढ़ राज्य ग्रामीण बैंक, महादेवघाट रोड सुन्दर नगर, रायपुर-492013

गुजरात

6. सौराष्ट्र ग्रामीण बैंक, मुख्य कार्यालय, विंग-2, प्रथम तल, LIC जीवन प्रकाश बिल्डिंग, टैगोर रोड, राजकोट-360001
7. बड़ोदा गुजरात ग्रामीण बैंक, 101 ए.बी.एन. चौम्बर, प्रथम तल, वेलकम होटल के सामने, आर.सी. दत्त रोड, अलकापुरी, बड़ोदा-390005

हरियाणा

8. सर्व हरियाणा ग्रामीण बैंक, मुख्य कार्यालय एस.एच.जी.डी. हाउस, प्लाट नं-1, सेक्टर-3, रोहतक-124001

जम्मू एण्ड कश्मीर

16. जम्मू एण्ड कश्मीर एसी.सी./एस.टी. एण्ड ओ.बी.सी. डेवलपमेंट कॉरपोरेशन लि.

जम्मू

- 715-ए, लास्ट मोड़, गांधी नगर, जम्मू-180004

श्रीनगर

- जम्मू एण्ड कश्मीर एस.सी./एस.टी. एण्ड एण्ड ओ.बी.सी. डेवलपमेंट कॉरपोरेशन लि., एक्सवॉज रोड, रेड क्रॉस ऑफिस के पास, श्रीनगर-190001

17. जम्मू एण्ड कश्मीर स्टेट वीमेंस डेवलपमेंट कॉरपोरेशन

जम्मू

- हॉल नं. 6-बी, द्वितीय तल, एक्वाफ कॉम्प्लेक्स, गांधी नगर जम्मू-180004

श्रीनगर

- जम्मू एण्ड कश्मीर स्टेट वीमेंस डेवलपमेंट कॉरपोरेशन ए-प्लॉक, प्रथम तल, पुराना सचिवालय, श्रीनगर-180001

झारखण्ड

18. झारखण्ड स्टेट ट्राइबल कोऑपरेटिव डेवलपमेंट कॉरपोरेशन, प्रथम तल, कल्याण कॉम्प्लेक्स, बलिहार रोड, मोराबादी, रांची, झारखण्ड-834008

कर्नाटक

19. डी देवराज उर्स बैकवर्ड क्लासेज डेवलपमेंट कॉरपोरेशन, सं. 16 डी, चौथा तल, देवराज उर्स भवन, मिलर टैंक बेड एरिया, वसन्थनगर, बैंगलोर, कर्नाटक-560052

20. कर्नाटक विश्वकर्मा कम्युनिटीज डेवलपमेंट कॉरपोरेशन लि., सं. 16 डी, पंचम तल, देवराज उर्स भवन, मिलर टैंक बेड एरिया, वसन्थनगर, बैंगलोर, कर्नाटक-560052

केरल

21. केरल स्टेट आर्टीसन्स डेवलपमेंट कॉरपोरेशन लि., स्वागथ, टी.सी. 12/755 गर्वमेंट लां कॉलेज रोड, वांच्यूर पी.ओ. थिरुअनन्तपुरम, केरल-695035

22. हैंडीक्राफ्ट डेवलपमेंट कॉरपोरेशन ऑफ केरल लि., पोस्ट बॉक्स सं. 171, पुथेनचन्थाई, थिरुअनन्तपुरम, केरल-695001

23. केरल स्टेट बैकवर्ड क्लासेज डेवलपमेंट कॉरपोरेशन लि., "सेन्टीनेल", द्वितीय तल, टी.सी. 27/588 (7) एवं (8), पट्टूर, वांच्यूर पी.ओ., थिरुअनन्तपुरम, केरल-659035

24. केरल स्टेट कोऑपरेटिव फेडरेशन फॉर फिशरीज डेवलपमेंट लि. (मत्स्यफेड), कमलेश्वरम, मनाकोड पी.ओ. थिरुअनन्तपुरम, केरल-695009

25. केरल स्टेट डेवलपमेंट कॉरपोरेशन फॉर क्रिश्चियन कन्वर्स प्रोग्राम एस.सी. एण्ड रिकर्मेंडिड कम्युनिटीज (लि.), रेलवे स्टेशन के पास, नामगवदम, कोट्टायम, केरल-686002

26. केरल स्टेट पत्नीरा प्रोडक्ट डेवलपमेंट एण्ड वर्कर्स वेल्फेयर कॉरपोरेशन लि., "केलम", कुमुम्बिला, अरायूर, पी.ओ. कोट्टायम, केरल-695122

27. केरल स्टेट वीमेन्स डेवलपमेंट कॉरपोरेशन लि., "बसंत", टी. सी. 20/2170, मनमोहन बंगले के सामने, कोडियार पी.ओ. थिरुअनन्तपुरम, केरल-695003

महाराष्ट्र

28. महाराष्ट्र राज्य इतर मागस वर्गीय वित्त एनि विकास महामण्डल लि., एडमिनिस्ट्रेटिव बिल्डिंग, चौथा तल, रामकृष्ण चैम्बरकर मार्ग, चैम्बर (पूर्व) मुंबई, महाराष्ट्र-400071

29. बसंतराव नाइक विमुक्त जाती एण्ड नोमेडिक ट्राइब्स डेवलपमेंट कॉरपोरेशन लि., 25एन, जुहु सुप्रीम शापिंग सेन्टर, गुलमोहर क्रॉस रोड नं.-9, जे.वी.पी.डी. स्कीम, विले पारले (पश्चिम), मुम्बई, महाराष्ट्र-400049

उड़ीसा

30. द उड़ीसा बैकवर्ड क्लासेज फाइनेंस एण्ड डेवलपमेंट को-ऑपरेटिव कॉरपोरेशन लि., क्वार्टर सं. ए/6 युनिट-5, राजीव भवन के पास, भुवनेश्वर, उड़ीसा-751001

पुडुचेरी

31. पुडुचेरी बैकवर्ड क्लासेज एण्ड माइनोंटीज डेवलपमेंट कॉरपोरेशन लि., सं. 1, VIII क्रॉस स्ट्रीट, अन्ना नगर, नेल्लीथोप, पुडुचेरी-605005

पंजाब

32. पंजाब बैकवर्ड क्लासेज लैण्ड डेवलपमेंट एण्ड फाइनेंस कॉरपोरेशन, एस.सी.ओ. नं. 60-61, सेक्टर 17ए, चण्डीगढ़, पंजाब-160017

राजस्थान

33. राजस्थान ओ.बी.सी. फाइनेंस एण्ड डेवलपमेंट कॉरपोरेशन लि., द्वितीय तल, नेहरू सहकार भवन, 22 गोदाम के पास, जयपुर, राजस्थान-302005

सिक्किम

34. सिक्किम शेड्यूल्ड कास्ट, शेड्यूल्ड ट्राइब एण्ड ओ.बी.सी. कॉरपोरेशन लि., सोनम टेशरिंग मार्ग (काजी रोड़), गंगटोक, सिक्किम-737101

तमिलनाडु

35. तमिलनाडु बैकवर्ड क्लासेज इकोनोमिक डेवलपमेंट कॉरपोरेशन, 1/1 (1), मेयर रामानाथन सलाई (ईस्ट), एम्पौर, (मंगुरेडी सबवे के पास), चेन्नई, तमिलनाडु-600008

तेलंगाना

36. स्त्री निधि क्रेडिट कोऑपरेटिव फेडरेशन लि., पंचम तल, 502, हुडा बिल्डिंग, हर्मिटेज ऑफिस कॉम्प्लेक्स, हिल फोर्ट रोड, हैदराबाद, तेलंगाना-500004

त्रिपुरा

37. त्रिपुरा ओ.बी.सी. को-ऑपरेटिव डेवलपमेंट कॉरपोरेशन लि., सुपारी भवन, कृष्णा नगर, लेक चौमुहानी ट्राइबल रिसर्च भवन, त्रिपुरा (वेस्ट), अगरतला, त्रिपुरा-799001

उत्तर प्रदेश

38. उत्तर प्रदेश पिछड़ा वर्ग वित्त एवं विकास निगम लि., चौथा तल (साउथ विंग), पी.सी.एफ बिल्डिंग, 32, स्टेशन रोड़, लखनऊ, उ० प्र०-226001
39. उ० प्र० सहकारी ग्राम विकास बैंक लि., 10, माल एवेन्यू, लखनऊ, उत्तर प्रदेश-226001

उत्तराखंड

40. उत्तराखंड बहुउद्देशीय वित्त एवं विकास निगम, डायरेक्टरेट, ट्राइबल वेलफेयर प्रिजिसेंस, भात सिंह कॉलोनी, अशोईवाला, देहरादून, उत्तराखंड-248001

पश्चिम बंगाल

41. वेस्ट बंगाल एस.सी.एस.टी. एण्ड ओ.बी.सी. डेवलपमेंट एण्ड फाइनेंस कॉरपोरेशन, मुख्य कार्यालय, ब्लाक सी.एफ, 217/ए/1, सेक्टर-1, साल्ट लेक सिटी, कोलकाता, पश्चिम बंगाल-700064
42. वेस्ट बंगाल माइनोंटीज डेवलपमेंट एण्ड फाइनेंस कॉरपोरेशन, "अम्बर", डी.डी-27/ई, सेक्टर-1, साल्ट लेक सिटी, कोलकाता, पश्चिम बंगाल-700064

क्षेत्रीय ग्रामीण बैंक एवं सार्वजनिक क्षेत्र के बैंक

हिमाचल प्रदेश

9. हिमाचल प्रदेश ग्रामीण बैंक, आई.टी. डिबीजन, मुख्य कार्यालय एच.पी.जी.बी. जेल रोड, मंडी-17500

झारखण्ड

10. झारखण्ड राज्य ग्रामीण बैंक (पुराना नाम-झारखण्ड गरमिन बैंक), मुख्य कार्यालय राजेंद्र प्लेस, 5 मैन रोड, ओवर ब्रिज के पास, रांची-834401

मध्य प्रदेश

11. मध्य प्रदेश ग्रामीण बैंक (पुराना नाम-नर्मदा श्रावुआ ग्रामीण बैंक), 201, आर्कड सिल्वर, द्वितीय तल, 56 दुकान के पास, नया पलासिया, इंदौर-452001
12. मध्यांचल ग्रामीण बैंक, मुख्य कार्यालय, पोद्दार रोड, तिल्ली रोड सागर-470001

पंजाब

13. पंजाब ग्रामीण बैंक, मुख्य कार्यालय जालंधर रोड, कपूरथला-144601

राजस्थान

14. राजस्थान मरुधारा ग्रामीण बैंक, तुलसी टावर, 9वां बी. रोड, सरदारपुरा, जोधपुर-342003

तेलंगाना

15. तेलंगाना ग्रामीण बैंक, 2-1-520, द्वितीय तल, विजय श्री साई सलेरिटिया, नं-9, शंकरमूर्त रोड, हैदराबाद-500044

त्रिपुरा

16. त्रिपुरा ग्रामीण बैंक, वी.आई.पी रोड, अमोयनगर अगरतला पश्चिमी त्रिपुरा-799005

उत्तर प्रदेश

17. आर्यवर्त बैंक (पुराना नाम-ग्रामीण बैंक ऑफ आर्यवर्त), मुख्य कार्यालय ए-2/46, विजय खंड, गोमती नगर, लखनऊ-226010

18. काशी गोमती सम्युत ग्रामीण बैंक, मुख्य कार्यालय सी-19/40, फातमान रोड, सिगरा, वाराणसी-221002

19. प्रथमा यूपी ग्रामीण बैंक (पुराना नाम-सर्व यूपी ग्रामीण बैंक), मुख्य कार्यालय राम गंगा विहार, फेज-II, पोस्ट बॉक्स नं-448, मुरादाबाद-244001

20. पूर्वांचल बैंक, बुद्ध विहार कमर्शियल स्कीम, तारामंडल, गोरखपुर-273018

उत्तराखंड

21. उत्तराखंड ग्रामीण बैंक, मुख्य कार्यालय, 18, नया रोड, देहरादून-248001

पै न ईंडिया

22. बैंक ऑफ बड़ौदा (पुराना नाम-विजया बैंक), बड़ौदा भवन, सातवीं तल, आर.सी. दत्त रोड, वड़ोदर-390007, गुजरात (मुख्य कार्यालय) बड़ौदा कॉर्पोरेट सेंटर, प्लाट नं 0-सी-26, ब्लाक-जी, बांद्रा कुर्ला कॉम्प्लेक्स, बांद्रा (पू.), मुंबई-400051 (कॉर्पोरेट कार्यालय)
23. पंजाब नेशनल बैंक, प्लाट नं. 4, सेक्टर-10, द्वारका, नई दिल्ली-110075
24. केनरा बैंक, मुख्य कार्यालय 112 जे.सी. रोड, बैंगलोर-560002, कर्नाटक





राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम

(भारत सरकार का उपक्रम, सामाजिक न्याय और अधिकारिता मंत्रालय)

NATIONAL BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION
(A Govt. of India Undertaking, Ministry of Social Justice & Empowerment)

5th Floor, N.C.U.I. Building, 3, Siri, Institutional Area, August Kranti Marg, New Delhi-110 016

Email : info@nbcfdc.gov.in | Website : www.nbcfdc.gov.in

राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम की योजनाओं को
क्रियान्वित करने की मार्गदर्शिका

Guidelines for Implementation of National Backward Classes Finance &
Development Corporation Schemes



राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम

(भारत सरकार का उपक्रम, सामाजिक न्याय और अधिकारिता मंत्रालय)

NATIONAL BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION

(A Govt. of India Undertaking, Ministry of Social Justice & Empowerment)



SECTION-A GENERAL OVERVIEW OF SCHEMES

Guidelines for Implementation of Schemes by State Channelizing Agencies (SCAs), Public Sector Banks (PSBs) & Regional Rural Banks (RRBs):

The National Backward Classes Finance & Development Corporation (NBCFDC) under the aegis of Ministry of Social Justice & Empowerment, Government of India is a company not for profit under section-25 of the Companies Act, 1956 (now section-8 of companies Act, 2013). Main objective of the Corporation is to provide concessional financial assistance to the members of the Backward Classes for their socio-economic development and upgradation of their technological and entrepreneurial skills through State Channelising Agencies (SCAs) nominated by respective State Government/UT, Public Sector Banks (PSBs) and Regional Rural Banks (RRBs).

1. BACKGROUND

National Backward Classes Finance and Development Corporation (NBCFDC) was incorporated on 13 January, 1992 under Section 25 of the Companies Act, 1956 (now Section 8 of Companies Act 2013) as a Company not for profit with an objective to promote economic and developmental activities for the benefit of Backward Classes and to assist the poorer section of these classes in self-employment ventures and skill development.

2. VISION

The Corporation has been established with a vision to play a leading role in upliftment of economic status of the target group of Backward Classes.

3. MISSION AND OBJECTIVES

NBCFDC aims to provide concessional financial assistance to eligible members of Other Backward Classes having annual family income less than Rs. 3.00 Lakh for self-employment and skill development. Its main objectives are to promote economic and developmental activities, to assist in the upgradation of technical entrepreneurial skills, to assist by way of concessional loans and advances for viable projects and to promote self-employment.

4. ELIGIBILITY FOR LOAN & CERTIFICATION REQUIRED

- a. The applicant should belong to a caste covered under the Other Backward Classes list as notified by State/Central Government from time to time. Relevant Caste Certificate to be issued by relevant authority of District Administration either at place of original domicile or at place of residence.



- b. Annual family income should be below Rs. 3.00 Lakh per annum irrespective of rural or urban area. Following certifications to establish the income criteria can be used by the applicant :-
- i) Certificate of income issued by Competent Authority of State Government/ Distt. Administration or Antyodaya Anna Yojana (AAY) Card or Below Poverty Line (BPL) Card.
 - ii) Annual family income certificate may be considered by the SCAs/Banks/SSCs on self-certification of the beneficiaries with endorsement of the same by any Gazetted Officer notified by State/Central Government.
 - iii) In case of loan being applied at Public Sector or Regional Rural Banks, Self-Certification duly assessed and endorsed by Branch Manager can be used for providing the loan.
 - iv) For Landless agriculture labour, marginalized farmers (those with up to One hectare land holding) and small farmers (those with up to Two hectare land holding), as assessed by the Banks through their standard processes and belonging to the Backward Classes will be automatically treated as part of the target group as per following considerations:-
 - 1) Landless agriculture labour and marginalized farmers with land holding less than One hectare will be deemed as having annual family income below Rs.1.50 Lakh per annum.
 - 2) Small farmers i.e. those with land holding between One and Two hectares will be deemed as having annual family income below Rs.3.00 Lakh per annum.

5. TYPES OF LOAN & PATTERN OF FINANCE

- i) Term Loan: Maximum loan limit: Rs. 15,00,000/- per beneficiary.
NBCFDC Loan: upto 85% of the project cost. Balance 15% to be shared by SCA/Beneficiary.
- ii) Micro Finance: Maximum loan limit: Rs. 1,00,000/- per beneficiary/member of the SHG.
NBCFDC Loan: upto 85% to 95% of the project cost. Balance 5%-15% to be shared by SCA/Beneficiary.

(a) ACTIVITIES WHICH CAN BE FINANCED

The Corporation can assist in a wide range of income generating activities under following broad sectors:

1. Agriculture & Allied Activities
2. Small Business/Artisan & Traditional Occupation
3. Transport Sector & Service Sector
4. Technical and Professional Trades/Courses



The Channel Partners (SCAs/Banks) are to disburse loans for viable projects as per needs and choice of beneficiaries under above mentioned broad sectors.

- (b) **Types of loan:** Various types of loans are being extended to the target group, brief of which is given below:-
- (i) **General Loan Scheme:** Under this scheme, loan assistance is available for various income generating activities in various sectors. **Loans are given upto 85% of the project cost subject to a maximum of Rs.15.00 Lakh per beneficiary.** Loans upto Rs. 5.00 Lakh are provided at an interest rate of 6% p.a. Loans above Rs. 5.00 Lakh and upto Rs. 10.00 Lakh are provided at an interest rate of 7% p.a. Loans above Rs. 10.00 Lakh and upto Rs. 15.00 Lakh are provided at an interest rate of 8% p.a. The loan is to be repaid with in 8 years.
 - (ii) **New Swarnima Scheme:** Under this scheme, loan assistance is available for women of Backward Classes to inculcate the spirit of self-reliance among them. Loans are given upto 95% of the project cost. **The maximum loan limit per beneficiary is Rs.2.00 Lakh at an interest rate of 5% p.a.** The loan is to be repaid with in 8 years.
 - (iii) **Education Loan Scheme:** Under this scheme, loan assistance is available to the students of Backward Classes. The applicant should have obtained admission for any professional/technical/vocational courses approved by appropriate agency such as AICTE, Medical Council of India, and UGC etc. in a duly accredited/recognized institute and have secured minimum 50% marks in qualifying exam. Loans are given upto 90% of the course fees for studies in India and upto 85% of the course fees for studies outside India. **Maximum loan limit per student is Rs.15.00 Lakh for studying in India at an interest rate of 4% p.a. (3.5% p.a. for girl student). Maximum loan limit per student is Rs.20.00 Lakh for studying abroad at an interest rate of 4% p.a. (3.5% p.a. for girl student).** Loan is to be repaid in 15 years with moratorium period of 5 years.
 - (iv) **Micro Finance Scheme:** Under this scheme, loan assistance is available to Self Help Groups (SHGs) to provide credit facilities for the target group especially for mixed group beneficiaries. Loans are given upto 90% of the project cost. **Maximum loan limit per Group is Rs.15.00 Lakh and loan per beneficiary in SHG is Rs.1.00 Lakh at an interest rate of 5% p.a.** The loan is to be repaid with in 4 years.
 - (v) **Mahila Samridhhi Yojana:** Under this scheme, loan assistance is available to Self Help Groups (SHGs) to provide credit facilities for the target group of women beneficiaries. Loans are given upto 95% of the project cost. **Maximum loan limit per Group is Rs.15.00 Lakh and loan per beneficiary in SHG is Rs.1.00 Lakh at an interest rate of 4% p.a.** The loan is to be repaid with in 4 years.
 - (vi) **Small Loan:** Under this scheme, loan assistance is available to individuals to provide credit facilities for the target group. Loans are given upto 85% of the project cost. **Maximum loan limit per beneficiary is Rs.1.00 Lakh at an interest rate of 6% p.a.** The loan is to be repaid with in 8 years.
 - (vii) **NBFC-MFI Loan:** Under this scheme, loan assistance is available through Micro Finance Institutions (MFIs) to SHGs. Loans are given upto 90% of the project cost.



Maximum loan limit per Group is Rs.15.00 Lakh and loan per beneficiary in SHG is Rs.1.00 Lakh at an interest rate of 12% p.a. The loan is to be repaid within 4 years.

In case of Banks and especially with a view to simplify the refinancing process, NBCFDC loans under all above schemes can be made available upto 100% of dues not recovered; however, disbursement will be made only after receipt of specific demand from Bank with all details of the beneficiaries.

For Persons of the target group with Disabilities (40% or more), a special concession of 0.25% on rate of interest is provided.

Details of schemes are tabulated at **Annexure-A**.

(c) Formation of SHGs under NBCFDC's Micro Finance and Mahila Samridhi Yojana

NBCFDC recognizes Self Help Groups (SHGs) in which predominantly (60% and above) members belong to Backward Class provided other members belong to weaker sections (as per extant criteria prescribed by Central/State Govt. from time to time) including but not limited to Scheduled Castes/Scheduled Tribes/Minorities and Person with Disabilities (PwDs).

6. SKILL DEVELOPMENT (PROMOTING SKILL INDIA)

NBCFDC facilitates Skill Development Training in broad conformance to the Common Norms for upgradation of technical and entrepreneurial skills through Govt. Training Institutes (TIs) and Sector Skill Councils (SSCs) constituted by Ministry of Skill Development and Entrepreneurship, so that eligible members of target group may engage in developmental activities by way of self-employment or wage employment.

Skill training of target group are undertaken by various Training Institutes of repute such as Central Institute of Plastic Engineering & Technology (CIPET); Apparel Training and Design Centre, Centre for the Development of Glass Industry, Firozabad; Indian Institute of Carpet Technology (IICT), Srinagar; Directorate of Skill Development, Tripura; NIESBUD, MPCON, NITCON, HIMCON, HARDICON, besides Sector Skill Councils of Textiles, Rubber, Furniture, Beauty & Wellness, Logistics etc. Details of linkages with SSCs/Training Institutes are available at our website www.nbcfdc.gov.in.

The minimum duration of training of fresh courses is 200 hrs. or as per relevant Qualification Packs/(QPs), National Occupation Standard (NOS). Considering that the target group of Corporation comprises of a large number of artisans with experiential training, RPL and Bridge courses for skill upgradation/ reskilling are also facilitated as per norms and in consultation with the SSCs and Training Institutes. 100% of the total training cost or course fee of the training programme is provided by NBCFDC. The stipend amount @ Rs.1000/- per month per beneficiary will be admissible as per guidelines of NBCFDC at the end of the training to those trainees, having 80% and above attendance, subject to availability of funds.



7. MARKETING LINKAGES

Besides other developmental activities, the Corporation is promoting, marketing linkages for the artisans of the target group by providing opportunities to participate in the country's leading fairs like India International Trade Fair, Dilli Haat, Surajkund International Crafts Mela as well as in the exhibitions/fairs organized in their respective States. The events not only give much needed marketing exposure to these artisans, but also provide an opportunity to sell their products at good price which usually they find difficult in their own places. The stalls are allotted free of cost to all the beneficiary artisans and they are also being provided travel expenses and other facilitation.

Participants who are certified to be first/Second timers by their respective State Channelising Agency (SCA)/Channel Partners (CPs)/Training Partners (TPs) would be entitled for following reimbursements:

- NBCFDC would reimburse to & for 2nd Class train journey fare for the confirmed participating beneficiaries with one helper only
- Where railway facility is not available the bus fare as per actual
- Freight charges for transportation of products as per actual upto maximum limit of Rs. 1000/-
- Combined Daily Allowance of Rs. 500/- per day to participants including helpers if any.

8. TECHNOLOGY UPGRADATION OF CLUSTER

The aim of the scheme is to facilitate technological upgradation, capacity augmentation of clusters of target groups to improve productivity, quality of the products and 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, min. 60% member are to be from OBC and remaining from other weaker sections.

| INTERVENTION | FIN. LIMIT | NBCFDC SHARE (%AGE) |
|-------------------------------------|------------------------|---------------------|
| 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% |



Above are the upper limits and actual amount of sanctions will be assessed/ evaluated based on prevailing trends, market rates, comparable government rates etc.

9. PERFORMANCE LINKED GRANT-IN-AID (PLGIA) 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, or as may be modified subject to availability of budget

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

iv) 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)



SECTION-B

SPECIFIC PROCESSES FOR SUBMISSION OF ANNUAL ACTION PLAN (AAP), DRAWAL AND REPAYMENT OF LOANS RELATED ACCOUNTING SYSTEM

1. ANNUAL ALLOCATION PLAN

NBCFDC conveys notional allocation to all Channel Partners (State Channelising Agencies, Public Sector Banks & Regional Rural Banks) at the beginning of financial year. However, release of allocated funds is considered only on receipt of Annual Action Plan (AAP) from the Channel Partners (CP) its appraisal by NBCFDC and acceptance by Channel Partners along with fulfillment of various prudential norms by Channel Partners. Guidelines for preparing AAP are elaborated hereunder:-

- i. The AAP should preferably include all the schemes of NBCFDC under various sectors such as Agriculture & Allied Activities, Small Business/Artisan & Traditional Occupation, Transport Sector & Service Sector, Technical and Professional Trades/Courses. The CPs are advised to enter the data in LEAP SOFTWARE for submission of Annual Action Plan, drawal request and submission of Utilization Certificate.
- ii. The Annual Action Plan may be prepared in order to ensure utilization of funds for the technically feasible and financially viable schemes, keeping in view the backward and forward linkages. The economic activities being implemented in particular areas by Banks and other Financial Institutions may also be taken into account while formulating the AAP. It is also suggested that State Level Bankers Committee (SLBC) meetings be attended by Managing Director/Senior Officers of the SCA /Bank to highlight NBCFDC schemes at the highest forum in your State.
- iii. The AAP may be prepared for disbursement of loans under Term Loan/Micro Finance Scheme of the Corporation, General Loan Scheme, Education Loan Scheme and/or, New Swarnima Scheme which should be mentioned specifically in the provided format which is available on the website **www.nbcfdc.gov.in**. Loans of value upto limits prescribed by NBCFDC Rs. 1,00,000/- per beneficiary individual or in a group may be considered as small loans under Micro Finance Scheme. This may undergo change based on RBI stipulations and other related facts.
- iv. Micro Finance activities must be considered on priority particularly for coverage of women SHGs under Mahila Samridhi Yojana of NBCFDC.
- v. Institutional linkages with other Financial Institutions and Developmental Agencies such as Development Commissioner (Handlooms), Development Commissioner (Handicrafts), State Agriculture Departments /Universities extensions department etc. may also be considered for optimum utilization of available resources while formulating the AAP so that the developmental



programmes of Central/State Government are converged and duplicacy of procedures avoided at the grass-root level.

- vi. Convergence with training programmes and subsidy to the target group, if any, available under other developmental schemes of the Central/State Government may also be attempted while preparing the AAP so as to extend possible benefits to the target group along with NBCFDC concessional loans.
- vii. The training needs of the potential beneficiaries be identified and such data of eligible potential trainees be shared with NBCFDC for facilitating the project linked training programmes. In this regard CPs are advised to also co-ordinate with Rural Self Employment Training Institutes (RSETIs)/Rural Development and Self Employment Training Institute (RUDSETIs) for extending loan to deserving and financially literate beneficiaries.
- viii. The approval of Annual Action Plan (AAP) and disbursement of loans as per approved AAP by NBCFDC will be subject to availability of funds and fulfillment of necessary formalities by the Channel Partner (SCA/Bank) to draw the allocated funds as per guidelines and policy of the Corporation from time to time, such as utilization of earlier released funds, repayment of loan, capacity and infrastructure available to utilize the funds within stipulated period, promptness in submission of Action Taken Report (ATR) for evaluation studies conducted in the state, past performance of C.P. with respect to implementation of NBCFDC schemes etc.
- ix. The CPs are expected to draw funds within approved AAP, based on demand and subject to proper pursuance of the prudential norms by the CPs. NBCFDC may approve addition at AAP.

2. DRAWAL OF LOAN BY CPs AS PER ANNUAL ACTION PLAN (AAP)

As per Lending Policy of the NBCFDC, the Channel Partners (CPs) are required to submit Annual Action Plan at the beginning of the Financial Year according to the Notional Allocation communicated to them through hard copy as well as on Leap Software. The Annual Action Plan (AAP) should be submitted in the first month of the financial year. The CPs are required to prepare Annual Action Plan keeping in view the past experience and demand of the target group. The AAP then formulated on realistic grounds be submitted in time so that loans can be drawn as per quarterly schedule to avoid last month rush for demand of loan. The sanctioned loans are disbursed by NBCFDC to the CPs on the completion of following conditions against specific request from the CPs as per approved Annual Action Plan (AAP).

- a) Execution of General Loan Agreement (GLA) by the nominated CPs. The format is available on NBCFDC website (for newly nominated CPs).
- b) Availability of adequate Block Govt. Guarantee to cover the entire loan amount alongwith interest thereon for the complete duration of loan. The format is available on NBCFDC website.
- c) Acceptance of terms & conditions of Letter of Intent of AAP.



- d) Satisfactory level of utilization of funds released to the CPs in the past and Repayment of NBCFDC dues.
- e) Process of identification of beneficiaries by CPs for intended drawal of funds is completed.
- f) Information about the status of completion of audits of accounts.
- g) The CP must ensure that payment / disbursement to the beneficiaries shall be made through Direct Benefit Transfer (DBT) and all guidelines issued in this regard by Govt. of India are adhered to.

The format for drawal of loan is available on the website of NBCFDC i.e. **www.nbcfdc.gov.in**. The CPs are requested to submit their loan demand in the prescribed format only in LEAP Software.

3. TIMELY & PROPER UTILIZATION OF RELEASED FUNDS

- i. The National Backward Classes Finance and Development Corporation (NBCFDC) considers disbursement of loan immediately after receipt of reasonable demand from concerned Channel Partners subject to completion of all the formalities for drawal of funds from NBCFDC.
- ii. In order to expedite the process of utilization, it is suggested that the Channel Partners get the identification of beneficiaries done in advance and documentation and other formalities completed when they ask for the loan from NBCFDC. This will reduce the time taken in identification of beneficiaries after receiving the funds from NBCFDC and also avoid delay in utilization of released funds.
- iii. The Utilization Certificates in the prescribed format is available on the website of NBCFDC i.e. www.nbcfdc.gov.in. The utilization certificate must be submitted immediately after actual disbursement to the beneficiaries for early conversion of advance into loans in LEAP Software.
- iv. It is suggested to conduct pre and post disbursement counselling for the beneficiary to ensure proper utilization of the loan and timely repayment.
- v. **Utilization Certificate:**

The Channel Partners are advised to devise suitable systems so that incentives for timely utilization are availed as per NBCFDC scheme. Utilization Certificate should clearly tabulate in the prescribed format as appended, for loan above Rs.5.00 Lakh & Rs.10.00 Lakh, so that appropriate interest is calculated.

Further, the Utilisation certificate & beneficiaries details are to be uploaded on LEAP software by the CP.



vi. Bank Reconciliation:

The bank accounts, both at the Head Office and District Offices should be reconciled on weekly basis, so that the accounts are kept properly. This will also facilitate to monitor any cheques bounced, for which timely remedial legal action can be taken. CPs are also advised to open Bank Account for NBCFDC scheme.

The Channel Partners may suggest other ways and means to decrease time lag between drawal of funds from NBCFDC to its utilization by disbursement of loans to the beneficiaries.

4. AWARENESS AND PUBLICITY

- i. The CPs may organize awareness camps in the districts having concentration of Backward Classes of their States and the NBCFDC schemes be given due publicity among the target group.
- ii. It is expected that each CPs has its website for dissemination of information about its activities. The website should also display details about the schemes and addresses of district offices to be contacted for availing benefit by the beneficiaries. CPs should endeavor to provide for submission of online applications by applicants. It is also suggested that the website of the SCAs/Banks should have data on basic details of beneficiaries and the reports of the beneficiaries' verification evaluation studies.
- iii. NBCFDC has started online registration of applicants desirous of loans. List of such applicants is being shared with concerned CP, who may thereafter carry out the due diligence process for establishing the credit worthiness of the applicant.

5. RECOVERY OF LOAN FROM BENEFICIARIES TO CHANNEL PARTNERS AND CHANNEL PARTNERS TO NBCFDC

- i. The recovery from Channel Partners is of great importance for the continuation of lending programme of NBCFDC schemes. However, it has been observed that recovery of loan is not affected as per schedule. The Channel Partners should take adequate steps to enhance recoveries from beneficiaries.
- ii. NBCFDC has suggested to the Channel Partners to set-up Recovery Cells at Head Office as well as District level to closely monitor and pursue the recovery from the beneficiaries on time. CPs are advised to upload the proof of repayment on LEAP Software.
- iii. With a view to take advantage of the latest technology advances in banking industry, the Corporation has introduced a system of transfer of funds between NBCFDC and CPs, whereby CPs can receive disbursement from NBCFDC and remit repayments to NBCFDC through RTGs.



- iv. With a view to preventing defaults by beneficiaries CPs are advised to update the details of defaulting beneficiaries in the website so that same can be publicly viewed. The linking of the loan disbursement with Credit Information Company may also be explored.
- v. Details of our present Bank accounts where the CPs are to deposit the recoveries is as under-:
 1. **Canara Bank**
 2. **Punjab National Bank**

6. MAINTENANCE OF ACCOUNTS / ACCOUNTING PROCEDURE ADOPTED FOR DISBURSEMENT OF LOANS AND THEIR RECOVERIES

i. **Reconciliation of Accounts:**

The statement of accounts are regularly sent to the Channel Partners along with demand notices on quarterly basis and the Channel Partners are requested to reconcile the same with their accounts. The Channel Partners are requested to reconcile their statement of accounts with this Corporation and confirm the same at the earliest, so that rectification, if any, required may be carried out before the Statutory Government Audits are taken up for the financial year.

ii. **Reconciliation of Accounts of State Corporation with district offices and beneficiaries:**

The accounts of beneficiaries at district should be reconciled with head office so as to see that all recoveries are passed on to head office and there is no misappropriation or posting to wrong accounts. On the test check basis, the beneficiaries may be asked by Head Offices to confirm the outstanding directly from them. The beneficiary loan card should be kept updated by field officers, which can be verified at the time of inspection. Efforts may be made to open collection accounts as near to the beneficiary as possible.

The State should also maintain close coordination with district offices for setting targets of disbursements and recovery and should establish monthly reporting system of utilization and recovery to the State headquarters. The utilization certificate duly signed by MD of SCA must be sent on monthly basis in the prescribed format.

iii. **Internal Audit, Statutory Audit:**

The auditors may be appointed by each CP to ensure proper accounting, reconciliation and improvement in system to give services to the target group. The statutory audits may be updated and latest position may be appraised to the NBCFDC. The CPs will also be requested to cooperate and give access to their book of accounts to NBCFDC representative/auditors.



7. EVALUATION OF ONGOING SCHEMES AND ACTION TAKEN REPORT

Evaluation studies are being independently conducted by NBCFDC from time to time in various states and the recommendation and suggestions made by evaluating agencies are sent to the respective CPs for taking remedial action as per the Report. The CPs are required to extend all necessary assistance to the evaluating agencies for meaningful evaluation studies.

- i. It is suggested that CP should depute senior officials to visit the beneficiaries assisted under NBCFDC schemes from time to time. The visits with report be documented and may be discussed during Board of Directors meeting of the SCAs/Banks.
- ii. The CP should get its schemes evaluated by State Government Departments Responsible to evaluate the Government schemes. The frequency of the evaluation studies should ensure that all loan schemes are covered at least once in 3 to 5 years.
- iii. NBCFDC is also routinely forwarding the findings of beneficiaries' verification and evaluation study conducted at our level to the CPs for necessary action. Channel Partner (SCA/Bank) are once again requested to take corrective measures on the recommendation of evaluation study and send ATR to NBCFDC. An appropriate follow up mechanism should be formulated by the CPs to ensure the intended action occur and the action taken report is regularly submitted to the Board of Directors of SCAs as well as NBCFDC till the intended action on the part of the CPs occur.

8. MANAGEMENT INFORMATION SYSTEM (MIS)

Management Information system (MIS) is the backbone of any organization. MIS not only helps in giving proper feedback to the Apex Institution but is also instrumental in evaluation of ongoing projects. NBCFDC has developed some formats of reports. We have circulated format of monthly Progress Report to all the state Corporations and requested for timely submission of the report. The Monthly Progress Report be sent to NBCFDC latest by 25th of each month.

Beneficiaries detail should be uploaded on the website of the CP and necessary action taken at the end of CP to give access of their site through LEAP software at www.nbcfdc.gov.in.



ANNEXURE - A

PATTERN OF FINANCE UNDER LOAN SCHEMES OF NBCFDC

| S. No. | Name of Scheme | Max. Loan Limit Per Beneficiary | Pattern of Finance # | | Rate of Interest Per Annum ## | | Repayment Period (including moratorium period of six months) |
|-----------|--|---------------------------------|----------------------|-------------|---|--------|--|
| | | | NBC FDC | SCA/ Benef. | SCAs/ Bank | Benef. | |
| 1. | Term Loan | | | | | | |
| (a) | General Loan Scheme | Rs.15.00 Lakh | 85% | 15% | Upto Rs. 5 Lakh 3% 6% Above Rs. 5 Lakh upto Rs.10.00 Lakh 4% 7% Above Rs.10.00 Lakh upto Rs.15.00 Lakh 5% 8% | | 8 Years |
| (b) | Education Loan[^] i) In India | Rs.15.00 Lakh | 90% | 10% | 1% | 4%* | Max. 15 Years |
| | ii) Abroad | Rs.20.00 Lakh | 85% | 15% | 1% | 4%* | |
| (c) | New Swarnima Scheme | Rs.2.00 Lakh | 95% | 05% | 2% | 5% | 8 Years |
| 2. | Micro Finance | | | | | | |
| (a) | Micro Finance Scheme | Rs.1.00 Lakh** | 90% | 10% | 2% | 5% | 4 Years |
| (b) | Mahila Samridhi Yojana for women | Rs.1.00 Lakh** | 95% | 05% | 1% | 4% | 4 Years |
| (c) | Small Loan for Individual | Rs.1.00 Lakh | 85% | 15% | 3% | 6% | 8 Years |
| (d) | NBFC-MFI Loan | Rs.1.00 Lakh** | 90% | 10% | 4% | 12% | 4 Years |

In case of Banks, NBCFDC loan will be available upto 100%, however, disbursement will be made as per their specific demand.

For persons of target group with disabilities (40% or more) a special concession of 0.25% on rate of interest is provided.

[^] Applicants must have got admission in duly accredited/recognized institute and scored minimum 50% marks in qualifying examination. Moratorium period is of 5 years for Education Loan.

* Rate of interest 3.5% p.a. for girl student.

** Subject to maximum of Rs.15.00 Lakh per group.

a. **Advance funds.** The advance funds should be utilized **within 120 days** and utilization certificate must be submitted accordingly.

b. **Refinance :** The amount of refinance should be appropriated in the beneficiaries Aadhar linked loan account within **10 working days** of drawl from NBCFDC as per Rate of Interest of NBCFDC scheme.

• Banks may claim refinance of outstanding balance under Education Loan irrespective of year of loan disbursement.

• For other schemes refinance can be claimed for the loan disbursed during current financial year only.

Slab-wise rate of interest : -

| Utilization (No. of days) | Rate of Interest (p.a.) |
|---------------------------|-------------------------|
| 1-120 days | 3% |
| 121-180 days | 6% |

The Channel Partners are required to refund the un-utilized funds in case the advance funds are not utilized within 180 days of release and will be charged interest @ 8% p.a. from 180 days up to date of refund.



National Backward Classes Finance & Development Corporation

STATE CHANNELISING AGENCIES

ANDHRA PRADESH

1. Andhra Pradesh Backward Classes Co-operative Finance Corporation Ltd., 4th Floor, Vishal Residency, Opp. Siddhartha Engineering College, Padmaja Nagar, NTR Road, Tadigadapa, Vijayawada-521134

ASSAM

2. Assam Apex Weavers & Artisans Coop. Federation Ltd., A.K. Azad Road, Rehabari Guwahati, Assam-781008.
3. Assam State Development Corporation for Other Backward Classes Ltd., Dr. B.K. Kakoty Road, Gopinath Nagar, Guwahati, Assam-781016.
4. North Eastern Development Finance Corporation Ltd., NEDFI House, G.S. Road, Dispur, Guwahati, Assam-781006

BIHAR

5. Bihar State Backward Classes Finance & Development Corporation, 4th Floor, Sone Bhawan, Birchand Patel Marg, Patna, Bihar-800001.

CHANDIGARH

6. Chandigarh SC/BC and Minorities Financial & Development Corporation, Addl. Town Hall Building, 3rd Floor, Sector-17C, Chandigarh-160017

CHHATTISGARH

7. Chhattisgarh State Antyavasai Sahakari Vitta Evum Vikas Nigam, Housing Board Complex, 2nd & 4th Floor, Sector-27, New Raipur, Chhattisgarh-492001.

DELHI

8. Delhi SC/ST/OBC/Minorities & Handicapped Financial & Development Corp., Ambedkar Bhawan, Institutional Area, Sector-16, Rohini, Delhi-110089

GOA

9. Goa State Scheduled Castes & Other Backward Classes Fin. & Dev. Corp. Ltd., 4th Floor, Patto Centre, Near KTC Bus Stand, Panaji, Goa-403001.

GUJARAT

10. Gujarat Backward Classes Development Corp., Block NO.11, 2nd Floor, Dr. Jivraj Mehta Bhawan, Sector-10, Gandhi Nagar, Gujarat-382010.
11. Gujarat Gopalak Development Corporation Ltd., Block No.7, Third Floor, Dr. Jivraj Mehta Bhawan, Old Sachivalay, Sector-10, Gandhinagar, Gujarat-382010.
12. Gujarat Thakor & Koli Vikas Nigam, Block No.16, Ground Floor, Dr. Jivraj Mehta Bhawan, Gandhinagar, Gujarat-382010.
13. Gujarat Nomadic & Denotified Tribes Development Corporation, Block No.19/2, Dr. Jivraj Mehta Bhawan, Gandhinagar-382010, Gujarat.

HARYANA

14. Haryana Backward Classes & Economically Weaker Sections Kalyan Nigam, SCO No.813-14, Sector-22-A, Chandigarh, Haryana-160022.

HIMACHAL PRADESH

15. Himachal Backward Classes Finance & Development Corporation, Old SDM Office Building, Kangra, Himachal Pradesh-176001

JAMMU & KASHMIR

16. Jammu & Kashmir SCs, STs & OBCs Development Corporation Ltd., May to October :- Exchange Road, Near Red Cross Office, Srinagar-190001
Nov. to April :- 715-A, Last Mohr, Gandhi Nagar, Jammu-180004
17. Jammu & Kashmir State Women's Development Corporation, May to October:- Block No. - A, First Floor, Old Secretariat, Srinagar-180001
Nov. to April:- Hall No.6-B, 2nd Floor, Auqaf Complex, Gandhi Nagar, Jammu-180004

JHARKHAND

18. Jharkhand State Tribal Cooperative Development Corporation Ltd., 1st Floor, Kalyan Complex, Bahihar Road, Morabadi, Ranchi, Jharkhand-834008.

KARNATAKA

19. D. Devaraj Urs Backward Classes Development Corp., No.16-D, 4th Floor, Devaraj Urs Bhawan, Miller Tank Bund Area, Vasanthnagar, Bangalore, Karnataka-560052.
20. Karnataka Vishwakarma Communities Development Corporation Ltd., 16-D, 5th Floor, Devaraj Urs Bhawan, Miller Tank Bed Area, Vasanthnagar, Bangalore-560052

KERALA

21. Kerala State Artisans' Development Corporation Ltd., 'Swagath', T.C. 12/755, Govt. Law College Road, Vanchiyoor P.O., Thiruvananthapuram, Kerala-695035
22. Handicrafts Development Corporation of Kerala Ltd., Post Box No.171, Puthenchanthai, Thiruvananthapuram, Kerala-695001
23. Kerala State Backward Classes Development Corporation Ltd., "SENTINEL", 2nd Floor, T.C. 27/588 (7) & (8), Pattoor, Vanchiyoor P.O., Thiruvananthapuram, Kerala-695035
24. Kerala State Co-operative Federation for Fisheries Development Ltd. (MATSYAFED), Kamaleswaram, Manacaud P.O., Thiruvananthapuram, Kerala-695009
25. Kerala State Development Corporation for Christian Converts from SCs & Recommended Communities (Ltd.), Near Railway Station, Nagampadam, Kottayam, Kerala-686002.
26. Kerala State Palmyrah Products Development and Workers' Welfare Corporation Ltd., "Kelpalm", Kumbhumvila, Arayoor P.O., Kottamom, Kerala-695122.
27. Kerala State Women's Development Corporation Ltd., "BASANT" T.C. 20/2170, Opp. Manmohan Bungalow, Kowdiar P.O., Thiruvananthapuram, Kerala-695003.

MAHARASHTRA

28. Maharashtra Rajya Itar Magas Vargiya Vitta Anivikas Mahamandal Ltd., Administrative Building, 4th Floor, Ramakrishna Chamburkar Marg, Chambur (E), Mumbai, Maharashtra-400071.
29. Vasantrao Naik Vimukta Jatis & Nomadic Tribes Development Corporation Ltd., 25N, Juhu Supreme Shopping Centre, Gulmohar Cross Road NO.9, JVPD Scheme, Vile-Parle (W), Mumbai, Maharashtra-400049.

ODISHA

30. The Odisha Backward Classes Finance & Development Co-operative Corporation Ltd., Qrs. No. A/6, Unit-5, Near Rajib Bhawan, Bhubaneswar, Odisha-751001.

PUDUCHERRY

31. Puducherry Backward Classes and Minorities Development Corporation Ltd., No.1, VIII Cross St., Anna Nagar, Nellitheope, Puducherry-605005.

PUNJAB

32. Punjab Backward Classes Land Development and Finance Corporation, SCO No. 60-61, Sector-17 A, Chandigarh, Punjab-160017.

RAJASTHAN

33. Rajasthan Other Backward Classes Finance & Development Cooperative Corporation Ltd., 2nd Floor, Nehru Sahkar Bhawan, Nr. 22, Godaam, Jaipur, Rajasthan-302005.

SIKKIM

34. Sikkim Scheduled Castes, Scheduled Tribes & Other Backward Classes Corporation Ltd. (SABCCO), Sonam Tshering Marg (Kazi Road), Gangtok-737101, Sikkim

TAMIL NADU

35. Tamil Nadu Backward Classes Economic Development Corporation, 1/1(1), Mayor Ramanathan Salai (East), Egmore, (Nr. Gengureddy Subway), Chennai-600008.

TELANGANA

36. Stree Nidhi Credit Cooperative Federation, Flat Nos: 401, 402, 5-9-22/B, My Home Sarovar Plaza, Secretariat Road, Saifabad, Hyderabad-500063.

TRIPURA

37. Tripura OBC Co-operative Development Corporation Ltd., Supari Bhawan, K. rishnanagar, Lake Chowmuhani, Tribal Research Building, Tripura (W), Agartala, Tripura-799001.

UTTAR PRADESH

38. Uttar Pradesh Pichhara Varg Vitta Avam Vikas Nigam Ltd., 4th Floor, (South Wing), PCF Building, 32, Station Road, Lucknow, Uttar Pradesh-226001.
39. U. P. Sahkari Gram Vikas Bank Ltd., 10, Mall Avenue, Lucknow, Uttar Pradesh-226001

UTTARAKHAND

40. Uttarakhand Bahuudeshiya Vitta Evam Vikas Nigam, Directorate, Tribal Welfare Premises, Bhagat Singh Colony, Adhoiwala, Dehradun, Uttarakhand-248001

WEST BENGAL

41. West Bengal SC, ST & OBC Development and Finance Corporation, H.O. Block CF, 217/A/1, Sector-1, Salt Lake, Kolkata, West Bengal-700064
42. West Bengal Minorities Development & Finance Corporation, 'AMBER', DD-27/E, Sector-1, Salt Lake City, Kolkata, West Bengal-700064

REGIONAL RURAL BANKS & PUBLIC SECTOR BANKS

ANDHRA PRADESH

1. Andhra Pragathi Grameena Bank, Beside Mariyapuram Church, Mariyapuram, Kadapa-516003, Andhra Pradesh
2. The District Co-operative Central Bank Ltd., Door No. 46-1-C, Budhawarpeta, Opp. Government Regional Eye Hospital, Kurnool-518002, Andhra Pradesh

ASSAM

3. Langpi Dehangi Rural Bank, H.O. Diphu, Karbi Anglong, Assam-782460, Assam

BIHAR

4. Dakshin Bihar Gramin Bank, Sri Vushnu Commercial Complex, Beside National Highway Petrol Pump, Ashochak, NH-30, Patna-800016, Bihar

CHHATTISGARH

5. Chhattisgarh Rajya Gramin Bank, Mahadevghat Road, Sundar Nagar, Raipur-492013, Chhattisgarh

GUJARAT

6. Saurashtra Gramin Bank, Head Office, Wing-2, 1st Floor, LIC Jeevan Prakash Building, Tagore Road, Rajkot-360001, Gujarat.
7. Baroda Gujarat Gramin Bank, 101 ABN Chamber, 1st floor opposite welcome hotel, RC Dutta road Alkapuri Baroda-390005, Gujarat

HARYANA

8. Sarva Haryana Gramin Bank, H.O.S HGB House, Plot No.1, Sector-3, Rohtak-124001, Haryana

HIMACHAL PRADESH

9. Himachal Pradesh Gramin Bank, IT Division, Head Office, HPGB Jail Road, Mandi-175001, Himachal Pradesh

JHARKHAND

10. Jharkhand Rajya Gramin Bank, H.O. Rajendra Place, 5 Main Road, Near Over Bridge Ranchi-834001, Jharkhand

MADHYA PRADESH

11. Madhya Pradesh Gramin Bank, 201, Arcade Silver, 2nd Floor, Near 56 Dukaan, New Palasia, Indore-452001, Madhya Pradesh
12. Madhyanchal Gramin Bank, H.O. Poddar Colony, Tili Road Sagar-470001, Madhya Pradesh

PUNJAB

13. Punjab Gramin Bank, H.O. Jalandhar Road, Kapurthala-144601, Punjab.

RAJASTHAN

14. Rajasthan Marudhara Gramin Bank, Tulsi Tower, 9th B Road, Sardarpura, Jodhpur-342003, Rajasthan

TELANGANA

15. Telangana Grameena Bank, 2-1-520, 2nd Floor, Vijaya Sri Sai Celestia, St.No.9, Shankermutt Road, Hyderabad-500044, Telangana

TRIPURA

16. Tripura Gramin Bank, V.I.P. Road Abhoyagar Agartala, West Tripura-799005, Tripura

UTTAR PRADESH

17. Aryavart Bank, H.O. A-2/46, Vijay Khand, Gomti Nagar, Lucknow-226010, Uttar Pradesh
18. Kashi Gomti Samyut Gramin Bank, H.O. C-19/40, Faatman Road, Siga, Varanasi-221002, Uttar Pradesh
19. Prathama UP Gramin Bank, Ram Ganga Vihar Phase-II, Post Box NO. 446, Moradabad-244001, Uttar Pradesh
20. Purvanchal Bank, BuddhVihar Commercial Scheme, Taramandal, Gorakhpur-273018, Uttar Pradesh

UTTARAKHAND

21. Uttarakhand Gramin Bank, H.O.18, New Road, Dehradun-248001, Uttarakhand

PAN INDIA

22. Bank of Baroda, Baroda Bhawan, 7th Floor, R.C. Dutt Road, Vadodara-390007, Gujarat
23. Punjab National Bank, Plot No 4, Sector -10, Dwarka, New Delhi-110075
24. Canara Bank, H.O. 112 J.C. Road, Bangalore-560002, Karnataka



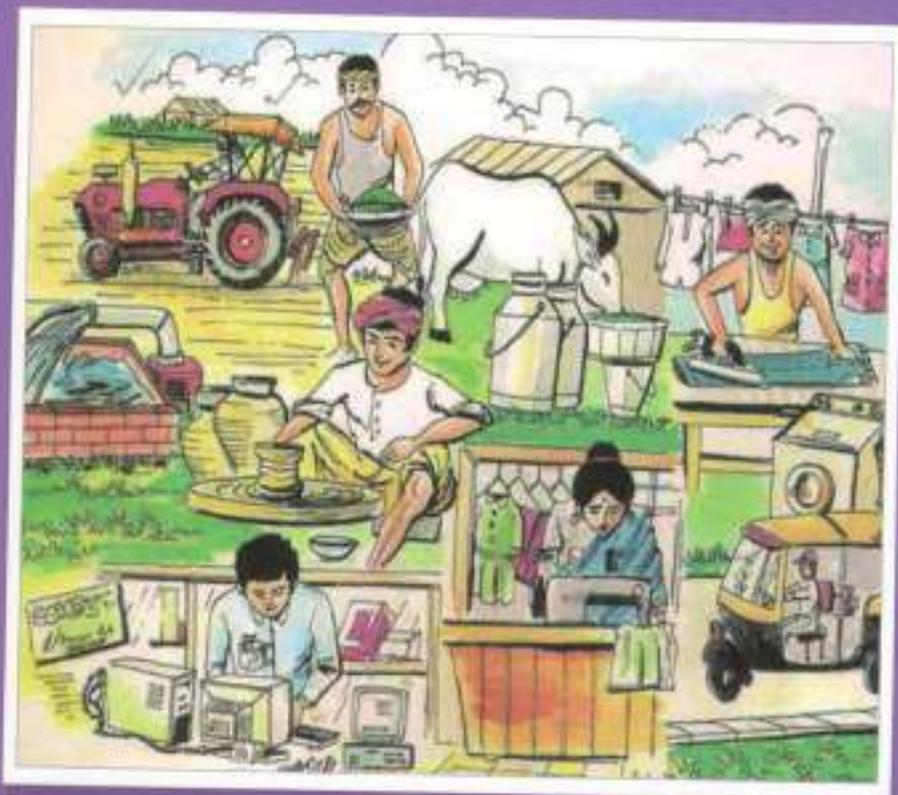
राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम

(भारत सरकार का उपक्रम, सामाजिक न्याय और अधिकारिता मंत्रालय)

NATIONAL BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION
(A Govt. of India Undertaking, Ministry of Social Justice & Empowerment)

5th Floor, N.C.U.I. Building, 3, Siri, Institutional Area, August Kranti Marg, New Delhi-110 016

Email : info@nbcfdc.gov.in | Website : www.nbcfdc.gov.in



एन.बी.सी.एफ.डी.सी.
विवरणिका

NBCFDC
PROFILE

राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम
(भारत सरकार का उपक्रम, सामाजिक न्याय और अधिकारिता मंत्रालय)

NATIONAL BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION

(A Govt. of India Undertaking, Ministry of Social Justice & Empowerment)

पॉचवॉ मॉडल, एन. सी. यू. आर्द, भवन, 3, सीरी इंस्टीट्यूशनल एरिया, अगस्त क्रान्ति मार्ग, नई दिल्ली-110 016

5 Floor, NCUI Building, 3, Siri Institutional Area, August Kranti Marg, New Delhi-110016

दूरभाष/Phone: 011-45854400 फैक्स/Fax: 011-26850086 ई-मेल/Email: info@nbcfdc.gov.in

वेबसाइट / Website: www.nbcfdc.gov.in

An ISO 9001 : 2015 Company

राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम सामाजिक न्याय और अधिकारिता मंत्रालय के अधीन भारत सरकार का एक उपक्रम है, जिसकी अधिकृत अंश पूंजी रु. 1500 करोड़ है। निगम की स्थापना दिनांक 13 जनवरी, 1992 को कम्पनी अधिनियम, 1956 की धारा 25 (अब कम्पनी अधिनियम 2013 की धारा 8) के अन्तर्गत बिना लाभ की कम्पनी के रूप में पिछड़े वर्गों के आर्थिक एवं विकासात्मक कार्यक्रमों के प्रोत्साहन और इन वर्गों के निर्धन समूह के दक्षता विकास एवं स्व-रोजगार सम्बन्धी कार्य हेतु सहायता प्रदान करने के उद्देश्य से की गई थी। एन.बी.सी.एफ.डी.सी. द्वारा चैनल सहभागियों अर्थात् राज्य सरकारों/संघ राज्य क्षेत्रों द्वारा नामित राज्य चैनेलाईजिंग एजेंसियों / बैंकों के माध्यम से वित्तीय सहायता प्रदान की जाती है।

मुख्य उद्देश्य:

- पिछड़े वर्गों के लाभ के लिए आर्थिक एवं विकासात्मक कार्यक्रमों को बढ़ावा देना;
- पिछड़े वर्गों के व्यक्तियों या व्यक्तियों के समूहों को सरकार द्वारा समय-समय पर निर्धारित आय और/या आर्थिक मानदण्डों के आधार पर आर्थिक एवं वित्तीय रूप से व्यावहारिक योजनाओं एवं परियोजनाओं के लिए ऋण तथा अग्रिम धनराशि के माध्यम से सहायता करना;
- पिछड़े वर्गों के लिए स्व-रोजगार तथा अन्य कार्य के अवसरों को प्रोत्साहित करना;
- पिछड़े वर्गों से सम्बन्धित व्यक्तियों हेतु जिनकी वार्षिक पारिवारिक आय रु. 3.00 लाख से कम है (शहरी एवं ग्रामीण क्षेत्रों में अंतर किए बिना) चयनित मामलों में रियायती वित्त उपलब्ध करना;
- पिछड़े वर्गों को स्नातक एवं उच्च स्तर पर सामान्य/व्यावसायिक / तकनीकी शिक्षा या प्रशिक्षण हेतु ऋण उपलब्ध करना;
- उत्पादन इकाइयों के उन्नत एवं कुशल प्रबंधन के लिए पिछड़े वर्गों की तकनीकी एवं उद्योगीय कौशलों के उत्थान में सहायता करना;

पात्रता

आवेदक राज्य/केंद्र सरकार द्वारा समय-समय पर अधिसूचित पिछड़ा वर्ग से संबंधित होना चाहिए। जिला प्रशासन के संबंधित प्राधिकारी द्वारा पिछड़ा वर्ग प्रमाण-पत्र जारी किए जाते हैं।

ग्रामीण या शहरी क्षेत्रों में अंतर के बिना वार्षिक पारिवारिक आय रु. 3.00 लाख से कम होनी चाहिए। संबंधित राज्यों के सक्षम प्राधिकारियों द्वारा प्रमाण-पत्र जारी किए जाते हैं। आवेदक द्वारा आय मानदंडों हेतु निम्नानुसार प्रमाण-पत्रों का उपयोग किया जा सकता है:-

- i) राज्य सरकार/जिला प्रशासन के सक्षम प्राधिकारी द्वारा जारी आय प्रमाण पत्र।
- ii) राज्य / केंद्र सरकार द्वारा अधिसूचित राजपत्रित अधिकारी द्वारा लाभार्थी की स्व-प्रमाणित वार्षिक पारिवारिक आय के प्रमाण-पत्र का पृष्ठांकन एस.सी.ए./बैंक/एस.एस.सी. द्वारा स्वीकार्य होगा।
- iii) बैंक (चैनल सहभागी) के माध्यम से ऋण हेतु आवेदन करने की दशा में ऋण प्रदान करने के लिए स्व-प्रमाणित एवं बैंक द्वारा पृष्ठांकित प्रमाण-पत्र का उपयोग किया जा सकता है।
- iv) भूमिहीन कृषि श्रमिक, सीमांत किसान (एक हेक्टेयर भूमि वाले) और छोटे किसान (दो हेक्टेयर भूमि वाले) के लिए बैंकों द्वारा उनकी मानक प्रक्रियाओं के तहत मूल्यांकित एवं पिछड़ा वर्ग से संबंधित व्यक्तियों को निम्न के आधार पर लक्षित समूह के हिस्से के रूप में स्वतः माना जाएगा:
 1. ऐसे भूमिहीन कृषि श्रमिक एवं सीमांत किसानों को जिनके पास एक हेक्टेयर से कम जमीन है, की वार्षिक पारिवारिक आय रु. 1.50 लाख से कम मानी जाएगी।
 2. छोटे किसान अर्थात् एक और दो हेक्टेयर के बीच भूमि वाले किसानों की वार्षिक पारिवारिक आय रु. 3.00 लाख से कम मानी जाएगी।

वित्त पोषण हेतु कार्यक्रमों की दृष्टांतक सूची : निगम निम्नलिखित प्रमुख क्षेत्रों के आय सृजित करने वाले विभिन्न कार्यक्रमों हेतु ऋण सहायता प्रदान करता है:-

• कृषि एवं संबंधित क्षेत्र

मधुमक्खी पालन, नौका, बोर-वेल, डेरी, मत्स्य पालन, लिफ्ट इरीगेशन, ट्रैक्टर एवं ट्राली, खाद, बीज, कीटनाशक आदि।

• **लघु व्यापार/दस्तकारी एवं पारम्परिक व्यवसाय**
बेकरी, नाई की दुकान, ब्यूटी पार्लर, लोहारगोरी, बड़ईगोरी, ड्राई क्लीनिंग, किराना दुकान, हस्तशिल्प एवं दस्तकारी सामान की दुकान, मिट्टी के बर्तन बनाना, सिले-सिलाए वस्त्रों की दुकान, सिलाई एवं बुनाई आदि।

• परिवहन सेवाएं एवं सेवा क्षेत्र

आटो मरम्मत दुकान, आटो रिक्शा, परामर्शी सेवाएं, साइकिल मरम्मत दुकान, कम्प्यूटर सेंटर, बिजली एवं इलेक्ट्रॉनिक सामान की मरम्मत दुकान, चरेलू सामान, होटल एवं रेस्टोरेंट, मोबाइल फोन मरम्मत दुकान, बहुउपयोगिता वाहन, फोटो कॉपियर, फोटो स्टूडियो, प्लम्बिंग, पिक-अप वैन, टैक्सी एवं टैम्पो आदि।

● तकनीकी एवं व्यावसायिक ट्रेड/पाठ्यक्रम

प्रमाण-पत्र, स्नातक एवं उच्च स्तर के जैसे इंजीनियरिंग, प्रबंधन, मेडिसिन, नर्सिंग, कम्प्यूटर इत्यादि के तकनीकी, व्यावसायिक एवं वॉकेशनल पाठ्यक्रम।

चैनल सहभागियों (राज्य चैनेलाइजिंग एजेंसियों/बैंकों) को उपरोक्त प्रमुख क्षेत्रों में वित्तीय दृष्टि से उपयुक्त एवं तकनीकी रूप से व्यवहार्य परियोजनाओं हेतु लाभार्थियों की पसन्द के अनुसार ऋणों का वितरण करना होता है। उपरोक्त क्षेत्रों के अन्तर्गत दिए गए कार्यक्रमों की सूची मात्र दृष्टांतक है।

चैनल सहभागी (राज्य चैनेलाइजिंग एजेंसियों एवं बैंक)

एन.बी.सी.एफ.डी.सी. संबंधित राज्य सरकार/संघ राज्य क्षेत्र द्वारा नामित राज्य स्तरीय पिछड़ा वर्ग निगमों एवं बैंकों अथवा अन्य राज्य एजेंसियों, जिन्हें चैनेलाइजिंग एजेंसी कहा जाता है, के माध्यम से ऋण प्रदान करता है। चैनल सहभागियों से अपेक्षा की जाती है कि वे तकनीकी रूप से उपयुक्त एवं आर्थिक रूप से व्यावहारिक योजनाओं की पहचान करने तथा एन.बी.सी.एफ.डी.सी. से ऋण प्राप्त करने हेतु वार्षिक कार्य योजना प्रस्तुत करना अपेक्षित है। अधिक से अधिक संख्या में लाभार्थियों को कवर करने हेतु सावधि ऋण योजना के अंतर्गत किसी वित्तीय वर्ष में राज्य चैनेलाइजिंग एजेंसी/बैंक को स्वीकृत की जाने वाली धनराशि का 75% अंश उन परियोजनाओं के लिए होगा, जिसमें एन.बी.सी.एफ.डी.सी. का अंश प्रति परियोजना रु. 2.00 लाख से कम हो।

चैनल सहभागियों (राज्य चैनेलाइजिंग एजेंसियों/बैंकों) से यह भी अपेक्षा की जाती है कि वे सम्भावित लाभार्थियों की प्रशिक्षण आवश्यकताओं की पहचान करें एवं लाभार्थियों की पसन्द के अनुसार व्यवहार्य परियोजनाएं प्रस्तुत करें। लाभार्थियों की योग्यता को सुनिश्चित करने तथा ऋण राशि का समुचित एवं समय पर उपयोग एवं ऋण वसूली चैनल सहभागियों का दायित्व है।

ऋण योजनाओं के प्रकार

1. **सावधि ऋण योजना** : सावधि ऋण योजना के अन्तर्गत एन.बी.सी.एफ.डी.सी. द्वारा परियोजना लागत का 85%, अधिकतम रु.15.00 लाख प्रति लाभार्थी ऋण दिया जाता है। शेष 15% का अंशदान राज्य चैनेलाइजिंग एजेंसी/लाभार्थी द्वारा वहन किया जाता है। बैंकों के माध्यम से दिए जाने वाले ऋणों में 100% अंशदान एन.बी.सी.एफ.डी.सी. का होगा।

2. **सूक्ष्म ऋण योजना** : इस योजना के अन्तर्गत परियोजना लागत का 85% से 95%, अधिकतम रु.15.00 लाख प्रति स्व-सहायता समूह तथा रु. 1.25 लाख प्रति लाभार्थी की दर से ऋण दिया जाता है। शेष 5% से 15% अंशदान राज्य चैनेलाइजिंग एजेंसी/लाभार्थी द्वारा वहन किया जाता है। बैंकों के माध्यम से दिए जाने वाले ऋणों में 100% अंशदान एन.बी.सी.एफ.डी.सी. का होगा।

1. सावधि ऋण योजना के अंतर्गत कवर होने वाली योजनाएं

1) **सामान्य ऋण योजना** : इस योजना के अंतर्गत पिछड़े वर्ग के व्यक्ति रु. 5 लाख तक का ऋण 6% वार्षिक ब्याज दर पर, रु. 5 लाख से अधिक रु. 10.00 लाख तक का ऋण 7% वार्षिक ब्याज दर पर तथा रु. 10.00 लाख से अधिक रु. 15.00 लाख तक का ऋण 8% वार्षिक ब्याज दर पर प्राप्त कर सकते हैं। ऋण पुनर्भुगतान की अवधि 8 वर्ष है।

वित्तीय प्रणाली : एन.बी.सी.एफ.डी.सी. ऋण 85% और राज्य चैनेलाइजिंग एजेंसी / लाभार्थी अंशदान 15% है।



ii) नई स्वर्णिमा योजना - महिलाओं के लिए

पिछड़े वर्ग की महिलाओं में आत्मनिर्भरता की भावना जागृत करने हेतु ऐसी महिलाएँ जिनकी वार्षिक पारिवारिक आय रु. 3.00 लाख से कम है; निगम द्वारा एक विशेष योजना 'नई स्वर्णिमा' संचालित है।

यह योजना महिलाओं को उद्यमीय / स्व-रोजगार को आरंभ करने की सुविधा प्रदान करती है। इस योजना की मुख्य विशेषताएँ निम्नानुसार है:

वित्तीय प्रणाली :

- ऋण की अधिकतम सीमा रु. 2.00 लाख प्रति लाभार्थी है।
- एन.बी.सी.एफ.डी.सी. अंश 95%, रा.चै.ए. अंश 5% है।
- लाभार्थी द्वारा दी जाने वाली ब्याज दर 5% वार्षिक है।
- ऋण पुनर्भुगतान अवधि 8 वर्ष है।

अध्ययन प्राप्त करने हेतु शैक्षिक ऋण प्रदान करता है। ऐसे विद्यार्थी जिन्होंने ए.आई.सी.टी.ई., मेडिकल काउन्सिल ऑफ इण्डिया, विश्वविद्यालय अनुदान आयोग राष्ट्रीय-कौशल विकास निगम, राज्य कौशल मिशन इत्यादि इत्यादि जो भी लागू हो, से मान्यता प्राप्त संस्थान में प्रवेश पा लिया हो, इस योजना के अन्तर्गत ऋण लेने हेतु पात्र हैं। भारत में अध्ययन हेतु प्रति विद्यार्थी पाठ्यक्रम व्यय का 90% अधिकतम ऋण राशि रु. 15.00 लाख तक तथा विदेश में अध्ययन हेतु पाठ्यक्रम व्यय का 85%, जिसकी अधिकतम सीमा रु. 20.00 लाख प्रति विद्यार्थी है, प्रदान किया जाता है। शेष अंश विद्यार्थी/राज्य चैनेलाइजिंग एजेंसी द्वारा वहन किया जाएगा।

वित्तीय प्रणाली :

भारत में अध्ययन हेतु एन.बी.सी.एफ.डी.सी. अंश 90% रा.चै.ए. / लाभार्थी अंश 10% ।
विदेश में अध्ययन हेतु एन.बी.सी.एफ.डी.सी. अंश 85% रा.चै.ए. / लाभार्थी अंश 15% ।

ब्याज की दर : छात्रों को 4% वार्षिक एवं छात्राओं को 3.5% वार्षिक ब्याज दर देय होगी। मोरेटोरियम अवधि को 5 वर्ष सहित, 15 वर्षों में ऋण की वसूली की जाएगी।



iii) शैक्षिक ऋण योजना

निगम पिछड़े वर्ग के विद्यार्थियों को जिनकी वार्षिक पारिवारिक आय रु. 3.00 लाख से कम हो, स्नातक सर्टिफिकेट अथवा उच्च स्तर पर व्यावसायिक/तकनीकी/वोकेशनल शिक्षा अथवा प्रशिक्षण हेतु भारत एवं विदेश में

2. सूक्ष्म ऋण योजना के अंतर्गत कवर होने वाली योजनाएं

(क) सूक्ष्म वित्त योजना : निगम द्वारा चैनल सहभागियों (राज्य चैनलाइजिंग एजेंसियों/बैंकों) के माध्यम से सूक्ष्म वित्त योजना को क्रियान्वित किया जाता है। स्व-सहायता समूह में प्रति लाभार्थी ऋण की अधिकतम सीमा रु. 1.25 लाख है तथा प्रति समूह अधिकतम ऋण सीमा रु. 15.00 लाख है।

वित्तीय प्रणाली : एन.बी.सी.एफ.डी.सी. अंश 90%, राज्य चैनलाइजिंग एजेंसी / लाभार्थी अंशदान 10%।

ब्याज की दर : स्व-सहायता समूह/लाभार्थी द्वारा देय ब्याज दर 5% वार्षिक है। ऋण पुनर्भुगतान की अवधि 4 वर्ष है।

(ख) महिला समृद्धि योजना (महिलाओं के लिए सूक्ष्म वित्त योजना) :

इस योजना के अन्तर्गत लक्षित वर्ग की उद्यमी महिलाओं के स्व-सहायता समूह को ऋण प्रदान किया जाता है। योजना का क्रियान्वयन ग्रामीण एवं शहरी क्षेत्रों में महिला स्व-सहायता समूह के लाभार्थियों को चैनल सहभागियों (एस.सी.ए./बैंको) के माध्यम से ऋण सहायता उपलब्ध कराई जाती है। प्रति लाभार्थी अधिकतम ऋण राशि रु. 1.25 लाख है तथा प्रति समूह अधिकतम ऋण सीमा रु. 15.00 लाख है।

वित्तीय प्रणाली : एन.बी.सी.एफ.डी.सी. ऋण 95%, राज्य चैनलाइजिंग एजेंसी / लाभार्थी अंशदान 5%

ब्याज की दर : स्व-सहायता समूह/लाभार्थी द्वारा राज्य चैनलाइजिंग एजेंसी / बैंक को देय ब्याज दर 4% वार्षिक है तथा, ऋण पुनर्भुगतान की अवधि 4 वर्ष है।

(ग) लघु ऋण योजना

इस योजना के अन्तर्गत लाभार्थी (व्यक्तियों) को अधिकतम रु. 1.25 लाख तक का ऋण दिया जा सकता है। लाभार्थी से लौ जाने वाली वार्षिक ब्याज दर 6% है।

वित्तीय प्रणाली : एन.बी.सी.एफ.डी.सी. ऋण 85%, राज्य चैनलाइजिंग एजेंसी / लाभार्थी अंशदान 15%, ऋण पुनर्भुगतान की अवधि 8 वर्ष है।



निगरानी एवं मूल्यांकन

एन.बी.सी.एफ.डी.सी. योजनाओं का लाभार्थियों पर सामाजिक-आर्थिक स्थिति का पता लगाने के लिए निगरानी के उद्देश्य से निगम निगरानी एवं मूल्यांकन अध्ययन पर समुचित ध्यान देता है। चैनल पार्टनर्स को निगरानी तंत्र को मजबूत करने और मूल्यांकन अध्ययन प्रेक्षणा/अनुशंसाओं पर कार्रवाई करने की समय-समय पर सलाह भी दी जाती है। स्वतंत्र एजेंसियों के माध्यम से प्रभाव के आकलन के लिए समय-समय पर योजनाओं का मूल्यांकन किया जाता है। इकाईयों और लाभार्थियों के निरीक्षण के लिए एन.बी.सी.एफ.डी.सी. के अधिकारियों द्वारा क्षेत्रों के दौरे भी किए जाते हैं।

एन.बी.सी.एफ.डी.सी. की सूक्ष्म वित्त एवं महिला समृद्धि योजना के अन्तर्गत स्व-सहायता समूहों का गठन व्यक्तियों के ऐसे समूहों को वित्तीय सहायता देने पर विचार किया जाएगा, जिसमें अधिकांशतः (60% एवं उससे अधिक) सदस्य पिछड़े वर्गों से संबंधित हों तथा अन्य सदस्य कमजोर वर्गों (जैसे कि जाय और /अथवा आर्थिक मानदण्ड सरकार द्वारा निर्धारित किए गए हैं) जिनमें अनुसूचित जाति/जन-जाति, अल्पसंख्यक एवं असह्य व्यक्ति सम्मिलित हों।

समूहों का प्रौद्योगिकी उन्नयन-योजना

समूहों के सदस्यों प्रमुखतः पिछड़े वर्गों के दस्तकार समूहों को सशक्त बनाने के लिए, निगम ने तकनीकी उन्नयन योजना शुरू की है। इस योजना के तहत, निगम लक्षित समूहों के तकनीकी उन्नयन, उत्पादों और उत्पादकता की गुणवत्ता में सुधार करने के लिए समूहों में क्षमता वृद्धि की सुविधा प्रदान करता है जिससे वे घरेलू और अंतर्राष्ट्रीय बाजारों में प्रतिस्पर्धा का सामना करने में सक्षम हों। इस योजना के अंतर्गत निम्नानुसार वित्तीय सहायता प्रदान की जाती है :-

- क) तकनीकी उन्नयन और/या क्षमता वृद्धि हेतु औजार सहित मशीनरी/उपकरण की खरीद के लिए प्रति लाभार्थी रु. 30,000/- तक। एन.बी.सी.एफ.डी.सी. का अंशदान परियोजना लागत का 90% है।
- ख) उद्यमोप विकास और अन्य विशेष प्रशिक्षण के लिए प्रति लाभार्थी रु. 30,000/- तक। एन.बी.सी.एफ.डी.सी. का अंशदान 100% है।
- ग) सामूहिक अवसंरचना/विपणन संयोजन इत्यादि के स्थापना हेतु प्रति स्व-सहायता समूह (कम से कम 10 सदस्यों के साथ) रु. 6.00 लाख तक। एन.बी.सी.एफ.डी.सी. का अंशदान परियोजना लागत का 80% है।

प्रशिक्षण एवं विकास

निगम लक्ष्य समूह के पात्र-सदस्यों के तकनीकी और उद्यमशीलता कौशल के उन्नयन हेतु सामान्य मानकों के अनुरूप कौशल विकास प्रशिक्षण की सुविधा प्रदान करता है जिससे वे स्व-रोजगार या वेतन रोजगार के माध्यम से विकासात्मक कार्यकलापों से जुड़ सकें। निगम द्वारा प्रशिक्षण सरकारी प्रशिक्षण संस्थानों/संस्थाओं, कौशल विकास एवं उद्यमशीलता मंत्रालय द्वारा गठित सेक्टर स्किल काउंसिलों (SSCs) एवं राष्ट्रीय कौशल विकास निगम (NSDC) और/या सेक्टर स्किल काउंसिलों (SSCs) से संबद्ध इस प्रकार के प्रतिष्ठित प्रशिक्षण संस्थानों के माध्यम से जिन्होंने एन.बी.सी.एफ.डी.सी. के साथ समझौता-ज्ञापन हस्ताक्षरित किया हो, के माध्यम से उपलब्ध कराए जाते हैं।

प्रशिक्षण के सफल समापन के बाद प्रशिक्षणार्थी अपना व्यवसाय शुरू करने के लिए एन.बी.सी.एफ.डी.सी. की ऋण योजनाओं के तहत ऋण प्राप्त कर सकते हैं। उदाहरणार्थ कुछ प्रशिक्षण कार्यक्रम हैं: मशीन ऑपरेटर, प्लास्टिक प्रसंस्करण, कालीन बुनाई, जैकार्ड हथकरघा, बुनकर, रोटी आर्टिस्ट, मेकअप कलाकार, टायर फिटर, सिलाई मशीन ऑपरेटर, प्लम्बर, इलेक्ट्रीशियन, जनरल इयूटी असिस्टेंट, होम हेल्थ असिस्टेंट, बेंत और चांस हस्तशिल्प, वेयरहाउस पिकर और पैकर, सहायक सौंदर्य चिकित्सक आदि।



विपणन संयोजन (लिंकेज)

निगम विकासात्मक अन्य कार्यकलापों के अतिरिक्त लक्षित वर्ग के दस्तकारों हेतु विपणन सुविधाओं को भी प्रोत्साहित कर रहा है। निगम देश के प्रमुख मेलों जैसे भारत अन्तर्राष्ट्रीय व्यापार मेला, नई दिल्ली; दिल्ली हाट, नई दिल्ली ; सूरजकुण्ड अन्तर्राष्ट्रीय क्राफ्ट मेला, फरीदाबाद इत्यादि तथा संबंधित राज्यों में आयोजित प्रदर्शनियों/मेलों में भाग लेने हेतु अवसर उपलब्ध कराता है। इस प्रकार के आयोजन से दस्तकारों को मात्र विपणन प्रदर्शन का ही अवसर प्राप्त नहीं होता है, अपितु अपने उत्पादों को अच्छी कीमत में बेच कर आय अर्जित करने का भी अवसर प्राप्त होता है, जो प्रायः स्थानीय जगहों पर कठिन होता है। एन.बी.सी.एफ.डी.सी. योजनाओं के प्रचार-प्रसार एवं विपणन संयोजन स्थापित करने हेतु दस्तकारों को उनके राज्यों में महत्वपूर्ण अवसरों एवं उत्सवों के आयोजनों आदि में भाग लेने हेतु प्रोत्साहित करता है।



विभिन्न योजनाओं के अंतर्गत अधिकतम ऋण सीमा, वित्तीय प्रणाली तथा व्याज दर

| | |
|-----------------------|---|
| (i) सावधि ऋण योजना | i) सामान्य ऋण योजना ii) नई स्वर्णिमा योजना - महिलाओं के लिए iii) शैक्षिक ऋण योजना |
| (ii) सूक्ष्म ऋण योजना | iv) सूक्ष्म वित्त योजना (मिश्रित स्व-सहायता समूहों के लिए) v) महिला समृद्धि योजना (खासकर महिला स्व-सहायता समूहों के लिए) vi) लघु ऋण योजना |

| क्रम सं. | योजना का नाम | प्रति लाभार्थी अधिकतम ऋण सीमा | वित्तीय पद्धति # | | व्याज की दर प्रति वर्ष # # | | पुनर्भुगतान अवधि (उ: महीने की अधिकतम अवधि सहित) | |
|----------|---|-------------------------------|------------------|------------|----------------------------|--|---|--------|
| | | | एनबीसीएफडीसी | एनबी/लघु | एनबी/बैंक | गारंटी | | |
| 1. | सावधि ऋण | | | | | | | |
| i) | सामान्य ऋण योजना | ₹ 15.00 लाख | 85% | 15% | ₹ 5 लाख तक 3% 6% | ₹ 5 लाख से अधिक ₹ 10 लाख तक 4% 7% | ₹ 10 लाख से अधिक ₹ 15 लाख तक 5% 8% | 8 वर्ष |
| ii) | शैक्षिक ऋण योजना A (क) भारत में (ख) विदेश में | ₹ 15.00 लाख ₹ 20.00 लाख | 90% 85% | 10% 15% | 1% 1% | 4%* 4%* | अधिकतम 15 वर्ष | |
| iii) | न्यू स्वर्णिमा योजना | ₹ 2.00 लाख | 95% | 05% | 2% | 5% | 8 वर्ष | |
| 2. | सूक्ष्म वित्त | | | | | | | |
| i) | सूक्ष्म वित्त योजना | ₹ 1.25 लाख ** | 90% | 10% | 2% | 5% | 4 वर्ष | |
| ii) | महिला समृद्धि योजना (महिलाओं के लिए) | ₹ 1.25 लाख ** | 95% | 05% | 1% | 4% | 4 वर्ष | |
| iii) | लघु ऋण योजना | ₹ 1.25 लाख | 85% | 15% | 3% | 6% | 8 वर्ष | |

बैंक के मामलों में, एन.बी.सी.एफ.डी.सी. ऋण 100% तक होगा; तथापि उनकी विशिष्ट माँग के अनुसार वितरण किया जाएगा।

लक्षित वर्ग के विकलांग व्यक्तियों (40% या अधिक) के लिए व्याज दर पर 0.25% की विशेष रियायत प्रदान की जाती है।

A आवेदक ने मान्यता प्राप्त संस्थान में प्रवेश प्राप्त कर लिया हो तथा योग्यता परीक्षा में न्यूनतम 50% अंक होने चाहिए।

* छात्रों के लिए व्याज दर 3.5% प्रति वर्ष।

** प्रति समूह अधिकतम ऋण राशि ₹. 15.00 लाख।

(क) **अग्रिम निधि**: बैंक सहभागी को अग्रिम निधि का उपयोग 120 दिनों के भीतर करना होगा और उपयोग प्रमाण-पत्र तदनुसार प्रस्तुत करना होगा।

(ख) **पुनर्वित्त**: एनबीसीएफडीसी की योजना की व्याज दर के अनुसार, एनबीसीएफडीसी से भुगतान के 10 दिनों के भीतर पुनर्वित्त की गई राशि को लाभार्थियों के आधार-लिंक ऋण खाते में चिनियोजित करना होगा।

● बैंक किसी भी वर्ष में भुगतान की गयी शैक्षिक ऋण राशि के बकाया के पुनर्वित्त के लिए दावा कर सकते हैं।

● अन्य योजनाओं के लिए पुनर्वित्त का दावा केवल चालू वित्तीय वर्ष के दौरान ऋण के लिए किया जा सकता है।

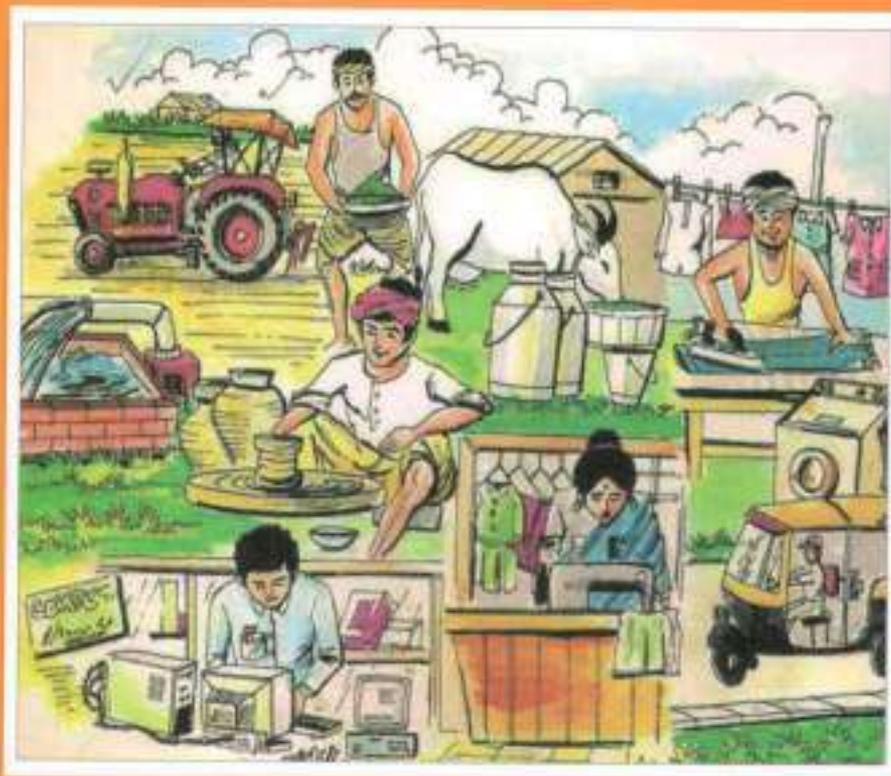
व्याज दर स्लैब-वार;

उपभोग अवधि (दिनों की सं.) व्याज दर (प्रतिवर्ष)

1-120 दिन 3%

121-180 दिन 6%

बैंक सहभागियों को अनुपभुक्त राशि/निधियों को वापस करने की आवश्यकता होती है, यदि अग्रिम निधि का उपयोग जारी होने के 180 दिनों के भीतर नहीं किया जाता है तो 180 दिन से वापसी की तारीख तक 8% प्रतिवर्ष प्रभार देय होगा।



एन.बी.सी.एफ.डी.सी.
विवरणिका

NBCFDC
PROFILE

राष्ट्रीय पिछड़ा वर्ग वित्त एवं विकास निगम
(भारत सरकार का उपक्रम, सामाजिक न्याय और अधिकारिता मंत्रालय)

NATIONAL BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION
(A Govt. of India Undertaking, Ministry of Social Justice & Empowerment)

पंचसती मजिल, एन.बी.सी.आई. भवन, 3, सीपी इंस्टीट्यूशनल एरिया, अगस्त क्रान्ति मार्ग, नई दिल्ली-110 016
5 Floor, NCUI Building, 3, Sir Institutional Area, August Kranti Marg, New Delhi-110016

एनबीसीएफडीसी फोन : 011-26654400 फैक्स : 011-26650086 ई-मेल : info@nbcfdc.gov.in

वेबसाइट / वेबसाई : www.nbcfdc.gov.in

एन 150 5001 - 2015 कंपनी

National Backward Classes Finance & Development Corporation (NBCFDC) a Govt. of India Undertaking under the aegis of Ministry of Social Justice and Empowerment has an authorized Share Capital of Rs. 1500 crore. NBCFDC was incorporated on 13th January, 1992 under the Companies Act, 1956 (Now company under section 8 of the companies Act, 2013) as a Company not for profit with an objective to promote economic and developmental activities for the benefit of Backward Classes and to assist the poorer section of these classes in skill development and self employment ventures. Schemes are implemented through Channel Partners i.e. State Channelising Agencies (SCAs) nominated by respective State Government/UTs & Banks.

Main objectives :-

- To promote economic and developmental activities for the benefit of Backward Classes.
- To assist, subject to such income and/or economic criteria as may be prescribed by the Government from time to time, individuals or groups of individuals belonging to Backward Classes by way of loans and advances for economically and financially viable schemes and projects.
- To promote self-employment and other ventures for the benefit of Backward Classes.
- To grant concessional finance in selected cases for persons belonging to backward classes having annual family income below Rs. 3.00 lakh (irrespective of Rural and Urban sector).
- To extend loans to the Backward Classes for pursuing general/professional/technical education or training at graduate and higher level.
- To assist in the upgradation of technical and entrepreneurial skills of Backward Classes for proper and efficient management of production units.

Eligibility

The applicant should belong to the Backward Classes as notified by State/Central Government from time to time. Backward Class Certificate to be issued by relevant authority of District Administration.

The annual family income of the applicant should be below Rs. 3.00 Lakh per annum irrespective of rural or urban area. Certificates are issued by Competent Authorities in the respective States.

Following Certifications to establish the income criteria can be used by the applicant:-

- i) Certificate of income issued by competent Authority of State Government / Distt. Administration
- ii) Annual family income certificate may be considered by the SCAs/Banks/SSCs on self-certification of the beneficiaries with endorsement of the same by any Gazetted Officer notified by State/Central Government.
- iii) In case of loan being applied at Bank (Channel Partner), Self-Certification assessed and endorsed by Branch Manager can be used for providing the loan.
- iv) Landless agriculture labour, marginalized farmers (those with up to One hectare land holding) and small farmers (those with up to Two hectare land holding), as assessed by the Banks through their standard processes and belonging to the Backward Classes will be automatically treated as part of the target group as per following considerations:-
 - 1) Landless agriculture labour and marginalized farmers with land holding less than One hectare will be deemed as having annual family income below Rs.1.50 Lakh per annum.
 - 2) Small farmers i.e. those with land holding between One and Two hectares will be deemed as having annual family income below Rs.3.00 Lakh per annum.

Illustrative Activities which can be financed

The Corporation can assist in a wide range of income generating activities under the following broad sectors:

- **Agriculture & Allied Activities**
Bee-keeping, Boat, Bore Well, Dairy, Fishing, lift irrigation, Tractor & Trolley, Seeds, fertilizer, pesticides etc.
- **Small Business/Artisan & Traditional Occupation.**
Bakery, Barber Shop, Beauty Parlour, Blacksmithy, Carpentry, Dry Cleaning, Grocery Shop, Handicrafts & Artisan Units, Pottery, Readymade Garment Shop, Tailoring & Weaving etc.
- **Transport Sector & Service Sector**
Auto Repair Shop, Auto Rickshaw, Consultancy Services, Cycle Repair Shop, Computer Centre, Electrical & Electronic Repair Shop, Home Appliances, Hotel & Restaurants, Mobile Repair Shop, Multi Utility Vehicle, Photo Copier, Photo Studio, Plumbing, Pick-up Van, Taxi & Tempo etc.

- **Technical and Professional Trades/ Courses**

Technical Professional & Vocational Courses at Certificate, Graduate & Higher Level such as Engineering, Management, Medicine, Nursing, Computers etc.

The Channel Partners (SCAs/Banks) are required to disburse loans for financially viable and technically feasible projects as per needs and choice of beneficiaries under above mentioned broad sectors. Activities are illustrative only.

- **Channel Partners (SCAs/Banks)**

NBCFDC provides loans to State level Backward Classes Development Corporations and Banks or other State Agencies called the Channelising Agencies nominated by the concerned State Government/UT. & Bank. The Channel Partners (SCAs/Banks) are required to identify and formulate technically feasible and financially viable projects and submit annual action plan to obtain loan from NBCFDC.

In order to cover maximum number of beneficiaries 75% of the amount of Term Loan sanctioned in any financial year to a SCA/Banks shall be for those projects where NBCFDC loan component is below Rs. 2.00 lakh per unit.

The Channel Partners (SCAs/Banks) are also required to identify potential beneficiaries, their vocational and training requirements and viable projects as per needs of the beneficiaries. The responsibility of ensuring eligibility of beneficiaries for proper and timely utilisation of loans and the recovery of loans is that of the Channel Partners (SCAs/ Banks).

- **Type of Funding**

1. **Term Loan** : Under term loan scheme, loan is given upto 85% of the project cost subject to a maximum of Rs. 15 Lakh (Rs. Fifteen lakh) per beneficiary. Remaining 15 % is contributed by SCA/Beneficiary. For Banks : NBCFDC Share is 100%.

2. **Micro Finance**: Under Micro Finance Scheme loan is given from 85% to 95% of the project cost subject to a maximum of Rs 1.25 Lakh per beneficiary in a group and balance 5% to 15% is contributed by SCA/ Beneficiary. For Banks : NBCFDC Share is 100%. Maximum loan limit per SHG is Rs. 15.00 Lakh.

- **1. Schemes covered under Term Loan**

- **(A) General Loan Scheme**

Under this scheme, beneficiaries belonging to Backward Classes and having annual family income less than Rs. 3.00 lakh can obtain loan upto Rs 5.00 lakh @ 6% p.a., loan above Rs. 5.00 Lakh and less than Rs. 10.00 Lakh @ 7% p.a. and , loan above Rs. 10.00 lakh and upto Rs.15.00 lakh @ 8% p.a. Pattern of Finance: NBCFDC share 85%, SCA/Beneficiary share 15%. Loan repayment period is 8 years.



(B) "New Swarnima" - for Women

For inculcating the spirit of Self-reliance among the women of Backward Classes, the Corporation has a special scheme "New Swarnima" for Women with annual family income less than Rs. 3.00 lakh. This scheme facilitates commencement of entrepreneurial/self employment activities by women. The salient features of the scheme are as under:

Pattern of Finance : maximum loan limit is Rs. 2.00 Lakh per beneficiary.

NBCFDC share 95%, SCA share 5%.

Rate of interest from beneficiary is @ 5% p.a. Loan Repayment period is 8 years.



(C) Education Loan Scheme

Under this scheme financial assistance is provided to the students of Backward Classes having annual family income less than Rs. 3.00 lakh for pursuing professional/technical/vocational courses or trainings at certificate, graduate and/or higher levels in India or abroad.

Such students who have obtained admission for a course in the institute recognized by AICTE, Medical Council of India, University Grant Commission National Skill Development Corporation, State Skill Mission etc., as the case may be, are eligible for the loan. For Students studying in India 90% of the expenditure of the course subject to a maximum loan of Rs. 15.00 Lakh per student or can be availed. For students willing to study abroad 85% of the expenditure of the course subject to a maximum of Rs. 20.00 Lakh per student can be availed, the balance will be borne by student/SCAs.

Pattern of Finance : For studies in India : NBCFDC share 90%, SCA / Beneficiary share 10%.

For Abroad studies :NBCFDC share 85%, SCA / Beneficiary share 15%.

Rate of Interest : 4% p.a. from Boy Student and 3.5% p.a. from girl student and loan is to be recovered in 15 years of completion of course with Moratorium period of 5 years.



2. Schemes covered under Micro Finance

(A) Micro Finance Scheme : The Corporation implements Micro Finance through Channel Partners(SCAs/Banks). Maximum loan limit is Rs. 1.25 Lakh per beneficiary under self help groups (SHGs). Maximum Loan limit per SHG being Rs. 15.00 Lakh.

Pattern of finance : NBCFDC share 90%, SCA/ Beneficiary share 10%.

Rate of interest : 5% p.a. from SHG/ Beneficiary. Loan repayment period is 4 years.

(B) Mahila Samriddhi Yojana (Micro Finance Scheme for Women) :

To provide Micro Finance to Women Self Help Group belonging to the target group. The scheme is being implemented through Channel Partners (SCAs/Banks) in rural and urban areas by way of financing the women beneficiaries through Self Help Groups (SHGs). Maximum loan limit per beneficiary is Rs. 1.25 Lakh only. Maximum Loan limit per SHG being Rs. 15.00 Lakh.

Pattern of finance : NBCFDC Share 95% SCA Share / Beneficiary Contribution 5%.

Rate of Interest : SCA/Banks to beneficiary 4% p.a. & the repayment period is 4 years.

(C) Small Loan Scheme

Loans to the individual up to Rs. 1.25 Lakh can be given under this scheme. The rate of interest from beneficiaries is 6% p.a.

Pattern of finance:NBCFDC share 85%, SCA/Beneficiary share 15%. Repayment period is 8 years.



Monitoring & Evaluation

The Corporation accords due emphasis on the monitoring & evaluation studies for monitoring purpose and assessing the impact of NBCFDC schemes on the socio-economic status of the beneficiaries. The Channel Partners are also advised from time to time to strengthen the monitoring mechanism and take action on the observations/recommendation of evaluation studies. On-going schemes are evaluated from time to time to have an impact assessment through independent agencies. Field visits are also undertaken by NBCFDC officials for inspection of units and beneficiaries.

Formation of SHGs under NBCFDC's Micro Finance and Mahila Samriddhi Yojana :

The groups of the individuals belonging to the Backward Classes will include such groups in which predominantly (60% and above) members belong to Backward Class provided other members belong to weaker sections (as per income and/or economic criteria prescribed by Govt.) including Scheduled Castes/Scheduled Tribes, Minorities and Disabled Persons.

Technology Upgradation of Cluster Scheme

In order to empower the members of Primarily OBC artisan clusters, Corporation has introduced Technology Upgradation Scheme. Under this scheme, Corporation facilitates 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. Under this scheme, financial assistance is provided for following interventions :-

- upto Rs.30,000/- per beneficiary for procurement of machinery/equipment with accessories for technology upgradation and/or capacity augmentation. NBCFDC's share is 90% of the project cost.
- upto Rs.30,000/- per beneficiary for entrepreneurship development and other specialized training. NBCFDC's share is 100%.
- upto Rs.6 Lakh per SHG (with minimum 10 members) for development of common infrastructure/establishing of marketing linkages etc. NBCFDC's share is 80% of the project cost.



Marketing Linkages

Besides other developmental activities, the Corporation is promoting marketing facilities for the artisans assisted under NBCFDC loan schemes of the target group by providing opportunities to participate in the Country's leading fairs like India International Trade Fair, DilliHaat, Handloom Haat, SurajKund International Craft Mela etc. as well as in exhibitions/fairs organized in their respective States. The events not only give much needed marketing exposure to these artisans but also provide an opportunity to market their products at good price that is usually is difficult in their own places. The artisan are also encouraged to participate in exhibitions organized in their States on important occasions and festivals etc. to establish Marketing Linkages and to propagate & publicize the NBCFDC schemes.



Training and Development

The Corporation facilitates Skill Development Training in broad conformance to the Common Norms for upgradation of technical and entrepreneurial skills of the eligible members of target group so that may engage in development activities by way of self-employment or wage employment. The training is provided through Govt. Training Institutes/organizations, Sector Skill Councils constituted by Ministry of Skill Development and Entrepreneurship and such reputed Training Institutes affiliated to National Skill Development Corporation (NSDC) and/or Sector Skill Council (SSCs) and have entered into MOU with NBCFDC.

After successful completion of training the trainee can obtain loan under NBCFDC's loan scheme to start his/her business. Some illustrative training programmes are : Machine operator plastic processing, Carpet Weaving, Jacquard handloom weaver, Roto Artist, Make-up Artist, Tyre Fitter, Sewing Machine Operator, Plumbing, Electrician, General Duty Assistant, Home Health Aide, Cane & Bamboo Handicrafts, Warehouse picker & Packer, Asst. Beauty therapist, etc.

Max. loan limit, Pattern of Finance and Rate of Interest for various schemes

| (i) | Term Loan | i) General Loan Scheme ii) New Swamima Scheme-for Women iii) Education Loan Scheme | | | | | |
|---------|----------------------------------|--|----------------------|------------|--|--------|---|
| (ii) | Micro Finance | iv) Micro Finance Scheme (For mixed SHGs) v) Mahila Samridhi Yojana (For exclusive women SHGs) vi) Small Loan Scheme | | | | | |
| Sl. No. | Name of Scheme | Max. Loan Limit Per beneficiary | Pattern of Finance # | | Rate of Interest Per Annum, # # | | Repayment Period (Including Moratorium period of six months.) |
| 1. | Term Loan | | NBCFDC | SCA/Benef. | SCAs/Bank | Benef. | |
| (a) | General Loan Scheme | Rs.15.00 Lakh | 85% | 15% | Upto Rs. 5 Lakh 3% 6% Above Rs. 5 Lakh upto Rs. 10.00 Lakh 4% 7% Above Rs. 10.00 Lakh upto Rs. 15.00 Lakh 5% 8% | | 8 Years |
| (b) | Education Loan ^ | | | | | | |
| | i) In India | Rs.15.00 Lakh | 90% | 10% | 1% | 4%* | Max. 15 Years |
| | ii) Abroad | Rs. 20.00 Lakh | 85% | 15% | 1% | 4%* | |
| (c) | New Swamima Scheme | Rs.2.00 Lakh | 95% | 05% | 2% | 5% | 8 Years |
| 2. | Micro Finance | | | | | | |
| (a) | Micro Finance Scheme | Rs 1.25 Lakh** | 90% | 10% | 2% | 5% | 4 Years |
| (b) | Mahila Samridhi Yojana for women | Rs 1.25 Lakh** | 95% | 05% | 1% | 4% | 4 Years |
| (c) | Small Loan Scheme | Rs 1.25 Lakh | 85% | 15% | 3% | 6% | 8 Years |

In case of Banks, NBCFDC loan will be available **upto 100%**, however, disbursement will be made as per their specific demand.

For persons of target group with disabilities (40% or more) a special concession of 0.25% on rate of interest is provided

^ Applicants must have got admission in duly accredited/recognized institute on merit and scored minimum 50% marks in qualifying examination.

* Rate of interest 3.5% p.a. for girl student.

** Subject to maximum of Rs.15.00 Lakh per group.

a. **Advance funds** : The advance funds should be utilized **within 120 days** by Channel Partners and utilization certificate be submitted accordingly.

b. **Refinance**: The amount of refinance should be appropriated in the beneficiaries aadhar linked loan account within **10 working days** of drawal from NBCFDC as per Rate of Interest of NBCFDC scheme.

● Banks may claim refinance of outstanding balance under Education Loan irrespective of year of loan disbursement.

● For other schemes refinance can be claimed for the loan disbursed during current financial year only.

Slab-wise rate of interest: -

Utilization (No. of days)

Rate of Interest (p.a.)

1-120 days

3%

121-180 days

6%

The Channel Partners are required to refund the un-utilized funds in case the advance funds are not utilized within 180 days of release and will be charged interest @ 8% p.a. from 180 days up to date of refund.

RECORD RETENTION POLICY

The Record Retention Policy
of
National Backward Classes Finance and Development Corporation



National Backward Classes Finance & Development Corporation
(A CPSE of Ministry of Social Justice & Empowerment, Government of India)
(An ISO 9001:2008 Certified Company)

VISION STATEMENT

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

MISSION STATEMENT

To provide concessional financial assistance to the eligible members of Backward classes for self-employment and skill development

Approved at the 156th Meeting of the Board of Directors held on ----, 2012

National Backward Classes Finance & Development Corporation.
5th Floor, N.C.U. Building, 3, Siraj Institutional Area, August Kranti Marg, New Delhi-110016
Ph: 011-26511027, 26511028 Fax: 011-26530086
Email: nbcfdc@del3.vsnl.net.in, Website: www.nbcfdc.gov.in/nbcfdc.org.in/

(For office use only)

RECORD RETENTION POLICY

The Record Retention Policy
of
National Backward Classes Finance and Development Corporation
Effective from August __, 2016



National Backward Classes Finance & Development Corporation
(A CPSE of Ministry of Social Justice & Empowerment, Government of India)

(An ISO 9001:2008 Certified Company)
CIN: U74899TV1992NPL047146

TABLE OF CONTENTS

| Record Retention Policy of NBCFDC | | Page(s) |
|-----------------------------------|---------------------------------------|---------|
| 1. | Preamble | 2 |
| 2. | Objective | 2 |
| 3. | Scope | 2 |
| 4. | Definition of Documents | 3 |
| 5. | Preservation Schedule of Documents | 3 |
| 6. | Record Maintenance and Storage | 3-4 |
| 7. | Disposal of Documents | 4 |
| 8. | Amendments to Policy | 4 |
| 9. | Department wise Preservation Schedule | 5-12 |
| 9.1 | Human Resources | 13-15 |
| 9.2 | Administration | 16-18 |
| 9.3 | Finance | 19-20 |
| 9.4 | Projects | 21-22 |
| 9.5 | Vigilance | 23 |
| 9.6 | Hindi | 24-25 |
| 9.7 | Company Secretary | 26 |
| 9.8 | RTI Applications | 27 |
| 9.9 | Skill Training | 28 |
| 9.10 | Information Technology(IT) | 29 |
| 9.11 | Court & Arbitration Cases | 30 |
| 9.12 | Planning Department | 31 |
| 9.13 | M.D. Secretariat | 31 |

RECORD RETENTION POLICY OF NBCFDC

1. Preamble

The policy will be known as "Record Retention Policy of National Backward Classes Finance & Development Corporation" (hereinafter referred as "Policy"). The Policy shall be applicable to all documents of NBCFDC maintained at the Registered Office and Regional Offices.

2. Objective

- 2.1 The objective of the Policy is to ensure that all important documents, generated or received by the Corporation, are maintained and preserved in compliance with the applicable statutory provisions and to facilitate destruction of documents that are no longer required, at an appropriate time in specified manner.
- 2.2 The policy establishes the guidelines for management, retention, preservation and destruction of documents, both in physical form and electronic form by the Corporation.
- 2.3 On formulation of policy utmost care has been taken to ensure that files are neither prematurely destroyed nor kept for period longer than necessary.

3. Scope

- 3.1 This policy shall apply to all documents that include records maintained in the form of files/registers/books or in the electronic form like stored in a computer or external hard disk at NBCFDC or Data Centre of NIC.
- 3.2 The preservation of documents, as mandated under the policy, shall apply to all documents regardless of its location, including Regional Offices.

4. Definition of Documents

- 4.1 "Documents" refer to all records that include papers, files, registers, agreements, circulars, judgments, orders, approvals, registration certificates etc. generated or received or maintained by the Corporation in the course of its business either in physical form or in electronic form.
- 4.2 Broadly, there are three kinds of records in the Corporation:
 - (i) Permanent Records include all documents that are intended to be kept permanently.
 - (ii) Records to be kept for Specified Period; and
 - (iii) Temporary Records include all documents that are intended to be superseded by final or permanent records, or which are intended to be used only for a limited period of time.

40

Temporary records can be destroyed or permanently deleted if it is available in electronic form when a project or matter closes. Upon closing of such temporary files, the respective departments shall gather and review all such temporary records.

5. Preservation Schedule of Documents

- 5.1 Each Head of the Department/Desk-in-charge shall identify and at all times maintain a schedule of documents as per policy.
- 5.2 The Documents shall be preserved under following categories: (a) Documents whose preservation shall be permanent in nature; and (b) Documents with preservation period of specified years after completion of the relevant transactions.
- 5.3 The Corporation may keep documents specified in policy in the electronic form.
- 5.4 The minimum retention periods for documents identified for various departments have been specified in policy. However, retention of those documents that are not included in the identified categories should be determined by the Record Retention Committee constituted by the Managing Director primarily by the application of the general guidelines affecting document retention identified above, as well as any other pertinent factors.
- 5.5 Where documents are maintained permanently in physical form, electronic version(s) of records also need to be maintained additionally.
- 5.6 Retention period has been fixed considering the usage value of each record. The usage value has been determined considering the compliance to statutory requirements and utility of the document based on the experience of the department.

6. Record Maintenance and Storage

- 6.1 All Documents must be properly classified and labeled mentioning the retention period of the document, indexed and stored by the respective departments/desks.
- 6.2 The Head of Department/Desk-in-Charge of each concerned department/desk shall ensure compliance of this Policy.

7. Disposal of Documents

- 7.1 The disposal/destruction of documents/records shall be an annual exercise. For this purpose, a multi-disciplinary Record Retention Committee (RRC) shall be constituted by MD. The committee will be headed by AGM or above level officials and include Departmental heads/ Desk Incharges of Finance, Projects, Administration and Company Secretary Department.

After the expiration of the indicated preservation period as per schedule to this policy, the documents will be disposed of / destroyed by the respective department on recommendation of Record Retention Committee and approval of the competent authority i.e. MD.

- 7.2 In case of an exceptional requirement to retain a record beyond the schedule, the RRC will record reason thereof and take specific approval of the M.D. to this effect.

- 7.3 The Record Retention Committee will also review the safety of the records and issue instructions to departments from time to time for proper storage and safety of records from various hazards like termite, swepage etc. The committee will also review and prepare an indicative list of important documents like Government Guarantees, MOAs, Bank Guarantees, Post Dated Cheques, Fixed Deposit Receipts etc. which are to be kept in Fire Proof Safe/Almrah for safe custody.
- 7.4 The Desk-in-Charge/Respective Departmental heads shall maintain a register containing the details of documents destroyed along with the date of destruction with the approval of the competent authority.
- 7.5 The retention periods specified under the policy are guideposts against which requirements of concerned department need to be compared. In exceptional cases, i.e. if the record has certain special features or such a course is warranted by the peculiar needs of the department, the record may be retained for a period longer than that specified in the schedule with the approval of the competent authority mentioning the reasons thereof.
- 7.6 In no case, a record will be destroyed without the approval of the competent authority. Any such violations shall be reported to the Record Retention Committee immediately by the Desk Incharge or any employee of the concerned department/desk. If any such violation is done, disciplinary action as per the CDA rules will be taken against the delinquent employee/official.
- 7.7 Physical records to be disposed off pursuant to the retention period specified in the retention schedule shall be disposed off using a shredder. The Record Retention Committee shall adopt appropriate procedure to permanently dispose off any non-paper physical records such as Audio/Video Tapes, Certificates etc. "Permanent Delete" function will be used to permanently dispose off electronic records.
- 7.8 Exception/Exclusions:- The policy does not cover social media (ie twitter, facebook etc).

8. Amendments to the Policy

- 8.1 In case of any modification / amendment / re-enactment of any existing acts, rules, regulations, guidelines, etc. or an enactment of any new act, rules, regulations, guidelines, etc., which are inconsistent with this policy, then such modified / amended / re-enacted provision or new provisions shall prevail over the policy.
- 8.2 The Managing Director is authorized to amend this Policy to be consistent with the prevailing provisions of Acts, rules, guidelines, regulations and in accordance with administrative / business requirements of the Corporation.

9. Department wise Guideline for Retention Period

Guidelines specifying department wise and record wise retention period are described as follows:

9.1 RECORDS RELATING TO HUMAN RESOURCE DEPARTMENT

| S.No. | Description of record | | Retention period |
|-------|--------------------------------------|--|---|
| | Main Head | Sub Head | |
| 1. | Creation and classification of posts | Continuance/abolition/revival of posts | Permanent, Particulars of Sanction also to be noted in Establishment/Sanction Register |
| | | Conversion of temporary posts into permanent ones | 10 Years, Particulars of Sanction to be noted in Establishment/Sanction Register |
| | | Creation of posts : Orders | Permanent, Particulars of Sanction to be noted in Establishment/Sanction Register |
| | | Other Orders | 10 years |
| | | Revision of scales of pay | Permanent, Particulars of Sanction also to be noted in Establishment/Sanction Register |
| | | Upgrading of posts | 10 Years, Particulars of Sanction to be noted in Establishment/Sanction Register |
| | | Re-designation of Posts | 10 Years, Particulars of Change to be noted in Establishment/Sanction Register |
| | | Plan/non-Plan posts | 5 Years, Particulars of Sanction to be noted in Establishment/Sanction Register |
| 2. | Recruitment | Recruitment (general aspects) including provisions of the Constitution | Permanent |
| | | Appointment of dependents of deceased employees | 5 Years, application of the candidate and an authenticated copy of the order of appointment to be kept in the personal file |
| | | Estimate (annual) of vacancies | 2 Years |
| | | Employment priorities and maintenance of roster | Permanent |
| | | Fixing of recruitment rules | Permanent |
| | | Notification to and release of vacancies by | Permanent |

| S.No. | Description of record | | Retention period |
|-------|---|--|--|
| | Main Head | Sub Head | |
| | | (i) Local employment exchange (ii) D.G.E. & T. | |
| | | Nomination of candidates by local employment exchange and their selection | 3 Years |
| | | Recruitment through Employment exchange | 10 Years, the application of the successful candidate and an authenticated copy of the order of appointment to be kept in the personal file. |
| | | Recruitment from open market, including advertisement and inviting of applications | |
| | Scheduled Castes/ Scheduled Tribes/ OBC/PH and other notified reserved categories | Reservation in services | Permanent |
| | | Selection Committees for recruitment of persons | |
| | | (a) Constitution | 3 Years or 1 year after reconstruction whichever is later |
| | | (b) Proceedings | Period of Limitation or 3 Years whichever is later |
| | | Relaxation of age/educational qualifications/experience/qualifying criteria | 3 Years, suitable entry to be made in the appropriate service record (i.e. service book or service card) and an authenticated copy of the order to be placed in service book/personal file |
| | | Condonation of break in service | 4 Years, suitable entry to be made in the appropriate service record (i.e. service book or service card) and an authenticated copy of the order to be placed in Service book/personal file |
| | | Contractual Engagement/ Engagement of casual labour | 3 Years or 1 Year after completion of Audit whichever is later. |
| 4. | Retrenchment | General Principles Orders | Permanent, copy of order also to be placed in the Personal File |
| 5. | Verification/re-verification of character and | General Principles | Permanent |
| | | Records | 1 Year, suitable entry to be made in the appropriate service record and the |

| S.No. | Description of record | | Retention period |
|-------|------------------------|---|--|
| | Main Head | Sub Head | |
| | Antecedents | | verification or report itself to be kept in the service book/personal file. |
| 5. | Medical Examination | Rules Records | Permanent 1 Year, suitable entry to be made in the appropriate service record and the verification report itself to be kept in the service book/personal file. |
| 7. | Personal files | All Staff Members | 5 Years after issue of final pension/gratuity payment order or 3 Years after ceasing being an employee of corporation whichever is later |
| 8. | Service records | All Staff Members | 5 Years after issue of final pension/gratuity payment order or 3 Years after ceasing to be an employee of corporation whichever is later |
| 9. | Postings and transfers | General aspects Orders, if involving Change of Office Orders, if not involving Change of Office | Permanent 3 Years, suitable entry to be made in the appropriate service records and register of postings, and an authenticated copy of the order to be placed in the personal file. 1 Year, suitable entry to be made in the appropriate service records and register of postings, and an authenticated copy of the order to be placed in the personal file. |
| 10. | Seniority | General Principles, Rules & List Representations | Permanent 5 Years. If the representation results in the original seniority to be revised, an authenticated copy of the relevant order/decision will be kept in service book/personal file. |
| 11. | Leave | Rules Casual Leave Other Leaves | Permanent 5 Years, suitable entries to be made in the appropriate record and leave account. 3 Years, suitable entries to be made in the appropriate service record and leave account. |

45

| S.No. | Description of record | | Retention period |
|-------|---|--|---|
| | Main Head | Sub Head | |
| 12. | Pay/special pay | Rules | Permanent |
| | | Records | 3 Years or 1 Year after completion of Audit whichever is later, suitable entries to be made in the appropriate service record and pay bill register and an authenticated copy of the order, where issued, to be placed in the personal file. |
| 13. | Allowances/ Deductions | Rules | Permanent |
| | | Claims | 1 Year or 1 Year after completion of Audit whichever is later. Suitable authenticated copy of the order to be placed in the service record |
| 14. | Annual Performance Appraisal Report | Rules | Permanent |
| | | Recording of Appraisal Reports | 5 Years after issue of final pension/gratuity payment order or 5 Years after cessation of service of the employee in the corporation. |
| | | Communication of adverse entries | |
| | | Representation for expunction of adverse entries | |
| 15. | Increment | Rules (general aspects) | Permanent |
| | | Withholding of increments | 10 Years; or 5 years after the final disposal of appeal or final judgment under the normal course of law, whichever is later |
| | | Representations and Petitions | 3 Years, if the representation results in the original order to be revised, an authenticated copy of the relevant order/decision will be kept in the precedent book, personal file and suitable entries made in the appropriate service record. |
| 16. | Probation/Confirmation | General principles (Probation) | Permanent |
| | | Rules (Confirmation) | |
| | | Confirmation/extension of probation | |
| | | Representations and Petitions | 5 Years, if the representation results in the original order to be revised, an authenticated copy of the relevant |

| S.No. | Description of record | | Retention period |
|-------|--|--|---|
| | Main Head | Sub Head | |
| | | | order/decision will be kept in the precedent book, personal file and suitable entries made in the appropriate service record. |
| 17. | Promotion/ Reversion | General principles | Permanent |
| | | Departmental Promotion Committee | Constitution: 3 Years or 1 year after the D.P.C. has been reconstituted, whichever is later. Proceedings: 5 Years |
| | | Orders | 5 Years, suitable entry to be made in the appropriate service record and an authenticated copy of the order to be placed in the personal file. |
| | | Representations and Petitions | 3 Years, if the representation results in the original order to be revised, an authenticated copy of the relevant order/decision will be kept in the precedent book, personal file and suitable entries made in the appropriate service record. |
| 18. | Training/ scholarships/ Fellowships in India and abroad | Training of staff members involving expenditure | 3 Years or 1 Year after completion of Audit. Whichever is later. |
| 19. | Departmental Examinations | Framing of rules | Permanent |
| | | Holding of examinations | 3 Years |
| | | Results-communication | 3 Years, suitable entry to be made in the appropriate service record and an authenticated copy/extract to be kept in service book/personal file. |
| | | Representations and Petition | 3 Years, if the representation results in the original orders to be revised, an authenticated copy of the relevant order/decision will be kept in precedent book, the service book/personal file and suitable entries made in the appropriate service record. |
| 20. | Deputations and Delegations | Rules regarding deputation, including deputation on foreign service in India and abroad. | Permanent |

47

| S.No. | Description of record | | Retention period |
|-------|-------------------------|--|--|
| | Main Head | Sub Head | |
| | | Delegation in India/abroad | 5 Years or 1 year after completion of audit and settlement of all audit objections, whichever is later |
| | | Deputation of officers | 5 Years plus the period of deputation. Suitable entry to be made in the appropriate service record and an authenticated copy of the order to be placed in the personal file. |
| 21. | Delegation of powers | Rules (general aspects) P. R. & S. R. Office Orders | Permanent |
| 22. | Honourarium/ Awards | Rules (general aspects) Honourarium/awards given | Permanent 3 Years or 1 Year after completion of audit whichever is later. Entries to be made in the Service Book of the concerned employee and a register to be maintained. |
| 23. | Pension/ Retirement | Rules and orders (general aspects) Pre-verification of pension case Family Pension Computation of pension Gratuity | Permanent 3 Years Till the youngest son/daughter attains majority or 5 years which is later. 15 Years |
| 24. | Resignation | Rules and orders (general aspects) Resignation of staff | Permanent 1 Year, a copy of the communication accepting the resignation be placed in the personal file. |
| 25. | Extension of service | Rules and orders (general aspects) Extension of service of staff | Permanent 3 Year after retirement, a copy of the order to be placed in the personal file. |
| 26. | Nomination of employees | General aspects Census operations Committees, working groups, etc. Section work | Permanent 1 Year 3 Years 1 Year |

48

| S.No. | Description of record | | Retention period |
|-------|---|---|--|
| | Main Head | Sub Head | |
| | | Evigilation | 3 Years or 1 year after completion of audit whichever is later. |
| 27. | Forwarding of applications | General aspects For examinations For Posts | Permanent 1 Year after announcement of result of the examination or selection for particular post. An authenticated copy of forwarding letter to be kept in the personal file. |
| 28. | No objection certificate (for registration with Employment Exchange Organization) | General aspects Issue of NOC | Permanent 1 Year, an authenticated copy to be kept in the personal file |
| 29. | Review for determining suitability of employees for continuance in service | General aspects If it results in premature retirement If results in continued retention in service | Permanent 3 years, a copy of the relevant orders/decision to be kept in the personal file 1 Year, a copy of the relevant orders/decision to be kept in the personal file |
| 30. | Review of cadres/ services | General aspects Combination of cadres/ services Separation of cadres/ services | Permanent |
| 31. | No objection certificate for issue of passport, arms licenses etc. to corporation's employees | General aspects Issue of passport Issue of arms licenses ETC/Medical/Children Education Allowance to spouse's organisation | Permanent 5 Years or one year after completion of audit whichever is later |
| 32. | Executive Development Programme for officials of SCAs/CAs | All Records | 3 years or reimbursement of expenditure by NBCFDC whichever is later. |

| S.No. | Description of record | | Retention period |
|-------|-------------------------|---|--|
| | Main Head | Sub Head | |
| 33. | APAs of Senior Officers | -- | Permanent |
| 34. | ISO | ISO procedures Quality Policy QP Reviews | 3 years after end of validity period |
| 35. | LTC | Rules & Circulars LTC Register & related records | Permanent One year after completion of block year/extended year |

50

9.2 Records relation to Administration Department

| S.No. | Description Of Record | | Retention Period |
|-------|--|---|--|
| | Main Head | Sub Head | |
| 1 | Working environment | Rules (general aspects) | Permanent |
| 2 | Land & Building | Ownership/Long Term Lease | Permanent |
| | | Taxes | 8 Years |
| | | Maintenance & Repairs | 5 Years |
| | | Hiring/Purchase/Sub.lease | 3 Years after termination of agreement or 1 Year after completion of Audit whichever is later. |
| 3 | Furniture, Stationary & Forms, Duplicating Machines, Calculating & Accounting Machines, Other Office Machines & Equipments | Rules for purchase/procurement, hire, condemnation & Disposal (general aspects) and amendments thereof. | Permanent |
| | | Condemnation/disposal of unserviceable articles | 3 Years or 1 Year after completion of audit whichever is later. |
| | | Hiring/purchase | |
| | | Maintenance and repairs | |
| | | Physical verification | |
| 4 | Black-listing of firms /contractors | Circulars (general aspects) | Permanent |
| | | Individual Cases | 3 Years |
| 5 | Contractors for supplies | Approved list | Permanent |
| | | Registration | 3 Years |
| | | Waiver/induction of penalty or condonation of irregularity | 3 Years or 1 Year after completion of audit whichever is later. |
| 6 | Telephones | Office telephones installation and shifting of telephone bills | 3 Years or 1 Year after completion of audit whichever is later. |
| | | Residential telephones- installation of telephone bills | |
| | | Repairs and maintenance | |
| | | Internet Services | |
| | | Telephone bill register | |

| S.No. | Description Of Record | | Retention Period |
|-------|--|---|--|
| | Main Head | Sub Head | |
| 7 | Staff car | Rules (general aspects) | Permanent |
| | | Ownership/Concentration papers/documents | |
| | | Non-official journeys | |
| | | Purchase of P.D.L./accessories | |
| | | Servicing, repairs and replacement of parts and relevant correspondence | |
| | | Insurance | |
| | | Log Book | |
| 8 | Unserviceable, obsolete and surplus articles | Rules (general aspects) | Permanent |
| | | Approved list of auctioneers | |
| 9 | Printing and binding | Engagement of auctioneers and notice of auction | 3 Years or 1 Year after completion of audit whichever is later |
| | | Rules for printing and binding (general aspects) | |
| 10 | Library | Correspondence relating to printing and binding | 3 Years |
| | | Ordering and receipt of books | 3 Years or 1 Year after completion of audit whichever is later |
| | | Ordering and receipt of periodicals | |
| | | Binding of books | 3 Years |
| | | Write off of books | Permanent |
| | | Auction Newspapers/Journals | 1 Year after completion of audit |
| | | Membership of Library association | Permanent |
| | | Library accession register | |
| 11 | Office Management Services | Library Bulletin | 1 Year |
| | | Approved List | Permanent |
| | | Award of work for various services | 1 Year after the work order ceases to be in force |

| S.No | Description Of Record | | Retention Period |
|------|-----------------------|--|--|
| | Main Head | Sub Head | |
| | | Running Maintenance Work | 3 Years or 1 Year after completion of audit whichever is later |
| | | Statutory Records like EPF/PF/Insurance etc | Permanent |
| 12 | Security | Rules (general aspects) | Permanent |
| | | Departmental security seals register | |
| | | Register of identity cards | |
| | | Confidential and secret box | 3 Years or 1 Year after completion of audit whichever is later. Suitable entries regarding distribution and custody of boxes and keys to be made in the appropriate register |
| | | Duplicate keys : maintenance thereof | |
| | | Issue of identity cards - correspondence thereof | 1 Year; suitable entries to be made in the register of identity cards |
| | | Loss of identity cards | |
| | | Temporary passes arrangements | |

9.3 Records relating to Finance Department

| S.No. | Description Of Record | | Retention Period |
|-------|--|--|---|
| | Main Head | Sub Head | |
| 1. | Salary and Employee related records including CMD's Personal Files | Salary Register | Permanent |
| | | PRP, LTA & LTC, Employee related advances like HRA, GDA, etc. | |
| | | Gratuity, Medical, PF Pension and Other Post Retirement facilities. | |
| | | B.I. having approval of competent authority Relevant Original Invoice and Supporting Documents. | |
| 2. | Cash & Bank Vouchers & Records | Original Payment Vouchers with supporting documents | 8 Years from the end of relevant financial year |
| | | Cash Book | |
| | | Bank Reconciliation, Bank Statement, Cash / Bank Receipt and Payment Book, Petty Cash, Regional Office Imprest Receipt | |
| | | Bank Book | Permanent |
| 3. | Journal Book | | 8 Years from the end of relevant financial year |
| 4. | General Ledger & Employee Advance Ledger | | Permanent |
| 5. | Loan Account Ledger | | Permanent |
| 6. | Vouchers (except loan vouchers) | All vouchers relating to Expenses etc. | 8 Years from the end of relevant financial year |
| 7. | Registers | Compro Issuance / RTGS / Transfer Register | 8 Years from the end of relevant financial year |
| | | Safe Custody Register | Permanent |
| | | Fixed Assets Register | |

| | | | |
|-----|---|--|--|
| 8. | FDRs, PDCs, Bank Guarantees, Indemnity Bond | | 1 Year after Audit or Full Repayment / Execution of work by vendor whichever is later |
| 9 | Taxation | Records relating to Direct Indirect Taxation | 8 Years from the end of relevant financial year or till the completion of assessment whichever is later. |
| | | Challan of Tax and Statutory payments like TDS, Service tax, PF, PT, etc. This also includes PF & FSI challan copy of contract labour. | |
| | | Provident Fund Records of Company | Permanent |
| 10 | Other Misc. Files | Gratuity, PF Records of employees upto retirement etc. | 8 Years after issue of final pension/gratuity payment order or 8 Years after ceasing being an employee of corporation whichever is later |
| | | Important Correspondence Files with vendors, outside agencies, statutory authorities. | 8 Years from the end of relevant financial year. |
| 10 | Other Misc. Files | Important Correspondence Files with ministry, government. | Permanent |
| | | Instructions, Decisions, Circulars from Management. | |
| 11. | Records relating to Recovery of Overdues | | 1 Year after Audit or Full Repayment whichever is later |
| 12. | Records pertaining to bifurcation of the corporation/state(s) | Relevant Govt. Orders & all records | Permanent |
| 13 | Budget and MOC Working Files | | 8 Years |
| 14 | Grant in Aid, CSR Funding | | 8 Years after issue of final Utilization Certificate. |

55

| | | | |
|-----|---|--|--------------------------------------|
| 15. | Regional Office Records | | 6 Years |
| 16. | Rates Files | | Permanent |
| 17. | Annual Accounts | Certified Financial Statements | Permanent |
| 18. | Investment Files | | 8 Years |
| 19. | Disbursement Register | | Permanent |
| 20. | Day Book | | 3 Years |
| 21. | <u>Loan Records</u> i) Non-functional & fully settled SCAs | Statement of Accounts | 8 years after settlement of accounts |
| | | Balance Confirmation Certificates | 8 years after settlement of accounts |
| | | Full & Final Settlement Record including latest statement of Account & Balance Confirmation Certificates | Permanent |
| | | Loan vouchers, Demand Notices, Correspondence file | 8 years after settlement of accounts |
| | | | |
| | ii) Other SCAs | All Records | Permanent |
| 22. | Rescheduling of over dues/Defaulters/settlement | All Records | Permanent |
| 23. | Utilisation Certificates | i) Functional SCAs | Permanent |
| | | ii) Non functional & closed SCAs | 8 years after settlement of accounts |
| 24. | MoU with Administrative Ministry | MoU, Negotiator Meeting, signing of MoU, Monitoring of targets, Self-evaluation based on audit and financing by Department of Public Enterprises (DPE) | Permanent |
| 25. | Share Capital | Correspondence for release of share capital and submission of Utilization Certificates | Permanent |
| 26. | Correspondence with DPE & PE Survey | -- | 5 years |

~ 14 ~

9.4 Records related to Project Department

| Sl. No. | Description of Record | Retention Period |
|---------|---|--|
| 1. | General Loan Agreements (GLA)/Memorandum of Agreement (MOA) | Permanent |
| 2. | Block Government Guarantee/Government Orders/Bank Guarantee/Assurance/Any other Instruments provided to secure loan | Permanent |
| 3. | General/Miscellaneous Correspondence | 10 Years |
| 4. | Policy Matters | Permanent |
| 5. | Scheme File: | |
| | (i) Schemes not sanctioned for want of information from SCAs/CAs | 1 Year |
| | (ii) Schemes not sanctioned due to unviable cost parameters | 1 Year |
| | (iii) Schemes sanctioned but funds not disbursed due to non-fulfillment of prudential norms or non-availment of funds by SCAs/CAs | 3 Years |
| 6. | Monitoring & Tour Reports of NBCFDC officials | 3 Years |
| 7. | Correspondence with Regional Offices | 5 Years |
| 8. | Annual Action Plan (AAP), sanction and disbursement files | |
| | i) Functional SCAs | Permanent |
| | ii) Non-Functional & Closed SCAs | 8 years after settlement of accounts by SCAs |
| 9. | List of Beneficiaries | Permanent in physical form or two years after digitalization |
| 10. | V.I.P. Reference (s) | 3 years after disposal |
| 11. | Parliament Questions Replies to Parliament Questions | 5 years |
| 12. | Communication with various Ministries of Govt. of India including periodic reports | 5 years |

| | | | |
|-----|---|--|---|
| 13. | Lending Policy | Lending Policy for SCAs | Permanent |
| | | Lending Policy for Banks/RRBs | Permanent |
| | | Lending Policy for NBFC/MFIs | Permanent |
| | | Lending Policy for Skill Training Programmes | Permanent |
| 14. | Consultative Committee for M/s. S&E | -- | 5 years |
| 15. | Reports/ATR of Parliamentary Committee/BC Commission etc. | -- | 5 years after completion of Action Taken Report (ATR) |
| 15. | Visits of Parliamentary Standing Committee | -- | 5 years |
| 17. | Correspondence with H.C. Commission, Election Commission & SCOPE etc. | -- | 5 years |
| 18. | SCAs/CAs Conference & Workshops | -- | 3 years |
| 19. | SCAs/CAs Award Scheme | -- | 5 years |
| 20. | All Other Miscellaneous files | -- | 3 years |
| 21. | Cabinet Note | -- | Permanent |
| 22. | MpU/MDA with other Development Partners | -- | 1 year after expiry of Agreement |

9.5 Records Relating to Vigilance Department

| S. No. | Description Of Record | | Retention Period |
|--------|---|--|---|
| | Main Head | Sub Head | |
| 1. | Working environment | Rules (general aspects) and Policies | Permanent |
| 2. | NBCFDC Conduct, Disciplinary and Appeal Rules | a. General notifications b. Schedule regarding appointing Authority, Disciplinary Authority and Appellate Authority c. Regarding charge sheets, documentary evidence, Enquiry Officer, examination of witnesses and show-cause notices d. Regarding penalties e. Regarding consultation with UPSC/CVC f. Regarding appeals and petitions g. Regarding suspension and subsistence allowance | Permanent |
| 3. | Complaints | (a) Those leading to vigilance / Disciplinary enquiries | Permanent. |
| | | (b) Anonymous or pseudonymous Complaints to which no action is taken | To be destroyed at the end of three years |
| | | (c) Other Complaints not resulting to Disciplinary enquiries. | 5 years |
| 4. | Disciplinary Proceedings, Prosecutions, Appeal, Petitions | (a) Resulting in imposition of penalties. (b) Resulting in exoneration of the accused officials with or without warning. | Permanent |
| 5. | Vigilance Administration | a) General Aspects b) Acts, rules, manuals, Vigilance script, c) Appointment of CVO/ Vigilance Officer | Permanent |

| S. No. | Description Of Record | | Retention Period | |
|--------|---|---|---|-----------|
| | Main Head | Sub Head | | |
| | | 1. List of officers of doubtful Integrity | Permanent | |
| | | 2. List of Officers under Agreed List | | |
| | | 3. Cases of difference of opinion with Central Vigilance Commission | | |
| | | 4. Cases of difference of opinion with other Constitutional Bodies. | | |
| | | 5. Granting of Vigilance clearance in respect of different classes of officers and the staff, | | 3 Years |
| | | 6. Cases where Vigilance Clearance is not granted | | Permanent |
| | | 7. Annual Report of CVC | | 3 Years |
| 6. | Vigilance Awareness Week | 1. Report to CVC / Ministry on the Vigilance Awareness Week | 5 Years | |
| | | 2. Papers related to Essay Competition and other competition. | 1-year from the Vigilance Awareness Week | |
| 7. | Monthly and quarterly vigilance report to CVC | | 5 years | |
| 8. | Surprise and regular inspections | Resulting into Vigilance cases and/or recovery | Permanent | |
| | | Not resulting into Vigilance cases and/or recovery | 5-years | |
| 9. | Vigilance matter of the employees in case of death / superannuation/ cessation from the Corporation | In case death of employees | 2 years after the demise of the employee | |
| | | superannuation/ cessation from the Corporation (not involved in any court case(s) | 5 years after of superannuation/ cessation of service from the Corporation | |
| | | superannuation/ cessation from the Corporation (however involved in any court case(s)) | 5 years after the settlement of court case, However the Judgment of the Court to be retained. | |

2.6 Records Relating to Hindi Department

| S.No. | Description Of Record | | Retention Period |
|-------|--|---|--|
| | Main Head | Sub Head | |
| 1 | Progressive use of Hindi in government offices | General aspects and Hindi Committees | Permanent |
| | | Hindi workshop | 3 Years |
| | | Hindi week/month | |
| | | Circulation of orders by Hindi Department | 3 Years |
| | | Registration of telegraphic address in Hindi | 1 Year |
| | | Periodical reports regarding use of Hindi for official purposes | 3 Years |
| | | Constitution of Hindi Committee | 3 Years |
| 2 | Hindi Teaching Scheme | Meeting and Follow up action of Hindi Committee | 3 Years |
| | | General aspects and Hindi Committees | Permanent |
| | | Training Programme | 3 Years |
| | | Examinations | Applications 1 Year Results 3 Years |
| | | Grant of advance increments | 3 Years or 1 Year after completion of Audit, whichever is later |
| | | Grant of awards | 3 Years or 1 Year after completion of Audit, whichever is later. |
| | | Conduct of Hindi Competitor | 3 Years |
| 3. | Transition into Hindi | Books, reports, periodicals etc. | 3 Years after the publication is printed/cyclastyled |
| 4. | Hindi Inspection | At Department Level | 3 Years |
| | | By Administrative Ministry | |
| | | By Home Ministry | |
| | | By Parliamentary Committee | |

9

9.7 Records relating to Company Secretary Department

| S.No. | Description Of Record | Retention Period |
|-------|---|------------------|
| 1. | Approved agenda items which have been put up before Board Members. | Permanent |
| 2. | Minutes of all meetings | Permanent |
| 3. | All files of the past and present Directors of the Corporation containing their appointment letters and other material and important correspondences. | Permanent |
| 4. | All original Agreements, MOUs, Contracts, Guarantees, Share/Security Certificates' documents given for custody to Corporation Secretarial | Permanent |
| 5. | Annual reports of the Corporation | Permanent |
| 6. | Statutory Registers as per Companies Act, 2013 | Permanent |
| | Instrument creating a charge from the date of satisfaction of charge. | 3 Years |
| | Register of Charge | Permanent |
| | Register of Members | Permanent |
| | Register of renewed and duplicate certificates | Permanent |
| | Register of contracts in which directors are interested | Permanent |
| | Register of Directors/MD/Manager/Secretary | Permanent |
| | Register of Directors Shareholding | Permanent |
| | Register of Inter corporate Loans & Investments | Permanent |
| | Register of Allotment | Permanent |
| | Register of Directors' Attendance | 3 Years |
| | Register of Proxies | 3 Years |
| | Register of Transfer of shares | Permanent |

| | | |
|----|---|-----------------------|
| 7 | All other documents and correspondences pertaining to Corporation Secretariat | 8 Years |
| 8 | Internal Auditors (Appointments and Reports) | 8 Years |
| 9 | Statutory Audit Reports | Permanent |
| 10 | Share Capital | Permanent |
| 11 | Canist Notes | Permanent |
| 12 | Incorporation Files, Memorandum & Articles of Association | Permanent |
| 13 | Annual Return | Last 8 Annual Returns |

As per the Secretarial Standard SS-13 & 4.

63

S.S Records Relating to RTI Cell

| S.No. | Description Of Record | Retention Period |
|-------|--|--|
| 1. | RTI Cases disposed without attracting any 1st Appeal | 3 Years |
| 2. | RTI Cases attracting 1st Appeal | 3 Years after disposal of 1st appeal |
| 3. | RTI Cases attracting 2nd Appeal (without any remarkable decision) | 3 Years or till the compliance of CIC orders, whichever is later |
| 4. | RTI Cases attracting 2nd Appeal (involving a remarkable decision) | 5 Years |
| 5. | 1st Appeal cases files | 3 Years |
| 6. | 2nd Appeal cases files | 3 Years or till the compliance of CIC orders, whichever is later |
| 7. | Files relating to the administrative aspects of RTI Act, 2003 i.e. implementation, suggestions, guidelines, etc. | 3 Years |
| 8. | File Register of RTI Applications i.e. records other than file. | Permanent |
| 9. | Inspection Register | 3 Years |

A

5.9 Records Relating to Skill Training Department

| S.No | Description Of Record | Retention Period |
|------|--|--|
| 1. | Skill Development Training Policy, CO guidelines | Permanent |
| 2. | Training Files (Course wise, State wise and Training Institution wise) | 3 Years after final placement is made to the Training Institution. |
| 3. | POC | 3 Years |
| 4. | General Correspondence Files | 5 Years |
| 5. | Ministry Correspondence (MFR, QPR, General Correspondence etc) | 5 Years |
| 6. | Officer Tour Files | 3 Years or 1 Year after completion of Audit whichever is later. |
| 7. | MoU with Training Partners | 1 year after expiry of term |
| 8. | List of Trainers/UC | Permanent |
| 9. | CSR/ Grant in Aid from Ministry | 3 Years after issue of Final Utilization Certificate |
| | | |

9.10 Relating to Information Technology (IT) Cell

| S.NO. | Main Head | Sub-head | Retention Period |
|-------|---|---|------------------|
| 1 | Policy Issues and Policy related Circulars | | Permanant |
| 2 | Software Development/ Software Implementation | e-office in NBCFDC D-Space etc | |
| 3 | Miscellaneous Correspondence | | 3 Years |
| 4 | MIS to various Dept. | -MPR to Cord Dept. -QPR to Cord Dept. -MIS Reports to Desks - MIS Reports to Zonal Offices | 1 Year |
| | | MIS/ Information to Corporate Services for Board Meeting | |
| 5 | Complaints | Complaints to Internet Service Provider Hardware/Software Complaints etc. | 1 Year |

9.11: Relating to Court and Arbitration Cases

| Sl.No. | Main Head | Sub-head | Retention Period |
|--------|---|---|---|
| 1 | Court cases | Pertaining to the NBCFDC employees | Permanent |
| 2 | Court cases relating to SCA/ Channel Partners | Pertaining to SCA/ Channel Partners in which NBCFDC is also one of the respondents. | 3-years after final disposal of the Court case |
| 3 | Court cases (Civil / Criminal Proceedings) filed by NBCFDC | | 3-years after final disposal of the Court |
| 4 | Court cases (Civil / Criminal Proceedings) filed by Other Individual/ Agency against NBCFDC | | 3-years after final settlement / disposal of the Court |
| 5 | Misc. Documents/ Files | Pertaining to periodic reports (e.g. Monthly/ Quarterly etc.) to Ministry Miscellaneous Correspondence File | 3-years |
| 6 | Court cases pertaining to employees in case of death / superannuation/ cessation from the Corporation | In case death of employees superannuation/ cessation from the Corporation (however involved in any court case(s)) | 5-years after the death / settlement of the Case whichever is later |
| 7 | Arbitration cases | | 3-years after settlement/final disposal of the matter |



9.12 Relating to Planning Department

| Sl.No. | Main Head | Sub head | Retention Period |
|--------|---|---|-------------------------------------|
| 1. | Evaluation Studies | Reports | Permanent |
| | | Approved List & Minutes of Bids | Permanent |
| | | Bid documents & General Correspondence | 3 years after completion of work |
| 2. | Publicity Grant to SCAs & Awareness Camps | - | 8 years |
| 3. | Advertisement | - | 5 years |
| 4. | Follow up of Recovery | - | 5 years after settlement |
| 5. | Follow up of Utilization Certificates | - | 3 years |
| 6. | CSR Policy | Govt./DPE Guidelines | Permanent |
| | | CSR Policy | Permanent |
| | | Minutes of CSR Management committee | 8 years |
| | | Minutes of Board level CSR Committee | Permanent |
| | | Sanctioned proposals | 5 years after receipt of final I.C. |
| | | Unsanctioned proposals & general correspondence | 3 years |

9.13 Relating to M.D. Secretariat

| Sl.No. | Main Head | Retention Period |
|--------|-------------------------|-----------------------------------|
| 1. | Office Orders/Circulars | Permanent |
| 2. | General Correspondence | 1 years after end of term of M.D. |

14-03-2014 14:00:00 Page 11 of 11

70

NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION

NO:NBCFDC/ADMN/OO/2019-20/21
October 20, 2020

OFFICE ORDER

In continuation to the existing Record Retention Policy the Competent Authority has now approved additions/amendments to the same as under

Amendment to existing Record Retention Policy

Project Division

Under records related to Project Division, Sl. No. of existing RRP 5 (ii), 5 (iii), 7 & 13 (1 ending policy for Skill Training Programmes) stands deleted

| Existing | | Amended as | | | |
|----------|----------------------------|---|--|--|--|
| S.No | S. No. of the existing RRP | Description of record | Retention period | Description of record | Retention period |
| | 8 | <u>Annual Action Plan (AAP), sanction and disbursement files</u> Functional SCAs | Permanent | <u>Annual Action Plan (AAP), sanction and disbursement files</u> All Functional Channel Partners | 2 Yrs. after settlement of accounts |
| | | Non-functional & Closed SCAs | 5 yrs. after settlement of accounts by SCAs | i) Non-functional & Closed Channel Partners ii) Non-functional & Closed Channel Partners (where any disbursement is done) | i) 5 Yrs. after settlement of accounts ii) 8 Yrs after settlement of accounts |
| 2 | 3 | General/Miscellaneous Correspondence | 10 Yrs. | General/Miscellaneous Correspondence | 3 Yrs. |
| 3 | 9 | List of Beneficiaries | Permanent in physical form or two years after digitalization | List of Beneficiaries | Maintained permanently in the LEAP Software |

Skill Training Division

| Sl No | Existing | | Amended as | |
|-------|--|---|---|--|
| | Description of record | Retention period | Description of record | Retention period |
| 1 | Training Files (Course wise, State wise and Training Institution wise) | 8 Years after final instalment is made to the Training Institution. | Training Files including list of trainees and other data. (Training Institution wise) | 3 Years after final instalment is made to the Training Institution |
| 2 | General Correspondence Files | 5 Years | General Correspondence Files | 3 Years |
| 3 | Officer Tour Files | 3 Years or 1Year after completion of Audit whichever is later | Officer Tour File, if any | 1 Year |
| 4 | MOU with Training Partners | 1 year after expiry of term | MOU with Training Partners | 3 year after expiry of term |
| 5 | CSR | 8 Years after issue of final Utilization Certificate | CSR | 3 Years after issue of final Utilization Certificate |
| 6 | Records related to Grant in Aid from Ministry | 8 Years after issue of final Utilization Certificate | Records related to Grant in Aid from Ministry | 5 year after issue of final Utilization Certificate |

The following addition to the Record Retention Policy has also been incorporated to facilitate the objective.

New Additions

All Divisions

| S No. | Description of Record | Retention Period |
|-------|--|------------------|
| 1 | Dak Register ; Internal/ Centrally Controlled/File Movement) | 5 Years |

Planning Division

| S No. | Description of Record | Retention Period |
|-------|-----------------------|--|
| 1 | Individual Loan Files | 8 Years after final date of settlement |

Administration Division

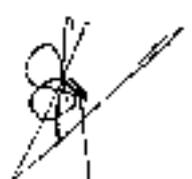
| S No. | Description of Record | Retention Period |
|-------|---|------------------|
| 1 | Correspondence with SCOPs, membership p renewal etc | 5 Years |

Finance Division

| S No. | Description of Record | Retention Period |
|-------|-----------------------|---|
| 1 | List of Beneficiaries | Maintained permanently in the LEAP Software |

Project Division

| S No. | Description of Record | Retention Period |
|-------|---|---|
| 1 | PLGIA - Claims of CPs | 5 Yrs. from the date of claim payment |
| 2 | Claims of Lending Institutions (LIs) for VISVAS Scheme | 7 yrs. From the date of subvention |
| 3 | Monitoring & Evaluation Files | 5 Yrs. |
| 4 | Audit Replies File | 5 Yrs |
| 5 | Website Location File | 3 Yrs |
| 6 | MPR/QPH/Cab. Note | 3 yrs |
| 7 | Annual Report – Ministry | 4 yrs. |
| 8 | Exhibition Files a) Files with claims settled b) Files where NBCFDC is Nodal Agency | a) 3 yrs. After settlement of payment. b) 6 yrs. |



| | | |
|----|--|-----------|
| 9 | Director's Report - NCFDC | 2Yrs |
| 10 | Technology Upgradation Proposal sanctioned files | 10 yrs |
| 11 | Technology Upgradation Proposal no; Sanctioned | 2 yrs. |
| 12 | DC (H) | 10 yrs |
| 13 | DC (HL) | 5 yrs |
| 14 | Board Agenda File | 1 yr. |
| 15 | Lending Policy for V.SVAS Yojana (ISS) | Permanent |

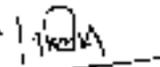
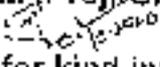
Skill Training Division

| S No. | Description of Record | Retention Period |
|-------|--|--|
| 1 | Monthly Progress Report, Quarterly Progress Report files | 3 Yrs |
| 2 | Utilisation Certificates from Training Institutes | 3 Years after final instalment is made to the Training Institution |
| 3 | Utilisation Certificates sent to Ministry | Permanent |
| 4 | Proposals received from Dis/SSC, other agencies | 1 Year |

This issues with the approval of Competent Authority.


 (Sujay P John)
 Chief Manager (Admn)

Distribution:

1. SGM (Planning) 
2. SGM(HR)/GM (Proj)/GM (Fin.) & CS 
3. DGM (SD) 
4. MD-Sectt. for kind information of MD
5. Notice Board- for kind information of Employees.

