



Bid Number/बोली क्रमांक (बिड संख्या):  
GEM/2023/B/4083466  
Dated/दिनांक : 13-10-2023

### Bid Document/ बिड दस्तावेज़

Bid Details/बिड विवरण	
Bid End Date/Time/बिड बंद होने की तारीख/समय	26-10-2023 10:00:00
Bid Opening Date/Time/बिड खुलने की तारीख/समय	26-10-2023 10:30:00
Bid Offer Validity (From End Date)/बिड पेशकश वैधता (बंद होने की तारीख से)	120 (Days)
Ministry/State Name/मंत्रालय/राज्य का नाम	Ministry Of Social Justice And Empowerment
Department Name/विभाग का नाम	Department Of Empowerment Of Persons With Disabilities
Organisation Name/संगठन का नाम	National Divyangjan Finance And Development Corporation
Office Name/कार्यालय का नाम	Delhi
Item Category/मद केटेगरी	Custom Bid for Services - Development of Software application for Automation of NDFDCs Loaning Activities and Payroll Software
Contract Period/अनुबंध अवधि	3 Month(s)
Minimum Average Annual Turnover of the bidder (For 3 Years)/बिडर का न्यूनतम औसत वार्षिक टर्नओवर (3 वर्षों का)	60 Lakh (s)
Years of Past Experience Required for same/similar service/उन्हीं/समान सेवाओं के लिए अपेक्षित विगत अनुभव के वर्ष	5 Year (s)
Past Experience of Similar Services required/इसी तरह की सेवाओं का पिछला आवश्यक अनुभव है	Yes
MSE Exemption for Turnover/टर्नओवर के लिए एमएसई को छूट प्राप्त है	Yes
Startup Exemption for Years of Experience and Turnover/ अनुभव के वर्षों से स्टार्टअप छूट	No
Document required from seller/विक्रेता से मांगे गए दस्तावेज़	Experience Criteria,Bidder Turnover,Certificate (Requested in ATC),Additional Doc 1 (Requested in ATC) *In case any bidder is seeking exemption from Experience / Turnover Criteria, the supporting documents to prove his eligibility for exemption must be uploaded for evaluation by the buyer
Bid to RA enabled/बिड से रिवर्स नीलामी सक्रिय किया	No

**Bid Details/बिड विवरण**

<b>Type of Bid/बिड का प्रकार</b>	Two Packet Bid
<b>Time allowed for Technical Clarifications during technical evaluation/तकनीकी मूल्यांकन के दौरान तकनीकी स्पष्टीकरण हेतु अनुमत समय</b>	2 Days
<b>Estimated Bid Value/अनुमानित बिड मूल्य</b>	1500000
<b>Evaluation Method/मूल्यांकन पद्धति</b>	Total value wise evaluation
<b>Financial Document Indicating Price Breakup Required/मूल्य दर्शाने वाला वित्तीय दस्तावेज ब्रेकअप आवश्यक है</b>	Yes

**EMD Detail/ईएमडी विवरण**

Advisory Bank/एडवाइजरी बैंक	Bank Of Baroda
EMD Amount/ईएमडी राशि	50000

**ePBG Detail/ईपीबीजी विवरण**

Required/आवश्यकता	No
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(a). EMD EXEMPTION: The bidder seeking EMD exemption, must submit the valid supporting document for the relevant category as per GeM GTC with the bid. Under MSE category, only manufacturers for goods and Service Providers for Services are eligible for exemption from EMD. Traders are excluded from the purview of this Policy./जेम की शर्तों के अनुसार ईएमडी छूट के इच्छुक बिडर को संबंधित केटेगरी के लिए बिड के साथ वैध समर्थित दस्तावेज प्रस्तुत करने हैं। एमएसई केटेगरी के अंतर्गत केवल वस्तुओं के लिए विनिर्माता तथा सेवाओं के लिए सेवा प्रदाता ईएमडी से छूट के पात्र हैं। व्यापारियों को इस नीति के दायरे से बाहर रखा गया है।

(b). EMD & Performance security should be in favour of Beneficiary, wherever it is applicable./ईएमडी और संपादन जमानत राशि, जहां यह लागू होती है, लाभार्थी के पक्ष में होनी चाहिए।

**Beneficiary/लाभार्थी :**

NA  
General Manager(P&A) National Divyangjan Finance and Development Corporation, Unit No. 11 & 12, DLF Prime Tower, Okhla Phase-I, New Delhi - 110020  
(National Divyangjan Finance And Development Corporation)

**Splitting/विभाजन**

Bid splitting not applied/बोली विभाजन लागू नहीं किया गया.

**MII Compliance/एमआईआई अनुपालन**

MII Compliance/एमआईआई अनुपालन	Yes
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**MSE Purchase Preference/एमएसई खरीद वरीयता**

MSE Purchase Preference/एमएसई खरीद वरीयता

Yes

1. If the bidder is a Micro or Small Enterprise as per latest definitions under MSME rules, the bidder shall be exempted from the requirement of "Bidder Turnover" criteria and "Experience Criteria" subject to meeting of quality and technical specifications. If the bidder is OEM of the offered products, it would be exempted from the "OEM Average Turnover" criteria also subject to meeting of quality and technical specifications. In case any bidder is seeking exemption from Turnover / Experience Criteria, the supporting documents to prove his eligibility for exemption must be uploaded for evaluation by the buyer.
2. The minimum average annual financial turnover of the bidder during the last three years, ending on 31st March of the previous financial year, should be as indicated above in the bid document. Documentary evidence in the form of certified Audited Balance Sheets of relevant periods or a certificate from the Chartered Accountant / Cost Accountant indicating the turnover details for the relevant period shall be uploaded with the bid. In case the date of constitution / incorporation of the bidder is less than 3-year-old, the average turnover in respect of the completed financial years after the date of constitution shall be taken into account for this criteria.
3. Years of Past Experience required: The bidder must have experience for number of years as indicated above in bid document (ending month of March prior to the bid opening) of providing similar type of services to any Central / State Govt Organization / PSU / Public Listed Company. Copies of relevant contracts / orders to be uploaded along with bid in support of having provided services during each of the Financial year.
4. Purchase preference to Micro and Small Enterprises (MSEs): Purchase preference will be given to MSEs as defined in Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2012 dated 23.03.2012 issued by Ministry of Micro, Small and Medium Enterprises and its subsequent Orders/Notifications issued by concerned Ministry. If the bidder wants to avail the Purchase preference for services, the bidder must be the Service provider of the offered Service. Relevant documentary evidence in this regard shall be uploaded along with the bid in respect of the offered service. If L-1 is not an MSE and MSE Service Provider (s) has/have quoted price within L-1+ 15% of margin of purchase preference /price band defined in relevant policy, then 100% order quantity will be awarded to such MSE bidder subject to acceptance of L1 bid price.  
[OM No.1 4 2021 PPD dated 18.05.2023](#) for compliance of Concurrent application of Public Procurement Policy for Micro and Small Enterprises Order, 2012 and Public Procurement (Preference to Make in India) Order, 2017.
5. Estimated Bid Value indicated above is being declared solely for the purpose of guidance on EMD amount and for determining the Eligibility Criteria related to Turn Over, Past Performance and Project / Past Experience etc. This has no relevance or bearing on the price to be quoted by the bidders and is also not going to have any impact on bid participation. Also this is not going to be used as a criteria in determining reasonableness of quoted prices which would be determined by the buyer based on its own assessment of reasonableness and based on competitive prices received in Bid / RA process.
6. Past Experience of Similar Services: The bidder must have successfully executed/completed similar Services over the last three years i.e. the current financial year and the last three financial years(ending month of March prior to the bid opening): -
  1. Three similar completed services costing not less than the amount equal to 40% (forty percent) of the estimated cost; or
  2. Two similar completed services costing not less than the amount equal to 50% (fifty percent) of the estimated cost; or
  3. One similar completed service costing not less than the amount equal to 80% (eighty percent) of the estimated cost.

**Additional Qualification/Data Required/अतिरिक्त योग्यता /आवश्यक डेटा**

**Introduction about the project /services being proposed for procurement using custom bid functionality:**[1697188007.pdf](#)

**Instruction To Bidder:**[1697188012.pdf](#)

**Pre Qualification Criteria ( PQC ) etc if any required:**[1697188027.pdf](#)

**Special Terms and Conditions (STC) of the Contract:**[1697188032.pdf](#)

**Service Level Agreement (SLA):**[1697188035.pdf](#)

**Payment Terms:**[1697188038.pdf](#)

**Penalties:**[1697188043.pdf](#)

**Project Experience and Qualifying Criteria Requirement:**[1697188049.pdf](#)

**GEM Availability Report ( GAR):**[1697188054.pdf](#)

**Scope of Work:**[1697188101.pdf](#)

**Educational Qualification including Profile of SME/Consultants /Professional Resources /Technical Resources if they are part of Project .:**[1697188131.pdf](#)

**Pre Bid Detail(s)**

Pre-Bid Date and Time	Pre-Bid Venue
17-10-2023 15:00:00	General Manager(P&A) National Divyangjan Finance and Development Corporation, Unit No. 11 & 12, DLF Prime Tower, Okhla Phase-I, New Delhi - 110020

**Custom Bid For Services - Development Of Software Application For Automation Of NDFDCs Loaning Activities And Payroll Software ( 1 )**

**Technical Specifications/तकनीकी विशिष्टियाँ**

Specification	Values
<b>Core</b>	
Description /Nomenclature of Service Proposed for procurement using custom bid functionality	Development of Software application for Automation of NDFDCs Loaning Activities and Payroll Software
Regulatory/ Statutory Compliance of Service	YES
Compliance of Service to SOW, STC, SLA etc	YES
<b>Addon(s)/एडऑन</b>	

**Additional Specification Documents/अतिरिक्त विशिष्टि दस्तावेज़**

**Consignees/Reporting Officer/परेषिती/रिपोर्टिंग अधिकारी**

S.No./क्र. सं.	Consignee Reporting/Officer/ परेषिती/रिपोर्टिंग अधिकारी	Address/पता	The quantity of procurement "1" indicates Project based or Lumpsum based hiring.	Additional Requirement/अतिरिक्त आवश्यकता
1	Arun Kumar	110016,Unit No. 11 & 12,Ground Floor, DLF Prime Tower, Okhla Phase - I, Near Tehkhand Village, New Delhi - 1100206	1	N/A

## Buyer Added Bid Specific Terms and Conditions/क्रेता द्वारा जोड़ी गई बिड की विशेष शर्तें

### 1. Generic

OPTION CLAUSE: The buyer can increase or decrease the contract quantity or contract duration up to 25 percent at the time of issue of the contract. However, once the contract is issued, contract quantity or contract duration can only be increased up to 25 percent. Bidders are bound to accept the revised quantity or duration

### 2. Generic

1. The Seller shall not assign the Contract in whole or part without obtaining the prior written consent of buyer.
2. The Seller shall not sub-contract the Contract in whole or part to any entity without obtaining the prior written consent of buyer.
3. The Seller shall, notwithstanding the consent and assignment/sub-contract, remain jointly and severally liable and responsible to buyer together with the assignee/ sub-contractor, for and in respect of the due performance of the Contract and the Sellers obligations there under.

### 3. Generic

**Bidder financial standing:** The bidder should not be under liquidation, court receivership or similar proceedings, should not be bankrupt. Bidder to upload undertaking to this effect with bid.

### 4. Service & Support

AVAILABILITY OF OFFICE OF SERVICE PROVIDER: An office of the Service Provider must be located in the state of Consignee. DOCUMENTARY EVIDENCE TO BE SUBMITTED.

### 5. Past Project Experience

**Proof for Past Experience and Project Experience clause:** For fulfilling the experience criteria any one of the following documents may be considered as valid proof for meeting the experience criteria:a. Contract copy along with Invoice(s) with self-certification by the bidder that service/supplies against the invoices have been executed.b. Execution certificate by client with contract value.c. Any other document in support of contract execution like Third Party Inspection release note, etc.**Proof for Past Experience and Project Experience clause:** For fulfilling the experience criteria any one of the following documents may be considered as valid proof for meeting the experience criteria:a. Contract copy along with Invoice(s) with self-certification by the bidder that service/supplies against the invoices have been executed.b. Execution certificate by client with contract value.c. Any other document in support of contract execution like Third Party Inspection release note, etc.

## Disclaimer/अस्वीकरण

The additional terms and conditions have been incorporated by the Buyer after approval of the Competent Authority in Buyer Organization, whereby Buyer organization is solely responsible for the impact of these clauses on the bidding process, its outcome, and consequences thereof including any eccentricity / restriction arising in the bidding process due to these ATCs and due to modification of technical specifications and / or terms and conditions governing the bid. Any clause(s) incorporated by the Buyer regarding following shall be treated as null and void and would not be considered as part of bid:-

1. Definition of Class I and Class II suppliers in the bid not in line with the extant Order / Office Memorandum issued by DPIIT in this regard.
2. Seeking EMD submission from bidder(s), including via Additional Terms & Conditions, in contravention to exemption provided to such sellers under GeM GTC.
3. Publishing Custom / BOQ bids for items for which regular GeM categories are available without any Category item bunched with it.
4. Creating BoQ bid for single item.
5. Mentioning specific Brand or Make or Model or Manufacturer or Dealer name.
6. Mandating submission of documents in physical form as a pre-requisite to qualify bidders.

7. Floating / creation of work contracts as Custom Bids in Services.
8. Seeking sample with bid or approval of samples during bid evaluation process.
9. Mandating foreign / international certifications even in case of existence of Indian Standards without specifying equivalent Indian Certification / standards.
10. Seeking experience from specific organization / department / institute only or from foreign / export experience.
11. Creating bid for items from irrelevant categories.
12. Incorporating any clause against the MSME policy and Preference to Make in India Policy.
13. Reference of conditions published on any external site or reference to external documents/clauses.
14. Asking for any Tender fee / Bid Participation fee / Auction fee in case of Bids / Forward Auction, as the case may be.

Further, if any seller has any objection/grievance against these additional clauses or otherwise on any aspect of this bid, they can raise their representation against the same by using the Representation window provided in the bid details field in Seller dashboard after logging in as a seller within 4 days of bid publication on GeM. Buyer is duty bound to reply to all such representations and would not be allowed to open bids if he fails to reply to such representations.

This Bid is governed by the [General Terms and Conditions/सामान्य नियम और शर्तें](#), conditions stipulated in Bid and [Service Level Agreement](#) specific to this Service as provided in the Marketplace. However in case if any condition specified in General Terms and Conditions/सामान्य नियम और शर्तें is contradicted by the conditions stipulated in Service Level Agreement, then it will over ride the conditions in the General Terms and Conditions.

In terms of GeM GTC clause 26 regarding Restrictions on procurement from a bidder of a country which shares a land border with India, any bidder from a country which shares a land border with India will be eligible to bid in this tender only if the bidder is registered with the Competent Authority. While participating in bid, Bidder has to undertake compliance of this and any false declaration and non-compliance of this would be a ground for immediate termination of the contract and further legal action in accordance with the laws./जेम की सामान्य शर्तों के खंड 26 के संदर्भ में भारत के साथ भूमि सीमा साझा करने वाले देश के बिडर से खरीद पर प्रतिबंध के संबंध में भारत के साथ भूमि सीमा साझा करने वाले देश का कोई भी बिडर इस निविदा में बिड देने के लिए तभी पात्र होगा जब वह बिड देने वाला सक्षम प्राधिकारी के पास पंजीकृत हो। बिड में भाग लेते समय बिडर को इसका अनुपालन करना होगा और कोई भी गलत घोषणा किए जाने व इसका अनुपालन न करने पर अनुबंध को तत्काल समाप्त करने और कानून के अनुसार आगे की कानूनी कार्रवाई का आधार होगा।

---Thank You/धन्यवाद---



## **SCOPE OF WORK**

*Development of Software application for automation  
of NDFDC's Loaning Activities and Payroll Software*

***National Divyangjan Finance & Development Corporation***

# ***Development of Software application for Automation of NDFDC's Loaning Activities and Payroll Software***

No: NHF/2/16(2) / Computerization/2023  
2023

Dated: 7<sup>th</sup> Oct

## **1. ABOUT NDFDC**

National Divyangjan Finance and Development Corporation (NDFDC) is an Apex Corporation under the aegis of Department of Empowerment of PwD(Divyangjan), Ministry of Social Justice & Empowerment, Government of India. NDFDC extends concessional credit to persons with disabilities (PwDs), for starting self employment ventures, through the State Channelising Agencies (SCAs) nominated by the State Government(s) and Regional Rural Banks, Public Sector Banks.

## **2. TENDER/BID OBJECTIVE**

NDFDC invites techno commercial quotes from vendors on two bid system for selection of vendor for design, development and optimization of Loan Management and Payroll Management Software systems. The solution should be web based and hosted on a Server provided by NDFDC and be made available to the authenticated users. On deployment it must result in significant improvements in efficiency and availability of information on demand.

## **3. IMPORTANT DATES**

<b>S.No.</b>	<b>Activity</b>	<b>Time Line</b>
1	Pre-bid meeting	17.10.2023
2	Last Date & Time for Receipt of Bids	26.10.2023 10:00 AM
3	Date and Time of Opening of Technical Bids with Presentation of Bidder	26.10.2023 10:30 AM
4	Date and Time of Opening of Financial Bids	30.10.2023

For any further announcement(s), please visit NDFDC website i.e. [www.nhfdc.nic.in](http://www.nhfdc.nic.in)



### **Training Requirements**

Training shall be provided to the users of NDFDC at New Delhi. All necessary infrastructures for conducting the training will be provided by NDFDC

### **Hardware / Infrastructure Requirements**

The selected bidder shall provide necessary recommendations on the hardware / infrastructure required for ensuring smooth functioning of the system. Based on this recommendation, requisite hardware / infrastructure will be made available by NDFDC.

### **Deliverables**

- Implement fully tested and functional Loan Management and Payroll Management softwares as per the scope mentioned in this tender.
- Fully functional and latest version of the source code of the software, user manual, any other details required by the NDFDC officials for smooth transfer and handling of the software by NDFDC.
- The tenderer will provide all the source code of the application software (NDFDC Loan Accounting & Payroll Software) to NDFDC.
- The loan application software & Payroll Software designed and developed by the tenderer will be sole property of NDFDC with all rights.
- The tenderer shall not copy or replicate the developed software for any other purposes.
- **Documentation:** The tenderer shall provide technical & user manual documents to NDFDC.
- The tenderer should maintain the confidentiality of business affairs method of operation or other information.

#### **4. ELIGIBILITY CRITERIA/DOCUMENTS TO BE SUBMITTED:**

- Should have executed at least one software development and implementation in Loan Management during the last 5 years in the Government Sector, Public Sector and or reputed Private Sector Enterprises, having an order value of over 20 Lakhs. Proof of work order & client certificate of satisfactory completion of work to be submitted. A brief write up about the project along with client reference / contact details will also be preferable. Order copies / Completion certificate to be attached.
- An authorization letter from the bidder must be enclosed with the bid certifying

- that the person who signed the bid is an authorized person to sign on behalf of the bidder.
- The bidder should be Company registered under Companies Act, 1956 and Registered with the Service Tax Authorities for at least 05 years.
- The Bidder must have an annual turnover of Rs.60 lakhs from IT / ICT business in each of the last three preceding financial years. The Bidder must submit the audited Balance Sheet and P&L Statements of three financial years of the company 2020-21, 2021-22 and 2022-23. They should submit the last 3 years (2021, 2022 & 2023) audited financial Statements.
- The bidder should have at least 30 skilled Technical Manpower. A certificate from HR Department of the bidder to be attached.
- The Bidder must have experience of having successfully completed at least one project of Loan Accounting software.
- Project manager should have at least 5 years experience in the field of web portals/CRM ERP/BPM software Customization. CV of the project manager, operations manager and other senior professionals who shall be involved in the implementation and operation of the project also needs to be submitted.
- Bidder must have a Service Location / Office in Delhi -NCR. Address proof of such Service Location must be attached along with the bid.
- Companies who are presently Black Listed by the Central/State Government, PSUs and other Govt. bodies are ineligible to participate. Certificate / affidavit mentioning that the bidder is not blacklisted is also required to be submitted by the bidder

**Note :** Non-submission of documents as prescribed above is liable in categorization of the bid as non-responsive.

## **2. EARNEST MONEY DEPOSIT (EMD)**

Subject to compliance of response submission process, the intending bidders should pay along with bids an Earnest Money Deposit of Rs. 50,000/- (Rupees Fifty Thousand Only). The EMD shall be paid by Demand Draft from any commercial bank in favor of “National Divyangjan Finance and Development Corporation, Unit No. 11 & 12, DLF Prime Tower, Okhla Phase-I, New Delhi - 110020” payable at New Delhi. The EMD will not carry any interest.

The bidders registered with MSME, are exempt for payment of EMD, if they produce a valid certificate.

**The EMD submitted by the bidder will be forfeited if:**

- The bidder withdraws or amends its tender or derogates from the tender in any respect within the period of validity of its tender. Further, if successful tenderer fails to accept the terms and conditions furnish the required performance security within the specified period, EMD will be forfeited
- The bidder withdraws his bid after processing but before acceptance of award of contract issued by NDFDC
- The bidder violates any of the provisions of the terms and conditions of the tender specifications
- Final decision on EMD forfeiture will rest with the Competent Authority of NDFDC

**The EMD will be refunded to:**

- The successful bidder, three(3) months after successful Go Live of the solution subject to submission of Performance Guarantee
- The unsuccessful bidders, only after acceptance of award of contract by the selected bidder or in case of cancellation of Tender
- The Earnest Money Deposit (EMD) will be refunded without any interest under all conditions.

**Offers received without EMD will be summarily rejected**

**6. PERFORMANCE BANK GUARANTEE**

- a) The successful bidder will require to submit a Performance Bank Guarantee issued by any scheduled commercial bank for 10% of the contract value valid for period of 12 months and 60 days (2 months) more to cover two months beyond the hand holding and warranty period.
- b) The Bank Guarantee may be invoked by NDFDC in case of failure of vendor to adhere to the terms & conditions of the contract.
- c) In case of delays in execution of project, NDFDC may seek extension of the Performance Bank Guarantee for common rate period which will require to be acceded to by the vendor.

## **7. INSTRUCTION TO BIDDERS**

### **i) Location for Supply of Product, Services and Installation**

Delivery, installation of application software should be at “National Divyangjan Finance and Development Corporation, Unit No. 11 & 12, DLF Prime Tower, Okhla Phase-I, New Delhi - 110020” payable at New Delhi., at the risk and cost of successful bidder.

### **ii) Submission of Bid**

#### **The Bid shall be submitted through GEM:-**

All pages of bid document to be uploaded on GEM in PDF format should be signed as token of acceptance of all the terms & conditions in the tender document.

### **iii) Non Transferable Bid**

Neither the contract nor any rights granted under the contract may be sold, leased / sublet, assigned, or otherwise transferred, in whole or in part, by the bidder, and any such attempted sale, lease, assignment or otherwise transfer shall be void and of no effect without the advance written consent of NDFDC.

### **iv) Offer Validity Period**

Offer/Quote should remain valid for a period of 120 days from the date of opening of the bid.

### **v) Clarifications on Bid**

The interested bidders who would like to participate in this bid may attend pre-bid meeting, if desired by the bidder(s) . The clarification if any, to all queries received from the bidders on or before the pre bid meeting, will be posted on the Corporation website [www.nhfdc.nic.in](http://www.nhfdc.nic.in)

### **vi) Completeness of Bid Offer**

The bidder is expected to examine all instructions, forms, terms & conditions and specifications in the tender document. Failure to furnish all information required in document or submission of offer not substantially responsive in every respect to the tender document will be at the bidder’s risk and may result in the rejection of bid offer. The bid offer is liable to be rejected outright without any intimation to the bidder if complete information as called in the tender document is not given therein, or if particulars asked for in the Forms / Performa in the tender are not fully furnished.

**vii) Technical Offer**

- a) The technical offer shall be submitted through GEM which contains (EMD or Exemption Letter & Proof)
- b) The technical offer should comply with all items asked for in **Annexure-A**
- c) The technical offer should be complete to indicate that all products and services asked for are quoted and also include all items asked for in **Annexure B.**
- d) The technical specifications are the minimum requirements of NDFDC (exhaustive requirements will be firmed up during Customization Requirement Specification(CRS) by NDFDC after discussion with vendors selected).
- e) However, the bidder is at liberty to indicate higher specifications than the minimum level
- f) NDFDC reserves the right to place order at the higher specifications offered by the bidder.
- g) No withstanding any improvements in the specifications the payment to vendors will be limited to the rates accepted by NDFDC.
- h) Any other optional services that may be required for the smooth functioning of the system may also be indicated by the bidder

**viii) (Financial Offer)**

- a) Financial Offer should be submitted as per **Annexure-C.**
- b) It should give all relevant price information and should not contradict the technical offer in any manner
- c) The prices quoted in the financial bid should be without any conditions
- d) The bidder should submit an undertaking that there are no deviations to the specifications mentioned in the tender document either with the technical or financial bids submitted
- e) The price schedule must be filled in completely, without any error, erasures or alterations
- f) Bidder should quote as per the format specified in **Annexure C**, with charges for product / services, tax amount and total cost. However charges quoted for product / services (excluding taxes) etc. will only be considered for bidder selection. Other than applicable taxes at the time of billing, no additional / hidden charges for supply, installation, commissioning, transportation, forwarding, insurance, warranty etc. will be permitted.

- g) All prices to be quoted in Indian Rupees only
- h) Price quotation accompanied by vague and conditional expression such as "subject to immediate acceptance", "subject to confirmation before sales etc." will be treated as being at variance and shall be liable for rejection
- i) It is the responsibility of the bidder to clearly identify all costs associated with any item or series of items in this bid. The bidder must include and complete all parts of the financial proposal in a clear and accurate manner. Omissions, errors, misrepresentations, or inadequate details in the bidder's financial proposal will be considered as valid ground for rejection of the bidder's proposal. Costs that are not clearly identified will be borne by the bidder
- j) The financial offer should include incidental charges and initial customization charges (prior to Go Live) if any

**ix) Authorized Signatory**

The selected bidder shall indicate the authorized signatories who can discuss and correspond with NDFDC, with regard to the obligations under the contract. The selected bidder shall submit at the time of signing the contract, authorizing an official or officials of the bidder or a Power of Attorney copy, to discuss, sign agreements / contracts with NDFDC. The bidder shall furnish proof of signature identification for above purposes as required by NDFDC.

**x) Address for Communication**

***General Manager(P&A)***

***National Divyangjan Finance and Development Corporation, Unit***

***No. 11 & 12, DLF Prime Tower, Okhla Phase-I, New Delhi -***

***110020***

**Email: [nhfdc97@gmail.com](mailto:nhfdc97@gmail.com) , [nhfdc97.amp@gmail.com](mailto:nhfdc97.amp@gmail.com)**

**Only one Submission Permitted**

Only one submission of response to bid by each bidder will be permitted. All submission, will become the property of NDFDC. Recipients shall be deemed to license, grant all rights to NDFDC to reproduce the whole or any portion of their submission for the purpose of evaluation, to disclose the contents of the submission to other recipients who have registered a submission and to disclose and/or use the contents of the submission as the basis for any resulting process, notwithstanding any copyright that may subsist in the submission.

**xi) Opening of bid Offer**

- Bid offers received within the prescribed closing date and time will be opened in the presence of bidder's authorized representatives who choose to attend the opening of the bid on the specified date and time as mentioned in the tender document. The opening of received bid will be held at NDFDC, **Unit No. 11 & 12, DLF Prime Tower, Okhla Phase-I, New Delhi – 110020**. The bidder's authorized representatives present shall sign a register of attendance. A copy of the authorization letter should be brought for verification.
- As this is two bid, the technical and price bids will be opened and availability of various documents and price bid announced to all representative present.

**xii) Preliminary Scrutiny**

- NDFDC will determine the responsiveness of each offer to the bid document. For the purpose of this clause, a responsive bid is one which confirms to all the terms and conditions of the tender document without any material deviations. The material deviations are defined as non production of evidence of eligibility under the stipulated criterion as given above and acceptance to the technical specifications in above terms & conditions mentioned in the bid document. NDFDC's determination of an offer's responsiveness shall be based on the contents of the bid offer itself without recourses to extrinsic evidence
- Bid offer determined as not responsive will be rejected by NDFDC
- NDFDC reserves the rights to allow any bidder to clarify/furnish further documentation which does not alter the bid.

**xiii) Evaluation of Bids**

- a) The response of those bidders who qualify the preliminary scrutiny will be evaluated for their responsiveness as mentioned above.
- b) When deemed necessary, NDFDC may seek clarifications on any aspect of their bid from the bidder. To speed up the response process, NDFDC at its discretion may ask for such clarifications to be submitted by means of facsimile/scanned copy through email by the bidder. In such cases, original copy of the document describing the technical clarification must be sent to NDFDC by means of courier / in person. However, that would not entitle the bidder to change or cause any change in the substance of the bid

submitted. This would also not mean that their proposal quote has been accepted.

- c) The Committee may invite the bidders for making presentation/demonstration/discussion. Calling for presentation/ demonstration/ discussion does not imply that the technical bid is accepted.
- d) The responsive bid quoting the minimum price will be treated as L1.
- e) Treatment of discrepancies
  - i) where there is a discrepancy between amounts in figures and in words, the amount in words will govern;
  - ii) where there is a discrepancy between the unit rate and the line item total resulting from multiplying the unit rate by the quantity, the unit rate as quoted will govern;

**If a Bidder refuses to accept the correction, his Bid will be rejected.**

**xiv) Corrupt and Fraudulent Practices**

NDFDC will reject a proposal for award if it determines that bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question. The bidder is liable to be blacklisted in such an event.

**xv) Letter of Award and Contract Agreement**

- a) NDFDC will issue work order to the successful bidder mentioning in brief rates, terms & conditions. The acceptance and return of one copy of the LoA duly signed as token of acceptance will be construed as entry into the contract by both parties.
- b) The contract agreement will be signed within 15 days of issue of work order after submission of the Performance Bank Guarantee as failing which NDFDC reserves the right to take appropriate decision.



**xvi) Schedule**

<b>Sl. No.</b>	<b>Activity</b>	<b>Day*</b>
1	Acceptance of Work Order	D
2	Project Initiation and Kick-off	D + 7
3	Demonstration of existing application, Study & Submission of Customization Requirement Specifications (CRS) document	D + 20
4	Freezing / Approval of Customized Requirement Specification (CRS)	D + 30
5	Installation & Demonstration of Beta Version	D + 60
6	User Acceptance Testing	D + 75
7	Signoff / Installation of Final Version / Training & Go Live	D + 90

**\* From the date of issue of Work Order by NDFDC and acceptance of same by Selected Bidder**

**xvii) Payment Terms**

- TDS shall be deducted on all the payments made to the selected bidder on the rates as specified by Govt. of India.
- Payment of taxes and other applicable Government levies will be made according to the rules and regulations as existing on the date of the payment
- All payments will also be subject to liquidated damages .

**Application Software, Installation & Configuration**

- 10% on submission of Customized Requirement Specification (CRS)25% on installation and demonstration of Beta Version
- 25% on completion of User Acceptance Testing.
- 15% on installation of Final Version / Go Live (subject to submission of performance security amount @10% of the project value and valid for 12 months i.e. upto warranty period)
- 15% on completion of training to the designated users
- 10% on completion of the handholding period

**Liquidated Damages**

- For each week delay due to fault of vendor beyond the schedule for Signoff / Installation of Final Version / Training & Go Live, liquidated damages equal to 0.5% of project cost will be levied.

**xviii) Assignment**

Neither the contract nor any rights granted under the contract may be sold, leased / sublet, assigned, or otherwise transferred, in whole or in part, by the bidder, and any such attempted sale, lease, assignment or otherwise transfer shall be void and of no effect without the advance written consent of NDFDC.

**xix) Subcontracting**

The bidder shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the bidder under the contract without the prior written consent of NDFDC.

**xx) Arbitration**

NDFDC and selected Bidder will make every effort to resolve amicably, by direct negotiation, any disagreement or dispute arising between them under or in connection with the work order. If any dispute will arise between parties on aspects not covered by this agreement, or the construction or operation thereof, or the rights, duties or liabilities under these except as to any matters the decision of which is specially provided for by the special conditions, such dispute will be referred to arbitrator, to be appointed by CMD, NDFDC, New Delhi and the award of the arbitration, as the case may be, will be final and binding on both the parties. Such arbitration will be governed in all respect by the provision of the Arbitration and Conciliation Act, 1996 or later and the rules there under and any statutory modification or re- enactment, thereof. The arbitration proceedings will be held in New Delhi only, wherein appropriate Appellate Authority shall also be the Hon'ble High Court of Delhi at New Delhi

**xxi) Applicable Law and Jurisdiction of Court**

The contract with the selected bidder shall be governed in accordance with the Laws of India and will be subject to the exclusive jurisdiction of Courts at Delhi (with the exclusion of all other Courts)

**xxii) No Legal Relationship**

No binding legal relationship will exist between any of the Recipients / Bidder / Service Providers and Council until execution of a contractual agreement

**8. GENERAL TERMS AND CONDITIONS**

- a. Bidders are advised to study the Tender/Bid Document carefully. Submission of the Bid shall be deemed to have been done after carefully studying and examination of all instructions, eligibility criterion, terms and requirement specifications contained in the tender/bid document with full understanding

of its implications. Failure to furnish all information required in the Tender/Bid Document or submission of a bid not substantially responsive to the Tender/Bid Document in all respects will be at the bidder's risk and may result in the rejection of the bid.

- b. Bidders are requested to submit the bids in English language only.
- c. Bidders have the opportunity to get a clarification on bidding conditions and processing system beforehand i.e. before last date for submission of Tender/Bid Document.
- d. NDFDC will not be responsible for any delay on the part of the bidder in obtaining the terms and conditions of the Tender/Bid Document notice or submission of the bids
- e. The offers submitted by telegram/Courier/By Hand/ fax/ E-mail etc. shall not be considered. No correspondence will be entertained on this matter
- f. Un-signed, un-stamped and without certificate for authorized person from bidder's, bid shall not be accepted.
- g. Conditional tenders shall not be accepted on any ground and shall be rejected straightway
- h. Ambiguous bids will be out rightly rejected
- i. The bidders registered with NSIC as an SSI unit will be eligible for the exemptions and price provisions notified by MSME, Govt. of India, on submission of a valid registration certificate
- j. Techno-commercial Bid not accompanied by desired documents, the same would be rejected. Undertaking for subsequent submission of any of the above document will not be entertained. However, NDFDC reserves the right to seek fresh set of documents or seek clarifications on the already submitted documents.
- k. No interest shall be payable for the Earnest Money Deposit.
- l. Discretion of power to waiver of part or whole of the liquidated damages based on merits of application from the vendor, will rest with Chairman-Cum-Managing Director, NDFDC and his decision will be binding on vendor.
- m. NDFDC reserves the right to cancel this bid or modify the requirement without assigning any reasons. NDFDC will not be under obligation to give clarifications for doing the aforementioned.
- n. NDFDC also reserves the right to modify / relax any part of the tender/bid prior to the submission data and time. Any such changes will be published on the

website / GEM as corrigendum and the participant bidders are suppose to take the corrigendum also into account prior to bid submission

- o. The decision of NDFDC arrived during the various stages of the evaluation of the tender/bid is final & binding on all vendors. Any representation towards these shall not be entertained by NDFDC.
- p. In case the selected bidder is found in-breach of any condition of tender/bid or supply order, at any stage during the course of supply/ installation/commissioning or warranty period, the EMD/Performance Bank Guarantee shall be forfeited/invoked, besides debarring & Black listing the selected bidder, for further dealing with NDFDC
- q. Any attempt by bidder to bring pressure towards NDFDC 's decision making process, such bidders shall be disqualified for participation in the present tender/bid and those bidders may be liable to be debarred from bidding for NDFDC tenders in future.
- r. Upon verification, evaluation / assessment, if in case any information furnished by the bidder is found to be false/incorrect, their total bid shall be summarily rejected and no correspondence on the same, shall be entertained. Further, EMD/Performance Bank Guarantee shall also be forfeited/invoked.
- s. NDFDC will not be responsible for any misinterpretation or wrong assumption by the bidder, while responding to this tender/bid. The bidder shall be governed by the laws and procedures established by Govt. of India, within the framework of applicable legislation and enactment made from time to time concerning such commercial dealings/processing.
- t. All disputes in this connection shall be settled in Delhi jurisdiction only
- u. NDFDC, without assigning any further reason can reject any bid(s), in which any prescribed condition(s) is/are found incomplete in any respect.
- v. NDFDC has the right to terminate the contract, invoking the Performance Bank Guarantee, if the bidder abandons the work or fails to commence and complete the work in time, or fails to abide by the contract conditions. If delay is on NDFDC's part, then extension of time will be granted to the bidder for satisfactory completion of the work.
- w. No interim and advance payment will be made.

**Annexure A – Specifications for Technical Offer (General Compliance) (Please refer Scope of Work)**

<b>Sl. No.</b>	<b>General Compliance</b>	<b>Complied (Yes / No)</b>	<b>Remarks</b>
1	The solution should be browser based.		
2	The proposed solution should support Scalable and Multi- tier architecture.		
3	The solution shall support definition of Users, Groups and Roles relation in the system		
4	The solution shall have a facility to define password policy with extensive password validations like passwords must be of minimum 8 characters, shall be alphanumeric, locking of user-id after three un- successful attempts, password expiry, password history so that passwords are not same as previous passwords etc. Session expiry provision is also to be made available		
5	The solution shall support browser based administration module for the complete management of the system		
6	The Admin module shall support Users/Groups/Role definition and granting Access Rights to them and set password and session Expiries		
7.	The Admin module shall provide facility to take complete and incremental Backups		
8.	The system should have the facility to set automatic reminders and alerts to concerned users		
9.	API based data fetching from other modules / application software of implementing agencies.		

**Annexure B – Functional Specifications (Compliance Sheet)**

Sl. No.	Functionality	Compl ed Yes / No	Remarks
<b>(A)</b>	<b>Loan Management</b> (Loan to SCA/ Channel Partners(CP) including PSBs/RRBs etc. based on Lending Schemes)		
It shall be a software solution that caters to the automation of allotment of loan and its repayment from SCAs/RRBs/PSBs and Individual Divyangjan based on lending schemes of NDFDC. The key features are as mentioned below:-			
<b>1. State Channelizing Agency (SCA)/Channel Partners(CP) including PSBs/RRBs etc and also of Individual Divyangjan</b>			
1.1	One time registration and login facility for the SCA/ Channel Partners(CP) including PSBs/RRBs		
1.2	Facility to view the sector wise notional allocation for the year forwarded by NDFDC		
1.3	Facility to view invitation of Annual Action Plan for the year forwarded by NDFDC		
1.4	Facility to forward Annual Action Plan to NDFDC		
1.5	Facility to view Letter of Intent on approved allocation for the year forwarded by NDFDC.		
1.6	Facility to generate and forward LOI acceptance letter to NDFDC.		
1.7	Facility to generate Drawl Request for disbursement of funds by NDFDC		

1.8	Facility to attach project proposal while forwarding Drawl Request to NDFDC		
1.9	Facility to submit Guarantee details		
1.10	Facility to view communication from NDFDC on approval / rejection of Drawl Request		
1.11	Facility to view disbursement received details		
1.12	Facility to submit utilization details to NDFDC		
1.13	Facility to view repayment schedule from NDFDC		
1.14	Facility to view demand notice from NDFDC		
1.15	Facility to record and forward refund details to NDFDC		
1.16	Facility to submit project diversion request to NDFDC		
1.17	Facility to view approval / rejection of diversion request by NDFDC		
1.18	Parameterized search facility		
<b>2. Apex Corporation (NDFDC)</b>			
2.1	Role based login facility for NDFDC		
2.2	Facility for sector wise notional allocation for the year and forward the same to SCA/Channel Partner(CP) including PSBs/RRBs etc.		

2.3	Facility to generate invitation of Annual Action Plan for the year and forward the same to SCAs/Channel Partner(CP) including PSBs/RRBs etc.		
2.4	Facility to view Annual Action Plan from SCAs/Channel Partner(CP) including PSBs/RRBs etc.		
2.5	Facility to generate Letter of Intent on approved allocation for the year and forward the same to SCAs/Channel Partner(CP) including PSBs/RRBs etc.		
2.6	Facility to view LOI acceptance letter forwarded by SCAs/Channel Partner(CP) including PSBs/RRBs etc.		
2.7	Facility to view Drawl Request for disbursement of funds submitted by SCAs/Channel Partner(CP) including PSBs/RRBs etc.		
2.8	Facility to view project proposal submitted by SCAs/Channel Partner(CP) including PSBs/RRBs etc.		
2.9	Facility to view Guarantee details submitted by SCAs/Channel Partner(CP) including PSBs/RRBs etc.		
2.10	Facility to view approve / reject Drawl Request from SCAs/Channel Partner(CP) including PSBs/RRBs etc.		
2.11	Facility to enter disbursement details		
2.12	Facility to view utilization details submitted by SCAs/Channel Partner(CP) including PSBs/RRBs etc.		



2.13	Facility to prepare repayment schedule based on reducing balance		
2.14	Facility to generate demand notice and forward the same to SCAs/Channel Partner(CP) including PSBs/RRBs etc.		
2.15	Facility to view refund details submitted by SCAs/Channel Partner(CP) including PSBs/RRBs etc.		
2.16	Facility to view / approve / reject project diversion request from SCAs/Channel Partner(CP) including PSBs/RRBs etc.		
2.17	Facility to intimate SCA/CP on the decision taken on project diversion request		
2.18	Parameterized search facility		
2.19	Adjustment module w.r.t. re-scheduling of loan, diversion of funds and back date settlement of funds etc.		
2.20	Generation of liability charts etc.		
2.21	<b>Facility to fetch repayment details of individual divyangjans of implementing agencies through API's</b>		

<b>(B)</b>	<b>Payroll Management System</b>		
	<ul style="list-style-type: none"> <li>- Earning Details (Staff ID, Process Date, Allowance Name, Amount etc.)</li> <li>- Pay scales, Increments, Personal pay, Pay fixation, arrears etc..</li> <li>- Deduction Details (Process Date, Deduction Name, Deduction Amount etc)</li> <li>- Loan Details (Type, Name, No., Date, Amount, Installment etc)</li> <li>- Salary Details (ID, Total Earnings, Total Deductions, Net Salary etc.)</li> <li>- Earnings Statement (Summary of all earnings applicable for the month)</li> <li>- Deductions Statement (Summary of all deductions applicable for the month)</li> <li>- Generation of Pay slip for each employee</li> <li>- Generation of Pay register(Single Employee/ Division wise/ Department wise etc.)</li> </ul>		
<b>(C) Technical Administration Module</b>			
1.	Facility to create office, section or group etc.		
2.	Facility to add new seat		
3.	Facility to create user(s)		
4.	Facility to assign roles and privileges to the user(s)		
5.	Facility to de-activate user(s)		
6.	Facility to remove user(s)		
7.	Facility to add / assign modules to the user(s)		
8.	Hierarchical tree structure to manage user(s) setup		

9.	Facility to view the details of active modules user(s) wise and also the history		
10.	Facility to setup SCAs/RRBs/PSBs/Implementing Agencies.		
11.	Facility to setup sectors		
12.	Facility to setup schemes		
13.	Loan Setup - Facility to setup the general details of loan like Loan Type, Loan category, Scheme/Sub Scheme, Max Loan Amount, Beneficiary Contribution%, SCA Share%, Max. Repayment Period, Repayment Mode, Number of Disbursement Installment allowed, Moratorium Details (Moratorium Period, Interest/Principal Moratorium).		
14.	Facility to setup the mode of Repayment (Monthly, Quarterly, Half-Yearly etc.) from the list.		
15.	Facility to setup the Interest details like Interest Rate (%), Penal Interest Rate (%)		
16.	Facility to setup the Moratorium period.		
17.	Facility to setup whether Moratorium is applicable or not (YES/NO).		
18.	Facility to setup the disbursement installments, whether Single or Multiple installments.		
19.	Facility to setup the maximum loan amount that can be sanctioned.		

<b>(D) Management Information System</b>
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A wide range of MIS reports can be generated from the system. The number of reports and the format for each report can be finalized in consultation with NDFDC during the detailed system analysis for customization, to be conducted at NDFDC. Based on this exercise the final list of reports can be decided.
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**Note :** The above compliance sheets (Technical/Functional) are covering main activities of the Loan Management and Payroll Management systems, however, complete requirements/activities will be covered during final study under Customized Requirement Specification(CRS).

**Annexure C – Financial Bid**

Sl. No.	Item Description	Basic Rate (Rs.)	Taxes as applicable in %	Taxes as Amount (Rs.)	Total (Rs.)
1	Delivery of web based Software Application comprising of the following modules:-  a) Loan Management  b) Payroll Management				
2	One time Customization				
3	One time Implementation & Configuration (on the central server)				
4	5 days End User Training for 30 Users, at NDFDC, New Delhi				
5	3 days System Administration Training for the users at NDFDC, New Delhi				
6	Three months on site handholding support by two dedicated technical person(s) at NDFDC,				

	New Delhi on each for Loan Management and Payroll Management				
7	Migration of existing data				
8	License Costs if any (like Software Products, Server OS, Database Server etc.). Insert more rows based on requirement. Mark "NA" if it is not applicable				
	a)				
	b)				
9	AMC Service for 01 year				
*Grand Total (Rs.)					

***\*Grand Total excluding taxes will be considered for price evaluation***

***\*Apart from applicable taxes, no other hidden / additional charges will be allowed.***

# ***Development of Software application for Automation of NDFDC's Loaning Activities and Payroll Software***

## **SCOPE OF WORK & TECHNICAL/GENERAL SPECIFICATIONS OF THE PROPOSED SOFTWARE SOLUTION:**

<b>Sl. No.</b>	<b>General Compliance</b>
1	The solution will be browser based. It supports all the browser like Google Chrome, Mozilla Firefox, Microsoft Edge, Internet Explorer etc. Also, the solution will be support Mobile / Desktop Display.
2	The proposed solution will support Scalable and Multi-tier architecture.
3	The solution shall support definition of Users, Groups and Roles relation in the system
4	The solution shall have a facility to define password policy with extensive password validations like passwords must be of minimum 8 characters, shall be alphanumeric, locking of user-id after three un-successful attempts, password expiry, password history so that passwords are not same as previous passwords etc. Session expiry provision is also to be made available
5	The solution shall support browser based administration module for the complete management of the system. (CMS)
6	The Admin module shall support Users/Groups/Role definition and granting Access Rights to them and set password and session expiries
7	The system shall have the facility to set automatic reminders and alerts to concerned users
8	<p><b>Technology To Be used :</b> The proposed software to be developed using following technologies.</p> <p>Front End Tools : HTML, CSS , AJAX, JQuery ,Bootstrap            Back End Tool : ASP.Net , C#            Database : MS SQL server 2016 or above.</p>
9	<p><b>Hosting &amp; Deployment:</b></p> <p>The proposed software to be hosted in NDFDC, central server after Go Live.            However the proposed software to be hosted on vendor's staging server for a period of 12 months during development &amp; implementation period.</p>

**FUNCTIONAL SPECIFICATIONS:**

<b>S. No.</b>	<b>Functionality</b>
<b>Loan Management (Loan to SCAs/RRBs/PSBs/Implementing Agencies based on NDFDC Lending Schemes)</b>	
It shall be a software solution that caters to the automation of disbursement of loan and its repayment from SCA Based on lending schemes of NDFDC. The key features are as mentioned below:-	
<b>a) Channelizing Agency (SCAs/RRBs/PSBs/Implementing Agencies)</b>	
	One time registration and login facility for the <b>Channelizing Agency</b>
1.	Facility to view Letter of Intent on approved allocation for the year forwarded by NDFDC
2.	Facility to forward Annual Action Plan to NDFDC
3.	Facility to view the sector wise notional allocation for the year forwarded by NDFDC
4.	Facility to view Letter of Intent on approved allocation for the year forwarded by NDFDC
5.	Facility to generate and forward LOI acceptance letter to NDFDC
6.	Facility to generate Drawl Request for disbursement of funds by NDFDC
7.	Facility to attach project proposal while forwarding Drawl Request to NDFDC
8.	Facility to submit Guarantee details
9.	Facility to view communication from NDFDC on approval / rejection of Drawl Request
10.	Facility to view disbursement received details
11.	Facility to submit utilization details to NDFDC
12.	Facility to view repayment schedule from NDFDC
13.	Facility to view demand notice from NDFDC
14.	Facility to record and forward refund details to NDFDC
15.	Facility to submit project diversion request to NDFDC
16.	Facility to view approval / rejection of diversion request by NDFDC
17.	Parameterized search facility



<b>b) Apex Corporation (NDFDC)</b>	
18.	Role based login facility for NDFDC
19.	Facility for sector wise notional allocation for the year and to forward the same to <b>Channelizing Agency</b>
20.	Facility to generate invitation of Annual Action Plan for the year and forward the same to <b>Channelizing Agency</b>
21.	Facility to view Annual Action Plan from <b>Channelizing Agency</b>
22.	Facility to generate Letter of Intent on approved allocation for the year and forward the same to <b>Channelizing Agency</b>
23.	Facility to view LOI acceptance letter forwarded by <b>Channelizing Agency</b>
24.	Facility to view Drawl Request for disbursement of funds submitted by <b>Channelizing Agency</b>
25.	Facility to process generate demands of NGOs under old micro finance scheme
26.	Facility to view project proposal submitted by <b>Channelizing Agency</b>
27.	Facility to view Guarantee details submitted by <b>Channelizing Agency</b>
28.	Facility to view approve / reject Drawl Request from <b>Channelizing Agency</b>
29.	Facility to enter disbursement details
30.	Facility to calculate interest on the sum of utilization of funds/disbursement of funds along with charging of penalty related to delay in utilization and delay in repayment of loan.
31.	Facility to view utilization details submitted by <b>Channelizing Agency</b>
32.	Facility to prepare repayment schedule based on reducing balance
33.	Facility to generate demand notice and forward the same to <b>Channelizing Agency through email.</b>
34.	Facility to view refund details submitted by <b>Channelizing Agency</b>
35.	Facility to view / approve / reject project diversion request from <b>Channelizing Agency</b>
36.	Facility to intimate <b>Channelizing Agency</b> on the decision taken on project diversion request
37.	<b>Facility to view the repayment status of Individual Beneficiary on real time</b>
38.	Parameterized search facility

<b>Web Portal System for Applicant</b>	
39.	An applicant Registration/login facility to apply for loan under various schemes offered by the <b>Channelizing Agency</b> like Term Loan, Education Loan, VMY etc., The application form for the same shall include relevant input fields like Applicant Name, Account Details, Religion, Disability Type, Disability %age, UDID No., Pan No, Aadhaar No, Sector, Activity Proposed etc.
40.	Facility to Attach Documents like Disability Certificate, Photograph, .
41.	Facility to Edit/Save/Submit the details given by the applicant in Application Form
42.	Login facility for the district level offices of <b>Channelizing Agency</b> (Channel Partners).
43.	District offices of <b>Channelizing Agency</b> (Channel Partners) to have a facility to verify the application form.
44.	Facility for the district offices of <b>Channelizing Agency</b> to update the Loan Status (Approved/ Rejected/ Pending/others)
45.	Facility for the district offices of <b>Channelizing Agency</b> to update the loan status (Approved/Recommended/Forwarded /Rejected/Pending/Others to <b>Channelizing Agency</b> )
46.	Facility to upload the Repayment Schedule by <b>Channelizing Agency</b> against each individual beneficiary.
47.	Facility for <b>Channelizing Agency</b> to update the repayment status of each installment by the beneficiary.
48.	Various MIS Reports as per Common Reporting Standard(CRS)

<b>Mobile App for Applicant</b>	
49.	An applicant Registration/login facility to apply for loan under various schemes offered by the <b>Channelizing Agency</b> like Term Loan, Education Loan, VMY etc.. The application form for the same shall include relevant input fields like Applicant Name, Account Details, Religion, Disability Type, %age of Disability, UDID No, Pan No, Aadhaar No, Sector, Activity Proposed etc.
50.	Facility to Attach Documents like Ration Card & ID Proof etc.
51.	Facility to Edit/Save/Submit the details by the applicant in Application Form
52.	Facility for the applicant to know the status of application.

- i) Software make calculations (current principal and current interest) in fractions; which later on during totaling / addition leads to difference in net amount. It is advised that necessary updations be made at the Current Principal and Current Interest cells, so that the calculations in each cell are done in whole numbers and total has absolute number.
- ii) Apart from dues on quarter ending, dues/ demand on a random date may also be calculated by the software.
- iii) The data of Utilisation Certificate (U.C.) against Advance Fund as submitted by implementing agencies doesn't display in the login id of Loan accounting. Loan Accounting requires full access for the UC data like gender, disability, date of release wise/ date of UC received and Repayment period etc. to check and authenticate information for demands generation.
- iv) There should also be a provision to EXPORT TO EXCEL under Existing Beneficiary UC Data of Advance Fund for Grouping.
- v) Option for interest waiver/ freezing of interest for selective loan/ beneficiary is also required (Interest waiver on account of demise of beneficiary). This will be done by carrying out the identified beneficiary along with its outstanding balance from the folio. This may require adjustment in Amount Outstanding, Previous Interest/ Current Interest for which manual modification rights in the concerned folios shall be required.
- vi) As regards AMRCD cases, provision for two separate demands (AMRCD Dues and Other than AMRCD dues) be made. Appropriation method of Repayments be changed/ updated as under:-
  - a) AMRCD dues Previous Interest (if any)
  - b) AMRCD dues Previous Principal
  - c) Current Interest AMRCD dues (if any)
  - d) Previous Interest (Other than AMRCD)
  - e) Previous Principal (Other than AMRCD)
  - f) Current Interest (other than AMRCD dues)
  - g) Current Principal (Other than AMRCD)
- vii) Quarterly Ageing of Principal and Interest Overdue be done/ automated by software.

- viii) U.C. linking to Advance Fund Outstanding. Utilisation Data entered by agencies to be updated against Identified Advance Fund only.
- ix) Provision to Reschedule loan repayment:- Software should also have provision to modify the repayment period of individual loan which may be carried on demand of implementing agencies either retrospective or prospective effect. Accordingly the current principal be adjusted by the software.
- x) After the moratorium period, software should auto create demand as per selected repayment period.
- xi) Apart from the existing traditional demand procedures, new module to be developed with specific requirements under **VMY, Direct Financing (EMI based monthly demands), PSB (w.r.t. Education Loan and beneficiary wise business loan).**
- xii) Status of implementing agency wise Advance Fund (un-utilised funds) as on a specific date.
- xiii) Full description (eg. **Number of beneficiaries clubbed, date of release, parent folio details, gender, disability type, loan/ repayment period**) to be mentioned against new folio's created by software.
- xiv) Utilisation Certificate details / Reports may also be generated.
- xv) Folio-wise calculations be made available in the software for MIS for a definite period.
- xvi) Calculations in respect of Penal Interest (Both On Delay in Repayment and Utilisation) to be incorporated in demand.
- xvii) Since Penal Interest Demands (Both On Delay in Repayment and Utilisation) are to be incorporated/ automated in the Software, appropriation of Repayments be re-programmed as under:-
- a) Previous Interest
  - b) Previous Principal
  - c) Penal Interest (Both On Delay in Repayment and Utilisation); (if any), to appear separately
  - d) Current Interest, and
  - e) Current Principal.

- xviii) Calculations in respect of Incentives (based upon U.C. and Repayments) may also be incorporated.
- xix) Calculation of NPA (required for Finalisation of quarterly and Annual Financial Statements)/ Classification of Total Loans in to Current/ Non Current and further in to Secured, Unsecured and Bad Loans based upon Guarantee given by Implementing agency may also be made available in the software.
- xx) Provisional Calculation of current principal for certain number of future quarters be done by software. Principal falling due in next certain quarters for classification of loans as Current/ Non-Current. Software should calculate the folio wise data accordingly.
- xxi) Foilos against which full payment has been received and do not have any outstanding balance (principal and interest) need not be displayed in demands.

**Note: Software to fetch realtime repayment status of individual Divyangjan Implementing Agency wise through API and also provide inbuilt system to give 1% rebate to ultimate beneficiaries ,those are having good repayment percentage of loan.**

**Provision of preparation of revised demands.**

**Software should generate forwarding letters of demand and cover letter. It should also generate reminder letters towards providing utilization details against loan release and outstanding amount.**

	<b>HOME</b>
1.	Facility for a Dashboard view of all alerts
2.	Facility to select two types of Dashboard views
3.	Facility to select which item need to come on the Dashboard
4.	Facility to change Dashboard items when required

<b>DOCUMENTS</b>	
1.	Facility to attach and send multiple documents to multiple users
2.	Facility to mark as Important
3.	Facility to view a list of Received Documents
4.	Facility to forward a document to other users
5.	Facility to view a list of Sent Documents
6.	Facility to archive Documents

<b>Financial Accounting Management System</b>	
<b>Payment Processing</b>	
1.	Provision to prepare Financial statement (Balance Sheet, Income Expenditure A/C, cash Flow as per IndAS.
2.	Provision to prepare Budget Estimate & Revised sanctioned using the Accounting data
3.	Integration with Tally.
4.	Provision for initiation of new payment process, verification of the payment details and approving the payment. It also simplifies the process of monitoring the payment details.
5.	Payment Processing provides three views, New Entry, Payment and Paid
6.	Facility to initiate a new payment with details like Head of Account.
7.	Facility to provide the PAN Number and mode of payment(Cheque/DD, Cash, Fund Transfer)
8.	Facility to specify the payment amount and the TDS (Tax Deducted at Source) being charged against the amount.
9.	Facility to provide remarks on the payment process
10.	Facility to view all the payment processes waiting to be verified or to be approved or to be paid

11.	Facility to delete the payment process that are initiated early
12.	Facility to edit the payment details
13.	Facility to verify the details of the payment process being initiated (by higher authority or other user)
14.	Facility to approve the payment process waiting to be approved by the authorities
15.	Facility to capture notes at each user level during Verification or Approval
16.	Facility to specify that the payment process can be carried out or completed
17.	Facility to search for payment process(es) based on the details provided
18.	Facility to view all the payment processes carried out so far
19.	Facility to specify that the cheque has been cancelled, if the payment process is carried out in mode ofcheque.
20.	Facility to reconcile the payment process
21.	Facility to view the history of a particular payment process
22.	Facility to search for payment process(es) based on the details provided
	<b>Receipt Processing</b>
23.	It should deliver a comprehensive way to manage the receivable payments
24.	Facility to view all the receivables to be verified or approved
25.	Facility to capture notes at each user level during Verification, Approval
26.	Facility to delete the process that are initiated early
27.	Facility to edit the details of receivables in the list
28.	Facility to update the cheque reconciliation status
29.	Search facility
30.	Facility to initiate a new receipt entry with details including the individual and the Head of Account to be notified
31.	Facility to specify the amount to be received and the TCS(Tax Credited at Source) to be credited

32.	Facility to specify the mode of reception(Cheque/DD, Cash, Fund Transfer)
33.	Facility to provide remarks
	<b>Contra Entry</b>
34.	Provision for managing transactions involving transfer of cash between one cash account to another cash account and one cash account to another bank account or vice versa
35.	Bank account to Bank Account- It provides the facility to monitor all the Bank account to Bank Account
	Contra Entry transactions performed
36.	It provides the facility to edit and delete the Bank to Bank Contra entry transactions initiated earlier
37.	It also provides the facility to update the reconciliation status of the contra entry transactions
38.	Facility to initiate a new Bank to Bank Contra Entry Transaction
39.	Facility to provide the details of the office from which amount is debited and the office to which it is credited
40.	Facility to provide the details of the bank from which amount is debited and the office to which it is credited
41.	Facility to provide the details of the Account from which amount is debited and the office to which it is credited
42.	Provides option to specify the mode of contra entry transaction(Cheque/DD, Fund Transfer)
43.	Provision to enter remarks on the transaction process
44.	Bank to Cash - It provides the facility to monitor all the Bank account to Cash Account Contra Entry transaction performed
45.	It provides the facility to edit and delete the Bank to Cash Contra entry transactions initiated earlier
46.	It also provides the facility to update the reconciliation status of the contra entry transactions
47.	It also provides the feature to initiate a new Bank to Cash Contra Entry Transaction



48.	New Bank to Cash Contra Entry Transaction - Facility to provide the details of the bank from which amount is debited
49.	Facility to provide the details of the Account from which amount is debited
50.	Facility to specify the mode of contra entry transaction(Cheque/DD, Fund Transfer)
51.	Facility to provide remarks on the transaction process
52.	Cash to Bank- It provides the facility to monitor all the Cash account to Bank Account Contra Entry transaction performed
53.	It provides the facility to edit and delete the Cash to Bank Contra entry transactions initiated earlier
54.	It also provides the facility to update the reconciliation status of the contra entry transactions
55.	It also provides the feature to initiate a new Cash to Bank Contra Entry Transaction
56.	New Cash to Bank Contra Entry Transaction - Facility to provide the details of the bank to which amount is to be credited
57.	Facility to provide the details of the Account to which amount is to be credited
58.	Facility to specify the amount of transaction and transaction date
59.	Facility to provide remarks on the transaction process
	<b>Journal</b>
60.	Provision for monitoring the journal entries, a record of financial transactions
61.	Journal entry consists of several recordings, each of which is either a debit or a credit. The total of the debits must equal the total of the credits or the journal entry is said to be "unbalanced".
62.	Facility to view the journal entries of all the transactions performed so far
63.	Facility to edit the details of the journal entries initiated earlier
64.	Facility to verify the journal entries (by higher authority or other user)
65.	Facility to approve the journal transactions by the authorities
66.	Facility to capture notes at each user level during Verification(s), Approval

67.	Facility to search for journal entries based on the details provided
68.	Facility to provide a new journal transaction entry
69.	New Journal Transaction Entry - Facility to specify the type of journal entry, the type of transaction being performed (Payment or Receipt)
70.	Facility to provide all the sub transactions performed within a transaction
71.	Facility to select the type of a particular transaction (Credit or Debit)
72.	Facility to specify the Head of Account performing the transaction
73.	Facility to add a new sub-transaction or delete a sub-transaction
74.	Facility to view the total of Credit amount and total of Debit amount accounted during the transaction, to verify whether the journal entry is balanced
	<b>Statutory Payments</b>
75.	Provision to verify whether the Client has paid the required Direct and Indirect Taxes (including Provident Fund & Employee State Insurance) to the required authorities as applicable. It provides views of all the TDS amount (TDS Payable) to be paid and all the TDS amount (TDS Paid) paid
76.	TDS Payable - Facility to view all the TDS amount (TDS Payable) to be paid
77.	Facility to filter the view based on the Head of Accounts related to the transaction performed
78.	Facility to view details about a particular TDS transaction
79.	TDS Paid - Facility to view all the TDS amount paid
80.	Facility to view details about all the TDS transactions performed
81.	Facility to verify whether certificate has been issued for a particular TDS transaction
82.	GST related details
83.	Facility to capture notes at each user level during Verification(s), Approval
84.	Facility to select one or more TDS transactions to perform further operations (issuing certificate, etc.)

85.	Facility to update details about the TDS transactions whose certificates have been issued including the following details, - Issue Certificate Number, Certificate Issued Date
	<b>Statutory Recovery</b>
86.	Provision to verify the entire TCS (Tax Credited at Source) amount to be received. It provides views of all the TCS amount (TCS Payable) to be received and all the TCS amount (TCS Paid) received earlier
87.	TCS Certificate Receivable - Facility to view all the TCS (Tax Credited at Source) amount to be received and the TCS Certificates to be received
88.	Facility to update details about the TCS Certificates received (including the date of receiving the TCS Certificate)
89.	Facility to view the details of a particular TCS receivable transaction.
90.	TCS Certificate Received - Facility to view all the TCS amount paid.
91.	Facility to view details about all the TCS transactions performed.
92.	Facility to update details about the TCS transactions whose certificates have been received
	<b>Snapshot</b>
93.	Facility to view all the transactions being carried out during a particular period of time
94.	Facility to change the period of time to be considered; in order to retrieve the transaction details during the period as specified by the user
95.	Facility to view the total amount of debit amount, credit amount and Balance amount; in order to verify whether your transactions were balanced
	<b>Bank Reconciliation</b>
96.	Facility to view the details of the reconciled amount
97.	Facility to view the details about the transaction involving reconciliation
98.	Facility to confirm reconciliation of the amount
99.	Facility to view the balance as per the Company books and as per the Bank, therefore enables us to find the difference between Company's Balance statement and Bank's Balance statement.

## **Management Information System**

A wide range of MIS reports shall be generated from the system. The number of reports and the format for each report shall be finalized in consultation with NDFDC during the detailed system analysis for customization, to be conducted at NDFDC. Based on this exercise the final list of reports will be decided. However, few of the already identified reports for the core Loan Module & Financial Accounts Management System are as listed below.

## **Reports for Financial Accounting Management System**

### **Paid Summary**

- Facility to generate summary of all the transactions involving payments
- Facility to change the period of time for which report has to be generated
- Facility to generate the report for time period specified by the user

### **Received Summary**

- Facility to generate summary of all the transactions involving reception of amounts
- Facility to change the period of time for which report has to be generated
- Facility to generate the report for time period specified by the user

### **Ledger**

- Provision to generate report recording transactions relating to a company's assets, liabilities, owners' equity, revenue, and expenses
- Facility to change the period of time for which report has to be generated
- Facility to choose a particular Head of Account whose ledger details are to be reported
- Facility to generate the report for time period specified by the user

### **Journal Report**

- Provision to generate report recording the journal entries, a record of financial transactions each of which is either a debit or a credit
- Facility to change the period of time for which report has to be generated
- Facility to generate the report for time period specified by the user
- Facility to view the total amount of debit amount and credit amount; in order to verify whether your transactions were balanced

### **Cheque Realization Pending**

- Provision to generate report recording the details of the pending cheques to be cleared by the issuer's bank

### **Reporting requirements of the Finance & Accounts Department of NDFDC**

- Capturing SCAs/RRBs/PSBs/VMY/Implementing Agencies details
- Capturing Loaning scheme details
- Capturing Loan sanction details
- Capturing Disbursement details

- Capturing refund details
- Capturing receipts from SCAs/RRBs/PSBs/VMY/Implementing Agencies Computation of Principal and Interest due for all schemes and disbursements
- Printing of demand notices for all schemes and disbursements or any scheme or disbursements for any date/period/quarter.
- Printing of due date diary for all schemes and disbursements or any scheme or disbursements.
- Adjustment/appropriation of receipts as per the policy of NDFDC
- Adjustment/appropriation of left over receipts and recalculation of dues
- Printing of ledger for all schemes and sanctions or any scheme or disbursements
- Printing of Outstanding for all schemes & disbursements or any scheme or disbursements.
- Printing of overdue/default for all schemes and disbursements or any scheme or disbursements
- Printing of appropriated receipts
- Printing of vouchers of interest due and compound interest due
- Printing of vouchers for receipt of loan repayment/refund
- Printing of vouchers for appropriation of receipts.
- Printing of acknowledgement receipts of repayments
- Ageing of over-dues as per the requirement of accounting policy w.r.t. provision of loan.
- Provisioning as per NDFDC norms
- Current & noncurrent- assets & liabilities (All loan and payables)
- Due and receipt during the period
- Due date wise receipts during the period
- Receipts against the current period dues.
- Receipts against the over dues
- Opening dues, further dues, receipts during the period and balance outstanding statement
- Accrued interest working sheet
- Accrued statement
- Interest accrued but not due statement for audit purpose
- Printing of balance confirmation statement – quarterly
- Disbursement during the period.
- Refund during the period
- Premature payment statement
- Preparation of various statements required by the Management from time to time pertaining to SCAs/RRBs/PSBs/VMY/Implementing Agencies /NGOs loan/repayments/over dues/ageing etc.,
- Alert for preparation due notices at least 15 days before the due date
- Freezing of dues
- Rescheduling of over-dues.
- Calculation of amount for writing off penal interest under one time settlement and its adjustments/prior-period adjustments.

- Preparation of monthly progress report and regular Agenda pertaining to repayment during the month as per format.
- The software should be able to be integrated with website of NDFDC.

### **Reporting requirements of the Projects Department of NDFDC**

- Year-wise & Plan wise Financial & Physical achievements
- State-wise, Implementing Agency-wise & year-wise disbursement details Under Term-Loan Scheme
- Scheme-wise & year-wise disbursement details
- State-wise & year-wise disbursement details Under Education Loan Scheme
- Statement Showing Total Allocation Proposed by Implementing Agencies, Approved by NDFDC and amount disbursed by NDFDC under Term- Loan Scheme
- Statement Showing Total Allocation & Disbursements made by NDFDC & amount utilised by SCAs for the last five years including current year
- Status of Govt. Guarantee covers available
- Generation of Monthly / Quarterly Progress Reports
- State-wise allocations for a particular Financial Year
- Allocations for the North Eastern States in a Financial Year
- Statement showing State-wise disbursements & utilization under Old Micro credit Scheme
- Statement showing State-wise disbursements & utilization under Term Loan Scheme
- State/UT wise details of Equity ear-marked, contributed & Pending
- State-wise, Year-wise & Scheme wise overall details
- Disability-wise, Gender-wise, & Area-wise Break-up of Utilization of funds under Term Loan scheme/Education- Installment wise in all cases where UC is being obtained.
- Disability-wise, Gender-wise, & Area-wise Break-up of Utilization of funds Term Loan + Education Loan + VMY + NGO
- State-wise, SCA-wise, District-wise, Course-wise, Gender-wise, & Disability-wise, Disbursement & Utilisation Details
- Term Loan + Education Loan + VMY + NGO
- List of candidates placed successfully with details of placement
- Details under Education Loan (Domestic & Abroad), Name of College, University, Name of Course, Duration, instalments etc.,
- Awareness Camp details with date and places
- Sector wise utilization of funds
- Indirect Employment Implementation details
- Bifurcation of UC

S. No	MIS required	Particulars
1.	Notional Allocation: <b>(Implementing Agency)</b> IA wise to be reflected	Year wise/Auto Gen. ltr./IA wise/IA master
2.	Sanction/Release (DSY /Edn Loan/Direct Loan) (Date, Financial Data) Notional Allocation, Advance Fund or Refinance : Need to be defined. Since Inspection	-IA wise -State wise -Date wise
3.	Refund Data (Financial) Since Inspection The release against which Refund is made is to be entered. Else, the software should take FIFO (By default)	-IA wise -State wise -Date wise An auto generated email should go to IA giving details of the Refunds.
4.	Utilisation Details : Entry The Date of release against which UC is given is to be stated. Else, by default the Software should take the data against Balance UC on FIFO basis. (Ticker should flash stating that there are only __ no. of days left for furnishing the UC)-Since Inspection	As per format (Prev. Data as available) New Data : As per format. Provision to be made to take care of : 1. Repeat Financing (Single Proj ID should be used) 2. Release of Loan in instalments 3. Auto checking of Duplicate Entries
5.	Utilisation Details : MIS Utilised /Unutilised Amount within specific Date /Range Against Release from specific date range. Ageing of Unutilised Funds. (In case of Unutil. Amount, the some of these parameters may not be applicable/feasible)- Since Inception	- IA wise - District /State wise - Date wise - Trade wise - Amount wise - Age wise - Gender wise - Disab. wise
6.	Input and Approval of UC - The UC details to be furnished by IA - Concerned Program Div. is to Recommend the same - The Approving Authority is to Approve or reject it online  - In case of rejection, the comment is to be made - The said module should be viewed by the IA. - IA should be in position to address the Comments	The file movement for UC should be dispensed with.  On a regular interval, say on monthly basis, a letter should be auto generated and auto emailed to IAs stating the <b>UC accepted</b> durign the month /15Days, and <b>UC Pending</b> .

**Note: Management Information System**

A wide range of MIS reports can be generated from the system. The number of reports and the format for each report can be finalized in consultation with NDFDC during the detailed system analysis for customization, to be conducted at NDFDC. Based on this exercise the final list of reports can be decided.

On acceptance of UC: The date of input of UC should be reckoned as the date for raising the demand and all purposes. A time frame should be defined to recommend the UC as well as approving the same. If the said time frame is over, then the UC should be treated as recommended /approved.

The IA should have the right to submit /view UC. The Edit /Recommendation right is to be with Program Div. The fields would be blocked for all once it is approved.

7. New input of UC /Release/Refund should be reflected on Dash Board.
8. Recov. % : IA wise – PwD Wise
9. BGG : IA wise/Date wise details/Validity period- Available BGG
10. In case of Home Loan/Education Loan, the tenure/Repayment period field may go beyond 10 Years. In fact, the Self Empl. Loan/Home Loan/ Education loan (Drop down) menu should be there and that the Tenure column would behave accordingly
11. Old data needs to be ported.
12. Demand should be generated in such a manner that it can be generated/viewed /downloaded by the IA on any date.
13. Following fields /MIS should be generated;
  - a. PROJECT CATEGOARY,
  - b. GENDER, AGE
  - c. DOB,
  - d. TYPE OF DISABILITY,
  - e. % OF DISABILITY
  - f. ANNUAL INCOME
  - g. CATEGORY (GEN/SC/ST/OBC), MINORTIES,AREA
  - h. URBAN & RURAL,
  - i. EDUCATION QUALIFICATION, TECHNICAL QUALIFICATION)
14. Draft (template- 2 nos.) of entry field is attached.
15. Facility for directing Enquiries for loan to IA.



## **Reporting needs of the Monitoring Cell of NDFDC**

The Monitoring Cell, usually receives on a regular basis, data from different departments viz., Projects, Finance & Accounts Departments and generates the following reports separately for the various schemes of NDFDC for a selective period:

- Cumulative, State-wise/Implementing Agency-wise Disbursement
- State-wise/ SCAs/RRBs/PSBs/VMY/Implementing Agencies – wise & Scheme-wise Disbursement
- Year-wise & Scheme-wise Disbursement
- State-wise/Implementing Agency-wise, year-wise & Scheme-wise Disbursement
- Year-wise & Scheme-wise allocations
- State-wise/ Implementing Agency -wise, year-wise & Scheme-wise allocations
- Cumulative Scheme wise Utilized amount
- State-wise & Year-wise Utilized amount
- Cumulative Scheme wise Un-utilized amount
- State-wise & Year-wise Un-Utilized amount
- Cumulative, Scheme wise Disability wise utilization details
- State-wise & Year-wise Disability wise utilization amount
- Status of repayment of Implementing Agencies
- Details of defaulting Implementing Agencies & NGOs
- Overall equity Status
- State wise equity details
- State-wise / Implementing Agencies -wise / Year-wise Equity Contribution Details
- Year-wise achievements
- State-wise/ Implementing Agencies -wise Govt. Guarantee status
- State-wise, District-wise and Disability-wise beneficiaries details
- Year-wise, State-wise, District-wise, Scheme-wise and Disability-wise beneficiaries details
- Details of beneficiaries (name, address, district. State, UDID,AadharNo, amount sanction/disbursed/utilized, chequenumber & date etc.)
- Cumulative, State-wise, year-wise & Scheme-wise women Beneficiaries
- Date-wise scheme-wise, disbursement / utilization / refund etc.. details
- Cumulative Institute-wise, course-wise, Disability-wise & gender-wise details of educational loan
- State/ Implementing Agencies -wise, Year-wise Institute-wise, course-wise, Disability-wise & gender-wise details of educational loan
- Various reports under Grant in Aid assistance scheme year-wise, State-wise, funds allocated & utilized
- Reports under VMY Scheme State-wise along with year-wise funds sanctioned, retained and utilized
- Various reports under Old Micro finance through NGOs

## **Reports for Financial Accounting Management System**

### **Paid Summary**

- Facility to generate summary of all the transactions involving payments
- Facility to change the period of time for which report has to be generated
- Facility to generate the report for time period specified by the user

### **Received Summary**

- Facility to generate summary of all the transactions involving reception of amounts
- Facility to change the period of time for which report has to be generated
- Facility to generate the report for time period specified by the user

### **Ledger**

- Provision to generate report recording transactions relating to a company's assets, liabilities, owners' equity, revenue, and expenses
- Facility to change the period of time for which report has to be generated
- Facility to choose a particular Head of Account whose ledger details are to be reported
- Facility to generate the report for time period specified by the user

### **Journal Report**

- Provision to generate report recording the journal entries, a record of financial transactions each of which is either a debit or a credit
- Facility to change the period of time for which report has to be generated
- Facility to generate the report for time period specified by the user
- Facility to view the total amount of debit amount and credit amount; in order to verify whether your transactions were balanced

### **Cheque Realisation Pending**

- Provision to generate report recording the details of the pending cheques to be cleared by the issuer's bank

***Project Proposal for Development of Software application for  
automation of NDFDC's Loaning Activities:  
National Divyangjan Finance & Development Corporation***

**Management Information System (MIS) of Finance:**

Management Information System (MIS) is maintained & updated periodically whenever any disbursement is made and repayment/refund is received (as the case may be). The following reports under this category are prepared:-

1. Preparation of Summary Sheet along with detailed group wise/agency wise sheet regarding loan released/ disbursement (Term Loan Disbursement, Advance Fund and Education Loan) during specific period (viz. Q1, Q1, Q3, Q4, Financial year or particular period or date) along with sum total.
2. Preparation of Summary Sheet along with detailed group wise/agency wise sheet regarding Repayment received (Principal and Interest segregation) along with Refund received during specific period (viz. Q1, Q2, Q3, Q4, Financial year or particular period or date) along with sum total.
3. Generation of quarterly Demand Notices/ revised demands as the case may be agency wise.
4. Preparation of Summary Sheet along with detailed group wise/agency wise sheet regarding interest dues/ income during specific period (viz. Q1, Q2, Q3, Q4, Financial year or particular period or date) along with sum total.
5. Preparation of Summary Sheet along with detailed group wise/agency wise sheet regarding loan becoming due/ current dues during specific period (viz. Q1, Q2, Q3, Q4, Financial year or particular period or date) along with sum total.
6. Statement showing customized reports agency wise total dues (Principal and Interest cumulative), repayment dues (Principal and Interest cumulative) and overdues (Principal and Interest cumulative) along with recovery percentage as per requirement on day to day basis.
7. Preparation of Summary Sheet along with detailed agency wise sheet regarding Loans/ Principal and Interest Overdue during specific period (viz. Q1, Q2, Q3, Q4, Financial year or particular period or date) along with sum total.

8. Updation of respective loan/ ledgers folios upon disbursement, receipt of utilization, refund, generation of demand/ interest dues and receipt of repayment agency wise and print-out of respective loan/ ledgers folios along with all folios of respective agency.
9. Age wise analysis of outstanding dues agency wise as on a particular date.
10. Maintenance of Utilisaiton Data w.r.t. Utilisation percentage of Advance Fund/ Notional Allocation and tracking of Un-utilised/ Delayed fund in order to calculate interest on un-utilised funds. Generation of Penal Interest Demands/ Interest on Un-utilised/ Delayed Utilised funds and Demands for Liquidated Damages as per lending policy/ norms.
11. Preparation of Summary Sheet along with detailed agency wise sheet regarding Loans Outstanding but not due, Loans Overdue, Interest Overdue and Total Overdue/Total Outstanding during specific period (viz. Q1, Q2, Q3, Q4, Financial year or particular period or date) along with sum total.
12. Comparison of Guarantee/ Security against the Total Overdue to arrive and Secured and Un-Secured Loans as on a particular date.
13. Calculation of Loans/ Principal becoming due in the succeeding financialyear agency wise and group sum on the close of a financial year.
14. Generation of Balance Confirmation agency wise as on a particular date.
15. Updation of complete bank details agency wise and transaction details RTGS/ NEFT/ e-transfer along with bank details in the system.
16. Agency wise sorting (descending/ ascending) on the basis of overdues/ overdue percentage.
17. Filter Flexibility to extract customize reports as per requirements in due course.

**SOME SAMPLE REPORTS OF LOAN MANAGEMENT**

NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION  
RED CROSS BHAVAN, SECTOR-12, FARIDABAD - 121007

STATEMENT SHOWING SCA-WISE TOTAL OUTSTANDING DUE AND PERCENTAGE OF REPAYMENT AS ON 19.03.2014

(Amount in Rs.)

S. No.	NAME OF SCA's	TOTAL DUES AS ON 31.12.2013			REPAYMENT AS ON 19.03.2014			OUTSTANDING DUES			% OF
		PRINCIPAL	INTEREST	TOTAL	PRINCIPAL	INTEREST	TOTAL	PRINCIPAL	INTEREST	TOTAL	REPAY.
1	Andhra Pradesh Vikalangula Co-operative Corporation	18048974	12187048	30236022	3102012	7328398	10430410	14946962	4858650	19805612	34.50
2	<b>Assam Co-operative Apex Bank Ltd</b>	4412240	591221	5003461	1412146	591221	2003367	3000094	0	3000094	40.04
3	Chandigarh Child & Women Development Corpn. Ltd PUNJAB	5042594	685873	5728467	5042594	685873	5728467	0	0	0	100.00
4	Chattisgarh Nishaktijan Vitta Avam Vikas Nigam	63108180	14232773	77340953	29338550	14232773	43571323	33769630	0	33769630	56.34
5	Chattisgarh Rajya Saha. Anusuchit Jati Vitta Aivam Vikas Nigam	9518742	1666257	11184999	2635010	1326650	3961660	6883732	339607	7223339	35.42
6	Delhi SC/ST/OBC, Minorities, Hand. Financial & Devp. Corpn.	11282816	1343414	12626230	11282815	1343414	12626229	1	0	1	100.00
7	Goa State SCs & OBC Finance Development Corpn.	2306288	531748	2838036	2306288	531748	2838036	0	0	0	100.00
8	Gujarat Minorities Finance & Devp Corporation	95985158	7989513	103974671	30001873	7475135	37477008	65983285	514378	66497663	36.04
9	Gujarat State Financial Corporation, Gujarat	23501105	5018975	28520080	23217339	4994611	28211950	283766	24364	308130	98.92
10	Gujarat Women Economic Development Corporation	7361297	1665996	9027293	5538643	1256014	6794657	1822654	409982	2232636	75.27
11	Haryana BCs & Economically Weaker Section Kalyan Nigam	184950782	29555830	214506612	101832275	29555830	131388105	83118507	0	83118507	61.25
12	Himachal Pradesh Minorities Finance & Development Corporation	82803348	11853045	94656393	83084979	11853045	94938024	-281631	0	-281631	100.30
13	Jammu & Kashmir SC, ST, OBC Development Corporation Ltd	20074799	3260601	23335400	12879228	3260601	16139829	7195571	0	7195571	69.16
14	Jammu & Kashmir State Financial Corporation	392337	191743	584080	260313	185726	446039	132024	6017	138041	76.37
15	Jammu & Kashmir State Women Development Corporation	10475458	1015399	11490857	11791273	1015399	12806672	-1315815	0	-1315815	111.45
16	Jharkhand State Tribal Co-operative Devp. Corpn., Ltd	5683460	1156485	6839945	1017943	881462	1899405	4665517	275023	4940540	27.77
17	Karnataka- D.Devraj Urs BC Devp. Corpn.	31313457	3144502	34457959	30874004	3131043	34005047	439453	13459	452912	98.69
18	Karnataka State Women's Development Corpn.	8172876	1253027	9425903	1793973	377742	2171715	6378903	875285	7254188	23.04
19	Kerala State Handicapped Persons Welfare Corporation	103805361	16541164	120346525	93224640	16541164	109765804	10580721	0	10580721	91.21
20	Kerala State Women Development Corporation	1316004	144992	1460996	1369066	144992	1514058	-53062	0	-53062	103.63
21	Lakshadweep Khadi & Village Industries Board	4963873	679513	5643386	3239834	494604	3734438	1724039	184909	1908948	66.17
22	Madhya Pradesh Advasi Vitta Avam Vikas Nigam	9778354	3161175	12939529	9516120	3161175	12677295	262234	0	262234	97.97
23	Madhya Pradesh Handicapped Welfare & Dev. Society	4146740	956641	5103381	3231966	846529	4078495	914774	110112	1024886	79.92
24	Madhya Pradesh Pichra Varg Vitta Avam Vikas Nigam	10275858	2032580	12308438	3452091	1956096	5408187	6823767	76484	6900251	43.94
25	Madhya Pradesh Scheduled Castes Fin. & Dev. Corpn.	109543005	17832103	127375108	48717727	14387868	63105595	60825278	3444235	64269513	49.54
26	Maharashtra Backward Classes Dev. Corpn.(Mahatma Phule)	4117198	815765	4932963	4004079	814870	4818949	113119	895	114014	97.69

27	Maharashtra State Handicapped Finance & Dev. Corporation	372755637	67911900	440667537	224574708	66354286	290928994	148180929	1557614	149738543	66.02
28	<b>MEGHALYA CO-OPERATIVE APEX BANK LTD</b>	3928714	448842	4377556	3205336	448842	3654178	723378	0	723378	83.48
29	Mizoram Rural Bank	2203581	189425	2393006	1993594	189425	2183019	209987	0	209987	91.22
30	Nagaland, Department of Social Security and Welfare	23606360	3520160	27126520	4887660	2839668	7727328	18718700	680492	19399192	28.49
31	Orissa, Mahila Vikas Sambaya Nigam	84226337	13960131	98186468	69141024	13600958	82741982	15085313	359173	15444486	84.27
32	Pondicherry Corn. for Dev. of Women & Handicapped Persons	75372135	9013547	84385682	49616463	9013547	58630010	25755672	0	25755672	69.48
33	<b>Punjab and Sind Bank (Delhi)</b>	707344	192835	900179	707333	192835	900168	11	0	11	100.00
34	Punjab SC Land Finance & Development Corporation	34947617	4636729	39584346	11015405	2978247	13993652	23932212	1658482	25590694	35.35
35	Punjab, Social Security & Women & Child Development	324614	82182	406796	319979	82114	402093	4635	68	4703	98.84
36	<b>Rajasthan SC &amp; ST Finance &amp; Dev. Coop. Corporation</b>	182774562	22852276	205626838	183981063	22852276	206833339	-1206501	0	-1206501	100.59
37	Sikkim SC/ST & OBC Development Corporation	707164	92940	800104	635252	92940	728192	71912	0	71912	91.01
38	Tamil Nadu State Apex Cooperative Bank Ltd.	154724622	15727752	170452374	191005957	15727752	206733709	-36281335	0	-36281335	121.29
39	<b>Tripura SCs Coop. Development Corporation</b>	2779209	513632	3292841	1888561	513632	2402193	890648	0	890648	72.95
40	Uttar Pradesh - Artificial Limp Manufacturing Corporation	637109	186797	823906	637109	186797	823906	0	0	0	100.00
41	Uttar Pradesh Financial Corporation	5256607	838422	6095029	3752943	838254	4591197	1503664	168	1503832	75.33
42	Uttaranchal Bahu-Udeshiye Vitta Aivam Vikas Nigam	8150706	1200242	9350948	8150706	1200242	9350948	0	0	0	100.00
43	West Bengal Women Development Corporation	34432967	5669977	40102944	12110784	5538499	17649283	22322183	131478	22453661	44.01
	<b>Total</b>	<b>1819915589</b>	<b>286545172</b>	<b>2106460761</b>	<b>1291790658</b>	<b>271024297</b>	<b>1562814955</b>	<b>528124931</b>	<b>15520875</b>	<b>543645806</b>	<b>74.19</b>

NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION

RED CROSS BHAVAN, SECTOR-12, FARIDABAD - 121 007

STATEMENT SHOWING RRB-WISE TOTAL OUTSTANDING DUE AND PERCENTAGE OF REPAYMENT AS ON 19.03.2014

S. No.	NAME OF RRB's	TOTAL DUES AS ON 31.12.2013			REPAYMENT AS ON 19.03.2014			OUTSTANDING DUES			% OF
		PRINCIPAL	INTEREST	TOTAL	PRINCIPAL	INTEREST	TOTAL	PRINCIPAL	INTEREST	TOTAL	REPAY.
1	Allahabad UP Gramin Bank	551496	172904	724400	551496	172904	724400	0	0	0	100.00
2	Aryavart Gramin Bank	2630765	1790352	4421117	1937643	766599	2704242	693122	1023753	1716875	61.17
3	Ballia-Etawah Gramin Bank	607456	131538	738994	295006	97102	392108	312450	34436	346886	53.06
4	Baroda UP Gramin Bank	7965837	2009113	9974950	7881917	1868143	9750060	83920	140970	224890	97.75
5	Gurgaon Gramin Bank	2046250	1385406	3431656	687490	1377485	2064975	1358760	7921	1366681	60.17
6	Haryana Gramin Bank	41250	488135	529385	19459	485883	505342	21791	2252	24043	95.46
7	Kashi Gomati Samyukt Gramin Bank	2730727	551093	3281820	2730727	551093	3281820	0	0	0	100.00
8	Prathma Gramin Bank	982983	212231	1195214	982983	212231	1195214	0	0	0	100.00
9	Purvanchal Gramin Bank	9090421	701362	9791783	1329021	252152	1581173	7761400	449210	8210610	16.15
10	Serva UP Gramin Bank	256734	226371	483105	242674	69344	312018	14060	157027	171087	64.59
11	Saurashtra Gramin Bank	1652500	295864	1948364	1132500	222165	1354665	520000	73699	593699	69.53
12	Uttranchal Gramin Bank	4702750	1889043	6591793	4702750	1889043	6591793	0	0	0	100.00
13	Vidharbha Kshetriya Gramin Bank	0	1714	1714	0	1710	1710	0	4	4	99.77
14	Dena Gujarat Gramin Bank	75000	20378	95378	23718	4597	28315	51282	15781	67063	29.69
15	Shreyas Gramin Bank	133880	23869	157749	0	0	0	133880	23869	157749	0.00
	<b>Total</b>	<b>33468049</b>	<b>9899373</b>	<b>43367422</b>	<b>22517384</b>	<b>7970451</b>	<b>30487835</b>	<b>10950665</b>	<b>1928922</b>	<b>12879587</b>	<b>70.30</b>

NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION

RED CROSS BHAVAN, SECTOR-12, FARIDABAD - 121007

STATEMENT SHOWING PSB-WISE TOTAL OUTSTANDING DUE AND PERCENTAGE OF REPAYMENT AS ON 19.03.2014

S. No.	NAME OF PSB's	TOTAL DUES AS ON 31.12.2013			REPAYMENT AS ON 19.03.2014			OUTSTANDING DUES			% OF
		PRINCIPAL	INTEREST	TOTAL	PRINCIPAL	INTEREST	TOTAL	PRINCIPAL	INTEREST	TOTAL	REPAY.
1	Andhra Bank	0	34	34	0	34	34	0	0	0	100.00
2	IDBI Bank	0	756	756	0	0	0	0	756	756	0.00
3	Bank of Baroda	0	18060	18060	0	0	0	0	18060	18060	0.00
	<b>Total</b>	<b>0</b>	<b>18850</b>	<b>18850</b>	<b>0</b>	<b>34</b>	<b>34</b>	<b>0</b>	<b>18816</b>	<b>18816</b>	<b>0.18</b>



NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION  
RED CROSS BHAVAN, SECTOR-12, FARIDABAD - 121 007

STATEMENT SHOWING NGO-WISE TOTAL OUTSTANDING DUE AND PERCENTAGE OF REPAYMENT AS ON 19.03.2014

(Amount in Rs.)

S. No.	NAME OF THE NGO	TOTAL DUES AS ON 31.12.2013			REPAYMENT AS ON 19.03.2014			OUTSTANDING DUES			% OF REPAY
		PRINCIPAL	INTEREST	TOTAL	PRINCIPAL	INTEREST	TOTAL	PRINCIPAL	INTEREST	TOTAL	
	<b>Zero (Nil) Repayment NGO's (Sr. No. 1 to 15)</b>										
1	Andhra Pradesh - Viswa Santhi Balananda Kendram (V.S.B.K)	500000	30807	530807	0	0	0	500000	30807	530807	0.00
2	Andhra Pradesh - Ikayatha Mahila Seva Sangham	500000	29481	529481	0	0	0	500000	29481	529481	0.00
3	Andhra Pradesh - Minorities Rural Development Society	500000	29291	529291	0	0	0	500000	29291	529291	0.00
4	Andhra Pradesh - Native Network Of Ngos(Nnn)	500000	29307	529307	0	0	0	500000	29307	529307	0.00
5	Andhra Pradesh - Starsss-India	500000	29307	529307	0	0	0	500000	29307	529307	0.00
6	Andhra Pradesh - Bharthi Mahila Mut. Aided Coop Credit & Thrift Socty	500000	29613	529613	0	0	0	500000	29613	529613	0.00
7	Andhra Pradesh - Vishnu Priya Welfare Society	500000	29300	529300	0	0	0	500000	29300	529300	0.00
8	Andhra Pradesh - Friends Organisation For Rural Development	500000	48938	548938	0	0	0	500000	48938	548938	0.00
9	Karnataka - Chinthalu Education & Rural Dev. Society	500000	100729	600729	0	0	0	500000	100729	600729	0.00
10	Tamil Nadu - Vidyalaya Educational & Charitable Trust	500000	38051	538051	0	0	0	500000	38051	538051	0.00
11	West Bengal - Kalyachak Nethaji Subas Sangha	400000	17059	417059	0	0	0	400000	17059	417059	0.00
12	Karnataka - Bhagya Jyothi Rural Dev. Society	225000	48483	273483	0	0	0	225000	48483	273483	0.00
13	Kerala - Priya Nikethan	200000	46326	246326	0	0	0	200000	46326	246326	0.00
14	Gujarat Mahila Vikas Parishad	150000	24574	174574	0	0	0	150000	24574	174574	0.00
15	Karnataka - Suray Rural Development Society ®	50000	10014	60014	0	0	0	50000	10014	60014	0.00
	<b>Repayment Less than 25% (Sr. No. 16 to 40)</b>										
16	West Bengal - Angarberia Alope Sangha	500000	27112	527112	10014	877	10891	489986	26235	516221	2.07
17	Andhra Pradesh - Prakasam Seva Kendram	500000	22049	522049	20484	416	20900	479516	21633	501149	4.00
18	Assam - National Family Planning Council of Assam	200000	41515	241515	0	10000	10000	200000	31515	231515	4.14
19	Karnataka - Society For Health Activities & Dev. of	200000	34724	234724	4990	5010	10000	195010	29714	224724	4.26
20	Uttar Pradesh - Rural Development & Educational	100000	19372	119372	7921	679	8600	92079	18693	110772	7.20
21	Orissa - New Life Club	500000	46084	546084	0	40000	40000	500000	6084	506084	7.32
22	Karnataka - Grama Vikas Society	440000	85599	525599	0	39000	39000	440000	46599	486599	7.42
23	Tamil Nadu - Avathaar Charitable Trust	500000	41187	541187	41670	1559	43229	458330	39628	497958	7.99
24	Andhra Pradesh - The Ongole Rural Development	500000	27327	527327	42411	7589	50000	457589	19738	477327	9.48
25	Andhra Pradesh - Jai Bheem Yuvagana Sangham, Prakasam distt.	500000	27322	527322	42520	7480	50000	457480	19842	477322	9.48
26	Karnataka - Sri Ramakrishna Paramahansa Education Society	100000	23274	123274	4375	8148	12523	95625	15126	110751	10.16
27	Karnataka - B.R. Patil Education Society R.	225000	23632	248632	24025	8975	33000	200975	14657	215632	13.27
28	Andhra Pradesh - Arundathi Seva Samithi	391000	69924	460924	45727	17023	62750	345273	52901	398174	13.61
29	Andhra Pradesh - Jai Bheem Abhyudaya Sangham, Krishna distt.	305460	52087	357547	42520	7480	50000	262940	44607	307547	13.98
30	Andhra Pradesh - Infrastructure Devep & Educational Activities (IDEAS)	502901	45775	548676	67854	14829	82683	435047	30946	465993	15.07
31	Andhra Pradesh - Mission For Universal Peace & Intgrd. Social Dev.	500000	36839	536839	81256	5019	86275	418744	31820	450564	16.07
32	Orissa - Buddhanath Seba Sangha	500000	35724	535724	81145	5890	87035	418855	29834	448689	16.25
33	Andhra Pradesh - Jeeva Datha Gramaa Abhivrudhi Samstha	266848	15465	282313	44520	2405	46925	222328	13060	235388	16.62
34	Gujarat Pradesh Anusuchit Jati Vikas Trust	480000	44601	524601	80495	8505	89000	399505	36096	435601	16.97

NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION  
RED CROSS BHAVAN, SECTOR-12, FARIDABAD - 121 007

STATEMENT SHOWING NGO-WISE TOTAL OUTSTANDING DUE AND PERCENTAGE OF REPAYMENT AS ON 19.03.2014

(Amount in Rs.)

S. No.	NAME OF THE NGO	TOTAL DUES AS ON 31.12.2013			REPAYMENT AS ON 19.03.2014			OUTSTANDING DUES			% OF
		PRINCIPAL	INTEREST	TOTAL	PRINCIPAL	INTEREST	TOTAL	PRINCIPAL	INTEREST	TOTAL	
35	Karnataka - Shri Sharanabasaveshwar Vidya Vardhaka Sangha	500000	91788	591788	64535	40216	104751	435465	51572	487037	17.70
36	Andhra Pradesh - Nethaji Youth Association	200000	35156	235156	40662	2684	43346	159338	32472	191810	18.43
37	Andhra Pradesh - Rural Development Society, Kadepa	500000	41285	541285	85638	14362	100000	414362	26923	441285	18.47
38	Andhra Pradesh Backward Classes W.S & D.Y.W. Society	200000	16252	216252	50000	1003	51003	150000	15249	165249	23.58
39	Andhra Pradesh - Rama Krishna Sangha	400000	22433	422433	97222	6862	104084	302778	15571	318349	24.64
40	Andhra Pradesh - Navodaya Physically Handicapped Welfare Socy	149700	25926	175626	31050	12255	43305	118650	13671	132321	24.66
<b>Repayment between 25% to 50% (Sr. No. 41 to 50)</b>											
41	Andhra Pradesh -Chatanya Rural Development Social Service Socty	450000	25612	475612	108905	11095	120000	341095	14517	355612	25.23
42	Andhra Pradesh - Rural Poor Development Society (RPDS)	50000	5065	55065	13500	1662	15162	36500	3403	39903	27.53
43	Andhra Pradesh - Comfort Society	500000	34511	534511	147472	10800	158272	352528	23711	376239	29.61
44	Bihar, Ayodhya Lal Kalyan Niketan	500000	37962	537962	128960	36078	165038	371040	1884	372924	30.68
45	Andhra Pradesh - Urban & Rural Development & Educational Society (URDES)	425000	20033	445033	158966	7393	166359	266034	12640	278674	37.38
46	Andhra Pradesh - Sravani Mahila Mandali	190000	13927	203927	73151	5228	78379	116849	8699	125548	38.43
47	Andhra Pradesh - Village Rural Development Organisation	500000	32948	532948	213742	14405	228147	286258	18543	304801	42.81
48	West Bengal - Satilapur Anunnata Samaj Unnayan	200000	19470	219470	76477	18523	95000	123523	947	124470	43.29
49	Andhra Pradesh - Deenajana Abhyudaya Seva Mandal	500000	30071	530071	220250	17105	237355	279750	12966	292716	44.78
50	Andhra Pradesh - Sri Siva Sankara Edu & Rural Integrated Dev.	500000	18346	518346	245132	8626	253758	254868	9720	264588	48.96
<b>Repayment between 50.01% to 80% (Sr. No. 51 to 55)</b>											
51	Andhra Pradesh - Good Shepherd Educational & Rural Development Society	452385	21001	473386	248140	10161	258301	204245	10840	215085	54.56
52	Tamil Nadu - MANUSHI	250000	26137	276137	142600	9109	151709	107400	17028	124428	54.94
53	Andhra Pradesh - Samatha Society For Rural	500000	42422	542422	373111	41525	414636	126889	897	127786	76.44
54	Andhra Pradesh - Society for Peace Rural Education & Awarness Development (SPREAD)	250000	10734	260734	161572	9379	170951	88428	1355	89783	65.57
55	Orissa - Asian Institute For Rural Regeneration (AIR)	724359	39570	763929	483011	27645	510656	241348	11925	253273	66.85
<b>Repayment above 80% (Sr. No. 56 to 57)</b>											
56	Andhra Pradesh - Chapel Rural Development Society (CRDS)	200000	5071	205071	174846	2664	177510	25154	2407	27561	86.56
57	Tamil Nadu - KPDS Educational & Charitable Trust	206360	12862	219222	205472	12453	217925	888	409	1297	99.41
58	Andhra Pradesh -Rural Small Industries Devexp Society	181325	6098	187423	181325	6098	187423	0	0	0	100.00
59	Andhra Pradesh - King Integrated Seva Samithi (KIDSS)	470000	18465	488465	470000	18465	488465	0	0	0	100.00
60	Andhra Pradesh - Society for Nurturing Education Health & Awar. (SNEHA)	423080	16685	439765	423080	16685	439765	0	0	0	100.00
61	Karnataka - Rural Development Society, Mudalgi	456459	19243	475702	456459	19243	475702	0	0	0	100.00

NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION  
RED CROSS BHAVAN, SECTOR-12, FARIDABAD - 121 007

STATEMENT SHOWING NGO-WISE TOTAL OUTSTANDING DUE AND PERCENTAGE OF REPAYMENT AS ON 19.03.2014

(Amount in Rs.)

S. No.	NAME OF THE NGO	TOTAL DUES AS ON 31.12.2013			REPAYMENT AS ON 19.03.2014			OUTSTANDING DUES			% OF REPAY
		PRINCIPAL	INTEREST	TOTAL	PRINCIPAL	INTEREST	TOTAL	PRINCIPAL	INTEREST	TOTAL	
62	Andhra Pradesh - Rural Intregrated & Social Edu. Society (RISES)	488135	12796	500931	488135	12796	500931	0	0	0	100.00
63	Andhra Pradesh - Indira Priyadasani Womens Welfare Association	490000	18707	508707	490000	32260	522260	0	-13553	-13553	102.66
64	Andhra Pradesh- Adarsha Mahila Mandali	52581	2314	54895	52581	2314	54895	0	0	0	100.00
65	Andhra Pradesh Girijana Sevak Sangh	495000	21393	516393	495000	21393	516393	0	0	0	100.00
66	Andhra Pradesh - Dasari Adi. Memorial Ele-School Comm.	200000	2822	202822	200000	2822	202822	0	0	0	100.00
67	Andhra Pradesh - Grama Siri Rural Orientation For Women (GROW)	480076	11722	491798	480076	11722	491798	0	0	0	100.00
68	Andhra Pradesh - Grameena Empowerment Mission Society	200000	3553	203553	200000	3553	203553	0	0	0	100.00
69	Andhra Pradesh - Guide (Closed),	200000	2285	202285	200000	2285	202285	0	0	0	100.00
70	Andhra Pradesh -Helen Keller Memorial Asso. For The Blind	50000	1119	51119	50000	1119	51119	0	0	0	100.00
71	Andhra Pradesh - Needs Effective Welfare Society (NEWS)	762338	23878	786216	762338	23878	786216	0	0	0	100.00
72	Andhra Pradesh - Praveen Educational Society	206000	3991	209991	206000	3991	209991	0	0	0	100.00
73	Andhra Pradesh - Relief Organisation For Handicapped (ROH)	187616	6148	193764	187616	6148	193764	0	0	0	100.00
74	Andhra Pradesh -Sneha Society for Rural Reconstruction	275105	5225	280330	275105	5225	280330	0	0	0	100.00
75	Andhra Pradesh - Sri Krishna Devaraya Educational Society	225000	6182	231182	225000	6182	231182	0	0	0	100.00
76	Andhra Pradesh - Sri Mahila Vikasa Samstha	500000	7675	507675	500000	7675	507675	0	0	0	100.00
77	Andhra Pradesh - Sri Raja Rajeswari Farming Society	495000	21249	516249	495000	21249	516249	0	0	0	100.00
78	Andhra Pradesh - Sunrise Educational Movement (SEM)	500000	16135	516135	500000	16135	516135	0	0	0	100.00
79	Andhra Pradesh - Uma Educational and Technical Society	653101	16748	669849	653101	16748	669849	0	0	0	100.00
80	Andhra Pradesh - Viveka Educational Foundation	404022	11911	415933	404022	11911	415933	0	0	0	100.00
81	Andhra Pradesh - Zilla Vikalangula Sangam	50000	411	50411	50000	411	50411	0	0	0	100.00
82	Andhra Pradesh - Sandya Educational Academy	386399	14142	400541	386399	14142	400541	0	0	0	100.00
83	Andhra Pradesh -Chaitanya Educational & Rural Devexp Society	303339	15237	318576	303339	15237	318576	0	0	0	100.00
84	Andhra Pradesh - HOLYWORD Society	500000	19339	519339	500000	20109	520109	0	-770	-770	100.15
85	Assam - Dhula Regional Physically Handicap. Dev. Assocn.	200000	23898	223898	200000	23898	223898	0	0	0	100.00
86	Bihar, Girija Shankar Drishitvihin Balika Vidhyala	50000	688	50688	50000	688	50688	0	0	0	100.00
87	Delhi - Akshay Pratishthan (Closed)	350000	3836	353836	350000	3836	353836	0	0	0	100.00
88	Delhi - All India Confederation of the Blind	578000	5736	583736	578000	5736	583736	0	0	0	100.00
89	Delhi - Amar Jyoti Charitable Trust	195000	2663	197663	195000	2663	197663	0	0	0	100.00
90	Delhi - Viklang Sahara Samiti	182500	10116	192616	182500	10116	192616	0	0	0	100.00
91	Haryana - Anarde Foundation Navasarjan Rural Dev. Found.	500000	7891	507891	500000	7891	507891	0	0	0	100.00
92	Gujarat - National Association for the Blind	200000	2358	202358	200000	2358	202358	0	0	0	100.00

NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION  
RED CROSS BHAVAN, SECTOR-12, FARIDABAD - 121 007

STATEMENT SHOWING NGO-WISE TOTAL OUTSTANDING DUE AND PERCENTAGE OF REPAYMENT AS ON 19.03.2014

(Amount in Rs.)

S. No.	NAME OF THE NGO	TOTAL DUES AS ON 31.12.2013			REPAYMENT AS ON 19.03.2014			OUTSTANDING DUES			% OF REPAY
		PRINCIPAL	INTEREST	TOTAL	PRINCIPAL	INTEREST	TOTAL	PRINCIPAL	INTEREST	TOTAL	
93	Gujarat - National Association for the Blind - Patan Branch	200000	2407	202407	200000	2407	202407	0	0	0	100.00
94	Gujarat - National Association for the Blind - Sabarkantha	200000	2347	202347	200000	2347	202347	0	0	0	100.00
95	Karnataka - Bhagya Jyothi Rural Dev. Society (Old Court Road)	150000	11212	161212	150000	11212	161212	0	0	0	100.00
96	Karnataka - Aishwarya Rural Woman and Children Welfare Assoc.	178256	6543	184799	178256	6543	184799	0	0	0	100.00
97	Karnataka - Tippu Education Society	100000	3634	103634	100000	3634	103634	0	0	0	100.00
98	Karnataka - Tirumala Education And Social Welfare Society	175922	10094	186016	175922	10094	186016	0	0	0	100.00
99	Karnataka - Vinuthana Womens Education Society	394658	13922	408580	394658	13922	408580	0	0	0	100.00
100	Kerala - Faith India	416000	9495	425495	416000	9495	425495	0	0	0	100.00
101	Kerala - The Dale View (Closed)	200000	2685	202685	200000	2685	202685	0	0	0	100.00
102	Manipur - Kangchup Area Tribal Women Society	448852	34874	483726	448852	34874	483726	0	0	0	100.00
103	Madhya Pradesh - Society For Social Dev.	50000	1157	51157	50000	1157	51157	0	0	0	100.00
104	Orissa - Adivasi Harijan Integrated Mass Social Agency	480000	48091	528091	480000	48091	528091	0	0	0	100.00
105	Orissa - Better Institute For Rural Dev. and Action	500000	20365	520365	500000	20365	520365	0	0	0	100.00
106	Orissa - Khuntia Institute of Social Science	60000	711	60711	60000	711	60711	0	0	0	100.00
107	Orissa - Ratnakar Rural & Urban Bikash Institution	150000	4242	154242	150000	4242	154242	0	0	0	100.00
108	Orissa - Sundargarh Zilla Mahila Parishad	50000	594	50594	50000	594	50594	0	0	0	100.00
109	Punjab - Bharat Vikas Parishad Charitable Trust	801050	22552	823602	801050	22552	823602	0	0	0	100.00
110	Tamil Nadu - Action For Water And Rural Development	333281	15845	349126	333281	15845	349126	0	0	0	100.00
111	Tamil Nadu - Association For Sustainable Community Dev.	176000	6786	182786	176000	6786	182786	0	0	0	100.00
112	Tamil Nadu - Centre For Rural Edu Research & Dev. Assoc.	493000	6232	499232	493000	6232	499232	0	0	0	100.00
113	Tamil Nadu - Community Development Centre	50000	419	50419	50000	419	50419	0	0	0	100.00
114	Tamil Nadu - Integrated Women Development Institute	200000	2578	202578	200000	2578	202578	0	0	0	100.00
115	T.N. Muthamil Education & Rural Dev. Society (MERDS)	100000	1183	101183	100000	1183	101183	0	0	0	100.00
116	T.N. National Environment & Education Development	200000	3306	203306	200000	3306	203306	0	0	0	100.00
117	T.N. People Re-Construction Movement (Prm-Projects)	200000	3288	203288	200000	3288	203288	0	0	0	100.00
118	T.N. - People's Organisation for Rural Edu. & Eco. Dev. (PREED)	619803	17219	637022	619803	17221	637024	0	-2	-2	100.00
119	Tamil Nadu - Rural Aid	200000	2431	202431	200000	2431	202431	0	0	0	100.00
120	Tamil Nadu - Santhana Human Welfare & Educational Trust	200000	2920	202920	200000	2920	202920	0	0	0	100.00
121	Tamil Nadu - Village Consumers Protection Council	200000	3708	203708	200000	3708	203708	0	0	0	100.00
122	Tamil Nadu - Voc Rural Development Centre	100000	5279	105279	100000	5279	105279	0	0	0	100.00
123	Tamil Nadu - Wed Trust	299723	6523	306246	299723	6523	306246	0	0	0	100.00

NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION  
RED CROSS BHAVAN, SECTOR-12, FARIDABAD - 121 007

STATEMENT SHOWING NGO-WISE TOTAL OUTSTANDING DUE AND PERCENTAGE OF REPAYMENT AS ON 19.03.2014

(Amount in Rs.)

S. No.	NAME OF THE NGO	TOTAL DUES AS ON 31.12.2013			REPAYMENT AS ON 19.03.2014			OUTSTANDING DUES			% OF REPAY
		PRINCIPAL	INTEREST	TOTAL	PRINCIPAL	INTEREST	TOTAL	PRINCIPAL	INTEREST	TOTAL	
124	Tripura - Voluntary Health Association of Tripura	200000	18956	218956	200000	18956	218956	0	0	0	100.00
125	Uttar Pradesh - Drishti Samajik Sansthan, Lucknow	233525	7379	240904	233525	7379	240904	0	0	0	100.00
126	Uttar Pradesh - Gramodyog Seva Sansthan, Sultanpur	100517	4533	105050	100517	4534	105051	0	-1	-1	100.00
127	Uttar Pradesh - Triveni Gramodyog Sansthan	50000	601	50601	50000	601	50601	0	0	0	100.00
128	Uttar Pradesh - Manav Seva Sansthan Seva	497257	18178	515435	497257	18178	515435	0	0	0	100.00
129	West Bengal - Bivisonpur Three Star Club	250000	12230	262230	250000	12230	262230	0	0	0	100.00
130	West Bengal - Gandhi Mission Trust	300000	5415	305415	300000	5415	305415	0	0	0	100.00
131	West Bengal - Society For Mental Health Care	113750	7225	120975	113750	7225	120975	0	0	0	100.00
132	West Bengal - Baikul Sports Association	645828	16397	662225	645828	16397	662225	0	0	0	100.00
133	West Bengal - Dhanchabari Sister Nivedita Smriti Sangha	100000	1189	101189	100000	1189	101189	0	0	0	100.00
134	West Bengal - Nandigram Samaj Kalyan Parsad	200000	4512	204512	200000	4512	204512	0	0	0	100.00
135	West Bengal - Srikrishna Club	200000	3667	203667	200000	3667	203667	0	0	0	100.00
136	West Bengal - Economic Rural Development Society (ERDS)	613952	15859	629811	613952	15859	629811	0	0	0	100.00
137	West Bengal - Institute Of Training & Development (ITD)	200000	4063	204063	200000	4063	204063	0	0	0	100.00
138	Orissa - Pingalakh Public Welfare Organisation	150000	21296	171296	310552	26323	336875	-160552	-5027	-165579	196.66
139	Andhra Pradesh - Sri Krishna Chaitanya Educational Society	500000	43332	543332	501345	43332	544677	-1345	0	-1345	100.25
140	West Bengal - Porachingra Vivekananda Pathager	200000	14387	214387	210145	14387	224532	-10145	0	-10145	104.73
<b>A</b>	<b>TOTAL of NGO's</b>	<b>45955463</b>	<b>2723994</b>	<b>48679457</b>	<b>28729833</b>	<b>1365990</b>	<b>30095823</b>	<b>17225630</b>	<b>1358004</b>	<b>18583634</b>	<b>61.82</b>
<b>B</b>	<b>TOTAL of SCA's</b>	<b>1819915589</b>	<b>286545172</b>	<b>2106460761</b>	<b>1291790658</b>	<b>271024297</b>	<b>1562814955</b>	<b>528124931</b>	<b>15520875</b>	<b>543645806</b>	<b>74.19</b>
<b>C</b>	<b>Total of RRB's</b>	<b>33468049</b>	<b>9899373</b>	<b>43367422</b>	<b>22517384</b>	<b>7970451</b>	<b>30487835</b>	<b>10950665</b>	<b>1928922</b>	<b>12879587</b>	<b>70.30</b>
<b>D</b>	<b>Total of PSB's</b>	<b>0</b>	<b>18850</b>	<b>18850</b>	<b>0</b>	<b>34</b>	<b>34</b>	<b>0</b>	<b>18816</b>	<b>18816</b>	<b>0.18</b>
	<b>GRAND TOTAL(A+B+C+D)</b>	<b>1899339101</b>	<b>299187389</b>	<b>2198526490</b>	<b>1343037875</b>	<b>280360772</b>	<b>1623398647</b>	<b>556301226</b>	<b>18826617</b>	<b>575127843</b>	<b>73.84</b>

**Projects Sanctioned & Disbursement made under MICRO FINANCE SCHEME ( Through NHFDC ):**

(cumulative)

S. No	State/No. of NGOs	Amount Sanctioned (Rs. in lakh)	Number of Beneficiaries	Amount Released (Rs. in lakh)	Number of Beneficiaries	No. of NGOs Released
1	Andhra Pradesh (89)(*)(**)	363.07	2820	255.74	2020	60
2	Assam (3)	6.00	50	4.00	30	2
3	Bihar (5)	10.00	81	5.50	29	2
4	Chattisgarh (1)	0.55	6	0.00	0	0
5	Delhi (4) (*)(**)	14.18	168	13.18	160	4
6	Gujarat (7)(* )	26.00	300	12.30	129	5
7	Haryana(1) (*)(**)	5.00	61	5.00	61	1
8	Karnataka (20)(**)	53.88	374	37.63	243	14
9	Kerala(7)	25.90	307	8.16	121	3
10	Madhya Pradesh (2)	4.50	30	0.50	5	1
11	Mahrashtra (2)	220.00	310	218.00	290	1
12	Manipur(2)	5.49	41	4.49	31	1
13	Orissa (16)(*)(**)	48.53	379	31.15	197	9
14	Punjab(1)(* )	9.00	44	9.00	44	1
15	Rajasthan(1)	2.00	20	0.00	0	0
16	Tamil Nadu (32)(*)(**)	96.19	823	51.94	478	18
17	Tripura(1)	2.00	25	2.00	25	1
18	Uttar Pradesh(10)	30.49	219	9.98	84	5
19	West Bengal (24)(*)(**)	75.87	766	40.60	426	13
	<b>TOTAL (227)</b>	<b>998.65</b>	<b>6824</b>	<b>709.17</b>	<b>4373</b>	<b>141</b>

**NATIONAL HANDICAPPED FINANCE & DEVELOPMENT CORPORATION**  
**(Ministry of Social Justice & Empowerment)**  
**Red Cross Bhawan, Sector - 12, Faridabad - 121 007**  
**( Micro Finance Scheme)**  
**Loan sanctioned/disbursed**  
**(Yearwise)**

**(As on 31.07.2014)**

Year		Amount Sanctioned (Rs.in lakh)	Number of Beneficiaries	Amount Released (Rs. In lakh)	Number of Beneficiaries
i)	<b>1997-1998</b>				
ii)	<b>1998-1999</b>				
iii)	<b>1999-2000</b>				
iv)	<b>2000-2001</b>				
v)	<b>2001-2002</b>				
vi)	<b>2002-2003</b>				
vii)	<b>2003-2004</b>				
viii)	<b>2004-2005</b>				
ix)	<b>2005-2006</b>				
x)	<b>2006-2007</b>				
xi)	<b>2007-2008</b>				
xii)	<b>2008-2009</b>				
xiii)	<b>2009-2010</b>				
xiv)	<b>2010-2011</b>				
xv)	<b>2011-2012</b>				
xvi)	<b>2012-2013</b>				
xvii)	<b>2013-2014</b>				
xviii)	<b>2014-2015</b>				

**Total**





**NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION  
STATEWISE DISBURSEMENT DETAILS**

MICRO CREDIT SCHEME (DISBURSEMENT DETAILS)

		(Amount in Rs. Lacs)																		
	→	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	
Name of State / U.T.s	↓	Disb.	Disb.	Disb.	Disb.	Disb.	Disb.	Disb.	Disb.	Disb.	Disb.	Disb.	Disb.	Disb.	Disb.	Disb.	Disb.	Disb.	Disb.	Total Disb.
1	Andhra Pradesh	25.55	22.73	113.34	1.50	7.50	51.16	51.74	4.16	1.15	1.25	77.85	269.25	146.19		0.00		0.00		773.37
2	Assam	0.00	0.00	0.00	0.00	2.00	0.00	2.40	0.00	0.00			6.38		232.65	0.00	260.68			504.11
3	Bihar	0.00	0.00	0.00	0.00	0.50	0.00	0.00	0.00	0.00				5.00		0.00				5.50
4	Chandigarh	0.00	0.00	8.52	4.70	11.87	3.15	40.40	0.95	0.00	2.40	0.00	409.74	28.74	40.38	10.00	10.00	9.25	104.95	685.05
5	Chattisgarh	0.00	0.00	0.00	0.00	0.00	15.26	13.89	64.27	0.00	2.18	109.75	2.70	578.65	10.00	10.00	2.71	306.39		1115.80
6	Delhi	0.00	0.00	1.00	3.20	4.78	1.80	28.56	0.95	0.00	275.00		564.78	134.30	29.75	169.50	170.00	476.73	162.00	2022.35



NATIONAL HANDICAPPED FINANCE & DEVELOPMENT CORPORATION  
(Ministry of Social Justice & Empowerment)  
Red Cross Bhawan, Sector - 12, Faridabad - 121 007

Projects Sanctioned & Disbursement made upto 31th July,2014  
( STATE-WISE )

S. No	State	Amount Sanctioned (Rs. in lakh)	Number of Beneficiaries	Amount Released (Rs. in lakh)	Number of Beneficiaries
1	Andhra Pradesh	1429.06	4636	962.81	3218
2	Assam	176.28	323	169.78	302
3	Bihar	10	81	5.5	29
4	Chandigarh	89.63	363	89.63	363
5	Chattisgarh	2849.34	2267	2548.77	2210
6	Delhi	250.65	881	228.95	867
7	Goa	54.03	41	54.03	41
8	Gujarat	2154.01	5490	2110.88	5307
9	Haryana	5251.46	10079	5083.62	9815
10	Himachal Pradesh	2296.411	2515	2296.411	2515
11	Jammu & Kashmir	967.69	1123	960.88	1116
12	Jharkhand	193.06	142	193.06	142
13	Karnataka	1068.05	3491	1051.81	3360
14	Kerala	2485.41	3466	2419.21	3248
15	Lakshadweep	94.94	122	94.56	122
16	Madhya Pradesh	2732.03	4194	2121.83	3594
17	Manipur	5.49	41	4.49	31
18	Maharashtra	10057.9	11325	8052.55	10287
19	Meghalaya	307.5	530	307.5	530
20	Mizoram	50	178	50	178
21	Nagaland	243.62	501	243.62	501
22	Orissa	1363.66	3082	1240.82	2622
23	Puducherry	1840.29	3259	1808.23	3209
24	Punjab	877.59	1321	854.85	1295
25	Rajasthan	2879.56	4513	2847.31	4485
26	Sikkim	51.3	97	51.3	97
27	Tamil Nadu	6510.12	24091	6454.97	23717
28	Tripura	248.31	213	247.36	212
29	Uttar Pradesh	2752.72	5545	2711.45	5404
30	West Bengal	721.16	2003	668.86	1634
31	Uttarakhand	1084.62	2082	1072.85	2079
<b>TOTAL</b>		<b>51095.891</b>	<b>97995</b>	<b>47007.891</b>	<b>92530</b>

Projects Sanctioned & Disbursement made through State Channelising Agencies (Cumulative)

(31th July,2014)

(Rs.in lakh)

S. No	State Channelising Agencies	Amount Sanctioned	Number of Beneficiaries	Amount Released	Number of Beneficiaries
1	Andhra Pradesh Viklangula Cooperative Corp. (APVCC), Andhra Pradesh	1060.2	1814	705.14	1196
2	Assam Co-operative Apex Bank Ltd, (ACABL), Assam	170.28	273	165.78	272
3	Chandigarh Child & Women Development (CCWD), Chandigarh	89.63	363	89.63	363
4	Chattisgarh Rajya Sahakari Anusuchit Jati Vitta Vikas Nigam (CRSAJVAVN), Chattisgarh	75.68	136	71.18	135
5	Chattisgarh Nishakat-jan Vitta Avam Vikas Nigam (CNJVAVNN), Chattisgarh	2773.11	2125	2477.59	2075
6	Delhi SC/ST/OBC/Minorites & Handicapped Finance & Development Corporation, Delhi	231.97	712	211.27	706
7	Goa State Scheduled Caste & OBC Finance Development Corporation (GSSCOBCFDC), Goa	54.03	41	54.03	41
8	Gujarat Women Economic Development Corp. (GWEDC), Gujarat	94.82	180	94.82	180
9	Gujarat State Financial Corporation (GSFC), Gujarat	474.71	1053	455.87	1043
10	Gujarat Minorties Finance & Development Corporation (GMFDC), Gujarat	1477.98	3796	1467.39	3794
11	Haryana B. C. & Economically Weaker Section Kalyan Nigam (HBCEWSKN), Haryana	4338.04	8275	4170.2	8011
12	Himachal Pradesh Minorities Finance & Dev. Corporation (HPMFDC), Himachal Pradesh	2296.411	2515	2296.411	2515
13	Jammu & Kashmir Financial Corporation (J&KFC), Jammu & Kashmir	8.54	6	4.58	2
14	Jammu & Kashmir Women Development Corporation (J&KFC), Jammu & Kashmir	472.7	634	472.7	634
15	Jammu & Kashmir SCs, STs, OBCs Development Corporation (JKSCSTOBC), J&K	486.45	483	483.6	480
16	Jharkhand State Tribal Co-operative Development (JSTCD), Jharkhand	189.09	141	189.09	141
17	Kerala State Handicapped Persons Welfare Corporation (KSHPWC), Kerala	2441.28	3136	2392.82	3104
18	Kerala State Women's Development Corp. (KSWDC), Kerala	18.23	23	18.23	23
19	Karnataka Backward Classes Development Corporation (KBCDC), Karnataka	438.64	2027	438.65	2027
20	Karnataka State Woment Development Corporation (KBCDC), Karnataka	575.53	1090	575.53	1090
21	Lakshadweep Khadi & Village Industries Board (LKVIB), Lakshadweep	94.94	122	94.56	122
22	M.P. Rajya Sahkari Anusuchit Jati Vitta Aivam Vikas Nigam (MPSAJVAVN), Madhya Pradesh	2175.83	3384	1678.74	2938
23	M.P. Advasi Vitta Aivam Vikas Nigam (MPAVVN), Madhya Pradesh	204.57	324	135.49	243
24	M.P. Pichra Varg & Alpsankhayaki Vitta Aivam Vikas Nigam, (MPVAVAVN), Madhya Pradesh	220.45	349	189.44	309
25	M.P. Handicapped Welfare & Development Society, (MPHWDS), Madhya Pradesh	124.68	106	115.66	98
26	Mahatma Phule Backward Class Development Corporation (MPBCDC), Maharashtra	50.01	106	50	106
27	Maharashtra State Handicapped Finance & Dev. Corporation (MSHFDC), Maharashtra	9905.89	11038	7902.55	10020

28	Meghalaya Co-operative Apex Bank Ltd (MCABL), Meghalaya	307.5	530	307.5	530
29	Mizoram Rural Bank (MRB), Mizoram	50	178	50	178
30	Department of Social Security & Welfare (DSSW), Nagaland	243.62	501	243.62	501
31	Mahila Vikas Samabaya Nigam (MVSAN), Orissa	1311.13	2702	1208.4	2424
32	Pondicherry Corpn. for Dev. of Women and Handi. Persons Ltd. Pondicherry	1840.29	3259	1808.23	3209
33	Social Security & Women & Child Development (SSWCD), Punjab	31.53	42	8.79	16
34	Punjab SC Land Finance Development Corporation, Punjab	834.89	1231	834.89	1231
35	Rajasthan S.C. & S.T. Development Coop. Corporation (RSCSTDCC), Rajasthan	2877.56	4493	2847.31	4485
36	Sikkim SC, ST and Other Backward Classes Development Corporation Ltd. Sikkim	51.3	97	51.3	97
37	Tamil Nadu State Apex Cooperative Bank Ltd (TNSACB), Tamil Nadu	6413.93	23268	6403.03	23239
38	Tripura Scheduled Caste Co-operative Dev. Corporation Ltd. (TSCC-OPDC), Tripura	246.31	188	245.36	187
39	Artificial Limbs Manufacturing Corporation (ALIMCO), Uttar Pradesh	8.58	10	6.38	6
40	West Bengal Women Dev. Undertaking (WBWDU), West Bengal	645.29	1237	628.26	1208
41	Uttar Pradesh Financial Corporation Uttar Pradesh	101.11	97	82.55	95
42	Uttaranchal Bhuudeshiye Vitta Aivam Vikas Nigam (UBVAVN), Uttaranchal	184.62	282	172.85	279
	TOTAL	45691.351	82367	41899.421	79353

Projects Sanctioned & Disbursement made under through Punjab & Sind Banks ( cumulative ):

S. No	State	Amount Sanctioned (Rs. in lakh)	Number of Beneficiaries	Amount Released (Rs. in lakh)	Number of Beneficiaries
1	Delhi	4.5	1	4.5	1
2	Haryana	0.25	1	0.25	1
3	Jharkhand	3.97	1	3.97	1
4	Punjab	2.17	4	2.17	4
5	Uttar Pradesh	5.45	2	5.45	2
<b>TOTAL</b>		<b>16.34</b>	<b>9</b>	<b>16.34</b>	<b>9</b>

Projects Sanctioned & Disbursement through Bank of Baroda(Uttar Pradesh) ( cumulative ):

S. No	State	Amount Sanctioned (Rs. in lakh)	Number of Beneficiaries	Amount Released (Rs. in lakh)	Number of Beneficiaries
1	Uttar Pradesh	51.5	103	51.5	103
<b>TOTAL</b>		<b>51.5</b>	<b>103</b>	<b>51.5</b>	<b>103</b>

Projects Sanctioned & Disbursement through Andhra Bank ( cumulative ):

S. No	State	Amount Sanctioned (Rs. in lakh)	Number of Beneficiaries	Amount Released (Rs. in lakh)	Number of Beneficiaries
1	Andhra Pradesh	5.79	2	1.93	2
2	Mahrashtra	25	1	25	1
<b>TOTAL</b>		<b>30.79</b>	<b>3</b>	<b>26.93</b>	<b>3</b>

Projects Sanctioned & Disbursement through IDBI Bank ( cumulative ):

S. No	State	Amount Sanctioned (Rs. in lakh)	Number of Beneficiaries	Amount Released (Rs. in lakh)	Number of Beneficiaries
1	Mahrashtra	46	92	46	92
<b>TOTAL</b>		<b>46</b>	<b>92</b>	<b>46</b>	<b>92</b>

Projects Sanctioned & Disbursement through Punjab National Bank ( cumulative ):

S. No	State	Amount Sanctioned (Rs. in lakh)	Number of Beneficiaries	Amount Released (Rs. in lakh)	Number of Beneficiaries
1	Haryana	18.42	1	18.42	1
2	Orissa	4	1	1.27	1
<b>TOTAL</b>		<b>22.42</b>	<b>2</b>	<b>19.69</b>	<b>2</b>

**NOTE:**  
**PLEASE ALSO PROVIDE OPTION FOR OTHER PSB**

Projects Sanctioned & Disbursement through Regional Rural Banks(Gujarat) (cumulative):

S. No	State	Amount Sanctioned (Rs. in lakh)	Number of Beneficiaries	Amount Released (Rs. in lakh)	Number of Beneficiaries
1	Dena Gujarat Gramin Bank	5	10	5	10
2	Saurashtra Gramin Bank	75.5	151	75.5	151
<b>Total</b>		<b>80.5</b>	<b>161</b>	<b>80.5</b>	<b>161</b>

Projects Sanctioned & Disbursement through Regional Rural Banks(Haryana) ( cumulative ):

S. No	State	Amount Sanctioned (Rs. in lakh)	Number of Beneficiaries	Amount Released (Rs. in lakh)	Number of Beneficiaries
1	Gurgaon Gramin Bank	587.75	1137	587.75	1137
2	Haryana Gramin Bank	302	604	302	604
<b>TOTAL</b>		<b>889.75</b>	<b>1741</b>	<b>889.75</b>	<b>1741</b>

Projects Sanctioned & Disbursement through Regional Rural Banks(Maharashtra) ( cumulative ):

S. No	State	Amount Sanctioned (Rs. in lakh)	Number of Beneficiaries	Amount Released (Rs. in lakh)	Number of Beneficiaries
1	Vidbharbha Kshetriya Gramin Bank	24	48	24	48
<b>TOTAL</b>		<b>24</b>	<b>48</b>	<b>24</b>	<b>48</b>

Projects Sanctioned & Disbursement through Regional Rural Banks(Uttar Pradesh) ( cumulative ):

S. No	State	Amount Sanctioned (Rs. in lakh)	Number of Beneficiaries	Amount Released (Rs. in lakh)	Number of Beneficiaries
1	Allahabad U.P. Gramin Bank	353.5	707	353.5	707
2	Aryavart Gramin Bank	877.21	1753	877.21	1753
3	Baroda UP Gramin Bank	550	1100	550	1100
4	Ballia Etawah Gramin Bank	21.63	56	21.63	56
5	Kashi Gomti Samyukt Gramin Bank	450	900	450	900
6	Purvanchal Gramin Bank	150.91	307	150.91	307
7	Shreyas Gramin Bank	63.84	120	63.84	120



8	Sarva UP Gramin Bank	50	100	50	100
9	Prathama Bank	38.5	71	38.5	71

**TOTAL** **2555.59** **5114** **2555.59** **5114**

Projects Sanctioned & Disbursement through Regional Rural Banks(Uttaranchal) ( cumulative ):

S. No	State	Amount Sanctioned (Rs. in lakh)	Number of Beneficiaries	Amount Released (Rs. in lakh)	Number of Beneficiaries
1	Uttaranchal Gramin Bank	900	1800	900	1800

**TOTAL** **900** **1800** **900** **1800**

**NATIONAL HANDICAPPED FINANCE & DEVELOPMENT CORPORATION**  
**(Ministry of Social Justice & Empowerment)**  
**Red Cross Bhawan, Sector - 12, Faridabad - 121 007**

**Loan sanctioned/disbursed (including Micro Finance Scheme)**  
**(Yearwise)**

**(As on 31.07.2014)**

Year		Amount Sanctioned (Rs.in lakh)	Number of Beneficiaries	Amount Released (Rs. In lakh)	Number of Beneficiaries
i)	<b>1997-1998</b>	25.55	11	25.55	11
ii)	<b>1998-1999</b>	312.6	811	93.13	230
iii)	<b>1999-2000</b>	458.82	801	576.02	1164
iv)	<b>2000-2001</b>	1334.23	3330	1180.88	2645
v)	<b>2001-2002</b>	1522.6	4075	1283.92	2933
vi)	<b>2002-2003</b>	1756.12	4702	1841.31	4498
vii)	<b>2003-2004</b>	2772.93	5635	2682.04	5565
viii)	<b>2004-2005</b>	2394.06	4754	1768.55	3282
ix)	<b>2005-2006</b>	1945.18	3951	2344.17	4765
x)	<b>2006-2007</b>	2728.17	5034	2608.77	4831
xi)	<b>2007-2008</b>	3381.62	5416	2830.37	5498
xii)	<b>2008-2009</b>	4121.82	8159	3028.4	5950
xiii)	<b>2009-2010</b>	3801.67	6443	3079.59	6032
xiv)	<b>2010-2011</b>	3225.66	6007	3183.8	6356
xv)	<b>2011-2012</b>	5537.98	10704	5085.78	10625
xvi)	<b>2012-2013</b>	6921.501	13253	6958.991	13296
xvii)	<b>2013-2014</b>	8018.51	13371	7581.94	13307
xviii)	<b>2014-2015</b>	836.87	1538	854.68	1542
<b>Total</b>		<b>51095.891</b>	<b>97995</b>	<b>47007.891</b>	<b>92530</b>

PROJECTS SANCTIONED & DISBURSEMENT MADE FOR THE YEAR  
( 2013-2014 )

S.No	State	Amount Sanctioned (Rs.in lakh)	Number of Beneficiaries	Amount Disbursed (Rs.in lakh)	Number of Beneficiaries
1	CCWDC,Chandigarh	7.8	34	7.8	34
2	CNJVAVN,Chatisgarh	1320.05	819	1020.03	768
3	DSFDC,Delhi	24.6	3	9.25	2
4	HBCKN,Haryana	301	602	306.39	602
5	HPMFDC,Himachal Pradesh	481.68	503	476.73	502
6	JKWDC,Jammu & Kashmir	170	230	170	230
7	KSWDC,Karnataka	100	454	136.49	459
8	KSHPWDC,Kerala	330.46	421	330.46	421
9	MPHWDS,Madhya Pradesh	6.22	1	0	0
10	MSHFDC,Mahrashtra	1897.21	1751	1767.07	1739
11	MCABL,Meghalaya	200	350	200	350
12	PCWHPC, Pondicherry	168.18	364	168.18	364
13	PSCLDFC,Punjab	150	231	150	231
14	RSFDC,Rajasthan	172.02	118	154.11	115
15	SSCSTOBCDC,Sikkim	20	15	20	15
16	TNSACBL,Tamil Nadu	1878.67	6294	1878.67	6294
17	TSCCDC,Tripura	178.35	86	178.35	86
18	WBWDU,West Bengal	18.67	17	18.67	17
TOTAL		7424.91	12293	6992.2	12229

NOTE

USER SELECT THE FINANCIAL YEAR , THEN THE ABOVE REPORT WILL BE DISPLAYED ( THE FINANCIAL YEAR SHOULD BE BETWEEN 1.4.yyyy TO 31.03.YYYY

FY 2014

(b) Projects Sanctioned & Disbursement through Regional Rural Banks(Haryana)

S. No	State	Amount Sanctioned (Rs. in lakh)	Number of Beneficiaries	Amount Released (Rs. in lakh)	Number of Beneficiaries
1	Gurgaon Gramin Bank	6.25	5	6.25	5
	<b>TOTAL</b>	<b>6.25</b>	<b>5</b>	<b>6.25</b>	<b>5</b>

(c) Projects Sanctioned & Disbursement through Regional Rural Banks(Uttar Pradesh)

S. No	State	Amount Sanctioned (Rs. in lakh)	Number of Beneficiaries	Amount Released (Rs. in lakh)	Number of Beneficiaries
1	Allahabad U.P. Gramin Bank	50.00	100	50.00	100
2	Baroda UP Gramin Bank	50.00	100	50.00	100
3	Gramin Bank of Aryavart	326.80	654	326.80	654
4	Shreyas Gramin Bank	13.84	20	13.84	20
	<b>Total</b>	<b>440.64</b>	<b>874</b>	<b>440.64</b>	<b>874</b>

NOTE:

USER SELECT THE FINANCIAL YEAR , THEN THE ABOVE REPORT WILL BE DISPLAYED ( THE FINANCIAL YEAR SHOULD BE BETWEEN 1.4.yyyy TO 31.03.YYYY

**Disbursement Summary FOR THE F.Y. 2015-16**

		Ledger: Advance Fund	Ledger: Term Loan Disbursement	Ledger: Education Loan
<b>NHFDC LOAN ACCOUNT 2015</b>				
Particulars	Total	1-Apr-2015 to 31-Mar-2016		
	Transactions	Transactions	Transactions	Transactions
	Debit	Debit	Debit	Debit
<b>PSB</b>	<b>1,79,98,634</b>	<b>96,88,000</b>	<b>39,90,000</b>	<b>43,20,634</b>
Andhra Bank	15,48,449		1,50,000	13,98,449
IDBI Bank	1,00,00,000	96,88,000		3,12,000
Punjab National Bank	64,50,185		38,40,000	26,10,185
<b>RRB</b>	<b>36,84,40,000</b>	<b>36,52,00,000</b>	<b>32,40,000</b>	
Allahabad U.P. Gramin Bank	8,32,40,000	8,00,00,000	32,40,000	
Aryavart Gramin Bank	6,75,00,000	6,75,00,000		
Baroda Up Gramin Bank	8,00,00,000	8,00,00,000		
Kashi Gomati Samyukt Gramin Bank	4,00,00,000	4,00,00,000		
Prathma Bank	1,20,00,000	1,20,00,000		
Puravanchal Gramin Bank	8,57,00,000	8,57,00,000		
<b>SCA</b>	<b>1,08,48,21,813</b>	<b>90,21,89,300</b>	<b>17,77,83,848</b>	<b>1,38,665</b>
Bihar State Backward Classes Finance & Dev. Corp.	5,23,00,000	5,23,00,000		
Chattisgarh Nishaktijan Vitta Avam Vikas Nigam	9,66,62,033	8,27,50,000	1,39,12,033	
Delhi SC/ST/OBC, Minorities, Hand. Financial & Devp.	8,13,208		4,00,000	4,13,208
Goa State SC & OBC Finance Development Corpn	5,99,007		5,99,007	
Gujarat Minorities Finance & Develp Corporation	2,45,00,000	2,45,00,000		
Haryana BCs & Economically Weaker Section Kalyan	6,11,33,334	3,00,00,000	3,00,00,000	11,33,334
Himachal Pradesh Minorities Finance & Development	7,17,49,375	6,87,00,000	30,49,375	
Jammu & Kashmir SC, ST, OBC Development Corp Ltd	86,00,000	86,00,000		
Jammu & Kashmir State Women Development Corporation	86,00,000	86,00,000		
Jharkhand State Tribal Co-Operative Devp. Corpn Ltd	1,72,50,000	1,72,50,000		
Kerala State Handicapped Persons Welfare Corpn	3,44,00,000	3,44,00,000		
Maharashtra State Handicapped Finance & Dev. Corpn	30,00,25,556	25,80,89,300	3,87,34,133	32,02,123
Meghalaya Co-Operative Apex Bank Ltd	50,00,000		50,00,000	
Pondicherry Corpn for Dev of Women & Handicapped	2,82,57,300		2,81,57,300	1,00,000
Rajasthan SC&ST Finance & Dev Coop. Corporation	5,79,32,000		5,79,32,000	
Sikkim SC/ST & OBC Development Corpn	1,00,00,000	1,00,00,000		
Tamil Nadu State Apex Cooperative Bank Ltd	30,00,00,000	30,00,00,000		
Tripura SCs Coop. Development Corporation	50,00,000	50,00,000		
West Bengal Women Development Corporation	20,00,000	20,00,000		
<b>Grand Total</b>	<b>1,47,12,60,447</b>	<b>1,27,70,77,300</b>	<b>18,50,13,848</b>	<b>91,69,299</b>

*Summary*, Interest Income Quarter Wise (Financial Year 2015-16) *to the 1-y.*

Amount in Rs.					
		Interest	Interest	Interest	Interest
		NHFDC LOAN ACCOUNT 2015	NHFDC LOAN ACCOUNT 2015	NHFDC LOAN ACCOUNT 2015	NHFDC LOAN ACCOUNT 2015
Particulars	Total	1-Apr-2015 to 30-Jun-2015	1-Jul-2015 to 30-Sep-2015	1-Oct-2015 to 31-Dec-2015	1-Jan-2016 to 31-Mar-2016
	Transactions	Transactions	Transactions	Transactions	Transactions
	Debit	Debit	Debit	Debit	Debit
Interest Accured But Not Due(Edu Loan)	9,081.00	433.00	685.00	710.00	7,253.00
Interest DIRECT FINANCING	7,222.00	2,123.00	2,066.00	1,615.00	1,418.00
Interest NGO	4,37,527.00	1,05,965.00	1,08,952.00	1,10,912.00	1,11,698.00
Interest PSB	3,88,491.00	76,508.00	1,20,785.00	84,924.00	1,06,274.00
Interest RRB	30,52,450.00	5,55,124.00	3,80,007.00	9,23,293.00	11,94,026.00
Interest SCA <i>as per (i);</i>	6,44,01,345.00	1,52,52,637.00	1,62,83,544.00	1,64,18,173.00	1,64,46,991.00
Grand Total	6,82,96,116.00	1,59,92,790.00	1,68,96,039.00	1,75,39,627.00	1,78,67,660.00

Loans Over Due

Printed on 13-Jun-2016 at 16:04

**NHFDC LOAN ACCOUNT 2015**

**Principal/ Loans**

Group Summary

1-Apr-2015 to 31-Mar-2016

Page 1

	Closing Balance	
	Debit	Credit
Loans Overdue NGO (MFS)	1,69,30,189.00	
Loans Overdue PSB	2,48,955.00	
Loans Overdue RRB	6,63,668.00	
LOANS OVERDUE SCA	95,57,13,908.00	
<b>Grand Total</b>	<b>97,35,56,720.00</b>	

**NHFDC LOAN ACCOUNT 2015**  
**Long Term Loans and Advances**  
Group Summary  
1-Apr-2015 to 31-Mar-2016

	Closing Balance	
	Debit	Credit
Loan Outstanding But Not Due DIRECT FINANCING		1,38,087.00
Loans Outstanding But Not Due PSB		2,04,26,859.00
Loans Outstanding But Not Due RRB		25,70,68,453.00
Loans Outstanding But Not Due SCA		2,24,36,18,795.00
<b>Grand Total</b>		<b>2,52,12,52,194.00</b>



SCA Interest (1)

Ledger: Interest on SCA					
NHFDC LOAN ACCOUNT 2015					
Particulars	For 30-Jun-2015	For 30-Sep-2015	For 31-Dec-2015	For 31-Mar-2016	From 01.04.16 to 31.03.16
	Transactions	Transactions	Transactions	Transactions	
	Debit	Debit	Debit	Debit	
<b>SCA</b>	<b>1,52,52,637.00</b>	<b>1,62,83,544.00</b>	<b>1,64,18,173.00</b>	<b>1,64,46,991.00</b>	<b>6,44,01,345.00</b>
A P Vikiangula Cooperative Corporation	156314.00	158031.00	158031.00	156314.00	6,28,690.00
Assam Apex Cooperative Bank	47491.00	47593.00	47178.00	46059.00	1,88,321.00
Bihar State Backward Classes Finance & Dev Corp			65912.00	260784.00	3,26,696.00
Chandigarh Child and Women Development Coop Ltd	6214.00	5484.00	4846.00	4215.00	20,759.00
Chattisgarh Nishaktijan Vitta Avam Vikas Nigam	2056354.00	2238206.00	2328261.00	2343891.00	89,66,712.00
Chattisgarh Rajya Saha Anusuchit Jati Vitta Avam V	35143.00	35528.00	35528.00	35143.00	1,41,342.00
Delhi SC/ST/OBC, Minorities, Hand Financial & Devp	13926.00	15443.00	15106.00	14758.00	59,233.00
Goa Stata SC & OBC Finance Development Corpn	3531.00	7294.00	8829.00	8437.00	28,091.00
Gujarat Minorities Finance & Develp Corporation.	488828.00	500670.00	510287.00	569744.00	20,69,529.00
Gujarat State Financial Corporation Gujarat	2603.00	2654.00	15402.00	2796.00	23,455.00
Gujarat Women Economic Development Corporation	15093.00	15259.00	15259.00	15093.00	60,704.00
Haryana BCs & Economically Weaker Section Kalyan	1160382.00	1256627.00	1354721.00	1491568.00	52,63,298.00
Himachal Pradesh Minorities Finance & Development	688995.00	788289.00	703931.00	706683.00	28,87,898.00
Jammu & Kashmir SC, ST, OBC Development Corp Ltd	209402.00	202867.00	266396.00	254980.00	9,33,645.00
Jammu & Kashmir State Financial Corporation	1975.00	1997.00	1997.00	1063.00	7,032.00
Jammu & Kashmir State Women Development Corporation	222437.00	207017.00	218941.00	222680.00	8,71,075.00
Jharkhand State Tribal Co-Operative Devp. Corpn Ltd	44583.00	43001.00	42736.00	80279.00	2,10,599.00
Karnataka - D Devraj Urs BC Devp Corpn	2812.00	2676.00	2136.00	1899.00	9,523.00
Karnataka State Women's Development Corpn	280849.00	283935.00	283935.00	280849.00	11,29,568.00
Kerala State Handicapped Persons Welfare Corpn	692837.00	726752.00	745188.00	773582.00	29,38,359.00
Lakshdweep Khadi & Village Industries Board	36637.00	33350.00	33350.00	30076.00	1,33,413.00
Madhya Pradesh Advasi Vitta Avam Vikas Nigam	2658.00	2686.00			5,344.00
Madhya Pradesh Handicapped Welfare & Dev Society	30800.00	25273.00	22971.00	20247.00	99,291.00
Madhya Pradesh Pichra Varg Vitta Avam Vikas Nigam	34585.00	26788.00	22733.00	22485.00	1,06,591.00
Madhya Pradesh Scheduled Castes Fin & Dev Corpn	418131.00	418523.00	307789.00	304443.00	14,48,886.00
Maharashtra Backward Classes Dev Corpn Mahatma Phul	282.00	285.00	285.00	282.00	1,134.00
Maharashtra State Handicapped Finance & Dev Corpn	3788739.00	4152778.00	4298812.00	3967229.00	1,62,07,558.00
Meghalya Co-Operative Apex Bank Ltd	165549.00	160648.00	155633.00	169113.00	6,50,943.00
Mizoram Rural Bank	4239.00	3389.00	2268.00	1370.00	11,266.00
Nagaland, Department of Social Security and Welfare	80203.00	81084.00	81084.00	80203.00	3,22,574.00
Orissa, Mahila Vikas Sambaya Nigam	107859.00	108571.00	106822.00	104527.00	4,27,779.00
Pondicherry Corpn for Dev of Women & Handicapped	697584.00	696503.00	781399.00	750272.00	29,25,758.00
Punjab and Sind Bank (Delhi)	2006.00	1894.00	1796.00	1516.00	7,212.00
Punjab SC Land Finance & Development Corporation	493296.00	501716.00	515300.00	491281.00	20,01,593.00
Punjab, Social Security & Women & Child Development	12.00	12.00	12.00	12.00	48.00
Rajasthan SC & ST Finance & Dev Coop Corporation	474327.00	538110.00	617394.00	749082.00	23,78,913.00
Sikkim SC/ST & CBC Development Corpn	39105.00	38872.00	35777.00	81191.00	1,94,945.00
Tamil Nadu State Apex Cooperative Bank Ltd.	2382048.00	2585284.00	2241900.00	2096568.00	93,05,800.00
Tripura SCs Coop Development Corporation	176305.00	178241.00	177476.00	120668.00	6,52,690.00
Uttaranchal Bahu-Udeshiye Vitta Avam Vikas Nigam	9539.00	7941.00	6557.00	5992.00	30,029.00
Uttar Pradesh Financial Corporation	15305.00	6666.00	6552.00	6324.00	34,847.00
West Bengal Women Development Corporation	163659.00	175607.00	177643.00	173293.00	6,90,202.00

Similar report for RRB / PSB / NCO / DF



Current Year Demand

Ledger: LOANS OVERDUE SCA/Current Dues					
NHFDCLOAN ACCOUNT 2015					
Particulars	Total	1-Apr-2015 to 30-Jun-2015	1-Jul-2015 to 30-Sep-2015	1-Oct-2015 to 31-Dec-2015	1-Jan-2016 to 31-Mar-2016
	Transactions	Transactions	Transactions	Transactions	Transactions
	Debit	Debit	Debit	Debit	Debit
<b>SCA</b>	<b>516473906.00</b>	<b>133589087.00</b>	<b>140224366.00</b>	<b>125220473.00</b>	<b>117439980.00</b>
Assam Apex Cooperative Bank	1444690.00	368330.00	368330.00	368330.00	339700.00
Chandigarh Child and Women Development Coop Ltd	416419.00	109606.00	104485.00	104255.00	98073.00
Chattisgarh Nishaktijan Vitta Avam Vikas Nigam	66036807.00	16829776.00	16803610.00	173228-6.00	15080575.00
Delhi SC/ST/OBC, Minorities, Hand Financial & Devp	369690.00	82496.00	82398.00	102398.00	102398.00
Goa State SC & OBC Finance Development Corpn	166075.00	42525.00	42525.00	40935.00	40090.00
Gujarat Minorities Finance & Develp Corporation	9518835.00	2254630.00	2502135.00	2502135.00	2259935.00
Haryana BCs & Economically Weaker Section Kalyan	34625041.00	8773701.00	8633629.00	8728559.00	8489152.00
Himachal Pradesh Minorities Finance & Development	27412233.00	6589040.00	6700823.00	6991843.00	7130527.00
Jammu & Kashmir SC, ST, OBC Development Corp Ltd	4737744.00	1030686.00	1030686.00	1338186.00	1338186.00
Jammu & Kashmir State Women Development Corporation	9473118.00	2261448.00	2259848.00	2411011.00	2540811.00
Jharkhand State Tribal Co-Operative Devp. Corpn Ltd	757189.00	306820.00	306300.00	72170.00	71899.00
Karnataka - D Devraj Urs BC Devp Corpn	204391.00	69470.00	51467.00	41727.00	41727.00
Karnataka State Women's Development Corpn	8309416.00	2127354.00	2127354.00	2027354.00	2027354.00
Kerala State Handicapped Persons Welfare Corpn	30648410.00	7547010.00	7494415.00	7393435.00	8213550.00
Lakshdweep Khadi & Village Industries Board	1361430.00	356285.00	349922.00	349852.00	305371.00
Madhya Pradesh Advasi Vitta Avam Vikas Nigam	64900.00	32450.00	32450.00		
Madhya Pradesh Handicapped Welfare & Dev. Society	1057872.00	280065.00	278315.00	2590'2.00	240400.00
Madhya Pradesh Pichra Varg Vitta Avam Vikas Nigam	231519.00	81559.00	53320.00	50820.00	45820.00
Madhya Pradesh Scheduled Castes Fin & Dev Corpn	7345344.00	1895487.00	1870849.00	1808158.00	1770850.00
Maharashtra State Handicapped Finance & Dev. Corpn	117399821.00	32103880.00	32994851.00	27156522.00	25144568.00
Meghalya Co-Operative Apex Bank Ltd	6432432.00	1503213.00	1503213.00	1713003.00	1713003.00
Mizoram Rural Bank	789627.00	199382.00	199382.00	199382.00	191481.00
Orissa, Mahila Vikas Sambaya Nigam	1855016.00	463754.00	463754.00	463754.00	463754.00
Pondicherry Corpn for Dev of Women & Handicapped	28584533.00	6445278.00	7433337.00	7433337.00	7272581.00
Punjab and Sind Bank (Delhi)	61440.00	15360.00	15360.00	15360.00	15360.00
Punjab SC Land Finance & Development Corporation	13134888.00	3240603.00	3292300.00	3292300.00	3309685.00
Rajasthan SC&ST Finance & Dev Coop. Corporation	20185231.00	4841397.00	5492033.00	5127263.00	4724538.00
Sikkim SC/ST & OBC Development Corpn	818000.00	149500.00	149500.00	149500.00	369500.00
Tamil Nadu State Apex Cooperative Bank Ltd	117076878.00	32190054.00	35394986.00	26563179.00	22928659.00
Tripura SCs Coop. Development Corporation	2438292.00	609573.00	609573.00	609573.00	609573.00
Uttaranchal Bahu-Udeshiye Vitta Avam Vikas Nigam	579712.00	247883.00	203014.00	68825.00	59990.00
Uttar Pradesh Financial Corporation	1018004.00	89137.00	928867.00		
West Bengal Women Development Corporation	1918909.00	451335.00	451335.00	515369.00	500870.00

Similar for RRB/ASB/NAB/ot.

Summary

# Appropriation of Repayment

Details of Remittance (F.Y. 2015-16)

Amount in Rs.

Sr. No.	Particulars	Principal	Interest	Total	Refund
1	SCA	38,64,06,677	7,63,47,514	46,27,54,191	24,96,03,066
2	RRB	3,16,58,763	52,37,999	3,68,96,762	12,43,75,000
3	PSB	13,96,976	4,45,419	18,42,395	58,28,137
4	NGO	2,02,425	8,475	2,10,900	0
5	Direct Financing (Mr. Akhil Prashar)	61,913	24,581	86,494	0
	<b>Total</b>	<b>41,97,26,754</b>	<b>8,20,63,988</b>	<b>50,17,90,742</b>	<b>37,98,06,203</b>



Particulars	Total	Ledger: Term Loan Repayment Principal	Ledger: Term Loan Repayment Interest
		NHFDC LOAN	NHFDC LOAN
		1-Apr-2015 to 31-Mar-2016	1-Apr-2015 to 31-Mar-2016
	Transactions	Transactions	Transactions
	Credit	Credit	Credit
<b>DIRECT FINANCING</b>	<b>86494.00</b>	<b>61913.00</b>	<b>24581.00</b>
Akhil Prashar	86494.00	61913.00	24581.00
<b>NGO</b>	<b>210900.00</b>	<b>202425.00</b>	<b>8475.00</b>
Ayodhya Lal Kalyan Niketan (Bihar)	205000.00	198575.00	6425.00
Gramodyog Seva Sansthan Sultanpur	5900.00	3850.00	2050.00
<b>PSB</b>	<b>1842395.00</b>	<b>1396976.00</b>	<b>445419.00</b>
Andhra Bank	877954.00	716004.00	161950.00
Bank Of Baroda	10870.00		10870.00
IDBI Bank	310250.00	170500.00	139750.00
Punjab National Bank.	643321.00	510472.00	132849.00
<b>RRB</b>	<b>36896762.00</b>	<b>31658763.00</b>	<b>5237999.00</b>
Allahabad U P Gramin Bank	1035390.00	657200.00	378190.00
Aryavart Gramin Bank	1423248.00	1098830.00	324418.00
Ballia - Etawah Gramin Bank	8641.00		8641.00
Baroda Up Gramin Bank	5285748.00	4616075.00	669673.00
Dena Gujarat Gramin Bank	84166.00	76900.00	7266.00
Gurgaon Gramin Bank	3181374.00	2775884.00	405490.00
Kashi Gomati Samyukt Gramin Bank	918869.00	289170.00	629699.00
Prathma Bank	523385.00	452195.00	71190.00
Puravanchal Gramin Bank.	1607587.00	1262750.00	344837.00
Shreyas Gramin Bank	287957.00	267509.00	20448.00
Ultranchal Gramin Bank	22519882.00	20162250.00	2357632.00
Vidharbha Kshetriya Gramin Bank.	20515.00		20515.00
<b>SCA</b>	<b>462754191.00</b>	<b>386406677.00</b>	<b>76347514.00</b>
Assam Apex Cooperative Bank	585000.00	348964.00	236036.00
Chandigarh Child and Women Development Coop Ltd	558727.00	531281.00	27446.00
Chattisgarh Nishaktijan Vitta Avam Vikas Nigam	29113944.00	18187834.00	10926110.00
Chattisgarh Rajya Saha Anusuchit Jati Vitta Aivam V	7500.00		7500.00
Delhi SC/ST/OBC, Minorities, Hand Financial & Devp.	545891.00	455981.00	89910.00
Goa Stata SC & OBC Finance Development Corpn	240457.00	208600.00	31857.00
Gujarat Minorities Finance & Devep Corporation.	4680562.00	2124400.00	2556162.00
Haryana BCs & Economically Weaker Section Kalyan	20000000.00	13531849.00	6468151.00
Himachal Pradesh Minorities Finance & Development	37076093.00	33592950.00	3483143.00
Jammu & Kashmir SC, ST, OBC Development Corp Ltd	7706000.00	6590129.00	1115871.00
Jammu & Kashmir State Financial Corporation	153885.00	132024.00	21861.00
Jammu & Kashmir State Women Development Corporation	14599648.00	13558015.00	1041633.00
Jharkhand State Tribal Co-Operative Devp. Corpn Ltd	670176.00	431461.00	238715.00
Karnataka - D Devraj Urs BC Devp Corpn.	286834.00	273894.00	12940.00
Kerala State Handicapped Persons Welfare Corpn	29922000.00	26260186.00	3661814.00
Lakshdweep Khadi & Village Industries Board	1754738.00	1567340.00	187398.00
Madhya Pradesh Advasi Vitta Avam Vikas Nigam	387157.00	373945.00	13212.00
Madhya Pradesh Handicapped Welfare & Dev. Society	2135410.00	2020538.00	114872.00
Madhya Pradesh Pichra Varg Vitta Avam Vikas Nigam.	1845653.00	1739517.00	107136.00
Madhya Pradesh Scheduled Castes Fin. & Dev. Corpn	60525000.00	54709923.00	5815077.00
Maharashtra State Handicapped Finance & Dev. Corpn	50000000.00	30207015.00	19792985.00
Meghalya Co-Operative Apex Bank Ltd.	7083375.00	6432432.00	650943.00
Mizoram Rural Bank	1005214.00	989009.00	16205.00
Orissa, Mahila Vikas Sambaya Nigam.	2135570.00	1593464.00	542106.00
Pondicherry Corpn for Dev. of Women & Handicapped	13400000.00	9828285.00	3571715.00
Punjab and Sind Bank (Delhi)	86403.00	76800.00	9603.00
Rajasthan SC&ST Finance & Dev Coop. Corporation	9274456.00	7245297.00	2029159.00
Sikkim SC/ST & OBC Development Corpn	1495732.00	1264883.00	230849.00
Tamil Nadu State Apex Cooperative Bank Ltd.	160389705.00	148854672.00	11535033.00
Tripura SCs Coop. Development Corporation.	1737000.00	817592.00	919408.00
Uttaranchal Bahu-Udeshiye Vitta Aivam Vikas Nigam.	871286.00	830617.00	40669.00
Uttar Pradesh Financial Corporation	1679775.00	1627115.00	52660.00
West Bengal Women Development Corporation.	800000.00	665.00	799335.00
<b>Grand Total</b>	<b>50,17,90,742.00</b>	<b>41,97,26,754.00</b>	<b>8,20,63,988.00</b>



**NHFDC LOAN ACCOUNT 2015****Cost Breakup of Ledger**

1-Apr-2015 to 31-Mar-2016

Page 1

Ledger: Term Loan Refund

**Transactions**

Debit Credit

**PSB**Andhra Bank  
IDBI Bank58,28,137.00  
7,50,000.00  
50,78,137.00**RRB**Allahabad U.P. Gramin Bank  
Aryavart Gramin Bank  
Baroda Up Gramin Bank  
Puravanchal Gramin Bank.12,43,75,000.00  
2,40,30,000.00  
3,17,45,000.00  
4,00,00,000.00  
2,86,00,000.00**SCA**Chattisgarh Nishaktijan Vitta Avam Vikas Nigam  
Gujarat Minorities Finance & Develp Corporation.  
Himachal Pradesh Minorities Finance & Development  
Jharkhand State Tribal Co-Operative Devp. Corpn Ltd  
Maharashtra State Handicapped Finance & Dev. Corpn  
Orissa, Mahila Vikas Sambaya Nigam.  
Pondicherry Corpn for Dev.of Women & Handicapped  
Rajasthan SC&ST Finance& Dev Coop. Corporation  
Tamil Nadu State Apex Cooperative Bank Ltd.  
Tripura SCs Coop. Development Corporation.  
West Bengal Women Development Corporation.24,96,03,066.00  
7,37,04,881.00  
18,69,000.00  
4,38,88,165.00  
36,81,483.00  
6,38,08,618.00  
41,000.00  
16,57,569.00  
5,85,000.00  
4,60,34,100.00  
1,40,00,000.00  
3,33,250.00

JOHN D. JEROME

		Ledger: LOANS OVERDUE SCA	Ledger: Interest Overdue SCA
NHFDC LOAN ACCOUNT 2015			
Particulars	Total	AS ON 31-Mar-2016	
	Closing Balance	Closing Balance	Closing Balance
	Debit	Debit	Debit
<b>SCA</b>	<b>973072377.00</b>	<b>955713908.00</b>	<b>17358469.00</b>
A.P. Viklangula Cooperative Corporation	32231996.00	25963088.00	6268908.00
Assam Apex Cooperative Bank	5950516.00	5950516.00	
Bihar State Backward Classes Finance & Dev. Corp.	326696.00		326696.00
Chattisgarh Nishaktijan Vitta Avam Vikas Nigam	106391317.00	106391317.00	
Chattisgarh Rajya Saha Anusuchit Jati Vitta Avam V	7521307.00	6951427.00	569880.00
Delhi SC/ST/OBC, Minorities, Hand Financial & Devp.	258239.00	258239.00	
Gujarat Minorities Finance & Devop Corporation.	89907654.00	89907654.00	
Gujarat State Financial Corporation Gujarat	344264.00	283766.00	60498.00
Gujarat Women Economic Development Corporation.	2368803.00	1822654.00	546149.00
Haryana BCs & Economically Weaker Section Kalyan	128218970.00	128218970.00	
Jammu & Kashmir SC, ST, OBC Development Corp Ltd	5053988.00	5053988.00	
Jammu & Kashmir State Financial Corporation	1063.00		1063.00
Jammu & Kashmir State Women Development Corporation	58.00	58.00	
Jharkhand State Tribal Co-Operative Devp. Corpn Ltd	2123017.00	2123017.00	
Karnataka State Women's Development Corpn.	24564972.00	23152465.00	1412507.00
Kerala State Handicapped Persons Welfare Corpn	28941010.00	28941010.00	
Lakshdweep Khadi & Village Industries Board	1647427.00	1647427.00	
Madhya Pradesh Handicapped Welfare & Dev. Society	260647.00	240400.00	20247.00
Madhya Pradesh Pichra Varg Vitta Avam Vikas Nigam.	2996209.00	2924203.00	72006.00
Madhya Pradesh Scheduled Castes Fin. & Dev. Corpn	24682156.00	24682156.00	
Maharashtra Backward Classes Dev Corpn Mahatma Phul	116558.00	113119.00	3439.00
Maharashtra State Handicapped Finance & Dev. Corpn	301684714.00	301684714.00	
Nagaland, Department of Social Security and Welfare	20528821.00	19224740.00	1304081.00
Orissa Mahila Vikas Sambaya Nigam.	16188003.00	16188003.00	
Pondicherry Corpn for Dev. of Women & Handicapped	56851179.00	56851179.00	
Punjab SC Land Finance & Development Corporation.	59080166.00	53236629.00	5843537.00
Punjab, Social Security & Women & Child Development	4809.00	4635.00	174.00
Rajasthan SC & ST Finance & Dev Coop. Corporation	22093403.00	21344321.00	749082.00
Tripura SCs Coop. Development Corporation.	4926389.00	4926389.00	
Uttar Pradesh Financial Corporation	959373.00	959373.00	
West Bengal Women Development Corporation.	26848653.00	26668451.00	180202.00

Similar to + RRB / PSB / NCB / DF  
Report



Total Principal 0/1

**Details of Loans of SCA's as on 31.03.2016**

RRB | PSB | NRD

Particulars	Total	Ledger: LOANS OVERDUE SCA	Ledger: Loans Outstanding But Not Due SCA
		NHFDC LOAN ACCOUNT 2015	
		1-Apr-2015 to 31-Mar- 2016	1-Apr-2015 to 31-Mar- 2016
		Closing Balance	Closing Balance
	Debit	Debit	Debit
<b>SCA</b>	<b>3,19,93,32,703</b>	<b>95,57,13,908</b>	<b>2,24,36,18,795</b>
A.P. Viklangula Cooperative Corporation	2,59,63,088	2,59,63,088	
Assam Apex Cooperative Bank	80,40,139	59,50,516	20,89,623
Bihar State Backward Classes Finance & Dev. Corp.	5,23,00,000		5,23,00,000
Chandigarh Child and Women Development Coop Ltd	7,60,880		7,60,880
Chattisgarh Nishaktijan Vitta Avam Vikas Nigam	33,91,97,156	10,63,91,317	23,28,05,839
Chattisgarh Rajya Saha Anusuchit Jati Vitta Aivam V	69,51,427	69,51,427	
Delhi SC/ST/OBC, Minorities, Hand Financial & Devp.	40,34,422	2,58,239	37,76,183
Goa Stata SC & OBC Finance Development Corpn	8,84,149		8,84,149
Gujarat Minorities Finance & Devop Corporation.	12,57,32,720	8,99,07,654	3,58,25,066
Gujarat State Financial Corporation Gujarat	2,83,766	2,83,766	
Gujarat Women Economic Development Corporation	18,22,654	18,22,654	
Haryana BCs & Economically Weaker Section Kalyan	26,36,63,243	12,82,18,970	13,54,44,273
Himachal Pradesh Minorities Finance & Development	11,35,46,971		11,35,46,971
Jammu & Kashmir SC, ST, OBC Development Corp Ltd	4,04,42,087	50,53,988	3,53,88,099
Jammu & Kashmir State Women Development Corporation	4,17,89,558	58	4,17,89,500
Jharkhand State Tribal Co-Operative Devp. Corpn Ltd	2,10,69,563	21,23,017	1,89,46,546
Karnataka - D Devraj Urs BC Devp Corpn.	3,39,201		3,39,201
Karnataka State Women's Development Corpn	4,12,67,912	2,31,52,465	1,81,15,447
Kerala State Handicapped Persons Welfare Corpn	13,06,97,048	2,89,41,010	10,17,56,038
Lakshdweep Khadi & Village Industries Board	46,32,228	16,47,427	29,84,801
Madhya Pradesh Handicapped Welfare & Dev. Society	26,87,253	2,40,400	24,46,853
Madhya Pradesh Pichra Varg Vitta Avam Vikas Nigam.	36,81,013	29,24,203	7,56,810
Madhya Pradesh Scheduled Castes Fin. & Dev. Corpn	3,58,64,265	2,46,82,156	1,11,82,109
Maharashtra Backward Classes Dev Corpn Mahatma Phul	1,13,119	1,13,119	
Maharashtra State Handicapped Finance & Dev. Corpn	83,15,43,086	30,16,84,714	52,98,58,372
Meghalaya Co-Operative Apex Bank Ltd.	2,88,25,599		2,88,25,599
Mizoram Rural Bank	99,382		99,382
Nagaland, Department of Social Security and Welfare	1,92,24,740	1,92,24,740	
Orissa, Mahila Vikas Sambaya Nigam.	1,90,20,251	1,61,88,003	28,32,248
Pondicherry Corpn for Dev.of Women & Handicapped	15,02,49,247	5,68,51,179	9,33,98,068
Punjab and Sind Bank (Delhi)	1,35,879		1,35,879
Punjab SC Land Finance & Development Corporation.	7,76,24,614	5,32,36,629	2,43,87,985
Punjab Social Security&Women&Child Development.	4,635	4,635	
Rajasthan SC&ST Finance& Dev Coop Corporation	12,61,14,227	2,13,44,321	10,47,69,906
Sikkim SC/ST & OBC Development Corpn	1,63,77,567		1,63,77,567
Tamil Nadu State Apex Cooperative Bank Ltd.	60,81,13,722		60,81,13,722
Tripura SCs Coop. Development Corporation.	2,23,99,029	49,26,389	1,74,72,640
Uttaranchal Bahu-Udeshiye Vitta Aivam Vikas Nigam.	7,90,710		7,90,710
Uttar Pradesh Financial Corporation	9,59,373	9,59,373	
West Bengal Women Development Corporation.	3,20,86,780	2,66,68,451	54,18,329



Total Outstanding

		Ledger: LOANS OVERDUE SCA	Ledger: Loans Outstanding But Not Due SCA	Ledger: Interest Overdue SCA
<b>NHFDC LOAN ACCOUNT 2015</b>				
1-Apr-2015 to 31-Mar-2016				
Particulars	Total	Closing Balance	Closing Balance	Closing Balance
	Debit	Debit	Debit	Debit
<b>SCA</b>	<b>3216691172.00</b>	<b>955713908.00</b>	<b>2243618795.00</b>	<b>17358469.00</b>
A P Vikilangula Cooperative Corporation	32231996.00	25963088.00		6268908.00
Assam Apex Cooperative Bank	8040139.00	5950516.00	2089623.00	
Bihar State Backward Classes Finance & Dev Corp	52626696.00		52300000.00	326696.00
Chandigarh Child and Women Development Coop Ltd	760880.00		760880.00	
Chattisgarh Nishaktijan Vitta Avam Vikas Nigam	339197156.00	106391317.00	232805839.00	
Chattisgarh Rajya Saha Anusuchit Jati Vitta Avam V	7521307.00	6951427.00		569880.00
Delhi SC/ST/OBC Minorities Hand Financial & Devp	4034422.00	258239.00	3776183.00	
Goa Stata SC & OBC Finance Development Corpn	884149.00		884149.00	
Gujarat Minorities Finance & Develp Corporation	125732720.00	89907654.00	35825066.00	
Gujarat State Financial Corporation Gujarat	344264.00	283766.00		60498.00
Gujarat Women Economic Development Corporation	2368803.00	1822654.00		546149.00
Haryana BCs & Economically Weaker Section Kalyan	263663243.00	128218970.00	135444273.00	
Himachal Pradesh Minorities Finance & Development	113546971.00		113546971.00	
Jammu & Kashmir SC, ST, OBC Development Corp Ltd	40442087.00	5053988.00	35388099.00	
Jammu & Kashmir State Financial Corporation	1063.00			1063.00
Jammu & Kashmir State Women Development Corporation	41789558.00	58.00	41789500.00	
Jharkhand State Tribal Co-Operative Devp Corpn Ltd	21069563.00	2123017.00	18946546.00	
Karnataka - D Devraj Urs BC Devp Corpn	339201.00		339201.00	
Karnataka State Women's Development Corpn	42680419.00	23152465.00	18115447.00	1412507.00
Kerala State Handicapped Persons Welfare Corpn	130697048.00	28941010.00	101756038.00	
Lakshdweep Khadi & Village Industries Board	4632228.00	1647427.00	2984801.00	
Madhya Pradesh Handicapped Welfare & Dev Society	2707500.00	240400.00	2446853.00	20247.00
Madhya Pradesh Pichra Varg Vitta Avam Vikas Nigam	3753019.00	2924203.00	756810.00	72006.00
Madhya Pradesh Scheduled Castes Fin & Dev Corpn	35864265.00	24682156.00	11182109.00	
Maharashtra Backward Classes Dev Corpn Mahatma Phul	116558.00	113119.00		3439.00
Maharashtra State Handicapped Finance & Dev. Corpn	831543086.00	301684714.00	529858372.00	
Meghalaya Co-Operative Apex Bank Ltd	28825599.00		28825599.00	
Mizoram Rural Bank	99382.00		99382.00	
Nagaland, Department of Social Security and Welfare	20528821.00	19224740.00		1304081.00
Orissa, Mahila Vikas Sambaya Nigam	19020251.00	16188003.00	2832248.00	
Pondicherry Corpn for Dev of Women & Handicapped	150249247.00	56851179.00	93398068.00	
Punjab and Sind Bank (Delhi)	135879.00		135879.00	
Punjab SC Land Finance & Development Corporation	83468151.00	53236629.00	24387985.00	5843537.00
Punjab, Social Security & Women & Child Development	4809.00	4635.00		174.00
Rajasthan SC & ST Finance & Dev Coop Corporation	126863309.00	21344321.00	104769906.00	749082.00
Sikkim SC/ST & OBC Development Corpn	16377567.00		16377567.00	
Tamil Nadu State Apex Cooperative Bank Ltd	608113722.00		608113722.00	
Tripura SCs Coop. Development Corporation	22399029.00	4926389.00	17472640.00	
Uttaranchal Bahu-Udeshiye Vitta Avam Vikas Nigam	790710.00		790710.00	
Uttar Pradesh Financial Corporation	959373.00	959373.00		
West Bengal Women Development Corporation	32266982.00	26668451.00	5418329.00	180202.00

Sum. for Repert for RRA / AB / NCV / etc



## **SOP for Web Based Payroll Software Management System**

Preparation of Salary requires the following inputs:-

- i. The Corporation is having 2 Class of Employees,
  - a. CDA Employee (CMD of the Corporation)
  - b. IDA Employee (All employees except a.)
- ii. Payroll software to take care of options for choosing Old Tax Regime / New Tax Regime, declaration with respect to Income Tax Savings etc. and computation of Income Tax accordingly.
- iii. Attendance and Leaves details (from P&A Department)
  - a. Software to have a feature of input of Attendance by P&A Department,
  - b. Records of Earned Leaves (Encashable and Non-encashable ELs, Casual Leaves, Restricted Holidays Leaves, Medical Leaves, Half pay Leaves etc.),

Software to maintain all these records incorporating Opening balance of Leave, Leaves Credited, Leaves taken, Leaves Encashed, closing Balance.

iv. Basic Pay, Annual Increment, Arrear, Quarterly/Half Yearly Dearness Allowance Rate, House Rent Allowance Rates, Honorarium, Children Education Allowance, Choice of Cafeteria Allowance (35% of Basic Pay presently) for IDA employees to be entered for every employee (P&A Department).

v. Deductions for CDA Employee for TDS, GIS, GPF, CGHS, License and for IDA Employee for TDS, GPA, HBA, Car Advance, Motor Vehicle Advance, other recoveries etc. to be properly recorded and processed by Payroll Software,

- vi. The Corporation provides various Advances like:-
  - a. House Building Advance (@11% p.a. Presently),
  - b. Car Advance, (with particular interest rate)
  - c. Motor Vehicle Advance, (with particular interest rate)
  - d. General Purpose Advance (8.55% p.a. presently)
  - e. Interest Free Advances (Tour Advance, Medical Advance, Imprest Advance, Grant Funds Advance etc.)

Interest bearing Advances are granted charging simple interest rate (not compounding) and 1<sup>st</sup> Principal is collected in specified installments and then Interest Installment is collected from Employee,

Normally repayment of advances are deducted from Salary of Employee, however employees have also the option to settle the same through payment in a Bank Account.

Payroll software may provide a feature of application by the employee on Software for any advance (interest bearing or otherwise) system to make online computation and preparation of repayment schedule as per entitlement of the employee.

Software to also make repayment deductions from Salary and to provide details of Opening balance of Advance, Advance taken, repayments / deductions made, Outstanding closing Balance of Advance.

- vii. Software to look after unsettled Interest Free Advances to be deducted from Salary after lapse of stipulated time for adjustments.
- viii. Software to have feature of generation and filing of monthly Provident Fund Return incorporating Employees PF and Voluntary PF contributions separately, Payment of TDS, filing of Quarterly filing of TDS Return, generation of Form-16 for employees.
- ix. Payroll software to compute Employee-wise, Gratuity Liability, Leave Encashment, Performance Related Pay and monthly remittance of Superannuation Pension to LIC.
- x. Monthly Payslip generation, issuance through emails to all employees,
- xi. Payroll software to have a reminder / communication facility through SMS / WhatsApp / email.

- 1. Annexure-1 Payslip Sample (Existing)
- 2. Annexure-2 GPA Computation (Existing)
- 3. Annexure-3 PRP Computation (Existing)
- 4. Annexure-4 Computation of Salary (Existing)
- 5. Annexure-5 Income Tax Declaration (Existing)



National Divyangjan Finance and Development Corporation  
(NDFDC)  
Unit - 11 & 12,, F-79 & 80, Ground Floor, DLF Prime Tower,  
Okhla Phase - 1, New Delhi, DELHI, 110020

**Payslip for the month of September 2023**

Employee Name : **ANIL KUMAR** Code : **02**  
Father/Husband Name : Designation : **General Manager**  
Date of Joining : **04/May/1999** UAN : **100084009336**  
Shift: ESI A/c No :  
Gender : **Male** PAN : **AFNPK7772B**  
Date of Birth : Aadhar No :  
Bank Name : **STATE BANK OF INDIA** Location :  
Bank A/c No : **55005679055**

Heads of Incomes	Gross Pay	Earnings	Deductions	
Basic Salary	114610	114610	EPF	19144
House Rent Allowance	30945	30945	TDS	60400
Dearness Allowance	44927	44927	Loan Installment	15000
Transport Subsidy	17192	17192		
Canteen Subsidy	5731	5731		
NewsPaper And Periodical	5731	5731		
House Maintenance Allowance	5731	5731		
Domestic Help Allowance	5731	5731		
Round Off				
TOTAL	230595	230595	TOTAL	94544
<b>NET SALARY PAYABLE</b>		<b>136051</b>		

**Rupees One Lakh Thirty Six Thousand Fifty One Only**

Remarks: This is a Final Payslip.

**Calculation of 4th General Purpose Advance to Shri Laxman Singh, Jr. Executive - 17.08.2023**

EPF Intt %	8.15%			GPA Applied	948000	Old GPA	842000		
	0.50%			Recoverable (Old GPA)	228211	Principle Paid (16840*47)	774640		
Applicable ROI	8.65%			Principal+Interest)		Principle Due	67360		
	0.087			Bal. New GPA payable	719789	Interest Due agst 3rd GPA	160851		
						Recoverable Amt. agst 3rd GPA	228211		
Loan Amount	719789.00								
Principal recovery in months		35	719789						
Interest recovery in months		15	90550						
Total Instt.		50	810339						

Principal Outstanding at the initial of period mentioned in Month No. Column ( Rs.)	Interest Ratio	Principal Instalment per month Rs.	Principal Outstanding at the end of period mentioned in Month No. Column ( Rs.)	Interest Outstanding Rs.	Monthly Interest (Rs.)	Month No.	Month	Interest per year	
719789	0.0865	20565	699224	62262	2343		1 Aug-23		Int. for the p/o 18-31 August' 2023
699224	0.0865	20565	678659	60483	5040		2 Sep-23		
678659	0.0865	20565	658094	58704	4892		3 Oct-23		
658094	0.0865	20565	637529	56925	4744		4 Nov-23		
637529	0.0865	20565	616964	55146	4596		5 Dec-23		
616964	0.0865	20565	596399	53367	4447		6 Jan-24		
596399	0.0865	20565	575834	51589	4299		7 Feb-24		
575834	0.0865	20565	555269	49810	4151		8 Mar-24	34512	2023-24
555269	0.0865	20565	534704	48031	4003		9 Apr-24		
534704	0.0865	20565	514139	46252	3854		10 May-24		
514139	0.0865	20565	493574	44473	3706		11 Jun-24		
493574	0.0865	20565	473009	42694	3558		12 Jul-24		
473009	0.0865	20565	452444	40915	3410		13 Aug-24		
452444	0.0865	20565	431879	39136	3261		14 Sep-24		
431879	0.0865	20565	411314	37358	3113		15 Oct-24		
411314	0.0865	20565	390749	35579	2965		16 Nov-24		
390749	0.0865	20565	370184	33800	2817		17 Dec-24		
370184	0.0865	20565	349619	32021	2668		18 Jan-25		
349619	0.0865	20565	329054	30242	2520		19 Feb-25		
329054	0.0865	20565	308489	28463	2372		20 Mar-25	38247	2024-25
308489	0.0865	20565	287924	26684	2224		21 Apr-25		
287924	0.0865	20565	267359	24905	2075		22 May-25		
267359	0.0865	20565	246794	23127	1927		23 Jun-25		
246794	0.0865	20565	226229	21348	1779		24 Jul-25		
226229	0.0865	20565	205664	19569	1631		25 Aug-25		
205664	0.0865	20565	185099	17790	1483		26 Sep-25		
185099	0.0865	20565	164534	16011	1334		27 Oct-25		
164534	0.0865	20565	143969	14232	1186		28 Nov-25		
143969	0.0865	20565	123404	12453	1038		29 Dec-25		
123404	0.0865	20565	102839	10674	890		30 Jan-26		
102839	0.0865	20565	82274	8896	741		31 Feb-26		
82274	0.0865	20565	61709	7117	593		32 Mar-26	16901	2026-27
61709	0.0865	20565	41144	5338	445		33 Apr-26		
41144	0.0865	20565	20579	3559	297		34 May-26		
20579	0.0865	20579	0	1780	148		35 Jun-26	890	2027-28
<b>Total</b>		<b>719789</b>			<b>90550</b>			<b>90550</b>	

Shri Rohtash		: 2 :							
Interest Outstanding at the initial of period mentioned in Month No. Column ( Rs.)		Interest Instalment per month Rs.	Interest Outstanding at the end of period mentioned in Month No. Column ( Rs.)			Month No.	Month		
90550		6037	84513			1	Jul-26		
84513		6037	78476			2	Aug-26		



12 96.0061

12 62261.7  
12 170.58  
12 2046.96

12

78476	6037	72439			3	Sep-26	
72439	6037	66402			4	Oct-26	
66402	6037	60365			5	Nov-26	
60365	6037	54328			6	Dec-26	
54328	6037	48291			7	Jan-27	
48291	6037	42254			8	Feb-27	
42254	6037	36217			9	Mar-27	
36217	6037	30180			10	Apr-27	
30180	6037	24143			11	May-27	
24143	6037	18106			12	Jun-27	
18106	6037	12069			13	Jul-27	
12069	6037	6032			14	Aug-27	
6032	6032	0			15	Sep-27	
<b>Grand Total</b>		<b>90550</b>					

**Principal Amount Repayment :**

EMI of Principal	20565 x 34 months	<b>699210</b>
	20579 x last EMI	<b>20579</b>
<b>Total principal</b>		<b>719789</b>

**Interest Amount Repayment :**

Interest EMI	6037 x 14 months	<b>84518</b>
	6032 x last EMI	<b>6032</b>
<b>Total Interest</b>		<b>90550</b>

**National Handicapped Finance and Development Corporation  
Computation of Performance Related Pay (PRP) For the Year 2020-21**

Name of Employee	Designation	Grade	BASIC SALARY (from 01.04.2020 to 31.03.2021)	CPSE Performance : MOU Rating "Very Good" (Weightage 50% of PRP Payout)	Team Performance : 30% of PRP Payout	Individual 's Performance : 20% of PRP Payout (Based on APAR)	%age of Basic Pay (As per Level / Grade)	PRP ENTITLEMENT (on Full PRP Basis)	KITTY FACTOR	Factor X Component : As per CPSE Performance *PRP Ceiling (50%)	Ffactor Y Component : As per Team Perf. *PRP Ceiling (30%)	Factor Z Component : As per Individual Performance (20%)	Total PRP payout Distribution of Total Basic	PRP CALCULATED AS PER KITTY FACTOR	Payment Amount	
A	B	C	D	E	F	G	H	I	I	J=E*F*50%	K=F*F*30%	L=G*F*20%	M=J+K+L	N=D*M	Adjustment from 2019-20 PRP	Net Payment Due
SH. D.S. BHARATH KR.	DGM	E5	1,108,350.00	75.0%	80.0%	60.0%	50%	407,319	14%	5.31%	3.40%	1.70%	10.40%	115,304.00	4,800	120,104
SH.G.S.PANWAR	DGM	E6	986,720.00	75.0%	80.0%	100.0%	60%	482,506	17%	6.37%	4.08%	3.40%	13.84%	136,588.00	9,904	146,492
SH. ANIL KUMAR	GM	E6	1,274,310.00	75.0%	80.0%	100.0%	60%	623,138	17%	6.37%	4.08%	3.40%	13.84%	176,398.00	7,731	184,129
SH.R.K.MISHRA	DGM	E5	1,569,960.00	75.0%	80.0%	100.0%	50%	639,759	14%	5.31%	3.40%	2.83%	11.54%	181,103.00	7,973	189,076
Dr. VINEET RANA	DGM	E5	1,109,280.00	75.0%	80.0%	100.0%	50%	452,032	14%	5.31%	3.40%	2.83%	11.54%	127,961.00	5,633	133,594
SH. PARDEEP KUMAR	CM	E3	823,680.00	75.0%	80.0%	100.0%	40%	268,520	11%	4.25%	2.72%	2.26%	9.23%	76,012.00	1,347	77,359
SH. MANU MISHRA	CM	E3	839,010.00	75.0%	80.0%	100.0%	40%	273,517	11%	4.25%	2.72%	2.26%	9.23%	77,427.00	3,408	80,835
SH. ARUN KUMAR	CM	E3	938,360.00	75.0%	80.0%	80.0%	40%	290,892	11%	4.25%	2.72%	1.81%	8.78%	82,346.00	3,618	85,964
SH. RAVI PRAKASH DUBEY	CM	E3	777,600.00	75.0%	80.0%	100.0%	40%	253,498	11%	4.25%	2.72%	2.26%	9.23%	71,760.00	3,153	74,913
SH. RAKESH AGARWAL	CM	E3	777,600.00	75.0%	80.0%	100.0%	40%	253,498	11%	4.25%	2.72%	2.26%	9.23%	71,760.00	2,998	74,758
SH. SHANKAR SHARMA	CM	E3	777,600.00	75.0%	80.0%	100.0%	40%	253,498	11%	4.25%	2.72%	2.26%	9.23%	71,760.00	2,998	74,758
SH. MANOJ KUMAR SAHOO	CM	E3	777,600.00	75.0%	80.0%	100.0%	40%	253,498	11%	4.25%	2.72%	2.26%	9.23%	71,760.00	3,153	74,913
SH. TEJINDER PAL SINGH (On Deputation)	Mgr.	E2	-	75.0%	80.0%	0.0%	40%	-	11%	4.25%	2.72%	0.00%	6.96%	-	-	-
SH. H.VENUGOPAL RAO	Mgr.	E2	749,400.00	75.0%	80.0%	100.0%	40%	244,304	11%	4.25%	2.72%	2.26%	9.23%	69,158.00	3,044	72,202
MRS. POONAM GROVER	AM	E0	777,360.00	75.0%	80.0%	80.0%	40%	240,982	11%	4.25%	2.72%	1.81%	8.78%	68,217.00	2,997	71,214
MS. SHIKHA DHIMAN	Sr. Ex.	STAFF	375,570.00	75.0%	80.0%	100.0%	30%	91,827	8%	3.18%	2.04%	1.70%	6.92%	25,994.00	1,144	27,138
SH. PRAVEEN KUMAR	Sr. Ex.	STAFF	486,870.00	75.0%	80.0%	100.0%	30%	119,040	8%	3.18%	2.04%	1.70%	6.92%	33,698.00	1,483	35,181
SH. GOPAL SINGH	Sr. Ex.	STAFF	613,620.00	75.0%	80.0%	80.0%	30%	142,667	8%	3.18%	2.04%	1.36%	6.58%	40,386.00	1,778	42,164
SH. ARVIND TABHANE	Sr. Ex.	STAFF	613,620.00	75.0%	80.0%	100.0%	30%	150,030	8%	3.18%	2.04%	1.70%	6.92%	42,471.00	1,870	44,341
SH. KULVINDER MALIK	Sr. Ex.	STAFF	613,620.00	75.0%	80.0%	100.0%	30%	150,030	8%	3.18%	2.04%	1.70%	6.92%	42,471.00	1,870	44,341
MS. SARITA SINGHAL	Sr. Ex.	STAFF	483,510.00	75.0%	80.0%	100.0%	30%	118,218	8%	3.18%	2.04%	1.70%	6.92%	33,465.00	1,399	34,864
SH. ROHTASH	Sr. Ex.	STAFF	483,510.00	75.0%	80.0%	80.0%	30%	112,416	8%	3.18%	2.04%	1.36%	6.58%	31,823.00	1,473	33,296
SH. RAJU KUMAR	Sr. Ex.	STAFF	416,460.00	75.0%	80.0%	80.0%	20%	64,551	6%	2.12%	1.36%	0.91%	4.39%	18,273.00	-4,997	13,276
SH. HIMANSHU SRIVASTAVA	Jr. Ex.	STAFF	368,050.00	75.0%	80.0%	80.0%	20%	57,048	6%	2.12%	1.36%	0.91%	4.39%	16,149.00	-3,959	12,190
MS. ADITI CHAUDHARY	Jr. Ex.	STAFF	354,640.00	75.0%	80.0%	100.0%	20%	57,806	6%	2.12%	1.36%	1.13%	4.61%	16,364.00	-4,254	12,110
MS. RENU YADAV	Jr. Ex.	STAFF	336,240.00	75.0%	80.0%	80.0%	20%	52,117	6%	2.12%	1.36%	0.91%	4.39%	14,753.00	-4,034	10,719
SH. RAJ SINGH	Ex.	STAFF	454,280.00	75.0%	80.0%	100.0%	20%	74,048	6%	2.12%	1.36%	1.13%	4.61%	20,961.00	-5,450	15,511
SH. PITAM SINGH	Ex.	STAFF	454,280.00	75.0%	80.0%	100.0%	20%	74,048	6%	2.12%	1.36%	1.13%	4.61%	20,961.00	-5,450	15,511
MS. CHANCHAL MADAN	Ex.	STAFF	429,210.00	75.0%	80.0%	100.0%	20%	69,961	6%	2.12%	1.36%	1.13%	4.61%	19,805.00	-5,416	14,389
SH. RAVINDER SINGH	Jr. Ex.	STAFF	377,540.00	75.0%	80.0%	80.0%	20%	58,519	6%	2.12%	1.36%	0.91%	4.39%	16,565.00	-4,753	11,812
MS. NANCY	Jr. Ex.	STAFF	377,540.00	75.0%	80.0%	80.0%	20%	58,519	6%	2.12%	1.36%	0.91%	4.39%	16,565.00	-4,498	12,067
SH. D.S. RAWAT	Jr. Ex.	STAFF	526,990.00	75.0%	80.0%	100.0%	20%	85,899	6%	2.12%	1.36%	1.13%	4.61%	24,316.00	-6,308	18,008
SH. ABHAY NARAYAN	Jr. Ex.	STAFF	526,990.00	75.0%	80.0%	100.0%	20%	85,899	6%	2.12%	1.36%	1.13%	4.61%	24,316.00	-6,308	18,008
SH. DHARAMBIR	Jr. Ex.	STAFF	526,990.00	75.0%	80.0%	100.0%	20%	85,899	6%	2.12%	1.36%	1.13%	4.61%	24,316.00	-6,308	18,008
SH. DARSHAN SINGH	Jr. Ex.	STAFF	526,990.00	75.0%	80.0%	80.0%	20%	81,683	6%	2.12%	1.36%	0.91%	4.39%	23,123.00	-6,308	16,815
SH. LAXMAN SINGH	Jr. Ex.	STAFF	526,990.00	75.0%	80.0%	80.0%	20%	81,683	6%	2.12%	1.36%	0.91%	4.39%	23,123.00	-6,308	16,815
Shri Yedukondalu	M Fin	E-3	-	0.0%	0.0%	0.0%	0%	-	0%	0.00%	0.00%	0.00%	0.00%	-	577	577
			<b>23,160,340.00</b>					<b>6,808,867</b>						<b>1,927,452.00</b>		<b>1,927,452</b>

**Computation Sheet-2 (PRP for F.Y. 2020-21)**

Particulars	Amount (Rs.)
<b>Financial Year 2020-21</b>	
Surplus Before Tax	92,122,916
Interest From Bank	50,935,630
Misc. Income	2,638,138
<b>Surplus from Operations for 2020-21 (A)</b>	<b>38,549,148</b>
<b>5% of Surplus for 2020-21 (Maximum Ceiling) (B)=(A*5%)</b>	<b>1,927,457</b>

<b>65% OF "B" ABOVE ( C)</b>	<b>1,252,847</b>
<b>Financial Year 2019-20</b>	
Surplus Before Tax	119,862,196
Interest From Bank	84,775,010
Misc. Income	8,461,071
<b>Surplus from Operations for 2019-20 ( D)</b>	<b>26,626,115</b>
<b>Incremental Operating Surplus during FY 2020-21 over FY 2019-20 (E)=(A-D)</b>	<b>11,923,033</b>
<b>PRP Out of Incremental Surplus Subject to Maximum of 35% of "B" Above (F)</b>	<b>674,609.95</b>
<b>Total Profit Available for PRP (G)= (C+F)</b>	<b>1,927,457</b>
<b>TOTAL PRP ENTITLEMENT (As per Computation) H</b>	<b>6,808,867</b>
<b>65% OF PRP ENTITLEMENT (65% of H) : I</b>	<b>4,425,763.36</b>
<b>35% OF PRP ENTITLEMENT (3% of H) : J</b>	<b>2,383,103.35</b>
1ST CUTOFF FACTOR : C/I	28%
2ND CUTOFF FACTOR : F/J	28%

**NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION**

**RED CROSS BHAWAN, SECTOR-12, FARIDABAD-121 007**

**SALARY DETAILS FOR THE MONTH OF MAY, 2023**

DA rates

Salary Details for m/o May, 2023

01.04.21 18.70%  
 01.10.22 34.80%  
 01.01.23 37.20%  
**01.04.2023 37.70%**

S NO.	NAME OF THE EMPLOYEE	B/P	DA	HRA	PERKS	GROSS PAY	DEDUCTIONS								NET PAY
							EPF	IT	GPA PR.	GPA Intt	HBA PR.	HBA INTT	Intt on Car Adv	TOTAL DEDUCTION	
1	Anil Kumar, GM	114,610	43,207.97	30,944.70	40,113.50	228,876.00	18,938	53,500	15,000	0	0	0	0	87,438	141,438
2	R K Mishra, GM	144,030	54,299.31	38,888.10	50,410.50	287,628.00	23,799	61,900	0	3,814	0	0	2,784	92,297	195,331
3	Vineet Rana, GM	101,770	38,367.29	27,477.90	35,619.50	203,235.00	25,224	39,500	5,556	0	0	0	0	70,280	132,955
4	Manu Mishra, AGM	75,100	28,312.70	20,277.00	26,285.00	149,975.00	12,410	19,500	20,000	0	0	0	0	51,910	98,065
5	Pardeep Kumar, CMF	74,090	27,931.93	20,004.30	25,931.50	147,958.00	12,243	18,850	0	0	0	0	0	31,093	116,865
6	Arun Kumar, CM	84,400	31,818.80	22,788.00	29,540.00	168,547.00	13,946	30,000	0	0	0	0	0	43,946	124,601
7	Ravi Prakash Dubey, CM	69,940	26,367.38	18,883.80	24,479.00	139,670.00	11,557	23,800	20,000	0	0	0	0	55,357	84,313
8	Rakesh Agarwal, CM	69,940	26,367.38	18,883.80	24,479.00	139,670.00	11,557	17,550	0	0	0	0	0	29,107	110,563
9	Shankar Sharma, CM	69,940	26,367.38	18,883.80	24,479.00	139,670.00	19,262	9,650	20,000	0	0	0	0	48,912	90,758
10	Manoj Kumar Sahoo, CM	69,940	26,367.38	18,883.80	24,479.00	139,670.00	11,557	16,300	20,000	0	0	0	0	47,857	91,813
11	TEJINDER PAL SINGH, CMF	60,000	22,620.00	16,200.00	21,000.00	119,820.00	28,917	9,500	0	0	0	0	0	38,417	81,403
12	H Venugopal Rao, CM	66,750	25,164.75	18,022.50	23,362.50	133,300.00	11,030	13,000	0	3,230	0	0	0	27,260	106,040
13	Kapil Kumar, Mgr	51,500	19,415.50	13,905.00	18,025.00	102,846.00	8,510	7,600	0	0	0	0	0	16,110	86,736
14	Poonam Grover, AM	69,920	26,359.84	18,878.40	24,472.00	139,630.00	19,256	16,300	0	6,149	0	0	0	41,705	97,925
15	Shikha, AM	33,790	12,738.83	9,123.30	11,826.50	67,479.00	9,305	0	0	0	0	0	0	9,305	58,174
16	Praveen Kumar, AM	44,680	16,844.36	12,063.60	15,638.00	89,226.00	12,305	5,500	0	0	0	0	0	17,805	71,421
17	Gopal Singh, AM	56,300	21,225.10	15,201.00	19,705.00	112,431.00	15,505	9,500	0	15,238	0	0	0	40,243	72,188
18	Arvind Tabhane, AM	56,300	21,225.10	15,201.00	19,705.00	112,431.00	15,505	9,500	0	6,288	0	0	0	31,293	81,138
19	Kulvinder Malik, AM	56,300	21,225.10	15,201.00	19,705.00	112,431.00	15,505	10,900	0	0	20,690	0	0	47,095	65,336
20	Rohtash, AM	44,370	16,727.49	11,979.90	15,529.50	88,607.00	7,332	12,100	10,000	0	0	0	0	29,432	59,175
21	Sarita Singhal, Sr. Exec	43,070	16,237.39	11,628.90	15,074.50	86,011.00	7,117	5,000	13,158	0	0	0	0	25,275	60,736
22	Raju Kumar, Sr. Exec	38,210	14,405.17	10,316.70	13,373.50	76,305.00	10,523	2,800	11,313	0	0	0	0	24,636	51,669
23	Chanchal Madan, Sr. Exec	39,380	14,846.26	10,632.60	13,783.00	78,642.00	10,845	4,600	7,000	0	0	0	0	22,445	56,196
24	Aditi Chaudhary, Exec	31,990	12,060.23	8,637.30	11,196.50	63,884.00	8,810	0	13,329	0	0	0	0	22,139	41,745
25	Himanshu Srivastava, Executive	33,940	12,795.38	9,163.80	11,879.00	67,778.00	5,608	0	0	0	0	0	0	5,608	62,170
26	Renu Yadav, Executive	30,480	11,490.96	8,229.60	10,668.00	60,869.00	5,037	0	15,000	0	0	0	0	20,037	40,832
27	Raj Singh, S.E.	41,790	15,754.83	11,283.30	14,626.50	83,455.00	6,905	4,600	6,747	0	13,274	0	0	31,526	51,929
28	Pitam Singh, S.E.	41,790	15,754.83	11,283.30	14,626.50	83,455.00	11,509	8,650	14,844	0	15,873	0	0	50,876	32,579
29	Ravinder Singh, JE	33,960	12,802.92	9,169.20	11,886.00	67,818.00	5,612	0	15,000	0	0	0	0	20,612	47,206
30	Nancy Tirkey, JE	33,960	12,802.92	9,169.20	11,886.00	67,818.00	18,706	0	5,000	0	16,667	0	0	40,373	27,445
31	D S Rawat, JE	47,400	17,869.80	12,798.00	16,590.00	94,658.00	13,054	6,300	20,000	0	0	0	0	39,354	55,304
32	Abhay Narayan, JE	47,400	17,869.80	12,798.00	16,590.00	94,658.00	7,832	6,300	12,000	0	0	0	0	26,132	68,526
33	Dharambir, JE	47,400	17,869.80	12,798.00	16,590.00	94,658.00	13,054	7,250	5,208	0	9,332	0	0	34,844	59,814
34	Darshan Singh, JE	47,400	17,869.80	12,798.00	16,590.00	94,658.00	13,054	4,100	6,757	0	0	0	0	23,911	70,747
35	Laxman Singh, JE	47,400	17,869.80	12,798.00	16,590.00	94,658.00	19,581	7,250	16,840	0	0	0	0	43,671	50,987
<b>TOTAL</b>		<b>2,019,240</b>	<b>761,253.48</b>	<b>545,194.80</b>	<b>706,734.00</b>	<b>4,032,425.00</b>	<b>460,910</b>	<b>441,300</b>	<b>272,752</b>	<b>34,719</b>	<b>75,836</b>	<b>0.00</b>	<b>2,784</b>	<b>1,288,301</b>	<b>2,744,123</b>

751,157      545,195      706,734      4,022,326

2,744,124





**PROVIDENT FUND STATEMENT FOR THE MONTH OF MAY 2023**

S.No.	NAME OF THE EMPLOYEE	PAY	EMPLOYEE'S CONTRIBUTION	EMPLOYEE'S CONTRIBUTION		
			EMPLOYEE'S CONTRIBUTION	PENSION	EPF	
	Column	A	C	E=12% of A	G	
1	SH. ANIL KUMAR, GM	157,818	1,250	18,938	18,938	0
2	SH.R.K.MISHRA, GM	198,329	1,250	23,799	23,799	0
3	Dr. VINEET RANA, GM	140,137	1,250	25,224	25,224	8,408
4	SH. MANU MISHRA, AGM	103,413	1,250	12,410	12,410	0
5	Sh. Pardeep Kumar, CM (Finance)	102,022	1,250	12,243	12,243	0
6	SH.ARUN KUMAR, CM	116,219	1,250	13,946	13,946	0
7	SH. RAVI PRAKASH DUBEY, CM	96,307	1,250	11,557	11,557	0
8	SH.RAKESH AGARWAL, CM	96,307	1,250	11,557	11,557	0
9	SH.SHANKAR SHARMA, CM	96,307	1,250	19,262	19,262	7,705
10	SH.MANOJ KUMAR SAHOO, CM	96,307	1,250	11,557	11,557	0
11	SH. TEJINDER PAL SINGH, C.M. (FIN)	82,620	1,250	28,917	28,917	19,003
12	SH. H.VENUGOPAL RAO ,SECY TO CMD	91,915	1,250	11,030	11,030	0
13	KAPIL KUMAR, MGR	70,916	1,250	8,510	8,510	0
14	MRS. POONAM GROVER, AM	96,280	1,250	19,256	19,256	7,702
15	MS. SHIKHA, AM	46,529	1,250	9,305	9,305	3,722
16	SH. PRAVEEN KUMAR, AM	61,524	1,250	12,305	12,305	4,922
17	SH. GOPAL SINGH, AM	77,525	1,250	15,505	15,505	6,202
18	SH.ARVIND TABHANE, AM	77,525	1,250	15,505	15,505	6,202
19	SH. KULVINDER MALIK, AM	77,525	1,250	15,505	15,505	6,202
20	SH. ROHTASH, AM	61,097	1,250	7,332	7,332	0
21	MS.SARITA SINGHAL, SE	59,307	1,250	7,117	7,117	0
22	SH. RAJU KUMAR, SE	52,615	1,250	10,523	10,523	4,209
23	MS.CHANCHAL MADAN, SE	54,226	1,250	10,845	10,845	4,338
24	MS. ADITI CHAUDHARY, EXEC	44,050	1,250	8,810	8,810	3,524
25	SH. HIMANSHU SRIVASTAVA, Executive	46,735	1,250	5,608	5,608	0
26	MS. RENU YADAV, EXECUTIVE	41,971	1,250	5,037	5,037	0
27	SH. RAJ SINGH, SE	57,545	1,250	6,905	6,905	0
28	SH. PITAM SINGH, SE	57,545	1,250	11,509	11,509	4,604
29	SH. RAVINDER SINGH, JE	46,763	1,250	5612	5612	0
30	MS. NANCY, JE	46,763	1,250	18706	18706	13,094
31	SH.D.S.RAWAT, JE	65,270	1,250	13,054	13,054	5,222
32	SH. ABHAY NARAYAN, JE	65,270	1,250	7,832	7,832	0
33	SH. DHARAMBIR, JE	65,270	1,250	13,054	13,054	5,222
34	SH. DARSHAN SINGH, JE	65,270	1,250	13,054	13,054	5,222
35	SH. LAXMAN SINGH, JE	65,270	1,250	19,581	19,581	11,749
	<b>TOTAL</b>	<b>2,780,492</b>	<b>43,750</b>	<b>460,910</b>	<b>460,910</b>	<b>127,252</b>

A	EPF PAYABLE A/C (No.1)	750,818	
B	PENSION PAYABLE A/C (10)	43,750	
C	EDLI SCHEME A/C(21) (.50%)	2,625	C+D+E=
D	ADMIN. CHARGES OF EPF (No.2) (0.50%)	13,902	
E	ADMIN. CHARGES OF EDLI (No.22) (0.00%)	0	
	<b>TOTAL</b>	<b>811,095</b>	

**PROVIDENT FUND STATEMENT FOR THE MONTH OF MAY 2023**

S.No.	NAME OF THE EMPLOYEE	PAY	EMPLOYEE'S CONTRIBUTION	EMPLOYEE'S CONTRIBUTION		
			EMPLOYEE'S CONTRIBUTION	PENSION	EPF	
	Column	A	C	E=12% of A	G	
1	SH. ANIL KUMAR, GM	157,818	1,250	18,938		0
2	SH.R.K.MISHRA, GM	198,329	1,250	23,799		0
3	Dr. VINEET RANA, GM	140,137	1,250	16,816		0
4	SH. MANU MISHRA, AGM	103,413	1,250	12,410		0
5	Sh. Pardeep Kumar, CM (Finance)	102,022	1,250	12,243		0
6	SH.ARUN KUMAR, CM	116,219	1,250	13,946		0
7	SH. RAVI PRAKASH DUBEY, CM	96,307	1,250	11,557		0
8	SH.RAKESH AGARWAL, CM	96,307	1,250	11,557		0

9	SH.SHANKAR SHARMA, CM	96,307	1,250	11,557	0
10	SH.MANOJ KUMAR SAHOO, CM	96,307	1,250	11,557	0
11	SH. TEJINDER PAL SINGH, C.M. (FIN)	82,620	1,250	9,914	0
12	SH. H.VENUGOPAL RAO ,SECY TO CMD	91,915	1,250	11,030	0
13	KAPIL KUMAR, MGR	70,916	1,250	8,510	0
14	MRS. POONAM GROVER, AM	96,280	1,250	11,554	0
15	MS. SHIKHA, AM	46,529	1,250	5,583	0
16	SH. PRAVEEN KUMAR, AM	61,524	1,250	7,383	0
17	SH. GOPAL SINGH, AM	77,525	1,250	9,303	0
18	SH.ARVIND TABHANE, AM	77,525	1,250	9,303	0
19	SH. KULVINDER MALIK, AM	77,525	1,250	9,303	0
20	SH. ROHTASH, AM	61,097	1,250	7,332	0
21	MS.SARITA SINGHAL, SE	59,307	1,250	7,117	0
22	SH. RAJU KUMAR, SE	52,615	1,250	6,314	0
23	MS.CHANCHAL MADAN, SE	54,226	1,250	6,507	0
24	MS. ADITI CHAUDHARY, EXEC	44,050	1,250	5,286	0
25	SH. HIMANSHU SRIVASTAVA,JE	46,735	1,250	5,608	0
26	MS. RENU YADAV, JE	41,971	1,250	5,037	0
27	SH. RAJ SINGH, SE	57,545	1,250	6,905	0
28	SH. PITAM SINGH, SE	57,545	1,250	6,905	0
29	SH. RAVINDER SINGH, JE	46,763	1,250	5,612	0
30	MS. NANCY, JE	46,763	1,250	5,612	0
31	SH.D.S.RAWAT, JE	65,270	1,250	7,832	0
32	SH. ABHAY NARAYAN, JE	65,270	1,250	7,832	0
33	SH. DHARAMBIR, JE	65,270	1,250	7,832	0
34	SH. DARSHAN SINGH, JE	65,270	1,250	7,832	0
35	SH. LAXMAN SINGH, JE	65,270	1,250	7,832	0
	<b>TOTAL</b>	<b>2,780,492</b>	<b>43,750</b>	<b>333,658</b>	<b>0</b>

A	EPF PAYABLE A/C (No.1)	750,818	
B	PENSION PAYABLE A/C (10)	43,750	
C	EDLI SCHEME A/C(21) (.50%)	2,625	C+D+E=
D	ADMIN. CHARGES OF EPF (No.2) (0.50%)	13,902	
E	ADMIN. CHARGES OF EDLI (No.22) (0.00%)	0	
	<b>TOTAL</b>	<b>811,095</b>	

**FORM NO.12BB**

(See rule 26C)

**Details of claims and evidence thereof for F.Y. 2021-22**

Name & Designation -	
Department -	
PAN Number (copy to be enclosed) -	
Specify option to opt for Taxation Slab –                      New Slab / Old Slab	
<b>1 ) Chapter VI A - Deductions from Total Income</b>	<b>AMOUNT</b>
Medical Insurance Premium (U/s 80D)	
Medical Treatment/Handicapped Dependent (U/s 80DD) <80% or >80%	
Medical Treatment in case any Disease/ Ailment-Self/Dependent (U/s 80DDB) Senior citizens	
Interest on Educational Loan (U/s 80E)	
Permanent Physical Disability (80U) < 80% ( <i>Attach a copy of disability certificate</i> )	
Permanent Physical Disability Severe Disability (80U) > 80% ( <i>Attach a copy of disability certificate</i> )	
Rajeev Gandhi Equity Savings Scheme (80CCG)	
Interest on Deposit in Savings Account deduction upto Rs.10000 (80TTA)	
National Pension Scheme(80CCD) (1B)	
Any Other	
<b>Note : Attach a copy of the document for above</b>	
<b>Total</b>	
<b>2) Chapter VIA Sec 80C (Maximum Limit INR 150,000)</b>	<b>AMOUNT</b>
Life Insurance Premium	
Public Provident Fund (PPF)	
National Savings Certificate (NSC)	
Sukanya Samriddhi Scheme	
Infrastructure Bonds	
Children Education Tuition Fees	
Mutual Funds / Equity Linked Saving Scheme (ELSS)	
ULIP	
5 Year Time Deposit in Post Office/ Postal Life Insurance (PLI)	
HBA Principal (Proof of possession/completion certificate by resp. authority)	
Fixed Deposit Scheme (Block Period of 5 yrs)	
Any Other	
<b>Note : Attach a copy of the document for above</b>	
<b>Total</b>	
<b>3) Any Other INCOME, If Any</b>	

4) Details of Deduction u/s 24 (attach copy of possession/completion certificate)	AMOUNT
Total interest paid by me (post construction/possession/ amortized pre-emi) during the financial year - Self Occupied	
Address of the Property against which Loan is taken	
Self-occupied/Rented	
Date of Loan availed	
Purpose of Loan(construction/acquiring property/renovation)	
Date on which construction is/will be completed	
Dated of Possession of Property	
Ownership (sole or joint),if joint, relationship and % of share in the property	
Whether joint owners is/are claiming deduction under IT Act,1961 (Pl. indicate amount)	
Any other info	
Note : In case Loan taken for more than one property, details may be shown separately	
<b>Total</b>	
5) Amount of deduction claimed u/s 10	AMOUNT
House- Rent Paying during 2021-22	Rs. _____ p.m. for _____
Submit the below, whichever applicable (As per CBDT circular)	Months
1. Original Rent Slip	Total Rent Paid :
2. Photocopy of Rent Agreement.	
3. Electricity Bills/Water Bills/Election ID of the owner	
4. PAN Card copy of Landlord for rent , if exceed on lakh rupees p.a.	
6) Any Other Information, if any	AMOUNT
<b>Grand Total</b>	
<b>Declaration:</b>	
I,....., son/daughter of .....do hereby certify that the information given above is complete and correct.	
I,.....do hereby declare that the proof of fresh investments will be submitted by <b>1st March, 2022 , if any.</b> Further, in case of any change in above declaration, I would revise it and inform to Finance Department immediately.	
I also undertake to indemnify the company for any loss/liability that may arise in the event of the above information being incorrect / declared investments not made.	
Place:	<b>Signature of employee (Full Name)</b>
Date:	