

ANNUAL ADMINISTRATIVE REPORT
FOR THE YEAR: 2018-19

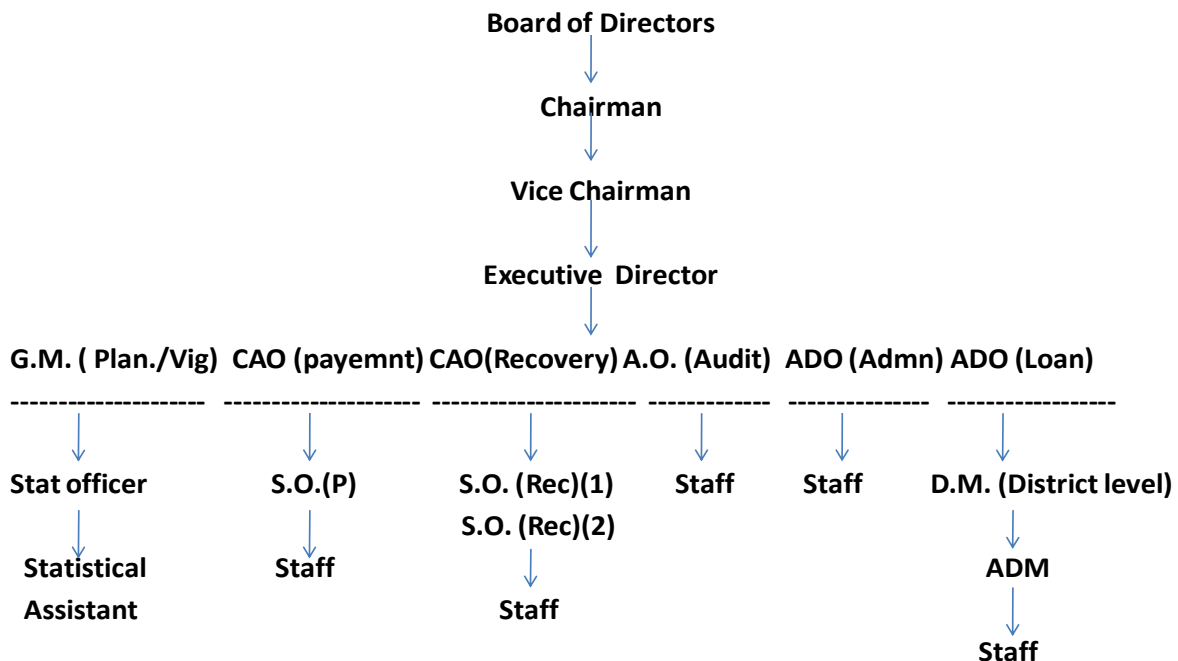
**PUNJAB SCHEDULED CASTES LAND DEVELOPMENT
AND FINANCE CORPORATION CHANDIGARH**

Annual Administrative Report

INTRODUCTION:

The Punjab Scheduled Castes Land Development & Finance Corporation was set-up by Punjab Government in the year 1970 under Act-9 of 1970, with the primary objective of economic upliftment of the Scheduled Castes. The Corporation started functioning w.e.f 18.1.1971. Initially the share capital of the Corporation was Rs.5.00 crores which has now been raised to Rs.200.00 crores by Punjab Govt. The Government of India and Punjab Govt. are contributing in the Share Capital in ratio 49:51 .

1. ORGANIZATIONAL SETUP OF THE DEPARTMENT



LIST OF CHAIRMAN & MEMBERS OF BOARD OF DIRECTOR FROM 01-04-2017 TO 31-03-2018

1. Sh. R,Vankatratnam, IAS
Chairman,
Punjab Scheduled Castes Land Dev.&
Finance Corporation, CHD
24.04.2018 to 13.08.2018
2. Dr.Roshan Sunkaria,IAS
Chairman,
Punjab Scheduled Castes Land Dev.&
Finance Corporation, CHD
21.08.2018 to till date
- 3.. Principal Secretary to Govt. of Punjab
Deptt. of Social Justice, Empowerment
& Minorities, Chandigarh.
1.4.2017 to 31.3.2018
4. Director
Ministry of Social Justice &
Empowerment, Govt. of India,
Shastri Bhawan, New Delhi.
1.4.2018 to 31.3.2019
5. Secretary Finance,
Govt. of Punjab, Deptt. of Finance,
Chandigarh.
1.4.2018 to 31.3.2019
6. Secretary Industries
Govt. of Punjab, Chandigarh.
1.4.2018 to 31.3.2019
7. Secretary Agriculture
Govt. of Punjab, Chandigarh.
1.4.2018 to 31.3.2019
8. Director
Deptt. of Social Justice, Empowerment
& Minorities, Chandigarh.
1.4.2018 to 31.3.2019
9. Chairman-cum-Managing
Director,
National Handicapped Finance &
Development Corporation, Red
Cross Bhawan, Sec.12 Faridabad
1.4.2018 to 31.3.2019
10. Director, NSFDC(Special Invitee)
Scope Minar. 14 Floor Core1 & 2
North Tower,Laxmi Nagar ,District
Centre, Laxmi Nagar,
New Delhi – 110 092
1.4.2018 to 31.3.2019
11. Managing Director,
National Safai Karamcharis Finance
& Developemtn Corporation,
NTSC,3rd Floor, E-Block,
NSIC,Okhla Industrial Estate, Phase-III,
New Delhi-110020(Entry from Gate No.4,
Near Govind Puri, Metro Station)
1.04.2018to 31.03.2019

2. VISION AND MISSION STATEMENTS

a) Vision

The primary vision of the Corporation is to undertake the task of economic upliftment of the members of Scheduled Castes and Handicapped people in the state.

b) Mission

Mission of the Corporation is to provide financial assistant in the shape of loan for self employment creation among the Scheduled Castes and Handicapped people in the state to make them self reliant.

c) Goals/ Objectives:

The Punjab Scheduled Castes Land Development & Finance Corporation was established by Punjab Govt. in the year 1970 under Act 9 of 1970 with the primary objective of economic upliftment of Scheduled Castes and Handicapped people in the state.

d) Planning to achieve Goals/ Objectives:

The Corporation provides loans under various schemes to the scheduled castes and handicapped people at a very nominal rate of interest for self employment.

1. Direct Lending Scheme
2. Loans schemes in collaboration with NSFDC
3. Loans schemes in collaboration with NSKFDC
4. Loans schemes in collaboration with NHFDC
5. Capital Subsidy under Loaning Programme to below poverty line
6. Self-employment Scheme for Rehabilitation of Manual Scavengers (SRMS)

Corporation envisaged to implement the above said schemes by formulating annual plan 2018-19 as given below subject to the release of funds by the government.

Sr. No.	Name of Scheme	Targets	
		Physical	Financial
1.	Direct Lending Scheme	500	1000.00
2.	NSFDC Schemes	500	750.00
3.	NSKFDC Schemes	200	200.00
4.	NHFDC Schemes	200	300.00
5.	Capital Subsidy under Loaning Programme to below poverty line	5000	Bank Loan = 1250.00 Subsidy = 500.00
Total		6400	4000.00

Programmes & Projects/ Policy:

- **Purpose**

The Corporation is providing loans for the following sectors:

1. Small Business
2. Small Scale Industries
3. Agriculture & Allied activities
4. Education loan

• Content

The Punjab Scheduled Castes Land Development & Finance Corporation was set-up by Punjab Government in the year 1970 under Act-9 of 1970, with the primary objective of economic upliftment of the Scheduled Castes. The Corporation started functioning w.e.f 18.1.1971. Initially the share capital of the Corporation was Rs.5.00 crores which has now been raised to Rs.200.00 crores by Punjab Govt. The Government of India and Punjab Govt. are contributing in the Share Capital in ratio 49:51 .The paid up share capital of the Corporation as on today is as under :-

1. State Share	Rs. 6158.24 lacs
2. Central Share	Rs. 5091.14 lacs

	Rs. 11249.38 lacs

At present the Corporation is implementing following Schemes:-

1. Direct Lending scheme
2. Bank tie up scheme
3. Scheme in collaboration with NSFDC
4. Scheme in collaboration with NSKFDC
5. Scheme in collaboration with NHFDC
6. Self employment scheme for rehabilitation of Manual Scavengers.(SRMS)

Subsidy is given @ 10000/- or 50% of loan whichever is less, to only below poverty line SCs under above said schemes out of special central assistance given by GOI through State Govt. except SRMS where subsidy rate is different which is shown in detail of schemes given ahead.

Sources of funds :-

1. Share Capital contributed by Govt. of India & State Govt. in the ratio of 49:51.
2. Special Central Assistance (SCA) 100% Govt. of India.
3. Term Loan from NHFDC, NSFDC & NSKFDC

Rate Of Interest:-

Rate of Interest charged under Direct lending schemes of the corporation is given below:-

upto 50000/-	5%
above 50000/-	8%

The rate of interest under the schemes in collaboration with National Corporations is charged as per their lending policy and under Bank tie-up schemes as per bank guidelines.

Achievement since inception of the Corporation upto 2018-19 (Amt. in lacs)

No. of beneficiaries covered	533309
Corporation loan	13745.55
NSFDC loan	4209.96
NSKFDC loan	723.57
NHFDC loan	1018.10
Bank loan	36108.65
Subsidy disbursed	18633.82
Margin money	169.07

Total amount disbursed= 74608.72

For implementation of the schemes Corporation has staff strength of 157, out of which 48 employees are recruited **2 year back**. Corporation has its offices in all the Districts for convenience of Scheduled Castes and handicapped people. Loan application form are given free of cost to the applicants. Applicants submit their loan application at District offices. District Manager after verification of property to be mortgaged and feasibility of the project send the loan case to the District level screening committee under the Chairmanship of ADC (D). After clearance in the District level screening committee, the case is forwarded for sanction to Head office. Executive Director is competent authority for sanction the loan case. After sanction the case is sent back to field office for mortgage of property or surety bond in case of service surety case. After mortgage/ surety bond the case is again forwarded to Head office for release of funds. The funds are directly credited to bank account of loatee through RTGS. EMI chart is sent to the loatee directly along with intimation for payment of loan amount. As per EMI chart loanees can repay either at District office or at Head office. In case of default recovery is realised through collector as Arrear of Land Revenue, after adopting the due procedure which includes Simple notice, Joint notice, Lumpsum recovery and Final notice and after determination of Recovery amount by SDM(c).

Regarding Annual Accounts of the Corporation:-

Regarding annual accounts of the Corporation, it is mentioned that the Annual Accounts (Balance Sheets) of the Corporation has been prepared and got audited from the Accountant General, Punjab. The Corporation is a welfare organization. It provides small loans to poor Scheduled Castes and Handicapped people at very nominal rate of interest. Government does not provide any funds for Administrative expenses to the Corporation. The main reason for the incurring loss to the Corporation is due to increase in administrative expenses and lowering of bank interest rates on deposits. Cumulative loss upto the year 2017-18 is 1159.11 lacs. For the last five years i.e. (from 2013-14 to 2017-18), the position of profit/loss is as under:-

Year	Rs. in lacs	Profit / loss
2013-14	570.40	Loss
2014-15	411.56	Loss
2015-16	573.88	Loss
2016-17	404.98	Loss
2017-18	289.98	Loss

Punjab Govt has taken an initiative as loan waiver scheme for poor Scheduled castes people who has taken loan upto 50,000/- till 31.3.2017. In this scheme loan upto 50,000/- is waived off. The loan of Rs. 4540.80 lacs for 14260 laonees will be waived off. During 2017-18 State Govt. has released Rs. 1766.00 lacs to the Corporation for giving relief to 8662 loanees. The remaining amount of Rs. 2774.80 lacs was released during the financial year 218-19 by Punjab Govt. for waiving off loans of 5598 loanees of PSCFC.

Detail of the schemes:

1. DIRECT LENDING SCHEME:-

i) **ELIGIBILITY:** - Any scheduled caste person between the age of 18 years to 55 years permanent resident in the State of Punjab is eligible to avail loan under this scheme. Under the schemes income limit would be Rs.1.00 lacs at the time of considering the loan case of the applicant, his annual income from all sources would be taken into consideration. However, if a prospective beneficiary is otherwise un-employed and intends to start his own business his family income may not be taken into consideration.

ii) **FUNDING PATTERN:-** Different amounts of loans are advanced depending upon the purpose of the unit to be established. Maximum loan limit is Rs.10.00 lacs except land purchase where it is 30.00 lacs.

iii) **SUBSIDY:-** BPL Scheduled Castes are eligible for Backend subsidy @ 50% of loan amount or 10000/- whichever is less.

iv) **SOURCES OF FUNDS:-** Share Capital Funds

v) **REPAYMENT:-** Period varies according to the kind of the project with quarterly or six monthly installments with maximum period of repayment of 15 years for land purchase cases.

vi) **RATE OF INTEREST:-** Interest will be charged @ 5% upto 50000/- of loan amount and 8% above 50000/- of loan amount. Penal Interest @ 5% is charged for delayed payment/ non-repayment/violation of terms and conditions of loan.

vii) **ACHIEVEMENT FOR THE YEAR 2018-19:-**

Achievement upto the year 2017-18		Achievement for the year 2017-18	
Physical	Financial (in lacs)	Physical	Financial (in lacs)
42235	10750.94	248	388.27

District wise achievement of Direct Lending Scheme for the year 2018-19 is attached at Annexure-'A'

2. BANK TIE UP SCHEME:-

Under this scheme, the loans are arranged through banks and subsidy is provided by the Corporation to BPL Scheduled Castes people of the state.

- i) **ELIGIBILITY:** Persons belonging to scheduled castes living Below Poverty Line are eligible under this scheme. (For rural areas 67649/ P.A. and for urban areas Rs. 88756/- P.A. per family)....
- ii) **FUNDING PATTERN:** loan including subsidy is provided by the banks as per Banks loaning policy.
- iii) **SUBSIDY:** Capital subsidy upto 50% of the total amount subject to maximum of Rs.10000/-subsidy is given by the Corporation to banks for onward disbursement in duding loan .
- iv) **SOURCES OF FUNDS:-**
 - a) Subsidy: Subsidy is provided by the Corporation out of SCA given by Govt. of India.
 - b) Loan: The entire loan amount is arranged from various banks operating in the State.
 - c) Rate of interest changed by the Banks as per RBI guidelines.
- v) **ACHIEVEMENT FOR THE YEAR 2018-19:-**

Achievement upto the year 2018-19			Achievement for the year 2018-19		
Physical	Financial (in lacs)		Physical	Financial (in lacs)	
	Loan +Sub.	Subsidy		Loan +Sub.	Subsidy
457584	52490.34	16543.38	3267	2273.70	326.70

District wise achievement of Bank-tie-up Scheme for the year 2018-19 is attached at Annexure-'B'

3. SCHEMES IN COLLABORATION WITH NSFDC:-

The Corporation started various schemes for the benefit of Scheduled Castes with the assistance of NSFDC from the year 1990-91 in view of acute shortage of the share capital; Small business scheme, Agriculture & allied activities scheme, Small scale Industries Scheme and Education loan scheme are presently under implementation.

ELIGIBILITY: - Any SC person having income upto Rs 3.00 lacs per annum for rural and urban areas is eligible under the schemes run in collaboration with NSFDC.

FUNDING PATTERN:- The Corporation raises term loan from NSFDC @ 3% for specific schemes for onward disbursement to the beneficiaries by levying 3% as service charges for loan upto Rs,.5.00 lacs and rate of interest is upto 10% for loans above Rs. 10.00 lacs depending upon the amount. In case of Education loan scheme rate of interest charged would be 4% only and there is a rebate of 0.5% for women beneficiaries. The NSFDC share is upto 90% of the total unit cost and the remaining 10% is shared by the beneficiary as well as Corporation out of share capital depending upon the terms and conditions of the NSFDC. Maximum loan amount is Rs.30.00 lacs for Term loan scheme and loan limit under education loan is 10.00 lacs for higher education in India and 20.00 lacs for higher education abroad.

District wise achievement of schemes in collaboration with NSFDC is attached at Annexure-'C'

SUBSIDY: - Scheduled Castes living Below the Poverty Line are eligible for backend subsidy @ 50% or 10000/- whichever is less.

ACHIEVEMENT FOR THE YEAR 2018-19:-

Achievement upto the year 2018-19		Achievement for the year 2018-19	
Physical	Financial (in lacs)	Physical	Financial (in lacs)
6202	5126.38	30	42.56

District wise achievement of schemes in collaboration with NSFDC is attached at Annexure-'C'

4. Schemes in collaboration with NSKFDC :-

This corporation is advancing loans to safai karamcharis and their dependents by raising term loan from NSKFDC from the year 2002-03.

Eligibility:-

Any safai Karamchari or his dependent is eligible for availing loan.

Funding Pattern:

The Corporation raises term loan from NSKFDC @ 3% for specific schemes for onwards disbursement to the beneficiaries @ 6% NSKFDC share is 90% and remaining amount would be contributed by corporation and loanee .

Subsidy :- BPL Scheduled castes are eligible for Backend subsidy out of SCA @ 50% of loan amount or 10000/- whichever is less.

Achievement for the year 2018-19:-

Achievement upto the year 2018-19		Achievement for the year 2018-19	
Physical	Financial (in lacs)	Physical	Financial (in lacs)
1326	775.85	25	21.99

District wise achievement of schemes in collaboration with NSKFDC is attached at Annexure-'D'

5. Schemes in Collaboration with NHFDC:-

This Corporation has been recently nominated channelising agency for NHFDC for providing loans to handicapped people for various income generating self employment ventures.

Eligibility:-

Any handicapped person with 40% or more disability between the age group of 18 years to 60 years.

Annual Income:-

No, income limit but corporation need to ensure that 90% of NHFDC financial assistance reach to handicapped with annual income of less than Rs.5.00 lacs p.a.

Funding Pattern:-

NHFDC Share
100% upto 50000/-
95% above 50000 & upto 1.0 lacs
90% above 1.0 lacs

Subsidy: - BPL Scheduled castes are eligible for backend subsidy @ 50% of loan amount or 10000/- whichever is less.

Rate of Interest	to be paid by SCA	By beneficiaries
Upto 50000/-	2%	5%
Above 50000/-and	3%	6%
Upto 5.0 lacs		
Above 5.0 lacs	5%	8%

Achievement for the year 2018-19:-

Achievement upto the year 2018-19		Achievement for the year 2018-19	
Physical	Financial (in lacs)	Physical	Financial (in lacs)
883	1050.39	23	42.04

District wise achievement of schemes in collaboration with NHFDC is attached at Annexure-'E'

6. Self employment scheme for rehabilitation of manual Scavengers. (SRMS)

The National Scheme for liberation and rehabilitation of scavengers and their dependents (NSLRS) was launched in the year 1992 by Government of India with the objective to liberate the scavengers and their dependents from their age-old obnoxious occupation of removing night-soil and filth on their heads and to rehabilitate them in dignified alternative occupations. The scheme defines scavenger as “One who is partially or wholly engaged in the obnoxious and inhuman occupation of manually removing night soil and filth”. NSLRS was replaced by SRMS by Govt. of India. scavenger as “One who is partially or wholly engaged in the obnoxious and inhuman occupation of manually removing night soil and filth”. NSLRS was replaced by SRMS by Govt. of India.

ELIGIBILITY:-

Any identified scavenger.

SOURCE OF FUNDS:

Subsidy by Govt. of India and loan by banks.

The Govt. of India has now launched a new scheme viz **self employment scheme for rehabilitation of manual scavengers** to assist the remaining scavengers for rehabilitation which are yet to be assisted. Scavengers and their dependents, irrespective of their income who are yet to be provided assistance for rehabilitation under any scheme of Govt. Of India/ State govt. will be eligible for assistance.

Under this scheme, identified manual Scavengers are to be rehabilitated
Detail of the scheme is given below :-

Sr No.	Component											
1.	Cash Assistance	Cash assistance of Rs. 40,000/- payable in monthly installments of Rs.7000/-after the identification of Manual Scavengers.										
2.	Maximum Project Cost	Rs. 10 lakh and Rs.15 lakh in case of sanitation related projects.										
3.	Provision of Capital subsidy based on project cost	Back-end Capital subsidy as given below:- <table border="1" data-bbox="708 737 1409 1266"> <thead> <tr> <th data-bbox="708 737 938 873">Range of Project Cost (Rs.)</th> <th data-bbox="938 737 1409 873">Rate of subsidy</th> </tr> </thead> <tbody> <tr> <td data-bbox="708 873 938 968">Upto 2,00,000</td> <td data-bbox="938 873 1409 968">50% of Project cost</td> </tr> <tr> <td data-bbox="708 968 938 1062">2,00,000 to 5,00,000</td> <td data-bbox="938 968 1409 1062">Rs.1 lakh + 33.3 % of project cost between Rs. 2-5 lakh</td> </tr> <tr> <td data-bbox="708 1062 938 1157">5,00,000 to 10,00,000</td> <td data-bbox="938 1062 1409 1157">Rs.2 lakh + 25 % of project cost between Rs. 5-10 lakh</td> </tr> <tr> <td data-bbox="708 1157 938 1266">10,00,000 to 15,00,000</td> <td data-bbox="938 1157 1409 1266">Rs.3,25,000/-</td> </tr> </tbody> </table>	Range of Project Cost (Rs.)	Rate of subsidy	Upto 2,00,000	50% of Project cost	2,00,000 to 5,00,000	Rs.1 lakh + 33.3 % of project cost between Rs. 2-5 lakh	5,00,000 to 10,00,000	Rs.2 lakh + 25 % of project cost between Rs. 5-10 lakh	10,00,000 to 15,00,000	Rs.3,25,000/-
Range of Project Cost (Rs.)	Rate of subsidy											
Upto 2,00,000	50% of Project cost											
2,00,000 to 5,00,000	Rs.1 lakh + 33.3 % of project cost between Rs. 2-5 lakh											
5,00,000 to 10,00,000	Rs.2 lakh + 25 % of project cost between Rs. 5-10 lakh											
10,00,000 to 15,00,000	Rs.3,25,000/-											
4.	Rate of Interest to be charged from beneficiaries	4-6%										
5.	Provision of interest subsidy, depending on the amount of loan	Gap between the actual rate of interest charged by bank and the rate of interest at which the loan is to be provided under the scheme										
6.	Moratorium period for repayment of loan	Upto two years										
7.	Maximum period of Training	2 years										
8.	Stipend during training	Rs. 3,000 p.m.										
9.	Repayment period including the moratorium period	- For projects costing upto Rs. 5 lakh-5 years - For projects costing more than Rs.5 lakhs-7 years										

During the year 2013 -14, the prohibition of Employment as manual Scavengers and their Rehabilitation Act-2013 has been implemented by the govt. of India. According to Act-2013, 91 manual Scavengers have been identified by the Deptt. of Local bodies, Punjab govt. The Corporation has initiated the process for providing financial assistance as per self employment scheme for rehabilitation of manual scavengers to rehabilitate these 91 manual Scavengers.

Status report of SRMS

1. Self Employment scheme for rehabilitation of manual Scavenger

- Number of Manual Scavenger identified as reported by Govt. of India -91
- Number of Manual Scavenger identified as reported by Deptt. of Local bodies, Punjab-86

District	As per Govt. of India	As per Deptt. of Local Bodies Punjab
Patiala	39	39
Ludhiana	38	33
Bathinda	06	06
Hoshiarpur	08	08
Total	91	86

- All detail of these, uploaded on govt. of India website-www. MS survey .nic.in by Deptt. of Local bodies
- Their latest status is as under :-

Sr. No.		District				
		Patiala	Bathinda	Ludhiana	Hoshiarpur	Total
1.	No. of Scavengers who do not want to avail loan	14	02	02	-	18
2.	No. of Scavengers who want job			16		16
3.	Pending with banks for sanction			10		10
4.	Rejected by banks because already availed loan or doing jobs etc.	02	01	02		05
5.	Sanctioned by banks	23	03	03	08	37
	Total	39	6	33	08	86

37 manual Scavengers have already been rehabilitated out of 86 and Rs. 18.34 lacs as subsidy released during the year 2015-16 to 2018-19.

- **Output**

The Corporation covered 3594 beneficiaries during the year 2018-19 by disbursing Rs.2805.59 lacs under the above said schemes.

Annual Targets of each programme to District Level:

District wise Targets of each scheme are attached at Annexure 'F'

3. KEY PERFORMANCE INDICATORS/IMPLEMENTATION

a) Review of activities in the department during the past financial year:

(Amt. in lakh)

Sr. No	Name of Scheme	No. of beneficiaries covered	Amount Disbursed
1.	Direct Lending Scheme	248	388.27
2.	N.S.F.D.C. Schemes	30	42.56
3.	N.S.KF.D.C. Schemes	25	21.99
4.	N.H.F.D.C. Schemes	23	42.04
5.	Bank Tie-up Scheme	3267	2273.70(loan+sub)

b) The recovery position of the corporation for last five years is as under:-

(Amt. in lac)

Upto the year	Demand (in lacs)	Recovery	Recovery %
2014-15	26787.97	16734.81	62.47
2015-16	28263.99	17707.37	62.65
2016-17	29571.25	19789.95	66.10
2017-18	32458.49	22532.45	69.42
2018-19	33886.84	26221.61	77.38

Yearwise recovery position attached at Annexure- 'G'

c) Review of progress of objectives during the past financial year:

Low progress under loans schemes during the financial year 2018-19 due to non release of funds from the State Government as per budget provisions. Corporation had requested to the Government from time to time to release funds.

4. ACHIEVEMENTS/OUTCOMES:

The Corporation has covered 3594 beneficiaries by providing loan subsidy of Rs.2441.86 lakh. Punjab Govt. has taken an initiative as loan waiver scheme for poor scheduled castes people who has taken loan upto 50,000/- is waived off. The loan of Rs.4540.80 lakh for 14260 loanees will be waived off. During 2017-18 State Govt. has released Rs.1766.00 lakh to the Corporation for giving relief to 8662 loanees. The remaining amount of Rs.2774.80 lakh was released during the financial year 2018-19 by Punjab Govt. for waiving off loans of 5598 loanees of PSCFC.

Comparison of last 3 years: (In Tabular Form)

Sr. No	Name of Scheme	2016-17		2017-18		2018-19	
		No. of beneficiaries covered	Amount Disbursed	No. of beneficiaries covered	Amount Disbursed	No. of beneficiaries covered	Amount Disbursed
1.	Direct Lending Scheme	618	911.19	295	458.04	248	388.27
2.	N.S.F.D.C. Schemes	30	33.56	24	27.93	30	42.56
3.	N.S.KF.D.C. Schemes	20	18.05	16	13.78	25	21.99
4.	N.H.F.D.C. Schemes	11	19.48	36	61.47	23	42.04
5.	Bank Tie-up Scheme	1162	797.48	Nil	Nil	3267	2273.70 (loan+sub)

5. EVALUATION: SWOT ANALYSIS: (Strengths, Weaknesses, Opportunities & Threats)

a) Significant challenges to the department:

Corporation is a welfare organization advancing loans at very nominal rate of interest. There is no any other source of income for the corporation. Corporation is meeting its administrative expenditure out of interest received on loan. State govt. is not providing any fund for administrative expenditure.

b) Significant internal and external strengths and opportunities to the department:

Targets group is available for the corporation and corporation can disburse loan to them if govt. provides funds as per demand of the corporation.

6. RECOMMENDATIONS FOR NEW DEVELOPMENTS AND RESOURCES

The strategic planning goals for the next three years, including linkages to the department's strategic goals, indentified funding sources etc.

Year	Strategic Goals identified	Budget/Source of Funding	Targets
2019-20	Advancing loans to Scheduled Castes and Handicapped people in the state for self employment creation to make them self reliant	542.00 (state share) 1347.00 (central share) 500.00 (SCA)	1400 5000
2020-21		542.00 (state share) 521.00 (central share) 500.00 (SCA)	1400 5000
2021-22		542.00 (state share) 579.00 (central share) 500.00 (SCA)	1400 5000

a) Short-term (one year):

Scheme wise targets for next year are as under:

Sr. No.	Name of Scheme	Targets	
		Physical	Financial
1.	Direct Lending Scheme	500	1000.00
2.	NSFDC Schemes	500	750.00
3.	NSKFDC Schemes	200	200.00
4.	NHFDC Schemes	200	300.00
5.	Capital Subsidy under Loaning Programme to below poverty line	5000	Bank Loan = 1250.00 Subsidy = 500.00
Total		6400	4000.00

b) Long-term (two year):

Scheme wise targets for next two years are as under:

Sr. No.	Name of Scheme	Targets		Targets	
		Year: 2019-20		Year: 2020-21	
		Physical	Financial	Physical	Financial
1.	Direct Lending Scheme	500	1000.00	500	1000.00
2.	NSFDC Schemes	500	750.00	500	750.00
3.	NSKFDC Schemes	200	200.00	200	200.00
4.	NHFDC Schemes	200	300.00	200	300.00
5.	Capital Subsidy under Loaning Programme to below poverty line	5000	Bank Loan = 1250.00 Subsidy = 500.00	5000	Bank Loan = 1250.00 Subsidy = 500.00
Total		6400	4000.00	6400	4000.00

c) A summary of planning objectives for the coming financial year:

Annual plan will be prepared to demand funds from the govt. to achieve the intended targets under its schemes. Above targets can only be achieved if govt. provides funds as per demand of the Corporation.

7. APPENDICES

- Districtwise/ Schemewise achievement for the year 2017-18 are attached at Annexure -'A', 'B', 'C', 'D', 'E',
- Districtwise/ Schemewise Targets of loan schemes - Annexure- 'F'
- Yearwise recovery position - Annexure- 'G'