



Fourth Regional Review Meeting in 2024 Held at Bhubaneswar: Reaffirming Collaboration and Development



Participants of the Review Meeting of Central Region

The 4th Regional Review Meeting for FY 2024-25 of the Channelizing Partners of NMDFC for the Central Region was held on 22nd November, 2024 at Bhubaneswar, Odisha. Presided over by Dr. Abha Rani Singh, CMD, NMDFC, the meeting was attended by NMDFC officials, representatives from participating SCAs, and banking institutions. In her keynote address, Dr. Singh highlighted the critical role of SCAs in empowering minority communities and emphasized the importance of timely recovery of overdue funds, adherence to Utilization Certificate submission timelines, and implementing the MILAN software to enhance operational efficiency. Dr. Singh also encouraged SCAs to increase visibility through social media.

Key discussions covered SCAs' performance, with updates on fund allocation, recovery challenges, and innovative practices like DBT and eNix software to streamline processes. Representatives from Jharkhand, Odisha, Bihar, and West Bengal shared region-specific updates, including equity release, overdue settlements, and success stories. Bank representatives, including those from Union Bank of India and Canara Bank, discussed their involvement and highlighted the need to ensure beneficiary eligibility and align with NMDFC guidelines on interest rates.

Challenges such as delayed Utilization Certificate submission, low recovery rates, and inconsistent outreach efforts were identified. Recommendations included conducting awareness camps, improving processes through technology like MILAN software, and promoting NMDFC initiatives on social media. The CMD proposed structured orientation programs for beneficiaries to enhance entrepreneurial skills and improve fund utilization. She also emphasized strengthening collaborations with state governments and the Ministry of Minority Affairs to address challenges in obtaining Government Guarantees and formalizing partnerships with State Skill Missions. The meeting underscored the need for collaboration, innovation, and accountability to ensure the effective implementation of NMDFC schemes.

NMDFC Observed Vigilance Awareness Week, 2024



Integrity Oath being administered by CMD, NMDFC



Lecture Delivered by
Dr. Santosh Kr Singh, Dean, AUD



A Walkathon was conducted by Team NMDFC in and around
SCOPE Minar, Laxmi Nagar to sensitize the people on
Importance of Vigilance



Sensitisation Programme by
Sh Abhay Singh, Director, DGQA

The Vigilance Awareness Week – 2024 was observed by NMDFC, reaffirming a collective commitment to fostering transparency, accountability, and ethical practices in all spheres of work and life. Starting from 28th October, 2024 till 4th November, 2024, the week's activities focused on raising awareness about vigilance and promoting integrity across society and organizational levels. The theme for Vigilance Awareness Week 2024 was “सत्यनिष्ठा की संस्कृति से राष्ट्र की समृद्धि” (The Culture of Integrity for the Prosperity of the Nation), emphasized the role of vigilance in fostering good governance and a corruption-free environment, highlighting integrity as the foundation for a prosperous nation.

The week long event started with the Integrity Oath administered by CMD, NMDFC to all officials on October 28, 2024. This solemn event emphasized the commitment of every individual to transparency, honesty, and ethical behavior in their professional and personal endeavors. A lecture on the theme “Culture of Integrity for the Prosperity of the Nation” was delivered by Dr. Santosh Kumar Singh, Dean, Dr. Ambedkar University, New Delhi, on October 29, 2024. The session underlined the importance of integrity in achieving national prosperity. NMDFC organized a Walkathon on October 30, 2024, to promote the values of integrity and ethical practices. The event engaged both officials and the public, symbolizing a collective commitment to the principles of honesty and accountability.

As part of the event, on November 1, 2024, NMDFC conducted a sensitization program focusing on policies and preventive vigilance measures. Shri Abhay Singh, Director (C&P) at HQ DGQA, Ministry of Defence, delivered a detailed lecture on fostering transparency and detecting misconduct to ensure ethical operations. Numerous employees participated in the Integrity Pledge through the E-Pledge portal (<https://pledge.mygov.in/cvc/>). This initiative encouraged participants to embrace ethical standards and commit to preventing corruption. The Vigilance Awareness Week – 2024 concluded with resounding success in fostering awareness and commitment to integrity. The activities inspired active participation from all sections of society, reinforcing the need for vigilance in professional and personal spheres. This collective effort underlines NMDFC's dedication to building a transparent and ethically sound environment for sustainable national progress.

Deena Joy, Thrissur, Kerala B.Sc Nursing, Education Loan

Deena Joy is a resident of Thrissur district in Kerala. After completing her Pre-University studies, she aspired to enroll in a professional course like B.Sc. Nursing. However, her family was struggling financially. A neighbor informed her about NMDFC Education Loan Scheme implemented through Kerala State Backward Classes Development Corporation (KSBCDC). She decided to proceed with her admission process using NMDFC Education Loan Scheme. She requested for a loan of ₹1.9 Lakh in 2016 in four yearly installments from KSBCDC. On receiving the loan amount Deena Joy successfully completed her B.Sc. Nursing course and secured a job as a staff nurse at Lilavati Hospital and Research Centre in Mumbai. She repaid the loan on time and is grateful to KSBCDC and NMDFC.



Deena Joy at her workplace



Naveen at his Janaushadhi Shop

Naveen Johnson, Wayanad, Kerala B.Pharm, Education Loan

Naveen Johnson is a resident of Wayanad district in Kerala he belongs to the Christian community. He completed his Plus Two course in 2014 and aspired to become a B.Pharm graduate. Since his father was a farmer he was not able to send his son for higher studies due to meagre income. Upon enquiry, he heard about the Education Loan schemes of NMDFC implemented through Kerala State Backward Classes Development Corporation (KSBCDC). He decided to approach KSBCDC for an Education Loan.

His application was considered favourably and he was sanctioned an amount of Rs ₹3 Lakh in 2017 in four installments. Naveen successfully completed his B. Pharm course and started a 'Janaushadhi' medical shop. Now, he earns a regular income and is very thankful to KSBCDC and NMDFC for helping him fulfill his ambition. He repaid the loan on time.

Jinsy P S, Thrissur Kerala Term Loan for Quails (Kada) Farm

Jinsy PS, a resident of Pazhuvil in Thrissur, Kerala, had always dreamed of running her own farm and achieving financial independence. With only an SSLC qualification, she decided to pursue her vision by starting a quail farm. However, the lack of sufficient financial resources stood as a major obstacle in realizing her dreams. Her determination led her to the NMDFC Term Loan Scheme, which was implemented through the Kerala State Women's Development Corporation (KSWDC). Jinsy availed a loan of ₹1,33,000 from KSWDC on 1st December, 2024 to fund her quail farm project.

Before availing the loan, Jinsy's monthly income was limited. However, with the financial assistance, she was able to set up and grow her farm successfully. This resulted in a significant improvement in her monthly earnings, enabling her to enhance her quality of life and contribute positively to her family's well-being. She is thankful to KSWDC and NMDFC.



Jinsy at her Quail farm

NMDFC signs MoU with HMA for Providing CSR Support to Adolescent girls of Eight KV Schools in Delhi

NMDFC signed a Memorandum of Understanding (MoU) with HLL Management Academy (HMA), which is a non-profit educational initiative of HLL Lifecare, a Public Sector Enterprise under the Ministry of Health and Family Welfare on December 3, 2024, NMDFC, Delhi to provide CSR support for adolescent girls in eight Kendriya Vidyalaya schools. NMDFC will allocate CSR funds to HMA, which will be utilized by HMA for procurement and installation of Sanitary Napkin Vending Machines and incinerators in the eight Kendriya Vidyalaya (KV) Schools namely KV AGCR Colony, KV Andrews Ganj, KV Dr. Rajendra Prasad, KV Gole Market, KV INA Colony,



MoU was signed in the presence of the CMD NMDFC

KV Khichripur, KV NFC Vigyan Vihar and KV Shahdara. HMA will further ensure arrangements of the supply of the sanitary napkins to the machines. The signing ceremony was attended by CMD, NMDFC and senior officials from NMDFC and HMA, symbolizing a collaborative effort to promote education and well-being. This partnership is expected to contribute significantly to the Menstrual Hygiene and wellbeing of adolescent girls, fostering a brighter, inclusive, and empowered female workforce.

Monthly Progress

Over ₹ 456.90 Crores disbursed to various channelizing partners for assisting over 98 thousand beneficiaries up to the month of November, 2024

During the month of November, 2024, NMDFC released more than ₹52.00 Cr. to SCAs with a cumulative release of over ₹456.90 Cr. during F.Y. 2024-25 for assisting beneficiaries under the Term Loan, Education Loan, Virasat Loan and Micro Finance schemes as illustrated in the table below:

S. No.	Items	November, 2024		2024-25 (FY)	
		Financial (₹in Cr.)	Physical	Financial (₹in Cr.)	Physical
a.	Term Loan & Education Loan	43.00	2867	252.40	16,827
b.	Micro Finance	9.00	3600	204.50	81,800
	Total	52.00	45,247	456.90	98,627

Recovery from the NGOs (November, 2024)

With proactive efforts of NMDFC official, NMDFC is able to recover a sum of Rs.1,86,000 from the chronic defaulter organizations under the Micro Finance scheme of NMDFC. The details are as follows:

M/s GRAMIN (Agency for Rural Income Generation & Management)-Sonitpur, Assam	Rs. 61,000
M/s Women and Child Development Society-Tirunelveli, Tamil Nadu	Rs. 25,000
M/s Centre for Human Resource & Rural Development Programme-Kanyakumari, TN	Rs. 1,00,000

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