

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

(A Govt. of NCT of Delhi Undertaking)



“A great man is different from an eminent one in that he is ready to be the servant of the society.”

– Dr. B.R. Ambedkar

ABOUT US

Delhi Scheduled Castes, Scheduled Tribes, Other Backward Classes, Minorities and Handicapped Finance and Development Corporation Limited (D.S.F.D.C.) is a state owned Corporation for formulation and implementation of income generating schemes for all round upliftment and development of the target group beneficiaries. This Corporation has also been designated as State Channelising Agency (SCA) in National Capital Territory of Delhi for National Apex Corporations viz NSFDC, NSTFDC, NBCFDC, NMDFC, NSKFDC and NHFDC. Hence, any eligible person can apply for financial assistance under any schemes for income generating purposes. Accordingly, DSFDC has set-up an Entrepreneur Guidance Cell at the Head Office which functions from 10.00 AM to 3.00 PM for dissemination of information in the most specified, precised and lucid manner. Forms are issued free of cost, from all the three Zonal/Branch Offices, of the Corporation located at:

- ❖ Br. Office West Zone Mangolpuri, A-33-38, B-Block Lal Bldg, Near police Station Mangol Puri, Delhi-Ph.no.27916225 (Catering to West District, South West district and North-West District, prominent areas covered are Mangol Puri, Sultan Puri, Rohini, Bawana, Nazafgarh etc).
- ❖ Br. Office East Zone located at A-Block, First Floor, Bunkar Complex, Dy. Commissioner office (North East), Near Gagan Cinema, Nand Nagri, Delhi- 22137953 (Catering to area falls predominantly under Trans Yamuna i.e. covering East District and North East District).
- ❖ Br. Office Central Zone Located at 2, Battery Lane, Rajpur Rd, Delhi -54-Ph.no.23925477 (Central District, New Delhi District, South District and North District, prominent area covered are Azad Mkt, Gole Mkt. Ambedkar Ngr. and Timar pur etc) and at Head Quarter (Ambedkar Bhawan, Sector-16, Rohini, Delhi-95).

Detail of Schemes

a.	Composite Loan Scheme For projects costing upto Rs. One lakh	The loan is disbursed subject to completion of formalities prescribed by the Corporation. The applicant has to furnish documentary formalities pertaining to pre-sanction and post sanction right at the initial stage alongwith the application form, apart from the basic eligibility criteria (which is common to all schemes).
b.	Big Loan Scheme for self employment (for small Industrial Projects) For projects costing upto Rs.5 lacs	The loan is disbursed subject to completion of formalities prescribed by the Corporation and release of sanction/Letter of Intent by the Apex Corporations
c.	Transport Loan Scheme for self employment (for commercial purpose sector). For Loan Cases under Transport Sector	The loan is disbursed subject to completion of formalities prescribed by the Corporation and release of sanction/Letter of Intent by the Apex Corporations.
d.	Educational Loan Scheme	The Corporation has been implementing educational loan scheme for the target groups (SC/ST/OBC/MINORITIES & HANDICAPPED) for pursuing higher professional & technical education through recognized institutions in the country & abroad. The maximum loan limit for study in India is Rs. 7.50 lakhs and abroad is Rs. 15.00 lakhs. The same is being implemented through Delhi Government.
e.	Mobile STD/PCO Tricycle mounted with the telephone connection.	The loan is disbursed subject to completion of formalities prescribed under the scheme. The cost of manual bicycle is Rs. 19,205/-

BASIC ELIGIBILITY CRITERIA UNDER VARIOUS SCHEMES

- 1 The applicant should be a resident of Delhi for which a permanent Ration Card or Voters Identity Card issued by Government of Delhi is required.
- 2 The applicant's age should be between 18-50 years except for transport sector schemes for which the age limit should be between 18 and 45 years.
- 3 His/her parents' annual income from all sources should not exceed Rs. 55,000/-p.a. from all sources and under all loans schemes implemented through different Apex Corporations except for handicapped schemes where the income ceiling is Rs. 5.00 lakh per annum in urban area and Rs. 3.00 lakhs per annum in rural area. Income certificates should be issued by concerned Sub Divisional Magistrate for loan beyond Rs.5.00 lakh
- 4 Bonafide Handicapped certificate for availing loan under handicapped schemes is required.
- 5 A Project report under Big loan Scheme except for transport schemes is required.
6. Bonafide & Valid Driving license and Badge issued by Transport Department. (FOR TRANSPORT RELATED SCHEMES) is required.
7. Affidavit to certify the income of the applicant is obtained from him/her up to Rs. 1.00 lakh

General Terms & Conditions for Grant of Loan

- 1 There are certain additional requirements, which vary from scheme to scheme and are informed through press advertisement issued for inviting applications from time to time.
- 2 One attested photograph should be pasted on the space provided. Two attested photographs should be enclosed with the loan application form and one attested photo should be given to the surveyor at the time of survey.
- 3 Caste certificate is required to be submitted for SC/ST/OBC category, issued by the concerned area SDM. For minority category, an affidavit indicating the caste/religion is required to be submitted. Whereas, for the handicapped category, handicapped certificate having 40% disability is required to be submitted.
- 4 Affidavit specifically declaring that no loan facility has been availed from any fin.institution/banks/Govt. institutions prior to availing this facility.
- 5 Premises Proof/Rent Agreement in case working space is on rent along with the proof of ownership like Registry, Telephone bill, Electricity Bill, water Bill etc./No Objection Certificate in case working space is given by some blood relative.
- 6 Details of DD/PO/Banker's Cheque of Rs. 350/- towards the processing fee (In favour of DSFDC).
- 7 Note: All documents must be attested by Gazetted Officer/ MLA / MP, or Director of DSFDC and all Affidavits must be attested by Notary Public/Oath Commissioner.
- 8 Personal Guarantee Affidavit.
- 9 Affidavit of legal heir in all loan cases.
- 10 Bond of guarantee signed by guarantor.
- 11 Hypothecation Deed.
- 12 Post dated Cheques (varies from scheme to scheme).
- 13 Acceptance of loan agreement/sanction letter.
- 14 Original Pay slip of the Guarantor duly signed by the DDO.
- 15 Attested copy of Identity Card of Guarantor.
- 16 Attested Copy of Age Proof of Guarantor.
- 17 Two Attested photographs of Guarantor.
- 18 Lien letter from the Issuing Authority.
- 19 Original copy of the document, which is being furnished as collateral Security

TRADES WHEREIN DSFDC GIVES LOAN IN RESIDENTIAL AREAS

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| <ol style="list-style-type: none"> 1. Vegetable/Fruit/Flowers 2. Bakery Items/Confectionery Items 3. Kirana/General Stores 4. Dairy products 5. Stationery/Books/Gifts/Book Binding 6. Photostat/Fax/STD/PCO. 7. Cyber Café/Cell Phone Booths 8. LPG Booking Office/Showroom without LPG Cylinders 9. Atta Chakki 10. Meat/Poultry and Fish Shop 11. Pan Shop 12. Barber Shop/Hair Dressing Saloon/Beauty Parlour | <ol style="list-style-type: none"> 13. Laundry/Dry Cleaning/Ironing 14. Sweet Shops/Tea Stall without sitting arrangements 15. Chemist Shops 16. Optical shops 17. Tailoring shops 18. Electrical/Electronics repair shop 19. Photo Studio 20. CableTV/DTH Operations 21. Hosiery/Readymade Garments/Cloth shops 22. ATM 23. Ration Shops and Kerosene Shops under the Public Distribution System of NCT 24. Cycle Repair Shop. |
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VOCATIONAL TRAINING PROGRAMMES

Delhi SC/ST/OBC/Minorities & Handicapped Financial & Development Corporation also imparts Vocational Training to the persons belonging to the target groups like SC/ST/OBC/Minorities to develop their skills & knowledge in a particular trade with a view to make them self-reliant for wage employment as

well as, self-employment through ATDC & NSIC. The centre of ATDC is functional at Headquarters (i.e. Ambedkar Bhawan, Sector-16, Rohini) as well as at Dilshad Garden whereas the centre of NSIC is being operated from Dilshad Garden only.

Details of the courses offered by the ATDC & NSIC are given below:

ATDC COURSES (Offered Both at Rohini & Dilshad Garden Centres)

S. No.	Courses	Educational Qualification	Duration of Course
1.	Production Supervision & Quality Control (PSQC)	12th Std.	6 months
2.	Apparel Pattern Making (APM)	10th Std.	6 months
3.	Industrial Sewing Machine Technician (ISMT)	10th Std.	4 Months
4.	Industrial Sewing Machine Operator Basic (ISMO)	5th Std.	3 Months
5.	Garment Construction Techniques (GCT)	10th Std.	4 months

NSIC COURSES (Offered Only at Dilshad Garden Centre)

1.	Beautician Course	Nil	3 months
2.	Electrician	Nil	3 months
3.	Mobile Repairing	8th Std.	2 Months
4.	MS Office (Data Entry Operator)	8th Std.	2 Months

ELIGIBILITY CRITERIA UNDER VOCATIONAL TRAINING PROGRAMMES

1. Applicant should be a resident of Delhi.
2. Applicant should belong to SC/ST/OBC/Minority Category or Physically Challenged as notified by the Govt. of India/Govt. of NCT of Delhi or economically weaker sections of the general category.
3. Annual family income should not exceed Rs. 1,00,000/- per annum. Affidavit to this effect should be produced.
4. Candidates should be in the age group of 18 to 40 years.
5. Candidates belonging to EWS (Economically Weaker Section) Category shall have to submit Income Certificate issued by SDM, of area Concerned (Annual Family Income should not exceed Rs. 1 lac.) and having "below the poverty line Ration Card".

OTHER SALIENT FEATURES

- ❖ The Asstt. Managers working at the respective branches of the Corporation are functioning as facilitation desk officer at each zone.
- ❖ In order to keep the target groups aware of the various schemes, periodical advertisements are published in the leading newspapers.
- ❖ Selection of beneficiaries is being done through open interviews.
- ❖ All-important issues pertaining to the schemes are displayed on the notice board at the head quarter and all three Zonal/Branch Offices.
- ❖ For any complaint /grievance /suggestion, a box is placed at Entrepreneurs Guidance Cell at Head Quarter at Ambedkar Bhawan, Sector 16, Rohini, Delhi – 85 and Branch Offices.
- ❖ From time to time the Corporation organizes awareness camps in the cluster areas/areas dominated by the target groups for creating awareness of the schemes implemented by the Corporation.
- ❖ The Corporation has also erected hoardings displaying the schemes implemented by the Corporation for all the categories i.e. SC/ST/OBC/Minorities and Handicapped at the important Govt. free sites like all DC Offices, SDM Offices, Delhi Secretariat, Branch Offices etc.

RIGHT TO INFORMATION ACT, 2005

PIO

Sh. A.K. Bhatnagar

27570502

MANAGER (F&A)

ADDRESS

Delhi SC/ST/OBC/Minorities &
Handicapped Fin. & Dev. Corpn.
Ambedkar Bhawan, Sector-16, Rohini
Delhi-85

APIO

Sh. Sunil Sachdev

27572706

Asstt. Manager (Planning)

ADDRESS

Delhi SC/ST/OBC/Minorities &
Handicapped Fin. & Dev. Corpn.
Ambedkar Bhawan, Sector-16, Rohini
Delhi-85

**1st APPELATE
AUTHORITY**

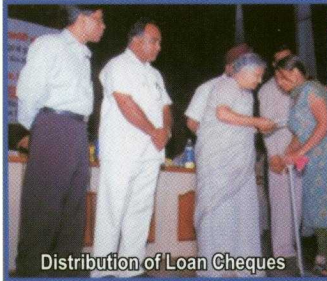
General Manager

27572692, 27572693

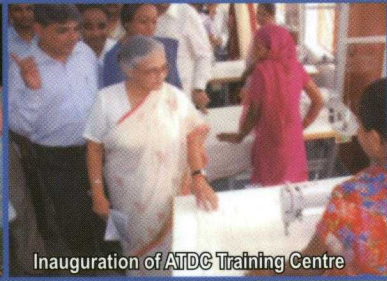
ADDRESS

Delhi SC/ST/OBC/Minorities &
Handicapped Fin. & Dev. Corpn.
Ambedkar Bhawan, Sector-16, Rohini

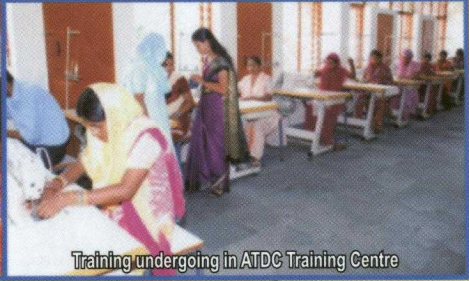
Inauguration of ATDC Centre at Head Quarter (Ambedkar Bhawan, Sec-16 Rohini, Delhi-85) and Distribution of Loan Cheques under different schemes by the Hon'ble Chief Minister of Delhi



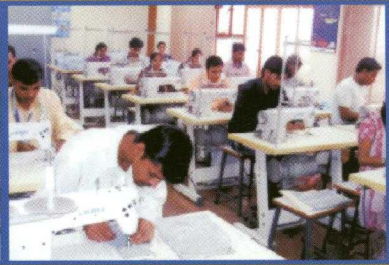
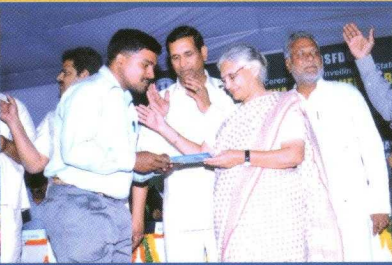
Distribution of Loan Cheques



Inauguration of ATDC Training Centre



Training undergoing in ATDC Training Centre



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(Govt. of National Capital Territory of Delhi Undertaking)
Head Office: Ambedkar Bhawan, Institutional area, Sector 16, Rohini, Delhi-85