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PARWAZ

The NMDFC Newsletter

Volume 4/September 2022



Sh. Mukhmeet Singh Bhatia, IAS (JH:1990) took over as Secretary, Ministry of Minority Affairs, on 16th September, 2022. He has held key positions in Union Government such as Joint Secretary & Additional Secretary, 15th Finance Commission and Director General, Employees' State Insurance Corporation. He succeeds Sh. Indevar Pandey, IAS who provided leadership and direction during his short stint in the Ministry. We look forward to his esteemed guidance to achieve NMDFC's mission of "Development with Dignity"

5th Rashtriya Poshan Maah, 2022

On the occasion of Poshan Maah in September 2022, various events in Different Panchayats / Municipal corporations in Minority Concentrated Districts (MCD) of 9 States were organised by NMDFC through State Channelizing Agencies (SCA) to celebrate Poshan Maah.



Food Fair organized at Kinnaur District, Himachal Pradesh



Placard Displayed by Students on Poshan Maah Event at West Sikkim District, Sikkim



Food Rangoli Contest organized at Kanniyakumari District, Tamil Nadu



Competition on start up ideas on healthy food products organized at Kozhikode District, Kerala



Poshan Mela organised at leh District, UT of Ladakh



Nutrition Awareness Camp organized at Shriganganagar District, Rajasthan

Mahila aur Swasthya & Bacha aur Shiksha

Tips on Nutrition & Sanitation

1. First Golden 1000 days

- The child's physical and mental development is rapid during the first 1000 days which includes period of pregnancy and two years post child birth. During this period, good health, adequate nutrition, a loving and stress-free environment and responsive care will help children realize their full development potential.
- Mother and child require optimal nutrition, care and support during this period.

Pregnancy 270 Days + **First Year** 365 Days + **Second Year** 365 Days = **1000 Days**

2. Nutrient Rich Food

- All age groups, including children from 6 months of age need to consume a variety of nutritious food in adequate quantities.
- These include various types of foods like roti/rice and yellow and black pulses, green leafy vegetables such as spinach, fenugreek, amaranthus and mustard, beets, carrots, yellow/orange fruits such as mango and ripe papaya.
- If non-vegetarian, consume eggs, meat and fish.
- Include milk, milk products and nuts in the diet.
- Consume Take Home Ration which is distributed at Anganwadi centres.
- When the child completes six months, in addition to breast milk, give the child mashed and semi solid complementary food prepared at home such as pumpkins, gourds, carrots, spinach and pulses, and if non-vegetarian, add eggs, fish and meat.

Food Group for Women (Consume minimum 5 food groups out of 10 food groups)

Food Group for Children (Consume minimum 5 food groups out of 8 food groups)

#Sahi Poshan-Desh Roshan

Brochure on Nutrition & Sanitation Tips
Developed by NMDFC, visit www.nmdfc.org to read.

NMDFC and ICICI Bank Sign MoU for development of “Financial Accounting Software” and Mobile App

NMDFC and ICICI Bank signed an MOU on 23rd August, 2022 for development of Financial Accounting Software and Mobile App for receiving and processing of loan applications and accounting of repayments from beneficiaries. ICICI Bank will also provide training and hand holding support to NMDFC, SCA & other Implementing Partners. ICICI would maintain the software for three years, without any cost and transfer ownership to NMDFC thereafter.

This customized software will bring greater transparency and speed of transactions in the loaning and accounting process of NMDFC & its SCAs and facilitate online applications by the targeted beneficiaries.



Seminar on “Economic Empowerment of Minority Communities Through Credit Support Programmes”

SEMINAR
on
“Economic Empowerment of the Minority communities through credit support programmes”
organized by **NMDFC**

Date
31st August, 2022

PROMINENT BANKERS and PROFESSIONALS
are participating in the Seminar.

Ministry of Minority Affairs, Government of India
NMDFC
National Minorities Development and Finance Corporation
75 Azadi Ka Amrit Mahotsav

A Seminar on the above theme was organized by NMDFC on 31st August, 2022 in the Scope Minar, Laxmi Nagar, Delhi.

Prominent bankers and Professionals viz. Dr. S.S Acharya, CGM, SIDBI, Dr. Md Zubair, MD Integrated Facilitation Services, Justice Narender Kr. Jain, Chairman, National Commission for Minority Educational Institution, Sh.Jaideep Arya, ICICI Bank, Dr. Arvind Arahant, Associate Professor, JNU, Dr. Manoranjan Sharma were guest speaker in the seminar. Dr. Rakesh Sarwal, CMD, NMDFC gave key note address followed by lectures by other guest speakers The seminar was also attended by Sh. C.P.S Bakshi, JS, Ministry of Minority Affairs, Sh. Rajnish Jenaw, CMD, National Scheduled Castes Finance and Development Corporation(NSFDC), Sr. officials from NSFDC, National Waqf Development Corporation Limited (NAWADCO), Central Waqf Council(CWC) and officials from NMDFC.

All the speakers emphasized the need for easy and timely access to credit for the Minority Communities for their Socio-economic Development and Economic main-streaming.

Mubarak K., Kerala

Education Loan for B.Tech course

Mubarak K, a resident of Manjeri, Malappuram district had a childhood dream to become a Mechanical Engineer. He got admission to pursue B. Tech at Ahalia School of Engineering & Technology, Palakkad. His family was not financially sound at that time. An advertisement in a newspaper helped him to know about the Educational Loan Scheme of NMDFC, which was offered by Kerala State Backward Classes Development Corporation in Kerala (KSBCDC). He applied to KSBCDC district office Malappuram for Education Loan and in July, 2016 got ₹ 3.8 Lacs sanctioned in four instalments. It helped him to complete his study.

After his graduation he along with four partners started a Car Workshop and Service Centre at Manjeri municipality. Now they have a monthly income of ₹ 8.00 Lacs and are also giving direct employment to 12 persons. Mubarak is highly thankful to KSBCDC and NMDFC for the great support.



TOP SERV Car Workshop



Mubarak & his Co-workers at Workshop

TMA SHG, Jammu & Kashamir

Micro Financing under Mahila Samridhi Yojana



February, 2020

A training program in Soft Toys making under Mahila Samridhi Yojana of NMDFC was organised in remote Banderna Village of Kishtwar district of Jammu & Kashamir by J&K Women Development Corporation (JKWDC), a Channelizing partner of NMDFC. It was attended by 20 women from the village who were formed into a Self Help Group (SHG) during the training. They started Thrift and Credit amongst themselves and on their strength JKWDC sanctioned Micro-Credit of ₹ 2.50 lacs to the SHG in February, 2020.

The group makes Soft Toys and sells them locally in Kishtwar and nearby districts of Jammu Division and is able to earn monthly profit of up to ₹ 25,000 and is striving to gradually achieving higher sales and also increase the profit margin. The SHG members are very happy since they are able to utilise their free time productively and their collective strength has provided them Social & Financial security. They are thankful to the Ministry of Minority Affairs, NMDFC & JKWDC for providing the support.

Jaseela K, Kerala

Term Loan for integrated Farming

Jaseela K, W/o Shaheed K from Kannur District wanted to financially support her family by starting a small farm in her barren piece of land but she didn't have any financial resources. Since Banks rates were high she was unable to gather confidence about repayment feasibility. She came to know about Concessional loan Schemes of NMDFC available through Kerala State Backward Classes Development Corporation Limited (KSBCDC). She applied for a Term loan of ₹ 5.00 Lacs which was sanctioned on 18 Dec, 2019.

With this support, she had set up a small Integrated Farm and started cultivating Vegetables, and rearing Poultry, Goat and fish. The timely financial support from KSBCDC helped her to set up this integrated farming facility through which she could earn around ₹ 25000 per month. She is able to repay the loan amount regularly. She is thankful to KSBCDC & NMDFC for the immense support.



Dec, 2019

CSR Activities Support to Social Welfare Trust Alipurduar, West Bengal

The Dooars Tarai Social Welfare Trust, Alipurduar, West Bengal has been assisted under CSR by NMDFC by providing two ambulances in the month of September, 2022. The ambulances are expected to strengthen the Public health infrastructure, increase confidence of people in public healthcare services and enhance utilization of public health services in Alipurduar district of West Bengal. These Ambulances are providing emergency support, organizing health & blood donation camps for tea garden workers in Kumargram & Kalchini block of Alipurduar.



Sh. John Barla,
Minister of State for Minority Affairs
Flags off ambulances



Minister of State for Minority Affairs visits patients at Malangi Health Center, Kalchini Block, Alipurduar

More than 44 thousand beneficiaries covered with disbursement of ₹ 201 Crores during current F.Y.

NMDFC has disbursed total of ₹ 41.25 Cr. during August 2022 with cumulative disbursement of ₹ 201.02 Cr. up to the month of August for the Financial Year 2022-23 under the Term Loan and Micro Finance schemes as Illustrated in the table below.

S. Nos.	Items	Fund disbursed during August, 2022 (₹ in Cr.)	Beneficiaries Covered during August, 2022	Cumulative Funds Disbursed upto the Month of the year 2022-23 (₹ in Cr.)	Cumulative Beneficiaries Covered upto the Month of the year 2022-23
a.	Term Loan	11.25	751	106.52	7101
b.	Micro Finance	30.00	12000	94.50	37800
	Total	41.25	12751	201.02	44901



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