



DELHI SCHEDULED CASTES, SCHEDULED TRIBES, OTHER BACKWARD CLASSES, MINORITIES & HANDICAPPED FINANCIAL & DEVELOPMENT CORPORATION LIMITED

(A Govt. of NCT of Delhi Undertaking)

CITIZEN'S CHARTER

THE VISION

Delhi Scheduled Castes/ Scheduled Tribes/ Other Backward Classes/ Minorities/ Handicapped Financial & Development Corporation (DSFDC) is the State Owned Corporation, incorporated under the provisions of the Companies Act, 1956 for formulation and implementation of income generating schemes for all round upliftment and development of the target group beneficiaries who are resident of Delhi. This Corporation has also been designated as State Channelizing Agency (SCA) in National Capital territory of Delhi for National Scheduled Castes Financial & Development Corporation; National Scheduled Tribes Financial & Development Corporation; National Backward Classes Financial & Development Corporation; National minorities Development Financial Corporation; National Safai Karamcharis Financial & Development Corporation and National Handicapped Financial & Development Corporation. Hence, the eligible persons belonging to any of the target groups can apply for financial assistance under any of the schemes being implemented by this Corporation for carrying out any permissible non-polluting income generating activity or trade.

THE MISSION

The mission of this Corporation is to provide need based loan up to a ceiling of Rs. 5,00,000=00 at a very concessional rate of interest, so that the persons belonging to any of the target groups may derive the benefit of the schemes. However, under Education Loan Scheme the upper loan limit is Rs. 7,50,000=00 (if student is studying in India) and Rs. 15,00,000=00 (if student is studying abroad).

THE CLIENTS

As stated above, the eligible persons belonging to any of the target groups can apply for financial assistance under any of the schemes being implemented by this Corporation for carrying out any permissible non-polluting income generating activity or trade.

TYPES OF SCHEMES BEING IMPLEMENTED

	DILLI SWAROJGAR YOJNA For projects up to Rs.5,00,000=00	Any person belonging to any of the target groups residing in Delhi for the last 5 years and has undergone any concerned/ relevant training from NSIC or any other recognized Institute can avail loan under this scheme. The applicant is required to submit the application complete in all respect along with stipulated documents throughout the year. The applicant must be at least 8th standard passed and must have undergone EDP training imparted by NSIC or any other equivalent institute and he/ she must have selected for loan for the same activity/ trade. However, this will not apply on traditional artisans engaged in that activity for the last past 3 years at least. In case, any applicant is not trained, he/ she will have to undergo the relevant training before applying for the loan.
B	COMPOSITE LOAN SCHEME For projects up to Rs.2,00,000=00	Any person belonging to any of the target groups residing in Delhi for the last 5 years can avail loan under this scheme. The applicant is required to submit the application complete in all respect along with stipulated documents throughout the year.
C	LOAN FOR PLYING COMMERCIAL VEHICLE Up to Rs.5,00,000=00	Any person belonging to any of the target groups residing in Delhi for the last 5 years and has commercial driving license and badge can avail loan under this scheme. The applicant is required to submit the application complete in all respect along with stipulated documents as and when invited through advertisement in leading newspapers.
D	EDUCATION LOAN SCHEME the upper loan limit is Rs.7,50,000=00 (if student is studying in India) and Rs.15,00,000=00 (if student is studying abroad)	Any student belonging to any of the target groups residing in Delhi for the last 5 years and has been admitted in any recognized University or Institute for Higher or Professional Course can avail loan under this scheme. The applicant is required to submit the application complete in all respect along with stipulated documents throughout the year.
E	IMPARTING TRAINING IN VARIOUS JOB ORIENTED COURSES.	Any student belonging to any of the target groups residing in Delhi for the last 5 years can be imparted training in any of the job oriented course offered by NSIC or ATDC or any other Affiliated Institute under the aegis of Government. The applicant is required to submit the application complete in all respect along with stipulated documents as and when invited through advertisement in leading newspapers.

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TIME LINES WITH ACTIVITY BREAKUP AND OFFICER(S) RESPONSIBLE

Activity Breakup	Time taken (Working Days)	Officer(s) responsible
After receipt of application at HQ, the Loan Accounts Section to check the status of previous loan, if any	5 days	Deputy Manager (LAS)
Scrutiny of Loan proposal by Loan Section	5 days	Deputy Manager (Loan Section)
File is sent to concerned Branch/ Zonal Office or return of applications which are deficient, with a deficiency memo.	2 days	Branch/ Zonal In-Charge
Conducting survey of the work place and the guarantor and recommend the case on merit.	07 days	Branch/ Zonal In-Charge
File is sent to HQ with recommendation	2 days	Branch/ Zonal In-Charge
Case is placed before Loan Screening Committee comprising of two nominated directors; General Manager, manager (F&A); Deputy Manager (Law); Deputy Director(SCP-DSCST) and one representative of Transport Department.	Is held every 1st and 3rd working day of each fortnight	General Manager
File is sent to competent authority for approval to the recommendation of the committee and expenditure sanction.	3 days, if MD is competent and 6 days if Chairman is competent	Deputy Manager (Loan Section), MGR (F & A) & GM
File is sent to Branch/ Zonal Office concerned for getting the stipulated conditions/ legal documentation complete from the applicants	3 days	Branch/ Zonal In-Charge
File is sent to HQ for further checking	4 days	Deputy Manager (Law)
File is sent to Accounts Section for disbursement	3 days	Manager (F&A), GM & MD

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A penalty of Rs.50=00 per day of default is proposed, if willful delay is done at any stage within the competency and discretion of MD/GM.

COMMITMENTS TOWARDS CITIZENS

The Corporation is committed to provide financial assistance vis-à-vis imparting training in a time bound manner as per budgetary provisions. The Corporation has fixed a time limit for processing the loan cases as one month provided there is no deficiency in the application of the documents produced by the applicant. The Corporation has also set up entrepreneur guidance cell at all the Zonal Offices. The Corporation is also committed to provide door step service as far as possible and accordingly has set up three Zonal Offices to cater to the needs of the applicants viz. **West Zone:** situated at A-33-38 B Block, Lal Building Near Police Station, Mangolpuri, Delhi catering to West District, South-West District and North-West District. **East Zone:** situated at D Block, First Floor, Bunkar Complex, Dy. Commissioner's Office, Nand Nagri, Delhi catering to Trans Yamuna Area i.e. East District and North-East District. **Central Zone:** situated at 2-Battery Lane, Rajpur Road, Delhi catering to Central District, New Delhi District, South District and North District.

RIGHT TO INFORMATION

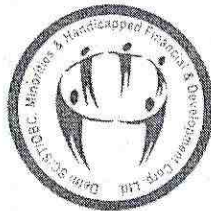
- The Government of NCT of Delhi introduced "Delhi Right to Information Act on 2nd October, 2001 when the citizens were given an important right to information as a matter of right from any Department/ Agency(ies) of Government of NCT of Delhi including Local Bodies and Autonomous Bodies. The Government of India too has given a parallel right to citizens through Right to Information Act, 2005 which has come into force w.e.f. 12th October, 2005. It is applicable to all public authorities of Government of NCT of Delhi including Delhi Police, Law & Order etc. This Corporation has, thus, been implementing the Right to Information Acts and has appointed The State Information Office, assistant Information Officer and First Appellate Authority.

MECHANISM AVAILABLE FOR REDRESSAL OF GRIEVANCES

The Corporation has also set up a Grievances Cell, which attends to complaints received against it. This Corporation is an independent body responsible for speedy redressal of complaints to acts of omission or of commission. It can also take up suo-motu action, where required. Its office address is as **Institutional Area, Ambedkar Bhawan, Sector-16, Rohini, Delhi-89 Phone No. 27574377**

SCHEME FOR CITIZEN'S PARTICIPATION

The Corporation is making its endeavour to have a tie up arrangement with Samajik Suvidha Sangam under Mission Convergence Scheme by availing the services of NGOs like Gender Resources Centers and District Resources Centres working under the overall supervision and guidance of Mission Convergence.



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