

Training on MILAN Software of NMDFC organized



Officials from Channel Partners and NMDFC participated in Training

A comprehensive training session to impart training on the "MILAN" software and Android application among the officials of Channel Partners was organised by NMDFC on October 20th, 2023, at the SCOPE Training Academy, Scope Minar, New Delhi. The primary purpose of this session was to provide training to State Channelizing Agencies (SCAs) on how to effectively use the software to enhance the loaning process. 22 participants from 11 SCAs participated in the program.

A detailed presentation was delivered on the MILAN portal, explaining its features, functionalities, and the benefits it offers in streamlining the lending process by addressing all queries sought by SCAs. A technical session of Beneficiary module, SCA module and Utilization Certificate Generation modules was organized wherein all processes from loan application submission to its sanctioning, disbursement, repayment and all related procedures were demonstrated to the SCA officials to help them in understanding the working of MILAN software. A question & answer session was also conducted wherein concerned stakeholders put their queries before the technical team of the MILAN software and got the replies.



Training Session highlights

This training session also acted as feedback platform wherein participants shared their feedback so as to make the required changes & modifications in the software to make it convenient as desired by SCAs. The features of Mobile application viz. MILAN were also showcased during the session so that SCA officials can promote this app to make it primary tool for availing loan under NMDFC schemes.



Scan QR code to
download MILAN App

NMDFC in association with ICICI bank has developed this Loan Accounting Software viz. MILAN (Minority Loan Accounting Software for NMDFC) for receiving and processing of loan applications and accounting of repayments from beneficiaries. NMDFC and ICICI Bank signed an MOU on 23rd August, 2022 for development of MILAN. 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.

Let the eye of vigilance never be closed.
भ्रष्टाचार का विरोध करें; राष्ट्र के प्रति समर्पित रहें।
Say no to corruption; commit to the nation.

Observance of “Ek Tareek Ek Ghanta” Event by NMDFC

In response to the call by the Hon'ble Prime Minister, for observance of “Ek Tareekh, Ek Ghanta, Ek Saath” employees of NMDFC and local residents came together as part of Special Campaign 3.0 to perform Shramdaan activities. This community-driven initiative took place at Buddha Vihar, Kalkaji, Alaknanda, Delhi, and the surrounding areas on October 1st, 2023. The event saw enthusiastic participation of NMDFC employees, who reached the venue equipped with brooms, gloves, garbage bags, and masks etc. The employees gathered at the location at 9.30 AM to make a significant impact on the cleanliness and hygiene of the area.



NMDFC employees and local residents gathered at Buddha Vihar, Kalkaji, Delhi

The employees dedicated more than one hour to clean the Buddha Vihar & Laal Sai Temple area and the adjacent premises. On request of NMDFC, the members of Resident Welfare Association of the locality, members of Buddha Vihar & Temple and local residents also enthusiastically joined in the cleaning drive, making it a true example of Janbhagidari (people participation). This remarkable effort aligns with the spirit of the “Ek Tareekh, Ek Ghanta, Ek Saath” and demonstrates the effectiveness of citizens and organizations coming together for a cleaner and more hygienic environment.

Observance of Vigilance Awareness Week, 2023



Integrity Pledge by Team NMDFC on 31st October, 2023



Quiz on Vigilance Awareness held on 1st November, 2023



Walkathon on Vigilance Awareness held on 2nd Nov, 2023



Presentation on “Preventive Vigilance Measures” (3rd Nov, 23)

NMDFC organized various activities during Vigilance Awareness Week (VAW) 2023. On day one of the event i.e. October 30, 2023, the Integrity pledge for citizens and organization was administered. On day 2, a presentation on the topic of "PIDPI (Public Interest Disclosure and Protection of Informers)" was made before the employees. On subsequent day, a quiz competition on vigilance awareness was organized, with enthusiastic participation from NMDFC employees. On November 2, 2023, a walkathon was organized, with NMDFC employees marching in groups, carrying banners on the theme of vigilance awareness, and chanting slogans. They walked in and around the vicinity of the SCOPE Minar in Laxmi Nagar, Delhi, to raise awareness among the people. On 5th day, i.e. November 3rd, 2023, the Chief Vigilance Officer of NMDFC delivered a presentation on "Preventive Vigilance Measures" to make NMDFC employees aware of the do's and don't's recommended for government employees. On day 6th i.e. November 4th, 2023, NMDFC employees took the e-pledge at <https://pledge.cvc.nic.in>. The enthusiastic participation demonstrated the dedication of NMDFC employees to integrity, high moral standards, and honesty in both their personal and professional lives.

Mr. Sonam Chosdup, Leh, Ladakh Term Loan for Commercial Taxi Business

Mr. Sonam Chosdup resident of Hanu, Leh District, Ladakh belongs to a Buddhist middle class family. He always dreamt of owning a vehicle for commercial purpose and assist by providing financial support to his family. But due to lack of sufficient funds he could not start taxi business. One day, one of his relative informed him about the NMDFC loan scheme implemented through J&K and Ladakh Finance Corporation (JKLFC). In no time, he approached JKLFC and requested for a loan of Rs 5 lakhs to setup a commercial Taxi Business. JKLFC acknowledged his request and sanctioned him a loan of Rs 5 lakhs on 4th February, 2022. Earlier he was earning only Rs. 9000 per month as a driver, after starting his own commercial taxi, his monthly earnings increased to Rs. 25,000-30,000. He is not only paying the installments regularly, but he is also supporting his family financially. His journey from financial struggle to stability exemplifies the NMDFC Scheme's transformative power.



Sonam with his Taxi

Tashi Dorjay, Leh, Ladakh Term Loan for Gift Shop

Tashi Dorjay, resident of Skurbeuhan of Leh District, Ladakh, belonged to Buddhist community. He struggled to meet his family's daily requirements. He was an experienced employee, earning a monthly income of Rs. 10,000. Despite his valuable expertise in sales, marketing, and customer retention, he found himself stuck in a position that didn't allow his own growth and support to his family. He nurtured a strong desire to establish his own gift shop, but he could not afford high-interest loans from commercial banks, which was a roadblock. A ray of hope appeared when his friend informed him about the NMDFC scheme, offering an attractive low-interest rate of 6% per annum. He recognized that this opportunity could be the key to unlocking his dreams.



Tashi at his Gift Shop

He promptly visited the JKLFC office to learn more about the NMDFC scheme. After thorough inquiries and the submission of all necessary documents, his loan application was approved by the Corporation 3rd of March, 2022. With the financial support he needed, he was finally able to turn his entrepreneurial dreams into reality. He is now able to earn Rs. 30,000 per month. He is thankful to NMDFC and Ministry of Minority Affairs for the support.

Tsewang Punchok, Leh District, Ladakh Term Loan for Carpentry unit

Tsewang Punchok resident of Leh District, Ladakh, Buddhist by religion belonged to an economically weaker section of society. His family's monthly income was just Rs. 10,000, which made it challenging to support his family financially. Tsewang, is a skilled carpenter, he had spent eight years working as an employee. Despite his technical expertise, the lack of funds prevented him from harnessing his full potential. His journey took a significant turn when he attended an awareness camp about NMDFC loans schemes in Leh district. Where he came to know about the NMDFC loan scheme, which was being implemented by JKLFC in Leh. With the guidance and support of JKLFC, he applied for a loan of Rs. 5 lakhs on 23rd March, 2023 to set up his own carpentry unit in Leh.



Tsewang Punchok at his Carpentry unit

After sanctioning of loan amount, his carpentry unit quickly gained momentum, and he started earning a remarkable amount of Rs. 30,000 per month. This substantial increase in income not only transformed his own life but also provided better support to his family. He is thankful to JKLFC and NMDFC.

CSR Support of two Health Camps in Shamli District, Uttar Pradesh

NMDFC extended support for medical camps to cater to the healthcare needs of poor & disadvantage section of society in Shamli district of Uttar Pradesh. One camp was organized on 1st September, 2023 at Kiwana village, Kandhla block, Shamli district. A dedicated team of doctors, nurses, and technicians from Arogyam charitable hospital was hired for comprehensive health check-ups. NGO distributed essential medicines to the poor & needy patients. This camp specifically targeted under privileged people of the locality, serving 295 attendees from 10 a.m. to 4.30 p.m.



Health Camp at Kiwana Village, Shamli
1st September, 2023

The second camp was organised on 29th October, 2023 in Nojal village, Thanabhawan block, Shamli district and it generated enthusiasm among the villagers. The NGO engaged medical professionals, including physicians, eye specialists, and gynecologists, along with technicians for various tests. A total of 257 people registered for check-ups and, in addition to medical services, received valuable information on healthcare and hygiene, contributing to the overall well-being of the community. These health camps have helped in reaching to the strata of society affected by healthcare disparities and to empower them to pay attention on their well being.



Health Camp at Nojal Village, Shamli
29th October, 2023

Monthly Progress

Over ₹84 Crores released to channelizing partners for assisting 5.6 thousand beneficiaries during the month of October, 2023

During the month of October, 2023, NMDFC has released over ₹84 Cr. to Channel Partners with a cumulative release of ₹312.26 Cr. during F.Y. 2023-24 for assisting beneficiaries under the Term Loan, Education Loan and Micro Finance schemes as illustrated in the table below:

S. No.	Items	October, 2023		Cumulative 2023-24 (FY)	
		Financial (₹in Cr.)	Physical	Financial (₹in Cr.)	Physical
a.	Term Loan & Education Loan	84.62	5,642	202.26	13,485
b.	Micro Finance	0	0	110.00	44,000
	Total	84.62	5,642	312.26	57,485

Repayment & Recovery during the Month of October, 2023

Recovery From NGOs

With proactive efforts by NMDFC employees, ₹ 1.00 Lakhs has been recovered from M/s GRAMIN-Agency for Rural Income Generation & Management, Sonitpur, Assam in the month of October, 2023.

Repayments from Channel Partners

A total repayment of ₹ 162.54 Crores has been received from the various Channel Partners/SCAs during the month of October, 2023.

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