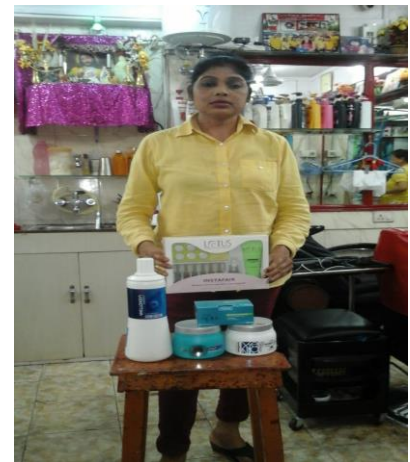


Report

Socio economic Impact Study of Beneficiaries Financed during 2016-17 & Impact Study of Beneficiaries who participated in the Hunar Haat Exhibitions during FY 2016-17 & 2017-18 and Functioning of SCAs



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EXECUTIVE SUMMARY

The National Minorities Development & Finance Corporation (NMDFC) was set up on 30th September 1994 and is functioning under the administrative control of the Ministry of Minority Affairs, Government of India, with an objective to promote the economic & developmental activities for the benefit of the “Backward Sections’ amongst the notified Minorities, preference being given to the occupational groups & women.

The prime mandate of NMDFC is to provide concessional finance to the Minorities for self employment / income generation activities. As per the National Commission of Minorities Act, 1992 the notified Minorities are Muslims, Christians, Sikhs, Buddhists and Parsis. At present the families having annual income less than Rs. 81,000 p.a. in rural areas and Rs. 1,03,000 p.a. in urban areas is the target group of NMDFC.

The State Channelising Agencies (SCAs) are main channel for implementing the schemes of NMDFC. The individual beneficiaries are assisted through the SCAs under the Term Loan, Educational Loan and Micro Finance Schemes of NMDFC. The SCAs are nominated by the respective State Governments /UT administrations.

Hunar Haat exhibition is aimed at promoting and supporting artisans from Minority communities and providing them domestic as well as international market for display and sell their products. This is providing an excellent platform to artisans belonging to Minority communities from across the country. Special feature of the “Hunar Haat” is that besides providing free of cost stall to artisans/craftsmen, NMDFC make arrangements for their transport and help in their daily expenses. This has helped “poor but rich in art & skill” artisans to reach the exhibition and display their arts/skills.

NMDFC intended to conduct “Socio economic Impact Study of Beneficiaries Financed during 2016-17 & Impact Study of Beneficiaries who participated in the Hunar Haat Exhibitions during FY 2016-17 & 2017-18 and Functioning of SCAs” and Centre for Market Research & Social Development Pvt. Ltd., New Delhi was assigned for the purpose.

NMDFC provided the detail of beneficiaries verified under the study with the sample size. The sample size was designed with the aim to provide reliable estimates separately for

urban–rural, women and men beneficiaries at the regional level. Accordingly, the sample size of target respondents were calculated to provide rural-urban and men-women differentials at SCA level.

A multi-stage random sampling procedure was followed for the study. At the first stage, States/ UTs were selected for the study where NMDFC schemes were being implemented in 2016-17, then SCAs in States/ UTs implemented the schemes were selected, then sample districts were selected from each selected State and SCA, and lastly the urban and rural areas were selected. Similarly, the representatives of SCAs were interviewed for the study to assess the functioning of SCAs.

For the present study, 1500 term loan beneficiaries, 565 education loan beneficiaries, 6290 micro finance beneficiaries, 201 Hunar Haat beneficiaries and 19 SCAs were surveyed during May-July 2019. The major findings of the study and recommendations are summarized below.

PARTICULARS OF THE BENEFICIARIES

- Majority of the sample term loan beneficiaries, education loan beneficiaries and micro finance beneficiaries are located in the rural area, while majority of the Hunar Haat beneficiaries are located in the urban area.
- The study observed that 95% beneficiaries have got the loan under Credit Line-1, while 5% have been benefitted under Credit Line-2
- Majority of term loan beneficiaries, education loan beneficiaries and Hunar Haat beneficiaries were found to be men. Against this, most of the micro finance beneficiaries were found to be female.
- Analyzing the age pattern of the beneficiaries, it is seen that most of the term loan beneficiaries, micro finance beneficiaries and Hunar Haat beneficiaries come under the age group of 18-55 years, while most of the education loan beneficiaries belong to the age group of 18 to 34 years.

- The educational status of the term loan beneficiaries reveals that 24% of the micro finance beneficiaries are illiterate. Majority (59%) of the term loan beneficiaries were educated up to matriculate or intermediate while majority (74%) of the education loan beneficiaries were educated up to graduation or above. Also, majority (58%) of the Hunar Haat beneficiaries were educated up to matriculate or above.
- 79% of the term loan beneficiaries, 85% of the education loan beneficiaries, 76% of the micro finance beneficiaries and 93% of the Hunar Haat beneficiaries are of Muslim religion.
- Marital Status of the beneficiaries reveals that 95% of the term loan beneficiaries, 87% micro finance beneficiaries and 78% of the Hunar Haat beneficiaries are married.
- While majority (70%) of the term loan beneficiaries are from nuclear family, majority (58%) of micro finance beneficiaries and most (92%) of the Hunar Haat beneficiaries are from joint family. Very few term loan and Hunar Haat beneficiaries and 5% of the micro finance beneficiaries are from extended family.
- 1% of the term loan beneficiaries, 3% of the micro finance beneficiaries and 2% of the Hunar Haat beneficiaries were found to be physically challenged.
- It is seen that 59% term loan beneficiaries possess pucca houses and 37% of such beneficiaries possess semi-pucca houses. Kutcha houses are owned by 4% of the beneficiaries. It is also seen that more than 43 percent of the micro finance beneficiaries have pucca houses, while 45% beneficiaries have semi-pucca houses and 12% have kutcha houses.
- When asked about the source of information of the NMDFC schemes under which they have benefitted, 46% term loan beneficiaries reported that they have come to know about the scheme from the government officials, while 27% have come to know from relatives or friends, 20% have come to know about the scheme from newspaper and 7% have come to know from the awareness camp.
- In case of micro finance scheme, 53% beneficiaries have to know about it from the friends or relatives, while 37% have come to know from the government officials and 5% from the NGOs.

- 45% of the Hunar Haat beneficiaries have to come to know about the programme from the friends or relatives, while 29% have come to know from the newspaper 9% from the government officials, 9% in the awareness camp and 8% beneficiaries have come to know about the programme from the website of the SCA or NMDFC or Ministry of Minority Affairs.

IMPLEMENTATION & IMPACT OF TERM LOAN SCHEME

- 43% term loan beneficiaries submitted the application for loan at the district office of SCA, while 30% submitted the application form to the field officer of SCA, 24% submitted it at the head office of the SCA. Few beneficiaries submitted the application form either at the gram panchayat office, or to the local NGO for further submission at the SCA field office.
- Out of the total 1500 term loan beneficiaries, 78% beneficiaries have received the loan amount through DBT, while 18% beneficiaries have received loan amount by cheque and 4% have received it by cash.
- Most (99%) of the sample term loan beneficiaries indicated that they possess a loan book or pass book, while very few indicated that they do not possess a loan book or pass book.
- The average project cost of the term loan beneficiaries is found to be Rs. 1,78,481/-. The average loan sanctioned to the beneficiaries under the term loan scheme of NMDFC is Rs. 1,78,481/-. The average loan availed by the term loan beneficiaries is Rs. 1,73,348/-. The average amount of own share/contribution of the beneficiaries is observed to be Rs. 19,964/-.
- The loan amount sanctioned to almost all (99%) beneficiaries was up to Rs. 5,00,000/, and very few beneficiaries have the sanctioned loan amount of above Rs. 5,00,000/.
- Some beneficiaries reported that they faced difficulty in availing the loan mainly relating to time taken and number of visits to the office of the SCAs.
- The average time taken from submission of application to sanction of loan to the beneficiaries under the term loan scheme of NMDFC is 2-3 months. The average time

taken from sanction to disbursement to the beneficiaries under the term loan scheme of NMDFC is 1-1.5 months.

- Most (81%) of the term loan beneficiaries have taken the loan to start a new business, while 18% have taken the loan to expand the existing business.
- Majority (67%) of the term loan beneficiaries indicated that they needed additional credit after getting the loan.
- The beneficiaries who indicated that they needed additional credit after taking the loan, majority (77%) of them said that they managed the additional credit by taking the loan from the friend or relative, while 11% managed the additional credit by taking loan from the money lender and another 11% took the additional credit from other people. However, 1% beneficiaries said that they did not take additional loan from anyone to manage the additional credit after taking the term loan under NMDFC.
- The average amount of loan repayment installment of the term loan beneficiaries under NMDFC in the country is Rs. 6,542/-. The average loan repayment period given to the beneficiaries is 5 years. The average rate of interest of the term loan is found to be 6% per annum.
- Majority (60%) of the term loan beneficiaries reported that quarterly they pay the installment of the loan, while 40% beneficiaries said that they pay it in every month.
- Most of the term loan beneficiaries (88%) have started repaying the loan amount, while 12% term loan beneficiaries have not yet started the repayment.
- The analysis of repayment of installments by the beneficiaries who pay it monthly found that, average 25 installments have been paid till date and average 5 installments are due. In case of beneficiaries who quarterly repay, average 9 installments have been paid and average 1 installment is due.
- The beneficiaries who have started repaying the loan, most (90%) repay the loan installment in cash, while 8% repay the loan amount in cheque and few beneficiaries repay the loan by Draft/ NEFT/ RTGS.

- The term loan beneficiaries who have started the repaying the loan, 82% of them repay in the bank, while 8% repay the loan amount at the head office of SCA, 5% repay at district office of SCA, 5% repay at the field office of SCA, and 1% repay to the recovery agent.
- It was observed that 20% of the total term loan beneficiaries are defaulter in repaying the loan. Insufficient income was found to be the major problem of the beneficiaries for being the defaulter.
- Majority (55%) of the sample term loan beneficiaries were unemployed before availing the loan, while about 20% of the beneficiaries were having casual employment, 19% were self employed for same activity which they are doing now, 2% were self-employed for different activity, 4% were involved in other activity and 1% were unpaid worker in family work.
- 79% of the term loan beneficiaries have taken loan for small business, while 10% beneficiaries have taken loan for agricultural and allied activities. Rest of term loan beneficiaries reported that they have taken loan for technical (3%), transport (2%), service sector (2%) and other sectors (3%).
- The study observed that 89% term loan beneficiaries are engaged in the activities for which they have taken the loan, while only about 11% are engaged in different activity.
- Most (86%) of the term loan beneficiaries who have taken the loan for economic activities reported that they have not undergone any kind of skill development training, while only 9% reported that they have undergone some kind of skill development training, 2% are involved in traditional work for which training is not essential and 4% beneficiaries reported that there is no need of skill development training for their activities.
- When asked about the type of difficulties faced by the term loan beneficiaries in their activity, 49% reported that they faced financial problem due to under financing of the project, while 24% faced difficulty due to excessive competition, 21% faced difficulty due to lack of marketing of their products and 19% faced problem due to difficulty in getting the raw material.

- The study observed that the units of 90% beneficiaries were in operation, while one-tenth units were found to not in operation.
- The study further observed that one to two persons are employed in most (91%) of the operational units, while three to five persons are employed in 8% operational units and more than five persons are employed in only 1% operational units.
- It was found during the study that 97% term loan beneficiaries have utilized the loan for the intended purpose.
- The assets created by the term loan beneficiaries included tools, machinery, furniture / fixtures and other assets like vehicles, livestock/poultry, etc. Out of surveyed 1500 term loan beneficiaries, 38% beneficiaries used the loan money for purchasing of tools and equipments, while 30% used for purchasing of machinery, 23% used for creation of furnitures and fixtures and 9% created other assets like vehicles, livestock/poultry, etc. It may be mentioned that 62% beneficiaries also used the loan for working capital and 23% for purchase of raw material. The findings are based on multiple responses to the probing question related to the assets created by the beneficiaries.
- Out of surveyed 1500 term loan beneficiaries, annual Income of 735 (49%) beneficiaries (682 from rural and 53 from Urban) has increased to more than Rs. 81,000/- in rural area and Rs. 1,03,000/- in Urban Area. However, at the time of survey, 765 (51%) beneficiaries (378 Rural and 387 Urban) still had annual income up to Rs. 81,000/- in rural area and Rs. 1,03,000/- in urban area.
- Majority (78%) of the term loan beneficiaries reported that they can now save money from their earning.
- Most term loan beneficiaries indicated that they have been benefited after availing the loan. When asked to the beneficiaries about the type of benefit they have got after availing the term loan, it was observed that 90% have increased income, 77% have increased savings, 86% now access to better health & educational facilities, and 84% feel they have improved social prestige.
- The study observed that, self-chosen activity, insufficient credit amount, lack of support and intervention from the officials, inadequate training and procedural delays in getting

the benefit are the major shortfalls of the term loan scheme for which the beneficiaries faced problems in carrying out activities.

IMPLEMENTATION & IMPACT OF EDUCATION LOAN SCHEME

- Analysis of the course of the beneficiaries benefitted under education loan scheme of NMDFC found that the course of 37% beneficiaries was B. Tech, the course of 15% beneficiaries was MBBS, 8% beneficiaries was B. Pharma and 5% beneficiaries was BE.
- Most (82%) beneficiaries have got admission to the course through the competitive exam, while 15% have got the admission based on the marks obtained and 3% beneficiaries have got the admission through payment seat.
- Majority (69%) of the sample education loan beneficiaries reported that their course for which they have availed the loan is for four years, while 18% beneficiaries' course duration is five years, 7% beneficiaries' course duration is three years, and 6% beneficiaries' course duration is two years.
- The study observed that 48% beneficiaries have completed their study course for which they had taken the loan, while 10% beneficiaries are now fifth year of course, 6% are in fourth year and 36% are in third year of course.
- Majority (74%) of the beneficiaries had obtained more than 80% marks in the last semester, while 26% had obtained between 60% to 80% marks in the last semester.
- The study observed that almost all (99%) education loan beneficiaries have received repayment schedule.
- Majority (52%) of the sample education loan beneficiaries are studying in semi-government institutes, while 12% are studying in semi-government institutes, and 36% are/ were studying in private institutes during the course for which they have taken the loan.

- 2% education loan beneficiaries were admitted for the course in 2013, while 7% were admitted in 2014, 1% were admitted in 2015 and 89% were admitted for the course in 2016.
- The average total course fee of the beneficiaries under the education loan scheme of NMDFC in the country is found to be Rs. 3,91,329/-. 40% education loan beneficiaries reported that their total course fee is more than Rs. 3,00,000/-, while 49% beneficiaries' total course fee is between Rs. 1,00,000/- to Rs. 3,00,000/-, and 11% beneficiaries' total course fee is less than Rs. 1,00,000/-.
- Majority (52%) education loan beneficiaries reported that the course for which they had taken loan is ongoing, while 48% said that their course for which they had taken loan has been completed.
- After completion of studies, 72% are employed in private job, 5% are employed in government job and 3% beneficiaries are self-employed. The average monthly income is reported to be Rs. 13,041/-.
- Almost all (98%) of the education loan beneficiaries reported that the SCA had given the loan amount to them, while only 2% said that the loan amount was given to the institute.
- Majority (73%) of the education loan beneficiaries have got the loan amount through DBT, while 27% have got the loan amount by cheque, and only 1% have got it in cash.
- The study found that all the education loan beneficiaries have utilized the loan amount for the payment of college/ institution fees, purchase of books, etc.

IMPLEMENTATION & IMPACT OF MICRO FINANCE SCHEME

- The SHGs of most (96%) of the beneficiaries benefitted under the micro finance scheme were exclusively women SHGs.
- The study observed that SHGs of most (86%) of the micro finance beneficiaries have been formed after 2010, while the SHGs of 14% beneficiaries have been formed before 2010.
- About 80% beneficiaries reported that the SHGs maintain minutes book, cash book, loan ledger of beneficiaries, bank pass book, and individual pass book of members.
- The study observed that the SHGs of most (89%) of the beneficiaries are updating the books regularly.
- Most (94%) micro finance beneficiaries informed that the regular practice of thrift/ credit activities by the SHG members are undertaken.
- The study found that most (88%) of the micro finance beneficiaries have not received loan from any other sources except NMDFC, while 12% beneficiaries have received loan from other sources.
- 82% of the sample beneficiaries of micro finance scheme indicated that they possess individual loan book or pass book, while 18% beneficiaries indicated that they do not possess individual loan book or pass book.
- The average amount of loan received by the micro finance beneficiaries from the SHG is observed to be Rs. 19,197/-. While majority (69%) beneficiaries reported the loan amount they have received from the SHG is between Rs. 10,000/- to Rs. 20,000/-, 30% beneficiaries' loan amount from the SHG is more than Rs. 20,000/-. However, 1% beneficiaries' loan amount from the SHG is Less than Rs. 10,000/-.
- Majority (58%) of the total sample micro finance beneficiaries have taken the loan to start a new business, while 37% have taken the loan to expand the existing business.
- The average loan repayment installment under micro finance scheme was found to be Rs. 893/-. While the loan repayment installment for 71% beneficiaries was between

Rs. 500/- to Rs. 1,000/-, it was between Rs. 1,001/- to Rs. 2,000/- for 22% beneficiaries, and more than Rs. 2,000/- for 6% beneficiaries. Also, the loan repayment installment is less than Rs. 500/- for 1% beneficiaries.

- Most (93%) of the micro finance beneficiaries reported that they have to pay monthly installment of the loan, while 7% beneficiaries have pay it quarterly.
- Most of the micro finance beneficiaries (82%) have started repaying the loan amount, while 18% micro finance beneficiaries have not yet started the repayment.
- The beneficiaries who have started repaying the loan, 42% of them reported that they repay the loan installment in cheque, while 40% reported that the repay the loan amount in cash, and 18% repay through DBT.
- The analysis of repayment of installments by the micro finance beneficiaries who pay it monthly found that, out of total 31 installments, average 3 installments were due and average 28 installments have been paid by them. In case of beneficiaries who quarterly repay, out of total 11 installments, average 1 installment was due and average 10 installments have been paid by them.
- It was observed that only 23% of the total micro finance beneficiaries are defaulter in repaying the loan. Insufficient income was found to be the major problem of the beneficiaries for being the defaulter.
- Majority (57%) of the sample micro finance beneficiaries were unemployed before availing the loan, while 20% beneficiaries were self employed for same activity which they are doing now, 8% were self-employed for different activity, 6% were unpaid worker in family work, 5% had casual employment and 4% were involved in other activity.
- Most (87%) micro finance beneficiaries are engaged in only SHG activity, while 10% are engaged in both SHG and non-SHG activity, and 3% are engaged in only non-SHG activity.
- The participation of the SHG members in the decision making processes is an important aspect towards the successful implementation of micro finance scheme.

Most (98%) of the sample micro finance beneficiaries reported their active involvement in decision making process of SHG.

- Majority (56%) of the micro finance beneficiaries reported that they have undergone some kind of skill development training to take up their activity, while only 43% have not undergone skill development training, while 1% beneficiaries informed that the skill development training is not required to take up their activity.
- When asked to the micro finance beneficiaries about the type of difficulties they faced in their activity, 38% reported about the difficulty in managing the working capital, while 28% faced difficulty in marketing of their products, 25% faced difficulty in getting raw material, 12% faced difficulty in excessive competition in their sector, and 1% informed about other difficulties they faced in their activity.
- Average unit cost under micro finance scheme is Rs. 19,197/-. The study found that most (97%) of units of the beneficiaries benefitted under micro finance scheme is in operation.
- The prime reasons for the closure of the units are working capital problem (63% cases), selection of wrong project (22% cases), intense competition in the sector (18% cases). Other reasons for the closure of some units are, no recovery of credits given in business), health problem, fund utilized for other purpose, etc.
- The study further observed that one to two persons are employed in most (92%) of the operational units, while three to five persons are employed in 4% operational units and more than five persons are employed in only 4% operational units.
- The study observed that 98% micro finance beneficiaries have utilized the loan for the intended purpose for which they have taken the loan.
- Out of surveyed 6290 micro finance beneficiaries, annual Income of 5806 (92%) beneficiaries (4867 from rural and 939 from Urban) has increased to more than Rs. 81,000/- in rural area and Rs. 1,03,000/- in Urban Area. However, at the time of survey, 484 (8%) beneficiaries (413 Rural and 71 Urban) still had annual income up to Rs. 81,000/- in rural area and Rs. 1,03,000/- in urban area.

- Most (96%) of the micro finance beneficiaries reported that they can now save some money from their earning.
- When asked to the beneficiaries about the type of benefit they have got after availing the loan under micro finance scheme of NMDFC, more than 90% of the micro finance beneficiaries indicated that they have a now a greater desire for self employment, their income has been increased, their savings have been increased, they have now better health & education facilities, while 88% indicated that their social prestige have been improved.

IMPLEMENTATION & IMPACT OF HUNAR HAAT SCHEME

- Majority (70%) of the Hunar Haat beneficiaries submitted the application form to NMDFC by post, while 13% submitted at the district office of the SCA, 9% submitted at the Ministry of Minority Affairs, 6% submitted to NMDFC by hand and 1% submitted the application form at the head office of the SCA.
- The study found that all the beneficiaries have received both TA/DA and allotment of free of cost stall. The mode of receipt of TA/DA from the SCA/ NMDFC was through DBT. All the beneficiaries also possess a pass book to support receipt of TA/ DA amount. The beneficiaries participated in Hunar Haat exhibition reported that they did not face any difficulty in getting the benefit.
- The average TA/ DA amount received by the Hunar Haat beneficiaries was found to be Rs. 13,880/-. Majority (87%) of the beneficiaries have received TA/DA amount between Rs. 10,000/- to Rs. 20,000/-, while 13% have received less than Rs. 10,000/-.
- Out of the total surveyed 201 Hunar Haat beneficiaries, majority (86%) participated in the exhibition organized in Delhi, while 13% participated in exhibition in Mumbai and 1% participated in the exhibition in Pondicherry.
- Further it was observed that the average amount of product carried to exhibition for sale by the Hunar Haat beneficiaries was Rs. 2,13,816/-. While majority (61%) of the beneficiaries had carried products of an amount of between Rs. 1,00,000/- to Rs. 3,00,000/- to the exhibition for sale, 15% had carried products of an amount of above

Rs. 3,00,000/-, and 24% had carried products of an amount of less than Rs. 1,00,000/- to the exhibition for sale.

- The study finding illustrates that the average sales generated by the beneficiaries during the exhibition was Rs. 1,73,433/-. This reflects that the beneficiaries had an overall sale of 81% against the products they had carried to the exhibition.
- While majority (56%) of the beneficiaries had sales between Rs. 1,00,000/- to Rs. 3,00,000/- during the exhibition in which they had participated, 10% had sales above Rs. 3,00,000/- and 34% beneficiaries had sales less than Rs. 1,00,000/-.
- 16% Hunar Haat beneficiaries informed that they had received orders during exhibition.
- When the study intended to enquire about the other usefulness of the exhibition for the beneficiaries besides the sales revenue, it was observed that the exhibition has helped 69% of the Hunar Haat beneficiaries to understand better the demand of the customers and 59% beneficiaries to develop the market for products in future. Also, 28% beneficiaries have developed their products as demanded by the customers in the exhibition.
- All the beneficiaries reported that they have not taken any loan from SCA or have plan to avail loan under Virasat Scheme.
- Traditional minority crafts were found to be the crafts of all the surveyed artisans participated in Hunar Haat exhibitions.
- 77% of artisans have involved 30 to 40 persons for making their craft production. 12% of artisans have involved 20 to 30 persons and 11% of artisans have involved 10 to 20 persons for making their craft production.

PERFORMANCE OF THE STATE CHANNELISING AGENCIES (SCA)

- The study observed SCAs like BACKFINCO, RMFDCC, KSMDFC, JKSCSTDC, JKWDC, JKSFC, KSBCDC, KSWDC, TAMCO and PDBCMDC run in rented premises, while SCAs like GMFDC, HPMFDC, JKEDI, KSCFFDC, TMCDC, WBMDFC, MAAAVM, MCAB and KMDC run in own or government provided office space.
- Majority SCAs have district or regional offices, while RMFDCC, GMFDC, PDBCMDC and WBMDFC do not have district or regional offices.
- Data on number of staff shows that SCAs like KSCFFDC, KSBCDC, KMDC, JKEDI, JKSFC and JKSCSTDC have more than 100 staffs, while BACKFINCO, KSWDC, MCAB & WBMDFC have more than 50 but less than 100 staffs. SCAs like MAAAVM, PDBCMDC and GMFDC have 20 to 50 staffs; while RMFDCC, KSMDFC, HPMFDC, JKWDC, TAMCO and TMCDC have less than 20 staffs. It was further observed that majority of staffs in most SCAs are contractual staffs.
- For publicity of the schemes and inviting application from the beneficiaries, majority of the SCAs conduct awareness camps, publish advertisement in newspaper, upload the details on their website, while some SCAs like GMFDC, JKSCSTDC, JKWDC, KSBCDC, KSWDC & TAMCO take additional step by giving publicity through radio and television.
- Majority SCAs receive applications continuously throughout the year, while SCAs like KSMDFC, TAMCO, TMCDC, PDBCMDC, WBMDFC, MAAAVM and KMDC receive application for a limited period.
- Different SCAs adopt different procedures for receiving applications from the target beneficiaries. SCAs said that the application forms are available at the reception of their offices and in various camps held by them.
- The study found that majority of SCAs do not charge any fee for the application form. However, KSBCDC, KSWDC, KSCFFDC and PDBCMDC charge for the application form. KSBCDC charges Rs. 30/- per application form, while KSWDC charges Rs.

125/-, PDBCMDC charges Rs. 30/- and KSCFFDC & JKWDC charges Rs. 10/- per application form.

- While all the SCAs require project proposal along with the application, most SCAs require proof of identification and proof of residence of the applicant to sanction the loan. Also, majority SCAs require proof of qualification and quotations to sanction the loan.
- The application forms received at the district and field offices are brought to the head office for the examination. After getting the application and requisite documents from the applicants, the screening of the applications is done. Majority SCAs reported that the screening of the applications is done by the screening committee. After that, pre-sanction visit or preliminary verification of the applicants is done. Some SCAs also conduct interviews of the applicants for the selection. The project proposals of the applicants are appraised by the field officers of the SCAs or other associated agency or the identified society, and the appraisal reports are being sent to the district or head office for sanction. It was further observed that project related officials of almost all SCAs make pre-sanction visit for verification of all the target beneficiaries.
- When asked to the SCAs about the type of security they require to provide the loan, it was observed that most SCAs require guarantee of government employee. Besides this, SCAs also require property mortgage, guarantee of income tax payee, guarantee of renowned person, self guarantee and Post Dated Cheques (PDC) as security.
- All SCAs disburse the loan amount to the selected beneficiaries only through RTGS. Majority of the SCAs pay the loan amount only to the beneficiaries for the creation of assets, while few SCAs pay it only to the supplier in case of vehicle, machinery and equipments.
- Pursuant to the directions from NMDFC, all the SCAs are presently ensuring insurance coverage to safeguard the loan liability of SCAs in the event of death / disability of the beneficiary. At the time of disbursement of loan, they ensure that the total cost of the unit funded / asset generated is adequately covered through general insurance; and beneficiary has life insurance coverage.
- All SCAs reported that the repayment schedule is being given to the beneficiaries. It was observed that the loan repayment period given by the SCAs to the term loan and

education beneficiaries is five years and to the micro finance beneficiaries is three years. The frequency of loan repayment is monthly or quarterly for the beneficiaries. Through banks, identified societies and door to door visit by the field officers, SCAs collect the repayment of loan from the beneficiaries.

- Except RMFDCC and KSMDFC, all the SCAs deploy recovery staff or assistants for follow up the beneficiaries for recovery of loan. SCAs collect the repayment from beneficiaries through cash/ cheque/ draft/ RTGS. The process of collection is centralized in majority of the SCAs, while it is decentralized in KSMDFC, KSWDC, KSBCDC, KSCFFDC, WBMDFC, MAAAVM and KMDC.
- While some SCAs indicated that they take action against the defaulters through negotiable instrumental act after the notice to the defaulters; while some SCAs take action to stop the salary of the guarantor after the beneficiary default in payment for more than two quarters; and some SCAs fix monthly collection target, review meetings, recovery steps for the defaulters.
- The recovery level of the SCAs to the total loan disbursement is presented in the following table. The recovery level of KSBCDC, JKSCSTDC, JKWDC, JKEDI, JKSF, KSCFFDC, WBMDFC, KSMDFC and KMDC is more than 70 percent; while the recovery level of BACKFINCO, MCAB, GMFDC, HPMFDC, TMCDC and PDBCMD is between 20 to 70 percent; and the recovery level of RMFDCC and MAAAVM is less than 20 percent.
- The study observed that all the SCAs are maintaining computerized disbursement of loan, while majority of the SCAs are maintaining computerized sanction of loan, list of beneficiaries, computerized accounts, computerized administrative files, computerized list of applications and scrutinized applications.
- Some SCAs have computer software and use ‘Tally’, ‘Adit Microsys’, ‘SHESOFT’, ‘VB. NET’ and ‘SQL Server 2010’ software to maintain computerized database. Further, it was observed that most SCAs have their own website, they upload the beneficiary data on their website.
- SCAs display details of NMDFC schemes/ their schemes on their website. All SCAs have computerized disbursement and recovery records. The study found that SCAs

are having up to date disbursement and recovery records and the accounts of SCAs are being audited regularly.

- To simplify the implementation process and maximize the benefit under the schemes of NMDFC and for making the NMDFC schemes more effective, the SCAs suggested that NMDFC should provide software to all SCAs for sanction and disbursement procedure, the legal documents may be minimized/ simplified for loans up to Rs. 3 lakhs, NMDFC may reduce the rate of interest and can provide subsidy, sufficient grant may be provided to the SCAs for deployment of outsourced staff, computerization and development of proper software, enhancement in allocation for education loan scheme, more publicity in minority concentrated areas, to enhance the number of exhibitions, regular monitoring of functioning of SCAs by NMDFC, extend fund utilization period from 3 months to 6 months, and repayment system may be changed as per recovery of loan as informed through utilization format every month.

STATUS OF GIA FUND RELEASED IN 2016-17

- The NMDFC released funds amounting to Rs. 149 lakhs under the GIA scheme to 24 SCAs during 2016-17. Maximum funds were released to WBMDFC (Rs. 25 lakhs), followed by KSB CDC (Rs.20 lakhs), KSWDC (Rs.15 lakhs) and TMD CDC (Rs.15 lakhs). The SCAs like CACFDC, GMDFC, PBCMDC and TMCDC did not utilize the given amount of funds whereas MCAB utilized only utilized Rs. 1 lakh out of Rs. 3.35 lakh released in 2016-17. Overall, the study observed that 83% of the GIA funds were utilized by the SCAs in 2016-17.
- For the improvement of the GIA scheme, NMDFC should periodically monitor the utilization of fund by the SCAs and take appropriate action to enhance the utilization percentage and proper utilization of grant.

Conclusions

This study confirms the effectiveness of NMDFC schemes in meeting their objectives, to large extent. This is exemplified by the increased income levels of the beneficiaries, better access to education and health care facilities; and more importantly, improved confidence about an ensured future. One of the most significant qualities of the schemes is that these have remained ‘gender-neutral’ in the provision of their benefits. Women, from weaker sections, have begun to come forward and have started to think productively about a new income generating activity other than their traditional ones. These schemes have also resulted in increased popularity and therefore, adoption, of self-employment avenues as an important income generating activity. All this has resulted in an increased savings level which not only provides an economic-cushion in terms of crisis but also improves the macro-picture of the economy. On a broader scale, the schemes of NMDFC contribute towards promoting, and essentially empowering, the ‘inclusive growth’ model of development that lies at the core of the Central Government’s economic planning.

Recommendations

- **Reduce time in sanction and disbursement of loan:** Some of the beneficiaries have highlighted the slow process of application and approval and disbursement of loan as one of the major issues. Such delays not only discourage the applicants from seeking loans to pursue their prospective jobs/self-employment but also affect the smooth functioning of the group (in case of SHGs) which in turn deviates the economic activity from its optimal path. Thus, SCAs should be guided and monitored for sanction and disbursement of loan to the target group within three months from the date of submission of application.
- **Reduce number of visits to the SCA:** Many beneficiaries stated that they had faced difficulty in getting the loan under the schemes of NMDFC due to repeated visits to the SCA. Thus, the SCAs are to be guided to reduce the number of visits of the beneficiaries to the SCA by simplifying the documentation process.
- **Publicise “Success Stories”:** In order to expand the ambit of the scheme and create awareness, ‘success stories’ of the beneficiaries of term loan, education loan, micro finance and Hunar Haat need to be publicised widely. This may be done by circulating

these stories by ‘word-of-mouth’ and short films based on the ‘before-and-after’ scenarios, among others. The ‘success stories’ will inspire others to be more experimental as well as motivate them to continue the activity while igniting risk-taking appetite.

Suggestions for alternate and effective channels to reach the beneficiaries

- **Implement Schemes through banks in case of non-operational SCA:** At present, SCAs in the States/UTs of Arunachal Pradesh, Goa, Meghalaya, Sikkim, Andaman & Nicobar, Lakshadweep, Daman & Diu, and Dadra & Nagar Haveli are non- operational. Hence, in the states and UTs where NMDFC has non-operational SCA, it is suggested that the Authority should come forward to implement its schemes through public sector bank/ regional bank/ grameen bank.

CHAPTER-I

BACKGROUND, OBJECTIVES & METHODOLOGY

1.1 Background

The National Minorities Development & Finance Corporation (NMDFC) was set up on 30th September 1994 and is functioning under the administrative control of the Ministry of Minority Affairs, Government of India, with an objective to promote the economic & developmental activities for the benefit of the “Backward Sections’ amongst the notified Minorities, preference being given to the occupational groups & women.

The prime mandate of NMDFC is to provide concessional finance to the Minorities for self employment / income generation activities. As per the National Commission of Minorities Act, 1992 the notified Minorities are Muslims, Christians, Sikhs, Buddhists and Parsis. At present the families having annual income less than Rs.81,000 p.a. in rural areas and Rs. 1,03,000 p.a. in urban areas is the target group of NMDFC.

NMDFC is a national level apex financing body and has two channels to reach the target groups, such as, (i) Through the State Channelising Agencies (SCAs) nominated by the respective State Governments /UT administrations, and (ii) Through the Non Governmental Organizations (NGOs) identified by NMDFC.

The State Channelising Agencies (SCAs) are main channel for implementing the schemes of NMDFC. The individual beneficiaries are assisted through the SCAs under the Term Loan, Educational Loan and Micro Finance Schemes of NMDFC. The SCAs are nominated by the respective State Governments /UT administrations.

The SCAs are the main channel for implementing the schemes of NMDFC and the individual beneficiaries are assisted through the SCAs under the “Term Loan Scheme”, “Education Loan Scheme” and “Micro-Finance Scheme” of NMDFC. NMDFC has released Rs. 4,568.17 crores for 14.14 lakhs beneficiaries under its credit scheme up to 31.03.2018. Disbursement of fund made by NMDFC during the 2016-17 is as given below:

Year	Term Loan		Micro Finance		Total	
	Amount	Beneficiaries	Amount	Beneficiaries	Amount	Beneficiaries
2016-17	278.22	18548	225.10	90040	503.32	108588

(Amount in Rs. Crores)

1.2 Lending Schemes of NMDFC

- 1) **Term Loan Scheme:** The Term Loan Scheme is meant for the individual beneficiaries & is implemented through the SCAs. The assistance under Term Loan Scheme is available for any commercially viable & technically feasible income generating venture.
- 2) **Education Loan Scheme:** The NMDFC extends Education Loans to the individual beneficiaries through the SCAs with an objective to facilitate job oriented education for eligible persons belonging to the Minority Communities.
- 3) **Micro-Finance Scheme:** The scheme mainly caters to the needs of Minority women scattered in remote villages & urban slums who are not able to take the advantage of formal banking credit or avail the benefits of concessional credit schemes of the NMDFC implemented through the SCAs.

1.3 Support for Hunar Haat

Hunar Haat exhibition is aimed at promoting and supporting artisans from Minority communities and providing them domestic as well as international market for display and sell their products. This is providing an excellent platform to artisans belonging to Minority communities from across the country. Special feature of the “Hunar Haat” is that besides providing free of cost stall to artisans/craftsmen, NMDFC make arrangements for their transport and help in their daily expenses. This has helped “poor but rich in art & skill” artisans to reach the exhibition and display their arts/skills.

1.4 Objectives of Impact Study

Specific objectives of this impact study are:

1. Physical inspection of the units and beneficiaries to know:
 - a. the assets created by the beneficiaries, if not the reasons thereof
 - b. %age of beneficiaries found during inspection to have utilized the assistance for

<p>the intended purpose, if not, reasons thereof</p> <ul style="list-style-type: none">c. number of beneficiaries whose income increased beyond Rs.81,000/- in Rural areas and Rs.1,03,000/- in Urban areas after availing loan under NMDFC schemesd. recovery from beneficiaries (method, follow-up by SCA, Recovery level)e. Efforts made to market the products made by the beneficiaries.f. Suggestions for improvement in implementation of NMDFC schemes at the SCA and field level.
<p>2. Impact of NMDFC schemes (Term Loan, Education Loan, Micro Financing & Hunar Haat Exhibition) and indicating increase in income, savings, standard of education and social status.</p>
<p>3. Difficulties, if any faced by beneficiaries in obtaining the loan/assistance and time taken in obtaining the loan.</p>
<p>4. Evaluation of Performance of 19 SCAs.</p> <ul style="list-style-type: none">a. Evaluate current methodology adopted for identification, sanction & disbursement of loan to the beneficiaries by the SCA. Suggest & develop the systems and procedures to improve the prevalent practice with a view to increase the coverage & cut down on waiting time for the applicants.b. Study the existing loan documentation procedure & guarantee norms for release of loan to the beneficiaries. Suggest & develop simplified documents & its procedure for quick & hassle free disbursement of loans. Also suggest guarantee norms which secure the funds of SCAs yet they can be arranged by the beneficiaries, keeping into account their economic status.c. Comment on the adequacy & capability of existing infrastructure & manpower deployed by the SCA at the Headquarters & field level, for implementation of NMDFC schemes. Suggest organizational structure at the head office & field level, along with the qualification & experience of staff/officials, specific to the needs of the SCA, in terms of size of targeted minority population in the State.d. Recovery mechanism adopted by the SCA is to be evaluated and suggest measures, systems & procedures for improving existing recovery system, with a view to boost grass root level recoveries.e. Current procedure adopted by the SCA for Publicity & Advertisement of

<p>schemes of NMDFC amongst the targeted Minority communities. Suggest measures to improve publicity of schemes & integrate it with loaning process, so as to bring the schemes of NMDFC, nearer to the targeted Minority communities.</p> <p>f. To study existing level of computerization of activities in the SCA & suggest further scope of computerization through process re-engineering by integrating all the activities of the SCA, starting with loan application, loan sanction/disbursement, its recovery & accounting, with a view to make loaning faster, credible & transparent.</p>
5. GIA scheme status and improvements
6. Analysis of funding by SCAs during 2016-17 in respect of:- <ul style="list-style-type: none">a. Gender wiseb. Area wisec. Community wised. Average loaninge. Quantum of loaningf. KYS norms/AADHAARg. Insurance of Beneficiaries/Assets generatedh. Credit line 1 & 2i. Unit cost wisej. Sector-wise financing
7. To study the beneficiaries participated in the Hunar Haat exhibitions organized during the year 2016-17 and 2017-18
8. Suggest alternate and effective channels to reach the beneficiaries.

1.5 Methodology

In order to generate information on the quantitative aspects of the study, interview was used as method and semi-structured questionnaire was used as the tool. Semi-structured Individual Term Loan Beneficiary Schedule, Education Loan Beneficiary Schedule, Micro Credit Beneficiary Schedule and SCA Schedule were prepared to collect detailed information pertaining to the schemes. Unstructured observations were also conducted in a natural setting to supplement the information provided by the respondents. Also, all the verified beneficiaries, and their units were photographed. The above mentioned tools helped in capturing all the relevant process and impact indicators as well as the data that

assisted in assessing the implementation and impact of the scheme. Also, scheme implementing officials engaged in implementation of the schemes were interacted during the study period.

Secondary Research

Under secondary research, a thorough desk review was undertaken to develop insight into the key areas of the Primary research. Various records available with implementing, monitoring officials and agencies were examined to ascertain relevant information regarding implementation of the schemes for the reference of the study.

Primary Research

Under the primary research was of two different modules i.e.,

- a) Qualitative Research for conducting the soft / intangible areas &
- b) Quantitative research for collecting information from the beneficiaries of the schemes.

1.6 Study Universe & Sampling

19 SCAs in 13 States/ UTs i. e. Gujarat, Himachal Pradesh, Jammu & Kashmir, Kerala, Karnataka, Maharashtra, Mizoram, Pondicherry, Punjab, Rajasthan, Tamil Nadu, Tripura and West Bengal were covered for the present study.

NMDFC provided the detailed list of beneficiaries benefitted under different schemes with the sample size. The sample size was designed with the aim to provide reliable estimates separately for urban–rural, women and men beneficiaries at the regional level. Accordingly, the sample size of target respondents were calculated to provide rural-urban and men-women differentials at SCA level.

A multi-stage random sampling procedure was followed for the study. At the first stage, States/ UTs were selected for the study where NMDFC schemes were being implemented in 2016-17, then SCAs in States/ UTs implemented the schemes were selected, then sample districts were selected from each selected State and SCA, and lastly the urban and rural areas were selected. Apart from the beneficiaries, the representatives of SCAs were interviewed for the study to assess the functioning of SCAs. The list of SCAs visited, and the number of beneficiaries surveyed under the study are given in Table-1.1.

Study Universe



Table-1.1: Number of beneficiaries surveyed under the study who were financed during 2016-17

Sl. No.	State	SCA	Number of Beneficiaries Surveyed			
			TL	EL	MC	Total
1	Gujarat	GMFDC	20	20	-	40
2	Himachal Pradesh	HPMFDC	30	10	-	40
3	Jammu & Kashmir	JKSCSTDC	20	-	-	20
4	Jammu & Kashmir	JKWDC	58	30	20	108
5	Jammu & Kashmir	JKEDI	176	20	-	196
6	Jammu & Kashmir	JKSFC	20	-	-	20
7	Kerala	KSBCDC	199	30	563	792
8	Kerala	KSCFFDC	21	-	524	545
9	Kerala	KSWDC	135	-	-	135
10	Kerala	KSMDFC	43	32	-	75
11	Karnataka	KMDC	40	20	-	60
12	Maharashtra	MAAAVM	30	45	-	75
13	Mizoram	MCAB	30	-	-	30
14	Pondicherry	PDBCMD	20	16	27	63
15	Punjab	BACKFINCO	20	-	-	20
16	Rajasthan	RMFDCC	146	20	20	186
17	Tamil Nadu	TAMCO	41	-	755	796
18	Tripura	TMDC	140	20	-	160
19	West Bengal	WBMDFC	311	302	4381	4994
Total			1500	565	6290	8355

Table-1.2: Number of Hunar Haat Beneficiaries surveyed under the study who were financed during 2016-17 & 2017-18

Sl. No.	State	Number of Hunar Haat Beneficiaries surveyed
1	Andhra Pradesh	4
2	Assam	3
3	Bihar	6
4	Delhi	36
5	Gujarat	16

6	Jammu & Kashmir	6
7	Jharkhand	6
8	Karnataka	5
9	Madhya Pradesh	12
10	Maharashtra	6
11	Mizoram	2
12	Nagaland	1
13	Odisha	1
14	Punjab	3
15	Rajasthan	18
16	Telengana	2
17	Uttar Pradesh	64
18	Uttarakhand	2
19	West Bengal	8
Total		201

Table-1.3: List of SCAs visited under the Study

Sl. No.	State	State Channelizing Agency
1	Gujarat	Gujarat Minorities Finance and Development Corporation (GMFDC)
2	Himachal Pradesh	Himachal Pradesh Minorities Finance & Development Corporation (HPMFDC)
3	Jammu & Kashmir	Jammu & Kashmir SC/ST & BC Development Corporation (JKSCSTDC)
4	Jammu & Kashmir	Jammu & Kashmir Women's Development Corporation (JKWDC)
5	Jammu & Kashmir	Jammu & Kashmir Entrepreneurship Development Institute (JKEDI)
6	Jammu & Kashmir	Jammu & Kashmir State Forest Corporation (JKSFC)
7	Kerala	Kerala State Backward Classes Development Corporation (KSBCDC)
8	Kerala	Kerala State Cooperative Federation for Fisheries Development Corporation (KSCFFDC)
9	Kerala	Kerala State Women Development Corporation (KSWDC)
10	Kerala	Kerala State Minorities Development Finance Corporation (KSMDFC)

11	Karnataka	Karnataka Minorities Development Corporation (KMDC)
12	Maharashtra	Maulana Azad Alpasankhyank Arthik Vikas Mahamandal Limited (MAAAVM)
13	Mizoram	Mizoram Cooperative Apex Bank Ltd. (MCAB)
14	Pondicherry	Pondicherry Backward Classes & Minorities Development Corporation (PDBCMDC)
15	Punjab	Punjab Backward Classes Land Development and Finance Corporation (BACKFINCO)
16	Rajasthan	Rajasthan Minorities Finance and Development Corporation (RMFDCC)
17	Tamil Nadu	Tamil Nadu Minorities Economic Development Corporation (TAMCO)
18	Tripura	Tripura Minorities Cooperative Development Corporation (TMCDC)
19	West Bengal	West Bengal Minorities Development & Finance Corporation (WBMDFC)

1.7 Field Work

The field data was collected during May-July 2019. Data collection was conducted by adequate number of surveyors. Face-to-face interview was conducted with all the beneficiaries benefitted under lending schemes of NMDFC. However, in case of Hunar Haat beneficiaries, 77% were interviewed face-to-face while the remaining beneficiaries were interviewed telephonically due to their unavailability at their address during the day of survey. The Project Manager monitored the data collection procedure during the fieldwork. All the filled-in questionnaires were checked and scrutinized at the field before leaving the fieldwork area.

1.8 Data Quality and Data Management

The quality of data was ensured by imparting quality training to the study team members for the survey and fieldwork. Besides these, regular scrutiny of questionnaires, computer based data checking was conducted to clean the database for the final analysis. All the questionnaires were scrutinized prior to the data entry. All questionnaires were scrutinized on the basis of specially drafted Scrutiny Notes and data analysis was done as per the Analysis Plans. Prior to data analysis, data was entered in the MS Excel package and contained all relevant range and consistency checks. Finally, data were entered in SPSS 12.0 version and analyzed according to the analysis plan.

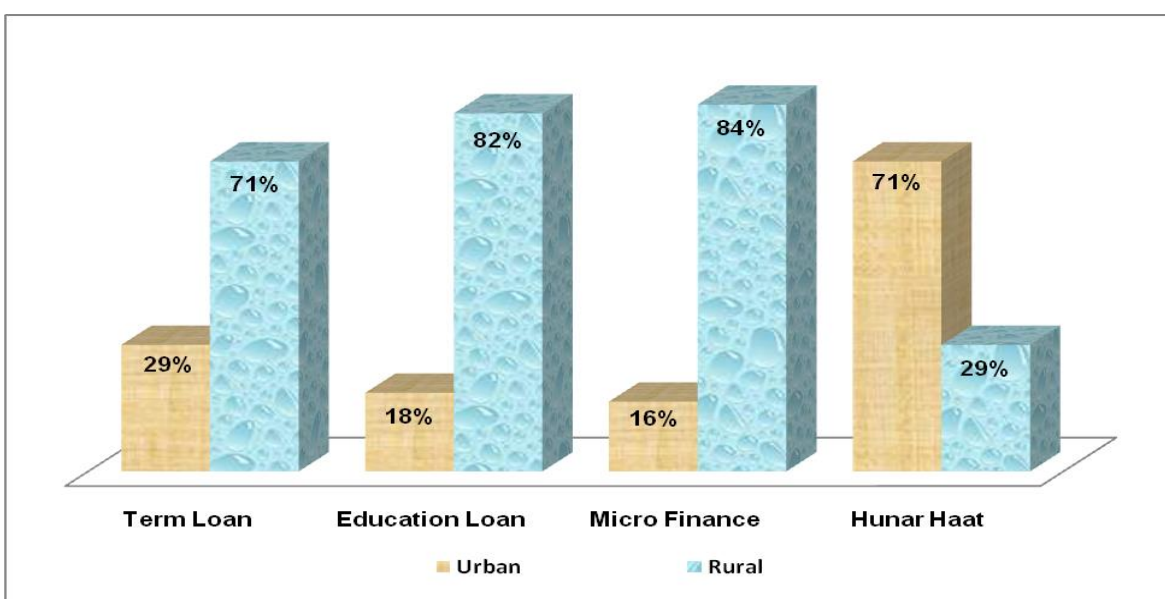
CHAPTER-II

PARTICULARS OF THE BENEFICIARIES

2.1 Locality of the Beneficiaries

Majority of the sample term loan beneficiaries, education loan beneficiaries and micro finance beneficiaries are located in the rural area, while majority of the Hunar Haat beneficiaries are located in the urban area.

Chart-2.1: Locality of the Beneficiaries



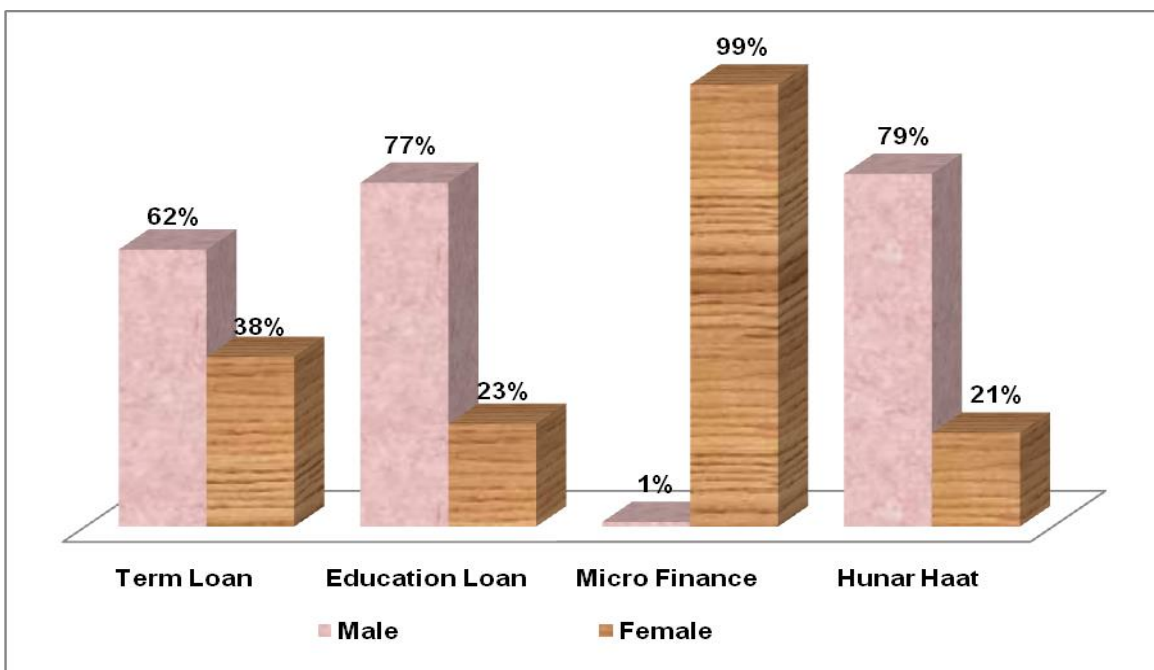
Credit Line

Out of total 1500 term loan beneficiaries, 440 are located in the rural area and 1060 are located in the urban area. Out of 440 urban beneficiaries, 426 (97%) beneficiaries have received loan under Credit line-1 while 14 (3%) have received loan under Credit Line-2. Out of 1060 rural beneficiaries, 1001 (94%) beneficiaries have received loan under Credit line-1 while 59 (6%) have received loan under Credit Line-2. Overall, the study observed that 95% beneficiaries have got the loan under Credit Line-1, while 5% have been benefitted under Credit Line-2.

2.2 Gender Classification

Majority of term loan beneficiaries, education loan beneficiaries and Hunar Haat beneficiaries were found to be men. Against this, most of the micro finance beneficiaries were found to be female.

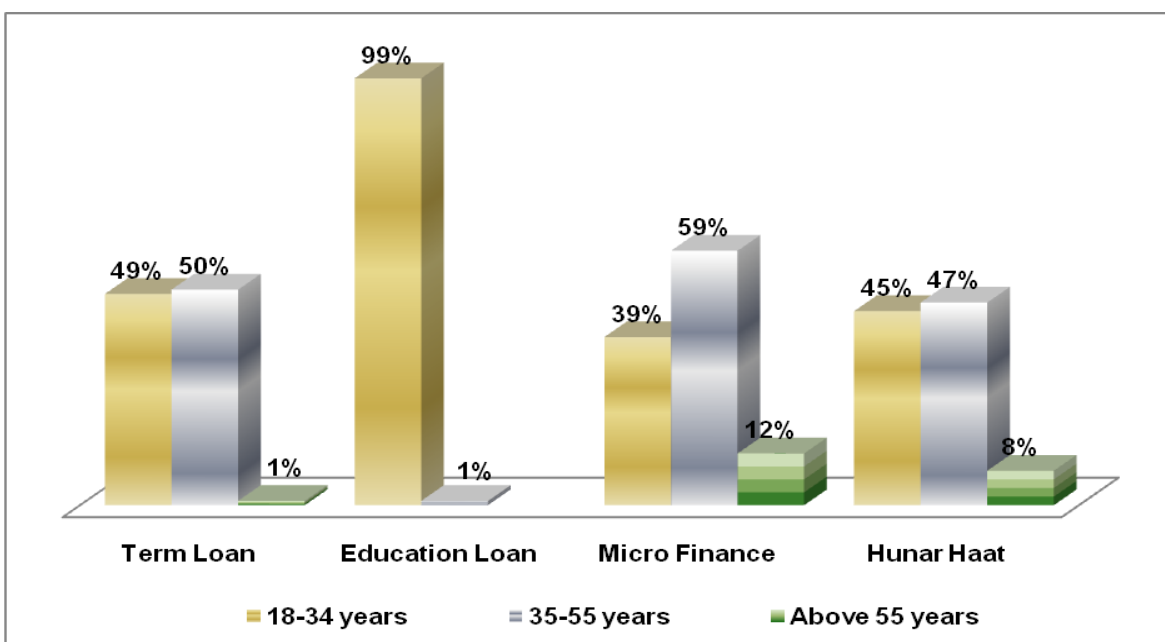
Chart-2.2: Gender Classification of Beneficiaries



2.3 Age of the Beneficiaries

Analyzing the age pattern of the beneficiaries, it is seen that most of the term loan beneficiaries, micro finance beneficiaries and Hunar Haat beneficiaries come under the age group of 18-55 years, while most of the education loan beneficiaries belong to the age group of 18 to 34 years.

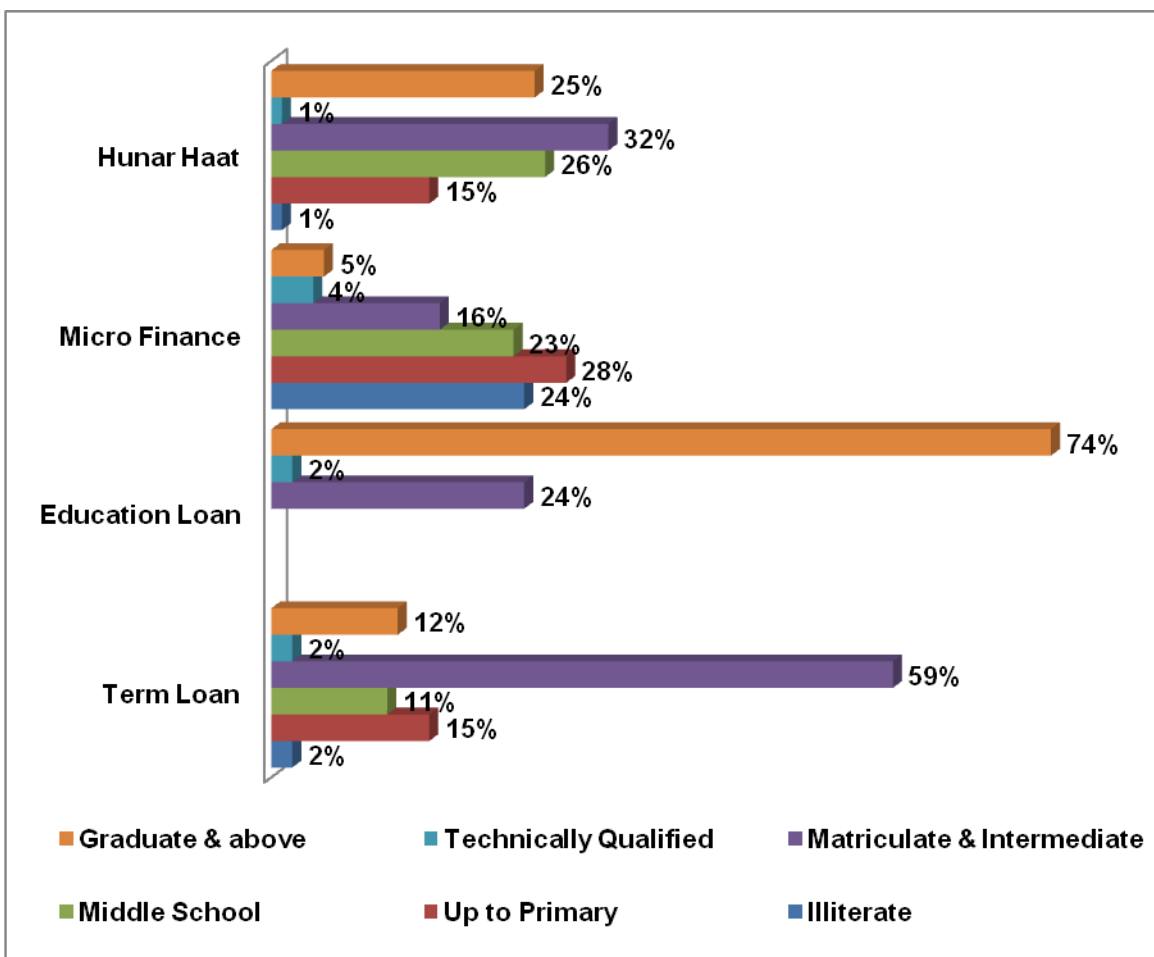
Chart-2.3: Age of Beneficiaries



2.4 Educational Status

The educational status of the term loan beneficiaries reveals that 24% of the micro finance beneficiaries are illiterate. Majority (59%) of the term loan beneficiaries were educated up to matriculate or intermediate while majority (74%) of the education loan beneficiaries were educated up to graduation or above. Also, majority (58%) of the Hunar Haat beneficiaries were educated up to matriculate or above.

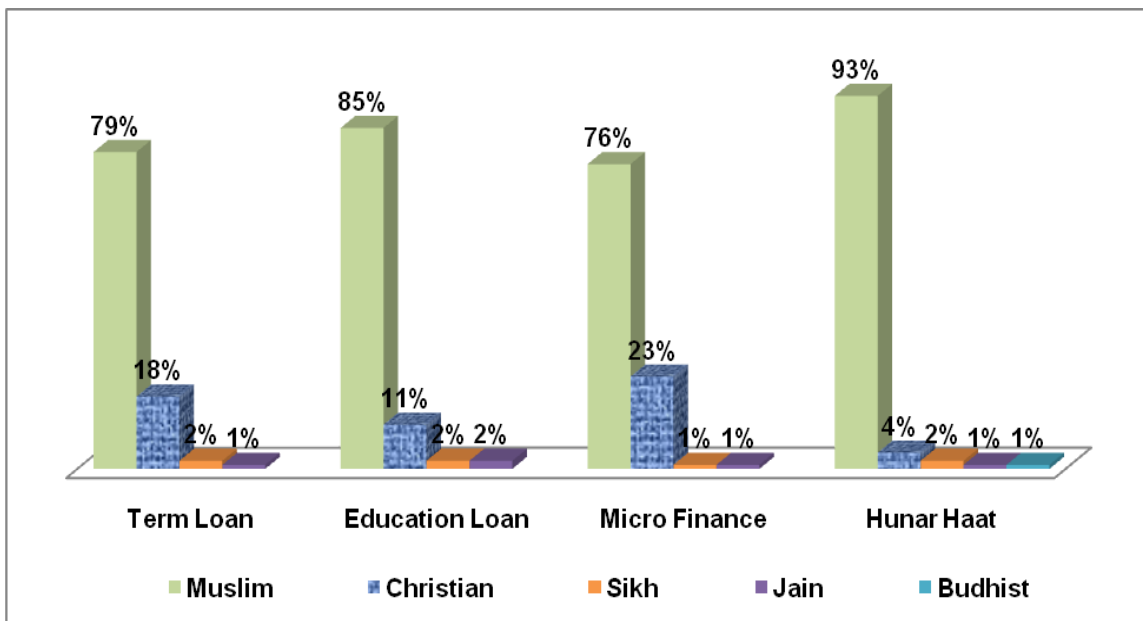
Chart-2.4: Educational Status of Beneficiaries



2.5 Religion of Beneficiaries

79% of the term loan beneficiaries, 85% of the education loan beneficiaries, 76% of the micro finance beneficiaries and 93% of the Hunar Haat beneficiaries are of Muslim religion.

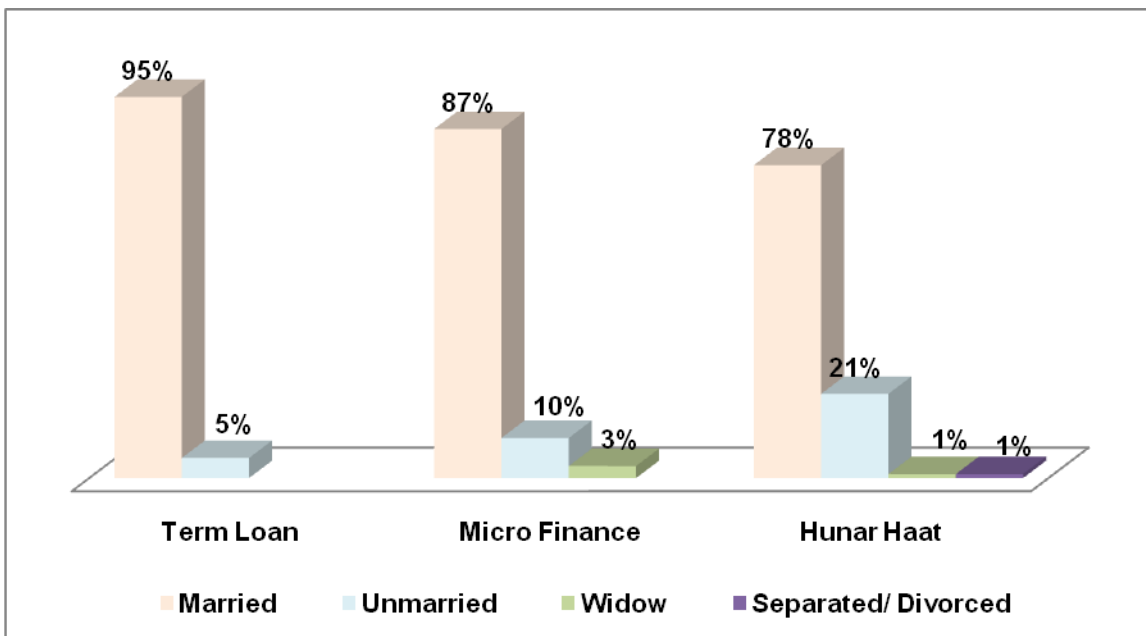
Chart-2.5: Religion of Beneficiaries



2.6 Marital Status

Marital Status of the beneficiaries reveals that 95% of the term loan beneficiaries, 87% micro finance beneficiaries and 78% of the Hunar Haat beneficiaries are married.

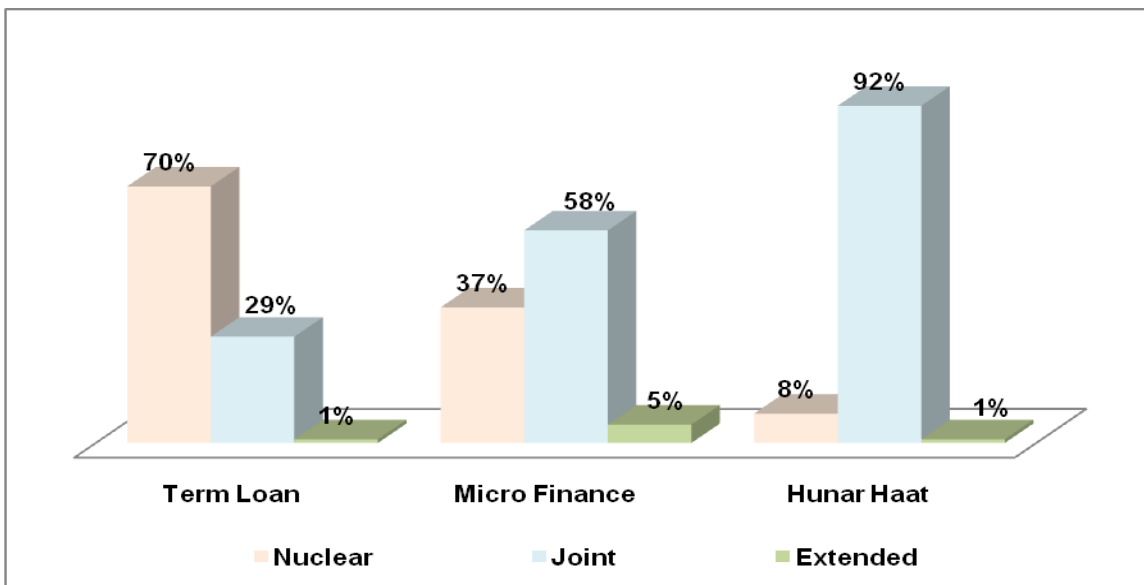
Chart-2.6: Marital Status of Beneficiaries



2.7 Type of family

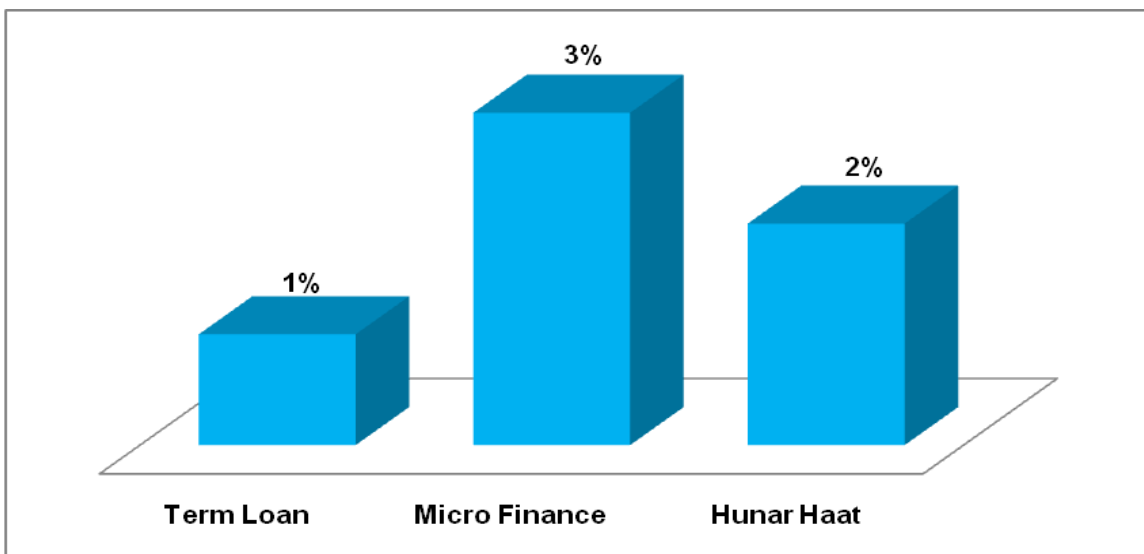
While majority (70%) of the term loan beneficiaries are from nuclear family, majority (58%) of micro finance beneficiaries and most (92%) of the Hunar Haat beneficiaries are from joint family. Very few term loan and Hunar Haat beneficiaries and 5% of the micro finance beneficiaries are from extended family.

Chart-2.7: Type of family of Beneficiaries



2.8 Physically Challenged

Chart-2.8: Beneficiaries physically challenged

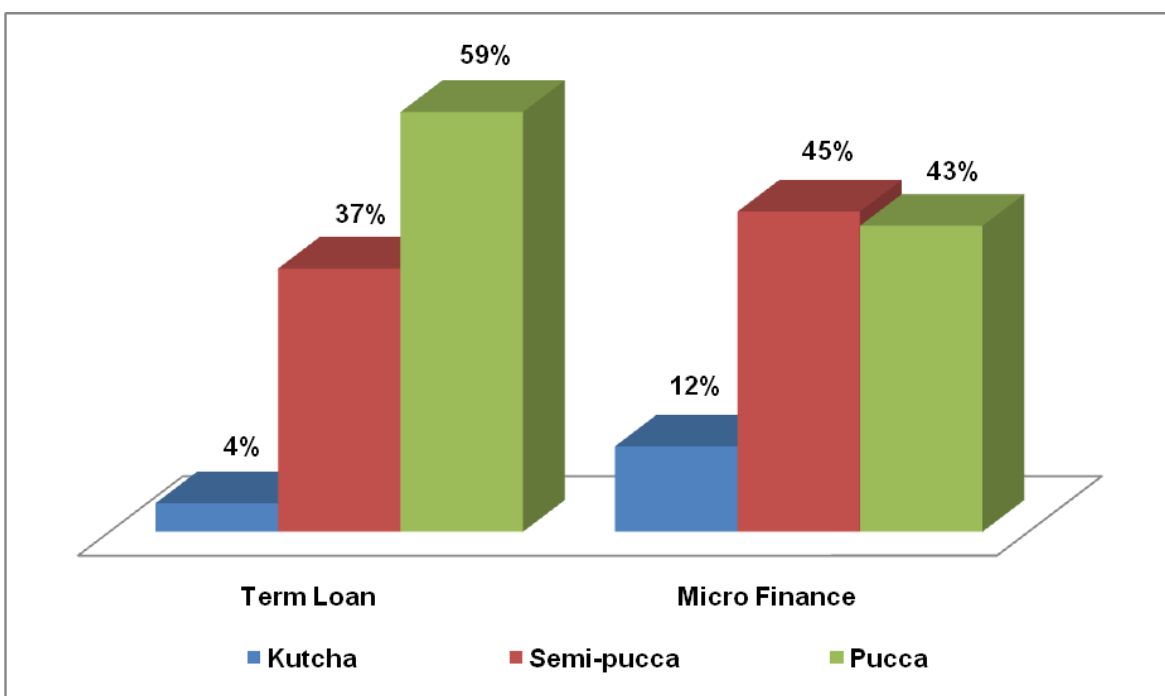


1% of the term loan beneficiaries, 3% of the micro finance beneficiaries and 2% of the Hunar Haat beneficiaries were found to be physically challenged.

2.9 Type of House

It is seen that 59% term loan beneficiaries possess pucca houses and 37% of such beneficiaries possess semi-pucca houses. Kutcha houses are owned by 4% of the beneficiaries. It is also seen that more than 43 percent of the micro finance beneficiaries have pucca houses, while 45% beneficiaries have semi-pucca houses and 12% have kutcha houses.

Chart-2.9: Type of house of Beneficiaries



2.10 Beneficiaries having Aadhaar

84% of the term loan beneficiaries and 88% of the micro finance beneficiaries indicated that they were enrolled for Aadhaar and have Aadhaar card.

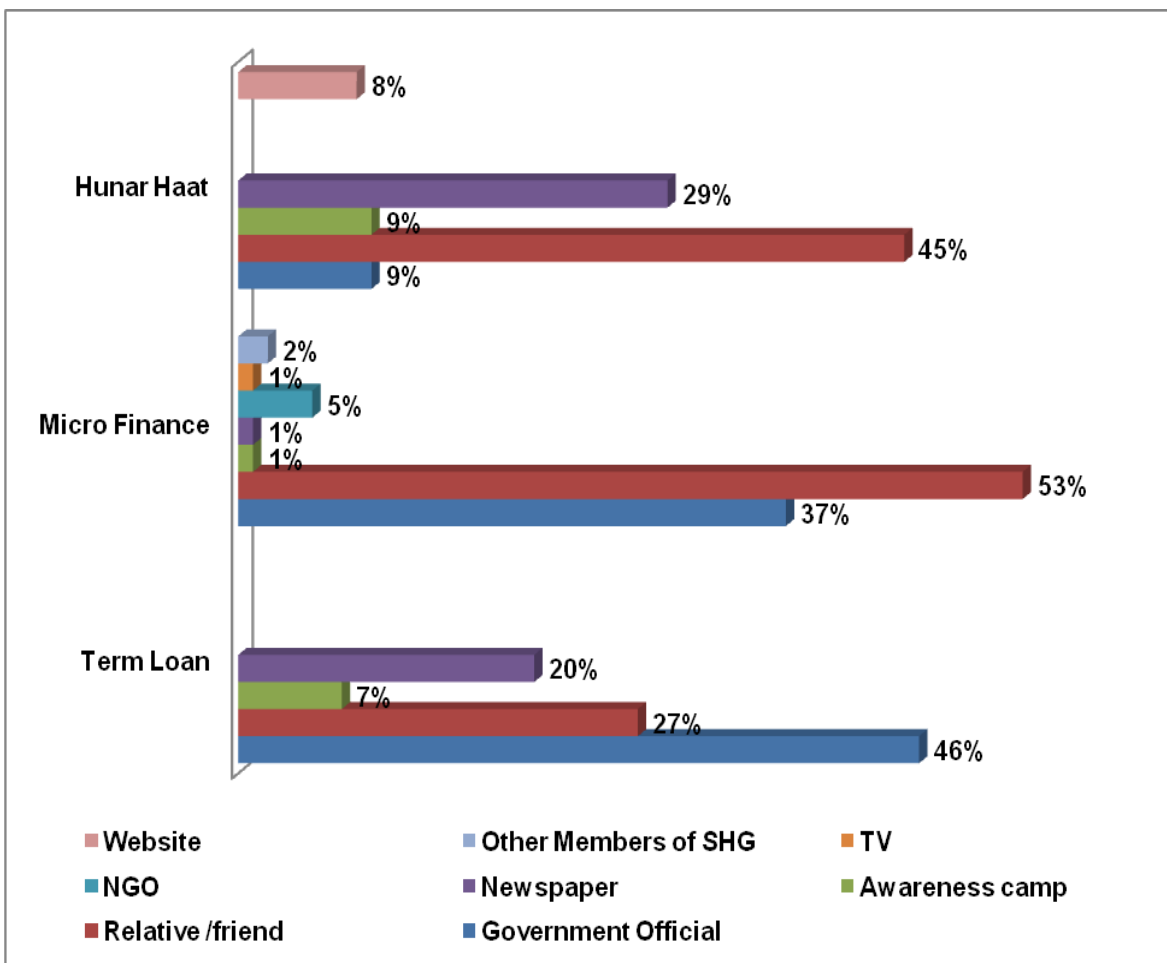
2.11 Source of Information about the Schemes

When asked about the source of information of the NMDFC schemes under which they have benefitted, 46% term loan beneficiaries reported that they have come to know about the scheme from the government officials, while 27% have come to know from relatives or friends, 20% have come to know about the scheme from newspaper and 7% have come to know from the awareness camp.

In case of micro finance scheme, 53% beneficiaries have to know about it from the friends or relatives, while 37% have come to know from the government officials and 5% from the NGOs.

45% of the Hunar Haat beneficiaries have to come know about the programme from the friends or relatives, while 29% have come to know from the newspaper 9% from the government officials, 9% in the awareness camp and 8% beneficiaries have come to know about the programme from the website of the SCA or NMDFC or Ministry of Minority Affairs.

Chart-2.10: Source of information about the Scheme



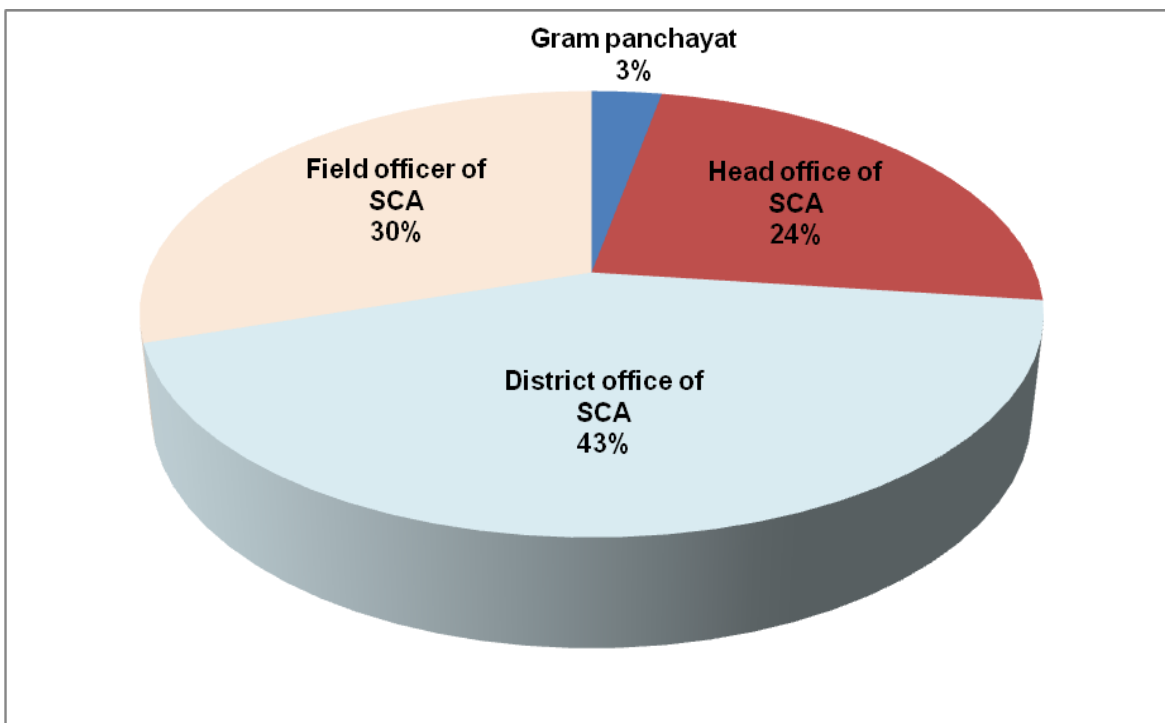
CHAPTER-III

IMPLEMENTATION & IMPACT OF TERM LOAN SCHEME

During the study, 1500 beneficiaries who have got loan under the term loan scheme of NMDFC in 2016-17 were surveyed covering 20 beneficiaries of GMFDC (Gujarat), 30 of HPMFDC (Himachal Pradesh), 20 of JKSCSTDC (Jammu & Kashmir), 58 of JKWDC (Jammu & Kashmir), 176 of JKEDI (Jammu & Kashmir), 20 of JKSFC (Jammu & Kashmir), 199 of KSBCDC (Kerala), 21 of KSCFFDC (Kerala), 135 of KSWDC (Kerala), 43 of KSMDFC (Kerala), 40 of KMDC (Karnataka), 30 of MAAAVM (Maharashtra), 30 of MCAB (Mizoram), 20 of PDBCMD (Pondicherry), 20 of BACKFINCO (Punjab), 146 of RMFDCC (Rajasthan), 41 of TAMCO (Tamil Nadu), 140 of TMCDC (Tripura) and 311 of WBMDFC (West Bengal).

3.1 Submission of Application

Chart-3.1: Where the application form for loan submitted by the beneficiaries

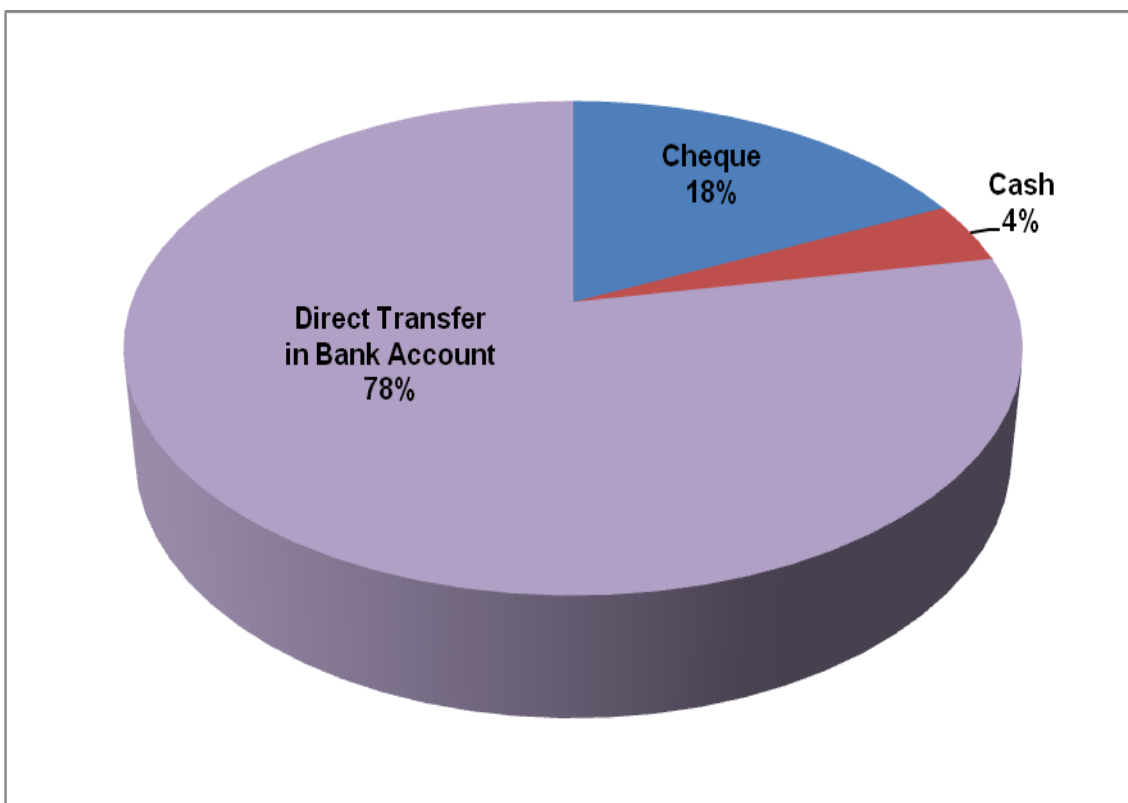


43% term loan beneficiaries submitted the application for loan at the district office of SCA, while 30% submitted the application form to the field officer of SCA, 24% submitted it at the head office of the SCA. Few beneficiaries submitted the application form either at the gram panchayat office, or to the local NGO for further submission at the SCA field office.

3.2 Mode of receipt of the loan

Further, it was observed that out of the total 1500 term loan beneficiaries, 78% beneficiaries have received the loan amount through DBT, while 18% beneficiaries have received loan amount by cheque and 4% have received it by cash.

Chart-3.2: Mode of receipt of the loan



3.3 Possession of loan book / pass book

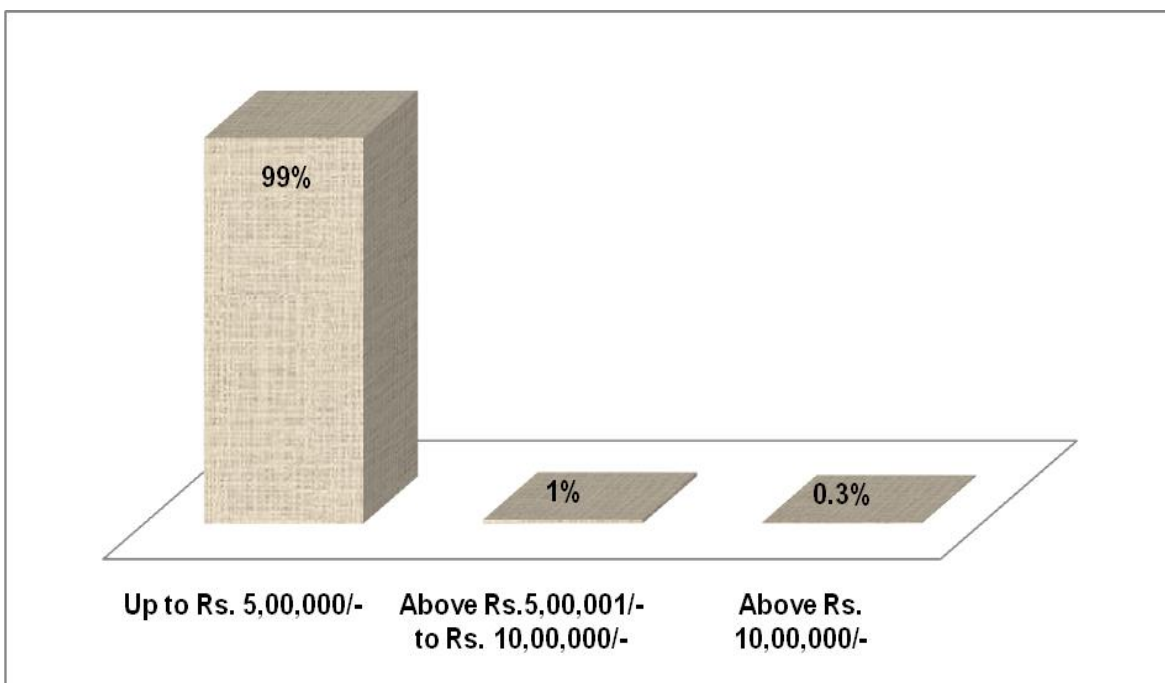
Most (99%) of the sample term loan beneficiaries indicated that they possess a loan book or pass book, while very few indicated that they do not possess a loan book or pass book.

3.4 Project cost, amount of loan sanctioned, received and own share of beneficiaries

The average project cost of the term loan beneficiaries is found to be Rs. 1,78,481/-. The average loan sanctioned to the beneficiaries under the term loan scheme of NMDFC is Rs. 1,78,481/-. The average loan availed by the term loan beneficiaries is Rs. 1,73,348/-. The average amount of own share/contribution of the beneficiaries is observed to be Rs. 19,964/-.

The loan amount sanctioned to almost all (99%) beneficiaries was up to Rs. 5,00,000/-, and very few beneficiaries have the sanctioned loan amount of above Rs. 5,00,000/-.

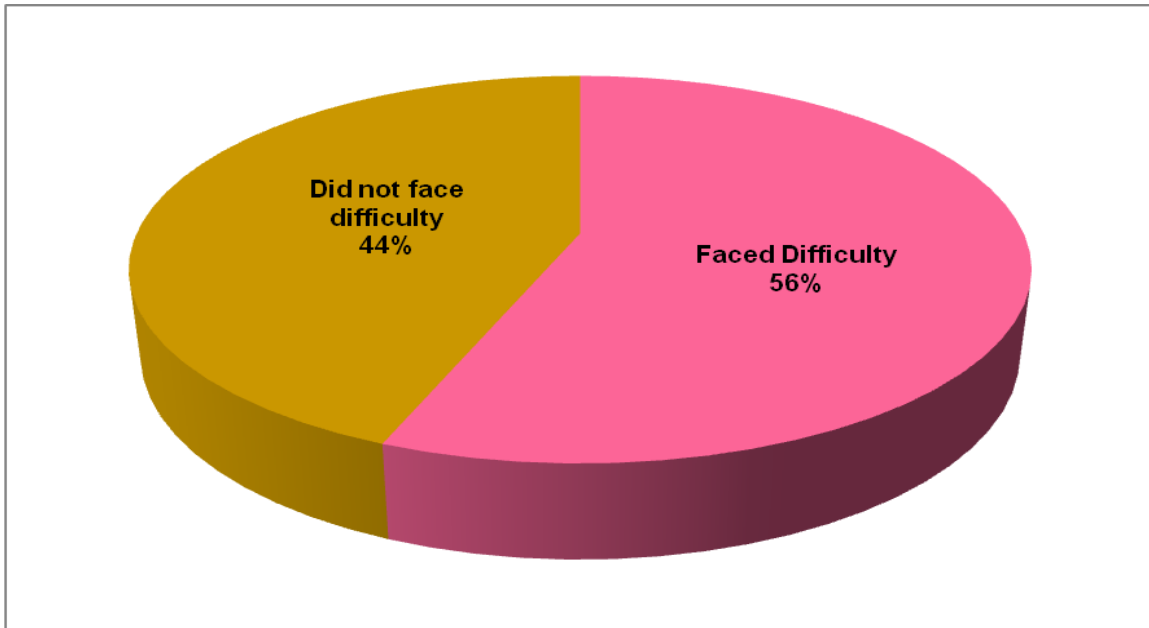
Chart-3.3: Amount of loan sanctioned to the term loan beneficiaries



3.5 Difficulty in getting the loan

Majority (56%) of the sample term loan beneficiaries opined that they faced difficulty in availing the loan.

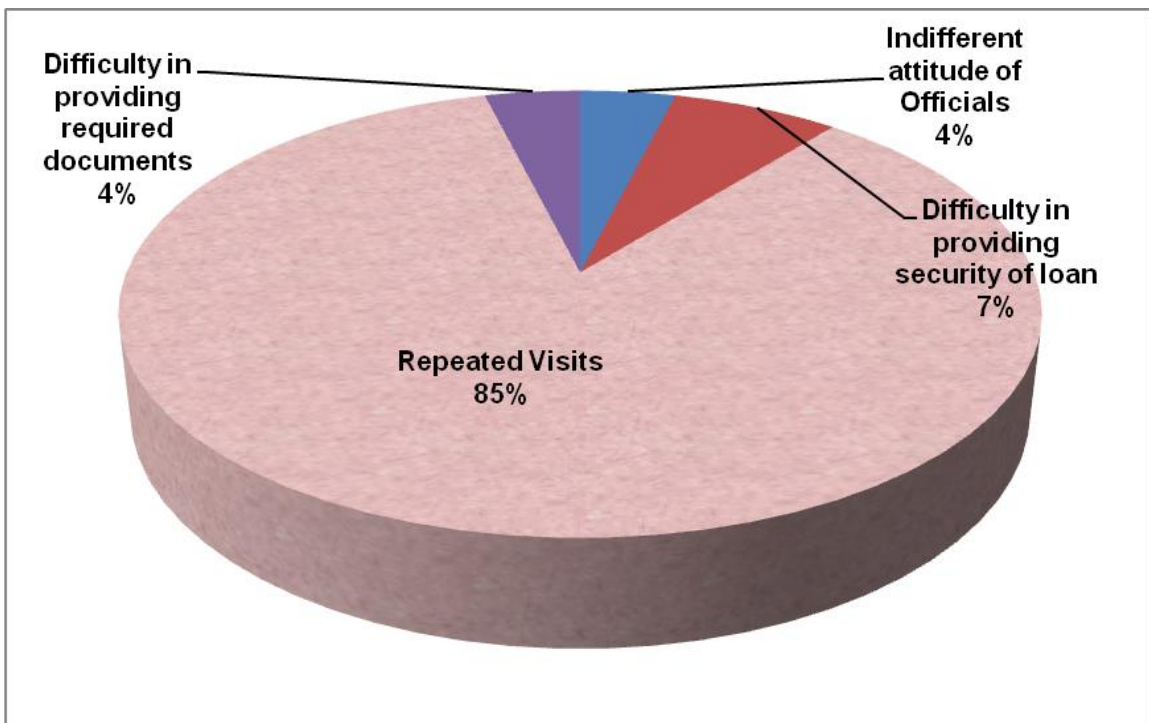
Chart-3.4: Difficulty faced by the beneficiaries in getting the loan



3.6 Type of difficulty in getting the loan

Main difficulty faced by the beneficiaries is related to repeated visits to the SCA for loan documentation after sanction of loan.

Chart-3.5: Type of difficulty faced by the beneficiaries in getting the loan



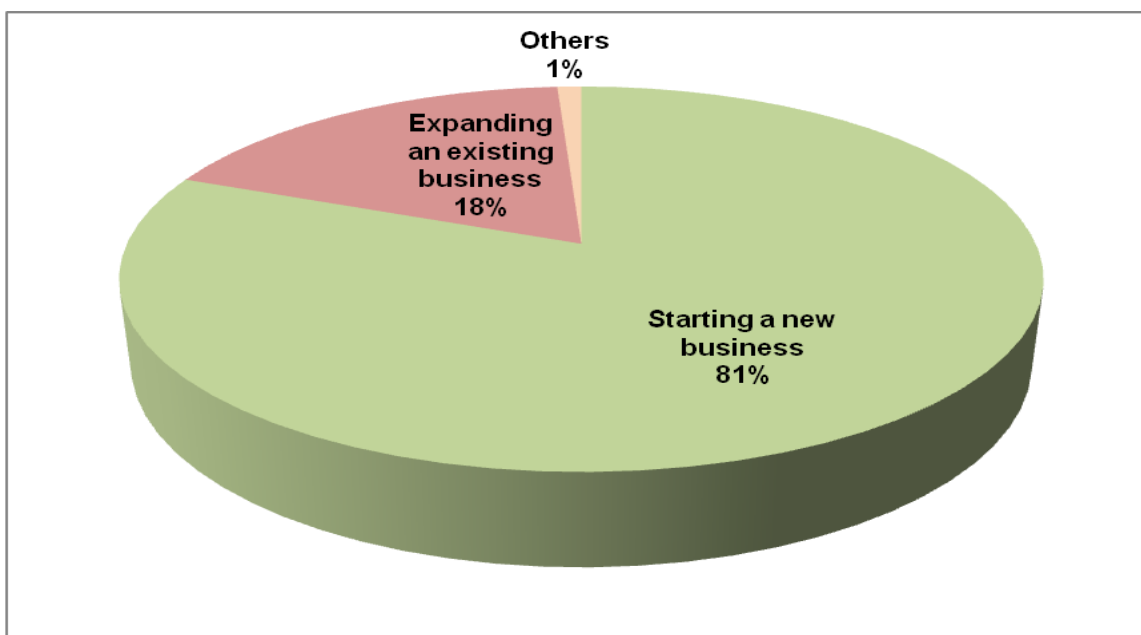
3.7 Average time taken in getting the loan

The average time taken from submission of application to sanction of loan to the beneficiaries under the term loan scheme of NMDFC is 2-3 months. The average time taken from sanction to disbursement to the beneficiaries under the term loan scheme of NMDFC is 1-1.5 months.

3.8 Purpose of taking the loan

Most (81%) of the term loan beneficiaries have taken the loan to start a new business, while 18% have taken the loan to expand the existing business.

Chart-3.6: Purpose of taking the loan



3.9 Need for additional credit

Majority (67%) of the term loan beneficiaries indicated that they needed additional credit after getting the loan.

3.10 Management of additional credit by the beneficiaries

The beneficiaries who indicated that they needed additional credit after taking the loan, majority (77%) of them said that they managed the additional credit by taking the loan from the friend or relative, while 11% managed the additional credit by taking loan from the

money lender and another 11% took the additional credit from other people. However, 1% beneficiaries said that they did not take additional loan from anyone to manage the additional credit after taking the term loan under NMDFC.

3.11 Average amount of loan repayment installment, loan repayment period, and rate of interest of loan

The average amount of loan repayment installment of the term loan beneficiaries under NMDFC in the country is Rs. 6,542/-. The average loan repayment period given to the beneficiaries is 5 years. The average rate of interest of the term loan is found to be 6% per annum.

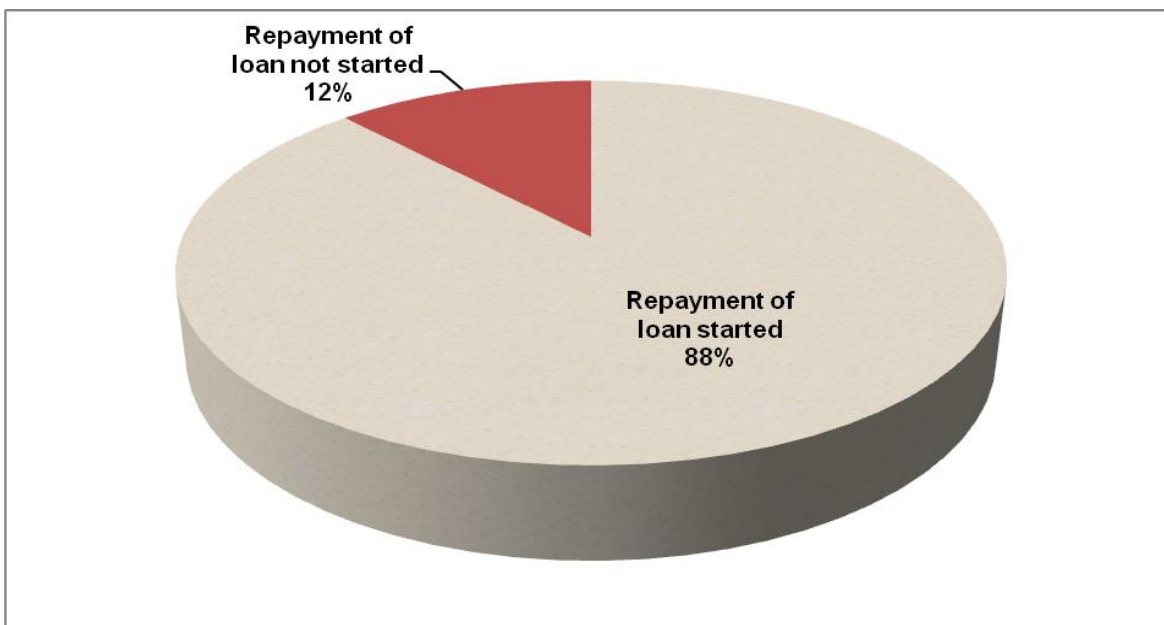
3.12 Frequency of Loan Repayment

Majority (60%) of the term loan beneficiaries reported that quarterly they pay the installment of the loan, while 40% beneficiaries said that they pay it in every month.

3.13 Started Loan Repayment

Most of the term loan beneficiaries (88%) have started repaying the loan amount, while 12% term loan beneficiaries have not yet started the repayment.

Chart-3.7: Whether the beneficiaries started repaying the loan



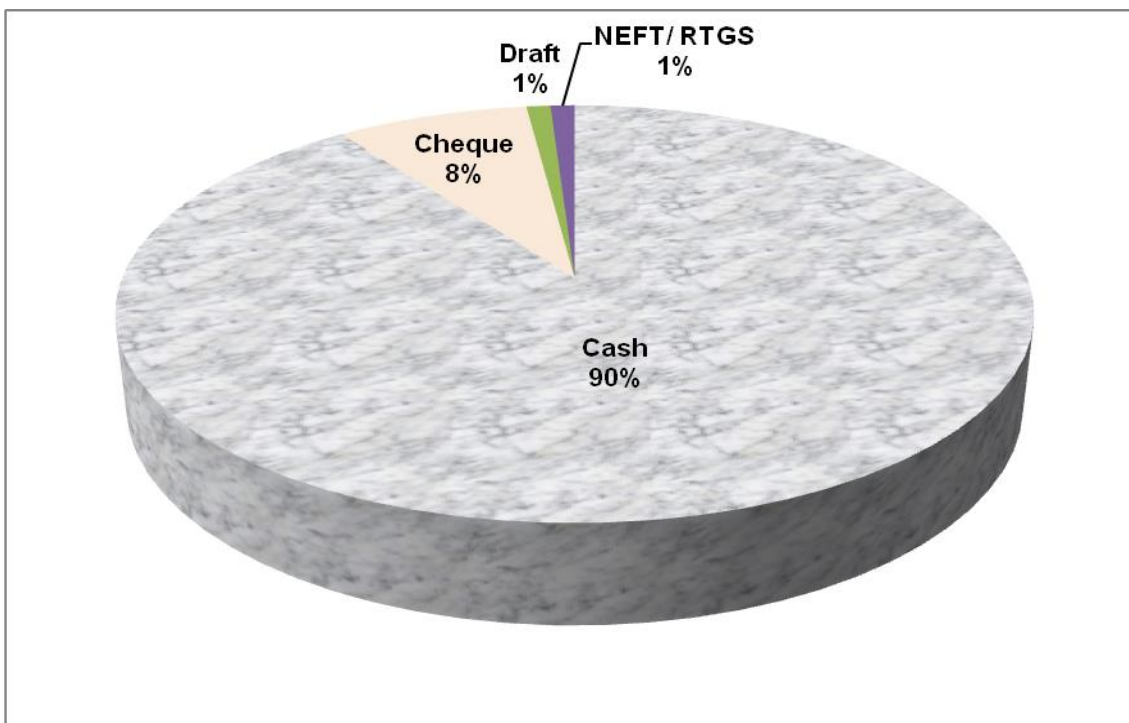
3.14 Status of loan repayment

The analysis of repayment of installments by the beneficiaries who pay it monthly found that, average 25 installments have been paid till date and average 5 installments are due. In case of beneficiaries who quarterly repay, average 9 installments have been paid and average 1 installment is due.

3.15 Mode of repayment of loan

The beneficiaries who have started repaying the loan, most (90%) repay the loan installment in cash, while 8% repay the loan amount in cheque and few beneficiaries repay the loan by Draft/ NEFT/ RTGS.

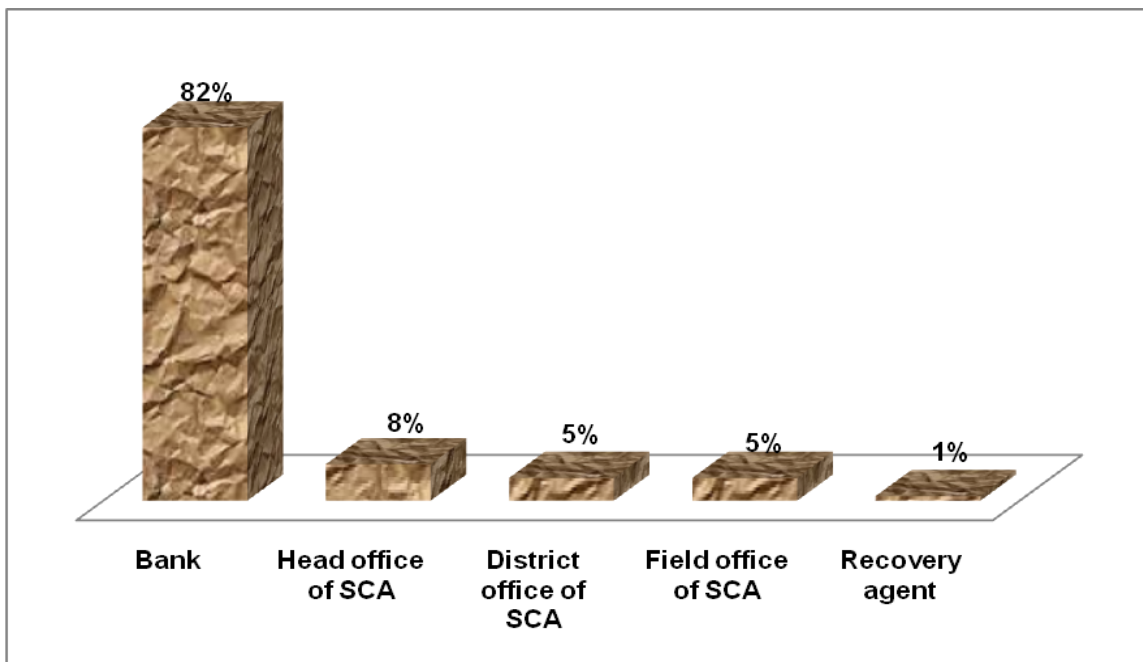
Chart-3.8: Mode of repayment of loan



3.16 Place of repayment of loan

The term loan beneficiaries who have started the repaying the loan, 82% of them repay in the bank, while 8% repay the loan amount at the head office of SCA, 5% repay at district office of SCA, 5% repay at the field office of SCA, and 1% repay to the recovery agent.

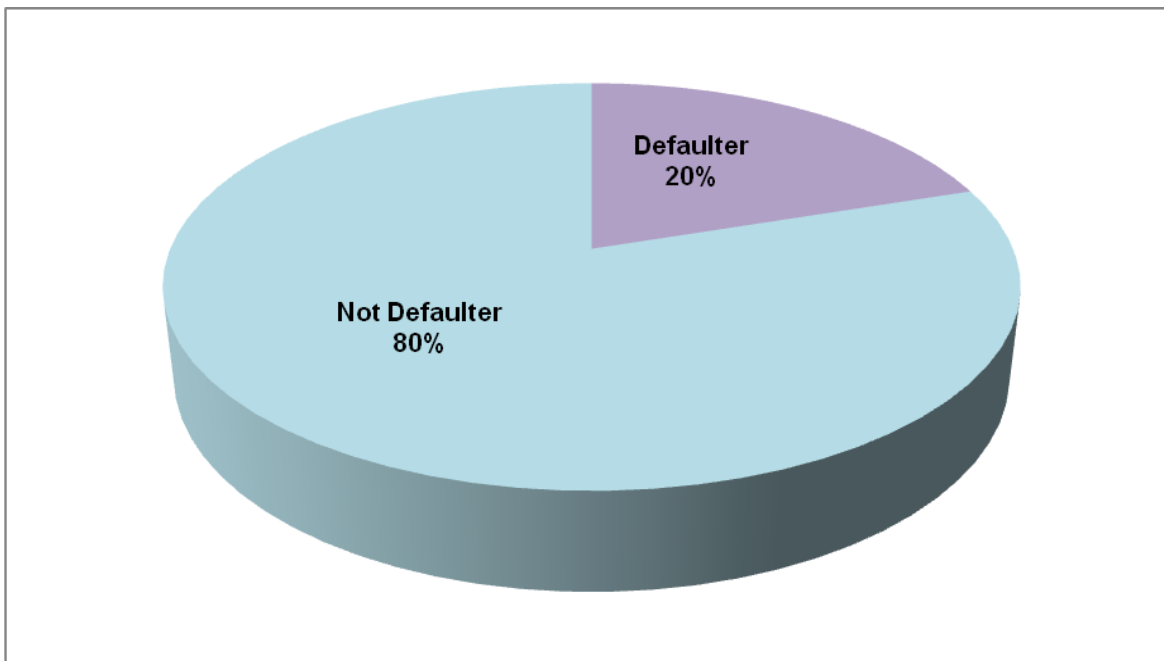
Chart-3.9: Place of repayment of loan



3.17 Defaulter in repaying the loan

It was observed that 20% of the total term loan beneficiaries are defaulter in repaying the loan. Insufficient income was found to be the major problem of the beneficiaries for being the defaulter.

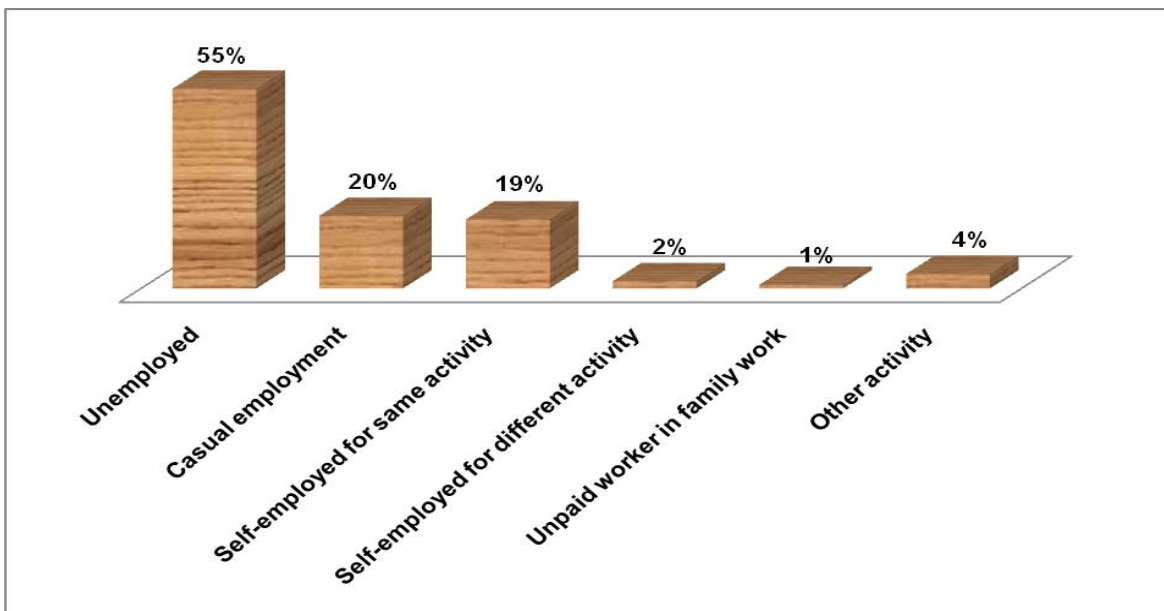
Chart-3.10: Defaulter in repaying the loan



3.18 Activity pursued before availing the loan

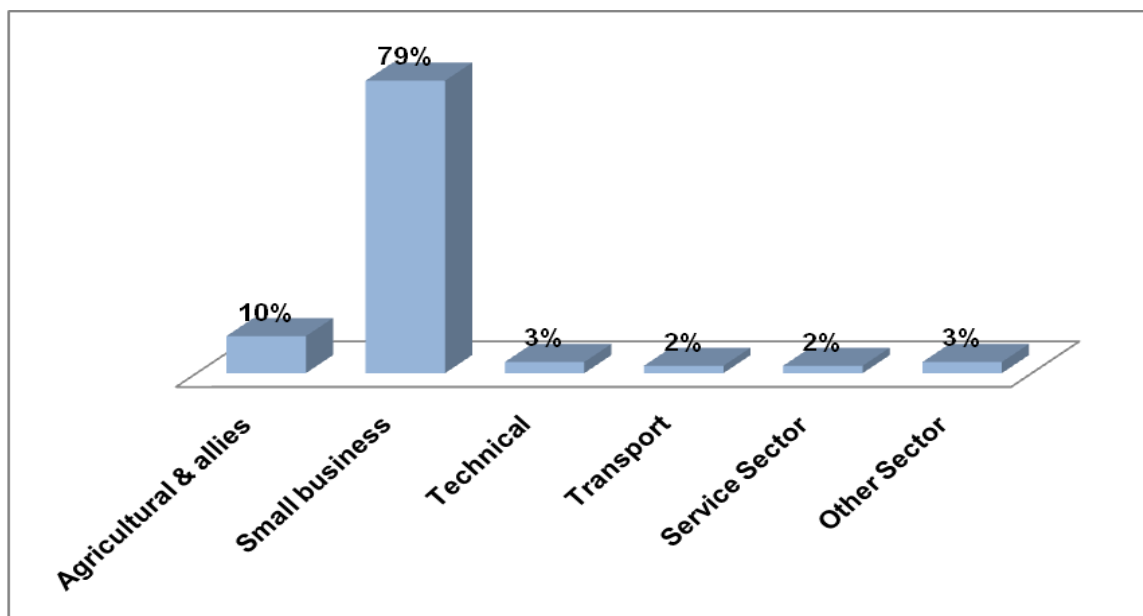
Majority (55%) of the sample term loan beneficiaries were unemployed before availing the loan, while about 20% of the beneficiaries were having casual employment, 19% were self employed for same activity which they are doing now, 2% were self-employed for different activity, 4% were involved in other activity and 1% were unpaid worker in family work.

Chart-3.11: Activity pursued before availing the loan



3.19 Sector for which taken the loan

Chart-3.12: Sector for which taken the loan



79% of the term loan beneficiaries have taken loan for small business, while 10% beneficiaries have taken loan for agricultural and allied activities. Rest of term loan beneficiaries reported that they have taken loan for technical (3%), transport (2%), service sector (2%) and other sectors (3%).

3.20 Present activity of the beneficiaries

The study observed that 89% term loan beneficiaries are engaged in the activities for which they have taken the loan, while only about 11% are engaged in different activity.

3.21 Skill upgradation

Most (86%) of the term loan beneficiaries who have taken the loan for economic activities reported that they have not undergone any kind of skill development training, while only 9% reported that they have undergone some kind of skill development training, 2% are involved in traditional work for which training is not essential and 4% beneficiaries reported that there is no need of skill development training for their activities.

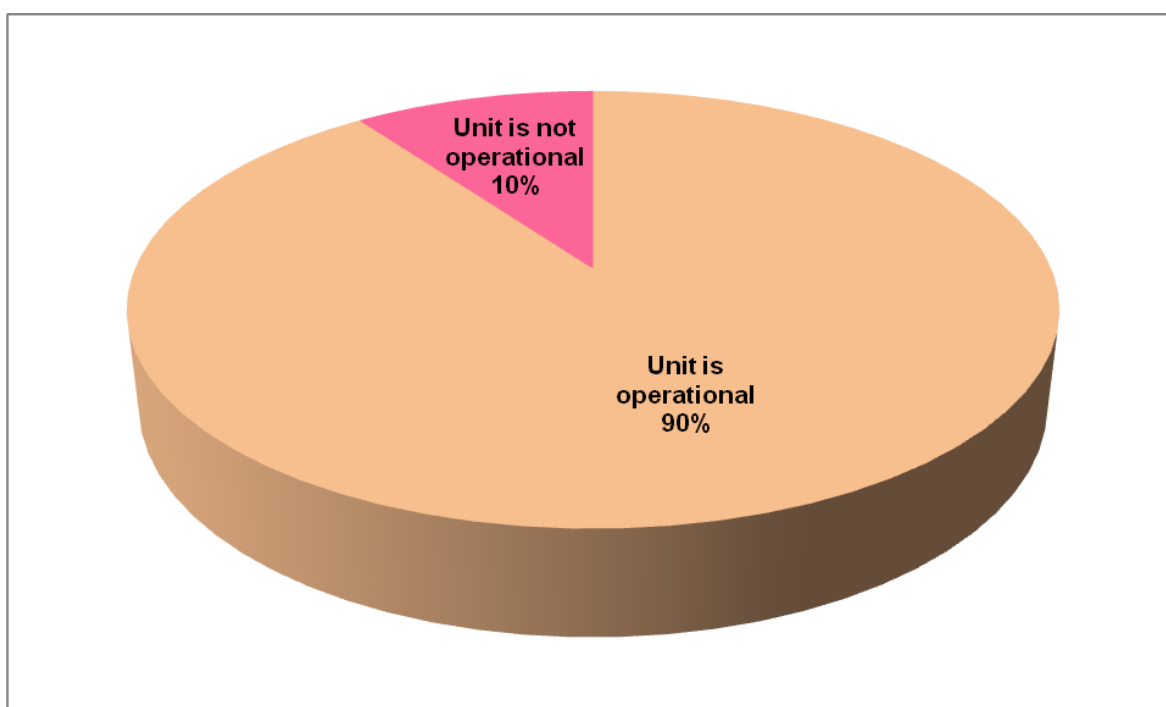
3.22 Type of difficulties faced by the beneficiaries in their activity

When asked about the type of difficulties faced by the term loan beneficiaries in their activity, 49% reported that they faced financial problem due to under financing of the project, while 24% faced difficulty due to excessive competition, 21% faced difficulty due to lack of marketing of their products and 19% faced problem due to difficulty in getting the raw material.

3.23 Whether the unit is in operation

The study observed that the units of 90% beneficiaries were in operation, while one-tenth units were found to not in operation.

Chart-3.13: Whether the unit is operational



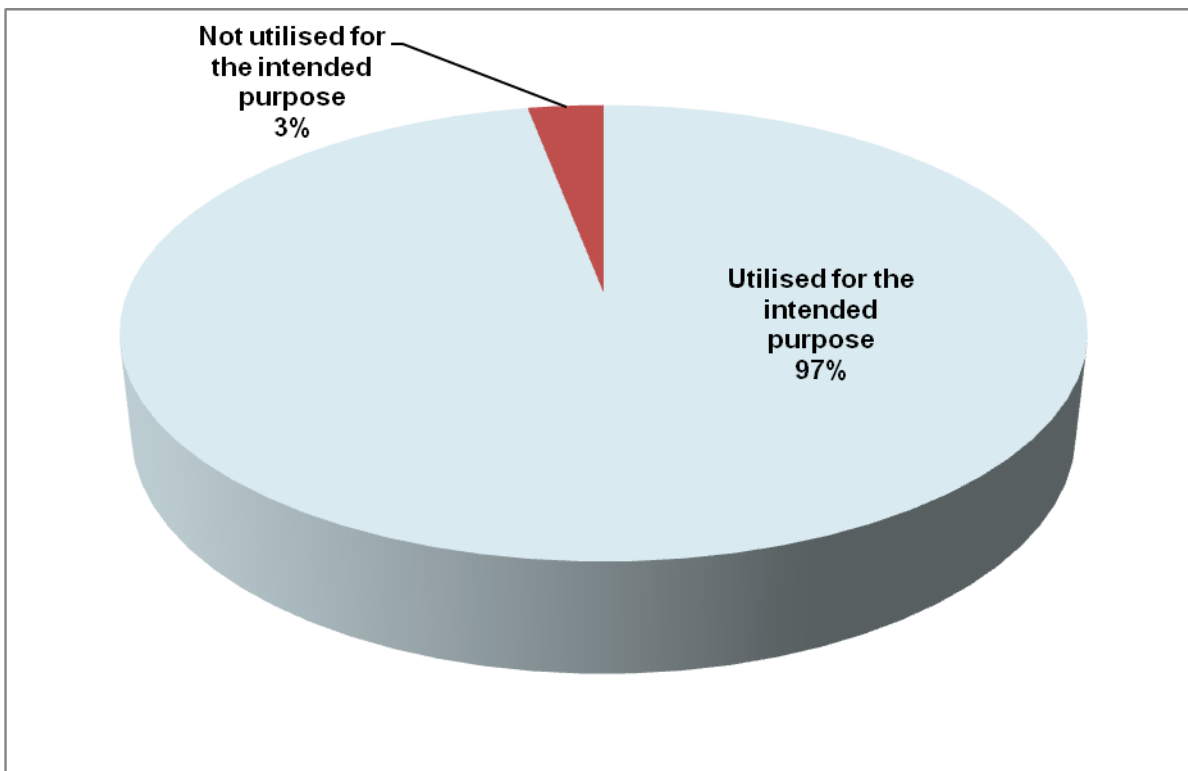
3.24 Employment generation

The study further observed that one to two persons are employed in most (91%) of the operational units, while three to five persons are employed in 8% operational units and more than five persons are employed in only 1% operational units.

3.25 Loan Utilization

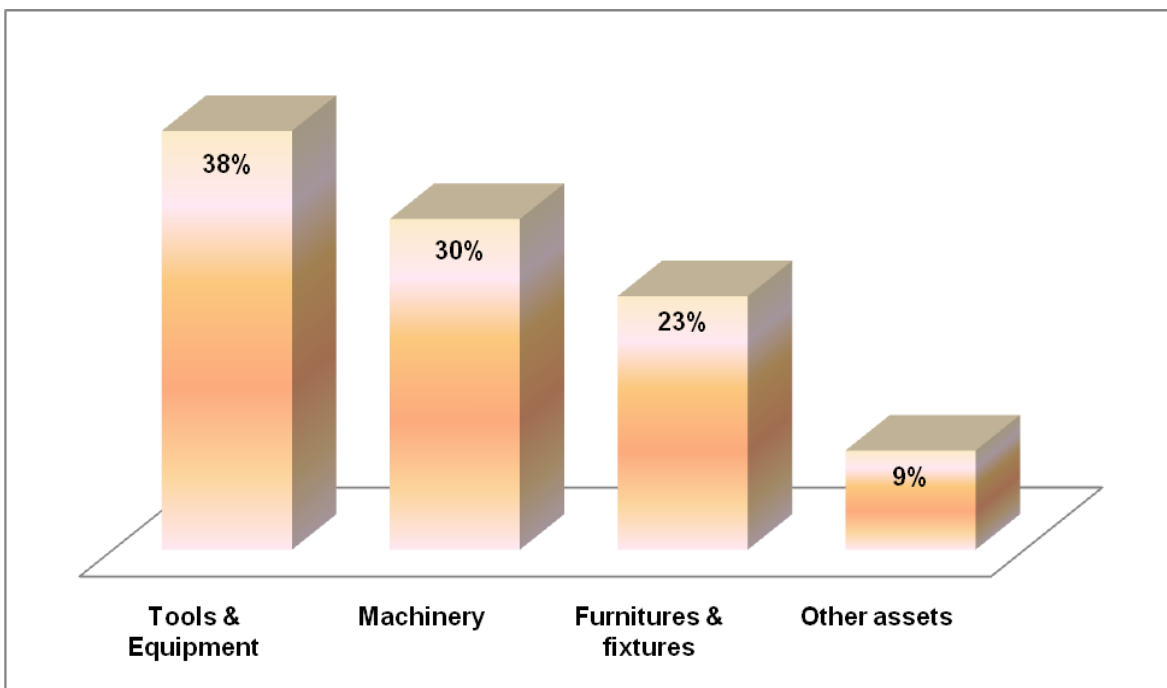
It was found during the study that most (97%) term loan beneficiaries have utilized the loan for the intended purpose.

Chart-3.14: Beneficiaries have utilized the loan for the intended purpose



3.26 Asset Creation by term loan beneficiaries

Chart-3.15: Assets created by the term loan beneficiaries



The assets created by the term loan beneficiaries included tools, machinery, furniture / fixtures and other assets like vehicles, livestock/poultry, etc. Out of surveyed 1500 term loan beneficiaries, 38% beneficiaries used the loan money for purchasing of tools and equipments, while 30% used for purchasing of machinery, 23% used for creation of furnitures and fixtures and 9% created other assets like vehicles, livestock/poultry, etc. It may be mentioned that 62% beneficiaries also used the loan for working capital and 23% for purchase of raw material. The findings are based on multiple responses to the probing question related to the assets created by the beneficiaries.

3.27 Impact of term loan on annual income of beneficiaries

Out of surveyed 1500 term loan beneficiaries, annual Income of 735 (49%) beneficiaries (682 from rural and 53 from Urban) has increased to more than Rs. 81,000/- in rural area and Rs. 1,03,000/- in Urban Area. However, at the time of survey, 765 (51%) beneficiaries (378 Rural and 387 Urban) still had annual income up to Rs. 81,000/- in rural area and Rs. 1,03,000/- in urban area.

3.28 Benefit under term loan scheme

Most beneficiaries indicated that they have been benefited after availing the loan under term loan scheme. When asked to the beneficiaries about the type of benefit they have got after availing the term loan, it was observed that 90% have increased income, 77% have increased savings, 86% have now better health & educational facilities, and 84% have improved social prestige.

3.29 Problems/shortfalls of term loan scheme

The study observed that, self-chosen activity, insufficient credit amount, lack of support and intervention from the officials, inadequate training and procedural delays in getting the benefit are the major shortfalls of the term loan scheme for which the beneficiaries faced problems in carrying out activities.

CHAPTER-IV

IMPLEMENTATION & IMPACT OF EDUCATION LOAN SCHEME

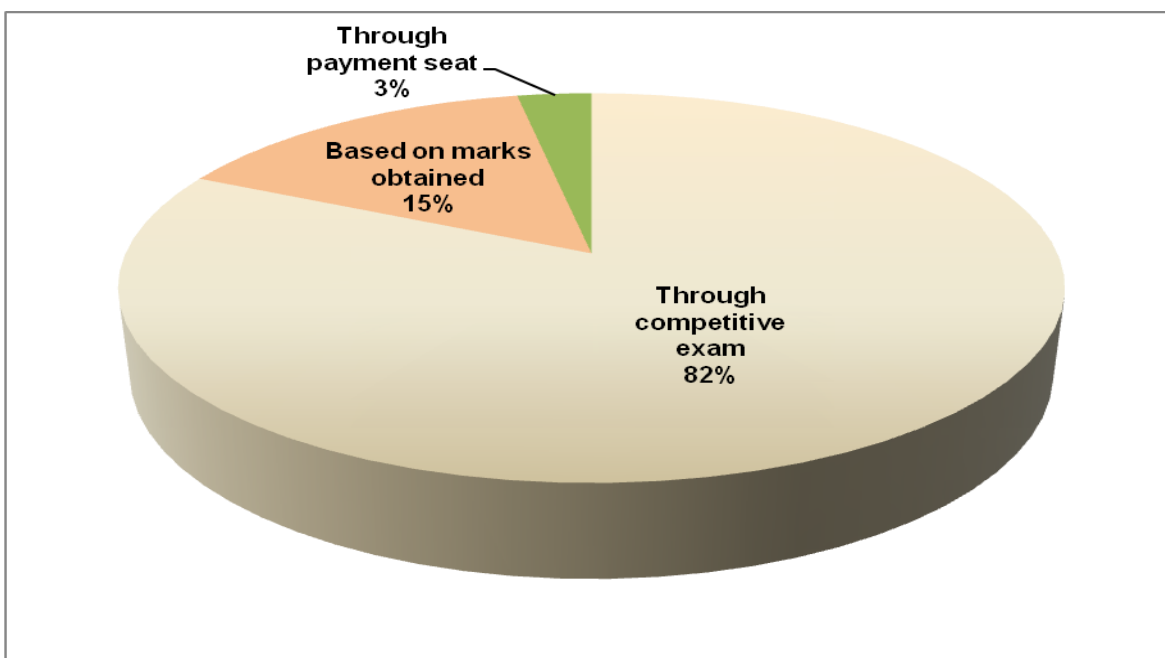
During the study, 565 students who have got the loan under the education loan scheme of NMDFC were surveyed covering 20 beneficiaries of GMFDC (Gujarat), 10 of HPMFDC (Himachal Pradesh), 30 of JKWDC (Jammu & Kashmir), 20 of JKEDI (Jammu & Kashmir), 30 of KSBCDC (Kerala), 32 of KSMDFC (Kerala), 20 of KMDC (Karnataka), 45 of MAAAVM (Maharashtra), 16 of PDBCMDC (Pondicherry), 20 of RMFDCC (Rajasthan), 20 of TMCDC (Tripura) and 302 of WBMDFC (West Bengal). The analysis of the implementation and impact of the education loan scheme of NMDFC is presented in the current chapter.

4.1 Course of the beneficiaries

Analysis of the course of the beneficiaries benefitted under education loan scheme of NMDFC found that the course of 37% beneficiaries was B. Tech, the course of 15% beneficiaries was MBBS, 8% beneficiaries was B. Pharma and 5% beneficiaries was BE. Other courses of education loan beneficiaries are given in the following table.

4.2 Type of admission

Chart-4.1: Type of admission

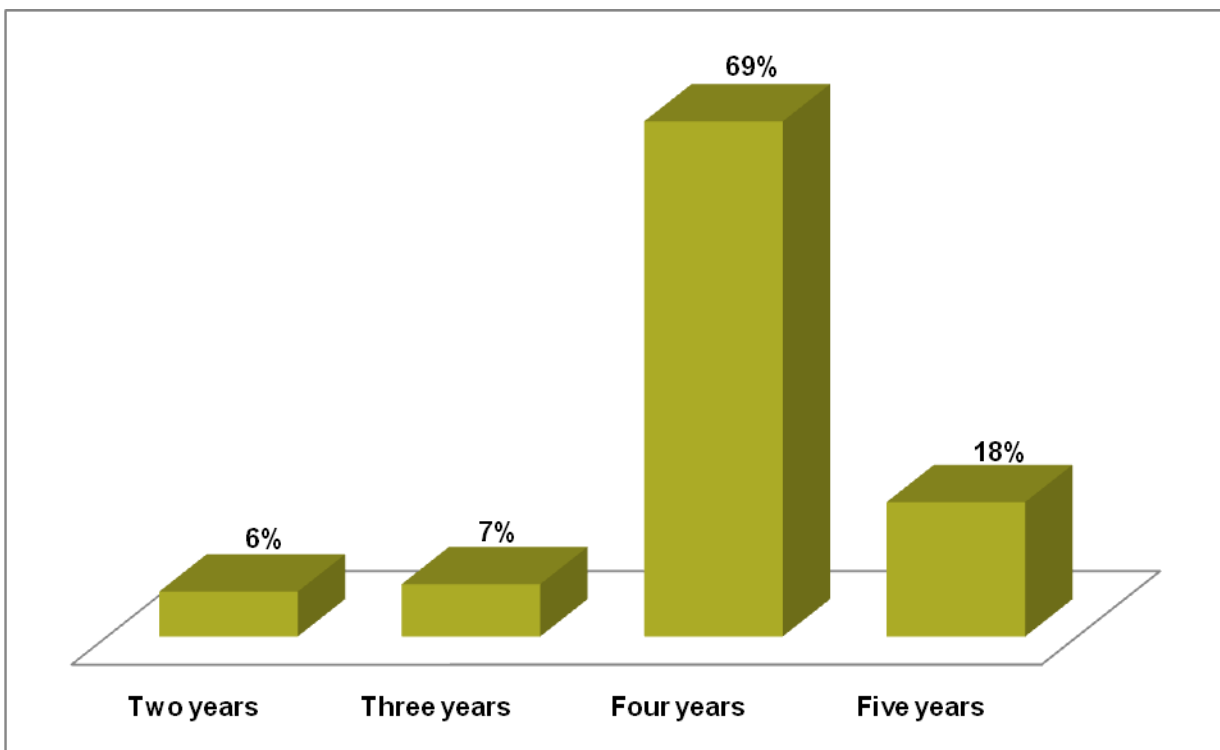


Most (82%) beneficiaries have got admission to the course through the competitive exam, while 15% have got the admission based on the marks obtained and 3% beneficiaries have got the admission through payment seat.

4.3 Course duration of beneficiaries of education loan

Majority (69%) of the sample education loan beneficiaries reported that their course for which they have availed the loan is for four years, while 18% beneficiaries' course duration is five years, 7% beneficiaries' course duration is three years, and 6% beneficiaries' course duration is two years.

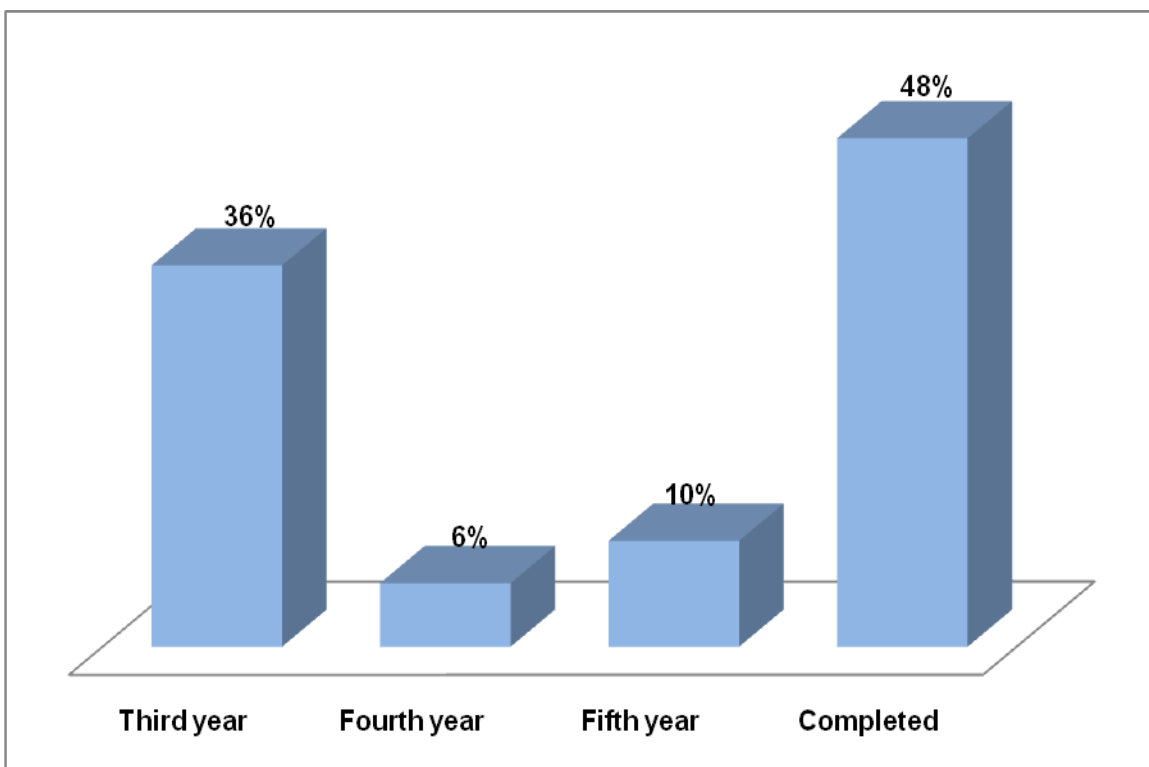
Chart-4.2: Course duration



4.4 Present course/ semester year

The study observed that 48% beneficiaries have completed their study course for which they had taken the loan, while 10% beneficiaries are now fifth year of course, 6% are in fourth year and 36% are in third year of course.

Chart-4.3: Present course year



4.5 Percentage of mark obtained by the students in last semester

Majority (74%) of the beneficiaries had obtained more than 80% marks in the last semester, while 26% had obtained between 60% to 80% marks in the last semester.

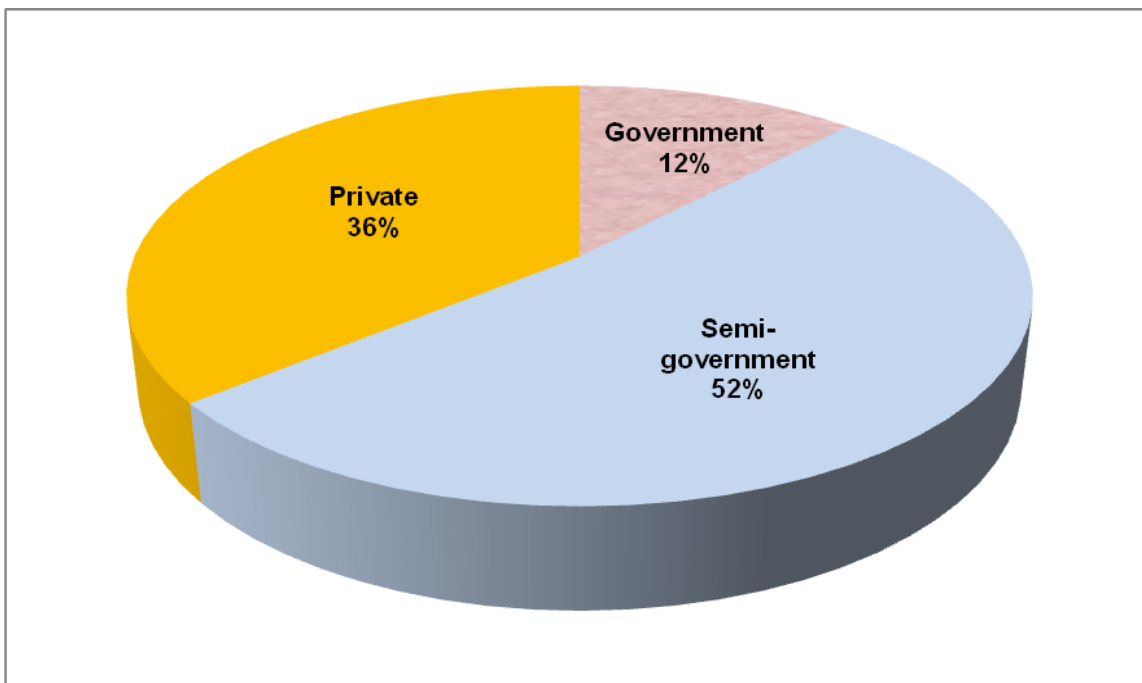
4.6 Receipt of payment schedule

The study observed that almost all (99%) education loan beneficiaries have received repayment schedule.

4.7 Type of institute

Majority (52%) of the sample education loan beneficiaries are studying in semi-government institutes, while 12% are studying in semi-government institutes, and 36% are/ were studying in private institutes during the course for which they have taken the loan.

Chart-4.4: Type of institute in which beneficiaries of education loan are studying



4.8 Year of admission in the institute

2% education loan beneficiaries were admitted for the course in 2013, while 7% were admitted in 2014, 1% were admitted in 2015 and 89% were admitted for the course in 2016.

4.9 Course fee

Chart-4.5: Total course fee of education loan beneficiaries



The average total course fee of the beneficiaries under the education loan scheme of NMDFC in the country is found to be Rs. 3,91,329/-. 40% education loan beneficiaries reported that their total course fee is more than Rs. 3,00,000/-, while 49% beneficiaries' total course fee is between Rs. 1,00,000/- to Rs. 3,00,000/-, and 11% beneficiaries' total course fee is less than Rs. 1,00, 000/-.

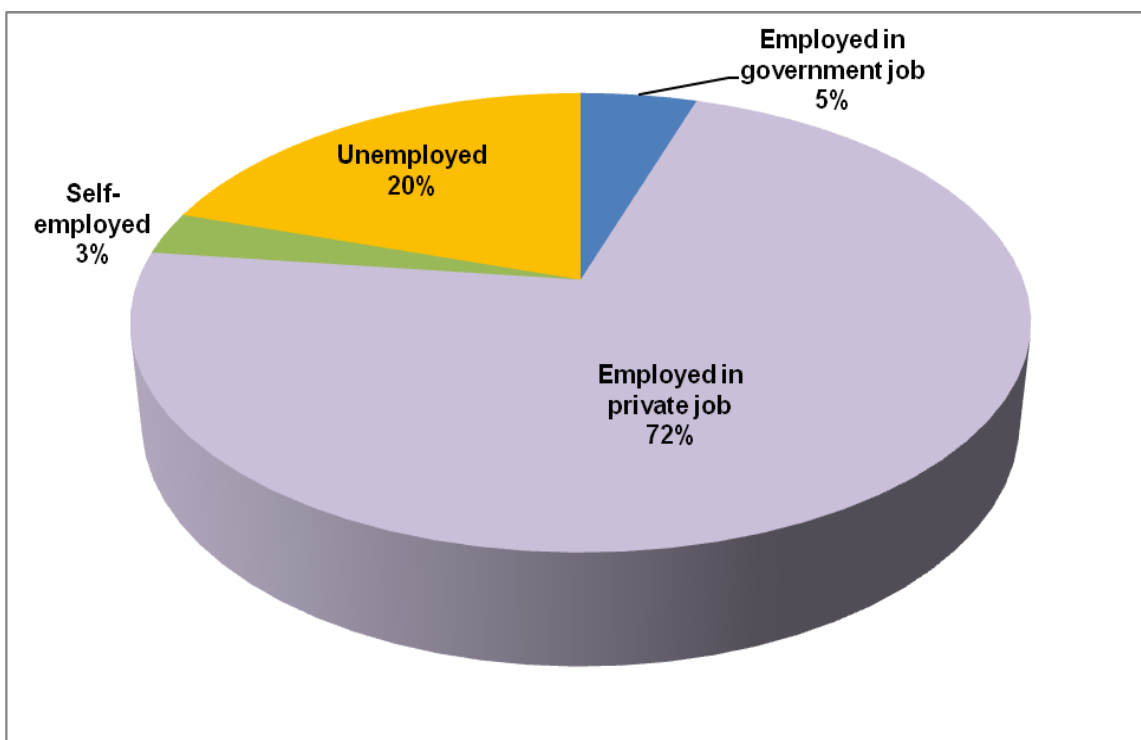
4.10 Status of the course

Majority (52%) education loan beneficiaries reported that the course for which they had taken loan is ongoing, while 48% said that their course for which they had taken loan has been completed.

4.11 Employment status of beneficiaries

After completion of studies, 72% are employed in private job, 5% are employed in government job, 3% beneficiaries are self-employed.

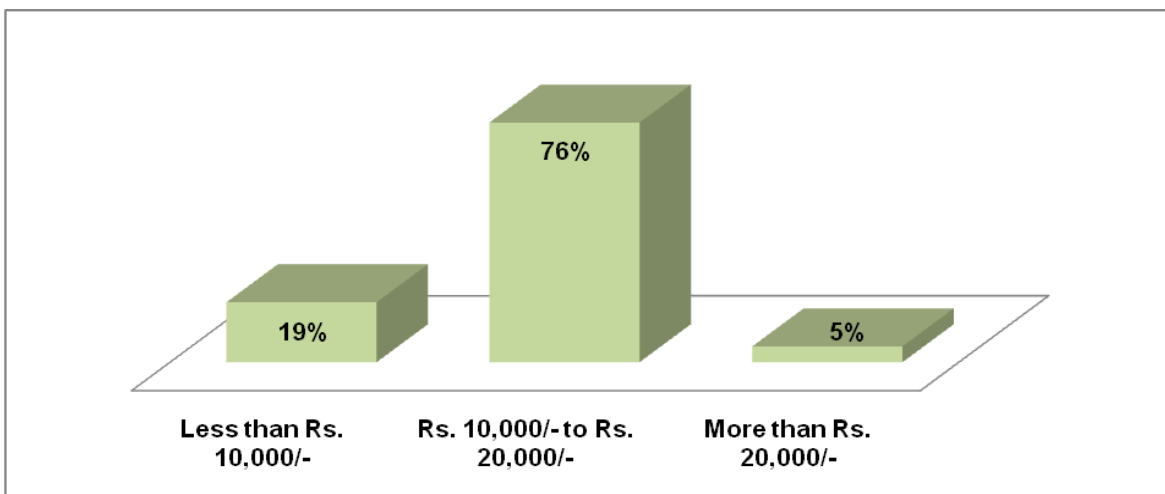
Chart-4.6: Employment status of education loan beneficiaries who have completed the course



4.12 Income of employed beneficiaries

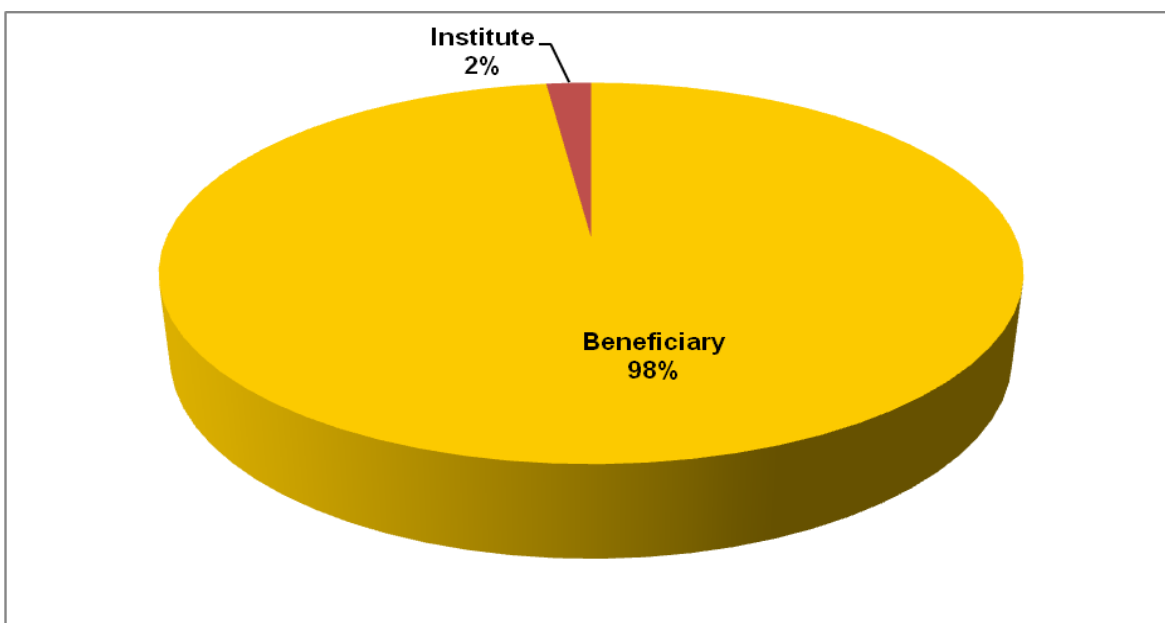
The average monthly income of employed education loan beneficiaries is reported to be Rs. 13,041/-. While majority (76%) are earning between Rs. 10,000/- to Rs. 20,000/-per month, 5% are earning more than Rs. 20,000/-, and 19% are earning less than Rs. 10,000/- per month.

Chart-4.7: Monthly income of employed education loan beneficiaries



4.13 Recipient of Loan

Chart-4.8: Whom the SCA had given the education loan

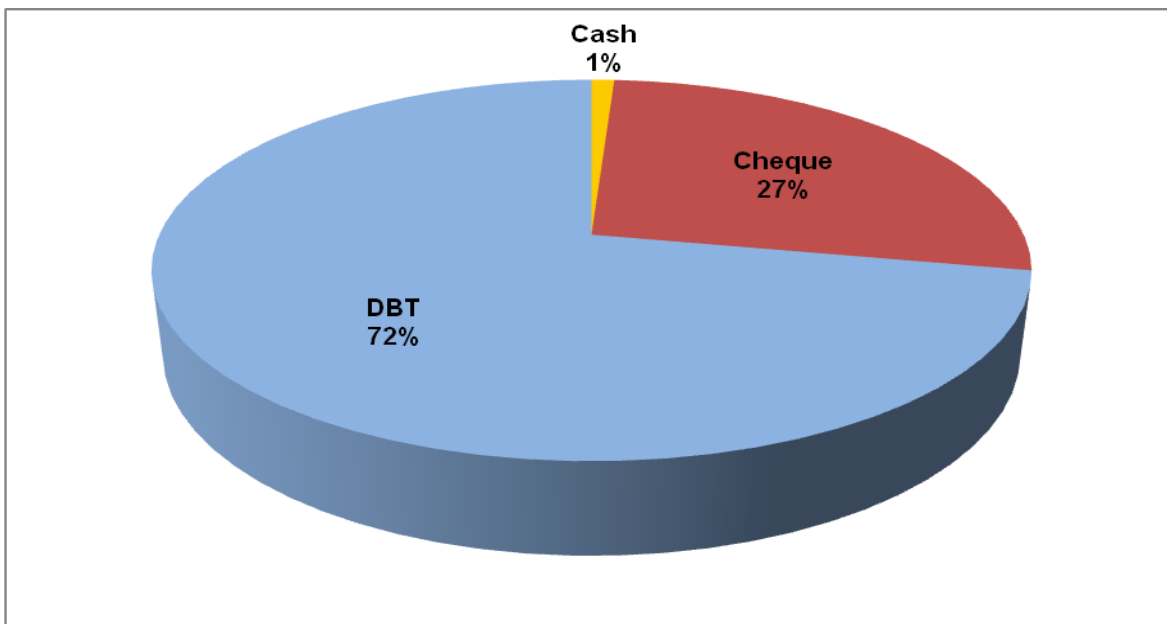


Almost all (98%) of the education loan beneficiaries reported that the SCA had given the loan amount to them, while only 2% said that the loan amount was given to the institute.

4.14 Mode of disbursement

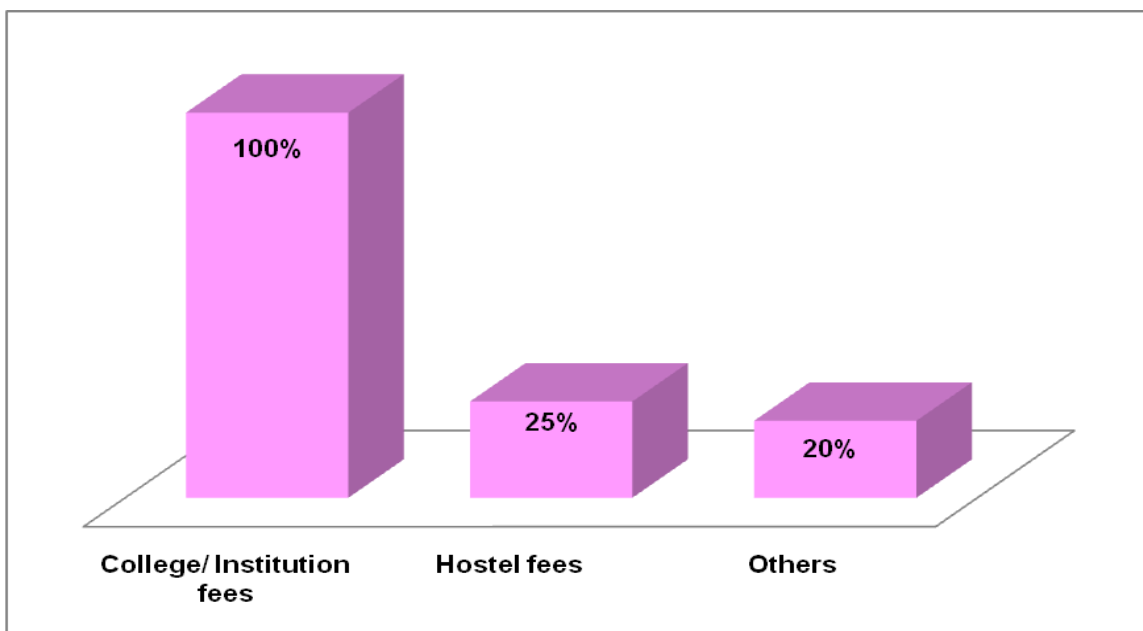
Majority (72%) of the education loan beneficiaries have got the loan amount through DBT, while 27% have got the loan amount by cheque, and only 1% have got it in cash.

Chart-4.9: Mode of disbursement of education loan



4.15 Utilization of education loan

Chart-4.10: Utilization of education loan



The study found that all the education loan beneficiaries have utilized the loan amount for the payment of college/ institution fees, purchase of books, etc.

CHAPTER-V

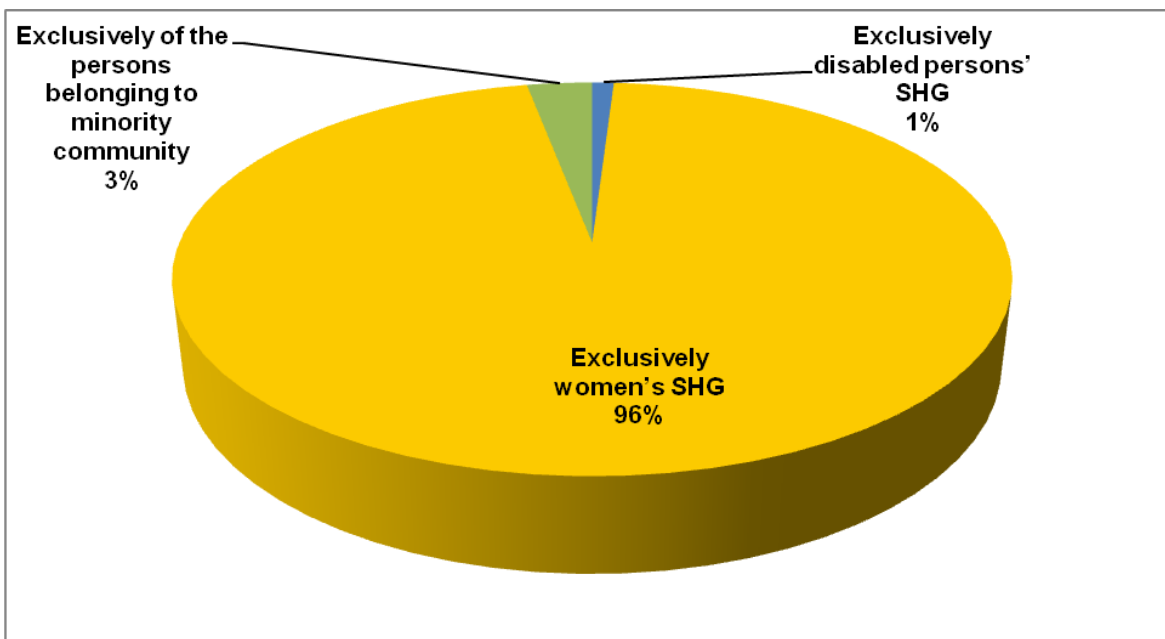
IMPLEMENTATION & IMPACT OF MICRO FINANCE SCHEME

To assess the impact of the micro finance scheme of NMDFC, 6290 SHG beneficiaries benefitted under the scheme were surveyed. During the course of the study, 4381 SHG beneficiaries benefitted under WBMDFC (West Bengal), 755 under TAMCO (Tamil Nadu), 563 under KSBCDC (Kerala), 524 under KSCFFDC (Kerala), 27 under PDBCMDC (Pondicherry), 20 under RMFDCC (Rajasthan), and 20 SHG beneficiaries benefitted under JKWDC (Jammu & Kashmir) were surveyed. The details of benefit received and impact on the beneficiaries under the scheme are given below.

5.1 Type of SHGs

The SHGs of most (96%) of the beneficiaries benefitted under the micro finance scheme were exclusively women SHGs.

Chart-5.1: Type of SHGs



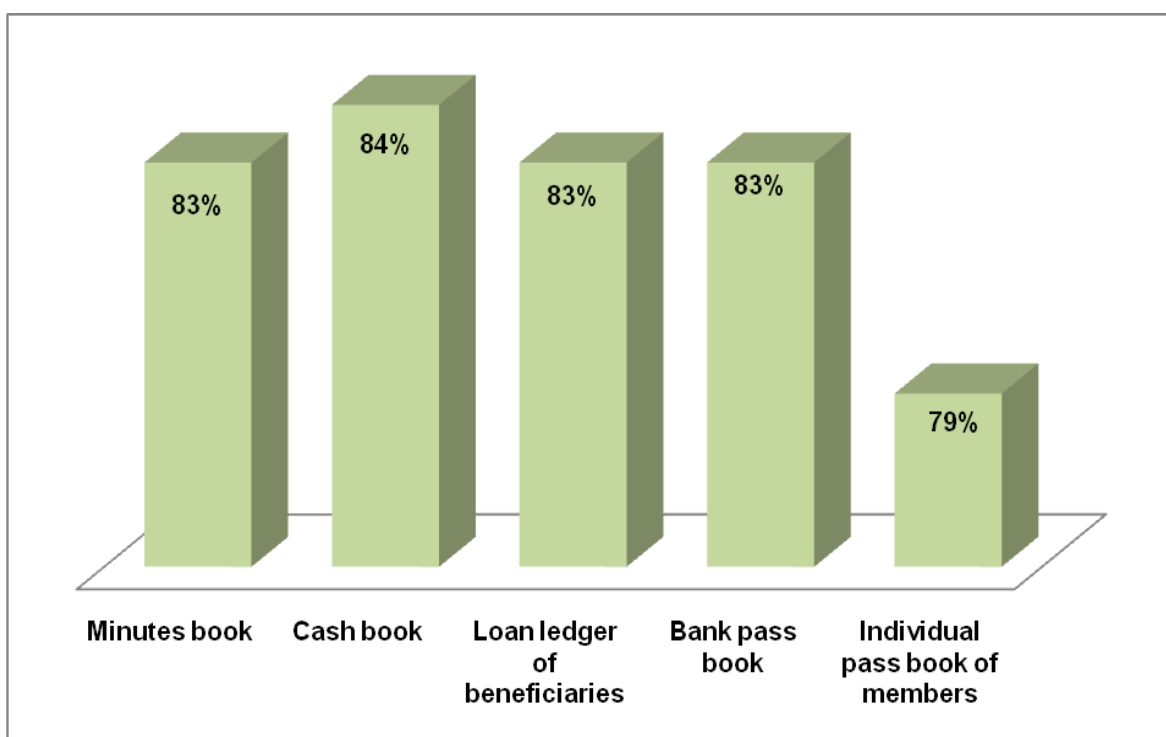
5.2 Year of formation of SHGs

The study observed that SHGs of most (86%) of the micro finance beneficiaries have been formed after 2010, while the SHGs of 14% beneficiaries have been formed before 2010.

5.3 Books maintained by the SHGs

About 80% beneficiaries reported that the SHGs maintain minutes book, cash book, loan ledger of beneficiaries, bank pass book, and individual pass book of members.

Chart-5.2: Type of books maintained by the SHGs



5.4 Regular updating of books

The study observed that the SHGs of most (89%) of the beneficiaries are updating the books regularly.

5.5 Thrift/ credit activities by the SHG members

Most (94%) micro finance beneficiaries informed that the regular practice of thrift/ credit activities by the SHG members are undertaken.

5.6 Received loan from any other source

All the micro finance beneficiaries reported that the SHGs have received the loan from the SCAs. Most (88%) of the micro finance beneficiaries reported that the SHG had not received loan from any other sources except NMDFC.

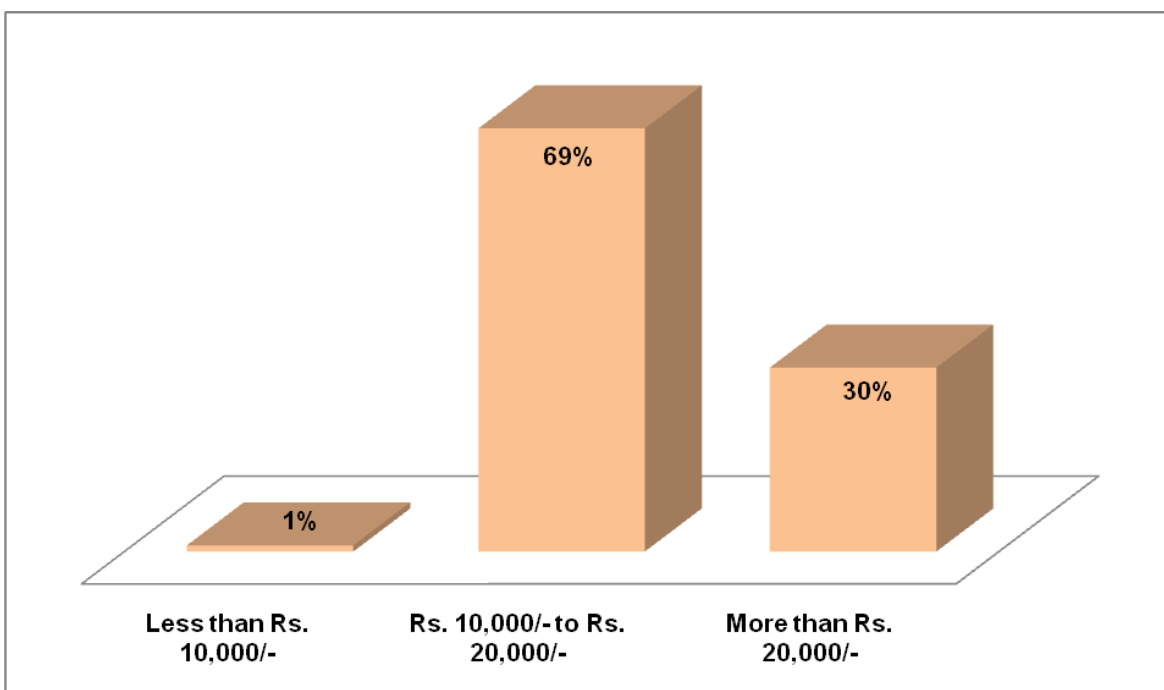
5.7 Possession of individual loan book / pass book

82% of the sample beneficiaries of micro finance scheme indicated that they possess individual loan book or pass book, while 18% beneficiaries indicated that they do not possess individual loan book or pass book.

5.8 Amount of loan received from SHG

The average amount of loan received by the micro finance beneficiaries from the SHG is observed to be Rs. 19,197/-. While majority (69%) beneficiaries reported the loan amount they have received from the SHG is between Rs. 10,000/- to Rs. 20,000/-, 30% beneficiaries' loan amount from the SHG is more than Rs. 20,000/-. However, 1% beneficiaries' loan amount from the SHG is Less than Rs. 10,000/-.

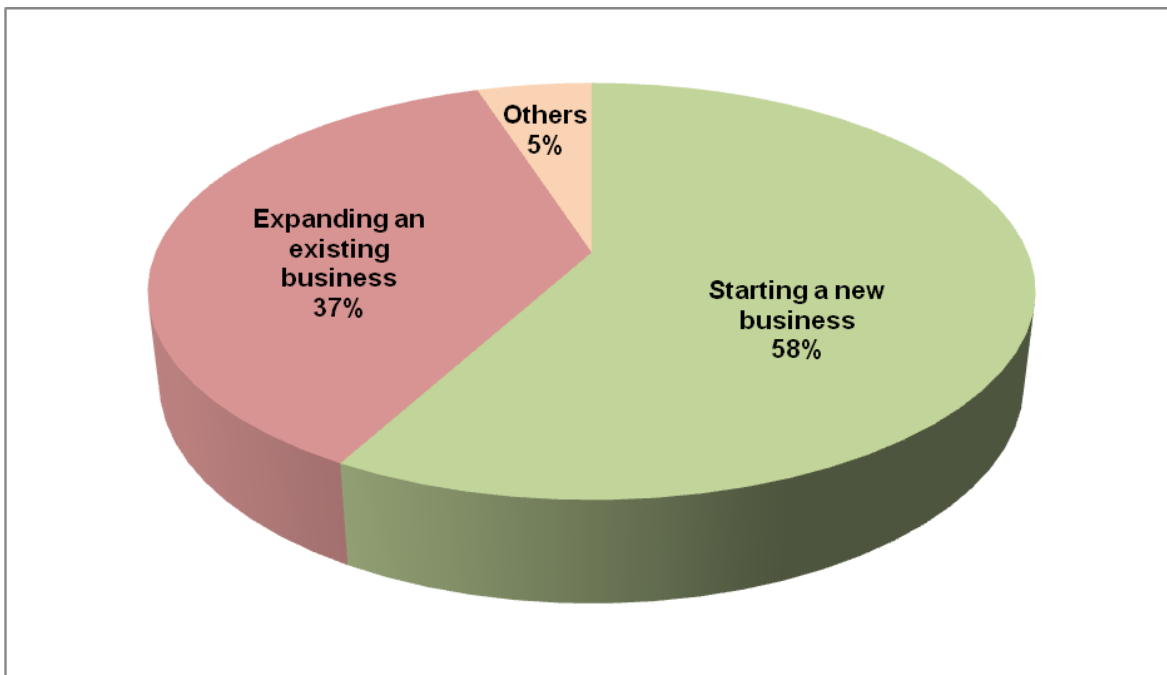
Chart-5.3: Amount of loan received from SHG



5.9 Purpose of taking the loan

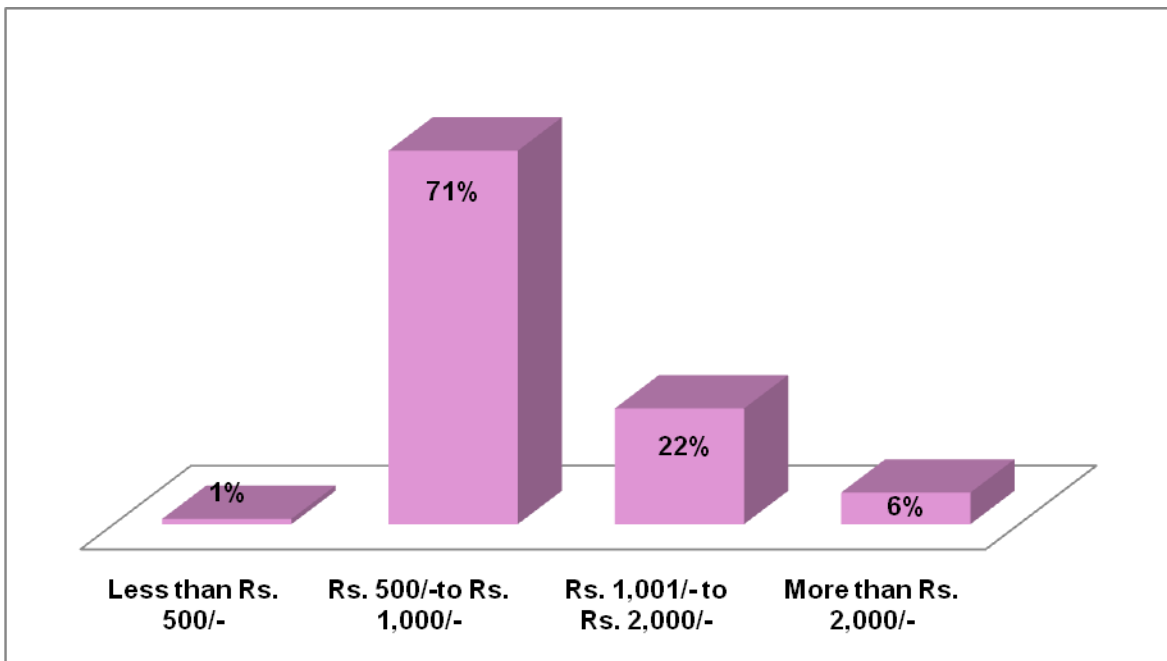
Majority (58%) of the total sample micro finance beneficiaries have taken the loan to start a new business, while 37% have taken the loan to expand the existing business.

Chart-5.4: Purpose of taking the loan



5.10 Amount of loan repayment installment

Chart-5.5: Amount of loan repayment installment



The average loan repayment installment under micro finance scheme was found to be Rs. 893/-. While the loan repayment installment for 71% beneficiaries was between Rs. 500/- to Rs. 1,000/-, it was between Rs. 1,001/- to Rs. 2,000/- for 22% beneficiaries, and more than Rs. 2,000/- for 6% beneficiaries. Also, the loan repayment installment is less than Rs. 500/- for 1% beneficiaries.

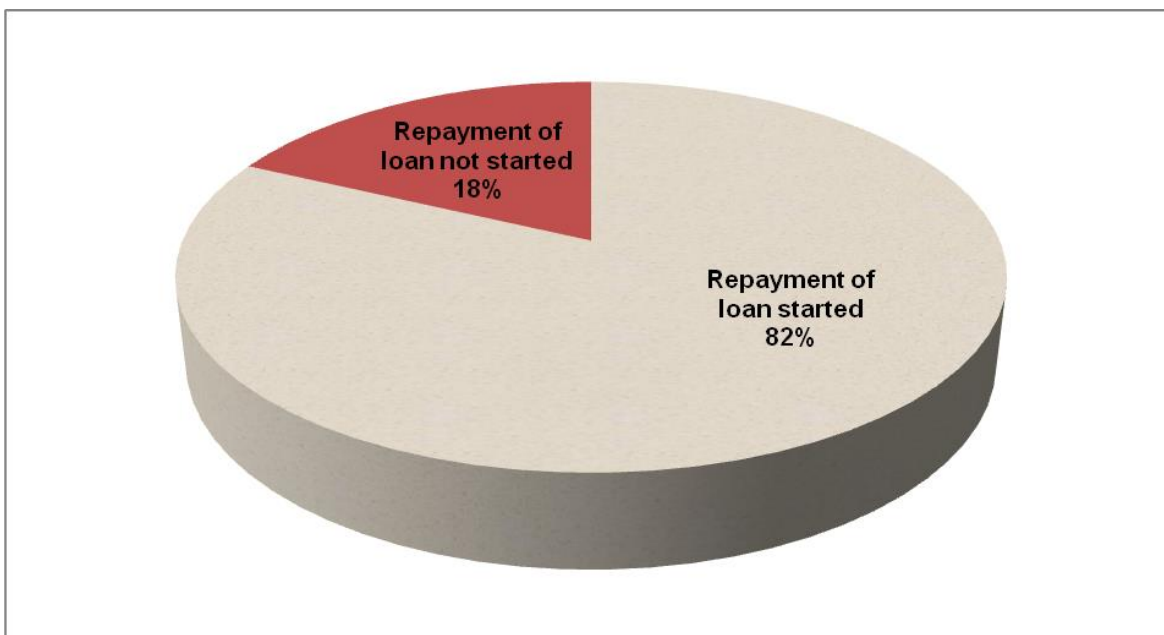
5.11 Frequency of Loan Repayment

Most (93%) of the micro finance beneficiaries reported that they have to pay monthly installment of the loan, while 7% beneficiaries have pay it quarterly.

5.12 Started Loan Repayment

Most of the micro finance beneficiaries (82%) have started repaying the loan amount, while 18% micro finance beneficiaries have not yet started the repayment.

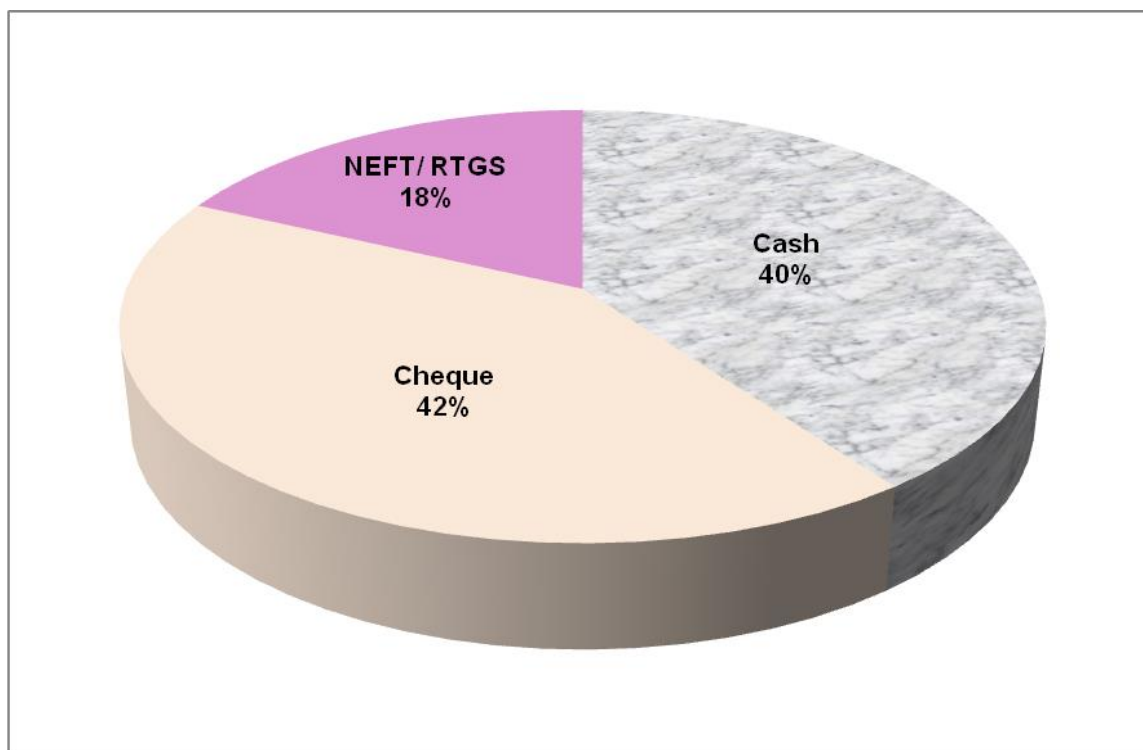
Chart-5.6: Started repaying the loan



5.13 Mode of repayment of loan

The beneficiaries who have started repaying the loan, 42% of them reported that they repay the loan installment in cheque, while 40% reported that the repay the loan amount in cash, and 18% repay through DBT.

Chart-5.7: Mode of repayment of loan



5.14 Status of loan repayment

The analysis of repayment of installments by the micro finance beneficiaries who pay it monthly found that, out of total 31 installments, average 3 installments were due and average 28 installments have been paid by them. In case of beneficiaries who quarterly repay, out of total 11 installments, average 1 installment was due and average 10 installments have been paid by them.

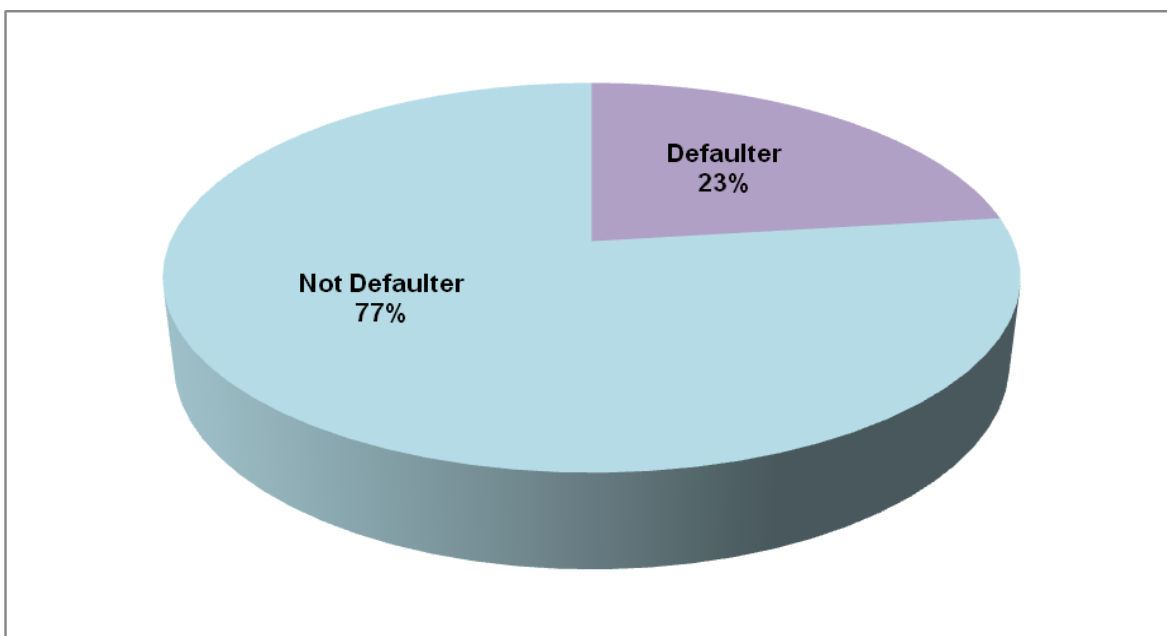
Table-5.14: Status of loan repayment by beneficiaries

Frequency of loan repayment	Average number of installments paid	Average number of installments due
Monthly	28	3
Quarterly	10	1

5.15 Defaulter in repaying the loan

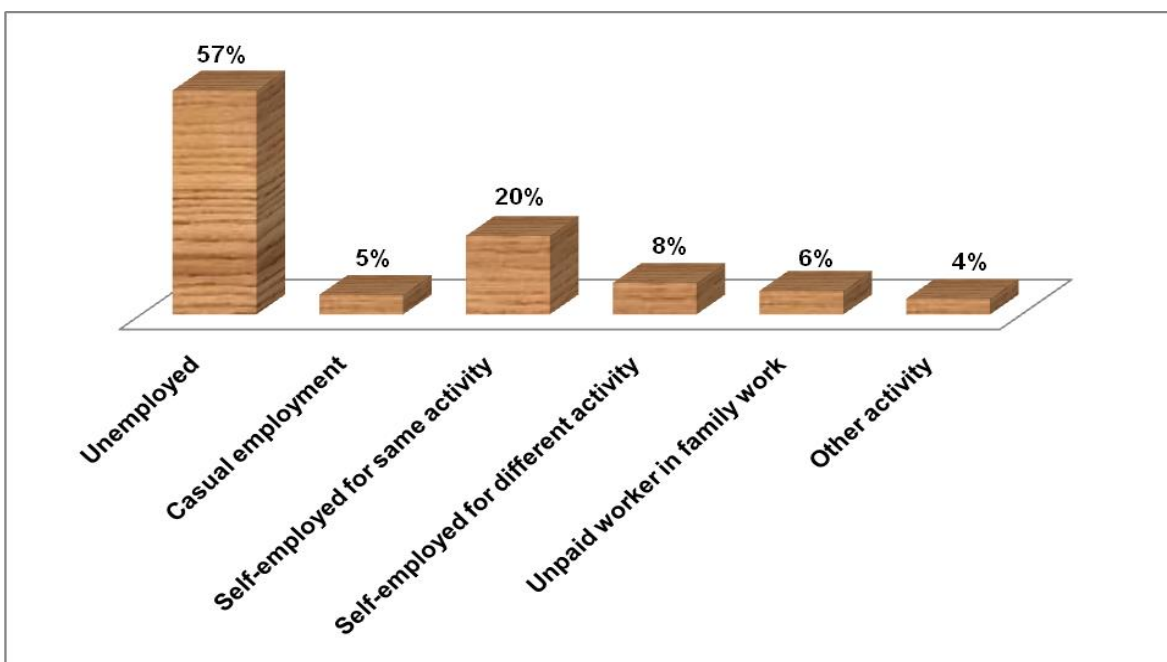
It was observed that only 23% of the total micro finance beneficiaries are defaulter in repaying the loan. Insufficient income was found to be the major problem of the beneficiaries for being the defaulter.

Chart-5.8: Defaulter in repaying the loan



5.16 Activity pursued before availing the loan

Chart-5.9: Activity pursued by Micro Credit beneficiaries before availing the loan



Majority (57%) of the sample micro finance beneficiaries were unemployed before availing the loan, while 20% beneficiaries were self employed for same activity which they are doing now, 8% were self-employed for different activity, 6% were unpaid worker in family work, 5% had casual employment and 4% were involved in other activity.

5.17 Present activity of the beneficiaries

Most (87%) micro finance beneficiaries are engaged in only SHG activity, while 10% are engaged in both SHG and non-SHG activity, and 3% are engaged in only non-SHG activity.

5.18 Participation in the decision making processes

The participation of the SHG members in the decision making processes is an important aspect towards the successful implementation of micro finance scheme. Most (98%) of the sample micro finance beneficiaries reported their active involvement in decision making process of SHG.

5.19 Skill development

Majority (56%) of the micro finance beneficiaries reported that they have undergone some kind of skill development training to take up their activity, while only 43% have not undergone skill development training, while 1% beneficiaries informed that the skill development training is not required to take up their activity.

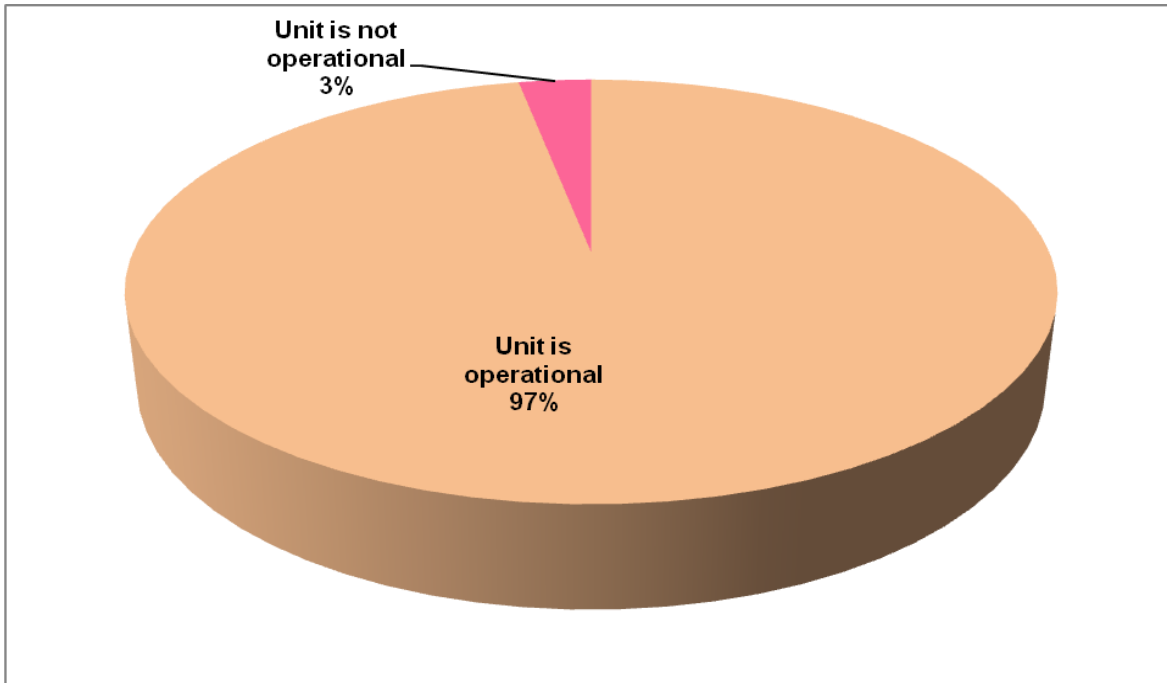
5.20 Type of difficulties faced by the beneficiaries in their activity

When asked to the micro finance beneficiaries about the type of difficulties they faced in their activity, 38% reported about the difficulty in managing the working capital, while 28% faced difficulty in marketing of their products, 25% faced difficulty in getting raw material, 12% faced difficulty in excessive competition in their sector, and 1% informed about other difficulties they faced in their activity.

5.21 Whether the unit is in operation

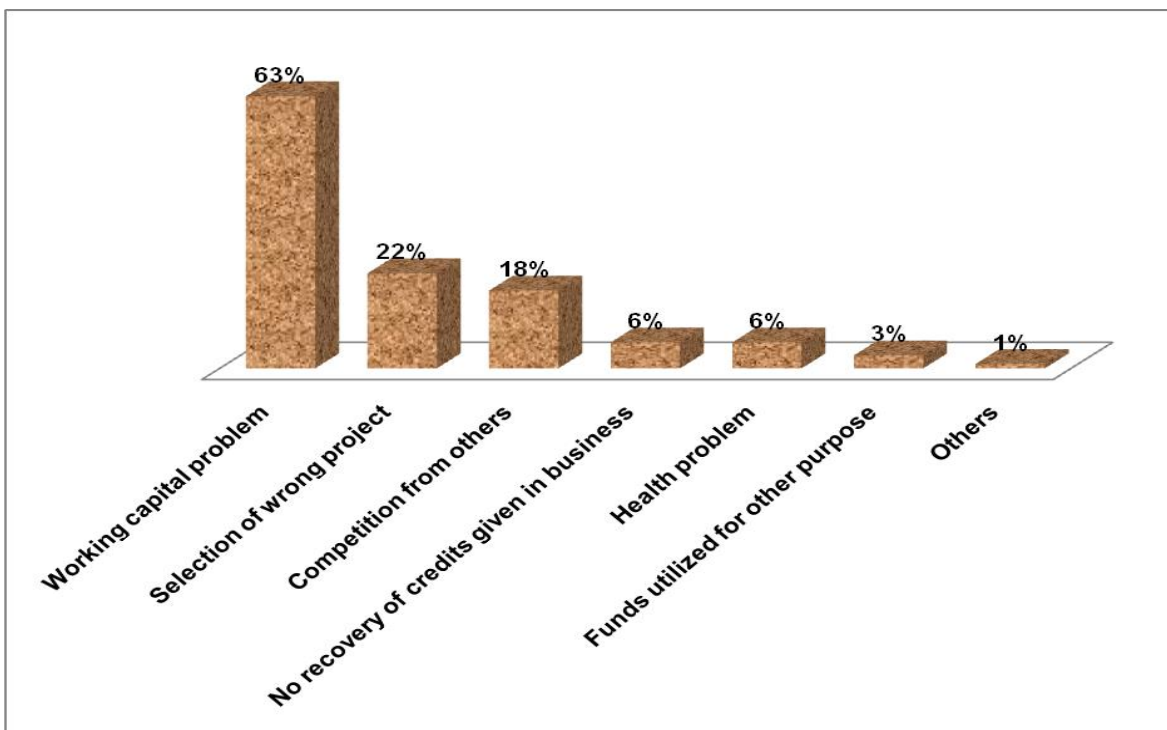
Average unit cost under Micro Finance scheme is Rs. 19,197/-. The study found that most (97%) of units of the beneficiaries benefitted under micro finance scheme is in operation.

Chart-5.10: Whether the unit is operational



The prime reasons for the closure of the units are working capital problem (63% cases), selection of wrong project (22% cases), intense competition in the sector (18% cases). Other reasons for the closure of some units are, no recovery of credits given in business), health problem, fund utilized for other purpose, etc.

Chart-5.11: Reasons for which the unit is closed



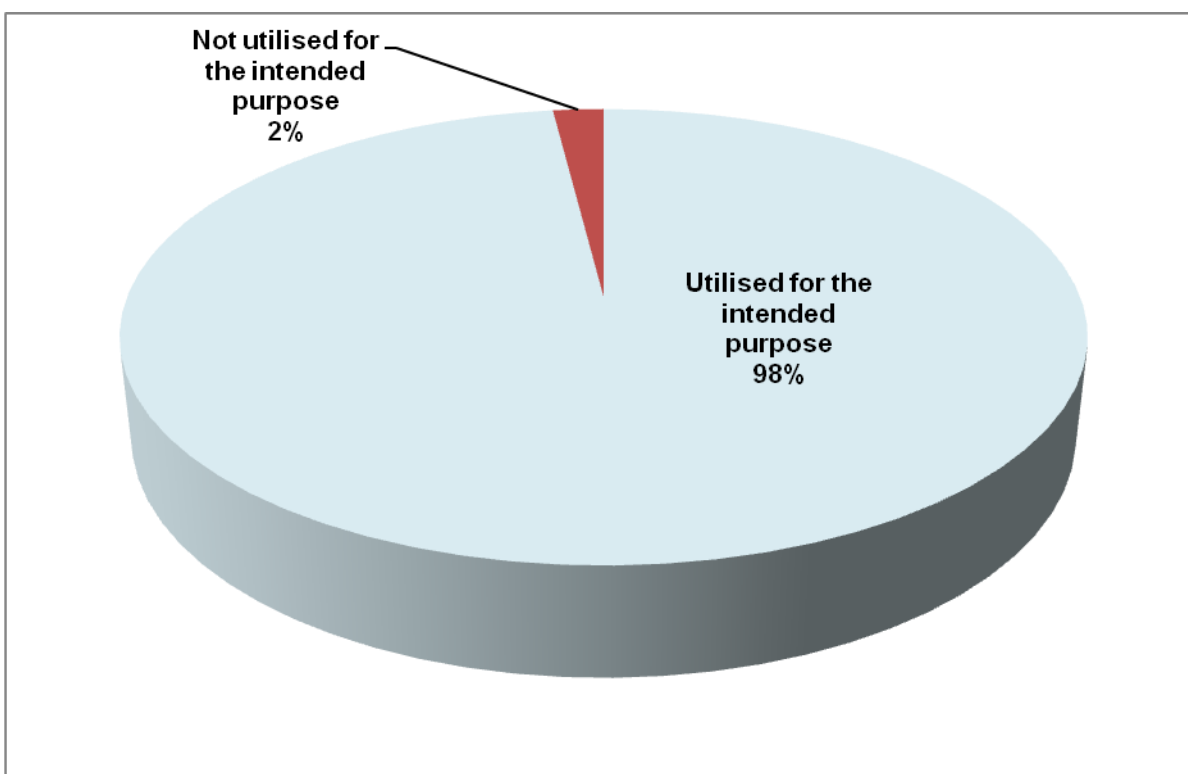
5.22 Employment generation

The study further observed that one to two persons are employed in most (92%) of the operational units, while three to five persons are employed in 4% operational units and more than five persons are employed in only 4% operational units.

5.23 Loan Utilization

The study observed that 98% micro finance beneficiaries have utilized the loan for the intended purpose for which they have taken the loan.

Chart-5.12: Beneficiaries have utilized the loan for the intended purpose



5.24 Impact of micro finance scheme on annual income of beneficiaries

Out of surveyed 6290 micro finance beneficiaries, annual Income of 5806 (92%) beneficiaries (4867 from rural and 939 from Urban) has increased to more than Rs. 81,000/- in rural area and Rs. 1,03,000/- in Urban Area. However, at the time of survey, 484 (8%) beneficiaries (413 Rural and 71 Urban) still had annual income up to Rs. 81,000/- in rural area and Rs. 1,03,000/- in urban area.

5.25 Type of benefit under micro finance scheme

Most micro finance beneficiaries indicated that they have been benefited after availing the loan. When asked to the beneficiaries about the type of benefit they have got after availing the term loan, it was observed that 95% have increased income, 91% have increased savings, 93% now access to better health facilities, 91% now access to better educational facilities, and 88% feel they have improved social prestige.

CHAPTER-VI

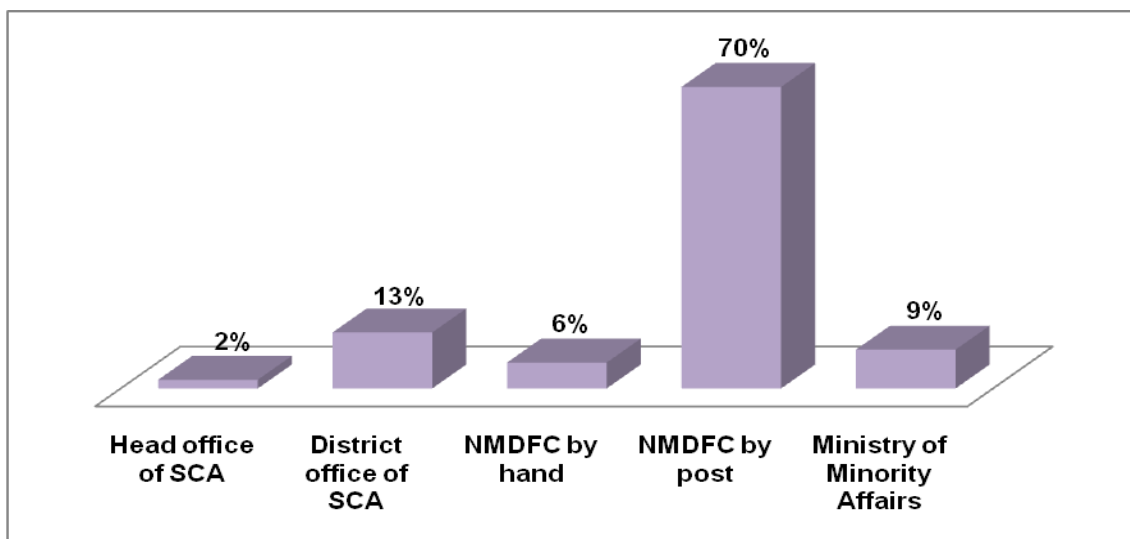
IMPLEMENTATION & IMPACT OF HUNAR HAAT SCHEME

201 beneficiaries who have been benefitted under the Hunar Haat scheme of NMDFC were surveyed covering 4 beneficiaries from Andhra Pradesh, 3 from Assam, 6 from Bihar, 36 from Delhi, 16 from Gujarat, 6 from Jammu & Kashmir, 6 from Jharkhand, 5 from Karnataka, 12 from Madhya Pradesh, 6 from Maharashtra, 2 from Mizoram, 1 from Nagaland, 1 from Odisha, 3 from Punjab, 18 from Rajasthan, 2 from Telengana, 64 from Uttar Pradesh, 2 from Uttarakhand and 8 beneficiaries from West Bengal.

6.1 Submission of application form

Majority (70%) of the Hunar Haat beneficiaries submitted the application form to NMDFC by post, while 13% submitted at the district office of the SCA, 9% submitted at the Ministry of Minority Affairs, 6% submitted to NMDFC by hand and 1% submitted the application form at the head office of the SCA.

Chart-6.1: Submission of application form



6.2 Type of assistance

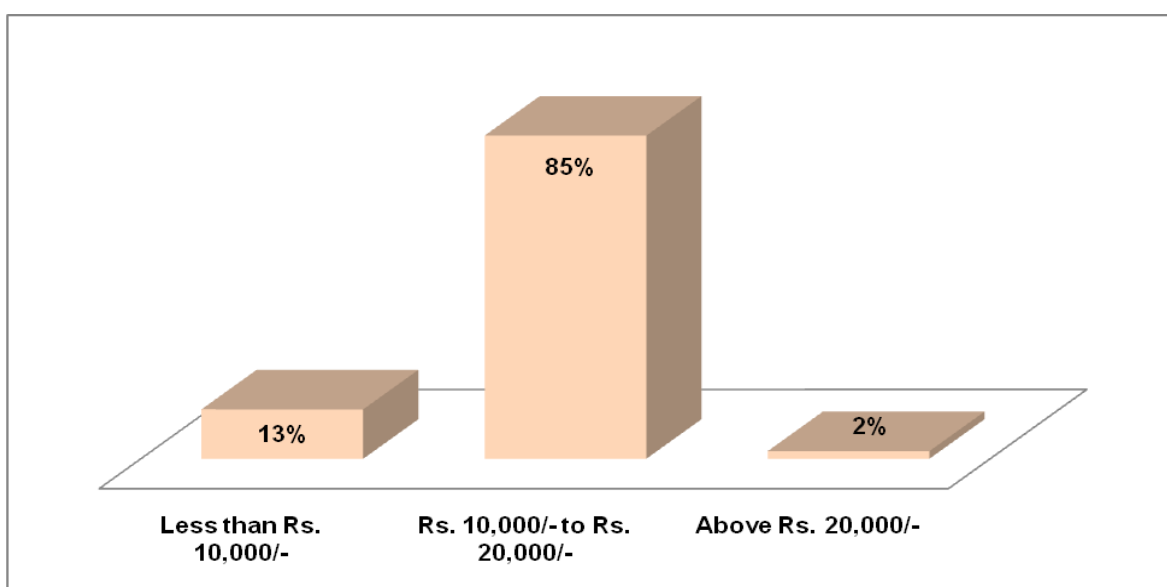
The study found that all the beneficiaries have received both TA/DA and allotment of free of cost stall. The mode of receipt of TA/DA from the SCA/ NMDFC was through DBT. All the beneficiaries also possess a pass book to support receipt of TA/ DA amount. The

beneficiaries participated in Hunar Haat exhibition reported that they did not face any difficulty in getting the benefit.

6.3 Amount of TA/DA received

The average TA/ DA amount received by the Hunar Haat beneficiaries was found to be Rs. 13,880/-. Majority (87%) of the beneficiaries have received TA/DA amount between Rs. 10,000/- to Rs. 20,000/-, while 13% have received less than Rs. 10,000/-.

Chart-6.2: Amount of TA/DA received



6.4 Place of the exhibition

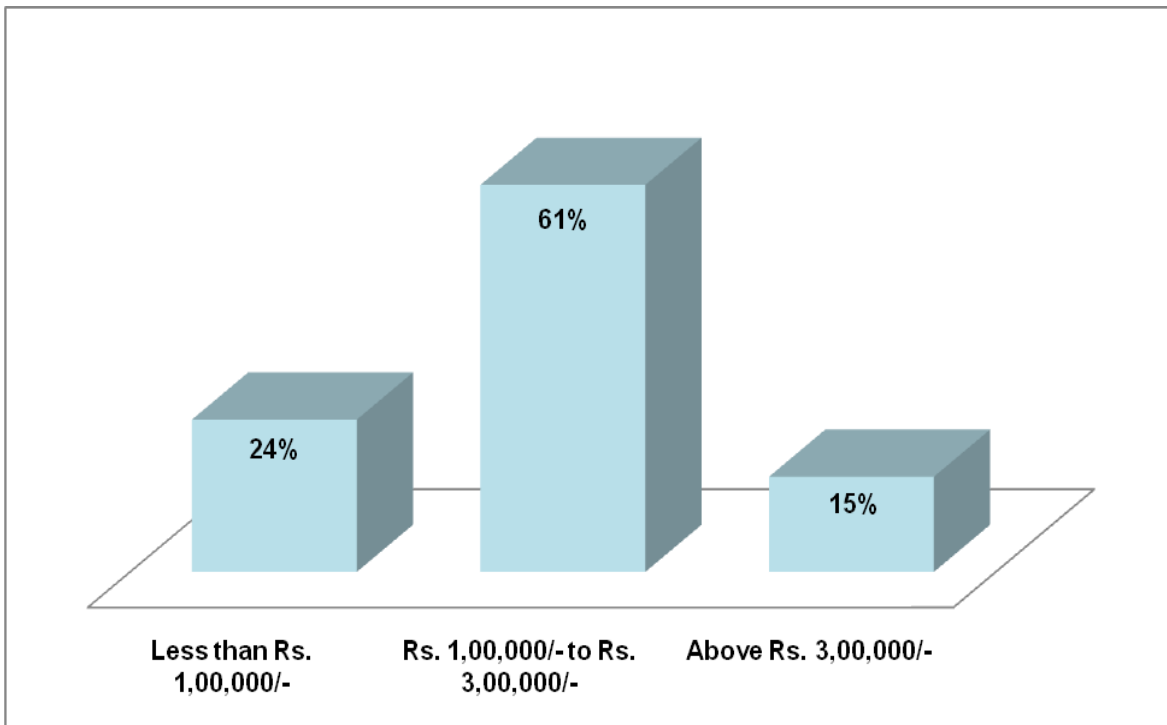
Out of the total surveyed 201 Hunar Haat beneficiaries, majority (86%) participated in the exhibition organized in Delhi, while 13% participated in exhibition in Mumbai and 1% participated in the exhibition in Pondicherry.

6.5 Total amount of product carried to exhibition for sale

Further it was observed that the average amount of product carried to exhibition for sale by the Hunar Haat beneficiaries was Rs. 2,13,816/-. While majority (61%) of the beneficiaries had carried products of an amount of between Rs. 1,00,000/- to Rs. 3,00,000/- to the exhibition for sale, 15% had carried products of an amount of above Rs.

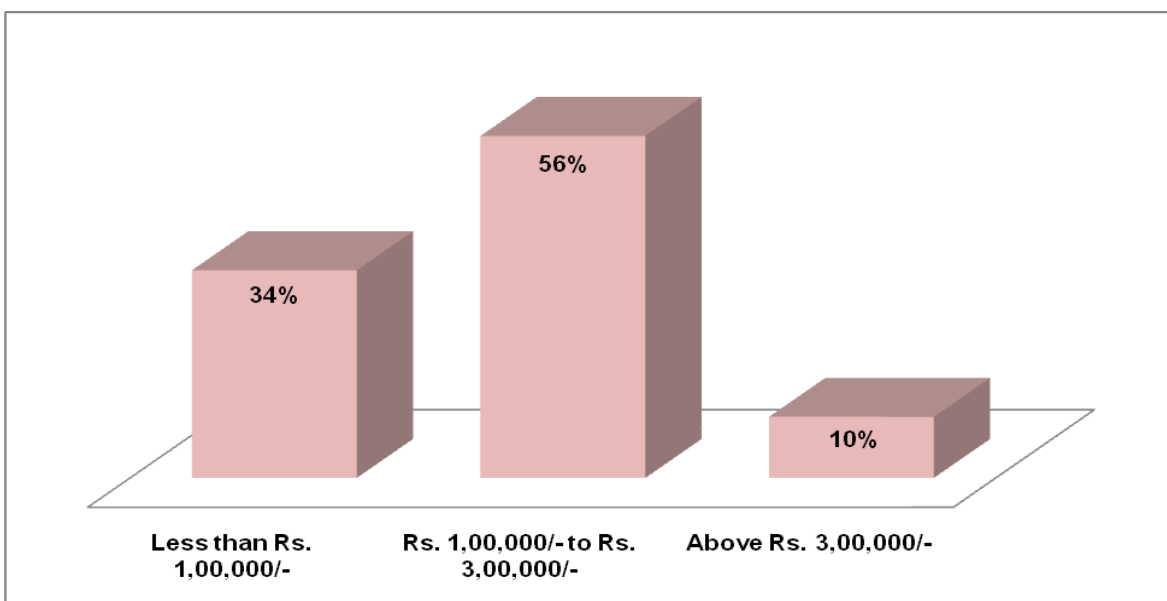
3,00,000/-, and 24% had carried products of an amount of less than Rs. 1,00,000/- to the exhibition for sale.

Chart-6.3: Total amount of product carried to exhibition for sale



6.6 Sales generated during the exhibition

Chart-6.4: Sales generated during the exhibition



The study finding illustrates that the average sales generated by the beneficiaries during the exhibition was Rs. 1,73,433/-. This reflects that the beneficiaries had an overall sale of 81% against the products they had carried to the exhibition.

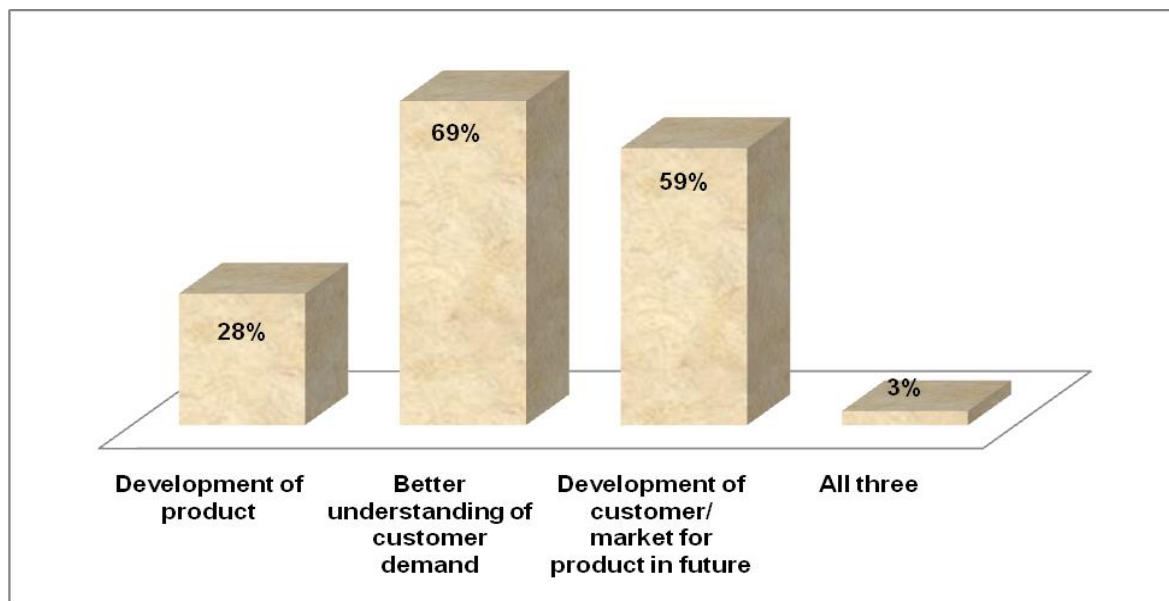
While majority (56%) of the beneficiaries had sales between Rs. 1,00,000/- to Rs. 3,00,000/- during the exhibition in which they had participated, 10% had sales above Rs. 3,00,000/- and 34% beneficiaries had sales less than Rs. 1,00,000/-.

6.7 Order received during the exhibition

16% Hunar Haat beneficiaries informed that they had received orders during exhibition.

6.8 Other usefulness of the exhibition

Chart-6.5: Besides sales revenue, other usefulness of the exhibition for the beneficiaries



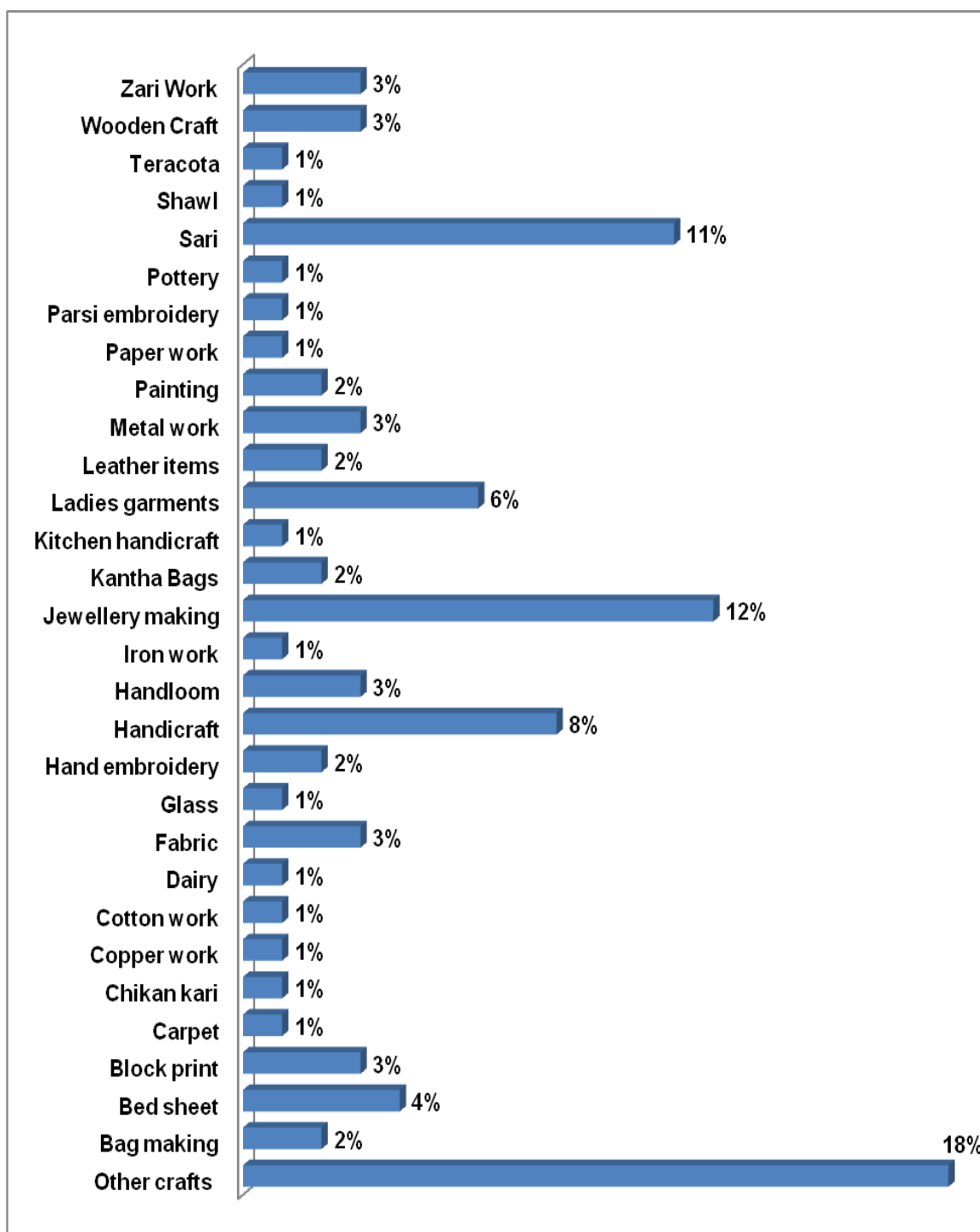
When the study intended to enquire about the other usefulness of the exhibition for the beneficiaries besides the sales revenue, it was observed that the exhibition has helped 69% of the Hunar Haat beneficiaries to understand better the demand of the customers and 59% beneficiaries to develop the market for products in future. Also, 28% beneficiaries have developed their products as demanded by the customers in the exhibition.

6.9 Loan taken or to be taken by the beneficiaries

All the beneficiaries reported that they have not taken any loan from SCA nor have the plan to avail loan under Virasat Scheme.

6.10 Craft of the beneficiaries

Chart-6.6: Crafts in which the beneficiaries involved



Traditional minority crafts were found to be the crafts of all the surveyed artisans participated in Hunar Haat exhibitions. The crafts of the beneficiaries are described in the following chart.

6.11 Number of persons involved

77% of artisans have involved 30 to 40 persons for making their craft production. 12% of artisans have involved 20 to 30 persons and 11% of artisans have involved 10 to 20 persons for making their craft production.

CHAPTER-VII

PERFORMANCE OF STATE CHANNELISING AGENCIES

The beneficiaries of 19 State Channelising Agencies (SCA) were covered during the study and detailed information of 19 SCAs about their functioning were collected. The SCAs provided the requisite information are: GMFDC, JKEDI, JKWDC, JKSF, MCAB, BACKFINCO, RMFDCC, KSMDFC, JKSCSTDC, HPMFDC, KMDC, KSBCDC, KSWDC, KSCFFDC, MAAAVM, TAMCO, TMCDC, PDBCMD and WBMDFC. Their functioning and performance have been analyzed and presented in the current chapter.

7.1 Whether SCAs have own office space

The study observed SCAs like BACKFINCO, RMFDCC, KSMDFC, JKSCSTDC, JKWDC, JKSF, KSBCDC, KSWDC, TAMCO and PDBCMD run in rented premises, while SCAs like GMFDC, HPMFDC, JKEDI, KSCFFDC, TMCDC, WBMDFC, MAAAVM, MCAB and KMDC run in own or government provided office space.

7.2 District or regional offices of SCAs

It was found that majority SCAs have district or regional offices, while RMFDCC, GMFDC, PDBCMD and WBMDFC do not have district or regional offices.

7.3 Staffs of SCAs

Data on number of staff shows that SCAs like KSCFFDC, KSBCDC, KMDC, JKEDI, JKSF and JKSCSTDC have more than 100 staffs, while BACKFINCO, KSWDC, MCAB & WBMDFC have more than 50 but less than 100 staffs. SCAs like MAAAVM, PDBCMD and GMFDC have 20 to 50 staffs; while RMFDCC, KSMDFC, HPMFDC, JKWDC, TAMCO and TMCDC have less than 20 staffs. It was further observed that majority of staffs in most SCAs are contractual staffs.

Table-7.1: Number of staffs of the SCAs

SCA	Regular	Contractual	Total
RMFDCC	5	12	17
KSMDFC	1	6	7
GMFDC	5	19	24
BACKFINCO	63	0	63
JKSCSTDC	105	0	105
JKWDC	32	10	42
JKEDI	114	95	209
JKSFC	130	0	130
MCAB	64	17	81
HPMFDC	9	3	12
KSBCDC	118	94	212
KSWDC	14	58	72
KSCFFDC	265	383	648
TAMCO	5	9	14
TMCDC	4	1	5
PDBCMDL	36	0	36
WBMDFC	14	61	75
MAAAVM	3	47	50
KMDC	33	161	194

It is suggested that at the head office of the SCA, under the Managing Director, there should be General Manager (Projects) and General Manager (Finance). Under each General Manager, there should be a Manager. Under each manager, there should be assistants and clerks. Messengers should also be recruited to support the core staffs. At the field level, recovery staffs or assistants should be deployed to follow up the beneficiaries for loan recovery.

7.4 Methods adopted for publicity of schemes

For publicity of the schemes and inviting application from the beneficiaries, majority of the SCAs conduct awareness camps, publish advertisement in newspaper, upload the details

on their website, while some SCAs like GMFDC, JKSCSTDC, JKWDC, KSBCDC, KSWDC & TAMCO take additional step by giving publicity through radio and television.

7.5 Procedures for receiving applications

Majority SCAs receive applications continuously throughout the year, while SCAs like KSMDFC, TMACO, TMCDC, PDBCMD, WBMDFC, MAAAVM and KMDC receive application for a limited period.

Different SCAs adopt different procedures for receiving applications from the target beneficiaries. While SCAs said that the application forms are available at the reception of their offices and in various camps held by them.

The study found that majority of SCAs do not charge any fee for the application form. However, KSBCDC, KSWDC, KSCFFDC and PDBCMD charge for the application form. KSBCDC charges Rs. 30/- per application form, while KSWDC charges Rs. 125/-, PDBCMD charges Rs. 30/- and KSCFFDC & JKWDC charges Rs. 10/- per application form.

7.6 Documents required for sanctioning the loan

While all the SCAs require project proposal along with the application, most SCAs require proof of identification and proof of residence of the applicant to sanction the loan. Also, majority SCAs require proof of qualification and quotations to sanction the loan.

As per the guidelines, all SCAs should require documents like Self-attested Income Certificate, Self-attested Residence Proof like AADHAR Card/ Ration Card/ Voter ID/ Passport/ Phone Bill, Self-attested Religion Certificate, and project proposal along with the application. SCAs should require Self-attested Marksheet of previous year in case of education loan.

7.7 Selection of beneficiaries

The application forms received at the district and field offices are brought to the head office for the examination. After getting the application and requisite documents from the

applicants, the screening of the applications is done. Majority SCAs reported that the screening of the applications is done by the screening committee. After that, pre-sanction visit or preliminary verification of the applicants is done. Some SCAs also conduct interviews of the applicants for the selection. The project proposals of the applicants are appraised by the field officers of the SCAs or other associated agency or the identified society, and the appraisal reports are being sent to the district or head office for sanction. It was further observed that project related officials of almost all SCAs make pre-sanction visit for verification of all the target beneficiaries.

All the SCAs should follow the guidelines of NMDFC to provide the loan directly in the AADHAR/KYC linked savings bank account of the beneficiaries for quick and hassle free disbursement of loan.

When asked to the SCAs about the type of security they require to provide the loan, it was observed that most SCAs require guarantee of government employee. Besides this, SCAs also require property mortgage, guarantee of income tax payee, guarantee of renowned person, self guarantee and Post Dated Cheques (PDC) as security.

As security from beneficiaries against the loan, as per the guidelines, SCAs should take self-guarantee & post dated cheques from the beneficiaries for loan up to Rs. 1,00,000/-; take guarantee of one employee of PSU/Govt./Bank or one income tax payee/ public representative as well as post dated cheques for loans exceeding Rs. 1,00,000/- and up to Rs. 5,00,000/-; and take guarantee of two employees of Govt./PSU/Bank or two income tax payee/ public representative or guarantee from owner of property which is pledged as collateral 'or' collateral by way of mortgage of landed property/immovable property of not less than the same value & post dated cheques for loans exceeding Rs. 5,00,000/-.

7.8 Loan Disbursement by SCAs

All SCAs disburse the loan amount to the selected beneficiaries only through RTGS. Majority of the SCAs pay the loan amount only to the beneficiaries for the creation of assets, while few SCAs pay it only to the supplier in case of vehicle, machinery and equipments.

7.9 Insurance of beneficiaries / assets generated

Pursuant to the directions from NMDFC, all the SCAs are presently ensuring insurance coverage to safeguard the loan liability of SCAs in the event of death / disability of the beneficiary. At the time of disbursement of loan, they ensure that the total cost of the unit funded / asset generated is adequately covered through general insurance; and beneficiary has life insurance coverage.

7.10 Recovery of Loan by SCAs

All SCAs reported that the repayment schedule is being given to the beneficiaries. It was observed that the loan repayment period given by the SCAs to the term loan and education beneficiaries is five years and to the micro finance beneficiaries is three years. The frequency of loan repayment is monthly or quarterly for the beneficiaries. Through banks, identified societies and door to door visit by the field officers, SCAs collect the repayment of loan from the beneficiaries.

Except RMFDCC and KSMDFC, all the SCAs deploy recovery staff or assistants for follow up the beneficiaries for recovery of loan. SCAs collect the repayment from beneficiaries through cash/ cheque/ draft/ RTGS. The process of collection is centralized in majority of the SCAs.

While some SCAs indicated that they take action against the defaulters through negotiable instrumental act after the notice to the defaulters; while some SCAs take action to stop the salary of the guarantor after the beneficiary default in payment for more than two quarters; and some SCAs fix monthly collection target, review meetings, recovery steps for the defaulters.

There should be a recovery cell in every SCA for regular monitoring and follow up of the loan recovery. The follow up process of SCAs should be computerized. Innovative ways of follow ups like sms, whatsapp messages to beneficiaries may be adopted by the SCAs to improve the existing recovery system.

As per the guidelines, beneficiaries should be provided detail of bank account of SCA and should be asked to repay the loan directly in the bank account of SCA. ECS mode of fund transfer to beneficiary bank account to SCA account should be encouraged to boost recovery system.

7.11 Recovery level

The recovery level of the SCAs to the total loan disbursement is presented in the following table. The recovery level of KSBCDC, JKSCSTDC, JKWDC, JKEDI, JKSFC, KSCFFDC, WBMDFC, KSMDFC and KMDC is more than 70 percent; while the recovery level of BACKFINCO, MCAB, GMFDC, HPMFDC, TMCDC and PDBCMDC is between 20 to 70 percent; and the recovery level of RMFDCC and MAAVM is less than 20 percent.

Table-7.2: SCA wise recovery level to the total loan disbursement

SCA	Recovery Level (in %)
RMFDCC	16
KSMDFC	80
GMFDC	37
BACKFINCO	60
JKSCSTDC	96
JKWDC	98
JKEDI	83
JKSFC	98
MCAB	60
HPMFDC	60
KSBCDC	97
KSWDC	80
KSCFFDC	95
TAMCO	80
TMCDC	60
PDBCMDC	50
WBMDFC	90
MAAVM	10
KMDC	74

7.15 Area of computerization in SCA

The study observed that all the SCAs are maintaining computerized disbursement of loan, while majority of the SCAs are maintaining computerized sanction of loan, list of beneficiaries, computerized accounts, computerized administrative files, computerized list of applications and scrutinized applications.

Some SCAs have computer software and use ‘Tally’, ‘Adit Microsys’, ‘SHESOFT’, ‘VB. NET’ and ‘SQL Server 2010’ software to maintain computerized database. Further, it was observed that most SCAs have their own website, they upload the beneficiary data on their website.

SCAs display details of NMDFC schemes/ their schemes on their website. All SCAs have computerized disbursement and recovery records. The study found that SCAs are having up to date disbursement and recovery records and the accounts of SCAs are being audited regularly.

7.16 Problems and Suggestions of SCAs

SCAs have reported that major impediment timely sanction or disbursement of loan is the incomplete documents of the applicants.

To simplify the implementation process and maximize the benefit under the schemes of NMDFC following suggestions may be looked in to for consideration-

- NMDFC should provide software to all SCAs to simplify sanction and disbursement procedure.
- The legal documents may be minimized/ simplified for loans up to Rs. 3 lakhs.
- NMDFC may reduce the rate of interest and can provide subsidy.
- Sufficient grant may be provided to the SCAs for deployment of outsourced staff, computerization and development of proper software.
- Enhancement in allocation for education loan scheme.
- More publicity in minority concentrated areas.
- To enhance the number of exhibitions.
- Regular monitoring of functioning of SCAs by NMDFC.
- Extend fund utilization period from 3 months to 6 months.
- Repayment system may be changed as per recovery of loan as informed through utilization format every month.

SCA WISE PERFORMANCE

1. Gujarat Minorities Finance and Development Corporation (GMFDC)

1. Operational Details

Gujarat Minorities Finance and Development Corporation (GMFDC) operate from its own office space. The SCA was incorporated in 1999. GMFDC has no district or field level office.

The total number of staff of the SCA is 24, out of which 5 are regular staff and 19 are contractual.

Total number of staff in the head office	Regular	5	Contractual	19	Total	24
Number of staff in the district office	Regular	-	Contractual	-	Total	-
Number of staff in the field office	Regular	-	Contractual	-	Total	-
Total number of staff of SCA	Regular	5	Contractual	19	Total	24

GMFDC covered 187 term loan beneficiaries and 27 education loan beneficiaries in 2016-17. GMFDC gives wide publicity of NMDFC schemes through leading newspapers, television & radio, conducts awareness camps in minority concentrated areas and calls for application by giving advertisement in its website.

2. Sanction and disbursement of loan

The applications are received by the SCA throughout the year and the application forms are given free of cost. The application forms are received in the SCA head office, district offices of SCA and also online.

Applicants are required to submit detailed project proposal along with identification, residential, qualification, income proofs, and quotations for the sanction of the loan. GMFDC takes guarantee of PDC or self guarantee/ government employee/ renowned

person/ property mortgage/ income tax payee guarantee as security from the applicants in order to provide the loan.

In some cases the officials of the SCA make pre-sanction visit for verification. RTGS is the mode of disbursement of loan. GMFDC makes payments to the beneficiaries in some cases and to the suppliers in some cases for the creation of assets.

3. Loan Recovery Plans and Procedures

The recover staff or assistants visit the beneficiaries half yearly for follow up of recovery of loan. The beneficiaries of GMFDC repay the loan by cheque/ draft/ RTGS and the collection process is centralized and done by the head office. The rate of penal interest for defaulters of loan is 18%.

4. Record maintenance

All the documents and record keeping of GMFDC are computerized. The SCA does have own software i. e. Adit Microsys Pvt. Ltd. The website of the SCA is gmfdc.apphost.in. GMFDC does not upload the beneficiary data but displays the details of NMDFC schemes on its website. The disbursement and recovery records of the SCA are fully computerized. The accounts of GMFDC are updated and audited regularly.

5. Major Observations

- 1) GMFDC has no district or field level office.
- 2) The total number of staff of the SCA is 24, out of which 5 are regular staff and 19 are contractual.
- 3) The loan recovery level of the SCA is 37%.
- 4) The rate of penal interest for defaulters of loan is 18%.
- 5) GMFDC does not upload the beneficiary data but displays the details of NMDFC schemes on its website.

2. Himachal Pradesh Minorities Finance & Development Corporation (HPMFDC)

1. Operational Details

Himachal Pradesh Minorities Finance & Development Corporation (HPMFDC) operates from its own office space. The SCA was incorporated in 1996. HPMFDC does not have district or field level offices in Himachal Pradesh.

The total number of staff of the SCA in the head office is 12, out of which 9 are regular staff and 3 are contractual.

Total number of staff in the head office	Regular	9	Contractual	3	Total	12
Number of staff in the district office	Regular	-	Contractual	-	Total	-
Number of staff in the field office	Regular	-	Contractual	-	Total	-
Total number of staff of SCA	Regular	9	Contractual	3	Total	12

HPMFDC has covered 160 term loan beneficiaries and 2 education loan beneficiaries in 2016-17. HPMFDC gives publicity of NMDFC schemes by conducting awareness camps in the minority concentrated areas.

2. Sanction and disbursement of loan

The applications are received by the SCA throughout the year and the application forms are given free of cost. The application forms are received in the SCA head office. Applicants are required to submit detailed project proposal along with identification, residential, qualification proofs, quotations and copy of Aadhaar card for the sanction of the loan. HPMFDC takes guarantee of government employee and property mortgage as security from the applicants in order to provide the loan. As per recommendation of DWO and field officials, the beneficiaries are selected.

In all cases the officials of the SCA make pre-sanction visit for verification. RTGS is the mode of disbursement of loan. HPMFDC makes payments to the suppliers for the creation of assets.

3. Loan Recovery Plans and Procedures

Contacting beneficiaries at their doorsteps is the main recovery plan of HPMFDC. In every three months, recovery staffs follow up the beneficiaries for recovery of loan. The beneficiaries of HPMFDC repay the loan by cash or cheque or draft or RTGS. The collection process is centralized is done at the head office of the SCA. The rate of penal interest for defaulters is 3%.

4. Record maintenance

Disbursement of loan, list of beneficiaries and accounts of SCA are computerized. The SCA does not have own software to maintain the data and records. The website of the SCA is minority.hp.gov.in. HPMFDC does not upload the beneficiary data and also does not display the details of NMDFC schemes on its website. The disbursement and recovery records of the SCA are partly computerized. The accounts of HPMFDC are updated and audited regularly.

5. Suggestions of SCA

HPMFDC said that the incomplete documents of the applicants is the major problem they face in sanctioning the loan. Also, they reported about the shortage of staff for which they are facing problem.

The SCA suggested to reduce the rate of interest and to provide subsidy in NMDFC lending schemes. For making the NMDFC schemes more effective, the SCA suggested to provide sufficient grant to deploy contractual staff and computerization.

6. Major Observations

- 1) HPMFDC does not have district or field level offices in Himachal Pradesh.
- 2) The total number of staff of the SCA in the head office is 12, out of which 9 are regular staff and 3 are contractual.
- 3) The loan recovery level of the SCA is 60%.
- 4) The SCA does not have own software to maintain the data and records.
- 5) HPMFDC does not upload the beneficiary data and also does not display the details of NMDFC schemes on its website.
- 6) The disbursement and recovery records of the SCA are partly computerized.

3. Jammu & Kashmir Entrepreneurship Development Institute (JKEDI)

1. Operational Details

Jammu & Kashmir Entrepreneurship Development Institute (JKEDI) operates from its own premise. The SCA was incorporated in 1997. JKEDI has 22 district offices in Jammu & Kashmir. The total number of staff of the SCA is 209, out of which 114 are working as regular staff and 95 are working as contractual staff.

Total number of staff in the head office	Regular	64	Contractual	36	Total	100
Number of staff in the district office	Regular	50	Contractual	59	Total	109
Total number of staff of SCA	Regular	114	Contractual	95	Total	209

JKEDI has covered 828 term loan beneficiaries in 2016-17. For publicity of NMDFC schemes, JKEDI conducts awareness camps in the minority concentrated areas.

2. Sanction and disbursement of loan

The applications are received by the SCA throughout the year. Applicants are required to submit identification, residential, proofs for the sanction of the loan. JKEDI takes guarantee of government employee as security from the applicants in order to provide the loan.

Pre-sanction survey is being conducted by field staff. In all cases the officials of the SCA make pre-sanction visit for verification. RTGS is the mode of disbursement of loan. JKEDI makes payments to the beneficiaries for the creation of assets.

3. Loan Recovery Plans and Procedures

Recovery staffs of JKEDI make quarterly visits for follow up of recovery. The beneficiaries of JKEDI repay the loan by cheque or cash, and the collection process is done by the

district offices. The overall recovery percentage of the total loan disbursement by JKEDI is 83%.

4. Record maintenance

The records and accounts of the SCA are partially computerized. The disbursement and recovery records of the SCA are partially computerized. The accounts of JKEDI are updated and audited regularly.

5. Major Observations

- 1) JKEDI has 22 district offices in Jammu & Kashmir.
- 2) The total number of staff of the SCA is 209, out of which 114 are working as regular staff and 95 are working as contractual staff.
- 3) The loan recovery level of the SCA is 83%.
- 4) The records and accounts of the SCA are partially computerized.
- 5) The disbursement and recovery records of the SCA are partially computerized.
- 6) The accounts of JKEDI are updated and audited regularly.

4. Jammu & Kashmir SC/ST & BC Development Corporation (JKSCSTDC)

1. Operational Details

Jammu & Kashmir SC/ST & BC Development Corporation (JKSCSTDC) operates from a rented premise. The SCA was incorporated in 1986. JKSCSTDC has 20 district or field level offices in Jammu & Kashmir.

The total number of staff of the SCA is 105, out of which 18 staffs are at the head office and 87 staffs are at the district offices. All the staffs of the SCA are working on regular basis.

Total number of staff in the head office	Regular	18	Contractual	-	Total	18
Number of staff in the district office	Regular	87	Contractual	-	Total	87
Number of staff in the field office	Regular	-	Contractual	-	Total	-
Total number of staff of SCA	Regular	105	Contractual	-	Total	105

2. Sanction and disbursement of loan

JKSCSTDC has covered 22 term loan beneficiaries in 2016-17. JKSCSTDC gives wide publicity of NMDFC schemes through leading newspapers, TV, radio, conducts awareness camps in the minority concentrated areas and also gives publicity on its website.

The applications are provided by JKSCSTDC free of cost. Applicants are required to submit detailed project proposal along with age, residence and qualification certificates for the sanction of the loan. JKSCSTDC takes guarantee of government employee and renowned person as security from the applicants in order to provide the loan.

In all cases the officials of the SCA make pre-sanction visit for verification. RTGS is the mode of disbursement of loan. JKSCSTDC makes payments to the beneficiaries for the creation of assets.

3. Loan Recovery Plans and Procedures

Regular recovery follow-up is made on fortnightly basis by the recovery staff. The yearly/ quarterly / monthly recovery targets are conveyed to the districts by the head office and recovery figures are updated accordingly. JKSCSTDC said that hectic follow-up is required for recovery of loan in time.

The beneficiaries of JKSCSTDC repay the loan by cash or cheque or RTGS and the collection process is centralized. The rate of penal interest for defaulters is 5%.

4. Record maintenance

Sanction of loan, disbursement of loan, list of beneficiaries and accounts of the SCA are computerized. The SCA does not have own software to maintain the data and records, and use my recovery software to maintain data, and tally software to maintain accounts. The website of the SCA is www.jkscstbccorp.in. JKSCSTDC uploads the beneficiary data on its website and displays the details of NMDFC schemes on its website. The disbursement and recovery records of the SCA are fully computerized. The accounts of JKSCSTDC are updated and audited regularly.

5. Suggestions of SCA

JKSCSTDC reported that they have simplified the legal documents for loans up to Rs. 3 lakhs. However, the SCA has requested to provide software for proper maintenance of data and records.

6. Major Observations

- 1) Jammu & Kashmir SC/ST & BC Development Corporation (JKSCSTDC) operates from a rented premise.
- 2) JKSCSTDC has 20 district or field level offices in Jammu & Kashmir.

- 3) The total number of staff of the SCA is 105, out of which 18 staffs are at the head office and 87 staffs are at the district offices. All the staffs of the SCA are working on regular basis.
- 4) The loan recovery level of the SCA is 96%.
- 5) The SCA does not have own software to maintain the data and records.

5. Jammu & Kashmir State Forest Corporation (JKSFC)

1. Operational Details

Jammu & Kashmir State Forest Corporation (**JKSFC**) operates from a rented premise. JKSFC has 8 district offices in Jammu & Kashmir. The total number of staff of the SCA is 130 and all of them are working as regular staff.

Total number of staff in the head office	Regular	38	Contractual	-	Total	38
Number of staff in the district office	Regular	92	Contractual	-	Total	92
Total number of staff of SCA	Regular	130	Contractual	-	Total	130

JKSFC has covered 66 term loan beneficiaries in 2016-17. For publicity of NMDFC schemes, JKSFC conducts awareness camps in the minority concentrated areas.

2. Sanction and disbursement of loan

The applications are received by the SCA throughout the year. Applicants are required to submit identification, residential, proofs for the sanction of the loan. JKSFC takes guarantee of government employee as security from the applicants in order to provide the loan.

Pre-sanction survey is being conducted by field staff. In all cases the officials of the SCA make pre-sanction visit for verification. RTGS is the mode of disbursement of loan. JKSFC makes payments to the beneficiaries for the creation of assets.

3. Loan Recovery Plans and Procedures

Recovery staffs of JKEDI make quarterly visits for follow up of recovery. The beneficiaries of JKSFC repay the loan by cheque or cash, and the collection process is done by the

district offices. The overall recovery percentage of the total loan disbursement by JKSF is 98%.

4. Record maintenance

The records and accounts of the SCA are partially computerized. The disbursement and recovery records of the SCA are partially computerized. The accounts of JKEDI are updated and audited regularly.

5. Major Observations

- 1) JKSF has 8 district offices in Jammu & Kashmir.
- 2) The total number of staff of the SCA is 130 and all of them are working as regular staff.
- 3) The loan recovery level of the SCA is 98%.
- 4) The records and accounts of the SCA are partially computerized.
- 5) The disbursement and recovery records of the SCA are partially computerized.
- 6) The accounts of JKSF are updated and audited regularly.

6. J&K State Women’s Development Corporation (JKWDC)

1. Operational Details

Jammu & Kashmir State Women’s Development Corporation (JKWDC) operates from a rented premise. The SCA was incorporated in 1990. JKWDC has regional offices in Jammu & Kashmir. The total number of staff of the SCA is 42, out of which 32 are working as regular staff and 10 are working as contractual staff.

Total number of staff in the head office	Regular	8	Contractual	1	Total	9
Number of staff in the regional office	Regular	24	Contractual	9	Total	33
Total number of staff of SCA	Regular	32	Contractual	10	Total	42

JKWDC has covered 413 term loan beneficiaries, 64 education loan beneficiaries and 80 micro finance beneficiaries in 2016-17. For publicity of NMDFC schemes, JKWDC conducts awareness camps in the minority concentrated areas, publishes advertisement in the leading newspaper, gives publicity through radio/ TV as well as on their website.

2. Sanction and disbursement of loan

The application forms provided by JKWDC is chargeable and cost of each application form is Rs. 10/-. The applications are received throughout the year. Applicants are required to submit identification, residential, proofs for the sanction of the loan. JKWDC takes guarantee of government employee as security from the applicants in order to provide the loan.

Pre-sanction survey is being conducted by field staff. Thereafter these cases are placed before the selection committee for recommendations. After recommendations of the selection committee the cases are sanctioned by the competent authority i.e. Managing Director of the SCA. At head office level, before sanctioning, these cases are further being appraised by training section and thereafter placed before the Managing Director for accord

of sanction. In all cases the officials of the SCA make pre-sanction visit for verification. RTGS is the mode of disbursement of loan. JKWDC makes payments to the beneficiaries for the creation of assets.

3. Loan Recovery Plans and Procedures

Recovery staffs of JKWDC make quarterly visits for follow up of recovery. The beneficiaries of JKWDC repay the loan by cheque or cash, and the collection process is done by the district offices. The rate of penal interest for defaulters of term loan is 12%. The overall recovery percentage of the total loan disbursement by JKWDC is 98%.

4. Record maintenance

List of beneficiaries and accounts of the SCA are computerized. The SCA have own customized software to maintain the data and records. The website of the SCA is www.jkwdc.com. JKWDC uploads the beneficiary data and displays the details of NMDFC schemes on its website. The disbursement and recovery records of the SCA are fully computerized. The accounts of JKWDC are updated and audited regularly.

5. Major Observations

- 1) The total number of staff of the SCA is 42, out of which 32 are working as regular staff and 10 are working as contractual staff.
- 2) The application forms provided by JKWDC is chargeable and cost of each application form is Rs. 10/-.
- 3) The loan recovery level of the SCA is 98%.
- 4) The SCA have own software to maintain the data and records.
- 5) JKWDC uploads the beneficiary data and displays the details of NMDFC schemes on its website.
- 6) The disbursement and recovery records of the SCA are fully computerized.
- 7) The accounts of JKWDC are updated and audited regularly.

7. Karnataka Minorities Development Corporation Limited (KMDC)

1. Operational Details

Karnataka Minorities Development Corporation Limited (KMDC) operates from the government building. The SCA was incorporated in 1986. KMDC has 32 district or field level offices in Karnataka.

The total number of staffs of the SCA is 194, out of which 33 are regular staffs and 161 are contractual. KMDC gives wide publicity of NMDFC schemes through leading newspapers and on the website.

Total number of staff in the head office	Regular	13	Contractual	47	Total	60
Number of staff in the district office	Regular	20	Contractual	114	Total	134
Number of staff in the field office	Regular	-	Contractual	-	Total	-
Total number of staff of SCA	Regular	33	Contractual	161	Total	194

2. Sanction and disbursement of loan

The applications are provided by KMDC free of cost. Applicants are required to submit detailed project proposal and quotations along with identification, residential and qualification for the sanction of the loan. The applications are received at the district offices. The selection committee headed by Chief Executive Officer of respective zilla panchayats select the beneficiaries by appraising the techno-feasibility report of the applicants.

RTGS is the mode of disbursement of loan. KMDC makes payments to the beneficiaries for the creation of assets. The beneficiaries are visited quarterly by the field officials to check proper utilisation of loan.

3. Loan Recovery Plans and Procedures

SCA staff visit the beneficiaries for follow up of recovery of loan every month. The beneficiaries of KMDC repay the loan by cheque or cash, and the collection process is decentralized. The overall loan recovery of KMDC is 74%. The loan recovery plans of KMDC are:

- Personal persuasion by district manager
- Recovery drive
- Issuing notice, show cause notice, legal notice
- Confiscation of primary asset created by the beneficiary out of loan availed or mortgaged property

4. Record maintenance

The documents and record keeping of KMDC is partly computerized. KMDC uploads the beneficiary data and displays the details of NMDFC schemes on its website. The disbursement and recovery records of the SCA are fully computerized. The accounts of KSMDFC are updated and audited regularly.

5. Suggestions of SCA

KMDC said that incomplete documents, under-prepared project proposals and incomplete collateral security documents of the beneficiaries are the major problems they face during the sanction of the loan. The SCA suggested that compound interest and penal interest should not be imposed on SCA for unspent amount. Also, the SCA said that additional fund is required for purchase of a vehicle exclusively for recovery purpose.

6. Major Observations

- 1) Karnataka Minorities Development Corporation Limited (KMDC) operates from the government building.
- 2) KMDC has 32 district or field level offices in Karnataka.
- 3) The total number of staffs of the SCA is 194, out of which 33 are regular staffs and 161 are contractual.
- 4) The overall loan recovery of KMDC is 74%.
- 5) KMDC uploads the beneficiary data and displays the details of NMDFC schemes on its website.
- 6) The disbursement and recovery records of the SCA are fully computerized.

8. Kerala State Backward Classes Development Corporation (KSBCDC)

1. Operational Details

Kerala State Backward Classes Development Corporation (KSBCDC) operates from a rented premise. The SCA was incorporated in 1995. KSBCDC has district level offices in all 14 districts of Kerala and in addition there are 9 sub district offices. Loan applications are distributed and received through the district/ sub-district offices.

The total number of staff of the SCA is 212, out of which 118 are regular staff and 94 are contractual.

Total number of staff in the head office	Regular	12	Contractual	12	Total	24
Number of staff in the district office	Regular	106	Contractual	82	Total	188
Number of staff in the field office	Regular	-	Contractual	-	Total	-
Total number of staff of SCA	Regular	118	Contractual	94	Total	212

KSBCDC has covered 1643 term loan beneficiaries, 515 education loan beneficiaries and 6045 micro finance beneficiaries in 2016-17.

KSBCDC gives wide publicity of NMDFC schemes through leading newspapers, television, radio, magazines etc. and distribute brochures and information guide through gram panchayats, village offices, schools, religious places etc and conducts awareness camps in minority concentrated areas. Also, their existing beneficiaries are acting as a major source of advertisement who intimates the benefits of the schemes to the needy people.

2. Sanction and disbursement of loan

KSBCDC has constituted a Project Sanction Committee in all the districts and sub-district offices who evaluate the loan applications, interview the applicants and sanction loan up to Rs. 5 lakhs. Loans above Rs. 5 lakhs up to Rs. 10 lakhs is sanctioned by Regional Level Project Sanctioning Committee (RLPSC). KSBCDC has constituted 6 RLPSCs based on geographical region and all managers of the particular region are members of the committee. All loans above Rs. 10 lakhs is sanctioned by the State Level Project Sanction Committee (SLPSC).

The applications are received by the SCA continuously throughout the year and an application is charged Rs. 30/-. Applicants are required to submit detailed project proposal along with identification, residential, qualification, income proofs, and quotations and bank details for the sanction of the loan. KSBCDC takes guarantee of government employee, property mortgage, LIC policy, fixed deposit and National Savings Certificates as security from the applicants in order to provide the loan.

In most cases the officials of the SCA make pre-sanction visit for verification. RTGS is the mode of disbursement of loan. KSBCDC makes payments to the supplier for the creation of assets of the beneficiaries.

KSBCDC disburses the loan in instalments only. Each instalment is sanctioned for meeting a particular expenditure. Subsequent instalments are released after ensuring the utilisation. Utilisation is ensured through verification of bills/vouchers/stage certificates/photographs etc. and through field visit of the officials.

3. Loan Recovery Plans and Procedures

KSBCDC has separate recovery cell in all its district offices. The recovery cell in the head office monitors the recovery actions taken by the district offices and give necessary support and suggestions. The recovery cells are entrusted with monitoring of repayments as well as control over defaults.

The beneficiary friendly recovery methods adopted by KSBCDC are the main reason for good recovery. KSBCDC has a well set up recovery mechanism and a detailed recovery

manual which illustrates the step by step recovery procedures to be taken on default loans.

Beneficiaries of KSBDC can repay the loan through direct cash payment at BDC counter, or through any State Bank of India (SBI) branch. Around 60% beneficiaries of KSBDC make use of SBI remittance facility so that they can repay through nearest SBI branch, which helps them to save money and time.

Their online software, bcdonline is equipped with recovery tools. The recovery cells can take EMI defaulters list online. Civil suits and seizure of assets are rarely used for recovery of loan from the defaulters. KSBDC focuses on recovery through salary recovery and revenue recovery.

The beneficiaries of KSBDC have to repay the loan every month and every month the recovery staff follow up the default beneficiaries. The rate of penal interest for defaulters is 6%.

4. Record maintenance

All the documents and record keeping of KSBDC is computerized. ksbcdonline software application is used and maintained by the SCA for documentation and record keeping. The website of the SCA is ksbcdc.com. KSBDC uploads the beneficiary data, display the details of NMDFC schemes on its website.

5. Suggestions of SCA

KSBDC said that poor financial background of the beneficiaries increases the chance of loan being defaulted when contingencies happen to them. Hence continuous follow up & monitoring is required. For making NMDFC schemes more effective, the suggestions given by KSBDC are:

- Restriction imposed on sanctioning education loan in excess of 20% of Term loan allocation should be withdrawn.
- SCAs to be given freedom to decide interest rest leviable from NGOs/ SHGs under micro credit scheme subject to the condition that not more than the rate of 7% fixed by NMDFC is levied from ultimate beneficiaries.

- Present ceiling of Rs. 50 lakhs to NGOs under micro credit scheme should be withdrawn from SCAs with 100% repayment to NMDFC. At least the same shall be enhanced to Rs. 3 crores.
- Revise the GIA scheme to enhance the maximum grant to an SCA to Rs. 1 crore.
- Reinstate 1% additional interest margin scheme for SCAs.
- Moratorium period for educational loans shall be revised to 5 years.
- Enhance the repayment period of beneficiaries and SCAs under Self Employment Scheme to 8 years and 10 years respectively.

6. Major Observations

- 1) Jammu & Kashmir SC/ST & BC Development Corporation (JKSCSTDC) operates from a rented premise.
- 2) KSBCDC has district level offices in all 14 districts of Kerala and in addition there are 9 sub district offices.
- 3) The total number of staff of the SCA is 212, out of which 118 are regular staff and 94 are contractual.
- 4) The applications are received by the SCA continuously throughout the year and an application is charged Rs. 30/-.
- 5) The loan recovery level of the SCA is 97%.
- 6) KSBCDC uploads the beneficiary data and displays the details of NMDFC schemes on its website.

9. Kerala State Cooperative Federation for Fisheries Development Corporation (KSCFFDC)

1. Operational Details

Kerala State Cooperative Federation for Fisheries Development Corporation (KSCFFDC) operates from its own office space. The SCA was incorporated in 1984. KSCFFDC has many district and field level offices in Kerala.

The total number of staff of the SCA is 648, out of which 265 are regular staff and 383 are contractual. Out of 648 staff, 71 are working in head office, 481 are working in the district offices and 96 staffs are working in the field offices. While majority of the staff at the head office of the KSCFFDC are regular staff, majority staffs at the district and field offices are contractual staff.

Total number of staff in the head office	Regular	42	Contractual	29	Total	71
Number of staff in the district office	Regular	220	Contractual	261	Total	481
Number of staff in the field office	Regular	3	Contractual	93	Total	96
Total number of staff of SCA	Regular	265	Contractual	383	Total	648

KSCFFDC has covered 93 term loan beneficiaries and 12950 micro finance beneficiaries in 2016-17. For publicity of NMDFC schemes, KSCFFDC conducts awareness camps in the minority concentrated areas.

2. Sanction and disbursement of loan

The application forms provided by KSCFFDC is chargeable and cost of each application form is Rs. 10/-. The applications are only received at the field offices. Applicants are required to submit detailed project proposal along with identification, residential, qualification, income proofs, and quotations for the sanction of the loan. KSCFFDC takes

guarantee of government employee and property mortgage as security from the applicants in order to provide the loan.

There is a Project Implementation Committee in each district and this Committee recommends eligible applicants as per scheme guidelines. In all cases the officials of the SCA make pre-sanction visit for verification. RTGS is the mode of disbursement of loan. KSCFFDC makes payments to the suppliers for the creation of assets.

3. Loan Recovery Plans and Procedures

The loan repayment is done by the beneficiaries to Primary Cooperative Society, and Primary Cooperative Society to Matsyafed district offices. Data with regard to recovery of loan is fully computerised. In case of defaulters, KSCFFDC send notices to the beneficiaries or concerned societies, makes visits and at last send legal notices.

Recovery staffs of KSCFFDC make monthly visits for follow up of recovery. The beneficiaries of KSCFFDC repay the loan by RTGS and the collection process is done by the district offices. The rate of penal interest for defaulters of term loan is 7% and of micro finance is 8%.

With regard to recovery of loans, KSCFFDC informed that it faces problem for recovery of loan from willful defaulters and mismanagement of repayment of micro finance or term loan scheme.

4. Record maintenance

All the documents and record keeping of KSCFFDC is computerized. The SCA have own customized software to maintain the data and records. The website of the SCA is www.matsyafed.in. KSCFFDC uploads the beneficiary data and displays the details of NMDFC schemes on its website. The disbursement and recovery records of the SCA are fully computerized. The accounts of KSCFFDC are updated and audited regularly.

5. Major Observations

- 7) The total number of staff of the SCA is 875, out of which 269 are regular staff and 606 are contractual. Out of 875 staff, 71 are working in head office, 481 are working in the district offices and 96 staff are working in the field offices.
- 8) Majority of the staff at the head office of the KSCFFDC are regular staff, majority staff at the district and field offices are contractual staff.
- 9) The application forms provided by KSCFFDC is chargeable and cost of each application form is Rs. 10/-.
- 10) The loan recovery level of the SCA is 95%.
- 11) The SCA have own customized software to maintain the data and records.
- 12) KSCFFDC uploads the beneficiary data and displays the details of NMDFC schemes on its website.

10. Kerala State Minorities Development Finance Corporation (KSMDFC)

1. Operational Details

Kerala State Minorities Development Finance Corporation (KSMDFC) operates from a rented premise. The SCA was incorporated in 2013. KSMDFC has 5 district or field level offices in Kerala.

The total number of staff of the SCA at the head office is 7; out of which 1 is regular staff and 6 are contractual.

Total number of staff in the head office	Regular	1	Contractual	6	Total	7
Number of staff in the district office	Regular	-	Contractual	-	Total	-
Number of staff in the field office	Regular	-	Contractual	-	Total	-
Total number of staff of SCA	Regular	1	Contractual	6	Total	7

KSMDFC has covered 80 term loan beneficiaries and 80 education loan beneficiaries in 2016-17. KSMDFC gives wide publicity of NMDFC schemes through leading newspapers, TV and radio.

2. Sanction and disbursement of loan

The applications are provided by KSMDFC free of cost. Applicants are required to submit detailed project proposal along with age and income certificates for the sanction of the loan. KSMDFC takes guarantee of government employee/ property mortgage as security from the applicants in order to provide the loan.

In some cases the officials of the SCA make pre-sanction visit for verification. RTGS is the mode of disbursement of loan. KSMDFC makes payments to the beneficiaries for the creation of assets.

3. Loan Recovery Plans and Procedures

Telephonic call to the beneficiaries and sending notices to beneficiaries and guarantors are the main recovery plan of KSMDFC. However, KSMDFC do not deploy recovery staff for follow up of recovery. The beneficiaries of KSMDFC repay the loan by cash or cheque and the collection process is done by the district or head offices. The rate of penal interest for defaulters is 6%.

4. Record maintenance

All the documents and record keeping of KSMDFC is computerized. The SCA does not have own software to maintain the data and records. The website of the SCA is www.ksmdfc.org. KSMDFC does not upload the beneficiary data but displays the details of NMDFC schemes on its website. The disbursement and recovery records of the SCA are fully computerized. The accounts of KSMDFC are updated and audited regularly.

5. Suggestions of SCA

KSMDFC said that the project proposals of the applicants are not properly prepared and thus they face problem in sanctioning the loan in time. Non-response to the call by the defaulters and their bad affects the recovery of the loan. KSMDFC suggested that the schemes of NMDFC should be continued with the present guidelines.

6. Major Observations

- 1) Kerala State Minorities Development Finance Corporation (KSMDFC) operates from a rented premise.
- 2) KSMDFC has 5 district or field level offices in Kerala.
- 3) The total number of staff of the SCA at the head office is 7; out of which 1 is regular staff and 6 are contractual.
- 4) The loan recovery level of the SCA is 80%.
- 5) The SCA does not have own software to maintain the data and records.
- 6) KSMDFC does not upload the beneficiary data but displays the details of NMDFC schemes on its website.

11. Kerala State Women Development Corporation (KSWDC)

1. Operational Details

Kerala State Women Development Corporation (KSWDC) operates from rented premise. The SCA was incorporated in 1988. KSWDC has 8 district or field level offices in Kerala.

The total number of staff of the SCA is 72, out of which 14 are regular staff and 58 are contractual. Out of the 72 staff, 30 are at the head office, 37 are at the district offices and 5 are at the field offices.

Total number of staff in the head office	Regular	6	Contractual	24	Total	30
Number of staff in the district office	Regular	8	Contractual	29	Total	37
Number of staff in the field office	Regular	-	Contractual	5	Total	5
Total number of staff of SCA	Regular	14	Contractual	58	Total	72

KSWDC has covered 1100 term loan beneficiaries and 4 education loan beneficiaries in 2016-17.

KSWDC gives publicity of NMDFC schemes through leading newspapers, conducts loan melas, and conducts awareness camps in minority concentrated areas, providing details of the schemes in its website.

2. Sanction and disbursement of loan

The applications are received by the SCA continuously throughout the year and an application form for education loan is charged Rs. 25/- and for micro credit is charged Rs. 100/- whereas the application form is free for term loan applicants. Applicants are required to submit detailed project proposal along with identification, residential, qualification, and documents for security for the sanction of the loan. KSWDC takes guarantee of

government employee and property mortgage as security from the applicants in order to provide the loan.

For loans above Rs. 5 lakhs, officials of the SCA make pre-sanction visit for verification. RTGS is the mode of disbursement of loan. KSWDC makes payments to the beneficiaries for the creation of assets of the beneficiaries.

3. Loan Recovery Plans and Procedures

The beneficiaries of KSWDC have to repay the loan every month and every month the recovery staff follow up the default beneficiaries. The rate of penal interest for defaulters is 6%.

Beneficiaries of KSWDC can repay the loan by cheque or RTGS. KSWDC focuses on recovery through salary recovery and revenue recovery after counselling the defaulters about consequences of salary or revenue recovery process. The SCA also sends notices to loanees about dues and various settlement schemes. KSWDC informed that effective recovery of loan from the defaulters is difficult from the beneficiaries of flood affected areas.

4. Record maintenance

All the documents and record keeping of KSWDC is computerized. SHESOFT software application is used and maintained by the SCA for documentation and record keeping. The website of the SCA is www.kswdc.org. KSWDC uploads the beneficiary data and displays the details of NMDFC schemes on its website.

The disbursement and recovery records of the SCA are fully computerized. The accounts of KSWDC are updated and audited regularly.

5. Major Observations

- 1) Kerala State Women Development Corporation (KSWDC) operates from rented premise.
- 2) KSWDC has 8 district or field level offices in Kerala.

- 3) The total number of staff of the SCA is 72, out of which 14 are regular staff and 58 are contractual. Out of the 72 staff, 30 are at the head office, 37 are at the district offices and 5 are at the field offices.
- 4) The applications are received by the SCA continuously throughout the year and an application form for education loan is charged Rs. 25/- and for micro credit is charged Rs. 100/- whereas the application form is free for term loan applicants.
- 5) The loan recovery level of the SCA is 80%.
- 6) The disbursement and recovery records of the SCA are fully computerized.

12. Maulana Azad Alpasankhyank Arthik Vikas Mahamandal Limited (MAAVM)

1. Operational Details

Maulana Azad Alpasankhyank Arthik Vikas Mahamandal Limited (MAAVM) operates from government premise. The SCA was incorporated in 2000. MAAVM has 31 district or field level offices in Maharashtra.

The total number of staff of the SCA is 50, out of which 3 are regular staff and 47 are contractual.

Total number of staff in the head office	Regular	2	Contractual	17	Total	19
Number of staff in the district office	Regular	1	Contractual	30	Total	31
Number of staff in the field office	Regular	-	Contractual	-	Total	-
Total number of staff of SCA	Regular	3	Contractual	47	Total	50

MAAVM has covered 36 term loan beneficiaries in 2016-17. MAAVM gives wide publicity of NMDFC schemes through leading newspapers, conducts awareness camps in minority concentrated areas and providing details of the schemes in its website.

2. Sanction and disbursement of loan

The applications are received by the SCA for a limited period in each year and the application forms are given free of cost. Applicants are required to submit detailed project proposal along with identification, residential, qualification, income proofs, and quotations for the sanction of the loan. MAAVM takes guarantee of PDC or self guarantee/ government employee/ property mortgage/ income tax payee guarantee as security from the applicants in order to provide the loan.

In some cases the officials of the SCA make pre-sanction visit for verification. RTGS and NEFT are the modes of disbursement of loan. MAAAVM makes payments to the beneficiaries for the creation of assets.

3. Loan Recovery Plans and Procedures

Follow up with the beneficiaries and sending reminders and notices to beneficiaries and guarantors is the main recovery plan of MAAAVM. The recover staff or assistants visit the beneficiaries quarterly for follow up of recovery. The beneficiaries of MAAAVM repay the loan by cheque and the collection process is done by the district or field level offices. The rate of penal interest for defaulters of term loan is 6% and of education loan is 3%.

4. Record maintenance

All the documents and record keeping of MAAAVM are not computerized. The SCA does not have own software and manage the accounts by Tally Package. The website of the SCA is mamfdc.maharashtra.gov.in. MAAAVM does not upload the beneficiary data but displays the details of NMDFC schemes on its website. The disbursement and recovery records of the SCA are partially computerized. The accounts of MAAAVM are not updated and audited regularly. Last time in 2012-13 the accounts of MAAAVM was last audited.

5. Suggestions of SCA

MAAAVM said that due to incomplete documents of the applicants, they face problem in sanctioning the loan in time. Also, most of the PDCs collected by MAAAVM at the time disbursement with Barcode, hence recovery is effected by dishonoring the same by the beneficiaries. MAAAVM suggested that NMDFC should provide software to all SCAs for sanction and disbursement of loan which would smooth the process.

6. Major Observations

- 1) Maulana Azad Alpasankhyank Arthik Vikas Mahamandal Limited (MAAAVM) operates from government premise.
- 2) MAAAVM has 31 district or field level offices in Maharashtra.
- 3) The total number of staff of the SCA is 50, out of which 3 are regular staff and 47 are contractual.

- 4) Application forms are given by the SCA free of cost.
- 5) The loan recovery level of the SCA is only 10%.
- 6) All the documents and record keeping of MAAAVM are not computerized.
- 7) The SCA does not have own software and manage the accounts by Tally Package.
- 8) MAAAVM does not upload the beneficiary data but displays the details of NMDFC schemes on its website.
- 9) The disbursement and recovery records of the SCA are partially computerized.
- 10) The accounts of MAAAVM are not updated and audited regularly. Last time in 2012-13 the accounts of MAAAVM was last audited.

7. Mizoram Cooperative Apex Bank Ltd. (MCAB)

1. Operational Details

Mizoram Cooperative Apex Bank Ltd. (MCAB) operates from its own premise. The SCA was incorporated in 1986. MCAB has 9 district level offices in Mizoram. The total number of staff of the SCA is 181, out of which 164 are working as regular staff and 17 are working as contractual staff.

Total number of staff in the head office	Regular	45	Contractual	6	Total	51
Number of staff in the district office	Regular	119	Contractual	11	Total	130
Number of staff in the field office	Regular	-	Contractual	-	Total	-
Total number of staff of SCA	Regular	164	Contractual	17	Total	181

MCAB gives wide publicity of NMDFC schemes through leading newspapers.

2. Sanction and disbursement of loan

The applications are received by the SCA for a limited period in a year and the applications are provided free of cost. All applications are received at the district offices of the SCA. Applicants are required to submit detailed project proposal along with identification, residential, qualification and quotations for the sanction of the loan. MCAB takes guarantee of government employee as security from the applicants in order to provide the loan. The loan amount is disbursed through cheque to the beneficiaries.

3. Loan Recovery Plans and Procedures

As per the bank loan procedures, the SCA take actions for the defaulters. Every month recovery staffs follow up the beneficiaries for recovery of loan. The beneficiaries of MCAB repay the loan by cash. The collection process of the SCA is decentralized.

4. Record maintenance

All the documents and records of the SCA are computerized. The SCA does not have own software to maintain the data and records. The website of the SCA is www.mizoapex.com. MCAB does not upload the beneficiary data and also does not display the details of NMDFC schemes on its website. The disbursement and recovery records of the SCA are computerized and up to date. The accounts of MCAB are audited regularly.

5. Major Observations

- 1) MCAB have 9 district level offices in Mizoram.
- 2) The total number of staff of the SCA is 181, out of which 164 are working as regular staff and 17 are working as contractual staff.
- 3) The loan recovery level of the SCA is 60%.
- 4) All the documents and records of the SCA are computerized.
- 5) The SCA does not have own software to maintain the data and records.
- 6) MCAB does not upload the beneficiary data and also does not display the details of NMDFC schemes on its website.
- 7) The disbursement and recovery records of the SCA are computerized and up to date.
- 8) The accounts of MCAB are audited regularly.

14. Pondicherry Backward Classes & Minorities Development Corporation (PDBCMDC)

1. Operational Details

Pondicherry Backward Classes & Minorities Development Corporation (PDBCMDC) operates from rented premise. The SCA was incorporated in 1999. PDBCMDC has regional offices in Pondicherry. The total number of staff of the SCA is 36 and all of them are staff. Out of total 36 staff, 32 are working in head office and 4 are working in the regional offices. For publicity of NMDFC schemes, PDBCMDC publishes advertisement in the leading newspapers.

Total number of staff in the head office	Regular	32	Contractual	-	Total	32
Number of staff in the district office	Regular	4	Contractual	-	Total	4
Number of staff in the field office	Regular	-	Contractual	-	Total	-
Total number of staff of SCA	Regular	36	Contractual	-	Total	36

2. Sanction and disbursement of loan

The application forms provided by PDBCMDC is chargeable and cost of each application form for term loan is Rs. 20/- and for education loan & micro finance id Rs. 20/-. The applications are only received at the head office. Applicants are required to submit detailed project proposal along with identification, residential, qualification, income proofs, and quotations for the sanction of the loan. PDBCMDC takes guarantee of government employee and property mortgage as security from the applicants in order to provide the loan.

In all cases the officials of the SCA make pre-sanction visit for verification. RTGS is the mode of disbursement of loan. PDBCMDC makes payments to the beneficiaries for the creation of assets.

3. Loan Recovery Plans and Procedures

All the beneficiaries of PDBCMDC have to repay the loan every month and the recovery staffs follow up the beneficiaries for repayment every month. The beneficiaries repay the loan in cash and the collection process is centralized i. e. to be paid at the head office of the SCA.

4. Record maintenance

All the documents and record keeping of PDBCMDC is computerized. The SCA has own customized software to maintain the data and records. PDBCMDC does not upload the beneficiary data on its website. The disbursement and recovery records of the SCA are partly computerized. Though the accounts of PDBCMDC are updated, but not audited regularly.

5. Major Observations

- 1) Pondicherry Backward Classes & Minorities Development Corporation (PDBCMDC) operates from rented premise.
- 2) The total number of staff of the SCA is 36. Out of total 36 staff, 32 are working in head office and 4 are working in the regional offices.
- 3) The application forms provided by PDBCMDC is chargeable and cost of each application form for term loan is Rs. 20/- and for education loan & micro finance is Rs. 10/-.
- 4) The loan recovery level of the SCA is 50%.
- 5) PDBCMDC does not upload the beneficiary data on its website.
- 6) The disbursement and recovery records of the SCA are partly computerized.
- 7) Though the accounts of PDBCMDC are updated, but not audited regularly.

15. Punjab Backward Classes Land Development and Finance Corporation (BACKFINCO)

1. Operational Details

Punjab Backward Classes Land Development and Finance Corporation (BACKFINCO) operates from a rented premise. The SCA was incorporated in 1976. BACKFINCO has 21 district level offices in Punjab. The total number of staff of the SCA is 63 and all of them are working as regular staff.

Total number of staff in the head office	Regular	27	Contractual	-	Total	27
Number of staff in the district office	Regular	36	Contractual	-	Total	36
Number of staff in the field office	Regular	-	Contractual	-	Total	-
Total number of staff of SCA	Regular	63	Contractual	-	Total	63

BACKFINCO has covered 161 term loan beneficiaries, 2 education loan beneficiaries in 2016-17.

BACKFINCO gives wide publicity of NMDFC schemes through leading newspapers and through its website and conducts awareness camps in minority concentrated areas.

2. Sanction and disbursement of loan

The applications are received by the SCA continuously throughout the year and the applications are provided free of cost. Applicants are required to submit detailed project proposal along with identification, residential, qualification, self declaration of applicant/surety and copy of revenue record if loan is against property for the sanction of the loan. BACKFINCO takes guarantee of government employee and property mortgage as security from the applicants in order to provide the loan. In most cases the officials of the SCA make pre-sanction visit for verification. There is a committee which selects the beneficiaries to be provided the loan. RTGS is the mode of disbursement of loan.

Procedure of loaning

1. The eligible person may contact District Office of BACKFINCO and submit loan identification form duly filled up.
2. On the fixed date of meeting, the applicant will appear for interview before the District Level Screening Committee headed by ADC (Development).
3. After the approval of District Level Screening Committee, the applicant completes the loan application proposal with the help of District Field Officer and submits to the BACKFINCO Field Office alongwith all necessary documents.
4. Field Officer verifies the documents and then recommends the case to Head Office BACKFINCO for sanction.
5. After the approval of loan, the applicant executes mortgage deed of the guaranteed property in favour of BACKFINCO and then the Field Officer forwards the case to Head Office for payment. Finding the mortgage deed in order the payment is made by draft through District Level Screening Committee.
6. The applicant contributes 5% of the project cost, 85% term loan is given by the NBCFDC & 10% is contributed by the State Govt. as margin money and in case of NMDFC the applicant contributes 5% of the project cost, 90% term loan is given by the NMDFC & 5% is contributed by the State Govt. as margin money
7. The applicant should utilize the loan amount within three months from the date of payment. If the applicant misutilizes the loan then the lump sum amount is recovered from applicant with interest & penalty. The penalty is charged at 1% per month on the balance outstanding amount.

3. Loan Recovery Plans and Procedures

Issuance of notices

1. After making the payment of loan to the loanee through RTGS/NEFT/Bank Draft, RECOVERY SCHEDULE is issued to the beneficiary.
2. In case the loanee fails to repay the installments regularly as per Recovery Schedule, NOTICES are issued from time to time.
3. If the loanee does not respond to the Notices and default amount exceeds 50% of the amount advanced to the loanee, the last opportunity is given through a REGISTERED LAST NOTICE to deposit the due amount within 10 days

Legal proceedings

1. In case loanee fails to repay the loan installments of principal and interest including penalty charges even after issue of Last Notice at the address mentioned in the loan documents, the recovery proceedings for realizing the entire amount of loan as Arrears of Land Revenue through the Collector of the District concerned are initiated by the Corporation.
2. When all the above methods (through Notices) are failed to recover the default amount, the case is referred to SUB-DIVISIONAL MAGISTRATE of the area in which the residence of loanee falls for determination of loan.
3. When the case is received back at Headquarter, from the concerned SDM after determination of loan, then a RECOVERY CERTIFICATE is issued to the Collector of the District for effecting recovery as Arrears of Land Revenue.
4. Where the delay is caused by the District Collector in realizing the recovery amount as per Recovery Certificate, a REMINDER is also issued to the District Collector.

Presentation of post- dated cheques

Backfinco used to take 10 Post-Dated Cheques (One for two installments) from the loanee at the time of disbursement. In case loanee fails to repay the installments regularly, a complaint is lodged under Sec.138 of the Negotiable Instrument Act-1881. At the end of Recovery Schedule i.e. after the expiry of 20th Installment, the cheque of balance total amount due is presented to the bank. If the cheque is bounced then the complaint is lodged under Section 138 after adopting the Legal Procedure for realizing the balance total default amount.

The experience of the Corporation is that it is the best and short cut method for affecting the recovery of default amount.

All the beneficiaries of PDBCMDC have to repay the loan every month and the recovery staffs follow up the beneficiaries for repayment every month. The beneficiaries repay the loan in cash and the collection process is centralized i. e. to be paid at the head office of the SCA.

OTHER TECHNIQUES ADOPTED TO ENHANCE RECOVERY

Besides above methods laid down in the rules and regulations of the Corporation, the other techniques being adopted by the corporation to enhance the recovery rate are given below: -

1. Annual target of backlog and current due recovery at the district level are fixed and conveyed to the District Field Officers. At the district level, the tehsils are allocated to the staff deployed at the district and targets to each official are given.
2. Telephonically daily monitoring on the progress of recovery throughout the State is done by the Senior Officer. Under this system the daily recovered amount in each district is transferred through the branches of Punjab National Bank at Chandigarh under Core Banking System.
3. The monthly progress of a district as a whole and office wise is also being reviewed regularly by calling the monthly meeting of field staff.
4. Regular as well as Special recovery campaigns are launched during the Wheat (May/June) and Paddy (October/November) seasons by allowing the district Field Officer to hire taxies and had some recovery is made during the Recovery Campaigns.
5. The principle of award (in form of Appreciation Letter) and punishment (Show cause Notice, Charge Sheet etc.) are also adopted for outstanding and poor performing officials.
6. Continuous personal follow up by the Field Staff of the Corporation.

4. Record maintenance

All the documents and record keeping of BACKFINCO except the administration part is computerized. The SCA has own software and website, i.e. [www. Backfinco.punjab.gov.in](http://www.Backfinco.punjab.gov.in). BACKFINCO uploads the beneficiary data and displays the details of NMDFC schemes on its website. The disbursement and recovery records of the SCA are fully computerized and updated. The accounts of the SCA are audited regularly.

5. Suggestions of SCA

1. BACKFINCO suggested that utilization period from three months may be enhanced to 4 months on the same analogy of NBCFDC.

2. NMDFC should tie up at National Level with an insurance company to provide personal insurance cover to beneficiaries and all SCA's should follow the same in order to have uniformity in premium rates.
3. Administrative cost are borne by the SCAs themselves. NMDFC should compensate a part/whole of the expenses in the form of administrative subsidy/grant in aid.
4. All SCAs contribute towards Share Capital of the NMDFC. Therefore a part of profit may be earmarked to strengthen the SCAs.

6. Major Observations

- 7) Punjab Backward Classes Land Development and Finance Corporation (BACKFINCO) operates from a rented premise.
- 8) BACKFINCO has 21 district level offices in Punjab.
- 9) The total number of staff of the SCA is 63 and all of them are working as regular staff.
- 10) The applications are received by the SCA continuously throughout the year and provided free of cost.
- 11) The loan recovery level of the SCA is 60%.
- 12) All the documents and record keeping of BACKFINCO except the administration part is computerized.
- 13) BACKFINCO uploads the beneficiary data and displays the details of NMDFC schemes on its website.
- 14) The disbursement and recovery records of the SCA are fully computerized and updated.

16. Rajasthan Minorities Finance and Development Corporation (RMFDCC)

1. Operational Details

Rajasthan Minorities Finance and Development Corporation (RMFDCC) does not have own office and operates from rented premise. The SCA was established in 2000. RMFDCC does not have any district or field office.

The total number of staff of the SCA is 17, out of which 5 are regular staff and 12 are contractual.

Total number of staff in the head office	Regular	5	Contractual	12	Total	17
Number of staff in the district office	Regular	-	Contractual	-	Total	-
Number of staff in the field office	Regular	-	Contractual	-	Total	-
Total number of staff of SCA	Regular	5	Contractual	12	Total	17

RMFDCC covered 1880 term loan beneficiaries, 386 education loan beneficiaries and 18 micro credit beneficiaries in 2016-17. RMFDCC maintains separate accounts for different schemes of NMDFC.

2. Sanction and disbursement of loan

The applications are provided by RMFDCC free of cost and through online. Applicants are required to submit detailed project proposal along with identity proof and residence proof for the sanction of the loan. RMFDCC takes PDC/ self guarantee, guarantee of government employee, guarantee of renowned person, income tax payee guarantee as security from the applicants in order to provide the loan.

In some cases verification of beneficiaries is done by the SCA officials before the sanction of the loan. The selection of beneficiaries is done by a committee which comprises of District Collector and other government officials. RTGS is the mode of disbursement of loan. RMFDCC makes payments to the beneficiaries for the creation of assets.

3. Loan Recovery Plans and Procedures

PDCs of the beneficiaries are deposited in the bank for loan recovery. However, RMFDCC does not deploy recovery staff for following up for the recovery of the loan. The collection process of the SCA is centralized. In case of defaulters, the SCA take necessary steps under NIA. The rate of penal interest for defaulter is 12%.

4. Record maintenance

All the documents and record keeping of RMFDCC is computerized. The website of the SCA is www.RMFDCC.com. RMFDCC uploads the beneficiary data on its website and displays the details of NMDFC schemes. The disbursement and recovery records of the SCA are partly computerized. The accounts of RMFDCC are updated and audited regularly.

5. Suggestions of SCA

RMFDCC suggested that training to DMWOs is required. They said that they face problem due to incomplete documents and project proposal for sanctioning the loan in time. According to them, they also face problem in recovery of loan since most of the loanees are poor and does not know the difference between capital and profit. They finish their capital in livelihood.

6. Major Observations

- 1) RMFDCC does not have own office and operates from rented premise.
- 2) RMFDCC does not have any district or field office.
- 3) The total number of staff of the SCA is 17, out of which 5 are regular staff and 12 are contractual.
- 4) The applications are provided by RMFDCC free of cost and through online.
- 5) The loan recovery level of the SCA is only 16%.

- 6) The rate of penal interest for defaulter is 12%.
- 7) The website of the SCA is www.RMFDCCc.com. RMFDCC uploads the beneficiary data on its website and displays the details of NMDFC schemes.
- 8) The disbursement and recovery records of the SCA are partly computerized.

17. Tamil Nadu Minorities Economic Development Corporation (TAMCO)

1. Operational Details

Tamil Nadu Minorities Economic Development Corporation (TAMCO) operates from a rented premise which is provided by PWD. The SCA was incorporated in 1999. TAMCO has 32 district and field level offices in Tamil Nadu.

The total number of staffs of the SCA at the head office is 14, out of which 2 staffs are regular, 3 are on deputation and 9 are contractual. DBC&MWOs re designated as regional manager of TAMCO.

Total number of staff in the head office	Regular	5	Contractual	9	Total	14
Number of staff in the district office	Regular	-	Contractual	-	Total	-
Number of staff in the field office	Regular	-	Contractual	-	Total	-
Total number of staff of SCA	Regular	5	Contractual	9	Total	14

TAMCO covered 777 term loan beneficiaries, 2 education loan beneficiaries and 5368 micro finance beneficiaries in 2016-17.

TAMCO gives wide publicity of NMDFC schemes through leading newspapers, television, radio, website and conducts awareness camps in minority concentrated areas.

2. Sanction and disbursement of loan

TAMCO is implementing the loan schemes of NMDFC through Co-operative Banks. Sufficient loan applications are available and distributed to all Collector Office/ District Backward Classes and Minorities Welfare Offices located in District Collectorate Joint Registrar of Co-operative Societies/ Co-operative Banks of all districts. The beneficiary can get TAMCO loan application at any of these above offices at free of cost. Filled up

application forms can be submitted to any one of the above offices. Co-operative Banks, as per the loan norms, scrutinize the applications and collect necessary documents like project report, residence proof, Aadhaar number, security, proof of income, etc. Field verifications are made by the respective Co-operative banks, by their Managing Director or General Manager during the appraisal of the proposals submitted by the applicants. The TAMCO officials does not make pre-sanction visit for verification of beneficiaries. Based on the loan amount, the Co-operative Banks will collect the Collateral Security/ Documents from the beneficiaries. After satisfying with all the documents provided by the beneficiary, the Co-operative banks recommend the proposal of Form-A of satisfied beneficiaries to TAMCO. TAMCO the processes the proposals as per the norms adopted by NMDFC and disburse the recommended loan amount to the concerned Co-operative Banks for disbursement to the beneficiaries.

TAMCO maintains separate accounts for different schemes of NMDFC. TAMCO takes PDC/ self guarantee, guarantee of government employee, guarantee of renowned person and property mortgage as security from the applicants in order to provide the loan. Through cheque the loan amount is disbursed to the beneficiaries by Co-operative Banks. Immediately after the disbursement of loan, the SCA officials visit the beneficiaries to check whether the loans are properly utilised or not.

3. Loan Recovery Plans and Procedures

TAMCO has executed agreements with the respective Co-operative Banks imposing conditions for lending loan to the beneficiaries through Co-operative Banks. The modes of loan repayment by the beneficiaries are cheque and RTGS. The collection process is centralised. In case of defaulters, the SCA levies penal and belated interest of 5% and continuously send letters to Co-operative Banks to repay the loan amount of due dates.

4. Record maintenance

All the documents and record keeping of TAMCO is computerized. The SCA uses software like VB.NET & SQL Server 2010 to maintain the data and records. The temporary website of the SCA is techrev.co.in/tamco/. TAMCO uploads the beneficiary data and displays the details of NMDFC schemes on its website. The disbursement and recovery

records of the SCA are fully computerized. The accounts of TAMCO are updated and audited regularly.

5. Suggestions of SCA

TAMCO said that incomplete documents, under-prepared project proposals and inability to produce security or mortgage by the beneficiaries are the major problems they face during the sanction of the loan. Also, they said that as there is no ground level staff of exclusively for TAMCO, the services of Co-operative bank staff are utilized for recovering the loan. In certain cases, zero or partial recovery still persists for long time invoking of clause of recovering the same from the Co-operative bank has also become futile. TAMCO is lending loan to minorities through the manual system. Existing method of monitoring of loan disbursement and recovery management is very difficult for them. As such an attempt has been made to develop software for the computerization of business of TAMCO so as to easily disburse the loan to the minorities apart from managing recovery which are made by Co-operative banks as per repayment schedule. TAMCO is ready to roll out this web-based application in near future.

For making NMDFC schemes more effective, the suggestions given by TAMCO are:

- NMDFC calculation is required for the demand of repayment of loan.
- Loan utilization period should be extended.
- The Corporation will be benefitted of reduce the percentage of interest if any delay in disbursing the funds.
- Muslim beneficiaries are objecting the word interest. Hence the loans may be sanctioned without any interest or the term interest may be suitably amended.
- The annual income limit for Scheme-I for all schemes may be increased from Rs. 98,000/- to Rs. 1,20,000/- for rural areas and from Rs. 1,20,000/- to Rs. 1,80,000/- in urban areas.
- The annual limit for Scheme-II for all schemes may be increased from Rs. 6,00,000/- to Rs. 8,00,000/- for both rural and urban areas.
- NMDFC and TAMCO are functioning as Micro Credit Institutions and accordingly TAMCO is having tie up with Co-operative banks and they are insisting double the time of loan amount as security and the poor beneficiaries are not able to meet out such demand resulting poor performance. When commercial banks were approached for lending money under TAMCO, they are objecting to the clause for

100% recovery/ repayment. Under MUDRA Scheme, Make in India/ Stand up India Schemes are implemented as the banks have insurance cover. Hence NMDFC may request the commercial bank through Ministry of Finance to include the minority beneficiaries under these (MUDRA) schemes with existing condition so as to enable the commercial banks to come forward to lend loans to more number of minority beneficiaries.

6. Major Observations

- 1) TAMCO operates from a rented premise which is provided by PWD.
- 2) TAMCO has 32 district and field level offices in Tamil Nadu.
- 3) The total number of staffs of the SCA at the head office is 14, out of which 2 regular staffs are, 3 are on deputation and 9 are contractual. DBC&MWOs re designated as regional manager of TAMCO.
- 4) TAMCO is implementing the loan schemes of NMDFC through Co-operative Banks.
- 5) The loan recovery level of the SCA is 80%.
- 6) TAMCO uploads the beneficiary data and displays the details of NMDFC schemes on its website.
- 7) The disbursement and recovery records of the SCA are fully computerized.

18. Tripura Minorities Cooperative Development Corporation (TMCDC)

1. Operational Details

Tripura Minorities Cooperative Development Corporation (TMCDC) operates from its own office space. TMCDC has only one office at Agartala i. e. Head office. In addition, it has block level office at Boxanagar, kathalia, Gornagar and Chandipur R.D. Blocks and has field supervisory officers in these offices.

The total number of staff of the SCA is 5. TMCDC covered 834 term loan beneficiaries and 40 education loan beneficiaries in 2016-17.

Total number of staff in the head office	Regular	4	Contractual	1	Total	5
Number of staff in the district office	Regular	-	Contractual	-	Total	-
Number of staff in the field office	Regular	-	Contractual	-	Total	-
Total number of staff of SCA	Regular	4	Contractual	1	Total	5

2. Sanction and disbursement of loan

The applications are provided by TMCDC free of cost. Applicants are required to submit detailed project proposal along with identity proof, ration card, Aadhaar card, PRTC, birth certificate, income certificate, bank pass book and driving license in case of loan for transport sector before sanction of the loan. TMCDC takes guarantee of government employee as security from the applicants in order to provide the loan.

In all cases verification of beneficiaries is done by the block level field supervisors. The selection of beneficiaries is done by a committee which comprises of Chairman, 4 board members and one member from finance department. All the selected beneficiaries are informed over phone and also through sanctioned letter sent by post and with the help of

field supervisors about their sanction of loan. Sanctioned loan is disbursed immediately after the completion of documentation by the beneficiary subject to availability of fund. RTGS is the mode of disbursement of loan. TMCDC makes payments to the beneficiaries in case of small business for the creation of assets and to the respective company in case of transport sector.

3. Loan Recovery Plans and Procedures

Maximum 58 monthly instalments have to give by the beneficiaries of TMCDC for the repayment of loan. Loan recovery systems of TMCDC are door to door collection by the field supervisors, through permanent recovery counter and directly depositing in the head office. Awareness camp was also organised to gear up the recovery.

The beneficiaries of TMCDC repay the loan by cash or cheque or treasury NEFT. Notice is served to the defaulters. And for salary deduction, it is communicated to the DDO of the guarantor for monthly deduction from the salary of the guarantor.

4. Record maintenance

List of selection of beneficiaries, disbursement of loan ledger and maintaining the details of the loanee & guarantor, recovery of loan against each loan account are computerized in TMCDC. The SCA uses NIC software to maintain the data and records. The website of the SCA is www.tmccl.tripura.gov.in TMCDC uploads the beneficiary data and displays the details of NMDFC schemes on its website. The disbursement and recovery records of the SCA are fully computerized. The accounts of TMCDC are updated and audited regularly.

5. Suggestions of SCA

TMCDC said that they face problem due to incomplete documents for sanctioning the loan in time. TMCDC suggested that the existing fund utilization period of 90 days may be extended up to 180 days. Further, the repayment system may be changed as per recovery of loan as informed through utilization format in each month.

6. Major Observations

- 1) TMCDC operates from its own office space.
- 2) TMCDC has only one office at Agartala i. e. Head office. In addition, it has block level office at Boxanagar, kathalia, Gornagar and Chandipur R.D. Blocks and has field supervisory officers in these offices.
- 3) The total number of staff of the SCA is 60.
- 4) The loan recovery level of the SCA is 97%.
- 5) The SCA uses NIC software to maintain the data and records.

19. West Bengal Minorities Development & Finance Corporation (WBMDFC)

1. Operational Details

West Bengal Minorities Development & Finance Corporation (WBMDFC) operates from its own office space. The SCA has no district level or field level offices in West Bengal. The total number of staff of the SCA at the head office is 75, out of which 14 are regular staff and 61 are contractual.

Total number of staff in the head office	Regular	14	Contractual	61	Total	75
Number of staff in the district office	Regular	-	Contractual	-	Total	-
Number of staff in the field office	Regular	-	Contractual	-	Total	-
Total number of staff of SCA	Regular	14	Contractual	61	Total	75

WBMDFC has covered 10295 term loan beneficiaries, 2492 education loan beneficiaries and 102005 micro finance beneficiaries in 2016-17.

WBMDFC gives publicity of NMDFC schemes by conducting awareness camps in the minority concentrated areas and by giving details of the schemes on its website.

2. Sanction and disbursement of loan

The applications are provided by WBMDFC free of cost. Applicants are required to submit detailed project proposal along with identification and residential proofs for the sanction of the loan. The applications are received at the field offices. WBMDFC takes income tax payee guarantee as security from the applicants in order to provide the loan. RTGS is the mode of disbursement of loan. WBMDFC makes payments to the beneficiaries for the creation of assets. The beneficiaries are visited annually by the field officials to check proper utilisation of loan.

3. Loan Recovery Plans and Procedures

Quarterly the SCA staff visit the beneficiaries for follow up of recovery of loan. The beneficiaries of WBMDFC repay the loan by RTGS and the collection process is centralized.

4. Record maintenance

The documents and record keeping of WBMDFC is partially computerized. WBMDFC does not upload the beneficiary data but displays the details of NMDFC schemes on its website. The disbursement and recovery records of the SCA are fully computerized. The accounts of WBMDFC are updated and audited regularly.

5. Major Observations

- 1) WBMDFC has no district level or field level offices in West Bengal.
- 2) The total number of staff of the SCA at the head office is 75, out of which 14 are regular staff and 61 are contractual.
- 3) The documents and record keeping of WBMDFC is partially computerized.
- 4) The loan recovery level of the SCA is 90%.
- 5) WBMDFC does not upload the beneficiary data but displays the details of NMDFC schemes on its website.
- 6) The disbursement and recovery records of the SCA are fully computerized.

CHAPTER-VIII

GIA SCHEME STATUS

8.1 Provision of GIA Scheme

The GIA scheme was started in the year 2007-08. The objective of the Grant-In-Aid scheme is to strengthen the infrastructure of the SCAs in order to improve their operations including recovery of loans. The scheme is implemented by the Ministry of Minority Affairs through NMDFC. No Capital Assets or permanent liability to be created. The scheme is available for all performing SCAs of NMDFC. Assistance is provided for following activities:

- a. Awareness Campaign
- b. Improvement in Delivery System of SCAs
- c. Loan Recovery
- d. TA/DA for staff /officers of SCA limited to 5% of total GIA sanctioned in a year.

8.2 Status of GIA fund released in 2016-17

The NMDFC released funds amounting to Rs. 149 lakhs under the GIA scheme to 24 SCAs during 2016-17. Maximum funds were released to WBMDFC (Rs. 25 lakhs), followed by KSBCDC (Rs.20 lakhs), KSWDC (Rs.15 lakhs) and TMDCCDC (Rs.15 lakhs). The SCAs like CACFDC, GMDFC, PBCMDC and TMCCDC did not utilize the given amount of funds whereas MCAB utilized only utilized Rs. 1 lakh out of Rs. 3.35 lakh released in 2016-17. Overall, the study observed that 83% of the GIA funds were utilized by the SCAs in 2016-17.

Table-9.1: Funds released and utilized under GIA scheme in 2016-17

Sr. No.	Name of State	Name of SCA	Total Amount released to the SCAs during 2016-17	Utilized amount
1	Chhattisgarh	CACFDC	2.00	0.00
2	Gujarat	GMDFC	2.50	0.00
3	Haryana	HBCKN	3.48	3.48

4	Himachal Pradesh	HPMFDC	3.50	3.50
5	Jammu & Kashmir	JKWDC	3.48	3.48
6		JKSCSTFDC	0.00	0.00
7		JKEDI	11.54	11.54
8		JKSFC	2.00	2.00
9	Kerala	KSBCDC	20.42	20.42
10		KSWDC	14.88	14.88
11		MATSYAFED	11.67	11.67
12		KSMDFC	7.26	7.26
13		MPHAAVN	0.00	0.00
14	Maharashtra	MAAAVM	2.00	2.00
15	Mizoram	MCAB	3.35	1.00
16	Nagaland	NHHDC	0.00	0.00
17		NSSWB	2.00	2.00
18		NIDC	2.00	2.00
19	Pondicherry	PBCMDC	3.50	0.00
20	Punjab	BACKFINCO	3.50	3.50
21	Rajasthan	RMDFC	7.14	7.14
22	Tamil Nadu	TAMCO	3.57	3.57
23	Tripura	TMDC	14.65	0.00
24	West Bengal	WBMDFC	25.00	25.00
	TOTAL		149.44	124.44

8.3 Suggestions for improvement of GIA Scheme

- 1) For the improvement of the GIA scheme, NMDFC should periodically monitor the utilization of fund by the SCAs and take appropriate action to enhance the utilization percentage and proper utilization of grant.
- 2) Utilisation of GIA fund by the SCA should be time bound i.e. within six months of getting the fund. NMDFC should incorporate a provision to recollect the funds in case a SCA fails to utilize the GIA fund in the stipulated time period.
- 3) As of now, the utilization certificates (UCs) with regard to GIA fund utilization are sent to NMDFC by the SCA with the sign of the head of the SCA. To receive the

audited UC, NMDFC should ask the UCs to be countersigned by a certified chartered account (CA) mentioning his/her UDI number on the UC.

- 4) The process of purchase by the SCA may be as per the government norms.
- 5) SCAs should assess their priority for the utilization of GIA fund. They should utilize some portion of GIA for development of software, website, recovery of funds, etc.

CHAPTER-IX

CONCLUSIONS & RECOMMENDATIONS

The results of the “Socio economic Impact Study of Beneficiaries Financed during 2016-17 & Impact Study of Beneficiaries who participated in the Hunar Haat Exhibitions during FY 2016-17 & 2017-18 and Functioning of SCAs” assessed the various aspects of the implementation and impact of the lending schemes and Hunar Haat, and revealed that the schemes have been successful to a large extent. Even though the schemes have made significant impacts on the beneficiaries, the performance of the schemes can be improved by giving some importance to the implementation part of the schemes.

Impact of the Schemes

The lending schemes and Hunar Haat programme of NMDFC have been successful in increasing the income and savings of the beneficiaries and thereby providing economic empowerment to the rural poor. Most of the beneficiaries are aware about various aspects of the scheme implementation.

This study confirms the effectiveness of NMDFC schemes in meeting their objectives, to large extent. This is exemplified by the increased income levels of the beneficiaries, better access to education and health care facilities; and more importantly, improved confidence about an ensured future. One of the most significant qualities of the schemes is that these have remained ‘gender-neutral’ in the provision of their benefits. Women, from weaker sections, have begun to come forward and have started to think productively about a new income generating activity other than their traditional ones. These schemes have also resulted in increased popularity and therefore, adoption, of self-employment avenues as an important income generating activity. All this has resulted in an increased savings level which not only provides an economic-cushion in terms of crisis but also improves the macro-picture of the economy. On a broader scale, the schemes of NMDFC contribute towards promoting, and essentially empowering, the ‘inclusive growth’ model of development that lies at the core of the Central Government’s economic planning.

Recommendations

- **Reduce time in sanction and disbursement of loan:** Some of the beneficiaries have highlighted the slow process of application and approval and disbursement of loan as one of the major issues. Such delays not only discourage the applicants from seeking loans to pursue their prospective jobs/self-employment but also affect the smooth functioning of the group (in case of SHGs) which in turn deviates the economic activity from its optimal path. Thus, SCAs should be guided and monitored for sanction and disbursement of loan to the target group within three months from the date of submission of application.
- **Reduce number of visits to the SCA:** Many beneficiaries stated that they had faced difficulty in getting the loan under the schemes of NMDFC due to repeated visits to the SCA. Thus, the SCAs are to be guided to reduce the number of visits of the beneficiaries to the SCA by simplifying the documentation process.
- **Publicise “Success Stories”:** In order to expand the ambit of the scheme and create awareness, ‘success stories’ of the beneficiaries of term loan, education loan, micro finance and Hunar Haat need to be publicised widely. This may be done by circulating these stories by ‘word-of-mouth’ and short films based on the ‘before-and-after’ scenarios, among others. The ‘success stories’ will inspire others to be more experimental as well as motivate them to continue the activity while igniting risk-taking appetite.

Suggestions for alternate and effective channels to reach the beneficiaries

- **Implement Schemes through banks in case of non-operational SCA:** At present, SCAs in the States/UTs of Arunachal Pradesh, Goa, Meghalaya, Sikkim, Andaman & Nicobar, Lakshadweep, Daman & Diu, and Dadra & Nagar Haveli are non-operational. Hence, in the states and UTs where NMDFC has non-operational SCA, it is suggested that the Authority should come forward to implement its schemes through public sector bank/ regional bank/ grameen bank.

ANNEXURE-A

STUDY TABLES

PARTICULARS OF THE BENEFICIARIES

Table-2.1: Locality of the Beneficiaries

Locality	Term Loan		Education Loan		Micro Finance		Hunar Haat	
	n=1500	%	n=565	%	n=6290	%	n=201	%
Urban	440	29	103	18	1010	16	142	71
Rural	1060	71	462	82	5280	84	59	29

Table-2.2: Gender Classification of Beneficiaries

Gender	Term Loan		Education Loan		Micro Finance		Hunar Haat	
	n=1500	%	n=565	%	n=6290	%	n=201	%
Male	934	62	433	77	94	1	158	79
Female	566	38	132	23	6196	99	43	21

Table-2.3: Age of Beneficiaries

Age	Term Loan		Education Loan		Micro Finance		Hunar Haat	
	n=1500	%	n=565	%	n=6290	%	n=201	%
18-34 years	738	49	559	99	2471	39	91	45
35-55 years	745	50	6	1	3725	59	94	47
Above 55 years	17	1	-	-	794	12	16	8

Table-2.4: Educational Status of Beneficiaries

Education	Term Loan		Education Loan		Micro Finance		Hunar Haat	
	n=1500	%	n=565	%	n=6290	%	n=201	%
Illiterate	23	2	-	-	1540	24	2	1
Up to Primary	219	15	-	-	1777	28	30	15
Middle School	163	11	-	-	1450	23	53	26
Matriculate & Intermediate	891	59	138	24	1012	16	65	32
Technically Qualified	26	2	12	2	225	4	1	1
Graduate & above	178	12	415	74	286	5	50	25

Table-2.5: Religion of Beneficiaries

Religion	Term Loan		Education Loan		Micro Finance		Hunar Haat	
	n=1500	%	n=565	%	n=6290	%	n=201	%
Muslim	1194	79	480	85	4802	76	186	93
Christian	272	18	62	11	1429	23	9	4
Sikh	23	2	11	2	31	1	4	2
Jain	9	1	10	2	28	1	1	1
Buddhist	2	0	2	0	-	-	1	1

Table-2.6: Marital Status of Beneficiaries

Marital Status	Term Loan		Micro Finance		Hunar Haat	
	n=1500	%	n=6290	%	n=201	%
Married	1428	95	5500	87	156	78
Unmarried	67	5	608	10	43	21
Widow	3	0	174	3	1	1
Separated/ Divorced	2	0	8	0	1	1

Table-2.7: Type of family of Beneficiaries

Type of family	Term Loan		Micro Finance		Hunar Haat	
	n=1500	%	n=6290	%	n=201	%
Nuclear	1057	70	2345	37	16	8
Joint	429	29	3667	58	184	92
Extended	14	1	278	5	1	1

Table-2.8: Beneficiaries physically challenged

Physically challenged	Term Loan		Micro Finance		Hunar Haat	
	n=1500	%	n=6290	%	n=201	%
Yes	7	1	222	3	5	2
No	1493	99	6068	97	196	98

Table-2.9: Type of house of Beneficiaries

Type of house	Term Loan		Micro Finance	
	n=1500	%	n=6290	%
Kutchha	59	4	772	12
Semi-pucca	555	37	2802	45
Pucca	886	59	2716	43

Table-2.10: Source of information about the Scheme

Source of information	Term Loan		Micro Finance		Hunar Haat	
	n=1500	%	n=6290	%	n=201	%
Government Official	687	46	2309	37	18	9
Relative /friend	400	27	3365	53	90	45
Awareness camp	104	7	56	1	18	9
Newspaper	301	20	76	1	58	29
Website	4	0	-	-	17	8
Others	4	0	-	-	-	-
NGO	-	-	320	5	-	-
TV	-	-	58	1	-	-
Other Members of SHG	-	-	106	2	-	-

IMPLEMENTATION & IMPACT OF THE TERM LOAN SCHEME

Table-3.1: Where the application form for loan submitted by the beneficiaries

Place of submission of application form	n=1500	%
Gram panchayat	49	3
Head office of SCA	363	24
District office of SCA	638	43
Field officer of SCA	447	30
Other	3	0

Table-3.2: Mode of receipt of the loan

Mode	n=1500	%
Cheque	262	18
Cash	64	4
Direct Transfer in Bank Account	1174	78

Table-3.3: Possession of loan book / pass book

Response	n=1500	%
Yes	1487	99
No	13	1

Table-3.4: Amount of loan sanctioned to the term loan beneficiaries

Amount	n=1500	%
Up to Rs. 5,00,000/-	1482	99
Above Rs.5,00,001/- to Rs. 10,00,000/-	14	1
Above Rs. 10,00,000/-	4	0.3
Average Loan Amount	Rs. 1,78,481/-	

Table-3.5: Difficulty faced by the beneficiaries in getting the loan

Response	n=1500	%
Faced Difficulty	842	56
Did not face difficulty	658	44

Table-3.6: Type of difficulty faced by the beneficiaries in getting the loan

Type of difficulty	n=842	%
Indifferent attitude of Officials	35	4
Repeated Visits	713	85
Difficulty in providing security of loan	62	7
Difficulty in providing required documents	31	4
Others	1	0

Table-3.7: Time taken in getting the loan

Average time taken from submission of application to sanction of loan (in month)	Average time taken from sanction to disbursement of first installment (in month)
2-3	1-1.5

Table-3.8: Purpose of taking the loan

Purpose	n=1500	%
Starting a new business	1209	81
Expanding an existing business	272	18
Others	19	1

Table-3.9: Need for additional credit

Need for additional credit	n=1500	%
Yes	1000	67
No	500	33

Table-3.10: Manage of additional credit

Manage of additional credit	n=1000	%
Loan taken from money lender	112	11
Loan taken from friend / relative	764	77
Did not take additional loan	113	11
Other	11	1

Table-3.11: Average amount of loan repayment installment, number of installments, loan repayment period, and rate of interest of term loan

Average amount of loan repayment installment (in Rs.)	Average number of installments to be remitted	Average loan repayment period	Average rate of interest of loan
Rs. 6,542/-	35	5 years	6%

Table-3.12: Frequency of loan repayment

Frequency of loan repayment	n=1500	%
Monthly	595	40
Quarterly	905	60

Table-3.13: Whether the beneficiaries started repaying the loan

Response	n=1500	%
Started	1321	88
Not started	179	12

Table-3.14: Status of loan repayment by term loan beneficiaries

Frequency of loan repayment	Average number of installments paid	Average number of installments due
Monthly	25	5
Quarterly	9	1

Table-3.15: Mode of repayment of loan

Mode of repayment	n=1321	%
Cash	1193	90
Cheque	109	8
Draft	6	1
NEFT/ RTGS	13	1

Table-3.16: Place of repayment of loan

Place of repayment	n=1321	%
Bank	1082	82
Head office of SCA	104	8
District office of SCA	65	5
Field office of SCA	60	5
Recovery agent	10	1

Table-3.17: Defaulter in repaying the loan

Response	n=1500	%
Defaulter	307	20
Not Defaulter	1193	80

Table-3.18: Activity pursued before availing the loan

Activity	n=1500	%
Unemployed	820	55
Casual employment	302	20
Self-employed for same activity	278	19
Self-employed for different activity	26	2
Unpaid worker in family work	20	1
Other activity	54	4

Table-3.19: Sector for which taken the loan

Sector	n=1500	%
Agricultural & allied	153	10
Small business	1192	79
Technical	43	3
Transport	30	2
Service Sector	33	2
Other Sector	49	3

Table-3.20: Present activity of the beneficiaries

Present activity	n=1500	%
Same for which taken the loan	1330	89
Different for which taken the loan	170	11

Table-3.21: Undergone any skill development training

Undergone any skill development training	n=1500	%
Yes	133	9
No	1283	86
Traditional	30	2
Not Applicable	54	4

Table-3.22: Type of difficulties the beneficiaries face in their activity

Difficulty	n=1500	%
Difficulty in getting the raw material	285	19
Under financing of project	741	49
Lack of marketing	308	21
Excessive competition	360	24
Others	4	0

Table-3.23: Whether the unit is operational

Response	n=1500	%
Yes	1343	90
No	157	10

Table-3.24: Number of persons employed in the unit by the beneficiary

Response	n=1343	%
Up to two	1222	91
Three to five	109	8
More than five	12	1

Table-3.25: Beneficiaries have utilized the loan for the intended purpose

Loan utilization	n=1500	%
Utilized the loan for the intended purpose	1461	97
Not utilized the loan for the intended purpose	39	3

Table-3.26: Assets created by the term loan beneficiaries

Assets created	n=1500	%
Tools & Equipment	568	38
Machinery	293	30
Furnitures & fixtures	342	23
Other assets	143	9

Table-3.27: Annul income of term loan beneficiaries before and after taking the loan

Annual Income of urban beneficiaries	Before taking the loan		After taking the loan	
	n=440	%	n=440	%
Up to Rs. 1,03,000/-	440	100	387	88
Above Rs. 1,03,000/-			53	12
Annual Income of rural beneficiaries	n=1060	%	n=1060	%
Up to Rs. 81,000/-	1060	100	378	36
Above Rs. 81,000/-			682	64
Annual Income of all beneficiaries	n=1500	%	n=1500	%
Up to Rs. 1,03,000/- in urban areas and up to Rs. 81,000/- in rural areas	1500	100	765	51
Above Rs. 1,03,000/- in urban areas and above to Rs. 81,000/- in rural areas			735	49

Table-3.28: Type of benefit to the beneficiaries from term loan scheme of NMDFC

Type of benefit	n=1500	%
A greater desire for self employment	1368	91
Increase in income	1354	90
Increase in savings	1307	77
Better health	1287	86
Better educational facilities	1296	86
Improved social prestige	1260	84
Other benefits	772	51

Table-3.29: Problems/shortfalls of the Term Loan Scheme

Problems/shortfalls	n=1500	%
Chosen the activity by self	795	53
Procedural delays in getting the benefit	307	20
Insufficient loan amount	710	47
Inadequate training	394	26
Lack of support and interventions from the officials	603	40
Other problems	318	21

IMPLEMENTATION & IMPACT OF EDUCATION LOAN SCHEME

Table-4.1: Course of the beneficiaries

Course	n=565	%
B. Tech	207	37
B. Pharma	47	8
B.SC. AG	6	1
B.A. (AYUSH)	17	3
BCA	10	2
BDS	17	3
BE	30	5
BIO MEDICINE	8	1
B.SC. NURSING	11	2
HOTEL MANAGEMENT	8	1
LLB	7	1
MBBS	87	15
MBA	16	3
MCA	2	0
NURSING	12	2
OTHERS	80	14

Table-4.2: Type of admission

Response	n=565	%
Through competitive exam	460	82
Based on marks obtained	86	15
Through payment seat	19	3

Table-4.3: Course duration

Course duration	n=565	%
Two years	33	6
Three years	41	7
Four years	390	69
Five years	101	18

Table-4.4: Present course year

Course duration	n=565	%
Third year	202	36
Fourth year	36	6
Fifth year	55	10
Completed	272	48

Table-4.5: Percentage of mark obtained in last semester

Mark obtained in last semester	n=565	%
Less than 60%	2	0
60% to 80%	148	26
More than 80%	415	74

Table-4.6: Beneficiaries received repayment schedule

Response	n=565	%
Yes	558	99
No	7	1

Table-4.7: Type of institute in which beneficiaries of education loan are studying

Type of institute	n=565	%
Government	68	12
Semi-government	294	52
Private	203	36

Table-4.8: Year of admission of education loan beneficiaries

Year of admission	n=565	%
2013	13	2
2014	42	7
2015	6	1
2016	504	89

Table-4.9: Total course fee of education loan beneficiaries

Amount	n=565	%
Less than Rs. 1,00, 000/-	63	11
Rs. 1,00,000/- to Rs. 3,00,000/-	279	49
More than Rs. 3,00,000/-	223	40
Overall	Rs. 3,91,329/-	

Table-4.10: Status of the course of education loan beneficiaries

Status	n=565	%
Completed	272	48
Not completed	293	52

Table-4.11: Employment status of education loan beneficiaries who have completed the course

Type of job	n=272	%
Employed in government job	13	5
Employed in private job	195	72
Self-employed	9	3
Unemployed	55	20

Table-4.12: Average monthly income of employed education loan beneficiaries

Amount	n=217	%
Less than Rs. 10,000/-	42	19
Rs. 10,000/- to Rs. 20,000/-	165	76
More than Rs. 20,000/-	10	5
Overall	Rs. 13,041/-	

Table-4.13: Whom the SCA had given the education loan

Response	n=565	%
Beneficiary	553	98
Institute	12	2

Table-4.14: Mode of disbursement of education loan

Mode of disbursement	n=565	%
Cash	6	1
Cheque	150	27
DBT	409	72

Table-4.15: Utilization of education loan

Utilization	n=565	%
College/ Institution fees	565	100
Hostel fees	144	25
Others	114	20

IMPLEMENTATION & IMPACT OF THE MICRO FINANCE SCHEME

Table-5.1: Type of SHGs

Type	n=6290	%
Exclusively disabled persons' SHG	79	1
Exclusively women's SHG	5998	96
Exclusively of the persons belonging to minority community	198	3
Other types	15	0

Table-5.2: Year of formation of SHGs

Year of formation	n=6290	%
After 2010	5418	86
Before 2010	872	14

Table-5.3: Type of books maintained by the SHGs

Type of books	n=6290	%
Minutes book	5231	83
Cash book	5315	84
Loan ledger of beneficiaries	5223	83
Bank pass book	5234	83
Individual pass book of members	4999	79

Table-5.4: Are the books updated regularly by SHGs

Regular updating of books	n=6290	%
Yes	5612	89
No	678	11

Table-5.5: Regular practice of thrift/ credit activities by the SHG members

Regular practice of thrift/ credit activities	n=6290	%
Yes	5926	94
No	364	6

Table-5.6: Whether SHGs have received loan from any other source

Response	n=6290	%
Yes	758	12
No	5532	88

Table-5.7: Possession of loan book / pass book

Response	n=6290	%
Yes	5165	82
No	1125	18

Table-5.8: Amount of loan received from SHG

Amount of loan	n=6290	%
Less than Rs. 10,000/-	66	1
Rs. 10,000/- to Rs. 20,000/-	4312	69
More than Rs. 20,000/-	1912	30
Average	Rs. 19,197/-	

Table-5.9: Purpose of taking the loan

Purpose	n=6290	%
Starting a new business	3644	58
Expanding an existing business	2353	37
Others	293	5

Table-5.10: Amount of loan repayment installment

Amount of installment	n	%
Less than Rs. 500/-	77	1
Rs. 500/-to Rs. 1,000/-	4448	71
Rs. 1,001/- to Rs. 2,000/-	1388	22
More than Rs. 2,000/-	377	6
Average	Rs. 893/-	

Table-5.11: Frequency of loan repayment

Frequency of loan repayment	n	%
Monthly	5830	93
Quarterly	460	7

Table-5.12: Started repaying the loan

Response	n	%
Yes	5159	82
No	1131	18

Table-5.13: Mode of repayment of loan

Mode of repayment	n=5159	%
Cash	2068	40
Cheque	2177	42
DBT	914	18

Table-5.14: Status of loan repayment by beneficiaries

Frequency of loan repayment	Average number of installments paid	Average number of installments due
Monthly	28	3
Quarterly	10	1

Table-5.15: Defaulter in repaying the loan

Response	n=6290	%
Defaulter	1449	23
Not Defaulter	5641	77

Table-5.16: Activity pursued by Micro Credit beneficiaries before availing the loan

Activity pursued before availing the loan	n=6290	%
Unemployed	3578	57
Casual employment	337	5
Self-employed for same activity	1266	20
Self-employed for different activity	491	8
Unpaid worker in family work	376	6
Other activity	242	4

Table-5.17: Present activity of group beneficiaries

Present activity	n=6290	%
SHG activity alone	5447	87
Non SHG activity alone	635	10
Both SHG and non SHG activities	208	3

Table-5.18: Participate in decision-making process of SHG

Participate in decision-making	n=6290	%
Yes	6195	98
No	95	2

Table-5.19: Undergone skill development training

Skill development training	n=6290	%
Yes	3531	56
No	2700	43
Traditional	12	0
Not Applicable	47	1

Table-5.20: Type of difficulties the beneficiaries faced in their activity

Difficulty	n=6290	%
Hard to manage working capital	2390	38
Lack of marketing	1761	28
Difficulty in getting the raw material	1573	25
Excessive competition	755	12
Others	63	1

Table-5.21: Whether the unit is operational

Response	n=6290	%
Yes	6099	97
No	191	3

Table-5.22: Reasons for which the unit is closed

Reason	n=191	%
Working capital problem	120	63
Selection of wrong project	42	22

Competition from others	35	18
No recovery of credits given in business	12	6
Health problem	12	6
Funds utilized for other purpose	5	3
Others	2	1

Table-5.23: Number of persons employed in the unit by the beneficiary

Response	n=6099	%
Up to two	5607	92
Three to five	249	4
More than five	243	4

Table-5.24: Micro Finance beneficiaries have utilized the loan for intended purpose

Loan utilization	n=6290	%
Utilized the loan for the intended purpose	6160	98
Not utilized the loan for the intended purpose	130	2

Table-5.25: Annul income of micro finance beneficiaries before and after taking loan

Annual Income of urban beneficiaries	Before taking the loan		After taking the loan	
	n=1010	%	n=1010	%
Up to Rs. 1,03,000/-	1010	100	71	7
Above Rs. 1,03,000/-			939	93
Annual Income of rural beneficiaries	n=5280	%	n=5280	%
Up to Rs. 81,000/-	5280	100	413	8
Above Rs. 81,000/-			4867	92
Annual Income of total beneficiaries	n=6290	%	n=6290	%
Up to Rs. 1,03,000/- in urban areas and up to Rs. 81,000/- in rural areas	6290	100	484	8
Above Rs. 1,03,000/- in urban areas and above to Rs. 81,000/- in rural areas			5806	92

Table-5.26: Benefit to the beneficiaries from Micro Finance scheme of NMDFC

Type of benefit	n	%
A greater desire for self employment	5793	92
Increase in income	5980	95
Increase in savings	5746	91
Better health	5835	93
Better educational facilities	5744	91
Improved social prestige	5519	88
Other benefits	3201	51

IMPLEMENTATION & IMPACT OF HUNAR HAAT SCHEME

Table-6.1: Submission of application form

Place of Submission of application form	n=201	%
Head office of SCA	4	2
District office of SCA	26	13
NMDFC by hand	12	6
NMDFC by post	141	70
Ministry of Minority Affairs	18	9

Table-6.2: Amount of TA/DA received

Response	n=201	%
Less than Rs. 10,000/-	26	13
Rs. 10,000/- to Rs. 20,000/-	175	87
Average	Rs. 13,880/-	

Table-6.3: Place of the exhibition

Place	n=201	%
Delhi	173	86
Mumbai	26	13
Pondicherry	2	1

Table-6.4: Total amount of product carried to exhibition for sale

Total amount of product	n=201	%
Less than Rs. 1,00,000/-	48	24
Rs. 1,00,000/- to Rs. 3,00,000/-	122	61
Above Rs. 3,00,000/-	31	15
Average	Rs. 2,13,816/-	

Table-6.5: Sales generated during the exhibition

Amount of Sale	n=201	%
Less than Rs. 1,00,000/-	68	34
Rs. 1,00,000/- to Rs. 3,00,000/-	112	56
Above Rs. 3,00,000/-	21	10
Average	Rs. 1,73,433/-	

Table-6.6: Whether order received during the exhibition

Response	n=201	%
Yes	32	16
No	169	84

Table-6.7: Besides sales revenue, other usefulness of the exhibition for the beneficiaries

Usefulness	n=201	%
Development of product	55	28
Better understanding of customer demand	138	69
Development of customer/ market for product in future	117	59
All of above	5	3

Table-6.8: Craft in which the beneficiaries involved

Art-craft	n=201	%
Bag making	4	2
Bed sheet	7	4
Block print	6	3
Carpet	2	1
Chikan kari	2	1
Copper work	2	1
Cotton work	2	1
Dairy	2	1
Fabric	6	3
Glass	2	1
Hand embroidery	5	2
Handicraft	15	8
Handloom	6	3
Iron work	3	1
Jewellery making	23	12
Kantha Bags	4	2
Kitchen handicraft	3	1
Ladies garments	12	6

Leather items	4	2
Metal work	6	3
Painting	4	2
Paper work	3	1
Parsi embroidery	2	1
Pottery	3	1
Sari	21	11
Shawl	1	1
Teracota	2	1
Wooden Craft	7	3
Zari Work	6	3
Other crafts (Cane & bamboo products, wooden furniture, mat, glass work, silk, pottery, Punjabi juti, knife, etc.)	36	18

Table-6.9: Number of persons involved for making of art-craft

Number of artisans/ workers	n=201	%
10 to 20	22	11
20 to 30	24	12
30 to 40	155	77

ANNEXURE-B
STUDY QUESTIONNAIRES

NATIONAL MINORITIES DEVELOPMENT & FINANCE CORPORATION

Beneficiary Verification and Socio Economic Impact Study of NMDFC Schemes

Term Loan Beneficiary

State / राज्य		Name of the SCA/ SCA का नाम		District / जिला		Block / ब्लॉक	
1	Identification Particulars / पहचान का विवरण						
1.1	Serial No. / क्रम संख्या						
1.2	ID /Loan A/c No. / ऋण खाता संख्या:						
1.3	Name of the Beneficiary / लाभार्थी का नाम:						
1.4	Father's name / पिता का नाम / Spouse Name / पति या पत्नी का नाम:						
1.5	Address / पता:						
1.6	Mobile no. / मोबाइल न.			Email ID:			
1.7	Area / क्षेत्र:		1-Urban / शहरी		2-Rural / ग्रामीण		

2	Profile of the Beneficiary / लाभार्थी का विवरण						
2.1	Age of beneficiary / लाभार्थी की उम्र:						Years / वर्ष
2.2	Sex / लिंग: 1-Male / पुरुष, 2-Female / महिला 3- Transgender/ट्रांसजेंडर						
2.3	Education / शिक्षा: 1 – Illiterate / अशिक्षित, 2 – Up to Primary / प्राथमिक तक, 3 – Middle school / मध्य-विद्यालय तक, 4 – Matriculate and Intermediate/ मैट्रिक एवं उससे अधिक, 5 – Technically qualified / तकनीकी शिक्षा 6- Graduate and above / स्नातक और ऊपर						
2.4	Religion / धर्म: 1 – Muslim / मुस्लिम 2 – Christian / इसाई, 3 – Sikh / सिख, 4-Jain / जैन, 5-Parsi / पारसी, 6-Budhist/ बौद्ध						
2.5	Marital Status / वैवाहिक स्थिति: 1 - Married/ विवाहित, 2 - Unmarried / अविवाहित, 3 - Widow / विधवा, 4 - Separated/Divorced / अलग रह रही है / तलाकशुदा, 5 - Other / अन्य.....						
2.6	Type of family / परिवार का प्रकार: 1 – Nuclear / एकल, 2 – Joint / संयुक्त, 3. Extended/ विस्तृत						
2.7	Family size / परिवार के सदस्यों की कुल संख्या: 1 – One/एक 2 - Two / दो 3 – Three/ तीन 4 – Four/ चार 5 – Five / पांच 6- More than 5/पांच से अधिक						
2.8	Number of Dependents in the Family / परिवार में आश्रित सदस्यों की कुल संख्या: 1 – One/एक 2 - Two / दो 3 – Three/ तीन 4 – Four/ चार 5 – Five / पांच 6- More than 5/पांचसेअधिक						
2.9	Physically Challenged / शारीरिक रूपसे दिव्यांग: 1 – Yes / हाँ 2 – No / नहीं						
2.10	Member of BPL family /क्या बी.पी.एल परिवार के सदस्य हैं? 1 – Yes / हाँ 2 – No / नहीं						
2.11	If Yes in 2.10 then mention Card No / अगर 2.10 हाँ, तो कार्ड नंबर:						
2.12	If No in 2.10 then mention Annual Family income / अगर 2.10 न तो वार्षिक पारिवारिक आय:						
2.13	AADHAAR No (If any) / आधारसंख्या (यदि हो तो):-						
2.14	Having own house? मकान की मालिकाना स्थिति 1. Own House / खुदकामकान 2. Rented House / किरायेकामकान						
2.15	Type of House / घरकाप्रकार: 1 –Kutchha / कच्चा, 2 – Semi-Pucca / आधापक्का, 3 – Pucca / पक्का						
2.16	Average monthly income before taking the loan / ऋण लेने से पहले की औसत मासिक आय Rs./ रुपये						
2.17	Average monthly income at present (Net Income) / वर्तमान औसत मासिक आय (कुलआय) Rs./ रुपये						

2.18	Whether you can save anything from your earning? क्या आप अपनी आय में से कुछ बचत कर पाते हैं? Yes / हाँ-1 No / नहीं-2 If yes monthly savings Rs. _____
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3	Activity Particulars / काम का विवरण
3.1	Activity pursued before availing the loan? ऋण लेने के पहले आप क्या काम करते थे? 1- Unemployed / बेरोजगार 2 - Casual employment / अनियमित रोजगार 3 - Self-employed for same activity / स्वरोजगार – इसी काम में 4 - Self-employed for different activity / स्वरोजगार – अलग काम में 5 - Unpaid worker in family work / पारिवारिक काम में बिना मजदूरी का मजदूर 6 - Any other / कोई अन्य.....
3.2	Name of the sector for which you have taken the loan? आपने किस कार्य के लिए ऋण लिया है ? 1- Agricultural & allied / कृषि और संबन्धित कार्य, 2 – Small business / लघु व्यवसाय, 3 – Technical / तकनीकी, 4- Transport / यातायात के साधन, 5 - Service sector / सेवा क्षेत्र 6 – Any other / कोई अन्य.....
3.3	What is your present activity? / आप वर्तमान में क्या काम करते हैं? 1 - Same for which taken the loan / जिस के लिए ऋण लिया है वही काम, 2 - Different for which taken the loan / जिस के लिए ऋण लिया उससे अलग काम
3.4	If changed, What were the reasons for changing the activity? यदि जिस काम के लिए ऋण लिया है वह नहीं कर रहे हैं तो इसके क्या कारण हैं?
3.5	Did you undergo any skill development training? क्या आप किसी कौशल विकास संबन्धित प्रशिक्षण प्राप्त किया है? 1 – Yes /हाँ, 2 – No / नहीं, 3 - Traditional/पारंपरिक 4- Not Applicable / लागू नहीं
3.6	What difficulties are you facing in running your activity? आपको अपना काम करने में किन तरह की समस्याओं का सामना करना पड़ता है ? (एकसे अधिक उत्तर संभव) 1- Difficulty in getting Raw Material / कच्चे माल मिलने में दिक्कत, 2 - Under financing of project / परियोजना के लिए अपर्याप्त ऋण, 3 - Lack of Marketing / बाज़ार की कमी, 4 - Excessive competition/ अत्यधिक प्रतिस्पर्धा 5 -Any other / कोई अन्य.....

4	Loan Details / ऋण का विवरण
4.1	What are the sources of information about the NMDFC scheme? एनएमडीएफसी के योजनाओं की जानकारी आपको कहाँ से मिली? (एक से अधिक उत्तर संभव) 1 – Government official / सरकारी अधिकारी, 2 – Relative/friend / रिश्तेदार/ दोस्त, 3 – Awareness camp / जागरूकता शिविर, 4 – Newspaper / अखबार, 5 – TV/ टीवी 6. Mobile App / मोबाइल एप 7. Website/ वेबसाइट 8 – Others / अन्य.....
4.2	Where did you submit the application form? / आपने आवेदन पत्र कहाँ जमा किया था? 1 – Gram Panchayat / ग्राम पंचायत 2 – Head office of SCA / एससीए का मुख्यालय, 3 – District office of SCA / एससीए का जिला कार्यालय 4 – Field officer of SCA / एससीए का क्षेत्र अधिकारी, 5 – Any other / अन्य.....
4.3	How have you received loan amount? / आपको ऋण की राशि किस तरह प्राप्त हुई? 1 -Cheque/ चेक, 2– Cash / नकद , 3 - Direct Transfer in Bank Account / बैंक खाते में अंतरण
	Bank Name / बैंक का नाम
	Account No / खाता संख्या
4.4	Do you possess a loan book/pass book? क्या आपके पास ऋण से सम्बंधित पास बुक है? 1 – Yes / हाँ 2 – No / नहीं

4.5	Project Cost / परियोजना की कुल लागत:	Rs./ रुपये	
4.6	Amount of loan sanctioned / ऋण की स्वीकृत राशि:	Rs./ रुपये	
4.7	Total amount of loan received / ऋण के रूप में प्राप्त कुल राशि:	Rs./ रुपये	
4.8	Beneficiary Contribution लाभार्थी का योगदान	Rs./रुपये	
4.9	Did you find any difficulty in getting the loan? क्या आप को ऋण प्राप्त करने में किसी तरह की परेशानी का सामना करना पड़ा? 1 – Yes / हाँ, 2 – No / नहीं		
4.10	If 'Yes' explain the type of difficulty / यदि हाँ तो किस तरह की परेशानी का सामना करना पड़ा था 1. Indifferent attitude of Officials / अधिकारियों का बुरा बर्ताव 2. Repeated Visits / कई बार जाना पड़ा 3. Difficulty in providing security of loan / ऋण के लिए जमानत देने में परेशानी 4. Difficulty in providing required documents / वांछित दस्तावेज देने में परेशानी 5. Others (Specify) / अन्य (निर्दिष्ट करें).....		
4.11	Please indicate the duration between (In Months) / कृपया इन में लगे समय के बारे में बताएं (महीने में)		
	1. Date of submission of application		
	2. Date of Sanction of Loan		
	3. Date of disbursement of first installment/loan		
	4. Whether the unit is operational? 1 – Yes / हाँ, 2 – No / नहीं		
4.12	For what purpose did you take the loan? आपने ऋण किस कार्य के लिए लिया था? 1 – Starting a new business / नये व्यवसाय की शुरुआत करने के लिए 2 – Expanding an existing business / वर्तमान व्यापार के विस्तार के लिए 3 – Any other /कोई अन्य.....		
4.13	Did you feel the need for additional credit, after receiving the loan under NMDFC Scheme? एनएमडीएफसी के तहत मिले ऋण के बाद भी क्या आपको अतिरिक्त धन की आवश्यकता महसूस हुई थी? 1 – Yes /हाँ, 2 – No/नहीं		
4.14	If 'Yes', how did you manage the additional credit? यदि हाँ, तो यह अतिरिक्त राशि कहाँ से प्राप्त की? 1 – Loan taken from money lender / महाजन से ऋण लिया 2 – Loan taken from friend/relative / दोस्त या सम्बन्धी से ऋण लिया 3 – Did not take additional loan/ कोई भी अतिरिक्त ऋण नहीं लिया 4 - Other/ कोई अन्य.....		
4.15	How much is your loan repayment installment? आपके ऋण भुगतान का किस्त कितने का है? Rs. / रुपये		
4.16	How many installments have to be remitted for loan repayment? ऋण का पुनर्भुगतान कितने किस्तों में करना है? Installment/ किस्त		
4.17	What is the loan repayment period allotted to you? ऋणपुनर्भुगतानकीकुलअवधिकितनीहै? Years/वर्ष		
4.18	What is the rate of interest on your loan? आपके द्वारा ली गयी ऋण पर ब्याज दर क्या है? (In %)		
4.19	What is the frequency of your loan repayment? आपके ऋण के पुनर्भुगतान का अन्तराल क्या है? 1-Monthly/मासिक, 2-Quarterly/ त्रैमासिक, 3-Anyother/ कोई अन्य.....		
4.20	Have you started repaying the loan amount? क्या आपने ऋण का पुनर्भुगतान करना शुरू कर दिया? 1-Yes/ हाँ, 2-No/ नहीं		
4.21	If 'Yes', give the status of loan repayment. यदि हाँ, तो ऋण पुनर्भुगतान की स्थिति बताएं 1. No. of installments paid/ दी गई किस्तों की कुल संख्या 2. No. of installments due/ कुल बाकी किस्तों की संख्या		
4.22	How do you repay the loan? ऋण का पुनर्भुगतान आप किस तरह करते हैं? 1 – Cash/नकद, 2 – Cheque/चेक, 3 – Draft/ड्राफ्ट, 4– RTGS/आरटीजीएस		
4.23	Where do you repay your loan installment? आप ऋण की किस्तों का भुगतान कहाँ पर करते हैं?		

	1 – Bank/ बैंक, 3 - District office of SCA/ एससीए का जिला कार्यालय 5 – Recovery agent/उगाही कर्मि	2 – Head office of SCA/ एससीए का मुख्यालय, 4 –Field office of SCA/ एससीए का क्षेत्र कार्यालय 6 – Other/ अन्य.....	
4.24	Are you a defaulter in repaying the loan? क्या आप ऋण के पुनर्भुगतान की किसी किश्त को नहीं दे पाए हैं? 1 – Yes/ हाँ, 2 – No/ नहीं		
4.25	If yes, What is the reason for being defaulter? यदि हाँ तो भुगतान नहीं कर पाने के क्या कारण थे?		
4.26	What action has been taken by the SCA for recovery of your loan? आपके ऋण की उगाही के लिए एससीए ने क्या कदम उठाये हैं? 1 – No action taken / कुछ भी नहीं 2 – Action taken/ लिया गया कदम.....		
5	Present Operational Status of the Unit / इकाई की वर्तमान परिचालन स्थिति		
5.1	Whether the unit is in operation? / क्या इकाई अभी चालू हालत में है? 1 - Yes/ हाँ 2 - No/ नहीं		
5.1	How many person(s) have been employed by you in your unit? currently? वर्तमान आप अपनी इकाई में कितने लोगों को रोजगार दिया हुआ है?		
5.2	Whether the beneficiary has utilized the assistance for the intended purpose? क्या लाभार्थी ने सहायता का उपयोग वांछित उद्देश्यों के लिए किया? 1 - Yes/ हाँ 2 - No/ नहीं		
5.3	Details of assets created / utilized the loan for the intended purpose. (Multiple Answers) ऋण राशि से निर्मित परिसंपत्तियों का विवरण		
	Particulars	Tick Mark (√)	Amount in Rs.
	1) Working capital / कार्यशील पूँजी		
	2) Raw material / कच्चा माल		
	3) Machinery / मशीनरी		
	4) Tools & Equipment / औजार एवं उपकरण		
	5) Furniture & fixtures / फर्नीचर आदि		
	6) Others (specify) / अन्य (उल्लेख करें).....		

6	Impact of the Financial assistance under NMDFC Scheme एनएमडीएफसी के तहत मिली वित्तीय सहायता का प्रभाव			
6.1	Has NMDFC Scheme helped in any of the following? (Use Tick Marks) क्या एनएमडीएफसी की योजना से निम्नलिखित में सहायता मिली है? (टिक मार्क का प्रयोग करें)			
	Benefits / लाभ	To a large extent/ बहुत हद तक	To some extent / कुछ हद तक	Not at all / एकदम नहीं
	1. A greater desire for self-employment /खुद केव्यापार की चाहत	1	2	3
	2. Increase in income / आय में वृद्धि	1	2	3
	3. Increase in savings / बचत में वृद्धि	1	2	3
	4. Better health / बेहतर स्वास्थ्य	1	2	3
	5. Better educational facilities / बेहतर शिक्षा सुविधा	1	2	3
	6. Improved social prestige / सामाजिक सम्मान में वृद्धि	1	2	3
	7. Others (Specify) /अन्य (उल्लेख करें).....	1	2	3

6.2	What in your opinion are the shortfalls of NMDFC Scheme? (Use Tick Marks)			
	एनएमडीएफसी योजना की कमियों के बारे में आपकी राय क्या है? (टिक मार्क का प्रयोग करें)			
	Particulars / कमियां	Yes हाँ	No नहीं	Don't Know पतानहीं
	1. Chosen the activity by self / क्रियाकलाप का चयन स्वयं चुना है	1	2	3
	2. Procedural delays in getting the benefit/ लाभ मिलने में प्रक्रियागत देरी	1	2	3
	3. Insufficient Loan amount / अपर्याप्त ऋण राशि	1	2	3
	4. Inadequate training / अपर्याप्त प्रशिक्षण	1	2	3
	5. Lack of support and interventions from the officials / अधिकारियों द्वारा सहयोग और हस्तक्षेप की कमी	1	2	3
6. Others (Specify) / अन्य (उल्लेख करें).....	1	2	3	

Name & Signature of Beneficiary

लाभार्थी का नाम और हस्ताक्षर

Date / तारीख:

Name & Signature of the Surveyor

सर्वेक्षक का नाम और हस्ताक्षर

Phone No. / फ़ोन नंबर:

NATIONAL MINORITIES DEVELOPMENT & FINANCE CORPORATION

Beneficiary Verification and Socio Economic Impact Study of NMDFC Schemes

Education Loan Beneficiary

State / राज्य	Name of the SCA/SCA /कानाम	District / जिला	Block / ब्लॉक
1	Identification Particulars / पहचान का विवरण		
1.1	Serial No.		
1.2	ID /Loan A/c No. / ऋण खाता संख्या:		
1.3	Name of the Beneficiary / लाभार्थी का नाम:		
1.4	Father's name / पिता का नाम/ Spouse Name /पति या पत्नी का नाम:		
1.5	Address / पता:		
1.6	Mobile no. / मोबाइल न.	Email ID:	
1.7	Area / क्षेत्र:	1-Urban / शहरी	2-Rural / ग्रामीण

2	Profile of the Beneficiary / लाभार्थी का विवरण		
2.1	Age of beneficiary / लाभार्थी की उम्र: Years / वर्ष		
2.2	Sex / लिंग: 3- Transgender / ट्रांसजेंडर	1-Male / पुरुष	2-Female / महिला
2.3	Education / शिक्षा: 1 - Illiterate / अशिक्षित, 3 - Middle school / मध्य-विद्यालय तक, अधिक, 5 - Technically qualified / तकनीकी शिक्षा	2 - Up to Primary / प्राथमिक तक, 4 - Matriculate and Intermediate/ मैट्रिक एवं उससे अधिक, 6- Graduate and above / स्नातक और ऊपर	
2.4	Religion / धर्म: 1 - Muslim / मुस्लिम जैन, 5-Parsi / पारसी,	2 - Christian / इसाई, 6-Budhist/ बौद्ध	3 - Sikh / सिख, 4-Jain /
2.5	Annual Family income of Parent / Co-borrower माता-पिता / सह उधार कर्ता की वार्षिक पारिवारिक आय		Rs./रूपये

3	Education Loan Details/ शिक्षाऋण का विवरण		
3.1	Name of the course for which you have taken the loan: जिस पढाई के लिए ऋण लिया गया है, उसका नाम बताये:		
3.2	How did you get admission? आप को प्रवेश कैसे मिला? 1- Through Competitive Exam / प्रतियोगी परीक्षा के माध्यम 2- Based on marks obtained / प्राप्त अंकों के आधार पर 3- Through payment seat / पेमेंट सीट के जरिए		

3.3	1. Course duration/पढाई की अवधि: Semester / Years सेमेस्टर/वर्ष	
	2. Currently studying in which semester/year? वर्तमान किस सेमेस्टर / वर्ष में पढ़ रहे हैं?	
	3. How much percentage obtained in last semester/year? पिछले सेमेस्टर / वर्ष में कितना प्रतिशत प्राप्त किया था ? Percentage / प्रतिशत	
	4. Have you received repayment schedule? क्या आपने पुनर्भुगतान अनुसूची प्राप्त की है? 1 - Yes /हाँ, 2 - No / नहीं	
3.4	Name of the institute / संस्थान का नाम:	
3.5	Type of institute / संस्थान का प्रकार: 1 - Government / सरकारी, 2 - Semi-government / अर्ध-सरकारी, 3 - Private / निजी, 4- Any other / कोई अन्य.....	
3.6	Year of admission / नामांकन का वर्ष: Year / वर्ष	
3.7	What is the total fee of the course? कोर्स का कुल शुल्क कितना है? Rs./रूपये	
3.8	What is the status of the course? कोर्स की स्थिति क्या है? 1 - Completed/ पूरा कर लिया है 2 - Not completed / पूरा नहीं	
3.9	Please indicate the type of job you are doing now. कृपया बताएं कि आप अभी कौन सा रोजगार कर रहे हैं? 1 -Government Job / सरकारी 2 -Private Job / निजी, 3 -Self-employed / स्वरोजगार 4 -Not employed / कोई रोजगार नहीं कर रहे	
3.10	If gainfully wage employed, what is your monthly income? यदि आप नियोजित मजदूरी आमदनीवाले रोजगार में हैं तो आपकी मासिक आय क्या है? Rs./रूपये	
3.11	Whom the loan amount was given by the SCA? एससीए के द्वारा ऋण की राशि किसे दी गयी थी? 1 - Beneficiary / लाभार्थी 2 - Institute / संस्थान	
3.12	Mode of disbursement of Loan? / ऋण वितरण का माध्यम 1 - Cash / नकद 2 - Cheque / चेक 3 - RTGS / आरटीजीएस 4 - DBT / डीबीटी	
3.13	Areas of loan disbursement / ऋण संवितरण के क्षेत्र 1- College/institution fee / कॉलेज / संस्थान का शुल्क 2- Hostel Fees / छात्रावास की फीस 3- Any other (Pl. Specify) / कोई अन्य (उल्लेख करें).....	

Name & Signature of Beneficiary

लाभार्थी का नाम और हस्ताक्षर

Date / तारीख:

Name & Signature of the Surveyor

सर्वेक्षक का नाम और हस्ताक्षर

Phone No. / फ़ोन नंबर:

NATIONAL MINORITIES DEVELOPMENT & FINANCE CORPORATION

Beneficiary Verification and Socio Economic Impact Study of NMDFC Schemes

SHG Beneficiary

State / राज्य	Name of the SCA/ SCA का नाम	District / जिला	Block / ब्लॉक
1	Identification Particulars/ पहचान का विवरण		
1.1	Name of SHG:/ एसएचजी का नाम:		
1.2	Serial No. of SHG / एसएचजी क्रम संख्या		
1.3	Beneficiary Serial No./ लाभार्थी क्रम संख्या		
1.4	Name of the Beneficiary/ लाभार्थी का नाम:		
1.5	Father's name / पिता का नाम / Spouse Name / पति या पत्नी का नाम:		
1.6	Address / पता:		
1.7	Mobile no. / मोबाइल न.	Email ID:	
1.8	Area / क्षेत्र:	1-Urban / शहरी	2-Rural / ग्रामीण

2	Profile of the Beneficiary / लाभार्थी का विवरण		
2.1	Age of beneficiary / लाभार्थी की उम्र:	Years / वर्ष	
2.2	Sex / लिंग:	1-Male / पुरुष,	2-Female / महिला 3- Transgender / ट्रांसजेंडर
2.3	Education / शिक्षा:	1 – Illiterate / अशिक्षित, 2 – Up to Primary / प्राथमिक तक, 3 – Middle school / मध्य-विद्यालय तक, 4 – Matriculate and Intermediate/ मैट्रिक एवं उससे अधिक, 5 – Technically qualified / तकनीकी शिक्षा 6- Graduate and above / स्नातक और ऊपर	
2.4	Religion / धर्म:	1 – Muslim / मुस्लिम 2 – Christian / ईसाई, 3 – Sikh / सिख, 4-Jain / जैन, 5-Parsi / पारसी, 6-Budhist/ बौद्ध	
2.5	Marital Status / वैवाहिक स्थिति:	1 - Married/ विवाहित, 2 - Unmarried / अविवाहित, 3 - Widow / विधवा, 4 - Separated/Divorced / अलग रह रही है / तलाकशुदा, 5 - Other / अन्य.....	
2.6	Type of family / परिवार का प्रकार:	1 – Nuclear / एकल, 2 – Joint / संयुक्त, 3. Extended/ विस्तृत	
2.7	Family size / परिवार के सदस्यों की कुल संख्या:	1 – One/एक 2 - Two / दो 3 – Three/ तीन 4 – Four/ चार 5 – Five / पांच 6- More than 5/पांच से अधिक	
2.8	Number of Dependents in the Family / परिवार में आश्रित सदस्यों की कुल संख्या:	1 – One/एक 2 - Two / दो 3 – Three/ तीन 4 – Four/ चार 5 – Five / पांच 6- More than 5/पांचसेअधिक	
2.9	Physically Challenged / शारीरिक रूपसे दिव्यांग:	1 – Yes / हाँ 2 – No / नहीं	
2.10	Member of BPL family /क्या बी.पी.एल परिवार के सदस्य हैं?	1 – Yes / हाँ 2 – No / नहीं	
2.11	If Yes in 2.10 then mention Card No / अगर 2.10 हाँ, तो कार्ड नंबर:		
2.12	If No in 2.10 then mention Annual Family income / अगर 2.10 न तो वार्षिक पारिवारिक आय: Rs./ रुपये		
2.13	AADHAAR No (If any) / आधारसंख्या (यदि हो तो):-		
2.14	Having own house? मकान की मालिकाना स्थिति 1. Own House / खुदकामकान 2. Rented House / किरायेकामकान		

2.15	Type of House / घरका प्रकार: 1 –Kutchra / कच्चा, 2 – Semi-Pucca / आधापक्का, 3 – Pucca / पक्का	
2.16	Average monthly income before taking the loan / ऋण लेने से पहले की औसत मासिक आय Rs./ रुपये	
2.17	Average monthly income at present (Net Income) / वर्तमान औसत मासिक आय (कुलआय) Rs./ रुपये	
2.18	Whether you can save anything from your earning? क्या आप अपनी आय में से कुछ बचत कर पाते हैं? 1 – Yes / हाँ 2 – No / नहीं If yes monthly savings Rs. _____	

3	SHG Details / एसएचजी का विवरण		
3.1	Type of the SHG / एसएचजी का प्रकार: 1 – Exclusively disabled persons' SHG, / केवल विकलांग व्यक्तियों का एसएचजी 2 – Exclusively women's SHG, / केवल महिलाओं का एसएचजी 3 – Exclusively of the persons belonging to minority community / केवल अल्पसंख्यकों का एसएचजी 4 – Others / अन्य.....		
3.2	Year of formation of your SHG / एसएचजी के निर्माण वर्ष: वर्ष	Year/	
3.3	Name of the chief functionaries of the SHG / एसएचजी के मुख्य कार्यकारी का नाम: • President / अध्यक्ष- • Secretary / सचिव- • Treasurer / कोषाध्यक्ष-		
3.4	Process of selection for Governing Body member: / गवर्निंग बॉडी के सदस्यों के चयन की प्रक्रिया- 1- Democratically / लोकतान्त्रिक तरीके से 2- Nomination basis / पदनियुक्ति के आधार पर		
3.5	Periodicity of SHG meeting / एसएचजी बैठकों का अन्तराल 1-Monthly / मासिक 2-Fortnight / पाक्षिक		
3.6	Percentage of attendance of members during meeting/ बैठक के दौरान सदस्योंकी उपस्थिति का प्रतिशत: %		
3.7	Bank A/c No. of SHG / एसएचजी का खाता संख्या :		
	1. ank / बैंक	2. A/c No. / खातासंख्या	
3.8	Frequency of election held for chief functionaries / मुख्य कार्यकारियों के चुनाव का अन्तराल 1 – Annual 2 –Bi-annual		
3.9	Type of books maintained by the SHG (Use tick marks) एसएचजी के द्वारा किस तरह की बहियाँ बनाई गयी है (टिकमार्क का प्रयोग करें)	Yes हाँ	No नहीं
	a) Minutes book / बैठक बही		
	b) Cash book / नकद बही		
	c) Loan ledger of beneficiaries / लाभार्थी का ऋण बही		
	d) Bank pass book / बैंक पासबुक		
	e) Individual pass book of members / सदस्यों का व्यक्तिगत पासबुक		
3.10	Are these books updated regularly? क्या इन बहियों को नियमित रूपसे अपडेट किया जाता है? 1- Yes / हाँ 2 - No / नहीं		
3.11	Whether members are regularly practicing thrift/credit? क्या सदस्य नियमित रूपसे बचत करते हैं? 1- Yes / हाँ 2 - No / नहीं		
3.12	If yes, what is the thrift collected on Monthly basis? यदि हाँ तो प्रति मास कितना बचत करते हैं?	Rs./ रुपये	
3.13	What are the sources of information about the NMDFC scheme? एनएमडीएफसी योजना के बारे में आप की जानकारी का स्त्रोत क्या है? (एक से अधिक उत्तर संभव)		

	1 – Government official/ सरकारी अधिकारी, 2 – Relative/friend / सम्बन्धी/मित्र, 3 – NGO / एनजीओ, 4 – Awareness camp / जागरूकता शिविर, 5 – Newspaper / अखबार, 6 – TV / टीवी 7 – Other members of SHG / एसएचजी के अन्य सदस्य 8 - Mobile App / मोबाइल एप 9 - Website/ वेबसाइट 10 – Others / अन्य..... 11 – Not aware / जानकारी नहीं	
3.14	Receipt of loan by SHG from: / एसएचजी द्वारा ऋण की प्राप्ति: 1- SCA / एससीए 2 – NGO/ एनजीओ If NGO, name of NGO / अगर एनजीओ, एनजीओ का नाम:.....	
3.15	Whether the SHG has received loan from any other source? क्या एसएचजी ने किसी अन्य स्रोत से ऋण प्राप्त किया है? 1- Yes / हाँ 2 - No / नहीं If Yes, Name of source: / यदि हाँ, स्रोत का नाम:.....	

4	Loan Detail of Individual Group Member / Who has availed loan :	
	व्यक्तिगत समूह के सदस्य का ऋण विवरण:	
4.1	Do you possess a loan book/pass book? क्या आपके पास ऋण से सम्बंधित पास बुक है? 1 – Yes / हाँ 2 – No / नहीं	
4.2	Have you utilized the loan for the purpose it was given by the SHG? क्या आपने एसएचजी द्वारा दिए गए ऋण का इस्तेमाल उसी काम में किया जिस के लिए दिया गया था ? 1 – Yes/हाँ 2 – No/ नहीं	
4.3	Total amount of loan received from SHG / एसएचजी से ली गयी ऋण की कुल राशि:	Rs. / रुपये
4.4	Mode of Payment / भुगतान का माध्यम 1 -Cheque/ चेक, 2– Cash / नकद , 3 - Direct Transfer in Bank Account / बैंक खाते में अंतरण	
4.5	For what purpose did you take the loan? आपने ऋण किस कार्य के लिए लिया था? 1 – Starting a new business / नये व्यवसाय की शुरुआत करने के लिए 2 – Expanding an existing business / वर्तमान व्यापार के विस्तार के लिए 3 – Any other /कोई अन्य.....	
4.6	How much is your loan repayment installment? आपके ऋण भुगतान का किस्त कितने का है?	Rs. / रुपये
4.7	What is the frequency of your loan repayment? आपके ऋण के पुनर्भुगतान का अन्तराल क्या है? 1–Monthly/मासिक, 2–Quarterly/ त्रैमासिक, 3–Anyother/ कोई अन्य.....	
4.8	Have you started repaying the loan amount? क्या आपने ऋण का पुनर्भुगतान करना शुरू कर दिया? 1–Yes/ हाँ, 2-No/ नहीं	
4.9	If 'Yes', give the status of loan repayment. यदि हाँ, तो ऋण पुनर्भुगतान की स्थिति बताएं	
	3. No. of installments paid/ दी गई किस्तों की कुल संख्या	
	4. No. of installments due/ कुल बाकी किस्तों की संख्या	
4.10	Are you a defaulter in repaying the loan? क्या आप ऋण के पुनर्भुगतान की किसी किस्त को नहीं दे पाए हैं? 1 – Yes/ हाँ 2 – No/ नहीं	
4.11	If yes, What is the reason for being defaulter? यदि हाँ तो भुगतान नहीं कर पाने के क्या कारण थे?	
4.12	What action has been taken by the SHG for recovery of loan from you? आपसे ऋण वसूली के लिए एसएचजी ने क्या कदम उठाये?	

7	Impact of the Financial assistance under NMDFC Scheme एनएमडीएफसी की योजनाओं के तहत दी गयी वित्तीय सहायता का प्रभाव			
7.1	Has NMDFC Scheme helped in any of the following? (Use Tick Marks) क्या एनएमडीएफसी की योजनाओं ने निम्नलिखित में सहायता मिली है? (टिक मार्क का प्रयोग करें)			
	Benefits / लाभ	To a large extent/ बहुत हद तक	To some extent / कुछ हद तक	Not at all / एकदम नहीं
	1. A greater desire for self-employment /खुद केव्यापार की चाहत	1	2	3
	2. Increase in income / आय में वृद्धि	1	2	3
	3. Increase in savings / बचत में वृद्धि	1	2	3
	4. Better health / बेहतर स्वास्थ्य	1	2	3
	5. Better educational facilities / बेहतर शिक्षा सुविधा	1	2	3
	6. Improved social prestige / सामाजिक सम्मान में वृद्धि	1	2	3
	7. Others (Specify) /अन्य (उल्लेख करें).....	1	2	3

Name & Signature of Beneficiary

लाभार्थी का नाम और हस्ताक्षर

Date / तारीख:

Name & Signature of the Surveyor

सर्वेक्षक का नाम और हस्ताक्षर

Phone No. / फ़ोन नंबर:

NATIONAL MINORITIES DEVELOPMENT & FINANCE CORPORATION

Beneficiary Verification and Socio Economic Impact Study of NMDFC Schemes

Hunar Haat Exhibition Beneficiary

State / राज्य	Name of the SCA/ SCA का नाम	District / जिला	Block / ब्लॉक
1	Identification Particulars / पहचान का विवरण		
1.1	Serial No. / क्रम संख्या		
1.2	Name of SHG: / एसएचजी का नाम:		
1.3	Name of the Artisan/Beneficiary / लाभार्थी का नाम:		
1.4	Father's name / पिता का नाम / Spouse Name / पति या पत्नी का नाम:		
1.5	Address / पता:		
1.6	Mobile no. / मोबाइल न.	Email ID:	
1.7	Area / क्षेत्र:	1-Urban / शहरी	2-Rural / ग्रामीण

2	Profile of the Beneficiary / लाभार्थी का विवरण		
2.1	Age of beneficiary / लाभार्थी की उम्र:	Years / वर्ष	
2.2	Sex / लिंग:	1-Male / पुरुष,	2-Female / महिला 3- Transgender/ट्रांसजेंडर
2.3	Education / शिक्षा:	1 – Illiterate / अशिक्षित, 2 – Up to Primary / प्राथमिक तक, 3 – Middle school / मध्य-विद्यालय तक, 4 – Matriculate and Intermediate/ मैट्रिक एवं उससे अधिक, 5 – Technically qualified / तकनीकी शिक्षा 6- Graduate and above / स्नातक और ऊपर	
2.4	Religion / धर्म:	1 – Muslim / मुस्लिम 2 – Christian / ईसाई, 3 – Sikh / सिख, 4-Jain / जैन, 5-Parsi / पारसी, 6-Budhist/ बौद्ध	
2.5	Marital Status / वैवाहिक स्थिति:	1 - Married/ विवाहित, 2 - Unmarried / अविवाहित, 3 - Widow / विधवा, 4 - Separated/Divorced / अलग रह रही है / तलाकशुदा, 5 - Other / अन्य.....	
2.6	Type of family / परिवार का प्रकार:	1 – Nuclear / एकल, 2 – Joint / संयुक्त, 3. Extended/ विस्तृत	
2.7	Family size / परिवार के सदस्यों की कुल संख्या:	1 – One/एक 2 - Two / दो 3 – Three/ तीन 4 – Four/ चार 5 – Five / पांच 6- More than 5/पांच से अधिक	
2.8	Number of Dependents in the Family / परिवार में आश्रित सदस्यों की कुल संख्या:	1 – One/एक 2 - Two / दो 3 – Three/ तीन 4 – Four/ चार 5 – Five / पांच 6- More than 5/पांचसेअधिक	
2.9	Physically Challenged / शारीरिक रूपसे दिव्यांग:	1 – Yes / हाँ 2 – No / नहीं	

3	Fair Details		
3.1	How did you come to know about Hunar Haat? / हुनर हाट योजना के बारे में आपकी जानकारी के स्रोत क्या है?		
	1 – Government official / सरकारी अधिकारी, 2 – Relative/friend / रिश्तेदार/ दोस्त, 3 – Awareness camp / जागरूकता शिविर, 4 – Newspaper / अखबार, 5 – TV/ टीवी 6- Mobile App / मोबाइल एप 7. Website/ वेबसाइट 8 – Others / अन्य.....		
3.2	Where the application form for exhibition submitted? / प्रदर्शनीकेलिएआवेदनकहाँजमाकियाथा?		

	1 – Head office of SCA / एससीए का मुख्यालय 3 –NMDFC/ एनएमडीएफसी 5- Ministry of Minority Affairs / अल्पसंख्यक मंत्रालय	2 – District office of SCA / एससीए का जिला कार्यालय 4- Through email or by post / ईमेल के माध्यम से या डाक द्वारा 6– Any other / कोई अन्य.....	
3.3	Have you received the TA/DA amount from the SCA /NMDFC for participation in Hunar Haat? हुनर हाट के तहत आपको एससीए / एनएमडीएफसी से टीए/डीए की राशि मिली? 1 – Yes / हाँ 2 – No / नहीं		
3.4	What kind of financial assistance have you received? आपको किस तरह की वित्तीय सहायता मिली? 1–Allotment of Free of cost Stall/ मुफ्त में दुकान का आबंटन 2-TA/DA / टीए/डीए 3- Both / दोनों		
3.5	Mode of travel from home to place of exhibition:		
3.6	Mode of receipt of TA/DA: 1 -Cheque/ चेक 2– Cash / नकद 3 - Direct Transfer in Bank Account / बैंक खाते में अंतरण		
3.7	Do you possess a pass book to support receipt of TA/DA amount? क्या आपके पास टीए/डीए राशि के लिए कोई पासबुक है? 1 – Yes / हाँ 2 – No / नहीं		
3.8	Total amount of TA/DA received / टीए/डीए की प्राप्त कुल राशि:	Rs. / रूपये	
3.9	Mention date of receiving TA/DA / टीए / डीए प्राप्त करने का तारीख:	Date/ तारीख	
3.10	Did you find any difficulty in getting the allotment in the exhibition? प्रदर्शनी में आबंटन मिलने में आपको कोई परेशानी हुई? 1 – Yes / हाँ 2 – No / नहीं		
3.11	If 'Yes' explain the type of difficulty (Use Tick Marks) / यदि हाँ तो परेशानी का प्रकार बताएं (टिक मार्क का प्रयोग करें)		
	Difficulty / परेशानी	To a large extent/ बहुतहदतक	To some extent/ कुछहदतक
	1. Indifferent attitude of Officials / अधिकारियों का बुरा बर्ताव	1	2
	2. Repeated Visits / कई बार जाना पड़ा	1	2
	3. Difficulty in providing required documents / वांछित दस्तावेज देने में परेशानी	1	2
	4. Others (Specify) / अन्य (निर्दिष्ट करें).....	1	2
3.12	What is the craft of Artisan? कारीगर का उत्पाद क्या है? 1 – Traditional Minority Craft- Pls. Specify...../अल्पसंख्यकोंकापरम्परिकउत्पाद-कृपया निर्दिष्ट करें..... 2 – Modern crafts / आधुनिकशिल्प 3 – Any other / कोई अन्य.....		
3.13	Name of Exhibition and place where the individual/SHG has participated earlier. उस प्रदर्शनी का नाम और जगह बताएं जहाँ आपने या आपके एसएचजी ने पहले भाग लिया हो.....		
3.14	Sales Generated during the exhibition / प्रदर्शनी के दौरान की गयी बिक्री	Rs. / रूपये	
3.15	Total amount of product carried to exhibition for sale: बिक्री के लिए प्रदर्शनी के लिए ले जाया गया कुल उत्पाद रूपये	Rs. /	
3.16	Any order received during the exhibition? if yes, give details. प्रदर्शनी के दौरान कोई ऑर्डर प्राप्त किया? यदि हाँ, तो विवरण दें। 1 – Yes / हाँ 2 – No / नहीं		
3.17	Besides sales revenue, has participation in exhibition helped you in the followings? (Use Tick Marks) बिक्री राजस्व के अलावा, प्रदर्शनी में भाग लेने से आपको अन्य क्या मदद मिली है? (टिक मार्क का प्रयोग करें)		
	1. Development of product / उत्पादकाविकास		
	2. Better understanding of customer demand / ग्राहक की मांग की बेहतर समझ		
	3. Development of Customer/Market for product in future / भविष्य में उत्पाद के लिए ग्राहक		
	4. All of above / उपरोक्तसभी		
3.18	Whether Artisan has taken any loan from SCA or plans to avail loan under Virasat Scheme? क्या शिल्पकार ने एससीए से कोई ऋण लिया है या विरासत योजना के तहत ऋण प्राप्त करने की कोई योजना है?		

	1 – Yes / हाँ	2 – No / नहीं	
3.19	If yes, Loan amount / यदि हाँ तो ऋण की राशि:	Rs. / रूपये	
3.20	In which artcraft you are involved? / आप किस शिल्पकला में शामिल हैं?		
3.21	Number of artisans /workers associated for making of artcraft? शिल्पकला के लिए जुड़े कारीगरों/श्रमिकों की संख्या?		
3.22	Average man-days involved in product manufacturing? उत्पाद निर्माण में शामिल कार्य दिवस?		

Name & Signature of Beneficiary

लाभार्थी का नाम और हस्ताक्षर

Date / तारीख:

Name & Signature of the Surveyor

सर्वेक्षक का नाम और हस्ताक्षर

Phone No. / फ़ोन नंबर:

3.4	If Yes, Name of the Bank with AC No. / यदि हाँ, बैंक का नाम तथा खाता क्रमांक		
	Name of the Bank बैंक का नाम		AC No. खाता क्रमांक

4	Scheme implementation/ योजना कार्यान्वयन		
4.1	What are the procedures adopted by the SCA for receiving applications? (<i>Record verbatim</i>) आवेदन प्राप्त करने के लिए एससीए द्वारा कौन सी प्रक्रिया अपनाई जाती है (उत्तरदाता के शब्द लिखें)		
4.2	Where is application received? / आवेदन कहाँ प्राप्त किया जाता है? 1- Head office / मुख्य कार्यालय 2- District office / जिला कार्यालय 3- Field office / क्षेत्र कार्यालय 4- Online / ऑनलाइन		
4.3	Methods adopted for publicity of scheme for inviting application from the beneficiaries. आवेदन प्राप्ति की प्रक्रिया 1) Awareness Camp / जागरूकता शिविर 2) Advertisement in Newspaper / अखबार में विज्ञापन 3) Publicity through Radio/TV / रेडियो / टीवी के माध्यम से प्रचार 4) Website / वेबसाइट		
4.4	Is the application received continuously or open for a limited period? क्या आवेदन लगातार आता है या कुछ सीमित समय के लिए? 1- लगातार आता है 2- सीमित समय के लिए		
4.5	Is the application form given free of cost or chargeable? आवेदन पत्र मुफ्त में मिलता है या उस के लिए कुछ पैसा देना पड़ता है? 1 – Free of cost / मुफ्त में 2 – Chargeable / पैसा देना पड़ता है		
4.6	If chargeable, how much you charge per application form? यदि पैसा देना पड़ता है, तो प्रति आवेदन पत्र के लिये कितना देना पड़ता है?		Rs. / रुपये
4.7	Does the SCA collect contribution / deposit for any other purpose from applicants? Please specify. क्या एससीए आवेदकों से किसी अन्य उद्देश्य के लिए अंशदान / जमा वसूल करता है? कृपया उल्लेख करें।		
4.8	What documents required to be submitted for getting the loan sanctioned? (<i>Use multiple codes</i>) ऋण प्राप्ति के लिए किस तरह के दस्तावेज चाहिए? (कई कोड का उपयोग करें) 1 – Proof of identification / पहचान पत्र 2 – Proof of residence / आवास प्रमाण पत्र 3 - Proof of qualification / योग्यता प्रमाण पत्र 4 - Project Proposal / परियोजना प्रस्ताव 5 – Quotations /निविदाएं 6- Any other / कोई अन्य.....		
4.9	What is the procedure adopted for the selection of beneficiaries? लाभार्थियोंकेचयनकेलिएकिसतरहकीप्रक्रियाअपनाईजातीहै? क्यायहसमितिकेद्वाराहोताहै? 1- By committee / समिति द्वारा 2- Other prcess / अन्य प्रक्रिया.....		
4.10	If yes, Composition of Committee यदि हाँ, तो समिति की संरचना कृपया उल्लेख करें		
4.11	What is the system adopted for the appraisal of the proposals submitted by applicants? आवेदक के द्वारा जमा प्रस्ताव की मूल्यांकन की प्रक्रिया क्या है?		

6.3	How do you feel the loan sanction & disbursement procedure can be further simplified to help poor beneficiaries? (<i>Record verbatim</i>) आप के हिसाब से लाभार्थी के लाभ को कैसे अधिकतम किया जा सकता है ? (शब्दशः लिखें)	
6.4	What are your suggestions for making the NMDFC schemes more effective? (<i>Record verbatim</i>) आप के हिसाब से एनएमडीएफसी योजना को कैसे और अधिक प्रभावशाली बनाया जा सकता है ? (शब्दशः लिखें)	

Name & Signature of the representative of the SCA
प्रतिनिधि का नाम और हस्ताक्षर
Date/ दिनांक:
Seal / सील:

Name & Signature of the Surveyor
सर्वेक्षक का नाम और हस्ताक्षर
Phone No. / फ़ोन नंबर: