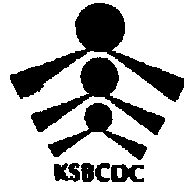


**KERALA STATE BACKWARD CLASSES
DEVELOPMENT CORPORATION LTD**



**GUIDELINES FOR
PROJECT
IMPLEMENTATION**

2015

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A NOTE ON SELF-EMPLOYMENT LOAN SCHEME

Introduction

KSBCDC's main objective is to promote economic and developmental activities for the benefit of Other Backward Classes/Minorities and to assist the poorer section of these classes in skill development and setting up self-employment ventures.

Activities that can be financed

The Corporation can assist a wide range of income generating activities under the following broad sectors

1. Agriculture and Allied

Agriculture production and related field such as irrigation, purchase of agriculture machinery, animal breeding, poultry farming, horticulture, bee keeping etc.

Purchase of equipment for agriculture services such as custom service (pesticide spray, harvesting etc.) custom hiring of agriculture machinery.

Agriculture marketing through Cooperative Societies/ Association of farmers belonging to Backward Classes/Minorities. Setting up grading and packing houses, purchase of transport vehicles for marketing of agriculture products etc.

2. Artisan and Traditional Occupation

These include barbers, washer men, tailors, weavers, carpenters, potters, black-smiths masons and manufacturing of handicraft items including brass ware, gardeners in urban area etc.



3. Technical Trades Self-Employment

These include technical trades such as electrician, plumber, sheet metal, TV/Radio repair, motor mechanic, tyre puncture repair, refrigeration mechanic etc.

4. Small Business

These include small business, tea shop, general provision stores, books and stationery shop, news paper and magazine shop, vendors, photocopier service, typewriting and word processing service etc.

5. Small Scale and Tiny Industry

Hawai chappal manufacturing, hairbrush manufacturing, safety match box manufacturing etc.

6. Transport Services

These include auto-rickshaw, taxis, tempos, trucks for hire etc. including cycle hiring service.

Above activities are illustrative and not exhaustive and beneficiaries may choose any of the occupation of their choice under these activities as their right.

The beneficiary should identify and formulate technically feasible and financially viable schemes and submit to KSBCDC for financing as per its guidelines issued from time to time.

The Unit Managers of KSBCDC should identify potential beneficiaries, their vocational training requirements and examine the viability of the schemes and sanction loans as per guidelines. They are also responsible for post disbursement follow up, recoveries and ensuring the proper utilization of loans .



NBCFDC SCHEMES



Scheme No.1 SELF-EMPLOYMENT LOAN SCHEME

The scheme is to promote self-employment among the members of the Other Backward Classes. Any viable projects can be considered under the scheme.

Maximum amount of loan : ₹ 10,00,000/- (Rupees Ten Lakh only)

Eligibility Criteria

1. The applicant must belong to any one of the notified Other Backward Classes of the State.
2. The annual family income of the applicant must be below ₹ 1,03,000/- in urban areas and ₹ 81,000/- in rural areas.
3. Age of the applicant must be between 18 and 55.
4. The applicant or his/her family member should not be a beneficiary of any of the Self Employment loans under any scheme of KSBDC or other SCAs of National agency.

Pattern of Financing

The following pattern of financing is ordinarily envisaged in such proposals.

NBCFDC contribution	85%
KSBDC contribution	10%
Beneficiary contribution	5%

Beneficiary contribution need not be collected from the beneficiary under this scheme. The beneficiaries are expected to utilize their contribution along with the loan amount for the project. The maximum loan that can be disbursed under this Scheme is **95% of the project cost** or ₹ 10,00,000/- whichever is lower and is limited to the amount requested by the beneficiary.



Rate of Interest

For loan amount up to ₹ 5 Lakh	: 6%
For loan amount above ₹ 5 lakh	: 8%

Maximum Repayment Period

For Loan up to ₹ 2 lakh	: 60 months
For Loan above ₹ 2 lakh and up to ₹ 5 lakh	: 72 months
For loan above ₹ 5 lakh	: 84 months

General Terms and Conditions

1. Pre- sanction verification is compulsory for Loan above ₹ 2 lakh.
2. Loan amount shall be disbursed in installments for loan amounting above ₹ 1 lakh.
3. Second and subsequent installments shall be disbursed only after ensuring utilization of installment already disbursed. In the case of loan above ₹ 2 lakh, onsite verification of utilization shall be done before releasing second and subsequent installments.
4. In the case of Vehicle loan, Hypothecation of the vehicle has to be ensured in favour of KSBDC. Cheque/DD (Account payee) shall be drawn in the name of Company / authorized dealer only.



Scheme No. 2

NEW SWARNIMA SCHEME FOR WOMEN

(Special Self-Employment Scheme for Backward Class Women)

New Swarnima Scheme is a special scheme for women living below the poverty line belonging to Other Backward Classes. The objective of the scheme is to develop self-reliance amongst women beneficiaries of the target groups by facilitating easy credit facilities for setting up viable economic activities.

Eligibility Criteria

1. The loan shall be extended to the women belonging to Other Backward Classes as notified by State Governments from time to time.
2. The annual family income of the applicant shall be ₹40500,- in rural areas and ₹51000,- in urban areas.
3. Age of the applicants shall be between 18 and 55.
4. Preferences should be given to widows, deserted and handicapped women. If selection is required, then annual family income of the applicant shall be taken as major criteria.
5. The applicant or his/her family member should not be a beneficiary of any of the Self Employment loans under any scheme of KSBDC or other SCAs of National agency

Quantum of Loans and Pattern of Financing

Maximum loan amount available under New Swarnima Scheme is ₹ 1,00,000/- (Rupees One Lakh only) per beneficiary.

The pattern of financing is envisaged as under:

1. NBFDC share - 95%
2. KSBDC share - 5%
3. Beneficiary Contribution - NIL

Rate of Interest : 5% p.a.

Repayment period : 60 months



Scheme No.3

EDUCATION LOAN SCHEME FOR BACKWARD CLASSES

Towards the fulfillment of the overall objectives of empowerment and development of Other Backward Classes in the State , KSBCDC provides financial assistance for pursuing professional/technical courses in India and abroad.

Objective

To extend Education Loan to the members of Backward Classes for pursuing professional or technical education at graduate and higher level.

Eligibility Criteria

- i) The loan shall be granted to members of OBCs as notified by State Government from time to time.
- ii) The annual income of the applicant's family should be below double the poverty line i.e., ₹ 81,000/- p.a. in rural areas and ₹ 1,03,000/- p.a. in urban areas.
- iii) Distance Education /Off-campus programmes are not covered under this scheme.
- iv) Age Limit : 16-32
- v) The eligibility of education loan is limited to one person per family
- vi) The applicant should have obtained admission for any professional courses approved by appropriate agency such as AICTE, Medical Council of India, UGC etc.
- vii) In the case of Foreign Education Loan, Equivalency certificate from Association of Indian Universities, New Delhi, is to be produced along with application.

Courses Covered

All professional and Technical courses at graduate and higher level approved by appropriate authority such as AICTE, Medical Council of India, UGC etc.



Purpose of Loan

Meeting Admission fee and tuition fee, books, stationery and other instruments required for the course; Examination fee; Boarding and lodging expenses; insurance premium for policy during the loan period and travel expense/passage money for studying abroad.

Maximum Loan Amount

90% of the expenditure of the course for studying in India and 85% of the expenditure of the course for studying in abroad subject to the maximum limit as given below.

Scheme	Maximum amount per year	Maximum amount for the entire course period
Studying in Kerala	1.5 lakh	7.5 lakh
Studying in other states of India	2 lakh	10 lakh
Studying in Abroad	5 lakh	20 lakh

Rate of Interest : 4% for Boys and 3.5% for Girls

Repayment Period : 60 months

The beneficiary should repay the loan in equated monthly installments over a period of 5 years. The repayments will start after 3 months on employment of the student or on completion of 6 months after the final examination whichever is earlier. In the event of non-disbursement of the loan due to the poor performance of the student in the examinations or discontinuation of the course by the student, corporation reserves the right to fix a repayment schedule as it deems fit for the recovery of the loan amount. In the case the candidate discontinues the studies due to any reason whatsoever, the loan with interest would become repayable immediately in full or in installments.



Scheme 4 Saksham Loan Scheme

Objective

This is a special scheme for young professionals belonging to OBCs with provision of concessional loans to set-up their own self-employment ventures such as Doctors Clinic, Nursing Homes, Physiotherapy Clinics, Bio-Medical Labs, Lawyers Office, Engineering Unit, Chemist Shops, Architect Offices, Office for CA/Financial Consultancy after completing the professional courses.

Eligibility Criteria

1. The applicant shall belong to OBC as notified by State Government from time to time.
2. The applicant should have obtained a professional education/training.
3. Unemployed youth having annual family income below ₹ 1,03,000/- in urban areas and ₹ 81,000/- in rural areas.
4. Age limit – 18 years to 55 years.
5. The applicant or his/her family member should not be a beneficiary of any of the Self Employment loans under any scheme of KSBCDC or other SCAs of National agency.

Maximum Limit of Loan

The maximum loan limit is ₹ 10 lakh.

Pattern of Financing

i) NBCFDC Loan	: 85%
ii) KSBCDC Loan	: 10%
iii) Beneficiaries Contribution	: 05%



Rate of Interest

- i) Up to ₹ 5 lakh : 6 % p.a
- ii) Above ₹ 5 lakh : 8 % p.a

Maximum Repayment Period

- For Loan up to ₹ 2 lakh : 60 months
- For Loan above ₹ 2 lakh and up to ₹5 lakh :72 months
- For loan above ₹ 5 lakh : 84 months



Scheme No.5

Shilp Sambada (For artisans & handicraft persons) Loan scheme

The objective of this scheme is to upgrade the technical and entrepreneurial skill of Other Backward Classes by way of providing training and financial assistance for self employment in traditional craft etc. Loan shall be sanctioned to the artisans and handicraft persons to secure their traditional art & craft and to provide training to upgrade their existing skills with latest technological inputs such as CAD, design development etc.

Eligibility Criteria

1. The applicant must belong to any one of the notified OBCs of the State.
2. The annual family income of the applicant must be below ₹1,03,000/- in urban areas and ₹ 81,000/- in rural areas.
3. Age of the applicants must be between 18 and 55.
4. The applicant or his/her family member should not be a beneficiary of any of the Self Employment loans under any scheme of KSBDC or other SCAs of National agency.

Maximum Limit of Loan

The maximum loan limit is ₹ 10 lakh.

Pattern of Financing

- | | |
|---------------------------------|-------|
| i) NBCFDC Loan | : 85% |
| ii) KSBDC Loan | : 10% |
| iii) Beneficiaries Contribution | : 05% |

Rate of Interest

- | | |
|--------------------|----------|
| i) Up to ₹ 5 lakh | : 6% p.a |
| ii) Above ₹ 5 lakh | : 8% p.a |

Maximum Repayment Period

- | | |
|--|-------------|
| For Loan up to ₹ 2 lakh | : 60 months |
| For Loan above ₹ 2 lakh and up to ₹ 5 lakh | : 72 months |
| For loan above ₹ 5 lakh | : 84 months |



Scheme 6 Krishi Sambada

The objective of this scheme is to provide concessional loan under Micro Finance to small farmers, vegetable growers of the target group for urgent requirement of funds for any cash crop.

Eligibility Criteria

1. The applicant must belong to any one of the notified Other Backward Classes of the state.
2. The annual family income of the applicant must be below ₹.1,03,000/- in urban areas and ₹.81,000/- in rural areas.
3. Age of the applicants must be between 18 and 55.
4. The applicant or his/her family member should not be a beneficiary of any of the Self Employment loans under any scheme of KSBDC or other SCAs of National agency.

Maximum Limit of Loan

The maximum loan limit is ₹.50,000/-

Pattern of Finance

- | | |
|----------------|-------|
| i) NBCFDC Loan | : 95% |
| ii) KSBDC Loan | : 05% |

Rate of Interest : 4 % p.a.



Scheme 7

Micro-Credit Scheme

This scheme is framed for helping the poorest among the poor who need loans of very small amount, and need the money as quickly as possible at their doorsteps. This scheme is implemented through Non Governmental Organizations (NGOs) and Kudumbasree Community Development Societies (CDSs). KSBCDC sanctions loans to NGOs/CDSs which in turn distribute this loan to individuals through its self help groups. The Loan should be given to only for income generating activities (group or individual scheme)

Eligibility Criteria

1. The applicant must belong to any one of the notified OBCs of the State.
2. At least 75% of the members in each of the selected SHGs/NHGs shall be OBCs.
3. At least 75% of the members availing loan in each of the selected SHGs/NHGs shall be OBCs.
4. The annual family income of the applicants must be below ₹ 1,03,000/- in urban areas and ₹ 81,000/- in rural areas.
5. Age of the applicants must be between 18 and 55.
6. The number of members in SHG shall be at least 10 and maximum 20.
7. The applicants shall not be a beneficiary to any of the Self Employment loan under any scheme of the Corporation.

Maximum Amount of Loan

- Maximum Amount per beneficiary : ₹.25,000/-
- Maximum amount of loan to SHGs/NHGs : ₹. 5 lakh
- Maximum amount of loan to CDS : ₹. 50 lakh
- Maximum amount of loan to NGOs : No limit

Pattern of Financing

KSBCDC : Beneficiary contribution : 90: 10

Rate of Interest

- Rate of Interest to NGO/CDSs : 3%
- Rate of Interest to SHG/NHG members : 5%

Maximum Repayment Period : 36 months

Note: Refer detailed guidelines for enlistment, sanction of loan etc for NGOs/CDS



Scheme No.8

Mahila Samridhi Yojana (Micro Credit Scheme for Women)

This is a micro credit scheme exclusively for women. Scheme is framed for helping the poorest among the poor who need finance for income generating activities (group or individual scheme). This scheme is implemented through Kudumbasree Community Development Societies (CDSs). KSBCDC sanctions loans to CDSs which in turn distribute this loan to individuals through its self help groups..

Eligibility Criteria

1. The applicant must belong to any one of the notified OBCs of the state.
2. At least 75% of the members in each of the selected SHGs/NHGs shall be OBCs
3. At least 75% of the members availing loan in each of the selected SHGs/NHGs shall be OBCs
4. The annual family income of the applicants must be below ₹ 1,03,000/- in urban areas and ₹ 81,000/- in rural areas.
5. Age of the applicants must be between 18 and 55.
6. The number of members in SHG shall be at least 10 and maximum 20.
7. The applicants shall not be a beneficiary to any of the Self Employment loan under any scheme of the Corporation.

Pattern of Financing

- The Maximum Amount per beneficiary : ₹ 25,000/-
- Maximum amount of loan to SHGs/NHGs : ₹ 5 lakh
- Maximum amount of loan to CDS : ₹ 50 lakh

Rate of Interest

- Rate of Interest to CDSs : 2%
- Rate of Interest to SHG/NHG members : 4%



Pattern of Financing

KSBCDC : Beneficiary contribution : 95:5

Maximum Repayment Period : 36 months

Joint Liability Group under NHGs of CDS

Joint Liability Group under NHGs of CDS can also be considered for financing subject to the following special conditions

Maximum loan amount to a JLG : The maximum amount of loan limited to ₹ 50,000/- per member of JLG. The loan is sanctioned for setting up group project only. The other conditions of Micro credit loan are applicable to JLGs also.

Note: Refer detailed guidelines for enlistment, sanction of loan etc for NGOs/CDS



NMDFC SCHEME



Scheme No.1

SELF-EMPLOYMENT LOAN SCHEME FOR MINORITIES

The scheme is to promote self-employment among the members of the Minority communities. Any viable projects can be considered under the scheme.

Eligibility Criteria

1. The applicant must belong to any one of the notified Minority communities (Muslim, Christian, Sikh, Parsi, Buddhist and Jains)
2. Age of the applicants must be between 18 and 55.
3. The applicant or his/her family member should not be a beneficiary of any of the Self Employment loans under any scheme of KSBCDC or other SCAs of National agency.

The eligibility criteria under Credit line 1 and Credit line 2 are given below.

Credit line 1

The annual family income of the applicant must be below ₹ 1,03,000/- in urban areas and ₹ 81,000/- in rural areas.

Credit line 2

The annual family income of the applicant must be below ₹ 6 lakh per annum.

Maximum Amount of Loan, Rate of Interest & Repayment Period

Target group	Maximum Amount of Loan	Rate of interest	Repayment period
Credit Line 1	₹ 15 lakh	6%	60 months
Credit Line 2	₹ 20 lakh	For women- 6% For Men- 8%	60 months



Pattern of Financing

The following pattern of financing is ordinarily envisaged in such proposals.

NBCFDC contribution	90%
KSBCDC contribution	5%
Beneficiary Contribution	5%

Beneficiary contribution need not be collected from the beneficiary under this scheme. The beneficiaries are expected to utilize their contribution along with the loan amount for the project.

General Terms & Conditions

1. Pre sanction verification is compulsory for Loan above ₹.2 lakh.
2. Loan amount shall be disbursed in installments for loan amounting above ₹.1 lakh.
3. Second and subsequent installments shall be disbursed only after utilization of installment already disbursed. In the case of loan above ₹ 2 lakh onsite verification of utilization shall be done before releasing second and subsequent installments.
4. In the case of Vehicle loan, Hypothecation of the vehicle has to be ensured in favour of KSBCDC. Cheque/DD (Account payee) shall be drawn in the name of Company / authorized dealer only.



Scheme No.2 EDUCATION LOAN SCHEME FOR MINORITY COMMUNITIES

NMDFC introduced the Educational Loan Scheme with the objectives to facilitate job oriented education amongst the weaker section of the Minorities.

Objectives

The identified courses should be such that are having the utmost probability of equipping the beneficiaries for jobs and should be a shorter duration upto 5 years. Educational loan should be given for courses, which are within the reach of the targeted group and have the least possibility of being misused.

Eligibility Criteria

- i) The applicant shall belong to the notified Minority Communities.
- ii) a. Credit line 1: The annual family income of the parent/guardian of the applicant should be below ₹ 81,000/- in rural areas and ₹ 1,03,000/- in urban areas.
b. Credit Line 2 : The annual family income of the applicant must be below ₹ 6 lakh per annum.
- iii) The applicant shall be in the age group of 16-32 years.
- iv) Confirmed admission in the intended course is the basic requirement for availing the loan.
- v) Women and Physically challenged candidates would be given preference.
- vi) Selection for Admission of the course out of the eligible candidates shall be strictly on the basis of merit.
- vii) In the case of Foreign Education Loan, equivalency certificate from Association of Indian University, New Delhi is to be produced along with the application.

Maximum Amount of Loan- Credit line 1

Scheme	Maximum amount per year	Maximum amount for the entire course period
Studying in Kerala	1.5 lakh	7.5 lakh
Studying in other states of India	2 lakh	10 lakh
Studying in Abroad	5 lakh	20 lakh



Maximum Amount of Loan- Credit line 2

Scheme	Maximum amount per year	Maximum amount for the entire course period
Studying in Kerala/ other states of India	4 lakh	20 lakh
Studying in Abroad	6 lakh	30 lakh

Rate of Interest & Repayment Period

Target group	Rate of interest	Repayment period
Credit Line 1	3 %	60 months
Credit Line 2	For women-5% For Men- 8%	60 months

Pattern of Financing

NMDFC Share	- 90%
KSBCDC Share	- 5%
Beneficiary share	- 5%

Study In India

Eligible Courses

- i) The course of study should have good potential in the job market. Any Technical/Professional courses including Diploma & Degree level courses may be considered.
- ii) The duration of the course shall not exceed **five years**. However, short duration courses may also be preferred.
- iii) The College/Institute should have been offering the courses for the last 3 years and should be recognized by the Central/State Government/University or by appropriate authority such as AICTE.



Purpose of the Loan and Maximum Loan Amount

Loan will be admissible for expenditure on the following items:

- i) Admission fee and tuition fee.
- ii) Cost of books, stationery and other instruments required for the course.
- iii) Examination fee
- iv) Boarding and lodging expenses.

The loan amount must be limited to actual expenditure, subject to a maximum provided as per the scheme

Study in Abroad

- Graduation - for job oriented Professional/Technical courses offered by the reputed University.
- Post graduation-MCA,MBA,MS etc list of courses annexed (see Annexure 1)

Pilot Training Programmes offered by recognized institutions abroad approved by competent authority in that country. Example: In USA, the Federal Aviation Administration, Govt. of USA, the license issued by such institutions should be convertible into correspondent Indian Licences in case the applicant desires to take up employment in India after completion of course/trial abroad, as per directives of Director General of Civil Aviation, Government of India.

Terms of Release of Loan

- i) Admission fee, tuition fee, examination fee and similar expenditure will be paid by account payee cheque in the name of applicant and co-borrower.
- ii) The loan will be released in installments on annual basis depending upon the system of the concerned College/Institute. The second and subsequent installment of loan will be released on production of Course Certificate and Mark lists with regard to successful completion of the previous term. A certificate in this regard may be obtained from head of the institute.



Scheme No.3 Micro-Credit Scheme

This scheme is framed for helping the poorest among the poor who need loans of very small amount, and need the money as quickly as possible at their doorsteps. This scheme is implemented through Non Governmental Organizations (NGOs) and Kudumbasree Community Development Societies (CDSs). KSBCDC sanctions loans to NGOs/CDSs which in turn distribute this loan to individuals through its self help groups. The Loan should be given to only for income generating activities (group or individual scheme)

Eligibility Criteria

1. The applicant shall belong to any one of the notified Minority communities of the State.
2. At least 75% of the members in each of the selected SHGs/NHGs shall be Minorities
3. At least 75% of the members availing loan in each of the selected SHGs/NHGs shall be Minorities.
4. The annual family income of the applicants must be below ₹ 1,03,000/- in urban areas and ₹ 81,000/- in rural areas.
5. Age of the applicants must be between 18 and 55.
6. The number of members in SHG shall be at least 10 and maximum 20.
7. The applicants shall not be a beneficiary to any of the Self Employment loan under any scheme of the Corporation.

Maximum amount of loan

- The Maximum Amount per beneficiary : ₹ 25,000/-
- Maximum amount of loan to SHGs/NHGs : ₹ 5 lakh
- Maximum amount of loan to CDSs/NGOs : ₹ 25 lakh

Pattern of Financing

NMDFC:KSBCDC:Beneficiary contribution : 90:5:5

Rate of Interest

- Rate of Interest to NGO/CDSs : 2 %
- Rate of Interest to SHG/NHG members : 7 %

Maximum Repayment period : 36 months



Joint Liability Group under NHGs of CDS

Joint Liability Group under NHGs of CDS can also be considered for financing subject to the following special conditions

Maximum loan amount to a JLG : The maximum amount of loan limited to ₹ 50,000/- per member of JLG. The loan is sanctioned for setting up group project only. The other conditions of Micro credit loan are applicable to JLGs also.

Note: Refer detailed guidelines for enlistment, sanction of loan etc for NGOs/CDS



KSBCDC OWN FUND SCHEMES



Scheme No.1

Marriage Assistance Loan Scheme

Objective

The objective of the scheme is to financially assist the marriage of a girl child belonging to Other Backward Classes/Minorities.

Eligibility Criteria

1. The applicant must belong to any one of the notified Other Backward Classes or Minorities of the State.
2. The annual family income of the applicant family must be below ₹ 1,03,000/-.
3. Age of the girl shall be 18 or above.
4. If the applicant is the parent his/her age shall be less than 60 years.
5. Brother/Sister of the girl whose name is included in the same ration card is **also eligible to apply.**

Quantum of loan and Pattern of Financing

This scheme is an own fund scheme of the Corporation. Maximum loan amount available under the Scheme is ₹ 1,50,000/- (Rupees One lakh fifty thousand only) per beneficiary. The beneficiary contribution is not stipulated under the scheme.

Rate of Interest : 6%

Other conditions

The application for the loan need be submitted before the date of marriage.

Maximum Repayment period : 60 months



Scheme No.2

Foreign Employment Loan Scheme

Objectives

The objective of the scheme is to finance persons belonging to Other Backward Classes/Minorities in the state to meet his/her travel, visa and connected expenses for proceeding to abroad for employment.

Eligibility Criteria

1. The applicant must belong to any one of the notified Other Backward Classes or Minorities of the state.
2. The annual family income of the applicant family must be below ₹ 1,03,000
3. Age of the applicants must be between 18 and 50.

Quantum of loan and Pattern of Financing

This scheme is an own fund scheme of the corporation. Maximum loan amount available under **the Scheme is ₹ 1,00,000/-** (Rupees one lakh only) per beneficiary. The beneficiary contribution is not stipulated under the scheme.

Rate of Interest : 8%

Other conditions

1. The applicant should produce his valid passport and job visa/group visa to avail the loan.
2. In addition to the sufficient security, one family member of the loanee (father/mother/wife/husband/brother/sister) shall sign in the agreement as co-obligant

Maximum Repayment period : 60 months



Scheme No. 3

Vehicle loan Scheme

The objective of the scheme is to assist the employees who belong to Other Backward Classes/Minorities and working in Government, Public Sector Undertakings, Public/Private Limited Companies or Entrepreneurs to purchase vehicles for their personal traveling purposes.

Eligibility criteria

1. The applicant must belong to any one of the notified Other Backward Classes or Minorities of the state.
2. Annual Family Income of the Applicant must be below 6 lakh.
3. The age of the applicant shall be between 18 and 60 years.
4. The applicant should have valid driving license

Quantum of loan and Pattern of Financing

This scheme is an own fund scheme of the corporation. Maximum loan amount available under the Scheme is ₹ 5,00,000/- (Rupees Five lakh only) or 90 % of the cost of the vehicle, whichever is less.

Rate of Interest : 10%.

Maximum Repayment Period

For Loan up to ₹ 2 lakh	: 60 months
For Loan above ₹ 2 lakh and up to ₹ 5 lakh	: 72 months

Other Conditions

1. Hypothecation of the vehicle shall be done in favour of KSBCDC
2. Cheque/ DD shall be issued in favour of the Supplier/Dealer



Scheme No.4

Consumer Durable Loan Scheme

The objective of the scheme is to assist the employees who belong to Other Backward classes/Minorities and working in Government, Public Sector, Reputed private institutions to purchase consumer durables (home appliances, furniture, Computer etc) for their personal purposes.

Eligibility criteria

1. The applicant must belong to any one of the notified Other Backward Classes or Minorities of the State.
2. Annual Family Income of the Applicant must be below 6 lakh.
3. The age of the applicant shall be between 18 and 60 years.

Quantum of loan and Pattern of Financing

This scheme is an own fund scheme of the corporation. Maximum loan amount available under the Scheme is ₹ 2,00,000/- (Rupees Two Lakh only). The Cheque shall be disbursed to the company /dealer only as Account payee cheque/DD as per Proforma invoice/quotation..

Rate of Interest : 10%

Maximum Repayment Period : 60 months



Scheme No. 5

Swasthagriha (House Maintenance) Loan Scheme

The objective of the scheme is to assist the employees who belong to Other Backward Classes /Minorities and working in Government, Public Sector Undertakings & Public and Private Limited Companies, to repair/extend their houses.

Eligibility criteria

1. The applicant must belong to any one of the notified Backward Classes or Minorities of the state.
2. Annual Family Income of the Applicant must be below 6 lakh.
3. The age of the applicant shall be between 18 and 60 years.
4. The loan shall be used for maintenance of the existing house/building owned by the applicant or his/her spouse or jointly by the applicant and his/her spouse.

Quantum of loan and Pattern of Financing

This is an own fund scheme of the corporation. Maximum loan amount available under the Scheme is ₹3,00,000/- (Rupees Three Lakh only) per beneficiary. The beneficiary contribution is not stipulated under the scheme. Loan upto one lakh shall be disbursed as single installment . In the case of loans above 1 lakh, disbursement shall be done in two installments.

The second installment shall be disbursed only on getting an affidavit and photograph from the loanee regarding satisfactory utilization of 1st installment.

Rate of Interest : 10.50 %

Maximum Repayment Period :

For Loan up to ₹ 2 lakh : 60 months
For Loan above ₹ 2 lakh and up to ₹ 3 lakh : 72 months



Scheme No. 6

Suvarnasree Loan Scheme

The objective of the scheme is to assist persons belonging to Other Backward Classes/Minorities to meet their various needs like Purchase of land, Two Wheeler, Consumer Durables, Computer, Machineries, House maintenance, installation of bio gas plant, Solar plant, Garbage plant etc..

Eligibility criteria

1. The applicant must belong to any one of the notified Backward Classes or Minorities of the state.
2. The annual family income of the applicant must be below ₹ 1,03,000
3. The age of the applicant shall be between 18 and 55 years.

Quantum of loan

This is an own fund scheme of the Corporation. Maximum loan amount available under the Scheme is ₹ 2,00,000/- (Rupees two lakh only) per beneficiary.

Rate of Interest : 9%

Maximum Repayment period : 60 months



Scheme No. 7

Working Capital Loan scheme

The objective of the scheme is to assist the beneficiaries of KSBCDC who have once availed a Self Employment Loan from the Corporation. This loan can be used for meeting the working capital requirement of the existing business. The loan can be availed only after completion of repayment of the Self Employment Loan. **The applicant should have a satisfactory repayment history and has to produce proof for the successful running of the existing self employment venture. (Supported by photographs and other documents).**

Eligibility criteria

1. The applicant must belong to any one of the notified Other Backward Classes or Minorities of the state.
2. The annual family income of the applicant must be below ₹ 1,03,000.
3. The age of the applicant shall be between 18 and 55 years.

Quantum of loan

This scheme is an own fund scheme of the corporation. Maximum loan amount available under the Scheme is ₹ 2,00,000/- (Rupees two Lakh only) per beneficiary.

Rate of Interest : 7 %

Maximum Repayment period : 60 months



Scheme No.8 SELF-EMPLOYMENT LOAN SCHEME

The scheme is to promote self-employment among the members of the Other Backward Classes/Minorities. Any viable projects can be considered under the scheme. Maximum amount of loan: ₹ 10,00,000/-(Rupees Ten Lakh only)

Eligibility Criteria

- The applicant must belong to any one of the notified Other Backward Classes or Minorities of the state.
- The annual family income of the applicant must be below ₹ 1,03,000/-
- Age of the applicants must be between 18 and 55.
- The applicant or his/her family member should not be a beneficiary of any of the Self Employment loan under any scheme of KSBCDC or other SCAs of National agency.

Pattern of Financing

KSBCDC contribution	: 90%
Beneficiary Contribution	: 10%

Beneficiary contribution need not be collected from the beneficiary under this scheme. The beneficiaries are expected to utilize the amount along with the loan amount for the project. The maximum loan that can be disbursed under this Scheme is **90% of the project cost** or ₹ 10,00,000/- whichever is lower and is limited to the amount requested by the beneficiary.

Rate of Interest

For loan amount up to ₹ 5 Lakh	: 6%
For loan amount above ₹ 5 lakh	: 8%

Maximum Repayment period

For Loan up to ₹ 2 lakh	: 60 months
For Loan above ₹ 2 lakh and up to ₹ 5 lakh	: 72 months



For loan above ₹ 5 lakh

: 84 months

General Terms and Conditions

1. Pre sanction verification is compulsory for Loan above ₹ 2 lakh.
2. Loan amount to be disbursed in installments for loan amounting above ₹ 1 lakh. Second and subsequent installment shall be disbursed only after ensuring utilization of installment already disbursed.
3. In the case of Vehicle loan for self employment purpose, on the road price can be considered for financing. Hypothecation of the vehicle has to be ensured in favour of KSBDC. Cheque/DD (Account payee) shall be drawn in the name of Company/authorized dealer only.



Scheme No. 9

Vidyasree (Education) Loan Scheme

The objective of this loan is to finance to meet the study expenditures of students belonging to Other Backward Classes/Minorities

Objectives

- i) To extend loans to the members of Other Backward Classes or Minorities for pursuing Professional/ Technical/Vocational/Diploma education at graduate and post-graduate level.
- ii) To provide better educational opportunities within the reach of eligible members of backward classes/Minorities.
- iii) To enable the needy students belonging to Backward Classes/Minorities, going for higher studies in Professional/Technical/Vocational/Diploma Courses approved by Govt. of India/Universities.

Eligibility Criteria

- i) The loan shall be granted to members of Backward Classes/Minorities, as notified by State Government from time to time.
- ii) The annual income of the applicant's family should be below ₹ 1,03,000/-.
- iii) The applicant should have obtained admission for any full-time/ specified part time Professional/Technical/Vocational/Diploma Courses approved by the appropriate authority under Govt.
- iv) Distant education/Part-time programmes are not covered under this scheme.
- v) Age Limit : 16-32

Courses Covered

All professional /Technical/Vocational/Diploma courses at graduate and post graduate level approved by Govt. of India/Universities, Minimum duration of the course should be 1 year.



Purpose of Loan

- i) Admission fee and Tuition fee.
- ii) Cost of Books, Stationery and other instruments required for the course.
- iii) Examination Fee.
- iv) Boarding and lodging expenses
- v) Premium for Life insurance policy

Maximum Loan Limit

90% of the expenditure of course subject to maximum loan limit of ₹ 2 lakh. The maximum loan amount limited to ₹1.lakh per year. 2nd and subsequent installments will be released only after producing certificate from the Principal of the institution regarding the satisfactory performance of the students. In case of courses with a duration exceeding 1 year, the loan has to be disbursed in installments based on the fee certificate issued from the institute.

Rate of Interest : 6 %

Maximum Repayment period : 60 months



Scheme No.10 Business Development Loan Scheme

Objectives

The scheme is to assist entrepreneurs belonging to OBCs/Minorities to development their existing business. The loan can be availed for expansion/modernization or for working capital requirements.

Eligibility Criteria:

1. The applicant must belong to any one of the notified Other Backward Classes or Minorities of the state.
2. The annual family income of the applicant must be below ₹ 1,03,000
3. Age of the applicants must be between 18 and 60.
4. The applicant should not be a beneficiary to any of the Self Employment loan under any scheme of this Corporation or other SCAs
5. Neither the applicant nor any member of his family member should be a beneficiary to Self Employment loan of KSBCDC.
6. Applicant should be operating any viable self employment venture successfully for at least 2 years prior to the date of application.
7. Beneficiary should produce 6 months bank statement of his firm.

Loan Amount:

Maximum loan amount under the scheme shall be ₹ 3 lakh.

Pattern of Financing:

KSBCDC contribution : 90%
Beneficiary contribution : 10%

Beneficiary contribution need not be collected from the beneficiary under this scheme. The beneficiaries are expected to utilize the amount along with the loan amount for the project. The maximum loan that can be disbursed under this Scheme is **90% of the project cost** or ₹ 3,00,000/- whichever is lower and is limited to the amount requested by the beneficiary.

Rate of Interest : 9%

Maximum Repayment period :

For Loan up to ₹ 2 lakh : 60 months
For Loan above ₹ 2 lakh and up to ₹ 3 lakh : 72 months



Scheme No.11

Personal Loan

The objective of the scheme is to assist the employees who belong to Other backward classes/Minorities and working in Government, Public Sector, Reputed private institutions for catering their various personal requirements.

Eligibility criteria

1. The applicant must belong to any one of the notified Other Backward Classes / Minority of the State.
2. The annual income of the applicant's family should be below ₹ 6,00,000/-
3. The age of the applicant shall be between 18 and 60 years.
4. All permanent employees of KSBCDC are eligible for this loan without considering annual income criteria.

Quantum of loan and Pattern of Financing

This scheme is an own fund scheme of the Corporation. Maximum loan amount available under the Scheme is ₹ 3,00,000/- (Rupees Three lakh only).

Rate of Interest : 11 % (for BCDC employees- 7%)

Maximum Repayment Period : 60 months



Scheme No.12

FOREIGN EDUCATION LOAN SCHEME

Towards the fulfillment of the overall objectives of empowerment and development of OBCs and Minorities in the state, KSBCDC provides financial assistance for pursuing professional/technical courses in India and abroad.

Objective

To extend Education Loan to the members of OBCs and Minorities in the state for pursuing professional or technical education at graduate and higher level.

Eligibility Criteria

- i) The loan shall be granted to members of OBCs and minorities, as notified by State Government from time to time.
- ii) The annual income of the applicant's family should be below ₹ 6,00,000/- p.a.
- iii) Distance Education /Off-campus programmes are not covered under this scheme.
- iv) Age Limit : 16-32
- v) The eligibility of education loan is limited to one person per family
- vi) Equivalency Certificate from Association of Indian Universities, New Delhi, is to be produced along with application.
- vii) The applicant shall not be a beneficiary of the Education loan scheme under NBCFDC or NMDFC.

Courses Covered

All professional and Technical courses at graduate and higher level.



Purpose of Loan

Meeting Admission fee and tuition fee, books, stationery and other instruments required for the course; Examination fee; Boarding and lodging expenses; insurance premium for policy during the loan period and travel expense/passage money for studying abroad.

Maximum Loan Amount

85% of the expenditure of the course subject to maximum loan limit of ₹ 20 lakh for the entire course.

Rate of Interest : 8% for Boys and 6% for Girls

Repayment Period : 60 months

The beneficiary should repay the loan in equated monthly installments over a period of 5 years. The repayments will start after 3 months on employment of the student or on completion of 6 months after the final examination whichever is earlier. In the event of non-disbursement of the loan due to the poor performance of the student in the examinations or discontinuation of the course by the student, corporation reserves the right to fix a repayment schedule as it deems fit for the recovery of the loan amount. In the case the candidate discontinues the studies due to any reason whatsoever, the loan with interest would become repayable immediately in full or in installments.



General Guidelines for Implementation



GENERAL GUIDELINES

I. Application form and its distribution

1. Printing of the Application form shall be done at the Head Office level. Necessary instructions will be printed in the application form itself. The following are the code numbers of application form for different schemes.

Form No.	Name of Scheme
I	Self Employment and all other loan schemes except Micro Credit and Education Loan
II	Education loan schemes (including NBCFDC , NMDFC , KSBCDC foreign Education loan Scheme and Vidya Sree)
III	Micro credit(Micro Credit And Mahila Samridhy Yojana)

2. The Price of the application form is fixed as ₹ 30/- (booklet form)for all schemes except Micro Credit. In the case of Micro Credit, the application fee is ₹ 100
3. Application forms may be distributed at any time subject to the target fixed for the Unit offices.

II. Issue of Application Forms.

Issue of Application forms shall be done by the Unit offices. In the 'Application issue' form in bcdonline, enter Applicant name, select loan scheme and caste. Application number and Receipt number will be generated by the system. Cost of the Application form has to be collected. **Application Issue Register** has to be maintained.



III. Acknowledgement of Application on receipt.

The receipt of the application has to be acknowledged by a receipt on the date of receipt itself.

Application Received Register has to be maintained with relevant details. The application received should enter in the bcdonline in the day itself

IV. The following has to be ensured during primary scrutiny of applications received

1. Annual income certificate issued by the Village Officer. In case of employee loans, pay slip is enough for proof of income.
2. Copy of Pass book of Bank account of the applicant
3. Copy of Aadhar card
4. Self attested copy of the SSLC Book as proof of Community/Caste OR Community/Caste certificate issued by the Village Officer.
5. Age Proof
6. Project details in prescribed format for
7. Copy of Bank passbook of the applicant, if available.

V. Documents to be produced for verification at the time of the Scrutiny

1. Ration card
2. Aadhar card/Election ID Card
3. Bank Passbook
4. Age certificate (School certificate or Election Identity card or any other valid identity card or Medical Certificate).
5. School leaving certificates as proof of Caste/Religion.
6. Certificate to prove technical qualification/experience, if required
7. No dues Certificate from other financial agencies for the loans availed by the applicant, if required.



VI. Application coming under the following categories may be rejected at the time of Scrutiny

1. A second loan under Self Employment Scheme is not permissible to the same person/his/her family members.
2. Application submitted by a person who is an existing loanee of a self-employment loan from other SCAs of NBCFDC and NMDFC (KSWDC, Matsyafed, Minority Development Corporation etc)
3. Application submitted by a person who is a chronic defaulter of any of the financial institution.

VII. Application Data Entry

Data entry has to be done in bcdonline, on the day of receipt of application. Basic details of the applicant viz. address, phone number, date of birth and annual income has to be entered and register number should be written in the front page of application.

VIII. Beneficiary Selection and Loan Sanction

The technical and marketing feasibility about the project may be taken as major criteria for sanctioning/recommending loan amount. Interview shall be conducted on the same day of receipt of application or not later than 30 days.

Details of Loan sanction committee and the loan amount that can be sanctioned at Sub District office and District Office level are given below



Office	Loan Limit	Members of the Project Sanction Committee
District Office	₹ 5 lakh	<u>District Level Project Sanction Committee (DLPSC)</u> Chairman: Manager Members 1. Assistant Manager 2. One staff among Project Assistant/Senior Assistant/Accountant nominated by the District Manager
Sub District Office	₹ 5 lakh	<u>Sub District Level Project Sanction Committee (SDLPSC)</u> Chairman : Manager Member: one staff of the unit (not below the rank of JPA) nominated by the Unit Manager

For loan above ₹ 5 lakh, there shall be **Regional Level Project Sanction Committee (RLPSC)** with **General Manager (Projects)** as **chairman** and the **concerned managers** of the District and **Sub District** as members. The Districts included under Regional Level Project Sanction Committee are given below:

North Region	Kasaragod, Kannur , Wayanad Kozhikode, Malappuram and Palakkad
Central Region	Thrissur , Ernakulam , Kottayam and Idukki
South Region	Alappuzha, Kollam, Pathanamthitta and Thiruvananthapuram



For loan above ₹ 2 lakh, the applicant shall be directed to submit project report indicating the following details.

- a. Details of the promoter (educational qualification/skill/experience etc
- b. The project, products/services offered.
- c. Location.
- d. Machinery details.
- e. Market analysis.
- f. Cost of the Project & Means of Finance.
- g. Working capital assessment and its sources.
- h. Projected profitability statements and balance sheet.
- i. Cash flow statement.
- j. Profitability parameters (Break Even Point, Payback period, IRR etc).

IX. Special Conditions prescribed for high value loans (Self employment Loan above ₹ 2 Lakh)

1. The working capital component should not be more than 40% of the project cost. If it exceeds, then the remaining amount has to be obtained as loan from Banks. It should be clearly mentioned in the project report.
2. In addition to collateral securities, the assets created out of loan from KSBCDC shall also be hypothecated to KSBCDC.
3. Projects submitted by individual beneficiary need only be considered for financing. Projects of partnership firm/Company need not be considered.
4. Pre sanction inspection shall be conducted prior to selection process by the District/unit Office. The competency and background of the applicant to implement the project, the locational advantage, technical and marketing potential etc shall be clearly mentioned in the inspection report as per format.



5. Pre-sanction inspection shall be conducted by one among the members of the District Level/Sub District level Project Sanction Committee.
6. The interview for selection of beneficiaries for all schemes shall be done by the District/Sub District Level Project sanction committee. After detailed scrutiny of all aspects of the projects, the Sub District Level Project Sanction Committee can sanction maximum ₹ 5 lakh. The Quorum of the committee is 2
7. Application for loan above 5 lakh shall be placed before the Regional level Project Sanction committee for approval along with duly filled in Pre-sanction inspection report, project appraisal form and copies of application and project report
8. Minutes of the SDLPSC, DLPSC and RLPSC shall be prepared as per the attached format.
9. The Regional Level Project Sanction Committee consisting of General Manager (Projects) and concerned Managers shall appraise the project above ₹ 5 Lakh and Sanction the loan. The Quorum of the committee is 3.
10. On getting sanction from RLPSC, the managers can disburse the loan subject to usual terms and conditions of sanctioning the loan The District/Unit Office shall ensure the utilization of loan after verification of the unit. . In the case of loan above ₹ 2 lakh, onsite verification of utilization shall be done before releasing second and subsequent installments.
11. The Loan amount shall be disbursed in installments as mentioned in the Sanction Order. The loanee should produce the proof of utilization of the installment. (Copy of bills/vouchers etc of asset created, Photograph of the unit, insurance etc.)
12. The date of repayment will be on completion of 30 days of the disbursement of the last installment. The EMI should be **fixed by considering the interest** portion of the previous installments also.
13. The Members of the District/Unit Level Project Sanction Committee shall be severally and jointly responsible for any discrepancy in sanction/utilization of loan



X. Misutilisation of Loan

The District/unit office shall ensure utilization of loan. In the case of misutilization, loan sanction order shall be cancelled. Before cancellation, a notice shall be sent to loanee and sureties to show cause why it should not be cancelled. Hearing shall also be given, if he demands. Notice shall contain specific reason for cancellation. In such cases, a proceeding shall be issued. It shall be a speaking order for cancellation. The loanee shall be directed to remit the entire amount with higher rate of interest (normal interest + 6%) at lump sum or on installment basis (as fixed by District/Unit manager). The maximum installment that can be allowed in this case is 60 months. In the case of default, penal interest @ 6% will be charged for the defaulted EMI

XI. Security of the loan

The beneficiary must furnish necessary security in addition to the personal surety of the loanees and hypothecation of the assets created out of the loan amount.

Employee surety, land security, Bank Guarantee, approved Securities such as NSC, Fixed Deposit Receipts of Nationalized Banks/ Scheduled Banks/ KSFE/ Post Office/ Co-operative Banks/Government Treasury can be accepted.

Maximum loan amount up to which various types of securities can be accepted is given below:

Sl. No	Type of Security	Maximum Loan Sanctionable
1	Employee Surety	₹ 5 lakh
2	Fixed deposits with Nationalised Banks, Scheduled Banks, Co-operative Banks, Government Treasury having deposit insurance coverage, KSFE and Post Office. National Savings Certificate (NSC) LIC Policy, Bank guarantee.	₹ 30 lakh
3	Land Security	₹ 30 Lakh



For loans up to ₹ 5 lakh, any of the securities mentioned above can be accepted. Linking of security is not permitted.

For loans above ₹ 5 lakh and up to ₹ 30 lakh, employee surety can be linked with other securities mentioned above, if required. In such cases 2 guarantee agreements for the entire loan amount has to be executed separately for mortgaging and salary surety as the case may be.

a. Special conditions for Education Loan

In the case of Education Loan and Vidyasree loan, Parent/Guardian of the applicant is to be taken as co-borrower. In addition to the general guarantee conditions, obligation of parents/guardian along with assignment of future income of the student for payment of installments is compulsory. If the student is a minor, agreement shall not be executed with the student, as agreement with a minor is void. **(Minor should not sign on any part of the loan agreement)** In such cases, loan agreement has to be signed by the co-borrower (parent) in his capacity and also for and on behalf of the applicant (student). A ratification deed **(as per format 4J)** in stamp paper has to be executed by the minor student immediately on attaining majority. **Loan Installments after attaining majority shall be disbursed only after signing the ratification deed.**

b. Special conditions for Loan for Employees

In the case of **loans for employees**, if the applicant is an employee of Central/State Government, Central/State PSU, then **self surety of the applicant is sufficient** for loans up to ₹ 1,00,000/- provided the applicant has at least repayment period plus-one year service left for retirement. If the applicant is a surety of any other loanee of the Corporation, which is live at the time of agreement, then the loan can be sanctioned subject to surety ship of the first loan completed two years with satisfactory repayment. .While executing agreement, the spouse/father/mother/ brother/sister should sign as co- borrower.



In the case of BCDC employees, Prior sanction from Head Office is required for availing all eligible employees loan of the Corporation

XII. Types of Securities

a) Fixed Deposits/LIC Policy/NSC/Bank Guarantee Fixed Deposits

Fixed Deposits can be accepted as security for loans. Letter of authority has to be obtained from the person/persons in whose name the FD is issued. In case of loans against third party deposits, a consent letter must be obtained from the account holder authorizing the Corporation to hold the receipt as security and to utilize the amount of deposit on maturity towards liquidation of borrowers dues; further the nature of relationship between the borrower and the depositor should be disclosed. Lien has to be noted from the issuing bank. Maximum loan shall be 80% of the amount deposited as FD.

LIC Policy

LIC Policy can be accepted as security. The LIC policy accepted as security can be in the name of loanee or in the name of spouse or in the name of any other person. In such cases the policy should be assigned in favour of the Corporation and the policy holder should be a co-bounded in the agreement. The remaining tenure of the LIC policy shall be at least repayment period plus 6 months. Maximum loan shall be 80% of the surrender value of the LIC Policy.

National Savings Certificate

NSC can be accepted as security. Forms prescribed by the Post Office are used for noting the lien. The remaining tenure of the NSC shall be at least repayment period plus 6 months. Maximum loan shall be 80% of the issue price (face value) of the NSC's (VIII issue),



Bank Guarantee

Guarantee from Nationalized/Scheduled Banks can be accepted as security for availing loan.

b) Employee Surety

The surety of Permanent/Officiating employees working in Govt, Quasi-Govt., Public Sector, Autonomous Bodies, Govt. owned companies, Apex Co-operative Institutions, Special Grade and A Grade Primary Co-operative Societies (including Service Co-operative Banks), Aided school Employees etc. who are permanent residents of Kerala, could be accepted. The surety of the employees working on contract basis, casual employees, Employees working on Private sector etc need not be accepted.

Gross Salary of the employee surety shall be **12% of the loan amount**. In the case of the salary sureties without salary deduction undertaking, the gross amount shall be at least 20% of the loan amount.

In all the above cases the **Net Salary** of the employee should not be less than **40% of Gross Salary**.

For employees of Central Government and Central Government owned Public sector Undertakings, the stipulation of salary certificate to contain salary recovery undertaking by drawing officer need not be insisted upon. However, salary certificate has to be submitted in the prescribed form itself. (Form 3A). Salary Certificate issued separately or in other formats, pay slips etc is not acceptable.

If there is any court attachment or co-operative recoveries other than voluntary recovery from the salary of an employee, then such employees shall not be accepted as surety.

For loans above ₹ 2.5 lakh, 2 sureties are compulsory.

In all employee s loan schemes, the Net Salary of the **Loan Applicant** shall be at least 3 times of the EMI.



In general, the surety should have at least repayment period plus-one year service left for retirement. **In the case of loan above ₹ 3 lakh, the surety should have at least repayment period plus 3year service left for retirement.**

Managers have the discretion to accept the salary certificate of employees who have less service for retirement subject to rescheduling of repayment period for loans up to ₹ 2 lakh. The requirement of minimum service left for retirement in such cases is 48 months.

In the case of employee surety for education loan, the minimum service conditions required are as given below:

Minimum Service = Course period + 6 ½ years

For eg. Minimum service for retirement of the surety in the case of applicant studying

for MBBS = 5 years + 6 ½ years = 11 ½ years before retirement

for MBA = 2 years + 6 ½ years = 8 ½ years

In the case of sureties, who are working in any organization on deputation basis, a no objection certificate from his/her parent department is also to be produced.

The employees of the KSBCDC are not allowed to stand as surety in the Corporation, except for the loans availed by KSBCDC staff. This clause is applicable to all the direct and deputation staff.

The salary recovery certificate should be obtained in the prescribed format (attached with application). Photo ID and address proof (residential) of the surety is compulsory.

If the surety himself is the drawing officer, then the next higher officer should counter sign the salary certificate.



If the surety is a Gazetted Officer, the surety himself can sign in the salary certificate. In such cases, the name of the treasury and SDO Code of the Officer should be noted in the salary certificate and the next higher officer should attest the signature of the Officer. In this case the letter for confirmation should be sent to the officer who counter signed (Form 3 B).

The salary certificate of the sureties working in KSEB, KWA and PWD should be signed by an officer not below the rank of Asst. Executive Engineer/OR countersigned by the Assistant Executive Engineer, if the Asst. Engineer signs it.

In the case of sureties working in the Aided Schools/Colleges, the salary certificate should be signed by the Headmaster/ Principal of the concerned institutions. Certificate regarding protection shall be obtained from the Head of the Institution. The authenticity of the institution shall be confirmed.

The salary certificate should contain the name, designation and office seal of the issuing officer or next higher officer if applicable.

The surety of employees working in certain Public Sector Undertakings/Autonomous bodies listed as sick units need not be accepted. Previous history of the undertaking with regard to recovery of loan as per our request based on salary undertaking need also be considered while accepting surety.

Same Employee as Surety for a Second Loanee :

One employee should be allowed as surety to only one loanee. However, if the situation demands, the Unit Managers are permitted to accept the surety to a second loanee with the following conditions:

- Surety-ship of the first loan completed two years with satisfactory repayment
- There should not be any co-operative/court recovery from the salary of the surety.
- The rules regarding the gross salary of the sureties is applicable here also. (outstanding liability of old loan shall be taken together with the new loan for assessment)



Scrutiny of employee sureties

The following points may also be in mind while scrutinizing the surety form.

- i) The date of birth, date of entry into service, date of retirement etc. of the surety should be scrutinized.
- ii) Whether the sureties are permanent residents of Kerala.
- iii) Whether the signatory to the employment certificate and recovery undertaking is the person authorized to issue such certificates and his name, designation and office seal are available in the form and the genuineness should be ensured.
- iv) Whether all columns in the surety applications are properly filled in.
- v) Whether all the corrections in the employment certificate and recovery undertakings are properly attested.
- vi) Whether there are co-operative recoveries other than voluntary recoveries/ Court attachment from the salary of the sureties.
- vii) Whether the signature of the surety is available in the form.

Confirmation of the sureties

For verification of genuineness, the prescribed form (**Form 3 B**) should be sent in duplicate **by registered post with AD in the name cover of the officer** who has signed the employment certificate. **Confirmation should be sent only in format generated from 'bcdconline'**. In the case of salary certificates issued by self-drawing officers or counter signature is applicable, the confirmation should be obtained from the officer who countersigned the salary certificate form. In case the confirmation letter sent in name cover is returned undelivered for any reason, a fresh letter shall be sent in the official address with name of the employer by registered post with acknowledgement due. In such cases, the re-confirmation charges at the rate of ₹ 50/- should be levied from the applicant. In both the above cases the sureties shall be accepted only based on the reply received from the officer concerned and on satisfaction of the genuineness by the unit Managers of KSBCDC. If there is any difference in Office Seal, or signature of the employer, that has to be clarified by the Manager.



The AD card, the envelope of the confirmation received by post shall be filed with file for office records.

When the Confirmation is sent, enter the sending date and when it is returned enter the receiving date in the respective fields in 'bcdconline'. The **Agreement** can be executed only after entering the confirmation dates.

c) Land Security

1. Valuation certificate/Fair Value Certificate issued by the Village officer/ Tahsildar or the person authorized by the Managing Director KSBCDC can be accepted. Maximum loan amount shall be 80% of the Valuation.
2. If the land property value is not sufficient as security for the loan amount sanctioned, the unit managers are permitted to refix the amount of loan based on the percentage of land value as ascertained above.
3. Residential property below 1.6 Ares (3.95 cents) cannot be taken as security.
4. Commercial property below one cent cannot be taken as surety.
5. The following are the documents to be submitted for Land Surety:
 - a. Original Title Deed
 - b. Original Prior Deed (in applicable cases)
 - c. Valuation Certificate/Fair Value Certificate from the Village Officer/Tahsildar or a competent person authorized by the Managing Director, KSBCDC.
 - d. Latest Land Tax Receipt
 - e. Non-attachment certificate from the Village Officer
 - f. Location Certificate & Sketch from the Village Officer
 - g. Possession Certificate issued by the Village Officer
 - h. Encumbrance Certificate (for the last 13 years) issued by the Sub Registrar. EC up to the date of execution of agreement is needed.
 - i. **Form 4 F** regarding deposit of title deed from the owner of the land properties.
 - j. If the landed property is not in the name of the beneficiary, a consent from the owner of the land should be produced in a stamp paper..



6. The documents should be scrutinized by the empanelled advocate of the corporation. Details of all documents received have to be entered in the **Legal Scrutiny cum Documents Received Register** and has to be handed over to the Advocate on acknowledgement. The report of the advocate should be obtained in the prescribed format. **(Form 4 G)**. If the Advocate's report demands any certificates/clarification, that should be obtained. If needed the certificates/documents thus received, should be submitted to the Advocate for further scrutiny. In the case of complete rejection the same shall be intimated.

Same Land as Surety for other eligible Loan :

Land accepted as surety for a loan can be accepted as surety for an eligible second loan sanctioned to a **person from the same family, if the valuation of the property is sufficient as per surety norms**. In such cases **Mortgager** has to submit a joint application along with the loan applicant as **Co-borrower** in the prescribed format. All formalities of the new loan including loan agreement has to be executed. Necessary entries have to be made in the document file as well as document register. Documents shall be released only after the repayment of both the loans is complete.

Valuation of Real Property by Unit Managers

For loans up to 5 lakh with land security, property valuation can be done the District Manager/Sub District Manager. Valuation should be done taking into account the location, access to the landed property, age of the residential building, if any in the landed property, forced sale value of the property etc. Valuation certificate has to be prepared in prescribed format (Annexure) . For valuation of building, certificates from the officer not below the rank of Assistant Engineer of PWS/LSGD can also be obtained, if necessary.

I. Repayment Period of loans

a) All loan schemes except, educational loan and Vidyasree.

The loan amount under NBCFDC, NMDFC and KSCBCDC schemes except Education and Vidyasree loan shall be repaid in equated monthly installments to KSBCDC as detailed below



Loan amount	KSBCDC	NBCFDC	NMDFC
Up to ₹ 2 lakh	60	60	60
Loan above ₹ 2 lakh and up to ₹ 5 lakh	72	72	60
Loan above ₹ 5 lakh	84	84	60

b) Educational loan and Vidyasree loan

The beneficiary should repay the loan in equated monthly installments over a period of 5 years. The repayments will start after 3 months on employment of the student or on completion of 6 months after the final examination whichever is earlier. In the event of non-disbursement of the loan due to the poor performance of the student in the examinations or discontinuation of the course by the student, corporation reserves the right to fix a repayment schedule as it deems fit for the recovery of the loan amount. In the case the candidate discontinues the studies due to any reason whatsoever, the loan with interest would become repayable immediately in full or in installments.

II. Legal Scrutiny fee

In the case of landed property as security, a legal scrutiny fee of ₹. 300/- per loan account should be collected from the beneficiary at the time of submission of document and the total amount collected on this account may be released to the advocate. A register should be maintained in all unit offices for verification.

If the landed property is valued by an authorized staff of KSBCDC not below the rank of Project Assistant, a fee of ₹.250/- should be collected from the beneficiary as valuation fees. All such fee collected, should be entered in bcdconline under the respective heads (legal fee, land valuation fee) itself. Legal Fees and Valuation fees once collected shall not be refunded.



III. Processing Fee

A process fee of **0.75% of the loan amount subject to a maximum of ₹ 5,000/-** should be levied from the beneficiaries **at the time of execution of agreement**. In which 0.25% is to be apportioned to BCDC Loanee's Distress Relief Fund(LDRF). Process Fee is computed automatically by bcdconline on the basis of sanctioned loan amount. Process fee once collected shall not be refunded. In the case of Micro credit loans for NGOs the processing fee is 0.25% of loan amount subject to a maximum of ₹ 10,000/-. For CDSs, the processing fee is 0.25% of loan amount subject to a maximum of ₹ 5,000/-

KSBCDC Staff are exempted from remitting processing charge.

IV. Documentation

Documentation means execution of documents in the proper form and according to law. Documentation establishes relationship between the Corporation and borrower. It avoids ambiguities.

Documents are very important to the Corporation as they are the primary evidence in any dispute between the parties. They help the Corporation in the court of law. Without the support of the properly executed documents, the Corporation cannot be successful in a suit filed in a court of law. Documents which are not properly executed cannot be enforced against the borrower and their purpose itself is defeated.

It is therefore, very essential that those who are responsible for obtaining and executing the documents must be thoroughly conversant with the process of their execution. While obtaining the documents the points regarding the constitution of borrowers, the nature and type of securities being charged, the legal nature of charges, the liability of guarantors, and various statutory provisions should be kept in mind.



General Guidelines for Execution of Documents

1. Documents to be filled up neatly with a standard brand of indelible ink.
2. Documents could be **generated from bedconline** for execution. In the event of extreme contingencies like power failure/internet connectivity failure, the documents can be typed or hand written.
3. If handwritten document is prepared, it should be got completed in one sitting in the same handwriting.
4. The date of execution of the documents shall be communicated to the loanee/surety in advance. Both the loanee & sureties shall be present at the time of execution of agreement.
5. Signature of the witness shall be ensured.
6. Documents have to be executed in the presence of the officer responsible for obtaining them. Identification of the loanee/sureties should be ascertained before execution of the loan agreement. Identification card is compulsory.
7. The agreement must be executed for the entire loan amount with adequate security. In the case of part payments, security up to the part amount is not allowed.
8. Execution of the loan agreement and other related formalities regarding sanctioning of the loan should be done only **in the premises of the Office** and in the presence of the officer in charge. This procedure is a pre-requisite for fulfilling the legal aspects of lending. The officer in charge (other than Manager) should sign as one of the witness in the place provided. **This procedure should be strictly implemented.**
9. The following documents should be executed before the disbursement of loan.
 - a. **Form 4 A** – Loan Agreement between the loanee and the Corporation for all loan schemes except Educational loans, Vidyasree, Marriage Loan and Foreign Employment loans. (in stamp paper)
 - b. **Form 4 B** - Loan Agreement between the loanee and the Corporation for Marriage Loan and Foreign Employment loans (in stamp paper).



- c. **Form 4 C** – Guarantee agreement between the Surety and the Corporation for all loans. (In stamp paper). In the case of land security, if the applicant is the owner of the property, a separate stamp paper is not required for the Guarantee agreement.
 - d. **Form 4 D** – Pronote. The loan amount should be noted on the left top of the format in the space provided for the purpose.
 - e. **Form 4 E** – Letter of continuity.
 - f. **Form 4 F** – Form for equitable mortgage with the covering letter to be obtained from the owner of the property in the case of land security.
 - g. **Form 4 G** - Loan Agreement between the loanee and the Corporation for Educational loans wherein the student has attained majority.
 - h. **Form 4 H** - Letter to Village officer for making entries in the Thandaper register.
 - i. **Form 4 I** - Loan Agreement between the loanee and the Corporation for Educational loans wherein the student is a minor.
 - j. **Form 4 J** - Self declaration of the Co-borrower (If the applicant is a minor)
 - k. **Form 4 K**- Affidavit regarding utilization of 1st installment of Swasthagriha Loan Scheme
10. The documents should be properly filled in all aspects at the time of execution of agreements itself.
 11. No space should be kept blank in any circumstances. Keeping the document blank or even one or more column(s) in the document blank may invalidate the whole document.
 12. Borrower should sign in full, and in the same style throughout all the documents.
If a borrower signs in left hand, a small note should be annexed to the documents recording the fact that the borrower has signed in left hand.
 13. Date and place of execution should be mentioned invariably.
 14. Signature of the borrower should be obtained on each page and also on pages facing each other.



15. Where the borrower is an illiterate person, the contents of the documents should be explained to him/her in a language that he/she understands.
16. Interest clause must be correctly mentioned.
17. All types of additions, alterations, cuttings, overwriting, deletions etc must be authenticated by borrower/surety under his full signature.
18. The loanee/surety should properly attest all the corrections in the agreement including in the stamp paper.
19. In the case of landed properties, **Form 4 H** should be sent to the Village Officer requesting him to enter the details in the TP register..

Execution of Documents through bcdonline.

1. Agreement Data Entry has to be completed as the first step. Fund from which loan is sanctioned and no. of installments has to be entered at this stage.
2. Agreement checklist has to be printed after data entry and has to be verified with physical records to ensure correctness. Printout of the checklist has to be signed by the Managers concerned and has to be filed with the physical file. Checklist has to be approved by Unit Manager before printing the documents including loan agreement, pronote, etc..
3. Wherever features are available in **bcdonline**, it has to be **compulsorily utilized**, including for **printing the Loan Agreement, Guarantee Agreement, Pronote, Letter of Continuity, Loan Proceedings** etc.

V. Disbursement of Loan

As far as possible, the disbursement may be done at the day of execution of loan agreements itself. If not possible, based on the availability of fund, a convenient date should be intimated. **Form 7 A** may be used for issuing loan disbursement proceedings. Prepare voucher, issue cheque with proper acknowledgement in the cheque issue register. The loan mount shall be transferred to beneficiaries Bank account (preferably Aadhar linked Bank Account) by way of e-transfer. In the case of payment to suppliers/Dealers, the payment shall be made through Account payee cheques/DD.



Disbursement through bcdonline

1. Loan Order has to be approved by the Unit Manager.
2. Select **Disbursement** from **Disbursement** main menu item to disburse the Loans. The **9 digit loan no** is generated in this form and the user has to enter the voucher no, cheque no, **EMI** (Click on calculate EMI button) and **first due date**. (For multiple installment loans EMI and due date is calculated after disbursing all the installments), After Disbursing the loan user can generate proceedings by selecting the **Proceedings Print (7 A)** under Disbursement main menu. In the case of purchase of vehicle, Cheque/DD shall be issued in favour of the company/dealer to ensure hypothecation of the vehicle.

VI. Acknowledgement in the Ration Card

Disbursement of loans should be acknowledged in the Ration Card in the given format.

*Disbursed ₹/- Under scheme to
Sri/Smt On.....*

Unit Manager
KSBCDC

VII. Beneficiary Card

All loanees shall be issued a beneficiary card immediately after loan disbursement. Bar-coded stickers will be affixed in beneficiary card. Beneficiary card has to be produced during loan repayment through KSBCDC offices. No fees shall be charged for issuing the beneficiary card. However, if the original beneficiary card is lost/damaged, then loanee has to request for a duplicate beneficiary card. ₹ 30 shall be charged for issuing a duplicate beneficiary card.

* Bar-Coding to be introduced soon.

VIII. Filing System

The documents are to be filed in the order mentioned below.

A. Note Sheets

Note sheets – use separate tagged white paper for this purpose. Pre-printed can also be used.



B. Application form and other eligibility certificates

1. Application form with photograph
2. Copy of the relevant pages of the ration card
3. Copy of the School Certificate/Election Identity card/other valid Identity card Medical certificate as proof of age of the applicant.
4. Copy of the certificate to prove educational / technical qualification/ experience (if applicable).

C. Additional Documents to be produced along with the application

1. Self Employment Loan :
 - a) Detailed project report with all feasibility parameters (to be submitted for loans above ₹ 2 lakh).
 - b) License from local body/proof of application for submission of license from competent authority.
 - c) Self attested copy of the certificate to prove educational/technical qualification/experience (if applicable).
 - d) Rent agreement/consent letter from the owner of the building.
 - e) The invoice/quotation of the machines /equipments, if the scheme demands.
 - f) Estimate for construction of building/shed from approved Engineer (if applicable)
2. Marriage Loan:
 - a) Marriage Invitation Card (Wedding Card)
 - b) Certificate regarding marriage fixation from Ward Member of Grama Panchayath/ Councilor of Municipality/Corporation or Gazetted Officer
 - c) Copy of the age proof of bride.
3. Educational Loan :
 - a) Proof for obtaining admission on Merit basis.
 - b) Copy of the statement of expenditure issued by the college authorities.



- c) Copy of the Certificate regarding the performance of the student in the last exam/semester – issued by the Principal of the institution (in the case of students applying for loan for second year and onwards)
 - d) Age proof the student.
4. Foreign Education Loan:
- a) Proof for obtaining admission on Merit basis.
 - b) Admission letter
 - c) Copy of Passport
 - d) Estimated expenses for completing the course duly certified by the competent authorities
 - e) Copy of student visa (content of the Visa should be translated in English)
 - f) Age proof the student
 - g) Course certificate/Copy of mark lists (applicable to the students applying for loan for second and subsequent years.)
 - h) Copy of recognition certificate from the Association of Indian Universities, New Delhi.
5. Foreign Employment : Copy of valid Passport and Employment Visa
6. Vehicle Loan
- a) Copy of the driving license
 - b) Invoice of the vehicle obtained from an authorized dealer.
7. Consumer Durable Loan
- a) Invoice /quotation should be obtained from an authorized agency/shop.
8. Business Development Loan
- a) Copy of license from the competent authorities
 - b) Copy of rent agreement (if necessary)



- c) Photograph of the existing unit, if applicable.
 - d) Last 6 months Bank account statement of the existing business unit (last 6 months).
9. Swasthagriha loan
- a) Building Tax receipt
 - b) Estimate for maintenance work by authorized Engineer
10. Self Employment/ New Swarnima/ Saksham/ Shilp Sambada/ Micro Venture Loan :
Statement of expenditure for machines/equipment
11. Suvarna Sree / Working Capital Loan: Project Report, Invoice if required.
12. Self Employment/ New Swarnima/ Saksham/ Shilp Sambada/Micro Venture Loan: Rent agreement /consent letter from the owner of the building if the unit proposes to function in a building. Project details as per format.\

D. Filing Order in nutshell

- 1. Note sheets
- 2. Application form and copies of certificates (ration card, identity card etc.) and other documents, rent agreement and consent letter)
- 3. Copy of the Panchayat license, if applicable.
- 4. Copies of the insurance certificates, if applicable.
- 5. Loan disbursement proceedings Manager
- 6. Utilisation statement / copies of the bills, if applicable.

IX. Documents that should keep in safe custody of designated officers

a) General Documents

- 1. Loan agreement
- 2. Guarantee agreement
- 3. Pronote
- 4. Letter of continuity



b) Other Documents

All documents scrutinized and insisted by advocate to be kept in safe custody

X. Document Register

Document Register has to be maintained in all Units. Necessary data for Document Register can be downloaded from **bcdonline**. Printout of this shall be taken and filed. A page thus filed has to be periodically binded in a Register format. **The release of loan documents at the time of loan closing should also be noted in the register.**

XI. Deposit of Title Deed Register

Deposit of Title Deed Register have to be maintained in all Units. Necessary data for this register can be downloaded **bcdonline**. Printout of this shall be taken and filed. A page thus filed has to be periodically binded in a Register format.

XII. Custodian of loan files except the documents mentioned in item XVII

The person authorized by the Unit Manager will be the custodian of the entire loan files except the documents kept under the custody of the designated officer. All the loan files should be properly arranged for ready reference.

XIII. Closed files

Closed files may be kept separately under the custody of the person authorized by the Unit Manager until 5 years from the date of loan closure or till completion of finalization accounts for the year in which the loan is closed, whichever is later.

XIV. Project Inspection and Valuation Register

A **Project Inspection cum Valuation Register** should be maintained by the Unit Manager to record the relevant details of field visits of the officers. The Unit Manager should maintain the Register on a day-to-day basis.



XV. Green Card

The aim of the green card is to motivate the loanee for the prompt repayment. **The card should be issued to the loanee at the time of disbursement and the benefit of the scheme should be explained to the loanee.** If the loanee remits all the installments (EMI) on or before due date without fail, he is eligible for an incentive. This incentive will be released/deducted from the amount payable during the last installment due. Computation of Green Card Benefit will be done automatically by 'bcdonline'. Loanee will get an incentive that is equivalent to 10% (5% for the loans disbursed before 01/02/2010) of the interest remitted by him at the time of closing the account. In the case of Pre-mature closing the facility is limited to the loanee who has already completed $\frac{3}{4}$ of the total repayment period. This is applicable to all schemes except micro-credit schemes.

XVI. Pre-disbursement Counseling

Pre-disbursement counseling shall be conducted at each district, to educate the potential beneficiaries in the activities chosen by them. The Objective of the counseling is to

- a. Know about the role of developmental institutions like KSBCDC and its source of financing
- b. To impart necessary management skills in running a self-employment venture.
- c. To impart an awareness of schemes of National financial agencies
- d. To provide adequate knowledge about the marketing opportunities/threats.
- e. To give an awareness about the need for a proper system of maintaining accounts and allied matters.
- f. To educate the loanee about the importance of repayment.



National Minorities Development & Finance Corporation
Illustrative List of Recognised Courses for Availing Assistance under
Education Loan Scheme of NMDFC

- Bachelor of Arts Bachelor of Education (B.A. B.Ed.)
- Bachelor of Arts Bachelor of Law (B.A.B.L.)
- Bachelor of Arts Bachelor of Law (B.A. LLB)
- Bachelor of Ayurvedic Medicine and Surgery (B.A.M.S.)
- Bachelor of Applied Sciences (B.A.S)
- Bachelor of Audiology and Speech Language Pathology (B.A.S.L.P.)
- Bachelor of Architecture (B. Arch.)
- Bachelor of Business Administration (B.B.A.)
- Bachelor of Business Administration Bachelor of Law (B.B.A L.L.B.)
- Bachelor of Business Management (B.B.M.)
- Bachelor of Business Studies (B.B.S.)
- Bachelor of Computer Applications (B.C.A.)
- Bachelor of Communication Journalism (B.C.J.)
- Bachelor of Computer Science (B.C.S.)
- Bachelor of Commerce (B.Com.)
- Bachelor of Divinity (B.D.)
- Bachelor of Dental Surgery (B.D.S.)
- (B.D.T.)
- Bachelor of Design (B.Des.)
- Bachelor of Engineering (B.E.)
- Bachelor of Electronic Science (B.E.S.)
- Bachelor of Education (B.Ed.)
- Bachelor of education in Artificial Intelligence (B.Ed AI)
- Bachelor of Education (B.EdQ)
- Bachelor of Fine Arts (B.FA)
- Bachelor of Financial Investment and Analysis (B.F.I.A.)
- Bachelor of Fishery Sciences (B.F.S)
- Bachelor of Fashion Technology (B.F.Tech)
- Bachelor of General Law (B.G.L)
- Behavioral Healthcare Education (B.H.Ed)
- Bachelor of Hotel Management (B.H.M)
- Bachelor Hotel Management and Catering Technology (B.H.M.C.T)
- Bachelor of Homeopathic Medicine & Surgery (B.H.M.S)
- Bachelor of Hospitality and Tourism Management (B.H.T.M)
- Bachelor of Information Systems Management (B.I.S.M)
- Bachelor of Laws (B.L)
- Bachelor of Library and Information Science (B.L.I.S)
- Bachelor of Labour Management (B.L.M)



- Bachelor Library Science (B.L.Sc)
- Bachelor of Literature (B.Lit)
- Bachelor of Medical Laboratory Technology (B.M.L.T)
- Bachelor of Mental Retardation (B.M.R)
- Bachelor of Medical Record Science (B.M.R.Sc)
- Bachelor of Medical Technology (B.M.T)
- Bachelor of Naturopathy and Yogic Sciences (B.N.Y.Sc)
- Bachelor of Occupational Therapy (B.O.T)
- Bachelor of Occupational Therapy (B.O.Th)
- Bachelor of Optometry and Vision Science (B.Optom)
- Bachelor of Physical Education (B.P.E)
- Bachelor Of Physical Education (B.P.Ed)
- (B.P.O)
- Bachelor of Public Relations (B.P.R)
- Bachelor of Physiotherapy (B.P.T)
- Bachelor of Pharmacy (B.Pharma)
- Bachelor of Speech Language & Audiology (B.S.L.A)
- Bachelor of Socia Legal Sciences Bachelor of Laws (B.S.L.LL.B)
- Bachelor of Siddha Medical Sciences (B.S.M.S)
- Bachelor Of Social Work (B.S.W)
- Bachelor of Science in Education (B.Sc.Ed)
- Bachelor of Tourism Administration (B.T.A)
- Basic Training Certificate (B.T.C)
- Bachelors of Technology (B.Tech)
- Bachelor of Unani Medicine & Surgery (B.U.M.S)
- Bachelor of Veterinary Science (B.V.Sc)
- (Bachelor of Medicine)
- (D.S.E (CP))
- Bachelor of Unani Medicine & Surgery (Kamil e Tab o Jarahat)
- Bachelor of Law (LL.B)
- Bachelor of Medicine Bachelor of Surgery (M.B.B.S)
- (Psy.D (Cl.Psy))
- Executive Fellow Program In Management (E.F.P.M)
- Fellow Programme in Management (F.P.M)
- Master of Law (LL.M)
- Master of Arts (M.A)
- Master of Arts in Management (M.A.M)
- Master of Arts in Personal Management (M.A.P.M)
- (M.A.S.L.P)
- Master of Audiology & Speech Language Pathology (M.A.S.L.P)
- Master of Arts in Theatre & Television (M.A.T.T)
- Master of Architecture (M.Arch)
- Master of Business Administration (M.B.A)
- Master of Business Economics (M.B.E)
- Master of Business Laws (M.B.L)



- Master of Business Management (M.B.M)
- Master of Business Studies (M.B.S)
- Master of Computer Applications (M.C.A)
- Master of Communication & Journalism (M.C.J)
- Master of Comparative Laws (M.C.L)
- Master of Computer Management (M.C.M)
- Master of Corporate Secretaryship (M.C.S)
- Doctor of Medicine (MD)
- Management Development Programme (M.D.P)
- Master of Dental Surgery (M.D.S)
- Master of Engineering (M.E)
- Master of Education (M.Ed)
- Master of education in Artificial Intelligence (M.Ed AI)
- Master of Fine Arts (M.F.A)
- Master of Finance & Control (M.F.C)
- Master of Film Management (M.F.M)
- Master of Financial Services (M.F.S)
- Master of Fishery Sciences (M.F.Sc)
- Master of Foreign Trade (M.F.T)
- Master of Hospital Administration (M.H.A)
- Master of Hospitality & Hotel Management (M.H.H.M)
- Master of Hospitality Management (M.H.M)
- Master of Human Resource Management (M.H.R.M)
- Master Of Health Science (M.H.Sc)
- Masters of Hospitality and Tourism Management (M.HT.M)
- Master of International Business (M.I.B)
- Master of Information Management (M.I.M)
- Master of Journalism (M.J)
- Master of Laws (M.L)
- Master of Library and Information Science (M.L.I.Sc)
- Master of Labour Management (M.L.M)
- Master of Library Science (M.L.Sc)
- Master of Marketing Management (M.M.M)
- Master of Management Program (M.M.P)
- Master of Management Studies (M.M.S)
- Master of Occupational Therapy (M.O.T)
- Master of Performing Arts (M.P.A)
- Master of Psychiatric Epidemiology (M.P.E)
- Master Of Physical Education (M.P.Ed)
- Master of Public Health (M.P.H)
- Masters Programme in International Business (M.P.I.B)
- Master of Performance Management (M.P.M)
- Master of Physiotherapy (M.P.T)
- Master of Pharmacy (M.Pharma)
- Master of Science (M.S)



- Master of Social Dynamics (M.S.D)
- Masters Programme In Sports Physiotherapy (M.S.P.T)
- Master of Social Work (M.S.W)
- Master of Tourism Administrations (M.T.A)
- Master of Tourism Management (M.T.M)
- Master of Technology (M.Tech)
- Master of Veterinary Science (M.V.Sc)
- Doctor of Medicine Unani (Mahir e Tibb)
- Master of Business Administration (MBA)
- Master of Industrial Relation and Personal Management (MIR and PM)
- Master of Personnel Management (MPM)
- Master of Personal Management and Industrial Relation (MPM and IR)
- Advanced Diploma (Advanced Diploma)
- Advanced Post Graduate Diploma (Advanced PG Diploma)
- Arts Teacher Diploma (ATD)
- Diploma in Banking Administration (D.B.A)
- Diploma in Education (D.B.Ed)
- Diploma in Early Childhood Care & Education (D.E.C.C.E)
- Diploma in Electrical Engineering (D.E.E)
- Diploma in Embedded Electronics Design (D.E.Ed)
- Diploma in Electronics & instrumentation Engineering (D.E.I.E)
- Diploma in Education (D.Ed)
- Diploma in Education (D.Ed.Q)
- Diploma in Film Technology (D.F.Tech)
- Dynamic Graphics Project (D.G.P)
- Diploma in International Trade (D.I.T)
- Diploma in Medical Laboratory Technology (D.M.L.T)
- Diploma in Media Planning and Buying (D.M.P.B)
- Diploma in Primary Education (D.P.E)
- Diploma in Physical Education (D.P.Ed)
- Diploma in Pharmacy (D.Pharm)
- Diploma in Technical Education (D.T.E)
- Diploma in Teacher Education (D.T.Ed)
- Diploma in Teacher Education (D.T.Ed AI)
- Diploma in Vocational Training and Employment (D.V.T.E)
- Diploma in Yoga Education (D.Y.Ed)
- (Diploma in Special Education)
- Higher Diploma in Footwear Technology (HDFT)
- International Diploma in Hotel Management (I.D.H.M)
- Post Graduate Diploma in Business Management (P.G.D.B.M)
- Post Graduate Diploma in Computer Application (P.G.D.C.A)
- post graduate diploma in management (P.G.D.M)
- Doctor of Medicine (D.M)
- Doctor of Philosophy (D.Phil)
- Doctor of Medicine (M.D)



- Doctor of Medicine in Ayurveda (M.D.Ayurveda)
- Doctor of Medicine in Homoeo (M.D.Homoeo)
- Doctor of Medicine in Siddha (M.D.Siddha)
- Doctor of Medicine in Unani (M.D.Unani)
- Doctor of Philosophy (Ph.D)
- Agricultural Engineering
- Aeronautical Engineering
- Architecture Engineering
- Automobile Engineering
- Biomedical Engineering
- Biotechnology
- Broadcast Engineering
- Communication engineering
- Ceramic Technology
- Chemical Engineering
- Civil Engineering
- Computer Engineering
- Environmental Engineering
- Electrical Engineering
- Earthquake Engineering
- Electronic Engineering
- Fire Engineering
- Cosmetic Engineering
- Industrial & Production Engineering
- Instrumentation Engineering
- Marine Engineering
- Mechanical Engineering
- Metallurgical Engineering
- Mining Engineering
- Material Engineering
- Nuclear Engineering
- Ocean Engineering
- Petroleum Engineering
- Plastic Technology
- Polymer Engineering
- Rubber Technology
- Space Technology
- Textile Industry
- Audiology
- Electropathy Microbiology
- Nutrition anti Dietic Optomctr Pharmacognos
- Physiotherapy
- Speech Therapy
- Ayurvedic Allopathy
- Naturopathy Ophthalmology Occupational
- Therpy Pharmacovigilance Psychiatry
- Veterinary Science
- Dentistry
- Medical Lab fechnologist



- Nursing Orthopedics Pathology Pharmacy
- Radiography
- Career as a Executive Chef/Catering
- Career in Bartending
- Career in Hotel Management
- Career in Hospitality Industry
- Aircraft Maintenance Engineering (A.M.E)
- Broadcast Journalism (B.J)
- Chartered Accountants (C.A)
- Company Secretary (C.S)
- District Institute of Educational and Training (D.I.E.T)
- Fellowship of the College of Physicians & Surgeons (F.C.P.S)
- Fellow Programme in Rural Management (F.P.R.M)
- Graduate Basic Training Course (G.B.T.C)
- Health & Physical Education (H.C.P.ED)
- Institute of Cost and Works Accountants (I.C.W.A)
- Institute of Cost and works accountants of india (I.C.W.A.I)
- Joint Astronomy Programme (J.A.P)
- Junior Basic Training (J.B.T)
- Junior teacher's Training Certificate Courses (J.T.T.C)
- Licenciante in Teaching (L.T)
- Microsoft Certified Professional (M.C.P.S)
- National Management Programme (N.M.P)
- New Technologies for Energy production (N.T.E)
- Native Teacher Education Program (N.T.E.P)
- Nursery Teacher Training Course (NT.T)
- Occupational Therapy (O.T)
- Patient Care Technician (P.C.T)
- Pre-Primary Teacher Course (P.P.T.C)
- Pre-Primary Teacher Training Course (P.P.T.T.C)
- Pre-Primary Teacher Training Course (P.P.T.T.I)
- Process Safety Management Training (P.S.M)
- Pre-Service Teacher Education (P.S.T.E)
- Primary Teachers Certificate (P.T.C)
- Primary Teachers Education (P.T.E)
- Primary Teacher's Training (P.T.T)
- PRE PRIMARY (PRE PRIMARY)
- PRE SCHOOL (PRE SCHOOL)
- Senior Teaching Certificate (S.T.C)
- Senior Teaching Certificate or Elementary Teacher Training (STC or ETT)
- Teacher Certificate Higher (T.C.H)



NATIONAL MINORITIES DEVELOPMENT & FINANCE CORPORATION

Illustrative List of Short Term High Skill Courses for Availing Assistance under Education Loan Scheme of NMDFC

1. Game Design & Development
2. SAP/ERP
3. VCSI & Robotics courses
4. Graphic Designing
5. Multimedia
6. Animation
7. Diploma in Visual Effects
8. PG Diploma in Jewellery & Accessory Design
9. PG Diploma in Pharmacovigilance
10. Mass Communication
11. Event Management
12. Diploma in Film & TV Direction
13. Diploma in Camera & Lighting
14. Interior Design
15. Fashion & Textile Design
16. Paramedic Training



ASSOCIATION OF INDIAN UNIVERSITIES
AIU House, 16 Comrade Indrajit Gupta Marg, New Delhi – 2

(EQUIVALANCE DIVISION)

APPLICATION FORM FOR EQUIVALENCY CERTIFICATE

1. Name : _____

2. E. Mail : _____

3. Postal Address : _____

4. Examination Passed : _____

5. Name Of School/Institute / University : _____

6. Name Of The Country : _____

7. Course To Be Pursued : _____

8. Documents Enclosed

i) _____

ii) _____

iii) _____

iv) _____

9. Detail Of Fees * Name of Bank : _____

DD No. _____ Amount ₹ : _____

Date : _____

Place : _____

Signature

Documents to be Enclosed :

(a) Copy of the Degree / Diploma/ Certificate

(b) Copy of the Academic Transcript

(c) Documentation on the Accreditation Status of the Institute

(Documents at (a) and (b) should be authenticated by Indian Mission)



Minutes of SDLPSC/DLPSC Meeting

Meeting No		
Date		
Venue		
Attendance	Name of the Member	Designation
	1.	
	2.	
	3.	

The Committee interviewed the following applicants and decided to sanction /reject the loan applications subject to terms and conditions as stipulated in the project guidelines 2015.

Sl. No.	Name and Address of the applicant	Name of the Project	Amount of Loan Sanctioned	Conditions Stipulated/ Reason for rejection
1				
2				
3				
4				

Signature of
JPA/JA/SA/PA

Signature of
Assistant Manager

Signature of
Manager/AGM