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MANUAL NO.1

Particulars of organization, functions and duties (Section 4(l)(b)(i) of Right to Information Act, 2005)

1. ORGANISATION

National Scheduled Tribes Finance and Development Corporation (NSTFDC) has been set up in April, 2001 as a Government Company and granted a license under Section 25 of the Companies Act, 1956 (A Company not for profit), following bifurcation of the erstwhile National Scheduled Castes and Schedule Tribes Finance and Development Corporation (NSFDC) into two separate corporations. NSTFDC is a fully Government of India owned Undertaking under the Ministry of Tribal Affairs and is managed by a Board of Directors with representation from Central Government, State Level Channelising Agency, financial institutions and persons representing Scheduled Tribes.

2. BROAD OBJECTIVES/FUNCTIONS

(a) OBJECTIVES:

NSTFDC is the Apex organization for providing financial assistance for Scheme(s)/Project(s) for the economic development of Scheduled Tribes. The Broad objectives of the company, in brief, are as under:-

- (i) Identification of economic activities of importance to the Scheduled Tribes so as to generate employment and raise their level of income.
- (ii) Upgradation of skills and processes used by the Scheduled Tribes through providing both institutional and on the job training.
- (iii) To make the existing State/ UT Scheduled Tribes Finance and Development Corporations who are nominated as the State Channelising Agencies (SCAs) for availing assistance from NSTFDC and other developmental agencies engaged in the economic development of Scheduled Tribes, more effective.
- (iv) To assist SCAs in project formulation, implementation of NSTFDC assisted Schemes and in imparting necessary training to their staff.
- (v) To provide financial support for meeting the working capital requirement of the Central/ State government owned agencies and National Level Federations for undertaking procurement and marketing of forest produces, agricultural produces, and other products grown/ made or collected by the Scheduled Tribes and related activities/ products.
- (vi) To innovate, experiment and promote rather than replicate the work of the existing agencies.

b) FUNCTIONS

- i) To provide concessional finance for viable income generating Scheme(s)/ Project(s) costing upto Rs.10.00 lakhs per individual unit/ profit centre and upto Rs. 25.00 lakhs per Self Help Groups (SHGs) through the Central/ State Channelising Agencies (SCAs) nominated by the respective Ministries/ State/ UT Governments for the economic development of eligible Scheduled Tribes. Financial assistance for Co-operative Sector units are considered on case to case basis.
- ii) To provide grant through the SCAs for undertaking training programmes for the skill and entrepreneurial development of eligible Scheduled Tribes.
- iii) To provide assistance to upgrade skills of officials of the SCAs, through periodic training.

3. DUTIES:

To achieve the mandate, set for the organization, in a transparent and effective manner.

MANUAL NO. 2

The Powers and Duties of its officers and employees (Section 4(l)(b)(ii) of Right to Information Act, 2005)

- i) The Board is empowered to make, vary and repeal By-laws for the regulations of the business of the company, its officers and servants. Accordingly, from time to time rules and regulations are made by the Board of Directors and delegations are made to the officers of the company.
- ii) Work allocation is made to the **Functional Heads** and they are responsible for the assigned duties. The Corporation is having four Zonal Offices and the Zonal Officers of the Corporation have been assigned primarily the role of coordination with the State Channelising Agencies and the State Governments (**Manual No. 16**).

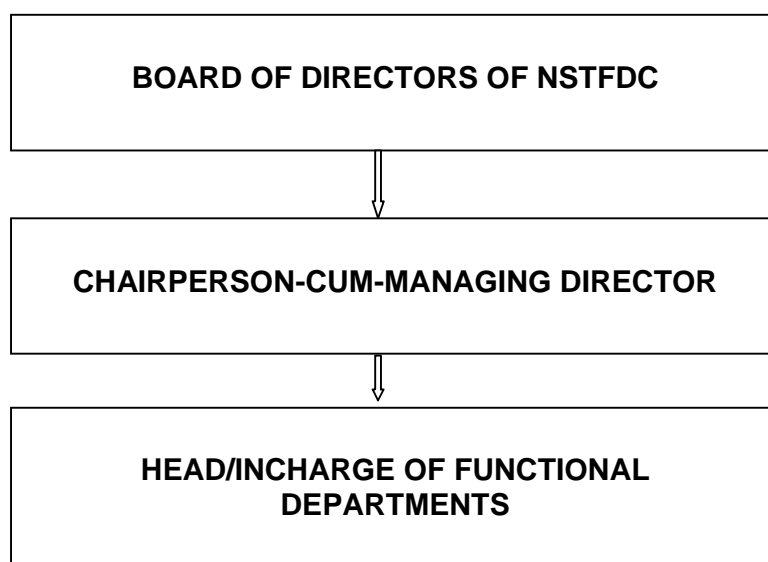
MANUAL NO. 3

Procedure followed in decision-making process & channels of Supervision & Accountability (Section 4(l)(b)(iii) of Right to Information Act, 2005)

(A) DECISION MAKING PROCESS:

- i) The Board is empowered to make, vary and repeal By-laws for the regulations of the business of the company, its officers and servants. Accordingly, from time to time rules and regulations are made by the Board of Directors and delegations are made to the officers of the company. The powers of the Board are detailed in the Memorandum and Articles of Association. Details are available in the **Website: www.nstfdc.nic.in**.
- ii) The matters are processed by the concerned department, keeping in view the rules and regulations framed by the Board/ and the Competent Authority. Based on the approvals accorded by the Competent Authority actions are taken by the concerned department discharging their duties.

(B) CHANNELS OF SUPERVISION & ACCOUNTABILITY:



MANUAL NO. 4

Norms set for discharge of functions (Section 4(I)(b)(iv) of Right to Information Act, 2005)

The details of norms set for discharge of functions (lending norms) are given in the website: www.nstfdc.nic.in. However, the summary of the same is given below:

1. **NSTFDC** is the Apex organization for the economic development of Scheduled Tribes and provides concessional financial assistance for undertaking viable income generating scheme(s)/ project(s) through the Central/ State Channelising Agencies (SCAs) nominated by the concerned Ministries/State/UT Governments. NSTFDC provides grants for undertaking training programmes for the skill and entrepreneurial development of eligible Scheduled Tribes. **NSTFDC** also provides financial assistance through the SCAs/ Govt. owned institutions/ National level federations for their marketing support activities of agricultural/forest produces and Tribal products.
2. **ELIGIBILITY CRITERIA FOR THE BENEFICIARY(IES)**
 - I. The beneficiary(ies) should belong to Scheduled Tribes community.
 - II. Annual family income of the beneficiary(ies) should not exceed double the poverty line (DPL) income limit (presently Rs.39,500/- p.a. for the rural areas and Rs.54,500/- p.a. for the urban areas). This is revised from time to time based on the norms revised by the Planning Commission.
3. **LENDING NORMS FOR INCOME GENERATING SCHEMES**
 - I. **TERM LOAN**
 - i) NSTFDC provides term loan for viable scheme(s)/ project(s) costing upto Rs.10 lakh per individual unit/ profit centre.
 - ii) Financial assistance upto 90% of the cost of the scheme(s)/ project(s) is provided by the NSTFDC. Promoter's contribution is not insisted upon for the scheme/ project costing upto Rs. 1 lakh. However, only 2–5% of the total cost of the scheme(s)/ project(s) costing above Rs. 1 lakh per unit/ profit centre is required as promoter's contribution depending upon the cost of unit.
 - iii) NSTFDC charges very concessional rate of interest, which is 3% per annum for the scheme/ project having NSTFDC's share upto Rs.5 lakh per unit/ profit centre and 5% for the schemes having NSTFDC's share more than Rs.5 lakh/ unit/ profit centre. The SCAs are allowed to charge interest at the rate of 3% per annum over and above the interest rate charged by NSTFDC from the beneficiaries.

- iv) The loan is to be repaid in quarterly/ half yearly instalments, as the case may be, within a maximum period of 10 years including suitable moratorium period.

II. **Bridge Loan**

Bridge loan is provided by the NSTFDC against subsidy/ capital incentives etc. available for the scheme(s)/ project(s) through the SCAs to meet the gap in funding requirement of scheme(s)/ project (s) costing upto Rs. 10 lakh per unit/ profit centre.

i) **INTEREST RATES**

Interest rates on Bridge Loan is at par with rates of interest for term loan.

ii) **REPAYMENT PERIOD**

The sanctioning agency is to ensure that the amount of eligible subsidy/ capital incentive is paid directly to State level channelising agency, within a maximum period of 2 years from the date of first release of Bridge Loan by NSTFDC.

III. **Adivasi Mahila Sashaktikaran Yojana (AMSY):**

- i) An exclusive scheme at a highly concessional rate of interest has been started by the NSTFDC for the economic development of ST women.
- ii) Under the scheme, NSTFDC provides Term Loan for scheme(s)/ project(s) costing upto Rs. 50,000/- per individual unit/ profit centre.
- iii) Financial assistance upto 90% of the cost of the scheme(s)/ project(s) is provided by the NSTFDC. Minimum promoter's contribution may not to be insisted upon.
- iv) For this scheme, NSTFDC charges only 2% per annum interest from the SCAs. The SCAs may charge a maximum interest @ 4% per annum from the ultimate women beneficiaries.
- v) The loan is to be repaid in quarterly/ half yearly installments, as the case may be, within a maximum period of 10 years including suitable moratorium period.

IV. **Scheme for Self Help Groups (SHGs):**

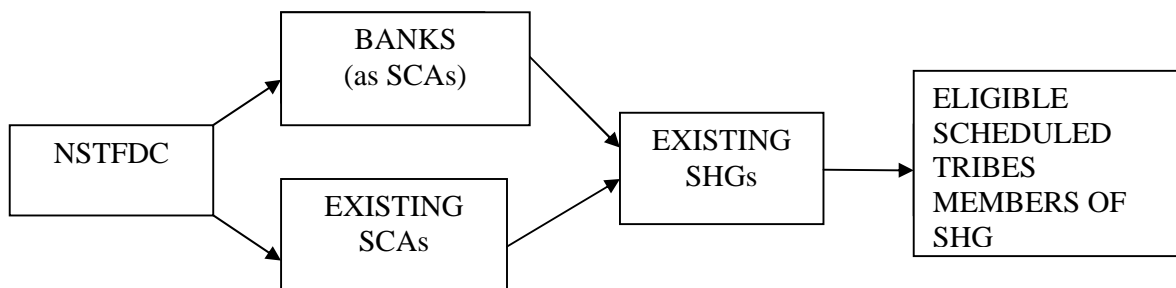
- i) NSTFDC has introduced specific scheme for extending financial assistance for Self-Help Groups (SHGs) and financial assistance is extended for the scheme(s)/ project(s) having unit cost upto Rs. 25 lakh per SHG.
- ii) Financial assistance is extended upto 90% of the cost of the scheme/ project subject to investment per member not exceeding Rs. 50,000/- per unit.

- iii) Minimum promoter's contribution under the scheme is 10% of the cost of the unit.
- iv) Interest on loans through SHG :
 - (a) For loan upto Rs. 5 lakh per SHG :** NSTFDC charges interest at the rate of 3% per annum from the SCAs and in turn SCAs/ implementing agency(ies) may add their margin upto 3% per annum i.e. total interest charged from the ultimate beneficiaries does not exceed 6% per annum.
 - (b) For loan above Rs.5 lakh per SHG:** NSTFDC charges interest at the rate of 5% per annum from the SCAs and SCAs/ implementing agency(ies) may add their margin upto 3% per annum i.e. total interest charged from the ultimate beneficiaries does not exceed 8% per annum.
 - (c) Repayment:** The loan is to be repaid in quarterly/ half-yearly instalments, as the case may be, within a maximum period of 10 years including suitable moratorium period.

V. Micro-Credit Scheme:

- i) **Micro Credit Scheme** is meant to provide financial assistance for undertaking small self-employment ventures/ activities by the eligible STs through existing profit making SHGs.

ii) **Implementation system:**



- iii) **Assistance:** SCAs shall provide eligible amount of subsidy or margin money as per their scheme(s) for the target group and remaining amount may be provided as term loan by NSTFDC. In case of no subsidy and or no share of SCAs/ banks as SCAs, NSTFDC may provide 100% of the funds required as term loan subject to maximum of Rs. 35,000/- per member or Rs. 5.00 lakhs per SHG.
- iv) Maximum admissible amount of loan per SHG would be Rs. 5 lakh.
- v) **Interest rates:**
 - (a) NSTFDC to SCAs:** NSTFDC shall charge interest from the SCAs at the rate of 3% per annum.

(b) SCAs to SHGs: SCAs shall charge interest at the rate of 6% per annum from the eligible Self Help Groups (SHGs).

(c) SHGs to Members: Members of respective SHGs to decide the rate of interest to be charged by SHGs from its member, but not exceeding 15% per annum.

vi) **Repayment Period:**

(a) For SHGs to SCAs: Depending on the nature of activity(ies), repayment period shall be recommended by the SCAs. However, loan is to be repaid by the SHGs to the SCAs, within a maximum period of 04 years, including a standard moratorium period of six months to be allowed to the SHGs by the SCAs, from the date of disbursement of funds by the SCAs to SHGs.

(b) For SCAs to NSTFDC: By the SCAs on quarterly basis within a period of 05 years from the date of disbursement of funds by NSTFDC to SCAs, including a standard moratorium period of six months allowed by the SCAs to SHGs.

For case(s) where repayment period allowed for SHGs is upto two years, NSTFDC shall provide an extra repayment period of six months to the SCAs over and above the repayment period allowed to the SHGs by the SCAs. Case(s) with repayment period of above two years, one year extra repayment period shall be allowed by NSTFDC to the SCA(s). However, loan is to be repaid by the SCAs to NSTFDC within a maximum period of 05 years from the date of disbursement of funds by NSTFDC to SCAs, including moratorium period of six months.

(c) For refinance cases: This will be linked to the repayment period fixed by the SCAs for the SHGs.

VI. Marketing Support Assistance:

- i) To provide financial support for meeting the working capital requirement of the Central/ State government owned agencies and national level federations for undertaking procurement and/ or marketing of minor forest produce/ agricultural produce collected/ grown by the STs and/ or related products/ services.
- ii) Marketing Support Assistance to the extent of Rs.2.00 lakhs per unit/ profit centre is provided to the beneficiaries through the SCAs, with the interest at par with rates of interest for term loan.
- iii) For Marketing Support Assistance extended to the Central/ State/ UT owned organizations, national level federations directly involved in procurement, the interest rate is 7% per annum.
- iv) Repayment period is fixed depending on the nature of trade cycle of related activities.

- VII. Financial assistance extended by NSTFDC by way of grant:
- i) **For skill and entrepreneurial development programmes** : Grant to meet up to 100% recurring cost in respect of regular training programmes conducted for imparting skill and entrepreneurial development training to the eligible STs through the Government/ semi-Government/ autonomous Government bodies is extended by the NSTFDC to its SCAs.
 - ii) **For computerization of database of SCAs:** NSTFDC also provides one-time assistance in the form of grant upto Rs. 2 lakh per SCA for computerization of their database. However, the grant is not available to the SCAs who have already availed the same from NSFDC/ Ministry of Social Justice & Empowerment/ Ministry of Tribal Affairs.

4. **EXECUTIVE DEVELOPMENT PROGRAMMES (EDPs) FOR OFFICIALS OF SCAs**

NSTFDC provides training to the officials of SCAs for upgradation of their skills in project identification, formulation, appraisal, implementation, monitoring and recovery of loans etc. For this purpose, the SCAs may approach NSTFDC. NSTFDC meets the entire expenditure towards cost of faculty and course material etc. for undertaking such programmes.

**FOR DETAILS AND PROCEDURE TO AVAIL FINANCIAL ASSISTANCE MAY
CONTACT THE STATE CHANNELISING AGENCIES OF NSTFDC/ ZONAL
OFFICES OF NSTFDC/NOTIFIED CENTRAL PUBLIC INFORMATION OFFICERS
OF NSTFDC/ WEBSITE
(www.nstfdc.nic.in)**

MANUAL NO. 5

**Rules, Regulations, Instructions and Manuals and
Records for Discharging Functions
(Section 4(l)(b)(v) of Right to Information Act, 2005)**

- (A) Company is governed under various Acts viz. Companies Act 1956, Income-Tax Act, Service Tax Act etc.
- (B) Norms for providing financial assistance are given in the WEBSITE (www.nstfdc.nic.in) and also under Manual No. 4.
- (C) Rules and Regulations regarding service conditions of the employees are as under:
- 1 NSTFDC Recruitment, Promotion and Seniority Rules
 - 2 NSTFDC Conduct, Discipline and Appeal Rules
 - 3 NSTFDC Leave Rules, NSTFDC Leave Encashment Rules
 - 4 NSTFDC Medical Attendant Rules & Health Check-up Rules
 - 5 NSTFDC Travelling Allowance/ Dearness Allowance Rules
 - 6 NSTFDC Leave Travel Concession Rules
 - 7 NSTFDC House Building Advance Rules
 - 8 NSTFDC Conveyance Advance Rules
 - 9 NSTFDC Computer Advance Rules
 - 10 NSTFDC Company Lease Accommodation Rules
- (D) **RECORDS FOR DISCHARGING ITS FUNCTIONS:**
Details are available in **Manual No. 6**

MANUAL NO. 6

**A statement of the categories of documents
that are held by it or under its control
(Section 4(l)(b)(vi) of Right to Information Act, 2005)**

Summary of the documents that are held in the organization is given below:

1. **Finance Related:** Books of Accounts of the Company and related documents maintained in accordance with the various Acts viz. Companies Act, 1956 and Income Tax Act
2. **Projects Related:** Files containing the proposals received from the various Channelising Agencies, Sanctions, Disbursements and fund utilizations, pending proposals, as the case may be.
3. **Secretarial Related:** Records/documents are maintained and retained in accordance with the provisions of the Companies Act, 1956.
4. **Personnel & Vigilance related**
 - (a) All the service records related to its employees.
 - (b) Rules and regulations framed for regulating the services of its employees.
5. **Administration & Official Language related :**
 - (a) Administrative matters.
 - (b) Official Language Act.

MANUAL NO. 7

Particulars of any arrangement that exists for consideration with or representation by the public in relation to the formulation of its policy or implementation thereof.

(Section 4(I)(b)(vii) of Right to Information Act, 2005)

- (a) The Board of NSTFDC provides for three non official members representing Scheduled Tribe.
- (b) The Board is empowered to make, vary and repeal By-laws for the regulations of the business of the company, its officers and servants. Accordingly, from time to time rules and regulations are made by the Board of Directors and delegations are made to the officers of the company. The powers of the Board are detailed in the Memorandum and Articles of Association. Details are available in the **Website: www.nstfdc.nic.in**
- (c) The arrangement of representation by the public exists in decision making process by way of provision for three Non-Official members representing Scheduled Tribes on the Board of the Company and periodic review of the role, functions and performance of the Company by the Parliamentary Committees.

MANUAL NO. 8

**A statement of boards, council, committees and other bodies constituted
(Section 4(I)(b)(viii) of Right to Information Act, 2005)**

I) COMPOSITION OF BOARD OF DIRECTORS OF NSTFDC

1.	Chairperson-cum-Managing Director	1
2.	Non Official members representing Scheduled Tribes.	3
3.	Person representing State Scheduled Tribes Corporation (On rotational basis)	1
4.	Representative from NABARD	1
5.	Representative from IDBI.	1
6.	Managing Director, TRIFED	1
7.	Joint Secretary, Ministry of Tribal Affairs	1
8.	Financial Adviser to Ministry of Tribal Affairs	1

The decision of the Board takes the form of rules and regulations for purpose of discharging of functions and regulating the services of employees etc. **Information on such rules/norms is open for the public.**

II) COMMITTEES:

Need based inter-departmental committees are constituted consisting of representatives from different departments. At present following Standing Committees are constituted in the organization:

a) Project Clearance Committee (PCC):

PCC is constituted for the purpose of consideration of proposals received from various Channelising Agencies for providing loan and grants under the NSTFDC assisted programmes and recommendations thereon.

b) Funds Management Committee:

Committee is constituted for the purpose of optimizing the return on investment of funds available with the Corporation.

c) Gratuity Trust:

To manage the affairs relating to the Gratuity payable to the employees, as per the rules framed for the purpose in the Corporation.

MANUAL NO. 9

**Directory of Officers and Staff of NSTFDC
(Section 4(I)(b)(ix) of Right to Information Act, 2005)
(As on 31.08.09)**

Sl.	Name & Designation	Location	Tel. No.(Office)
1.	Sh. Gur Saroop sood Chairman-cum-Managing Director	Hqrs, New Delhi	26712519
2.	Sh. P. Unnikrishnan, General Manager (Fin. & Proj.) and Company Secretary	Hqrs, New Delhi	26712562
3.	Sh. T.D. Kukreja, Sr. Manager (Proj. & PET Cell)	Hqrs, New Delhi	26712587
4.	Sh. Anil P.C. Raven, Sr. Manager (Proj.)	Hqrs, New Delhi	26712539
5.	Dr. M.D.S. Tyagi, Sr. Manager (Pers. & Vig.)	Hqrs, New Delhi	26712583
6.	Sh. S. N. Galgotia, Manager (Proj & MIS)	Hqrs, New Delhi	26177046
7.	Sh. M. K. Brahma. Manager (Proj.)	Hqrs, New Delhi	26177042
8.	Sh. R. J. Kachhap, Manager (Proj.)	Hqrs, New Delhi	26177046
9.	Sh. F. Tirkey, Manager (Proj.)	Hqrs, New Delhi	26177042
10.	Smt. Promila Thakur, Dy. Mgr (OL & Admn.).	Hqrs, New Delhi	26177044
11.	Sh. Atar Singh, Dy. Zonal Mgr.	Zonal Office, Bhopal	0755-2660456
12.	Sh. V G Ghutake, Dy. Mgr. (Fin.)	Hqrs, New Delhi	26177044
13.	Sh. S. R. Meena, Sr. Asstt. Mgr. (Fin.)	Hqrs, New Delhi	26177057
14.	Smt. Madhu. D. Shahani, Sr. Asstt. Mgr. (Fin.)	Hqrs, New Delhi	26177052
15.	Sh. R. Gunasekaran, Sr. Asstt. Mgr. (Proj.)	Hqrs, New Delhi	26177052
16.	Smt. Lata Babbar, PS To CMD	Hqrs, New Delhi	26712519
17.	Smt. Bismita Das, Asstt. Mgr. (Proj.)	Hqrs, New Delhi	26712572
18.	Sh. K.M. Brahma , Asstt. Zonal Mgr.	Zonal office , Guwahati	0361-2595011
19.	Smt. Jyoti Singhal, Jr. Executive (MIS Cell)	Hqrs, New Delhi	26177057
20.	Sh. B. S. Bisht, Jr. Executive (Fin)	Hqrs, New Delhi	26177062
21.	Smt. Monika Jerath, Jr. Executive (Admn.)	Hqrs, New Delhi	26177062
22.	Sh. Anil Batra, APS	Hqrs, New Delhi	26712539

Sl.	Name & Designation	Location
23.	Smt. Rita Ahlawat, Sr. PA	Hqrs, New Delhi
24.	Smt. Kiran Pushkarna, Sr. PA	Hqrs, New Delhi
25.	Sh. Vijay Kumar, Sr. Acctt.	Hqrs, New Delhi
26.	Sh. Vijay Singh, Sr. Asstt.	Hqrs, New Delhi
27.	Sh. K.P. Sharma, PA	Hqrs, New Delhi
28.	Sh. Ratan Singh, Asstt.	Hqrs, New Delhi
29.	Smt. Poonam Singh, PA	Hqrs, New Delhi
30.	Smt. Mamta Rajan, Asstt.	Hqrs, New Delhi
31.	Smt. Kurra Vara Lakshmi, Asstt.	Zonal Office, Hyderabad
32.	Ms. Rekha, Stenographer	Hqrs, New Delhi
33.	Sh. Sunil Singh Rawat, Stenographer	Hqrs, New Delhi
34.	Sh. Ashish Yadav, Jr. Acctt.	Hqrs, New Delhi
35.	Sh. Sandeep Sethi, Jr. Acctt.	Hqrs, New Delhi
36.	Sh. Raj Kumar, Jr. Asstt.	Hqrs, New Delhi
37.	Smt. Bimla Kanojia, Jr. Asstt.	Hqrs, New Delhi
38.	Sh. Atul Kumar Khare, Jr. Asstt.	Zonal Office, Bhopal
39.	Sh. Balraj Singh, Sr. Driver	Hqrs, New Delhi
40.	Smt. Indra, CCT	Hqrs, New Delhi
41.	Sh. Luxman Singh, CCT	Hqrs, New Delhi
42.	Sh. Avinash Pareek, DEO	Hqrs, New Delhi
43.	Sh. S. D. Ansari, DEO	Hqrs, New Delhi
44.	Smt. Shalu Arora, DEO	Hqrs, New Delhi
45.	Sh. Remith A., DEO	Hqrs, New Delhi
46.	Sh. Rishi Jain, DEO	Hqrs, New Delhi
47.	Smt. Anju Singh, DEO	Hqrs, New Delhi
48.	Sh. Nishakar Sahoo, DEO	Zonal Office, Bhubneshwar
49.	Smt. Neeva Boro, DEO	Zonal Office, Guwahati
50.	Sh. Rabinder Manjhi, Messenger (SG)	Hqrs, New Delhi
51.	Sh. Dalip, Watchman (SG)	Hqrs, New Delhi
52.	Sh. Bahadur Prasad, Messenger (SG)	Zonal Office, Bhopal
53.	Sh. Surendra Kumar, Messenger	Zonal Office, Guwahati
54.	Sh. Santosh Manjhi, MCC	Hqrs, New Delhi
55.	Sh. Jagroop Singh, MCC	Hqrs, New Delhi
56.	Sh. Devender Kumar, MCC	Hqrs, New Delhi

MANUAL NO. 10**The monthly remuneration of officers and employees**
(Section 4(l)(b)(x) of Right to Information Act, 2005)

- (i) The details of the scale of pay and actual staff strength as on 31.08.2009 are given below.
- (ii) The total remuneration consists of Basic pay + Dearness Allowance + Various Allowances/ Perks applicable as per the Rules of the Corporation.

S. No.	Name	Designation	Pay Scale (IDA Pattern)	Location
1	Shri Gur Saroop Sood	CMD	Rs.37400-67000 + G. P. Rs. 10000/- (CDA Pattern)	Hqrs., N. Delhi
2	Shri P. Unnikrishnan	Gen. Manager	Rs.43200-66000	Hqrs., N. Delhi
3	Shri T.D. Kukreja	Sr. Manager	Rs.32900-58000	Hqrs., N. Delhi
4	Shri Anil P C Raven	Sr. Manager	Rs.32900-58000	Hqrs., N. Delhi
5	Dr. M D S Tyagi	Sr. Manager	Rs.32900-58000	Hqrs., N. Delhi
6	Shri S N Galgotia	Manager	Rs.29100-54500	Hqrs., N. Delhi
7	Shri M K Brahma	Manager	Rs.29100-54500	Hqrs., N. Delhi
8	Shri R J Kachhap	Manager	Rs.29100-54500	Hqrs., N. Delhi
9	Shri F Tirkey	Manager	Rs.29100-54500	Hqrs., N. Delhi
10	Smt. Promila Thakur	Dy. Manager	Rs.24900-50500	Hqrs., N. Delhi
11	Shri Atar Singh	Dy. Manager	Rs.24900-50500	Z.O. Bhopal
12	Shri V G Ghutake	Dy. Manager	Rs.24900-50500	Hqrs., N. Delhi
13	Shri S R Meena	Sr. Astt. Mgr.	Rs.20600-46500	Hqrs., N. Delhi
14	Smt. Madhu D Shahani	Sr. Astt. Mgr.	Rs.20600-46500	Hqrs., N. Delhi
15	Shri R Gunasekaran	Sr. Astt. Mgr.	Rs.20600-46500	Hqrs., N. Delhi
16	Smt. Bismita Das	Asstt. Manager	Rs.16400-40500	Hqrs., N. Delhi
17	Shri K.M. Brahma	Asstt. Manager	Rs.16400-40500	Z.O. Guwahati
18	Smt. Lata Babbar	P.S.	Rs.16400-40500	Hqrs., N. Delhi
19	Smt. Jyoti Singhal	Jr. Executive	Rs.12600-32500	Hqrs., N. Delhi
20	Shri B S Bisht	Jr. Executive	Rs.12600-32500	Hqrs., N. Delhi
21	Smt. Monika Jerath	Jr. Executive	Rs.12600-32500	Hqrs., N. Delhi
22	Shri Anil Batra	Asstt. P.S.	Rs.12600-32500	Hqrs., N. Delhi
23	Smt. Rita Ahlawat	Sr. P.A.	Rs.11000-27800	Hqrs., N. Delhi
24	Smt. Kiran Pushkarna	Sr. P.A.	Rs.11000-27800	Hqrs., N. Delhi
25	Shri Vijay Kumar	Sr. Acctt.	Rs.11000-27800	Hqrs., N. Delhi
26	Shri Vijay Singh	Sr. Asstt.	Rs.11000-27800	Hqrs., N. Delhi
27	Shri K. P. Sharma	P.A.	Rs.10200-25800	Hqrs., N. Delhi
28	Shri Ratan Singh	Assistant	Rs.10200-25800	Hqrs., N. Delhi
29	Smt. Poonam Singh	P.A.	Rs.10200-25800	Hqrs., N. Delhi
30	Smt. Mamta Rajan	Assistant	Rs.10200-25800	Hqrs., N. Delhi
31	Smt. Kurra Varalakshmi	Assistant	Rs.10200-25800	Z.O. Hyderabad
32	Ms. Rekha	Stenographer	Rs.9600-24300	Hqrs., N. Delhi
33	Shri Sunil Singh Rawat	Stenographer	Rs.9600-24300	Hqrs., N. Delhi

34	Shri Ashish Yadav,	Jr. Acctt.	Rs.9600-24300	Hqrs., N. Delhi
35	Shri Sandeep Sethi	Jr. Acctt.	Rs.9600-24300	Hqrs., N. Delhi
36	Shri Raj Kumar	Jr. Asstt.	Rs.9600-24300	Hqrs., N. Delhi
37	Smt. Bimla Kanojia	Jr. Asstt.	Rs.9600-24300	Hqrs., N. Delhi
38	Shri Atul Kumar Khare	Jr. Asstt.	Rs.9600-24300	Z.O. Bhopal
39	Shri Balraj Singh	Sr. Driver	Rs.9300-23500	Hqrs., N. Delhi
40	Smt. Indra	C.C.T.	Rs.9000-22800	Hqrs., N. Delhi
41	Shri Luxman Singh	C.C.T.	Rs.9000-22800	Hqrs., N. Delhi
42	Shri Avinash Pareek	D.E.O.	Rs.9000-22800	Hqrs., N. Delhi
43	Shri S D Ansari	D.E.O.	Rs.9000-22800	Hqrs., N. Delhi
44	Smt. Shalu Arora	D.E.O.	Rs.9000-22800	Hqrs., N. Delhi
45	Shri Remith A.	D.E.O.	Rs.9000-22800	Hqrs., N. Delhi
46	Shri Rishi Jain	D.E.O.	Rs.9000-22800	Hqrs., N. Delhi
47	Smt. Anju Singh	D.E.O.	Rs.9000-22800	Hqrs., N. Delhi
48	Shri Nishakar Sahoo	D.E.O.	Rs.9000-22800	Z.O. Bhubneswr
49	Smt. Neeva Boro	D.E.O.	Rs.9000-22800	Z.O. Guwahati
50	Shri Rabinder Manjhi	M.C.C. (S.G.)	Rs.8400-21300	Hqrs., N. Delhi
51	Shri Dalip Singh	M.C.C. (S.G.)	Rs.8400-21300	Hqrs., N. Delhi
52	Shri Bahadur Prasad	M.C.C. (S.G.)	Rs.8400-21300	Z.O. Bhopal
53	Shri Surendra Kumar	M.C.C.	Rs.7800-19800	Z.O. Guwahati
54	Shri Santosh Manjhi	M.C.C.	Rs.7800-19800	Hqrs., N. Delhi
55	Shri Jagroop Singh	M.C.C.	Rs.7800-19800	Hqrs., N. Delhi
56	Shri Devender Kumar	M.C.C.	Rs.7800-19800	Hqrs., N. Delhi

MANUAL NO. 11

**The budget, allocations for sanctions to each agency, and
disbursement of funds
(Section 4(l)(b)(xi) of Right to Information Act, 2005)**

The details of various Budgetary Provisions for the year 2009-10 are as under:-

S.No	Budget Head/Amount	Purpose
01.	<p>(a) <u>SANCTIONS BUDGET</u> Rs. 150.00 crore</p> <p>(b) <u>DISBURSEMENT</u> Rs. 115.00 crore</p>	<p>(i) As NSTFDC's share for providing loans through the Channelising Agencies (SCAs) nominated by the Ministry(ies)/ State/ UT Governments.</p> <p>(ii) <u>CRITERIA</u> At the beginning of each financial year, funds are notionally allocated by the NSTFDC to the SCAs in proportion to the Scheduled Tribes population (as per latest Census Report) in the respective States and UTs. This is intimated to the SCAs. The SCAs may ensure the flow of funds in such a manner so as to maintain proper balance among different districts/ regions, sectors genders. Disbursement is made to SCAs on receipt of their request by NSTFDC.</p>
02.	<p><u>DEVELOPMENTAL EXPENDITURE:</u></p> <p>(a) Grants for skill and entrepreneurial development programmes for the beneficiaries: Rs. 10.00 lakhs</p> <p>(b) Grant for computerization of Database of SCAs and Software Linkage expenses: Rs. 5.00 lakhs.</p> <p>(c) Consultancy charges for Project identification Formulation/ Monitoring etc: Rs. 10.00 Lakhs</p> <p>(d) Publicity/ Advertisement/ Awareness Expenses: Rs. 50.00 Lakhs</p>	<p>(a) NSTFDC provides 100% of recurring expenditure as grant to the SCAs for imparting of training to the eligible beneficiaries, it is expected that SCAs would endeavour to avail the funds.</p> <p>(b) One time grant up to Rs. 2.00 lakh per Channelising agency is provided for computerization of database of the SCAs. Further, provision includes expenses for development of Computer Software linking with the SCAs.</p> <p>(c) During the year, the Corporation proposed to undertake evaluation study of NSTFDC assisted schemes.</p> <p>(d) To create awareness about programmes of NSTFDC at grass root level.</p>
03.	<p><u>Capital Expenditure Budget 2008-09: Rs. 90.00 Lakhs</u></p>	<p>Budgetary provision has been made for renovation of office premises, purchase of office equipment, furniture, computerization/ networking of database and other capital expenditure etc.</p>

2. The details of funds allocated to each of the Channelising Agency(ies) of NSTFDC for the financial year 2008-09 (actuals) are given below:

(Rs. in lakhs)

S. No	Name of SCA	Term Loan			Grant		
		Allocation	Actual Sanction	Disbursement	Allocation	Actual Sanction	Disbursement
1	A.P. Scheduled Tribes Cooperative Finance Corpn. Ltd. ANDHRA PRADESH	598.00	494.57		5.98		
2	Andaman & Nicobar Island Integrated Development Corp. Ltd. ANDAMAN & NICOBAR ISLANDS	50.00	1050.00	1050.00	0.50		
3	Arunachal Pradesh Industrial & Finance Dev. Corporation ARUNACHAL PRADESH	84.00	110.51		0.84		
4	Assam Plain Tribes Dev. Corporation Ltd. ASSAM	393.00			3.93		
5	Bihar State Scheduled Castes Co-operative Dev. Corp. Ltd. BIHAR	90.00			0.90		
6	Chhattisgarh State Antyavasayee Co-op Fin. Dev. Corp. Ltd. CHHATTISGARH	787.00	988.80	989.84	7.87		
7	Dadra & Nagar Haveli, Daman & Diu SCs/ STs Other BC's & Minorities Fin & Dev. Corpn. Ltd. DADRA & NAGAR HAVELI	50.00			0.50		
8	Goa State SC & Backward Classes Dev. Corporation GOA	50.00	71.28	136.39	0.50		
9	Gujarat Tribal Dev. Corporation GUJARAT	890.00	4449.80	1493.91	8.90	9.26	
10	Himachal Pradesh Scheduled Castes Scheduled Tribes Dev. Corporation. HIMACHAL PRADESH	50.00	77.42	24.78	0.50		
11	J&K Scheduled Castes, Scheduled Tribes & Backward Classes Dev. Corp. JAMMU & KASHMIR	132.00	353.74		1.32		
12	Jharkhand State Tribal Coop. Dev. Corpn. Ltd. JHARKHAND	843.00	230.81	169.97	8.43		
13	Dr. Ambedkar Development Corporation KARNATAKA	412.00	989.55	1486.38	4.12		
14	Kerala State Development Corpn. for Scheduled Caste & Scheduled Tribes Ltd. KERALA	50.00	54.75	46.23	0.50		0.79
15	Kerala State Women Dev Corpn. Ltd. KERALA	50.00			0.50		

Contd...

S. No	Name of SCA	Term Loan			Grant		
		Allocation	Actual Sanction	Disbursement	Allocation	Actual Sanction	Disbursement
16	Lakshadweep Dev Corporation Limited LAKSHDWEEP	50.00			0.50		
17	Manipur Tribal Dev. Corpn. Ltd. MANIPUR	117.00			1.17		
18	Shabari Adivasi Vitta Va Vikas Nigam, Nasik, MAHARASHTRA	1020.00	1837.42		10.20		
19	Meghalaya Cooperative Apex Bank Limited MEGHALAYA	237.00	116.90	116.90	2.37		
20	M.P. Adivasi Vitta Aivam Vikas Nigam. MADHYA PRADESH	1455.00	1548.20	757.94	14.55		
21	Mizoram Khadi & Village Industries Board MIZORAM	50.00	29.52	98.10	0.50		
22	Mizoram Urban Cooperative Dev. Bank Ltd. MIZORAM	50.00			0.50		
23	Nagaland Industrial Develop Corporation Ltd. NAGALAND	105.00	341.19	225.98	1.05		
24	Nagaland State Co-operative Bank Ltd. NAGALAND	105.00			1.05		
25	Orissa Scheduled Castes Scheduled Tribes Dev. & Fin. Coop. Corpn. Ltd. ORISSA	969.00		45.44	9.69		5.31
26	Rajasthan SC & ST Fin. & Dev. Co-op. Corpn. RAJASTHAN	844.00	548.77	348.74	8.44		
27	Sikkim Scheduled Castes, Tribes & Backward Classes Dev. Corpn. Ltd. SIKKIM	50.00	108.60	542.79	0.50		
28	Tamil Nadu Adi Dravidar Housing & Dev. Corpn. Ltd TAMIL NADU	77.00			0.77		
29	Tripura Scheduled Tribes Co-op. Development Corpn. Ltd. TRIPURA	118.00	221.60	250.10	1.18		
30	Uttranchal Bahuudheshya Vitta Aivam Vikas Nigam UTTRANCHAL	50.00			0.50		
31	U.P. Scheduled Castes Fin. and Development Corpn. UTTAR PRADESH	50.00			0.50		
32	West Bengal SC's & STs Dev. Fin. Corpn. WEST BANGAL	262.00	353.60		2.62	2.64	
33.	West Bengal Tribal Development Cooperative Corpn. WEST BENGAL	262.00	722.65		2.62	3.35	3.01
Total (A)		10400.00	14635.27	8474.12	104.00	15.25	9.11

S. No	Name of SCA	Term Loan			Grant		
		Allocation	Actual Sanction	Disbursement	Allocation	Actual Sanction	Disbursement
MICRO CREDIT SCHEME THROUGH PSU BANKS							
1	Syndicate Bank	300.00					
Total (A)		13400.00	14635.27	8474.12	104.00	15.25	9.11
(B) MARKETING SUPPORT ASSISTANCE							
1.	Girijan Co-operative Corporation Ltd. (GCC) Andhra Pradesh		1600.00	800.00	-	-	-
2.	Tribal Co-operative Marketing Development Federation of India Ltd. (TRIFED), New Delhi				-	-	-
3.	Jharkhand State Co-operative Lac Marketing & Procurement Federation Ltd. (JASCOLAMPF) through National Co-op. Dev. Corp. (NCDC) in the state of Jharkhand						
Total (B) :		1600.00	1600.00	800.00	-	-	-
Grand Total:		15000.00	16235.27	9274.12	104.00	15.25	9.11

Note: The disbursement figures include releases made for the schemes/ projects sanctioned in the previous years.

MANUAL NO. 12

The manner of execution of subsidy programmes, including the amounts allocated and the details of beneficiaries of such programmes
(Section 4(I)(b)(xii) of Right to Information Act, 2005)

NOT APPLICABLE IN RESPECT OF NSTFDC

MANUAL NO. 13

Particulars of recipients of concessions, permits or
authorizations granted by it
(Section 4(I)(b)(xiii) of Right to Information Act, 2005)

NOT APPLICABLE IN RESPECT OF NSTFDC

MANUAL NO. 14

Details in respect of the information available to or held by it, reduced in an
electronic form

(Section 4(I)(b)(xiv) of Right to Information Act, 2005)

Details in respect of the information available to or held by it, reduced in an electronic form is about the Organization, Memorandum and Articles of Association and Lending & Development policy which is available on **Website:**
www.nstfdc.nic.in

MANUAL NO. 15

The particulars of facilities available to citizens for obtaining information, including the working hours of library or reading room, for public use
(Section 4(I)(b)(xv) of Right to Information Act, 2005)

1. **Electronic form** : **Website (www.nstfdc.nic.in)**

2. **On Telephone/by Post** : **From notified Central Public Information Officer.**

3. **Library/ Reading room** : **At NSTFDC's Headquarters at NBCC Tower, 5th Floor, Hall No.1, Bhikaji Cama Place, New Delhi – 110 066.**

From 3.00 PM to 5.00 PM on every Wednesday.

MANUAL NO. 16

The names, designations and other particulars of the Appellate Authority and Public Information Officers.

(Section 4(I)(b)(xvi) of Right to Information Act, 2005)

(I)	APPELLATE AUTHORITY
	Sh. Gur Saroop Sood Chairman-cum-Managing Director 15, NBCC Tower, 5 th Floor, Bhikaji Cama Place, New Delhi – 110 066 Tel.: 011-26712519 (O) Fax: 011-26177177
(II)	CENTRAL PUBLIC INFORMATION OFFICER
	Dr. M.D.S. Tyagi Sr. Manager (Personnel & Vigilance) 15, NBCC Tower, 5 th Floor, Bhikaji Cama Place, New Delhi – 110 066 Tel.: 011-26712583 (O) Fax : 011-26712574

MANUAL NO. 17

RIGHT TO INFORMATION (REGULATION OF FEE AND COST) RULES 2005

Persons desirous of obtaining any information may make the payment and send their request in writing addressed to the **Central Public Information Officer (Ref. Manual 16) of National Scheduled Tribes Finance and Development Corporation (NSTFDC), 15, NBCC TOWER, 5th Floor, Bhikaji Cama Place, Hall No.1, New Delhi-110066.**

FEE/COST RATES

- | | | | |
|-----|---|---|--|
| (a) | Application Fee | : | Rs.10/- |
| (b) | A3/A4 Size Paper
(created or copied) | : | Rs.2/- per page |
| (c) | Copy in larger size paper | : | Actual charge or cost |
| (d) | Samples or models | : | Actual cost |
| (e) | Information in Floppy/ Diskette | : | Rs.50/- per Floppy/Diskette |
| (f) | Printed material | : | Cost of printing or @Rs.2/- per page of photocopy for extracts from the publication |
| (g) | Inspection of records | : | No fee for the first hour, and a fee of Rs.5/- for each subsequent hour (or fraction thereof) thereafter |

To obtain information, prescribed fee can be deposited in cash with Finance Department of NSTFDC at NBCC TOWER, New Delhi against proper receipt or by Demand Draft or Banker's Cheque in favour of **National Scheduled Tribes Finance and Development Corporation**, payable at New Delhi.

MANUAL NO. 18

REPORT UNDER SECTION 25 OF THE RIGHT TO INFORMATION ACT FOR THE YEAR 2008-09

S. No.	Particulars	Status in respect of NSTFDC
(a)	Number of requests received under RTI Act.	8 (eight)
(b)	Number of decisions where applicants were not entitled to access the documents pursuant to the requests the provisions of the Act under which these decisions were made and the number of times such provisions were invoked.	In 04 (Four) cases, the applicants were requested to make the payment of prescribed fee as per the prescribed mode.
(c)	The number of appeals referred to Central Information Commission for review, the nature of appeals and the outcome of appeals.	- Nil -
(d)	Details of disciplinary action taken against any officer in respect of administration of this Act.	- Nil -
(e)	Amount of charges collected by public authority under this Act.	Rs. 54.00
(f)	Any fact to indicate efforts made by the public authorities to administer and implement the spirit and intention of RTI Act.	The information requested under RTI act was provided in a timely manner.
(g)	Suitable suggestions for reform, including those required for development, improvement, modernization, reform for the amendment of the Act or other legislation or common law or any other matter relevant for operationalisation the Right to access the information.	- Nil -

ANNUAL RETURN FORM**RTI Annual Return Information System (2008-09)**

Organisation/ Name of Public Authority: National Scheduled Tribes Finance and Development Corporation

Year: 2008 -09 (upto 31st March 2009)

	Opening balance as on 01.04.08	Progress in 2008-09			
		Received during the year (Including cases transferred to other Public Authority)	No. of cases transferred	Decisions where requests/ appeals rejected	Decisions where requests/ appeals accepted
Requests	Nil	8	-	-	08*
First Appeals	Nil	01	-	Decision pending	

No. of cases where disciplinary action taken against any Officer

NIL

No. of ACAPIOs designated	No. of CPIOs designated	No. of AAs designated
-	01	01

No. of times various provisions were invoked while rejecting requests													
Relevant Sections of RTI Act 2005													
Section 8(1)										Sections			
a	b	c	d	e	f	g	h	i	j	9	11	24	Other
-	-	-	-	-	-	-	-	-	-	-	-	-	-

Amount of charges collected (in Rs.)		
Registration fee amount	Additional fee & any other charges	Penalties amount
Rs. 54.00	Nil	Nil

Note: * In 4 (four) cases, the applicants were requested to make the payment of prescribed fees as per the prescribed mode.