NATIONAL SCHEDULED TRIBES FINANCE AND DEVELOPMENT CORPORATION (NSTFDC),
NBCC TOWER, HALL No. 1,
5th FLOOR, 15 BHIKAJI CAMA PLACE NEW DELHI 110066
Tel. 011- 26712587 / 26712572 / 26712562
Website: www.nstfdc.tribal.gov.in

NOTICE INVITING PROPOSAL FOR CONDUCTING IMPACT ASSESSMENT / EVALUATION STUDY OF NSTFDC SCHEMES BEING IMPLEMENTED THROUGH SCAs & BANKs ON THE TARGET GROUP IN VARIOUS STATES OF INDIA DURING 2018-19 TO 2022-23 AND FUNCTIONING OF SCAs"

Tender No: NSTFDC/ **Dated:**

Name of the Issuer	:	National Scheduled Tribes Finance and Development Corporation (NSTFDC)
Date of Issue	:	18th May 2024
Pre Bid Meeting	:	27th May at 11.30 hrs
EMD Amount	:	Rs. 1.00 lakh (Rupees One Lakh only)
Last Date & Time of Submission of Bid	:	6th June 2024 at 17.00 hrs.
Place, time and Date of opening of Technical Proposals	:	NSTFDC on 13th June 2024 at 14.00 hrs.
Place, time and Date of opening of Financial Proposals received	:	NSTFDC on 26th June 2024 at 15.00 hrs.
Contact Person for queries Phone No. Email id	:	Ms. Bismita Das, Chief Manger (Projects) Mob: +91 9953536179 Landline: 011 - 26180980 southzonenstfdc@gmail.com
Addressee & Address for the submission of Tender Documents & EMD to be submitted	:	NSTFDC 15 NBCC Tower, 5th Floor , Hall No. 1, Bhikaji Cama Place, New Delhi – 110066
Submission Type (By Reg. post/ speed post/ by hand or courier)	:	By speed post/ by hand or courier

(Bismita Das)
Chief Manager (Proj. &CSR)
southzonenstfdc@gmail.com

Details about Tender: Tender Notice No.______

Name of Organisation	:	National Scheduled Tribes Finance and Development Corp. (NSTFDC)
Address	:	The Chief Manager, NSTFDC, 15 NBCC Tower, Bhikaji Cama Place, 5th Floor, Hall No. 1, New Delhi 110 066
Name of Work	:	Engaging consultancy organizations for "Socio Economic Impact Study of beneficiaries financed under various schemes by NSTFDC during F.Y. 2018-19 to 2022-23 and functioning of SCAs"
Tender Currency Type	:	Single (Joint Venture/Consortium not permissible)
Tender Currency	:	Indian Rupee (INR)
Estimated Tender Value	:	Rs.20.00 lacs (excluding applicable taxes)
Amount Details		
Bid Processing Fee	:	Rs.2,000/- plus 18% GST (Rs. 2,360/-) in form of Demand Draft (Non Refundable)
Processing Fee Payable To	:	DD in favour of "National Scheduled Tribes Finance and Development Corporation" payable at Delhi
EMD (INR)	:	Rs.1.00 lakh (Rupees One Lac only). Agency registered under MSME ishowever exempted from submitting EMDs subject to submission of supporting document(s) for exemptions.
EMD in favour of	:	Rs.1.00 Lakh (Rupees One lac only) by DD or Bank Guarantee in favor of "National Scheduled Tribes Finance and Development Corporation" from any Nationalized Bank. Bank Guarantee should be valid for a period of one year.
Tender Dates		
Bid Document Downloading Start Date	:	18th May 2024 at 17.00 hrs.
Last Date & Time for Submission of Bid.	:	6th June 2024 at 17.00 hrs
Date of Tender opening	:	13th June 2024 at 14.00 hrs.
Bid Validity Period	:	90 days from opening of price bid
Submission of related documents, etc.	:	Submission of EMD, Bid Processing Fees, Technical Bid and Financial Bid along with other Documents may be submitted on or before 6th June 2024 at 17.00 hrs in the office of NSTFDC, NBCC Tower, 5th Floor, Hall No.1, Bhikaji Cama Place, New Delhi – 110066 addressed to Bismita Das, Chief Manager (Projects).

1. **Overview**

National Scheduled Tribes Finance and Development Corporation (NSTFDC) is incorporated as a Govt. Company under the Ministry of Tribal Affairs (MoTA) and granted license under Section 25 of the Companies Act, 1956 (now Section 8 of the Companies Act, 2013). It is managed by the Board of Directors having representation from Central Govt., State Channelizing Agencies, National Bank for Agriculture and Rural Development (NABARD), Industrial Development Bank of India (IDBI) Tribal Co-operative Marketing Development Federation of India Ltd. (TRIFED) and eminent persons representing Scheduled Tribes. The Corporation plays a leading role in the economic up-liftment of Scheduled Tribes by providing them financial assistance at concessional rates of interest through channelizing agencies for setting up viable income generating project.

Financial assistance of NSTFDC is available to only those Scheduled Tribes having annual family income of up to Rs.3,00,000/- p.a. residing both in rural and urban areas.

Information about various schemes of NSTFDC can be referred from our website – www.nstfdc.tribal.gov.in.

The interested Agencies may apply in the prescribed format: **Pre Qualification Technical Bid is at Annexure–I, Technical Bid is at Annexure-II & Financial Bid is at Annexure-III on or before 6th June up to 17.00 hrs.**

Time frame and Terms of payment is at **Annexure – IV,** Acceptance of Terms and Conditions is at **Annexure-V,** Corporate Profile of NSTFDC is at **Annexure – VI,** Terms of Reference is at **Annexure-VII (for State Channelising Agencies at 'A' & Banks and other agencies at 'B').** List of SCAs at **Annexure – VIII 'A'** , List of Banks and other agencies at **Annexure – VIII 'B', Sample Size of SCAs at Annexure – IX 'A' and Banks and other agencies at Annexure – IX 'B'**.

2. **Place of Submission of Tender:**

The EOI/tender document is required to be submitted in three separate sealed envelopes. The Pre-Qualification, Technical & Financial Bids are to be placed in 3 different sealed envelopes and superscribed "Pre-Qualification Bid", "Technical Bid" & "Financial Bid". All these envelopes may be placed in a larger envelope duly superscribing as "Bid for impact study evaluation" to be opened on **13th June 2024 at 14.00 hrs** in conference room of NSTFDC office. Theenvelope containing the proposal may be sent by Registered Post or dropped in the "Tender Box" placed at Regd. Office of NSTFDC addressed to Ms. Bismita Das, Chief Manager (Projects).

3. The Technical Bids of only those bidders will be opened who meet the pre-qualification criteria.

4. The selection will be based on Two Stage QCBS method and the work will be awarded to bidder with the Highest Composite Score.

5. Pre-Qualification Eligibility Criteria

i) The Agency should be a registered legal entity with at least 5 years standing upto the date of issue of tender notice. **(Please attach copy of incorporation/registration).**

ii) The Agency should have carried out similar evaluation studies of at least three Government Agency/Deptt./Public Sector Undertaking/Autonomous Body/ Registered Consultancy Forum/ Academic Institutions, specializing in conducting Impact Assessment/ Evaluation study in the Social Sector in the last five financial years. (**Please attach the list of credentials and clientele alongwith their work orders)**.

The agency must have a minimum experience of the years of carrying out Impact Assessment/ Evaluation Study work in the domain of Economic Development Projects financed by Development organizations/ Central / State/ PSUs/ NABARD etc.

Key persons involved in the project should have PG qualification having Social Research/ Projects as part of the curriculum and must have experience of having conducted of last 03 Impact Assessment/ Evaluation Study assignments.

iii) The Agency should not have been blacklisted during last 3 years by any Department of Government of India or Public Sector Undertaking or any other Govt. Organization. **(Please attach an affidavit of this effect signed by the authorized legal representative of the Agency).**

iv) The Agency should be registered with the GST authority as applicable. The Agency should submit income tax deduction exemption letter, if any. **(Please attach documentary proof alongwith PAN, TAN Numbers).**

v) The Agency should furnish last 3 financial years audited financial statement (2020-21, 2021-22 & 2022-23). The annual turnover of the Agency (Tenderer) should be more than **Rs.50.00 lakh** in each 3financial year. **(Please attach CA certificate).**

vi) The Agency must be registered with ESI, PF/EPF etc. or other statutory bodies (if applicable) as required under various labour laws. **(Please attach documentary proof).**

vii) **The estimated cost for the evaluation studies shall be Rs.20,00,000/- (Rupees Twenty lakh only) excluding applicable taxes. The Tenderer shall be required to deposit Rs. 1.00 Lacs (Rupees One Lacs only) as Interest free refundable Earnest Money Deposit (EMD).** The amount may be paid in the form of Demand Draft/Bankers' Cheque/Bank Guarantee with one year validity **in favour of National Scheduled Tribes Finance & Development Corporation payable at Delhi.** The EMD must be deposited separately in a separate envelope. The EMD should be submitted alongwith Pre-Qualification Technical Bid.

viii) The agency will also be required to furnish Bank Guarantee equal to 30% of work order value towards mobilization advance to be released by NSTFDC at the time of commencement of work while submitting the countersigned work order. The validity of this Bank Guarantee must be of one year from the date of work order or Agency has the option not to draw the 30% advance of value of work order.

ix) Self-attested copies of all relevant certificates and documents supporting the information must be furnished with the application along with an affidavit certifying the authenticity of these documents and facts provided.

6. Reasons of rejection:

The proposal will be summarily rejected in case of any of the following;

- The proposal received after the stipulated date and time.
- Open / Stapled / improperly sealed / received through fax/mail.
- The proposal received without EMD & Bid processing fees (unless exempted).
- The agency is registered less than 5 years.
- Conditional Bid submitted by the agency.
- The agency has been blacklisted during last 3 years.

7. Selection Process

Step1:Pre-Qualification of Technical Bid:

The Technical Bid of only those Agencies shall be considered that fulfill all the pre-qualification eligibility criteria and provide required supporting documents **including the EMD and Bid processing fees of Rs. 2360/-**. The EMD shall be refunded to unsuccessful bidders without interest within three months from the date of opening of Tender (Financial Bid).

Step2: Pre-Bid Meeting:

The Pre-Bid meeting may be held on **27th May at 11.30 am**, if there is change in the date it will be uploaded on the web portal of NSTFDC.

Step3: Evaluation of Technical Bid:

The Technical Bid shall be opened on **13th June at 14.00 hrs.** by a Bid opening committee constituted by NSTFDC for the purpose in presence of the representatives of agencies, who wished to be present during opening of the Bids. **Technical bids will only be opened if a minimum of 3 bids received or else tendering process will be cancelled and bids will be returned**. The Technical Bids shall be evaluated by the Tender Evaluation Committee. Such committee at its discretion may visit Agencies' office/work place to check infrastructure/relevant documents as available with the Agency. The technical bid will be evaluated as per the criteria specified in this document.

Step4: Evaluation of Financial Bid:

The Financial Bids of only those Agencies shall be opened that have secured minimum 80 marks in technical bid. The day and time for opening of Financial Bid will be fixed by the Committee and intimated to the successful bidder who can send their representative. The **selection will be based on Two Stage QCBS method and the work will be awarded to bidder with the Highest Composite Score**.

<u>**Financial Score:**</u>

a) The financial score of the bidder will be calculated with respect to the lowest quote by any bidder.
b) Financial score of the Bidder under consideration F = (Lowest price quote from all bids/ price quote of the bidder under consideration) X 100

Step 5: <u>**Final Score:**</u>

a) The Technical bid shall have a weightage of 70% in the overall evaluation of the bid and the financial bid shall have a weightage of 30% in the overall evaluation. The final score of the bidder shall be 0.7 x (Technical Score) + 0.3 x (Commercial Score).

b) The bidder with the highest final score shall be eligible for award of the contract

9. Terms and Conditions

i. The income tax, if applicable, shall be deducted at source unless exempted by the Income Tax Department.

ii. The GST wherever applicable, shall be paid at applicable rates in addition to the evaluation cost.

iii. Agencies not carrying out the work assigned as per the guidelines shall be warned to complete the work as per the specification. In case the agency still does not comply with the instructions, the work order will be cancelled. Further, the agency could be blacklisted and no correspondence, in this regard shall be entertained.

iv. All documents attached with the Tender form should be signed and stamped by an authorized signatory of the Agency on each page.

v. It is presumed that the agencies submitting the tender have read and fully understood all the terms and conditions and instructions contained in the Tender Document.

vi. Any Act on the part of the Agency to influence anybody in the Corporation shall be available for rejection of the Tender.

vii. The successful bidding Agencies shall not sub-let/ outsource transfer the job to any other Agencies in any manner. If noticed such instance, work order will be cancelled and advance released will be recovered & bank guarantee will be revoked.

viii. NSTFDC reserves the right to postpone/recall/reject the full or part of the Tender without assigning any reasons thereof.

ix. NSTFDC shall not be responsible either for non-receipt of the quotation or its receipt after the stipulated date and time due to any reasons what so ever including postal delay.

x. When deemed necessary, NSTFDC may seek clarifications on any aspect from the Agencies. However, that would not entitle the Agencies to change or cause any change in the substance of the Tender submitted or price quoted.

xi. It is mandatory to furnish photograph (post card size in hard and soft format) ofthe beneficiaries along with his / her unit. NSTFDC shall have right to deduct Rs. 100/- per beneficiary, in case of non-furnishing of photo.

xii. It is mandatory to provide high quality small video clips on success stories (nos. as per Term of reference) from each SCAs with post card size photographs of beneficiaries (in hard and soft format) with their units. States/UTs to be covered as per the prescribed guidelines/ details provided by NSTFDC.

xiii. In case of any dispute, the decision of Chairman cum Managing Director of NSTFDC shall be final and binding. Any dispute arising out of this agreement which cannot be amicably settled shall be referred to the sole arbitrator to be appointed by the CMD of NSTFDC and the arbitration would be governed with the provisions of the Indian Arbitration and Conciliation Act 1996. The place of arbitration shall be at Delhi.

xiv. The Delhi Courts shall have the sole and exclusive jurisdiction to decide the issue of any dispute.

xv. If at any stage it is found that the firm had not carried out actual verification of beneficiaries or submitted false/forged documents/information/photographs to NSTFDC, the organisation will be black listed and liable to refund the amount released by NSTFDC with 12% interest per annum.

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Annexure I

Evaluation Studies of NSTFDC

Prescribed Format for Pre-Qualification Technical Bid SECTION I: Compliance with Minimum Eligibility Criteria

Sl. No.	Criteria	Whether minimum eligibility criteria fulfilled (Yes/No)	Details of Supporting documents attached. (Page No.)
1.	The Agency should be a registered legal entity withat least 5 years standing as per applicable laws in India. (Please attach copy of incorporation/registration certificate)		
2.	The Agency should have carried out similar evaluation studies of atleast two Government Agency/Deptt./Public Sector Undertaking/Autonomous Body during last 5 Financial Years. (Please attach work orders)		
3.	The Agency should not have been blacklisted byany Government Department/PSU in India during last 3 years. (Please attach an affidavit signed by the authorized legal representative of the Agency)		
4.	The Agency should be registered with the Department of GST as applicable. (Please attach documentary proof along with PAN, GST Numbers).		
5.	The Agency should furnish 3 financial years audited financial statement (2020-21, 2021-21 & 2022-23).		
6.	The annual turnover of the Agency (Tenderer) should be more than Rs.50.00 lakh in each financial year during last three years F.Y. Please provide CA certificate.		
7.	The Agency (Tenderer) must be registered with ESI, PF/EPF etc. or other statutory bodies (if applicable) as required under various labour laws. (Please attach documentary proof).		

Sl. No.	Criteria	Whether minimum eligibility criteria fulfilled (Yes/No)	Details of supporting documents attached. (Page No.)
8.	Bid Security amount (EMD) (refundable) of Rs. 1.00 lacs (Rupees One Lacs only) in the form of Pay Order/Demand Draft/Bankers' Cheque or Bank Guarantee in favour of NSTFDC payable at Delhi (Unless Exempted).		
9.	The enclosed certificates and documents should be self-attested by the authorized representative of the agency. The Agency should submit an Affidavit (on requisite value of stamp paper) certifying the authenticity of these documents.(Please enclose the authority letter authorizing the representative to sign on behalf of the agency)		
10.	Bid Processing fees of Rs. 2360/- by way of Pay Order/DD in favour of NSTFDC (Non Refundable).		

Annexure-II

Criteria for Evaluating Technical Bid

Technical Bid (To be submitted in separate Sealed Envelope)

Sr Nos	Particulars	Information to be furnished	Remarks
1	Detail about the Organisation Name of the Organisation Address Telephone Nos/Fax Nos Website E-mail Address		
	Name of the Chief Executive of the Organisationwith designation		
	Date, Month & Year of Incorporation		
	Registration Detail (please attach Registration copy)ESI, EPF, GST ,etc.(Attach Detail)		
	Is Your Organisation Exempted from IT Deduction(If Yes, Please attach a copy of exemption letter)		
	PAN (please attach PAN copy)		
	Nature of the Organisation {(Private—individual/ Proprietary Firm/Partnership) / Limited company under administrative control of Govt/ Corporation/ Co-operative society/Govt. owned/ Quasi Govt./ PSU/ Central University}		
	Name of the Banker with address & telephone Nos where the organization maintains A/c		
	Type of Bank Account with Number & Bank Details		

2	Profile of core areas of operation of theorganisation Domain skill in handling social welfare sectorschemes impact study. (If yes, provide detail in support)		If Yes, 5 marks else nil.

3	Detail of Staff/Employee who will be involved for the verification of beneficiaries/Impact Study have prior expertise to carry out the above assignment.			20 marks if more than 60% employees have requisite qualification & experience in impact study, 12 marks if 40-59% employees have requisite qualification & experience 10 marks if less than 40% employees have requisite experience.	
S. No	Name of Employee	Designation	Educational Qualification	Period Since Employed	Detail of prior experience (nos of projects handled, years of experience)

4	Annual Value of Contract from impact assessment/ similar activities of the Organization (Annual Value of Contract should be at least 50.00 lacs in each of the last 3 immediately preceding financial years) certificate from the Auditor to be enclosed. Sr Nos | Year | Amount ofContract in Rs. 1 | 2020-21 | 2 | 2021-22 | 3 | 2022-23 |	10 marks if annual value of contract is more than Rs.50 lacs during the 3 financial years (average). 8 marks if Annual value of contract if Rs.50 Lac or less during the last 3 financial years (average).

Sr Nos	Year	Amount ofContract in Rs.
1	2020-21	
2	2021-22	
3	2022-23	

5	Detail of Financial Parameters from the Audited Financial Statements of last 3financial years (2020-21, 2021-22 & 2022-23)				
Sr No	Particulars	2020-21	2021-22	2022-23	Remarks
1	Profit/Loss				10 marks if profit earned in each of last 3 financial years, 6 marks if profit earned in 2 out of last 3 financial years 4 marks if profit earned in 1 year & Nil if loss in 2 years.

6	Experience by way of at least 2 similar Assignments already undertaken in the last 5 years for Govt. of India/PSUs. Detail may be provided in the following format:- Please enclose work completion certificate.	25 marks if more than 2 similar assignments undertaken & completed successfully in the past 5 years for Govt of India/PSUs. 15 marks if 2 or lesser similar assignment under taken & completed in the last 5 years.

Sr Nos	Name of the Project/Study(Starting from latest work awarded)	Year of Study	Period of the Study	Year of Completion	Value in Rs/Lacs	Name of Ministry / PSU/Dept	Short description of the Project/ Study	Whether project completed successfully	Contact details alongwith phone nos of the Nodal Person of the agency for whom the assignment was undertaken.

Copy of work completion certificate is required to be provided in a few cases.

7	Approach, Methodology, infrastructure forcompleting the present assignment.	30 marks to be awarded based on the presentation at NSTFDC HO.
9	Any other item which may appropriately highlight your expertise in verification of beneficiaries/evaluation study / impact study.	

***The minimum technical score required to qualify is: 80**

CERTIFICATE

I____________________________________the Chairperson/President/Chief Executive Officer of the organization hereby certify that the contents of the enclosed Minimum/Desirable norms are true and factually correct.

The Terms & Conditions as laid down in the Quotation Document are acceptable to the Organisation. We also accept the Arbitration by Chairman cum Managing Director, NSTFDC as full, final & binding in case of any dispute arising while preparing the report on beneficiary verification & socio-economic impact study report.

Date : **Signature and seal of the**
Place: **authorized signatory**

Annexure-III

Financial Bid for "Socio Economic Impact Study of beneficiaries financed under various schemes of NSTFDC during 2018-19 to 2022-23 and functioning of SCAs" (To be Submitted in separate Sealed Envelope)

The consultancy agency will have to undertake Socio Economic Impact Study of beneficiaries financed under various schemes of NSTFDC during 2018-19 to 2022-23 and functioning of SCAs. As part of the study, the agency shall also have to visit the office of State Channelizing Agencies and interact with its officials to evaluate their functioning, shortcomings and suggest steps for improvement, if any.

The Financial Bid will be evaluated by Tender Evaluation Committee in NSTFDC constituted forthis purpose.

The Financial Bid should be submitted for physically inspecting 5300 beneficiaries and 150 non borrowers in the country financed during 2018-19 to 2022-23 for all schemes of NSTFDC as per the statement showing list of beneficiaries financed under schemes.

Proforma for submitting the Financial bid: **(Amount in Rs.)**

Sr No	Particulars	All-inclusive Per Beneficiary cost	Total Cost
A	For Sample Beneficiaries financed under various schemes of NSTFDC during **2018-19 to 2022-23** from different agencies – SCAs and Banks as specified in sample data **(Total 5300 and 150 non borrowers**)		
B	Undertake study about functioning of Agencies of NSTFDC (SCAs and Banks) and as specified in ToR. 17 State Channelising Agencies, 2 Public Sector Undertaking Banks, 18 Regional Rural Banks, NKFL and Stree Nidhi		
C	100 Success stories of beneficiaries alongwith photographs of their units to be covered evenly across all states.		
	Total Cost for the whole assignment (excluding statutory taxes) – (A+B+C)		

Physical visit is to be carried out to Beneficiaries, SCAs and Banks.

I undertake that I have enclosed the EMD of Rs. 1.00 lacs (Rupees One lakh Only) by way of DD/Bankers' Cheque/ Bank Guarantee No.________Dt.___.

Signature and seal of the Authorized signatory

Place: **Date :**

Note : No. of beneficiaries may vary 5% to 10%. The payment will be paid proportionately.

Annexure IV

TIME FRAME & TERMS OF PAYMENT OF STUDY

Time frame of the study:

- Questionnaires shall be devised by Evaluating Agency and submitted to NSTFDC, for comments of NSTFDC, within 15 days from the date of signing of MOU. NSTFDC shall respond within 6 days from the date of receipt of the questionnaires.

- **Submission of Draft Report:** Draft Report for study, on SCAs and NSTFDC, shall be submitted by the Evaluating Agency to NSTFDC within a period of **Four months** from the date of signing of MOU.

- Presentation on the Draft Report shall be made by the Evaluating Agency in the office of NSTFDC at New Delhi, after submission of Draft Report. Date and time of Presentation shall be finalized in consultation with NSTFDC.

- NSTFDC shall submit its comments / suggestions on the Draft Report within 10 days from the date of its Presentation.

Submission of Final Report:

- The Evaluating Agency would be required to incorporate such additional information / comments / suggestions in the Final Report, as may emerge on examination of Draft Report and / or in a presentation meeting on the Draft Report.
- Duly updated Final Report shall be submitted to NSTFDC within one month from the date of receipt of comments from NSTFDC.
- Evaluating Agency shall submit 20 copies of final report and two soft copies of report in CD form.
- Delay in submission of Draft/Final report and/ or otherwise report not found acceptable by NSTFDC would be dealt with as per the terms and conditions of MOU.

TERMS OF PAYMENT

The NSTFDC shall release the cost of assignment to the consultancy agencies through RTGS asper the following pattern:

Payment Schedule:

- **30%** of advance to be paid on acceptance of terms and conditions in the work order. The agency desirous of availing advance shall have to provide Bank Guarantee from a Scheduled Bank equivalent to the advance amount valid for a period of One year from the date of work order or Agency has the option not to draw the 30% advance of value of work order.

- **30%** to be paid after submission of draft reports by the Agency.

- **40%** to be paid after submission of final report along-with tax invoice

In case of any dispute, the decision of Chairman cum Managing Director of NSTFDC shall be final and binding. Any dispute arising out of this agreement which cannot be amicably settled shall be referred to the sole arbitrator to be appointed by the Chief Executive of NSTFDC and the arbitration would be governed with the provisions of the Indian Arbitration and Conciliation Act 1996. The place of arbitration shall be at New Delhi.

The Delhi Courts shall have the sole and exclusive jurisdiction to decide the issue of any dispute.

In the event of furnishing of false or frivolous information, NSTFDC may take actions as deemed, fit by it on a case to case basis. NSTFDC may penalize the agency if information on beneficiaries furnished in the draft report are found to be false on the basis of test checks carried out at the level of NSTFDC.

Annexure-V

ACCEPTANCE OF TERMS AND CONDITIONS

i. The income tax if applicable, shall be deducted at source unless exempted by the Income Tax Department.

ii. The statutory tax/service charge, wherever applicable, shall be paid by NSTFDC at applicable rates in addition to the evaluation cost.

iii. Further, the selected agency shall also be required to provide Bank Guarantee equalto 30% of the work order towards mobilization advance to be released by NSTFDCat the time of submission of countersigned work order duly accepting the terms & conditions laid down by NSTFDC. The Bank Guarantee will have validity of one yearfrom the date of work order. This Bank Guarantee shall be payable by an agency desirous of availing mobilization advance to start the work or Agency has the option not to draw the 30% advance of value of work order.

iv. Agencies not carrying out the work assigned as per the guidelines shall be warned to complete the work as per the specification. In case the agency still does not comply with the instructions, the work order will be cancelled and PBG would be forfeited. Further, the agency could be blacklisted and no correspondence, in this regard shall be entertained.

v. All documents attached with the Tender form should be signed and stamped by an authorized signatory of the Agency.

vi. It is presumed that the agencies submitting the tender have read and fully understood all the terms and conditions and instructions contained in the Tender Document. No enquiry, verbal or written, shall be entertained in respect of acceptance/rejection of the Tender till the finalization of the Tender.

vii. Any Act on the part of the Agency to influence anybody in the Corporation shall be liable for rejection of the Tender.

viii. The successful bidding Agencies shall not sub-let/ outsource transfer the job to any other Agencies in any manner.

ix. NSTFDC reserves the right to postpone/recall/reject the full or part of the Tender without assigning any reasons thereof.

x. NSTFDC shall not be responsible either for non-receipt of the quotation or its receipt after the stipulated date and time due to any reasons what so ever.

xi. When deemed necessary, NSTFDC may seek clarifications on any aspect from the Agencies. However, that would not entitle the Agencies to change or cause any change in the substance of the Tender submitted or price quoted.

xii. It is mandatory to furnish original Benf. verification proforma (duly filled-in) must be furnished alongwith high end color resolution photograph (post card size) of the beneficiaries along with his / her unit. NSTFDC shall have right to deduct Rs. 100/- per beneficiary, in case of non-furnishing of photo.

xiii. In case of any dispute, the decision of Chairman cum Managing Director of NSTFDC shall be final and binding. Any dispute arising out of this agreement which cannot be amicably settled shall be referred to the sole arbitrator to be appointed by the CMD, NSTFDC and the arbitration would be governed with the provisions of the Indian Arbitration and Conciliation Act 1996. The place of arbitration shall be at New Delhi. Further any dispute between CPSE and Govt. Deptt/ Organisation shall be governed under AMRCD guideline of Department of Public Enterprises.

xiv. The Delhi Courts shall have the sole and exclusive jurisdiction to decide the issue of any dispute.

We agree to the above Terms and Conditions in total with all its terms andconditions and sign herewith as token of our agreement.

Place:
Date :

Signature with Organizational Seal

CORPORATE PROFILE OF NSTFDC

1. **Organization:** National Scheduled Tribes Finance and Development Corporation **(NSTFDC)** is an apex organization set up exclusively for economic development of Scheduled Tribes. This Corporation was incorporated as a Govt. Company under the Ministry of Tribal Affairs (MoTA) and granted license under Section 25 of the Companies Act, 1956 (now Section 8 of the Companies Act, 2013). It is managed by the Board of Directors with representation from Central Govt., State Channelizing Agencies, National Bank for Agriculture and Rural Development (NABARD), Industrial Development Bank of India (IDBI) Tribal Co-operative Marketing Development Federation of India Ltd. (TRIFED) and eminent persons representing Scheduled Tribes. The Corporation plays a leading role in economic up-liftment of Scheduled Tribes by providing financial assistance at concessional rates of interest through channelizing agencies.

2. **Mission, Objectives and Functions:**

   a. **Mission:** Socio-Economic Development of Scheduled Tribes on sustainable basis.

   b. **Objective:** NSTFDC is an Apex organization under MoTA for providing financial assistance for the socio-economic development of Scheduled Tribes. The broad objectives of NSTFDC are:

      - To identify economic activities of importance for Scheduled Tribes so as to generate self-employment and raise their level of income.
      - To upgrade skills and process used by the Scheduled Tribes by providing both institutional and on the job training.
      - To make the existing State/ UT Scheduled Tribes Finance and Development Corporations (SCAs) and other developmental agencies engaged in the economic development of Scheduled Tribes more effective.
      - To assist SCAs in project formulation, implementation of NSTFDC assisted schemes and in imparting training to their personnel.
      - To monitor implementation of NSTFDC assisted schemes in order to assess their impact.

c. **Functions:**
   - To generate awareness amongst the STs about NSTFDC concessional schemes.
   - To provide assistance for skill development and capacity building of beneficiaries as well as officials of SCAs.
   - To provide concessional finance for viable income generation scheme through SCAs and other agencies for socio-economic development of eligible Scheduled Tribes.
   - To assist in market linkage of tribal produce.

3. **Share Capital:** The Authorized share capital of the Corporation is ₹750 crore and paid up share capital is ₹750 crore as on date.

4. **Eligibility Criteria:** The following are the eligibility criteria for availing financial assistance from NSTFDC:

   a. **Individuals / Self Help Groups:**
      - All applicant(s)/ member(s) should belong to the Scheduled Tribes Community.
      - Annual family income of the applicant(s) should not exceed ₹3.00 lakh p.a. both for rural and urban areas.

   b. **Co-operative Society(ies):** Minimum 80% or more members should belong to Scheduled Tribes Community and annual family income of the applicant(s) should not exceed double the poverty line. In case of change in membership, the said Co-operative Society shall ensure that percentage of ST members does not fall below 80% during the currency of the NSTFDC loan.

   c. Scheduled Tribes having income above Double the Poverty Line (DPL) and upto ₹6.00 lakh p.a. at a rate of interest, 2% below the commercial bank's lending rates.

5. **Schemes:** The Corporation provides financial assistance for income generation activities and marketing support assistance for economic upliftment of Scheduled Tribes. The details of schemes of NSTFDC are as under:

a. **Schemes under Income Generation Activities:**

- **Term Loan Scheme:** NSTFDC provides Term Loan for viable projects costing upto ₹50.00 lakh per unit. Under the scheme, financial assistance is extended upto 90% of the cost of the project and the balance is met by way of subsidy / promoter contribution / margin money.
- **Adivasi Mahila Sashaktikaran Yojana (AMSY):** This is an exclusive scheme for economic development of Scheduled Tribes Women. Under the scheme, NSTFDC, provides loan upto 90% for projects costing upto ₹2.00 lakh. Financial assistance under the scheme is extended at highly concessional rate of interest of 4% per annum.
- **Micro Credit Scheme for Self Help Groups (MCF)**: This is an exclusive scheme for Self Help Groups for meeting small loan requirement of ST member. Under the scheme, the Corporation provides loans upto ₹50,000/- per member and maximum ₹ 5 Lakh per Self Help Group (SHG).
- **Adivasi Shiksha Rrinn Yojana (ASRY)**: This is an Education loan scheme to enable the ST students to meet expenditure for pursuing technical and professional education including Ph.D. in India. Under this scheme, the Corporation provides financial assistance upto ₹10.00 lakh per eligible family at concessional rate of interest of 6% per annum.
- **Tribal Forest Dwellers Empowerment Scheme**: The objective of the scheme is to generate awareness, provide training to beneficiaries, give NSTFDC's concessional financial assistance, assist in market linkage etc. to the Scheduled Tribes forest dwellers vested land rights under Forest Rights Act, 2006. Under the scheme, NSTFDC provides loan upto 90% for schemes costing upto ₹2 lakh at concessional rate of interest of 4% p.a. payable by the beneficiaries.
- **Margin Money Support Scheme for ST Entrepreneurs:** Under this scheme, the eligible ST Entrepreneurs are allowed to avail financial assistance of NSTFDC to the extent of 15% of the total project cost under Stand-Up India Scheme.

b. **Marketing Support Assistance:** The Corporation provides financial assistance to meet Working Capital requirement of agencies engaged in procurement and marketing of Minor Forest Produce (MFP) and other tribal products.

c. **Financial assistance extended by NSTFDC by way of Grant:**

- **For Skill and entrepreneurial development programme:** In order to create opportunities for Self-employment/ employment financial assistance in the form of grant is provided for skill and entrepreneurial development of eligible Scheduled Tribes.
- **For Computerization of database of SCAs:** NSTFDC also provides one-time assistance in the form of grant upto ₹2 lakh per SCA for computerization of their database.

Lending Norms in brief for the Income Generation Schemes of NSTFDC are as under:

<table>
<tr><th rowspan="2">S. No.</th><th rowspan="2">Type of Assistance</th><th rowspan="2">Unit cost upto</th><th rowspan="2">NSTFDC's share upto</th><th colspan="2">Interest payable per annum</th></tr>
<tr><th>By SCAs</th><th>By Beneficiaries</th></tr>
<tr><td rowspan="6">1.</td><td rowspan="6">Term Loan Scheme</td><td rowspan="6">₹50.00 lakh</td><td rowspan="6">90% of unit cost</td><td>3%</td><td>6%</td></tr>
<tr><td colspan="2">(Upto ₹5.00 lakh per unit as NSTFDC share)</td></tr>
<tr><td>5%</td><td>8%</td></tr>
<tr><td colspan="2">(Upto ₹10.00 lakh per unit as NSTFDC share)</td></tr>
<tr><td>7%</td><td>10%</td></tr>
<tr><td colspan="2">(Above ₹10.00 lakh per unit as NSTFDC share)
(The above rates of interest are not on slab basis.)</td></tr>
<tr><td>2.</td><td>Adivasi Mahila Sashaktikaran Yojana (AMSY)</td><td>₹2.00 lakh</td><td>90% of unit cost</td><td>2%</td><td>4%</td></tr>
<tr><td>3.</td><td>Micro Credit Scheme for Self Help Groups (MCF)</td><td>₹50,000/- per member and ₹5 Lakh per SHG</td><td>100%</td><td>3%</td><td>6% (payable by SHGs)</td></tr>
<tr><td>4.</td><td>Adivasi Shiksha Rrinn Yojana (ASRY)</td><td>₹10 Lakh</td><td>90% of loan amount</td><td>3%</td><td>6%</td></tr>
<tr><td>5.</td><td>Tribal Forest Dwellers Empowerment Scheme</td><td>₹2 Lakh</td><td>90% of loan amount</td><td>2%</td><td>4%</td></tr>
</table>

Annexure "VII - A"

Terms of Reference

TERMS OF REFERENCE FOR IMPACT ASSESSMENT/EVALUATION STUDY OF NSTFDC SCHEMES BEING IMPLEMENTED THROUGH STATE CHANNELISNG AGENCIES (SCAs)

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1. OBJECTIVE

The objective of the study is to review extending of NSTFDC schemes to the target group through SCAs *inter-alia* evaluate/ assess the effectiveness of schemes being implemented, their impact on the target group and to suggest ways and means for making the existing mechanism more effective for wider outreach to the STs.

2. SCOPE OF THE STUDY

A) IMPACT ASSESSMENT OF SCHEMES ON TARGET GROUP

i) To evaluate effectiveness of the schemes being implemented along with mechanism for their implementation, monitoring and loan recovery.

ii) Review of Performance of certain schemes of NSTFDC like Tribal Forest Dwellers Empowerment Scheme, Stand-Up India Scheme, and Education Loan which have not been able to take off and reach the target group in desired quantum.

iii) Method(s) of recovery and percentage of actual recovery from beneficiaries who have availed finance from NSTFDC

iv) To assess impact of concessional financial assistance on the socio-economic improvement of the target group, developmental indices like change in income level, healthcare, food intake, mainstreaming of children to school, effect on migration etc. Impact assessment may include;

a) Comprehensive analysis of pre and post assistance outcomes of the assisted households. Percentage of beneficiaries who have been able to earn the sustainable income.

b) Comparison of assisted Scheduled Tribes with other non-borrowers in the program areas and borrowers from other commercial sources.

c) To assess capacity and capability of organizations (SCAs/ Agency) towards effective implementation and monitoring of schemes with reference to existing mechanism, availability of financial resources, infrastructure, manpower etc.

d) To analyze the prospects of employment amongst the Scheduled Tribes in Social Sector and suggest initiatives to be taken to bridge the skill gap & enhance the employability prospects.

iv) 50 success stories covering all states of beneficiaries availing finance under NSTFDC schemes are to be covered, photographs and videos to be made available. Success stories should be drawn from all states.

v) Need for Capital Infusion in NSTFDC:

B) CONFORMITY WITH NORMS OF NSTFDC

i) To ascertain whether NSTFDC funds are extended to only ST beneficiaries.

ii) To ascertain whether the beneficiary fulfill the income criteria to avail NSTFDC scheme.

iii) Effective interest rate charged from beneficiaries who have been provided refinance under NSTFDC schemes and ascertain whether the interest rate is in lines with the lending rate charged under NSTFDC schemes.

3. PERFORMANCE/ EFFECTIVENESS OF SCHEMES/ PROCESS ADOPTED BY SCAs

a) Methods and procedures adopted by SCAs for identification and selection of beneficiaries and their potential activities.

b) Implementation mechanism adopted by SCAs i.e. whether through headquarters/district offices/ block offices etc. for selection of beneficiaries/ providing of assets / funds etc.

c) Financial assistance extended by SCAs themselves, in implementation of NSTFDC schemes i.e. Margin Money Loan and / or subsidy etc.

d) Schemes for Income generation for STs run by SCAs.

e) Security(ies)/ sureties obtained by SCAs from the beneficiaries and types of documentation required from the beneficiaries while disbursing loans.

f) Recovery methods by SCAs and percentage of recovery from the beneficiaries.

g) Modes and methods for generating awareness about NSTFDC schemes through awareness camps, print / electronic media, etc.

h) Monitoring mechanism followed by SCAs and suggestions for its improvement.

4. BENEFICIARY RELATED FACTORS

a) Challenges faced by beneficiaries.

b) Difficulties encountered by the beneficiaries in arranging sureties/ securities and alternate ways and means, if any, for securitization of loans by SCAs.

c) Arrangement of Promoter's Contribution and Margin Money.

d) Process in availing loans.

e) Awareness level regarding NSTFDC and its schemes.

5. OTHER FACTORS TO PROMOTE IMPLEMENTATION OF NSTFDC SCHEMES

a) Availability of State Govt. Guarantee/ Any suggestion for States who are not able to provide State Govt. Guarantee

b) Subsidy schemes implemented in the State.

c) Subsidy schemes of different Ministries in the Centre/State with which NSTFDC schemes can be linked.

6. NSTFDC RELATED AREAS

a) Study of existing NSTFDC schemes, including aspects of unit cost, quantum of assistance in terms of NSTFDC share, interest rates chargeable, margin for SCAs in the interest structure etc.

b) To suggest ways and means for making the existing mechanism of NSTFDC more effective and for wider outreach to the STs.

c) Need for Capital Infusion.

7. SAMPLE SIZE AND METHODOLOGY

a) Total Sample Size to be covered: **<u>3100 and 150 non-borrowers</u>**.

b) Bank/Agency-wise Sample Size is elaborated in Annexure.

c) There shall be equitable coverage of sample in terms of age, gender, demography. There shall be sectoral representation, (agriculture, transport, service & industry) and scheme-wise representation.

d) **List of assisted beneficiaries:** District wise details of beneficiaries (Name, Father's Name and their Postal Address, Mobile no.s etc.) in terms of **sample size** will be provided to Evaluating Agency.

a) Data Collection and Analysis:

4 set of Questionnaire to be prepared by the evaluating agency for collection and analysis of data in respect of:

i) Beneficiaries ii) Non beneficiaries iii) Data about SCAs/ Agency iv) Data about NSTFDC.

ii) Evaluating Agency shall undertake field visits and interact with all stakeholders for collection / collation of primary data.

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Annexure "VII - B"

Terms of Reference

TERMS OF REFERENCE FOR EVALUATION STUDY ON REFINANCING TO STs UNDER VARIOUS SCHEMES OF NSTFDC THROUGH BANKS – REGIONAL RURAL BANKS, PUBLIC SECTOR BANKS, NATIONAL CO-OPERATIVE DEVELOPMENT CORPORATION(NCDC) NABKISAN FINANCE LTD.(NKFL) AND STREE NIDHI

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1. OBJECTIVE

The objective of the study is to review extending of NSTFDC schemes under refinance to the target group through Banks – National Co-operative Development Corporation (NCDC) and NABKISANS Finance Limited (NKFL) and Stree Nidhi *inter alia* evaluate/ assess the effectiveness of the arrangements, their impact on the target group and to suggest ways and means for making the existing mechanism more effective for wider outreach to the STs.

2. SCOPE OF THE STUDY

A) IMPACT ASSESSMENT OF SCHEMES ON TARGET GROUP

i) To evaluate effectiveness of schemes / programmes being refinanced along with mechanism for their implementation, monitoring and loan recovery.

ii) Methods of recovery and percentage of recovery from beneficiaries who have availed refinance from NSTFDC

iii) To assess impact of conessional financial assistance towards socio-economic improvement of the target group, developmental indices like change in income level, healthcare, food intake, mainstreaming of children to school etc. Impact assessment may include;

a) Comprehensive analysis of pre and post assistance outcomes of the assisted households.

b. Comparison of assisted Scheduled Tribes with other non-borrowers in the program areas and borrowers from other commercial sources.

c) To assess capacity and capability of organizations (Banks/ Agency) towards effective implementation and monitoring of schemes with reference to existing mechanism, availability of financial resources, infrastructure, manpower etc.

iv) 60 success stories of beneficiaries (minimum 5 from each agency) who have availed refinance of NSTFDC are to be covered, photographs and videos to be made available

B) CONFORMITY WITH NORMS OF NSTFDC

i) To ascertain whether NSTFDC funds are extended to only ST beneficiaries.

ii) To ascertain whether the beneficiary fulfill the income criteria to avail NSTFDC scheme.

iii) Effective interest rate charged from beneficiaries who have been provided refinance under NSTFDC schemes and ascertain whether the interest rate is in lines with the lending rate charged under NSTFDC schemes.

iv) Time lag (if any) in switching over to NSTFDC rate of interest.

3. PERFORMANCE/ EFFECTIVENESS OF SCHEMES/ PROCESS ADOPTED BY BANKS AND OTHER AGENCIES

a) Methods and procedures adopted by Banks, NCDC, Stree Nidhi & NKFL for screening loan application or identification and selection of beneficiaries and their potential activities.

b) Implementation mechanism adopted by Banks, NCDC, Stree Nidhi, NKFL i.e. whether through headquarters/district offices/ block offices etc. for selection of beneficiaries/ providing of assets / funds etc.

c) Support assistance in terms of Margin Money Loan and / or subsidy extended by Banks, NCDC, Stree Nidhi & NKFL themselves, in implementation of NSTFDC schemes.

d) Schemes for income generation for STs run by Banks.

e) Security(ies)/ sureties taken by Banks, NCDC, NKFL, Stree Nidhi from the beneficiaries and loan documentation required from the beneficiaries before sanction of loans .

f) Recovery methods used by Banks, NCDC, Stree Nidhi and NKFL and percentage of recovery from the beneficiaries of NSTFDC.

g) Modes and methods for generating awareness about NSTFDC schemes through awareness camps, print / electronic media, etc.

h) Monitoring mechanism followed by Banks, NCDC, Stree Nidhi and NKFL and suggestions for its improvement.

4. BENEFICIARY RELATED FACTORS

Determining the satisfaction level of beneficiaries and Challenges faced by beneficiaries in terms of the following:

a) Difficulties encountered by the beneficiaries in arranging sureties/ securities and alternate ways and means, if any, for securitization of loans.
b) Arrangement of Promoter's Contribution/ Margin Money.
c) Process in availing loans.
d) Time lag from the date of loan application to receipt of sanctioned loan/asset(s).
e) Awareness level regarding NSTFDC and its schemes.
f) any other

5. OTHER FACTORS AFFECTING IMPLEMENTATION OF NSTFDC SCHEMES

a) Loan schemes extended by State Govt. / Banks/ Agencies and the interest rate charged.
b) Subsidy schemes implemented in the State.
c) Any other factor.

6. NSTFDC RELATED AREAS

Study of existing NSTFDC schemes, including aspects of unit cost, quantum of assistance in terms of NSTFDC share, interest rates chargeable, margin in the interest structure etc.

7. SAMPLE SIZE TO BE COVERED FROM FIANCIAL YEAR 2018-19 TO 2022-23 ACROSS INDIA:

a) Total Sample Size to be covered: **2200 and 150 non-borrowers.**

b) Bank/Agency-wise Sample Size is elaborated in Annexure.

c) There shall be equitable coverage of sample in-terms of age, gender & demography. There shall be sectoral representation, (agriculture, transport, service & industry) and scheme-wise representation *viz.* Term loan, AMSY, MCF etc.
d) **List of assisted beneficiaries:** District wise details of beneficiaries (Name, Father's Name and their Postal Address, Mobile nos. etc.) in terms of **sample size** will be provided to Evaluating Agency.

a) **Data Collection and Analysis:**

4 set of Questionnaire to be prepared by the evaluating agency for collection and analysis of data in respect of:

i) Beneficiaries ii) Non beneficiaries iii) Data about the refinanced Agency.

ii) Evaluating Agency shall undertake field visits and interact with all stakeholders for collection / collation of primary data.

****

Annexure VIII A

NSTFDC

List - Address of State Channelising Agencies (SCA)

Sl. No	State	SCA
1	Andhra Pradesh	Andhra Pradesh State Financial Corporation (APSFC) Plot OS No.2, 2nd Cross , 3rd Road Industrial Park, Auto Nagar Vijayawada - 520007 ANDHRA PRADESH
2		A .P. Scheduled Tribes Coop. Finance Corpn. Ltd. (TRICOR), 40-6-22/A 1st Floor, above Syndicate Bank, Revenue Colony Kandhari Hotel Road, Vijaywada - 520010 ANDHRA PRADESH.
3	Gujarat	Gujarat Tribal Development Corporation (GTDC) Birsa Munda Bhawan , Ground Floor , Sector-10A , GANDHI NAGAR-382010, GUJARAT
4	Himachal Pradesh	Himachal Pradesh Scheduled Castes Scheduled Tribes Dev. Corporation (HPSCSTDC) Kalyan Bhawan, Near Ambusha Resort, SOLAN – 173 212 HIMACHAL PRADESH.
5	Jammu & Kashmir	J&K Scheduled Castes, Scheduled Tribes & Backward Classes Development Corporation, 715-A, Last Morh, Gandhi Nagar JAMMU-180004
6	Jharkhand	The Jharkhand State Tribal Co-operative Dev. Corpn. Ltd., 1st Floor, Kalyan Complex, Balihar Road, Morabadi, RANCHI – 834 008 JHARKHAND.
7	Kerala	Kerala State Women's Development Corporation (KSWDC), Basanth T.C. 20/2170 Kowdiar Ave Road Opposite Manmohan Bunglow, Kanaka Nagar, Kowdiar, Thiruvananthapuram, Kerala 695003.

Sl. No	State	SCA
8	Kerala	Kerala State Development Corporation For Scheduled Castes & Scheduled Tribes Ltd., (KSDC) P.B. No. 523, Town Hall Road, THRISSUR – 680 020, KERALA
9	Maharashtra	Shabari Adivasi Vitta Va Vikas Mahamandal Maryadit, Adivasi Vikas Bhawan (SAVVMM) 3rd Floor, Ram Ganesh Gadkari Chowk, Old Agra Road, NASHIK – 422 002 MAHARASTRA
10	Nagaland	Toka Multipurpose Co-op Society, H Appartments, 2B-R4, 4th Floor, Zion Hospital Road Purana Bazar, Dimapur, Nagaland – 797112
11	Nagaland	Nagaland Industrial Devp. Corporation Limited (NIDC), IDC House, P.B. No. 5, DIMAPUR – 797 112, NAGALAND.
12	Rajasthan	Rajasthan Scheduled Castes & Scheduled Tribes Finance & Development Co-op. Corporation (RSCSTDC) , Nehru Sahkar Bhawan, Central Block, IIIrd Floor, Bhawani Singh Road, JAIPUR –302 002. RAJASTHAN.
13	Sikkim	Sikkim Scheduled Castes, Tribes & Backward Classes Dev. Corp. Ltd, (SABBCO) Sonam Tshering Marg (Kazi Road), GANGTOK – 737 101 SIKKIM
14	Tripura	Tripura Scheduled Tribes Co-op. Development Corpn. Ltd., Supari Bagan, Krishna Nagar, P.O. Lake Chowmuhani, AGARTALA – 799 001 TRIPURA.

Sl. No	State	SCA
15	Uttaranchal	Uttaranchal Bahudeshiya Vitta Evam Vikas Nigam (UBEVN), Bhagat Singh Colony Directorate of Tribals Adhoiwala, Dehradun – 248001 Uttaranchal
16	West Bengal	West Bengal Tribal Development Cooperative Corporation ltd (WBTDC), Sidhu Kanu Bhawan, KB-18, Sector-III, Salt lake ,.Bidha Nagar, Kolkata – 700 001 WEST BENGAL
17	West Bengal	West Bengal SCs & STs Development & Finance Corporation (WBSCSTFDC), CF-217/A/1, Sector - I Salt Lake KOLKATTA – 700 064, WEST BENGAL.

List - Address of Rurual Regional Banks, PSU Banks, NKFL and Stree Nidhi

Sl. No.	Bank Name	Address
Rural Banks		
1	Andhra Pradesh Grameena Vikas Bank	Head Office: Door No.2-5-8/1, Ram Nagar,Hanmakonda – 506001, Warangal (City & Dist.), Telangana State.
2	Karnataka Vikas Grameena Bank	Head Office: P.B. No. 111, Belgaum Road, Bharwad - 580 008, Karnataka
3	Kerala Gramin Bank	Head Office: Financial Inclusing Wing, Kerala Gramin Bank, KGB Towers, AK Road, Malappuram - 676 505
4	Tamil Nadu Grama Bank	Credit Department, Head Office, Salem, No. 6, Yercaud Main Road, Hasthampatti, Salem, Tamil Nadu - 636 007
5	Telangana Grameena Bank	2-1-520, 2nd Floor, Vijayasri Sai Celestia, Street No. 9, Shankermutt Road, Nallkunta, Hyderabad, Telangana - 500 044
6	Baroda Gujarat Gramin Bank	3rd and 4th Floor, Suraj Plaza-1, Sayajiganj, Vadodara-390 005
7	Saurashtra Gramin Bank	Wing-2, 1st Floor, LIC Jeevan Prakash Building, Tagore Marg, Rajkot- 360001
8	Jharkhand Rajya Gramin Bank	3rd Floor, Zila Parishad Market Complex, Kutchery Road, Ranchi - 834001
9	Odisha Gramya Bank	Jagamara, Sundarpada Rd, Gandamunda, Pokhhariput, Bhubaneswar, Odisha, Pin: 751030
10	Utkal Grameen Bank	Club Para,Bolangir (Orissa) 767001
11	Uttarakhand Gramin Bank	18,New Road,Dehradun, Uttarakhand-248001
12	MP Gramin Bank	C21, Business Park, C21 Square, Opposite Radisson Blue, MR-10, Indore-452010.
13	Assam Gramin Vikash Bank	Head Office: Guwahati Mahapurush Srimanta Sankardev Path. Adam's Plaza. Christian Basti, Guwahati, Assam-781005
14	Arunachal Pradesh Rural Bank	Head Office: Naharlagun- E-Sector, Shiv-Mandir Road, Papum Pare District. Naharlagun 791110,
15	Manipur Rural Bank	Head Office Keishampat, Imphal-795001
16	Meghalaya Rural Bank	Head Office: KJP Assembly Conference Centre, IGP, Central Ward, Shillong, East Kashi Hills. Meghalaya-793001

Sl. No.	Bank Name	Address
17	Mizoram Rural Bank	Head Office Head Office, B-5, Babu Tilla, MC Donald Hill, Zarkawt, Aizawl-796007, Mizoram.
18	Tripura Rural Bank	Head Office Credit & Refinance Department PO-Abhoynagar, Agartala West Tripura Pin-799005

PSU Banks

1	Punjab National Bank	HO: Agriculture Division, 4th Floor, West Wing, Plot No. 4, Sector 10, Dwarka, New Delhi-75
2	Central Bank of India	Jeevan Tara Building, Parliament Street, New Delhi-110001.

1	NKFL	NABKISAN Finance Ltd., NABARD Head Office, Ground Floor, 'D' Wing, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051

1	Stree Nidhi - Andhra Pradesh	Stree Nidhi Credit Co operative Federation IInd Floor, NTR Administrative Building, RTC Complex, Vijayawada – 500 004 Andhra Pradesh
2	Stree Nidhi - Telangana	Stree Nidhi Credit Cooperative Federation Ltd., Department of Rural Development, Government of Telangana, 401,402, 5-9-22/B, My Home Sarovar Plaza, Secretariat Road, Telangana

NSTFDC **Annexure -IX A**

Sample size of beneficiaries for SCAs (State Channelizing Agencies)

Sl. No	State	SCA	Beneficiaries F.Y 2018-23	Sample	Total
1	Andhra Pradesh	Andhra Pradesh State Financial Corporation (APSFC)	149	20	80
		A.P. Scheduled Tribes Cooperative Finance Corpn. Ltd. (TRICOR)	263	60	
2	Chhattisgarh	Tribal Co-operative Marketing Federation of India (TRIFED)	2	0	0
3	Gujarat	Gujarat Tribal Dev. Corporation (GTDC)	28536	1500	1500
4	Himachal Pradesh	Himachal Pradesh Scheduled Castes Scheduled Tribes Dev. Corporation (HPSCSTDC)	218	50	50
5	Jammu & Kashmir	J&K Scheduled Castes, Scheduled Tribes & Backward Classes Development Corporation	1564	100	100
6	Jharkhand	Jharakhand State Tribal Coop. Dev. Corpn. Ltd.	120	25	25
7	Kerala	Kerala State Women Development Corporation Ltd. (KSWDC)	314	35	95
	Kerala	Kerala State Development Corpn. For Scheduled Caste& Sheduled Tribes Ltd. (KSDC)	924	60	
8	Maharashtra	Tribal Co-operative Marketing Federation of India (TRIFED)	1		50
9	Maharashtra	Shabari Adivasi Vitta Va Vikas Nigam, Nasik (SAVVMM)	1048	50	
10	Nagaland	Toka Multipurpose Co-operative Society Ltd. (TMCS)	98	20	45
11	Nagaland	Nagaland Industrial Devp. Corporation Ltd. (NIDC)	174	25	
12	Rajasthan	Rajasthan SC & ST Fin. &Dev. Co-op. Corpn. (RSCSTDC)	8030	200	200
13	Sikkim	Sikkim Scheduled Castes, Tribes & Backward Classes Dev. Corpn. Ltd (SABBCO)	137	30	30
14	Tripura	Tripura Scheduled Tribes Co-op. Development Corpn. Ltd. (TSTCDC)	1582	150	150
15	Uttaranchal	Uttranchal Bahuudheshya Vitta Evam Vikas Nigam (UBEVN)	19	5	5
16	West Bengal	West Bengal Tribal Development Cooperative Corporation (WBTDC)	26206	680	770
	West Bengal	West Bengal SC’s & STs Dev. Fin. Corp. (WBSCSTFDC)	597	90	

Sl. No	State	SCA	Beneficiaries F.Y 2018-23	Sample	Total
		Total	**69982**	**3100**	**3100**

SCAs - Not availed funds from 2018-23

1	Mizoram	Mizoram Khadi & Village Industries Board. (MKVIB)	0		
2	Manipur	Manipur Tribal Dev. Corpn. Ltd. (MTDC)	0		
		North Eastern Development Finance Corporation Ltd. (NEDFI)	0		
3	Odisha	Orissa Scheduled Castes Scheduled Tribes Dev. & Fin. Coop. Corpn. Ltd. (OSFDC)	0		
4	Bihar	Bihar State Scheduled Castes Co-operative Dev.Corp.Ltd. (BSSCCDC)	0		
5	Goa	Goa State Scheduled Tribes Finance & Development Corp. Ltd. (GSSTFDC)	0		
6	Madhya Pradesh	M.P. Adivasi Vitta Aivam Vikas Nigam (MPAVVN)	0		
7	Uttar Pradesh	Uttar Pradesh Scheduled Tribes Fin. & Dev. Corp. (UPSCSTFDC)	0		
8	Dadra & Nagar Haveli	Dadra & Nagar Haveli, Daman & Diu SCs/STs Other BC's & Minorities Fin & Dev. Corpn. Ltd.	0		
9	Karnataka	Dr. Ambedkar Development Corporation (DRADC)	0		
		Karnataka Maharshi Valmiki Scheduled Tribes Development Corporation Ltd. (KMVSTDC)	0		
10	Lashdweep	Lakshdweep Dev Corporation Limited (LDCL)	0		
11	Tamil Nadu	Tamil Nadu Adi Dravidar Housing & Dev.Corpn.Ltd (TAHDCO)	0		
12	Delhi	TRIFED	0		

*** A slight deviation in Agency-wise (if need arise) Sample size may be done.**

NSTFDC			Annexure -IX B	
Sample size of beneficiaries for Banks, National Co-operative Development Corporation (NCDC), NABKISAN Finance Limited (NKFL) AND STREE NIDHI				
Name of the State		**Beneficiaries F.Y 2018-23**	**Sample**	**Total**
ARUNACHAL PRADESH	Arunachal Pradesh Rural Bank (APRB)	10412	100	150
	Bank of Baroda	1		
	National Co-operative Development Corporation (NCDC)	3773	50	
ASSAM	Assam Gramin Vikas Bank (AGVB)	177	17	17
	UCO BANK	0		
	Langpi Debangi Rural Bank (LDR Bank)	0		
	Assam Gramin Bank (AGB)	0		
	Punjab National Bank (PNB)	2		
	Bank of Baroda	2		
ANDAMAN & NICOBAR ISLANDS	National Co-operative Development Corporation (NCDC)	7501	100	100
BIHAR	NABKISAN Finance Limited (NKFL)	955	25	25
MEGHALAYA	Meghalaya Co-operative Apex (MCAB)	6147	100	235
	Meghalaya Rural Bank (MRB)	205	20	
	Punjab National Bank (PNB)	15	15	
	National Co-operative Development Corporation (NCDC)	35500	100	
MIZORAM	Mzoram Rural Bank (MRB)	24581	50	50
	National Co-operative Development Corporation (NCDC)	2814		
MANIPUR	Manipur Rural Bank (MRB)	110	20	32
	Bank of Baroda	12	12	
NAGALAND	Punjab National Bank (PNB)	1		117
	Bank of Baroda	17	17	
	National Co-operative Development Corporation (NCDC)	158630	100	
SIKKIM	Punjab National Bank (PNB)	1		
TRIPURA	Tripura Gramin Bank (TGB)	2143	25	25
JHARKHAND	Vanachal Gramin Bank (VGB)	0		115
	Jharkhand Rajya Gramin Bank (JRGB)	25420	25	
	Punjab National Bank (PNB)	1		
	Bank of Baroda	2		
	National Co-operative Development Corporation (NCDC)	3651	50	
	NABKISAN Finance Limited (NKFL)	1609	40	

Name of the State		Beneficiaries F.Y 2018-23	Sample	Total
WEST BENGAL	Punjab National Bank (PNB)	22	11	36
	NABKISAN Finance Limited (NKFL)	1500	25	
ODISHA	OBGB	0		165
	Central Bank of India (CBI)	2681	25	
	Utkal Gramin Bank (UGB)	253	20	
	Punjab National Bank (PNB)	82	20	
	Odisha Gramin Bank (OGB)	60929	50	
	Bank of Baroda	2		
	NABKISAN Finance Limited (NKFL)	4337	50	
CHATTISGARH	Punjab National Bank (PNB)	30	20	115
	Central Bank of India (CBI)	191	20	
	Chhattisgarh Rajya Gramin Bank (CRGB)	758	20	
	Bank of Baroda	44	10	
	NABKISAN Finance Limited (NKFL)	4196	25	
	National Co-operative Development Corporation (NCDC)	1535	20	
MADHYA PRADESH	Central Bank of India (CBI)	9202	50	190
	Madhya Pradesh Gramin Bank (MPGB)	7468	50	
	Narmada Jhabua Gramin Bank (NJGB)	795	20	
	Punjab National Bank (PNB)	92	10	
	Bank of Baroda	92	10	
	NABKISAN Finance Limited (NKFL)	16986	50	
MAHARASHTRA	Punjab National Bank (PNB)	11		65
	Bank of Baroda	16	15	
	NABKISAN Finance Limited (NKFL)	9056	50	
GUJARAT	Baroda Gujarat Gramin Bank (BGGB)	0		45
	Dena Gujarat Gramin Bank (DGGB)	0		
	Punjab National Bank (PNB)	40	20	
	GUJARAT - Saurashta Gramin Bank	5	5	
	Bank of Baroda	40		
	NABKISAN Finance Limited (NKFL)	3469	20	
RAJASTHAN	Central Bank of India (CBI)	0		75
	Punjab National Bank (PNB)	98	20	
	Bank of Baroda	1289	30	
	NABKISAN Finance Limited (NKFL)	1048	25	
JAMMU&KASHMIR	Punjab National Bank (PNB)	18	18	18
HIMACHAL PRADESH	Punjab National Bank (PNB)	46	20	20
UTTARANCHAL (Uttrakhand)	Uttarakhand Gramin Bank (UGB)	43	5	45
	Punjab National Bank (PNB)	44	20	
	NABKISAN Finance Limited (NKFL)	226	20	

Name of the State		Beneficiaries F.Y 2018-23	Sample	Total
UTTAR PRADESH	Punjab National Bank (PNB)	3		
	Bank of Baroda	4		
HARYANA	Punjab National Bank (PNB)	1		
ANDHRA PRADESH	Punjab National Bank (PNB)	9		157
	Andra Pradesh Gramin Bank (APGB)	33	7	
	Stree Nidhi	24500	110	
	NABKISAN Finance Limited (NKFL)	3669	40	
KARNATAKA	Punjab National Bank (PNB)	34	15	85
	Karnataka Vikas Gramin Bank (KVGB)	5024	50	
	Bank of Baroda	12		
	NABKISAN Finance Limited (NKFL)	2778	20	
KERALA	Punjab National Bank (PNB)	14		20
	Kerala Gramin Bank (KGB)	238	20	
TELANGANA	Punjab National Bank (PNB)	417	20	208
	Telangana Grama Bank (TGB)	30672	40	
	Andra Pradesh Gramin Bank (APGB)	123	10	
	Stree Nidhi	31250	113	
	NABKISAN Finance Limited (NKFL)	4122	25	
TAMILNADU	Tamil Nadu Gramin Bank	1284	25	90
	Punjab National Bank (PNB)	65		
	NABKISAN Finance Limited (NKFL)	8112	65	
Total		**522690**	**2200**	**2200**