



CITIZEN/CLIENT'S CHARTER



National Scheduled Castes Finance and Development Corporation

(A CPSE of Ministry of Social Justice & Empowerment, Government of India)

CIN: U93000DL1989NPL034967



(An ISO 9001:2008 Certified Company)



14th Floor, SCOPE Minar, Core1 & 2, Laxmi Nagar, Delhi-110 092

Phone : 011-22054392/94/96 Fax : 011-22054349/95

E-mail :support-nsfdc@nic.in nsfdc1989@gmail.com

Website :www.nsfdc.nic.in

VISION

To be the leading catalyst in systematic reduction of poverty through socio-economic development of eligible Scheduled Castes, working in an efficient, responsive and collaborative manner with channelizing agencies and other development partners.

MISSION

Promote prosperity among Scheduled Castes by improving flow of financial assistance and through skill development & other innovative initiatives.

SERVICES OFFERED BY NSFDC

- Identification of trades & other economic activities of importance to Scheduled Castes population.
- Upgradation of skills & processes used by persons belonging to Scheduled Castes.
- Promotion of small, cottage & village industries.
- Financing of pilot programmes for upliftment and economic welfare of persons belonging to Scheduled Castes.
- Improvement in flow of financial assistance to persons belonging to Scheduled Castes for their economic well-being.
- Assistance to target group in setting up their projects by way of project preparation, training and financial assistance.
- Extending loans to eligible students belonging to Scheduled Castes for pursuing full-time professional and technical courses in India and abroad.
- Extending loans to eligible youth to enhance their skill & employability by pursuing vocational education & training courses in India.

PROCEDURE FOR AVAILING THE ABOVE SERVICES

NSFDC has been engaged in providing financial assistance at concessional interest rates under various credit based schemes to persons belonging to Scheduled Castes, having annual family income upto Rs. 3.00 lakh (both Urban and Rural), through the State/UT Channelizing Agencies(SCAs) and other channel partners.

NSFDC also facilitates Short term Skill Development Training Programme in job oriented areas such as Apparel Technology, Computer Technology, Mobile Repair and Automobile Repair etc. organized for unemployed youths of the target group thorough Government/Semi-Government/ Autonomous Training Institutions/ Universities/Deemed Universities/ Sector Skill Councils/Sector Skill Council affiliated Training Providers.

OTHER INITIATIVES/ACTIVITIES

Implementation of Schemes of Development Commissioner (Handlooms & Handicrafts), Ministry of Textiles, Government of India under separate MoU through nominated Project Implementing Agencies (PIA) for socio-economic development of Scheduled Caste Artisans/Weavers PAN India by following Cluster Approach.

Implementing programmes for Social development under Corporate Social Responsibility (CSR) initiates with a focus on improving the quality of life of the needy in the areas including aspirational districts.

Participation in National and International Exhibitions/fairs and conducting awareness camps.

Undertaking various activities under Swach Bharat Abhiyaan of Government of India.

ACCESS TO INFORMATION

Details and Information on the activities of the corporation as well as services offered is available in the various publications brought out by the corporation from time to time. Information regarding operations of the corporation, financial highlights and other important activities are also available at NSFDC's Website at www.nsfdc.nic.in.

LIAISON CENTERS

Liaison Centre	Liaison Centre Address	Jurisdiction
South Zone	Dr.V.R. Salkute, Chief Manager, National Scheduled Castes Finance and Development Corporation, 5th Floor, Main Tower, Vishveshwariah Complex, Dr B.R. Ambedkar Veedhi, Bengaluru- 560001 Phone No: 080-2865175	Andhra Pradesh, Tamil Nadu, Telangana, Karnataka, Kerala and Puducherry.
East Zone / North-East	Shri H. L. Thanga, Assistant Manager, National Scheduled Castes Finance and Development Corporation, New Market Phase-II 5th Floor, 15-NNellie Sen Gupta Sarani, Kolkata - 700 087 Phone No: 033-22521395	West Bengal, Odisha, Bihar, Jharkhand Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Tripura and Sikkim
West Zone	Dr V.R. Salkute, Chief Manager, (Additional Charge) National Scheduled Castes Finance and Development Corporation, Oshiwara MHADA Complex Building No.5, Flat No. 004, Adarsh Nagar Post Office, Andheri (West), Mumbai – 400 053 Phone No: 022-26361624	Maharashtra, Gujarat, Goa, Daman & Diu and Dadra & Nagar Haveli

Central Zone	(Directly by Desk Incharge at Delhi Head Office) Shri S.K.Pal, DGM / Shri Rajnish Banker, AGM National Scheduled Castes Finance and Development Corporation, 14th Floor SCOPE Minar, Core '1' & '2', North Tower, Laxmi Nagar District Centre, Laxmi Nagar, Delhi-110092 Phone No: (91-11)-22042781 (Dir.), 22054391/ 92/ 94 /96	Chhattisgarh, Madhya Pradesh, Rajasthan, Uttar Pradesh and Uttarakhand
North Zone	(Directly by Desk Incharge at Delhi Head Office) Dr. K.C. Mahato , DGM, National Scheduled Castes Finance and Development Corporation, 14th Floor SCOPE Minar, Core '1' & '2', North Tower Laxmi Nagar District Centre, Laxmi Nagar, Delhi-110092 Phone No: (91-11)-22042781 (Dir.), 22054391/ 92/ 94 /96	Jammu & Kashmir, Punjab, Haryana, Himachal Pradesh, Chandigarh and Delhi

SERVICE DELIVERY STANDARDS

Sl. No.	Main Services	Service/ Performance Standards	Contact details of the responsible officer	Processes		Documents required
1	2	3	4	5		6
1.	Credit Based Scheme Implemented through SCAs/CAs (Project Finance)	30 days	Dr. K.C.Mahto, DGM, (22042781) Shri S.K. Pal, DGM, (22054388)	1.	Notional allocation to the SCAs/CAs inviting Annual Action Plan (AAP)	Census 2011/ MoU target
				2.	Receipt of AAP from the SCAs/CAs	Prescribed format
		25 days	Shri Rajnish Banker, AGM (22421727)	1.	Receipt of proposal from SCAs/CAs	SCAs/CAs letter/ MIS –I
				2.	Opening of file and Scrutiny of proposal	Case file
				3.	Submission of file for PCCs recommendations	
				4.	Seeking approval of competent authority	
				5.	Issuance of Work order	Letter of Intent (LoI) /MIS –II
				05 days	1.	Acceptance of LoI alongwith the request of release of sanctioned amount
		2.			Processing of file for approval of CA	Disbursement Note/ Prudential Norms
		3.			Release of sanctioned amount by Finance Department	NEFT/RTGS/ Release letter/ MIS –III
		10 days		1.	Receipt of Utilization Report within 120 days	SCAs/CAs letter with report
2.	Processing of report and			MIS –IV		

					submitting to MIS	
		05 days		1.	Receipt of refund amount from SCAs/CAs	SCAs/CAs letter /NEFT/RTGS
		> 5 years		2.	Reporting of refund to MIS	MIS –V
				1.	Closing of file after complete grounding of the scheme and 100 % repayment.	MIS –VI
		C-10		2.	Weeding out of file	As per the Record Retention Policy of the organization.
2.	Credit Based Scheme Implemented through SCAs/CAs (Refinance)	30 days	Dr. K.C.Mahto, DGM, (22042781)	1.	Notional allocation to the CAs inviting Annual Action Plan (AAP)	Census 2011/ MoU target
			Shri S.K. Pal, DGM, (22054388)	2.	Receipt of AAP from the CAs	Prescribed format
		25 days	Shri Rajnish Banker, AGM (22421727)	1.	Receipt of refinance claim from CAs	CAs letter/ MIS –I
				2.	Opening of file and Scrutiny of proposal	Case file
				3.	Submission of file for PCCs recommendations	
				4.	Seeking approval of competent authority	
				5.	Issuance of Work order	Letter of Intent (LoI) /MIS –II
		05 days		1.	Acceptance of LoI alongwith the request for release of sanctioned amount	Duplicate copy of LoI or CAs request letter
				2.	Processing of file for approval of CA	Disbursement Note/ Prudential Norms/NPA
				3.	Release of amount by Finance Department	NEFT/RTGS/ Release letter/ MIS –III
		> 5 years		1.	Closing of file after 100 % repayment.	MIS –VI
		C-10		2.	Weeding out of file	As per the Record Retention Policy of NSFDC
3.	Non-Credit based schemes (Skill Development Training Programme)	April - May	Shri Ratikanta Jena, DGM (22042780)	1.	Fixation of target	Census 2011/ MoU target
		June - July		2.	Identification and compilation of the trades	Case file
				3.	Listing and selection of training institutes	Case file
		July – August		4.	Receipt of proposals from training institutes	Letter
		05 days		5.	Obtaining PCCs recommendations	Case file
				6.	Seeking approval of competent authority	Case file

		02 days		7.	Issuance of Letter of Intent (LoI)	LoI
		30 days		8.	Acceptance of LoI alongwith the request for release of sanctioned amount	LoI /Letter
				9.	Monitoring / inspection	Check list of LoI /Physical verification
		07 days		10.	Payment to training institute	NEFT/RTGS
		On completion of Training programme		11.	Generation of reports	Case file
4.	Finalization of Accounts	By 30 th June	Shri Manjeet Singh Chhatwal, AGM (22054359)	1.	Feeding of Vouchers and Scrutiny of Ledgers	Tally Package
		By 30 th April		2.	Receipt of Information from various Depts./ Banks/ Zonal Offices	Annual Accounts file/Bank file/Zonal office file
		By 30 th June		3.	Making Provision and Rectifications and Preparation of Sub-schedules	Tally Package/ Annual Accounts file
		By 15 th / 31 st May		4.	Preparation of Fixed Assets Register (FAR)/ Calculation of depreciation / Preparation of Schedule C	Fixed Assets Register / Annual Accounts file
		By 30 th June		5.	Preparation of Schedules and Balance Sheet	Annual Accounts file
		July		6.	Assisting in Statutory Audit	
		By 30 th June		7.	Calculation of Earning Per Share (EPS) & Cash Flow Statement / Notes on Accounts	
		July – August		8.	Figures for Director's Report	
				9.	Board Meeting	-
				10.	Variance Analysis	Case file
		September		11.	Comptroller Audit General (CAG) Audit & Reply to Half Margins (HM's)	-
				12.	Annual General Meeting	-
5.	Budget	Within 03 days on receipt of information from respective departments	Shri Manjeet Singh Chhatwal, AGM (22054359)	1.	Determination of Revenue & Capital Expenditure Budget	Budget file /MoU Circular
				2.	Determination of Receipts pertaining to Cash Budget	
				3.	Determination of Payments pertaining to Cash Budget	MoU /Budget file
		By 30 th March		4.	Determination of Applications and sources of	

					funds /Excess of expenditure over income and approval of budget	
		By 30 th September		5.	Release of equity from Govt. of India	Equity share capital file
		10 th of every month		6.	Monitoring of Performance by committee	Performance Budget
6.	Investments	01-02 days	Shri Manjeet Singh Chhatwal, AGM (22054359)	1.	Assessment of Surplus Funds and Invitation of Quotations	Investment file
		01 day		3.	Preparation of Comparative Chart by Investment committee and Placement of funds	List of nationalized Banks/ other PSUs/Investment file
		02 days		5.	Receipt of FDR	FDR
		01 day before maturity		6.	Maturity of Funds	Receipt Book in Cash Cell
7.	Party Payments	Within 07 days from receipt of files from the respective departments	Shri Manjeet Singh Chhatwal, AGM (22054359)	1.	Financial concurrence for various proposals of purchases, works, Contracts received from various Deptt.	Files of concerned deptt. Delegation of Powers
				2.	Processing of Bills for payments and adjustments	Concern deptt. File/ Vouchers, NSFDC Rules
				3.	Processing of files received from Training Deptt. for payments of Grants on Training	Trg. Deptt.File/ Vouchers
				4.	Reimbursement to SCAs for arranging Awareness Camp and EDP	Proj. Desk File / Vouchers
				5.	Payment for Evaluation study & other consultancy services	Cdn.Desk File/ Vouchers
		Within 07 days		6.	Tax Deduction at Source (TDS)	TDS
		Within 15 days of the end of Quarter		7.	Returns for TDS on Contractors, Parties, Consultants	TDS file
8.	Hiring of Services	02 months prior to the expiry of existing contract	Shri David Hrangate, DGM, (22054387)	1.	Preparation of list of services and seeking approval for new tender	Approved list of services
		Within 01 month after approval		2.	Publishing Tender documents and Advertisement	Case file
		Within 21 days after publishing		3.	Receipt of Tender and opening.	Case file
		Within a		4.	Tender Evaluation	Tender

		week				Document
		Within 02 days after approval		5.	Issue of work order	Case file / Work order
		Contract period		6.	Execution of work & monitoring	Terms and conditions of contract
		Within 02 days of receipt of bill		7.	Processing of bill and payment	Case file
9.	Signing of MoU	As per DPE guidelines	Shri Sapan Barua, DGM (22056503)	1.	Submission of Draft MOU	MOU File
				2.	MOU Finalization and signing	MOU File
		On or before 30th Sep. of next financial year		3.	Self-Evaluation	MOU Self-Evaluation Report
10.	Reply to Parliament Questions	01 day	Shri Sapan Barua, DGM (22056503)	1.	Receipt and Processing of Rajya Sabha/ Lok Sabha Starred/Unstarred Parliament Questions	Case file
		01 day		2.	Seeking information from the concerned department	
		01 day		3.	Compiling of information and seeking approval of Competent Authority	
				3.	Sending reply to the Ministry	
11.	Public Grievance Redressal	03 days	Ms. Annu Bhogal, DGB (Fin.)/CS (22054358)	1.	Time taken to acknowledge grievance received through CPGRAMS portal	Not Applicable
		07 days		2.	Time taken to acknowledge grievance received through registered post	
		60 days		3.	Time taken for grievance redressal (Time frame given by the DAR & PG)	
12.	Monitoring and External evaluation of schemes	On or before 30th Sep. of next FY	Shri Sapan Barua, DGM (22056503)	1.	Identification of States/ SCAs, Appointment of agency and Assignment of Studies	Case file/ Tender
		Four months from date of Offer letter.		2.	Presentation of Draft Report by the agency.	Case file /Report
		15 days from the date of presentation.		3.	Final Report preparation	Case file
		Within four months from acceptance		4.	Calling of ATRs from SCAs	

		of Final Report.				
13.	Recruitment/ Transfer/ Promotion/ Increment	20 days	Shri David Hrangate, DGM, (22054387)	1.	Assessment of need to fill the vacant posts/ Updation of roster /Reservation status and seeking approval from competent authority	Recruitment file
		15 days		2.	Publishing of advertisement in the Employment news etc.	Recruitment file & NSFDC RP&S Rules, 2016 (Revised)
		NSFDC RP&S Rules, 2016 (Revised)		3.	Receipt and scrutiny of applications received online and conducting written test of the shortlisted candidates.	
		02 months		4.	Conducting personal interview of selected candidates	
		03 months		5.	Constitution of selection committee and issuing Appointment letters after considering Reservation Roster	
		Joining period		6.	Joining of selected candidates	
		10 days		7.	Induction programme and allocation of work	Induction file

LIST OF STAKEHOLDERS/CLIENTS

The main Stakeholders of NSFDC are:-

1. Ministry of Social Justice & Empowerment (MoSJ&E) /State Governments.
2. State Channelizing Agencies (SCAs) nominated by the respective State Governments/Union Territory
3. Public Sector Banks (PSBs)/Regional Rural Banks (RRBs)/Cooperative Banks/Societies and Non-Banking Financial Company-Micro Finance institutions (NBC-MFIs).
4. Government/Semi-Government/Autonomous Training Institutions /Universities /Deemed Universities/Sector Skill Council /Affiliated Training Providers
5. Non-Governmental Organizations working as Project Implementing Agencies.
6. Service providers.
7. Target Group.

RECORD RETENTION POLICY

Approved at the 143rd Meeting of the Board of Directors held on 13 July, 2016.

RIGHT TO INFORMATION ACT

For queries related to NSFDC, the following Officers are designated to receive applications and to provide information to persons requesting for information under the Right to Information Act, 2005:

1. Shri Devanand, Chief General Manager and Appellate Authority.
2. Shri Rajnish Banker, Assistant General Manager and Public Information Officer.

All the RTI applications /Appeals received are disposed-off as per the situation and time limit stated in the Right to Information Act, 2005.

INDICATIVE EXPECTATIONS FROM SERVICE RECIPIENTS

Sl. No.	Indicative Expectations from the Service Recipients
1.	SCAs/CAs should submit Annual Action Plan (AAP) in the Performa prescribed, within the stipulated time line.
2.	SCAs/CAs should submit proposal for sanction in line with the AAP complete in all respect during the first quarter of the financial year.
3.	SCAs/CAs should maintain the prudential norms for seeking funds from NSFDC.
4.	SCAs/CAs should utilize the funds only for targeted beneficiaries under the sanctioned scheme.
5.	SCAs/CAs should implement the scheme within 120 days of moratorium period and in accordance with the terms & conditions mentioned in the LoIs.
6.	SCAs/CAs should not park the released funds received for longer period and should release to target beneficiaries within reasonable period of time
7.	SCAs/CAs should depute sufficiently senior level officers with complete information to attend the conferences/meetings convened by the NSFDC
8.	NGOs and other implementing agencies should carefully go through the guidelines of the schemes and enclose all the requisite documents with their application
9.	As and when requested by the NSFDC, NGOs and other implementing Ministries should participate in the workshops and other capacity building programmes
10.	SCAs/CAs should report the outcome of the scheme/programme being implemented by them as and when requested by the NSFDC.
11.	Citizens/clients are welcome to meet the officers of the NSFDC, however, with prior intimation.
