

2. Budget and Programme – 2022-23

2.1.1 Budget allocated to each agency including all plans, proposed expenditure and reports on disbursements made etc. [Section 4(1)(b) (xi)]

2.1	Budget allocated to each agency including all plans, expenditure and reports on disbursements made etc. (Section 4 (1) (b)(xi))	2.1.1. Total budget for the public authority	The Budget Estimates (BE) under the Revenue Expenditure Head for the year 2022-23 is Rs.2411.60 Lakh. The expenditure heads with amount of Budget against each is given as under:																																																						
		2.1.2. Budget for each agency and plan & programmes	<ol style="list-style-type: none"> 1. Administrative & Other Expenses – Rs .540.60 Lakhs 2. Grant in Aid to SCA – Rs.376.00 lakhs 3. Employee Benefit Expenses – Rs.1300.00 lakhs 4. Corporate Social Responsibility – Rs.65.00 lakhs 5. Provision of loan & Interest waived Off Provision for Contingencies – Rs.100 Lakhs 6. Depreciation & Amortisation – Rs.30.00 7. Total Budget (1 to 7) – Rs.2411.60 <p>Further, the year-wise Budget Estimates along with Revised Estimate and Actual Expenditure is being attached separately.</p>																																																						
		2.1.3. Proposed expenditures	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%;"></th> <th colspan="2" style="text-align: right;">Rs. Lakhs</th> </tr> <tr> <th style="text-align: left;"><u>Particulars</u></th> <th style="text-align: right;"><u>Budget Estimate</u></th> <th style="text-align: right;"><u>Exp. incurred</u></th> </tr> </thead> <tbody> <tr> <td colspan="3">Income</td> </tr> <tr> <td>Interest On Loans (Terms/Micro Finance)</td> <td style="text-align: right;">5450.00</td> <td style="text-align: right;">5225.45</td> </tr> <tr> <td>Interest on Deposited , advances & others</td> <td style="text-align: right;">105.00</td> <td style="text-align: right;">239.52</td> </tr> <tr> <td>Other Income</td> <td style="text-align: right;">5555.00</td> <td style="text-align: right;">5464.97</td> </tr> <tr> <td colspan="3">Expenditure</td> </tr> <tr> <td>Revenue Expenditure</td> <td style="text-align: right;">1855.60</td> <td style="text-align: right;">1654.19</td> </tr> <tr> <td>Training Expenditure- Beneficiaries</td> <td style="text-align: right;">100.00</td> <td style="text-align: right;">44.76</td> </tr> <tr> <td>CSR Expenses</td> <td style="text-align: right;">65.00</td> <td style="text-align: right;">25.42</td> </tr> <tr> <td>Incentive to Channel Partners & cluster</td> <td style="text-align: right;">226.00</td> <td style="text-align: right;">80.42</td> </tr> <tr> <td>Prior period/ Exceptional Items</td> <td style="text-align: right;">(25.00)</td> <td style="text-align: right;">(42.46)</td> </tr> <tr> <td>Depreciation & Amortization</td> <td style="text-align: right;">30.00</td> <td style="text-align: right;">23.40</td> </tr> <tr> <td>Developmental (Fair & Exhibition/Publicity /Cluster) Exp.</td> <td style="text-align: right;">35.00</td> <td style="text-align: right;">62.37</td> </tr> <tr> <td>Provision for Bad & Doubtful Loans & Expenditure on recoveries of loans from defaulting Channel Partners</td> <td style="text-align: right;">100.00</td> <td style="text-align: right;">575.90</td> </tr> <tr> <td>Total Expenditure</td> <td style="text-align: right;">2386.60</td> <td style="text-align: right;">2424.00</td> </tr> <tr> <td>Excess of Income over Expenditure</td> <td style="text-align: right;">3168.40</td> <td style="text-align: right;">3040.97</td> </tr> <tr> <td>Operating Profit</td> <td style="text-align: right;">3038.40</td> <td style="text-align: right;">2758.99</td> </tr> </tbody> </table>				Rs. Lakhs		<u>Particulars</u>	<u>Budget Estimate</u>	<u>Exp. incurred</u>	Income			Interest On Loans (Terms/Micro Finance)	5450.00	5225.45	Interest on Deposited , advances & others	105.00	239.52	Other Income	5555.00	5464.97	Expenditure			Revenue Expenditure	1855.60	1654.19	Training Expenditure- Beneficiaries	100.00	44.76	CSR Expenses	65.00	25.42	Incentive to Channel Partners & cluster	226.00	80.42	Prior period/ Exceptional Items	(25.00)	(42.46)	Depreciation & Amortization	30.00	23.40	Developmental (Fair & Exhibition/Publicity /Cluster) Exp.	35.00	62.37	Provision for Bad & Doubtful Loans & Expenditure on recoveries of loans from defaulting Channel Partners	100.00	575.90	Total Expenditure	2386.60	2424.00	Excess of Income over Expenditure	3168.40	3040.97	Operating Profit
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		2.1.4. Revised budget for each agency, if any	Revised Budget as above																																																						
		2.1.5 Report on disbursements made and place where the related reports are available	Annexure-A																																																						

NBCFDC
Disbursement during the year March' 2023

Fin :: Rs. Lakhs
Phy: No. of Beneficiaries

Sl. No.	States/Uts	General Loan		Micro Finance		Mahila samridhi		Total	
		Amount Disbursed During the year	No. of Beneficiaries Assisted	Amount Disbursed During the year	No. of Beneficiaries Assisted	Amount Disbursed During the year	No. of Beneficiaries Assisted	Amount Disbursed During the year	No. of Beneficiaries Assisted
1	Andaman & Nicobar	2.25	1	0.00	0	0.00	0	2.25	1
2	ANDHRA PRADESH	321.55	206	1558.15	3508	0.00	0	1879.70	3714
3	ASSAM	102.18	72	11.46	16	0.00	0	113.64	88
4	BIHAR	342.36	334	21.26	32	0.00	0	363.62	366
5	CHANDIGARH UT	0.42	3	2.50	10	2.50	10	5.42	23
6	Chhattisgarh	1258.38	634	114.43	213	0.00	0	1372.81	847
7	Dadar Nagr Hveli	0.10	1	0.00	0	0.00	0	0.10	1
8	DELHI	50.91	62	1.03	2	0.00	0	51.94	64
9	GOA	70.00	79	20.00	40	0.00	0	90.00	119
10	GUJRAT	1004.96	1448	1507.22	2923	5.33	20	2517.51	4391
11	HARYANA	14.39	16	376.74	1550	150.00	650	541.13	2216
12	HIMACHAL PRADESH	136.47	296	250.00	790	150.00	480	536.47	1566
13	JAMMU & KASHMIR	180.00	230	210.00	740	210.00	740	600.00	1710
14	JHARKHAND	54.27	50	1.43	2	0.00	0	55.70	52
15	KARNATAKA	371.60	209	348.13	588	0.00	0	719.73	797
16	KERALA	2319.59	6576	9361.80	40712	5475.00	23010	17156.39	70298
17	MADHYA PRADESH	511.29	745	54.05	140	0.00	0	565.34	885
18	MAHARASHTRA	438.28	314	43.87	71	0.00	0	482.15	385
19	MANIPUR	9.51	5	0.51	1	0.00	0	10.02	6
20	Meghalya	5.18	2	0.00	0	0.00	0	5.18	2
21	NAGALAND	6.19	4	0.00	0	0.00	0	6.19	4
22	ODISHA	132.13	130	5.53	8	0.00	0	137.66	138
23	PONDICHERY	1327.67	622	1257.86	2141	0.00	0	2585.53	2763
24	PUNJAB	1044.72	1348	1099.77	2463	75.00	190	2219.49	4001
25	RAJASTHAN	903.88	460	480.66	1828	200.00	1000	1584.54	3288
26	SIKKIM	14.31	8	58.96	111	0.00	0	73.27	119
27	TAMILNDU	2284.56	2950	287.22	516	7199.64	25500	9771.42	28966
28	TELANGANA	39.30	50	40.52	67	0.00	0	79.82	117
29	TRIPURA	138.72	96	365.81	3199	0.00	0	504.53	3295
30	UTTAR PRADESH	3499.92	2443	2755.08	5546	550.00	1470	6805.00	9459
31	UTTARAKHAND	163.57	62	6.89	14	0.00	0	170.46	76
32	WEST BENGAL	69.86	73	107.73	513	0.00	0	177.59	586
	Grand Total	16818.52	19529	20348.61	67744	14017.47	53070	51184.60	140343