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# PARWAZ

The NMDFC Newsletter

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## NMDFC to implement Maulana Azad National Fellowship (MANF) Scheme: MoU signed with Canara Bank for implementation of Fellowship scheme

The Ministry of Minority Affairs, Govt. of India has designated NMDFC to replace UGC as the Central Nodal Agency (CNA) and Implementation Agency for Maulana Azad National Fellowship Scheme. The MANF scheme provides fellowship for five years to candidates selected through UGC/CSIR NET conducted by NTA for award of M. Phil/Ph. D. degrees for pursuing regular and full time research studies within India by fellows belonging to six notified minority communities viz. Buddhist, Christian, Jain, Muslim, Parsi and Sikh. Presently, the fellowship is provided @₹31,000 & ₹35,000 for JRF and SRF respectively per month for five years. There are over 4,500 registered fellows, pursuing these courses in 273 higher educational institutions. NMDFC has entered in to MOU with Canara Bank for implementation of this scheme. Canara Bank has developed an elaborate portal for the fellows of MANF i.e. [www.scholarship.canarabank.in](http://www.scholarship.canarabank.in). This portal also facilitates single point grievance window for the fellows. MANF scheme can be accessed at [www.nmdfc.org](http://www.nmdfc.org). The contact details of designated persons for the respective academic institutions is also available on NMDFC website.



Signing of the MoU between Canara Bank and NMDFC for implementation of MANF Scheme

## Loan Beneficiaries in Ajmer District visited by NMDFC Officials

The loan beneficiaries of NMDFC at Ajmer, Rajasthan were visited by a team of NMDFC from 14th to 16th December 2022. This visit was organized as an orientation of officials for further interaction with beneficiaries under the various schemes of NMDFC in various States/UTs. The officials visited the business premises of the beneficiaries to study their successful practises.



Visit by NMDFC Staff to business premises of beneficiaries under various schemes of NMDFC



## "Office Yoga and Nutrition workshop" organized by NMDFC

In order to impart training on techniques of "Office Yoga & Wholesome Nutrition" for its officials, NMDFC organised a workshop on 6th December, 2022 to promote their physical and mental well-being. Thirty four employees participated in the workshop. It included activities such as Office Yoga and experiential sessions focusing on Yoga postures, Pranayama, and Guided Meditation to aid alertness, Spine health, mental health, and de-stressing. The session focused on helping the employees to start their day with enthusiasm, work actively during the office hours, deal with decision making processes with instant "in-office" energizing exercises. The session concluded with interactive discussion on significance & benefits of wholesome nutrition.



## NMDFC observes Swachhata Pakhwada



NMDFC organized Swachhata Pakhwada 2022 with a series of events from 16th to 31st December 2022. The prime objective was to increase awareness about hygiene and sanitation and develop the habit of cleanliness among employees. Multiple activities were undertaken during this Swachhata Pakhwada such as discussion on increasing the habit of cleanliness, poster making and slogan writing competition on recycling of waste, sharing experiences and inviting other people to join hands in Swachhata Abhiyaan, Shramdan through cleaning of office premises, computers, and other equipments, Plantation & Beautification of office premises, etc. The employees

were also encouraged to share pictures / videos of their contribution in Swachhata Campaign.

## "Minorities' Rights Day" organized by NMDFC

NMDFC celebrated Minorities Rights Day on 20th December 2022 to sensitize employees about the rights of Minority groups and to discuss issues that affect them. This was in commemoration of the UN adoption of the statement in 1992 on the individuals rights for minorities. The theme for this year is centered around "All in 4 minority rights". Dr. Rakesh Sarwal, CMD observed that rights of minorities are rooted in the principle of Human rights which are essential for the holistic development of all persons globally. He also explained the meaning and significance of values and objectives enshrined in the Preamble of our Constitution and their relation to human rights and Minority rights. The focus was laid on the philosophy of equality and liberty which ensures that all individuals, regardless of their identity or background have access to dignity, and equal opportunity. This helped employees appreciate the principle of equality and motivated them to work wholeheartedly for the objectives of NMDFC.



NMDFC employees discussing on Minority Rights

## 28th Annual Report of NMDFC released



NMDFC releases its Annual Report, as per the statutory requirement under Companies Act, 2013. The Annual Report 2021-22 was laid in the Parliament by Shri John Barla, Hon'ble Minister of State for Minority Affairs. The report consists of audited financials of the corporation, Chairman's speech, Directors' Report, Performance and Progress of ongoing and new initiatives taken by NMDFC. Digital copy of Annual report 2021-22 is available at [nmdfc.org](http://nmdfc.org) in public domain and can be read by scanning this QR code.



### Ms. Beena Mol, Kannuar, Kerala

#### Term Loan for Goat Rearing Farm

Ms. Beena Mol belongs to Thalassery, Kannur District, Kerala. Her Family's financial condition was not sound, therefore, she had to discontinue her studies after Senior Secondary School. She got the information through Gram Sabha about the concessional credit of NMDFC for self-employment being implemented through Kerala State Backward Classes Development Corporation Ltd (KSBCDC). Ms. Beena decided to take a loan to start a small goat farm. She was sanctioned a loan of ₹1 Lac on 31.03.2022. With this financial support, Ms. Beena started a small goat farm and started selling goat's milk. The income from this farm has made her independent and an earning member of her family. She has started earning about ₹5000/- per month from this farm. With the income she is able to live a dignified life and repaying the loan, regularly. She is thankful to KSBCDC and NMDFC.



Ms. Beena working at dairy farm

### Sh. Mohammad Asraf Saidi, Kulgam, J&K

#### Term Loan for Pharmacy Shop



Sh. Mohammad Asraf Saidi at his pharmacy shop

Mohammad Asraf Saidi, is a resident of Kulgam, Jammu and Kashmir, who after completing his education in Pharmaceutical Sciences and started working in a private company. Unfortunately he lost his job and was left with limited financial resources. He always dreamt of having his own business. He learned about the NMDFC Term Loan Scheme being implemented through channelizing partner viz. Jammu & Kashmir Entrepreneurship Development Institute (JKEDI). He availed a loan of ₹5 lacs and set up a pharmacy shop in his locality. With his hard work and perseverance he was able to generate a turnover of ₹7 lacs per annum. Asraf's pharmacy shop is providing employment to two persons. He has become an employer from a lowly paid employee. He is very thankful to JKEDI and NMDFC for the support.

### Dhanasree SHG, Kozhikode, Kerala

#### Micro Finance Loan for Tailoring work

Dhanasree SHG is registered and functioning under Pathiyarakara Fishermen Development Welfare Cooperative Society (FDWCS). The group started functioning in December 2013. All the members of the group under the leadership of Ms. Suhara wanted to improve their financial condition and to attain independent. Ms. Suhara discovered about the NMDFC Micro Finance scheme being implemented through MATSYAFED, a state channelizing partner of NMDFC and applied for a loan. A micro credit of ₹ 3.6 Lacs was sanctioned by MATSYAFED to the SHG in 2022-23 to undertake Tailoring work. The group members are engaged in wholesale purchase of raw materials for Churidar & Nighties along with its stitching and selling products in the local areas. They are able to generate a profit of ₹ 54,500 and each group member is getting an approximate monthly income of ₹13500. They are repaying the loan regularly in instalments. They have also expanded their work in Bakery production. They are all grateful to KSWDC and NMDFC.



Dhanasree SHG members doing stitching

## Satwinder Singh, Chandigarh

### Term Loan for Photography Shop

Satwinder Singh S/o Sh. Jarnail Singh, was doing part time job but always dreamt of having his own venture. Unfortunately, he was unable to fulfil the needs of his family with his meagre income generated through his part time job. His neighbour informed him about the NMDFC Term Loan scheme. To commence his own venture, he contacted Chandigarh SC/BC and Minorities Financial and Development Corporation (CSCBCMFC) for financial help. He was soon sanctioned an amount of ₹1,75,000/- under NMDFC Term Loan Scheme to start the business of Photography. Now, he is running his business successfully and generating an income of ₹15,000/- to 20,000/- per month and repaying the loan regularly. He is grateful to CSCBCMFC and NMDFC.



Sh. Satwinder Singh at his photography Shop

## Achievements

### 1.3 Lacs beneficiaries assisted with ₹566.5 Crores during current F.Y 2022-23.

NMDFC financed SCAs to disburse a total of ₹251.38 cr. during November, 2022 with a cumulative disbursement of ₹566.5cr. up to the month of November for the Financial Year 2022-23 under the Term & Education Loan and Micro Finance schemes as illustrated in the table below.

S. Nos.	Items	Fund disbursed during November, 2022 (₹ in Cr.)	Beneficiaries Covered during November, 2022	Cumulative Funds Disbursed up to the Month of November for the year 2022-23 (₹ in Cr.)	Cumulative No. of Beneficiaries Covered up to the Month of November, for the year 2022-23
a.	Term & Education Loan	73.76	4917	288.88	19257
b.	Micro Finance	177.62	71048	277.62	111048
	<b>Total</b>	<b>251.38</b>	<b>75965</b>	<b>566.5</b>	<b>130305</b>

**Education Loans:-** During 2022-23 NMDFC has disbursed Rs. 27.07 Cr. under education loan scheme for 1,298 beneficiaries, as part of Term Loan Scheme.



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