



CITIZEN CHARTER

**Dadra & Nagar Haveli, Daman & Diu Scheduled Caste /
Scheduled Tribes, Other Backward Classes, Minorities Financial
Development Corporation Limited**

: ADDRESS :

**Ground floor, Right Wing, New Collectorate Building,
Opp. 66 KVA Sub-Station, 66 KVA Road, Silvassa-396 230**

We are pleased to present this —“**Citizen’s Charter** of Dadra and Nagar Haveli, Daman and Diu Scheduled Caste/ Scheduled Tribes, Other Backward Classes and Minorities Financial and Development Corporation Ltd., popularly known as SC/ST Corporation. The Corporation is registered as Company under the provisions of Companies Act 1956 and has been incorporated on 12.07.1993 with Registrar of Companies, Ahmedabad having Authorized Share Capital of Rs.10.00 crores and paid up capital Rs.4.93 crore as on 31st March 2011. The Registered Office of the Corporation is situated at Silvassa and its jurisdiction is whole of the Union Territory of Daman and Diu and Dadra and Nagar Haveli.

The main objectives of the Corporation are :

1. To undertake the task of economic upliftment of the members of the SC/ST, Other Backward Classes, Minorities and Physically Challenged person in the Union Territory of Dadra Nagar Haveli, Daman and Diu.
2. To promote and provide specialized training, technical education and assistance to earn livelihood for the members of Scheduled Caste and Scheduled Tribes, OBC, Minorities and Physically Challenged person in the Union Territory of Dadra and Nagar Haveli, Daman and Diu.

PRESENT ACTIVITIES & SCHEMES IN OPERATION :

The Corporation is providing loan upto ` .15.00 Lakhs to SC/ST/OBC/Minorities and Physically Challenged person of Dadra and Nagar Haveli, Daman & Diu and charging interest 6% per annum for the Loan upto Rs.2.00 Lakhs & 8% per annum for the Loan above Rs.2.00 Lakhs. The Corporation is acting as Channelising Agency of all the Schemes of National Scheduled Caste Finance Development Corporation and National Scheduled Tribes Finance Development Corporation. National Backward Class Finance Development, National Minorities Finance Development Corporation, National Handicapped Finance and Development Corporation. The Corporation is providing loan facility to targeted people of Daman & Diu and Dadra & Nagar Haveli for the project given in Annexure –“A”

1. **TRANSPORT SECTOR:** Auto Tempo, Auto Rickshaw, Bus, Eicher Tempo, Indica Innova, Mahindra Jeep, Maruti Van, Mini door Pickup Van, Scorpio, Qualis, Tractor Tata Sumo etc.
2. **SHOP:** Kirana Shop, Footwear shop, Cloth shop, Book Shop, Cycle store, Furniture Shop, Medical Store, Pan Shop, Stationary Shop, Sweet Shop, Tyre Shop, Electronic Store, Engineering workshop, Hardware Shop, Optical/Spectacles Shop etc.
3. **SERVICE SECTOR:** Tent House, Garage, STD/PCO, Hair cutting Saloon, Auto Service Station, Band Party, Beauty Parlour, Computer Training Center, Dish Antena, Flour Mill, Photocopier, Printing Press, Small Restaurant etc.

ELIGIBILITY CRITERIA AS UNDER :

Who is Eligible	Requirement to Obtain loan	Documents required
Scheduled Caste / Scheduled Tribes, Other Backward Classes, Minorities and Physically Challenged People of UT of Daman & Diu and Dadra & Nagar Haveli.	a) Applicant should be resident of Daman & Diu and Dadra & Nagar Haveli. b) Applicant belonging to Scheduled Caste / Scheduled Tribes, Other Backward Classes, Minorities and Physically Challenged People of UT of Daman & Diu and Dadra & Nagar Haveli is eligible. c) Annual family income of applicant should not exceed `100000/- for Ruler area and `125,000/- for Urban area. d) Age of applicant should be between 18 and 60 years.	a) Resident Certificate should be issued by Mamlatdar or Any other Competent Authorities. b) Caste / Community Certificate issued by Mamlatdar or Any other Competent Authorities. c) Income Certificate issued by Mamlatdar or Any other Competent Authorities. d) Matriculation / School Living Certificate / any other document in support of Date of Birth.

PROCEDURE TO OBTAIN LOAN

1. Obtain / Submit application form from/to the Corporation during 10.30 A.M to 1.30 PM on all working days. Application form will be scrutinized on the spot, discrepancy if any found , will be conveyed to applicant at the same time.
2. Verification of applicant will be made within one week by the Manager (Legal& Recovery)
3. Applicant fulfilling eligibility criteria will be called for personal interview before Loan Sanctioning Committee tentatively within one month from date of submission of application form.

4. The selected applicants whose loan amount is less than Rs.5.00 lakhs will be called to complete documentary requirement and deposit promoter's Contribution as indicated in annexure - "C" within one month from date of receipt of Sanctioned letter which will be issued within 10 days from the date of recommendation by the Loan sanctioning Committee.
5. The case of selected applicant whose loan amount is more than Rs.5.00 lakhs will be placed before High Powered Committee. The sanction letter will be issued within 10 days from the recommendation by the High Powered Committee . The Recommended applicant will be asked to complete the documentary requirement and deposit the Promoter's Contribution as indicated in 'Annexure-C' within one month from the date of receipt of sanction letter .
6. If the Corporation found new project then the project will be placed before the next Board of Director's meeting for its approval. The sanction letter will be issued within 10 days from the recommendation by the Board of Directors . The Recommended applicant will be asked to complete the documentary requirement and deposit the Promoter's Contribution as indicated in 'Annexure-C' within one month from the date of receipt of sanction letter .
7. Loan will be disbursed to the applicant within 10 days after completion of all formalities.

ANNEXURE-B

1. Enclosures of Application Form
2. One passport size photo duly attested by gazetted officer.
3. No Dues Certificate from banks.
4. Income Certificate from competent authority/Mamlatdar.
5. Caste /Community Certificate from Mamlatdar/Competent authority.
6. Matriculation Certificate /School leaving certificate or any other documents in support of date of birth.
7. Project Report prepared by MESE., Masat.
8. Details of two guarantors with their signatures in application form and copy of 7x12 of their land. If Guarantors are government servant then their Service & Salary certificate.
9. Identification Certificate from prominent person of territories. List of prominent persons is given in application form.
10. Affidavits and Declaration, format of which is given in application form.
11. Driving license & Permit to ply vehicle, in case of vehicle.

12. Any other document required for the project loan.

13. Copy of Ration Card/EPIC/Identity card/Passport etc.

COLLATERAL SECURITIES :

A). Loan amount above Rs.2,00,000/-

1. Applicant required to mortgage property either in his name or in the name of guarantors valuing 1.5 times of the loan amount.
2. Applicant is required to give guarantee of two guarantors to secure the loan amount.
3. Applicant is required to deposit post dated Cheques for twelve month on year to year basis.
4. Beneficiaries are required to file insurance of vehicle/business/project for which loan has been sanctioned.

B). Loan amount below Rs.2,00,000/-

1. Applicant is to give guarantee of two guarantors having repayment capacity of the loan amount.
2. Applicant is required to deposit post dated cheques for twelve month on year to year basis.
3. Beneficiaries are required to file insurance of vehicle/business/project for which loan has been sanctioned

ANNEXURE-C

All beneficiaries are required to deposit in Cash /Cheque promoter's contribution detailed below: -

Project Cost	Promoters' Contribution
Upto ` 1 lakh	1%
Above ` 1 lakh to ` 2.5 lakhs	` 1000/- plus 2% of amount exceeding ` 1 lakh
Above ` 2.5 lakh to ` 5 lakhs	` 4000/- Plus 3% of the amount exceeding ` 2.5 lakhs
Above ` 5 lakhs to ` 10 lakhs	` 11,500/- Plus 5% of the amount exceeding ` 5 lakhs.

APPEAL TO PUBLIC

- Apply in a proper application form.
- Apply with necessary documents.

- Meet and hand over the application to correct official.
- Avoid touts and middle man.
- For clarification please contact **General Manager** of the corporation during 11.00 AM to 01.00 PM during all working day.
- Pay monthly installment(EMI) of loan as per repayment schedule provided by the Corporation to avoid penal interest of the month.

: OUR MISSION :

WE ARE BORN TO HELP AND TO ASSIST POOREST OF POOR AND TO EXTEND ALL CO-OPERATIONS TO MAKE THEM SELFDEPENDENT WITH SELFRESPECT.

Contact Persons/Officers:

General Manager

SC/ST Corporation,

Ground Floor, Right Wing, New Collectorate Building,

Nr. Electricity Department, Opp. 66 KVA Sub-Station,

66 KVA Road, Dadra and Nagar Haveli, Silvassa

Tele-fax : 0260-2642043