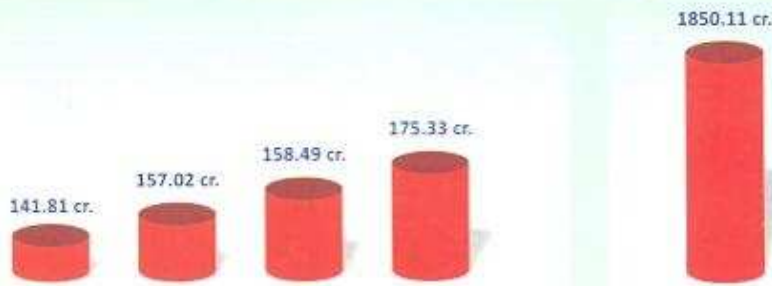


एन. बी. सी. एफ. डी. सी.
NBCFDC

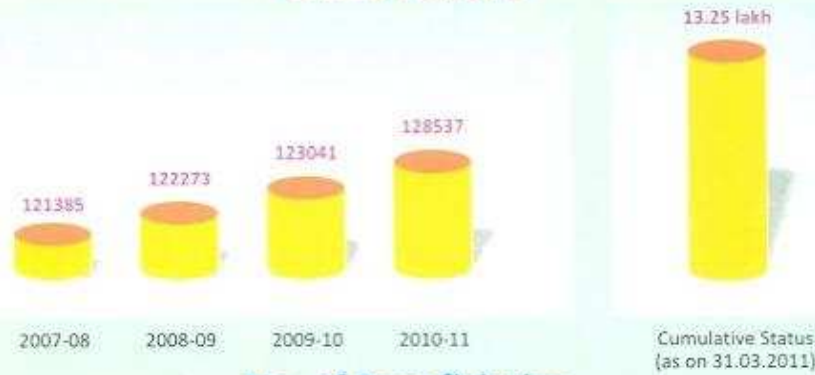
कार्य निष्पादन एवं उपलब्धियाँ
Authorized Share Capital Rs. 700 Cr.

Performance & Achievements
Paid up Capital Rs. 602.35 Cr.

Progress in XIth Five Year Plan
(2007-2011)



Disbursement



No. of Beneficiaries



एन बी सी एफ डी सी
NBC FDC

नेशनल बैकवर्ड क्लासेज फाइनेंस एण्ड डेवलपमेण्ट कॉर्पोरेशन
(भारत सरकार का उपक्रम, सामाजिक न्याय और अधिकारिता मंत्रालय)

NATIONAL BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION
(A Govt. of India Undertaking, Ministry of Social Justice & Empowerment)



The National Backward Classes Finance and Development Corporation (NBCFDC) is a Govt. of India Undertaking under the aegis of Ministry of Social Justice & Empowerment. It was incorporated as a Company **not for profit** under Section 25 of the Companies Act 1956, with an objective to promote economic and developmental activities for the benefit of Backward Classes and to assist the poorer section of these classes, living below double the poverty line, in skill development and self employment ventures. Loans are provided to the beneficiaries at concessional rate of interest through State Channelising Agencies (SCAs) nominated by respective State Govt./UT administrations.

Objectives

- To promote economic and developmental activities for the benefit of Backward Classes.
- To assist, subject to such income and/or economic criteria as may be prescribed by the Government from time to time, individuals or groups of individuals belonging to Backward Classes by way of loans and advances for economically and financially viable schemes and projects.
- To promote self employment and other ventures for the benefit of Backward Classes.
- To grant concessional finance in selected cases for persons belonging to Backward Classes living below double the poverty line.
- To extend loans to the Backward Classes for pursuing general/professional/technical education or training at graduate and higher level.
- To assist in the upgradation of technical and entrepreneurial skills of Backward Classes for proper and efficient management of production units.

Empowering BC Women & Youth Through Special Schemes

'Mahila Samridhi Yojana' (Under Micro Finance Scheme):

To provide Micro Finance to Women entrepreneurs belonging to the target group, the scheme is being implemented through SCAs in rural and urban areas by way of financing the women beneficiaries in Self-Help-Groups (SHGs). The maximum loan limit per beneficiary is Rs. 30,000/-. Interest @ 1% p.a. from NBCFDC to SCAs and 4% p.a. from SCAs to SHGs/beneficiaries. About 3.45 lakh women beneficiaries have been assisted under Mahila Samridhi Yojana.

'New Swarnima' (Under Term Loan):

For inculcating the spirit of self-reliance among the Women of Backward Classes living below the poverty line, the Corporation has special scheme for women 'New Swarnima' in Term Loan where loans have been given @ 1% p.a. to SCAs and 4% p.a. to the Women beneficiaries. More than 1.65 lakh women beneficiaries have been assisted by providing over Rs. 132 cr. through SCAs under New Swarnima Scheme.

'New Akanksha' Educational Loan Scheme:

NBCFDC provides Educational loans to the students of Backward Classes living below double the poverty line for pursuing professional/technical courses at graduate and higher levels. Maximum loan limit per students is Rs. 1.25 lakh p.a. subject to maximum of Rs. 5.0 lakh or actual expenses for entire courses, whichever is less. The rate of interest is 4% p.a. So far over and above 14 thousand BC students pursuing courses such as B.Tech, MBBS, MBA etc. have been benefitted.



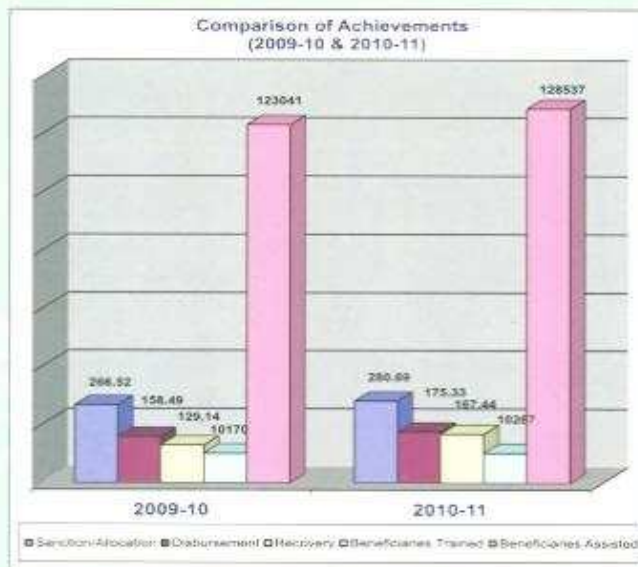
Performance Highlights At A Glance

CONSECUTIVELY IN 11th YEAR (20010-11), NBCFDC ACHIEVED EXCELLENT RESULTS IN ALL MOU PARAMETERS

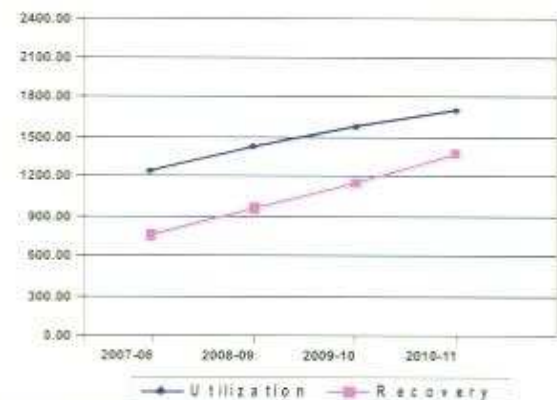
NBCFDC is forging ahead while fulfilling its commitment towards uplifting the eligible members of the Backward Classes benefiting more than 13.25 lakh beneficiaries with disbursement of loan amount of over Rs. 1850.11 cr. at the end of 31st March, 2011. NBCFDC achieved 10.62 % growth in disbursement and 4.46% growth in the coverage of beneficiaries during 2010-11 in comparison of previous year. NBCFDC continued to achieve excellent results even during the Xlth Plan by disbursing loans to the tune of Rs. 626.65 cr., inspite of limited budgetary support. Repayment/Recovery of loan from the State Channelising Agencies (SCAs) is 86.73% at the end of March, 2011.

NBCFDC plan to benefit more people through SHGs in the remaining period of Eleventh Year Plan. Achievements against MOU targets (main parameters) for 2010-11 are as under:

Main Parameters	Unit	Target	Achievements*	Variation (%)
Sanction of Loans	Rs./Cr.	255.00	280.69	+10.07
Disbursement	Rs./Cr.	150.00	175.33	+16.89
Beneficiaries Assisted	Nos.	106000	128537	+21.26
Business per Employee	Rs./Cr.	4.33	7.03	+62.35
Recovery (against overdues)	%	81.00	86.73	+5.73



Yearwise Cumulative Utilization and Cumulative Recovery



Amount in Rs. crore

Financial Achievements during Xlth Five Year Plan

	2007-08	2008-09	2009-10	2010-11*
Budgetary Support (Rs./Cr.)	31.00	36.00	35.00	40.00
Disbursement (Rs./Cr.)	141.81	151.02	158.49	175.33
Cum. Utilization (Rs./Cr.)	1220.99	1390.31	1540.71	1690.15
Repayment/Recovery (Rs./Cr.)	80.53	117.46	129.14	167.44
Target Group Trained (Nos.)	9761	9915	10170	10267
Net worth (Rs./Cr.)	710.80	765.61	816.48	875.68
Gross Margin (Rs./Cr.)	17.79	19.05	15.95	19.23
Business per Employee (Rs./Cr.)	4.34	5.31	5.69	7.03

*Provisional



Training & Development

The Corporation provides financial assistance for project-linked training for up-gradation of technical and entrepreneurial skills of eligible members of Backward Classes living below double the poverty line. The objective of this scheme is to provide training to the target group to make them self-dependent through appropriate skill and technical training in the field of traditional & technical occupations and Entrepreneurship.

For this, specialized institutes such as National Institute of Design (NID), Apparel Training & Design Center (ATDC), National Institute of Fashion Technology (NIFT) under Ministry of Textiles, National Small Industries Corporation Ltd.(NSIC), Fragrance & Flavors Development Institute, Central Glass Research Institute under Ministry of Micro Small Medium Enterprises, Indira Gandhi Rashtriya Mavav Sangrahalaya (IGRMS), Himachal Consultancy Organization Ltd., Rural Development Self-employment Training Institute(RUDSETI) etc. were associated for providing training to eligible youth in various programmes viz: Tally, CNC, Hardware Maintenance, Beautician, Pottery & Terracotta Craft, Production Supervision & Quality Control Operation, Computer & Mobile Repair, Refrigerator & Air Conditioning, Domestic Electric Appliance, Lock Making, Welding, Fruit Processing, Steel Fabrication, Dairy Products, Tie & dye etc.

During the year 2010-11, 10267 beneficiaries have been trained under various Training Programmes in traditional/technical and entrepreneurship training.

The trainees are encouraged to obtain loan under NBCFDC general loan scheme to start their business/self-employment venture after the successful completion of the training.

Monitoring & Evaluation

During the year 2010-11, the Corporation has conducted Evaluation Studies of on-going schemes in five States Gujarat, Himachal Pradesh, Karnataka, Assam & Puducherry through independent agencies Gokhale-Institute of Politics and Economics, Pune, Management Development Institute, Gurgaon, National Institute for Micro Small and Medium Enterprises (ni-msme), Mumbai, ITCOT Consultancy & Services Ltd., Chennai.

The findings of the recommendations are regularly followed up with the help of SCAs for taking remedial measures. So far, more than 50 Evaluation Studies have been conducted in different States.

The Corporation gives due emphasis on Monitoring of the NBCFDC schemes at the grass root level. The SCAs have been advised to strengthen the monitoring mechanism. On going schemes are also evaluated from time to time to have an impact assessment of the NBCFDC schemes. Beneficiary Loan Card and Response Card are used to test check the identity of the beneficiary and bring about transparency in the system.



Specimen of Beneficiary Loan Card



Training programme for the beneficiaries of N.E. States



Awards

NBCFDC's performance has been adjudged excellent during the last 10 years and also rated one of the top PSEs 4 times among the MOU signing Companies by Department of Public Enterprises Govt. of India. NBCFDC also received the "SCOPE Meritorious Award" for the year 2008-09 from the H.E. President of India Smt. Pratibha Devisingh Patil during 1st Public Sector Day ceremony on 10th April, 2010 at Vigyan Bhawan, New Delhi.



NBCFDC AWARDS/Merit Certificates	
Top Ten PSU (MOU Award)	2000-01 2001-02 2005-06 2006-07
MOU Excellence Certificates	2007-08 2008-09
SCOPE Excellent Award for outstanding contribution to the Public Sector management in smaller PSE category	2004-05
SCOPE Meritorious Award for best managed PSE under Sec. 25	2004-05 2006-07 2008-09



Corporate Social Responsibility-Free Health Care Camps for families of target group:

As per MOU target, the Corporation was required to organize free health check-up camps for the families of target group. The NBCFDC organized such camps in the States of Delhi, Gujarat, Haryana, Madhya Pradesh and Tamil Nadu.



Free Health Care Camp at Chennai

Research & Development – Study for technological improvement of projects for weavers:

The Corporation assigned the study for technological improvement of the projects for weavers in two States: Orissa and Assam. The reports from the Weavers' Service Centre, Guwahati and Bhubaneswar, Govt. of India organizations under the Ministry of Textiles have been received and the Corporation has asked the SCAs for taking necessary action in the matter and formulate special projects for availing financial assistance under NBCFDC schemes in view of these reports.

Inspection of beneficiaries:

The Corporation utilized the Services of its officials at the Head Office as well as of Regional Offices to conduct inspection of beneficiaries during their field visits. About 2900 beneficiaries were inspected during the year. The results of such inspections have been encouraging wherein it was found that in most of the cases assets have been created by the beneficiaries.

NBCFDC IS AN IS/ISO 9001:2008 COMPANY

NBCFDC has been awarded changeover certificate from IS/ISO 9001:2000 to IS/ISO 9001:2008 by Bureau of Indian Standard on 22 March, 2010.

The Quality Objective of the Corporation is to optimize organizational efficiency to achieve the MOU targets and continual enhancement of the customer satisfaction through prompt redressal of customer complaints. The quality objective of the Corporation will be based on customer needs and working through proactive and responsive customer approach, leading to customer satisfaction. This shall be achieved through competency enhancement and continual improvements of systems & processes within the regulatory framework.



Shri Mukul Wasnik, Hon'ble Minister, SJ&E, Shri D. Napoleon, Hon'ble MOS, SJ&E, GOI interacting with Beneficiaries from Puducherry during the 37th India Tourist- Industrial Fair at Chennai in Feb., 2011. Shri A.A. Naqvi, MD, NBCFDC is also seen.



Beneficiary from Haryana at Suraj Kund Craft Mela

Besides other developmental activities, the Corporation is promoting marketing facilities for the artisans of the target group by providing opportunities to participate in the country's leading fairs like India International Trade Fair, "SHILPOTSAV" at Dilli Haat and Suraj Kund Craft Mela etc. as well as in exhibitions/fairs organized in their respective States. The events not only give much needed marketing exposure to these artisans but also provide an opportunity to market their products at good price which usually they find difficult in their own places.



Beneficiaries trained in Garment Manufacturing at ATDC, displaying products during "SHILPOTSAV" at Dilli Haat.

Institutional Linkages Established by NBCFDC

NAME OF INSTITUTE	AREA OF LINKAGES
National Institute of Rural Development (NIRD)	Management Development Programme (MDP)
National Institute of Design (NID), Ahmedabad	Training & Upgradation of skills
National Institute of Banking Management (NIBM)	Evaluation Studies & MDP
National Small Industries Corporation Ltd. (NSIC)	Training & Upgradation of skills
National Institute of Financial Management (NIFM)	MDP and System study
Apparel Textile Designs Centre (ATDC)	Training & Upgradation of skills
Agriculture Finance Corporation (AFC)	Evaluation of Schemes
Indian Institute of Management (IIM), Calicut, Kozhikode	Management Development Programme (MDP)
Indira Gandhi Rashtriya Manav Sangrahalaya (IGRMS), Bhopal	Project Linked Training
India Trade Promotion Organization (ITPO)	Marketing/Exhibitions
Khadi Village Industries Commission (KVIC)	Training & Upgradation of skills
Lal Bahadur Shastri Academy of Administration (LBSAA), Mussoorie	Management Development Programme (MDP)
National Institute of Fashion Technology (NIFT)	Training & Upgradation of skills



नेशनल बैकवर्ड क्लासेज फाइनेंस एण्ड डेवलपमेण्ट कॉर्पोरेशन
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