

KERALA STATE BACKWARD CLASSES DEVELOPMENT CORPORATION LTD.

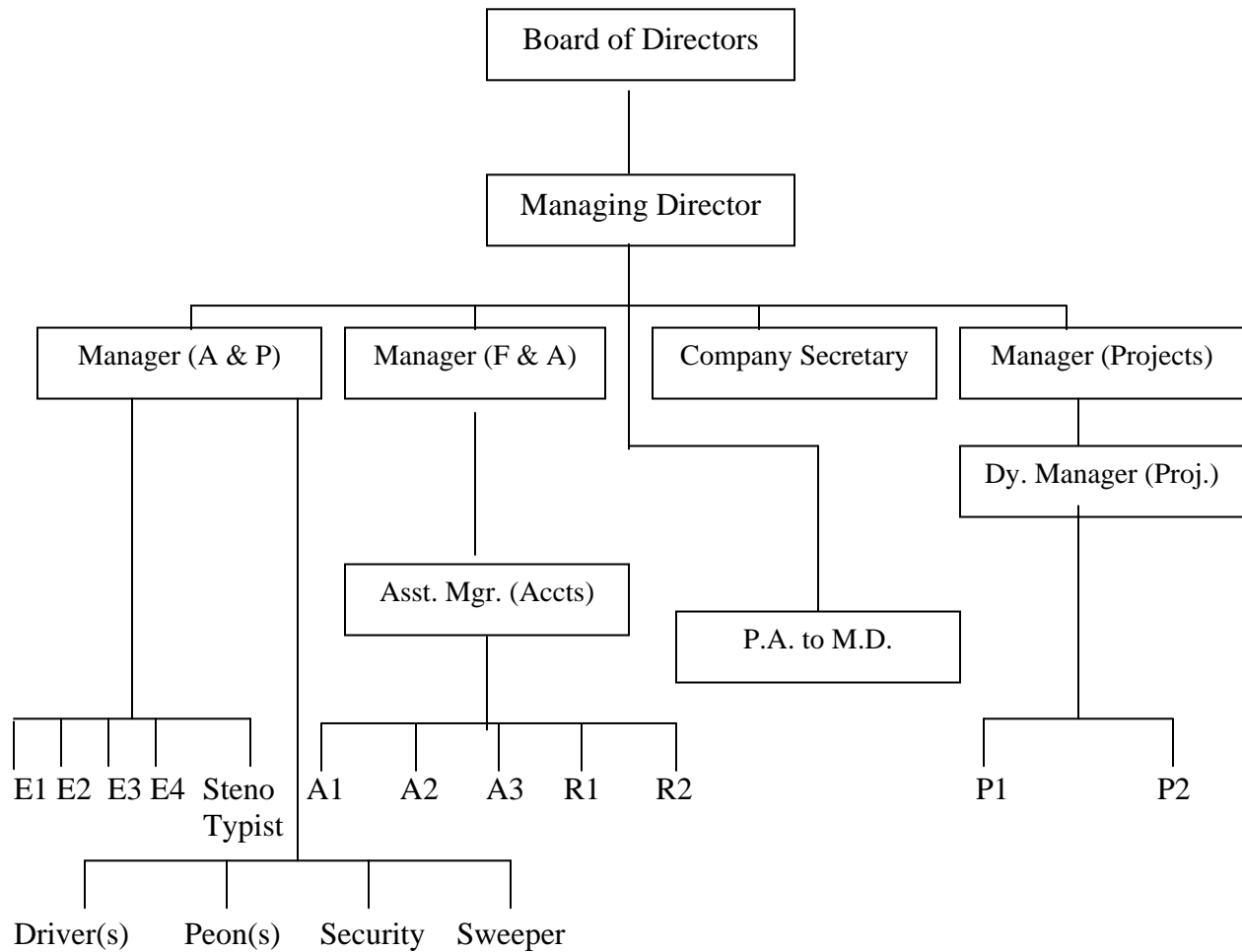
INTRODUCTION

Kerala State Backward Classes Development Corporation Ltd. (KSBCDC) is a company fully owned by the Government of Kerala, registered under the Companies Act 1956 on 28/02/1995 with registered Office at Thiruvananthapuram. The Corporation also has offices in all the 14 Districts of the State.

Acting as a major State Level Channelising Agency (SCA) of National Financing agencies, viz. National Backward Classes Finance & Development Corporation (NBCFDC) and National Minorities Development & Finance Corporation (NMDFC), KSBCDC implements their schemes by providing financial loan assistance to the members of Backward and Minority Communities.

1) ORGANISATIONAL SET UP OF KSBCDC

(a) Head Office



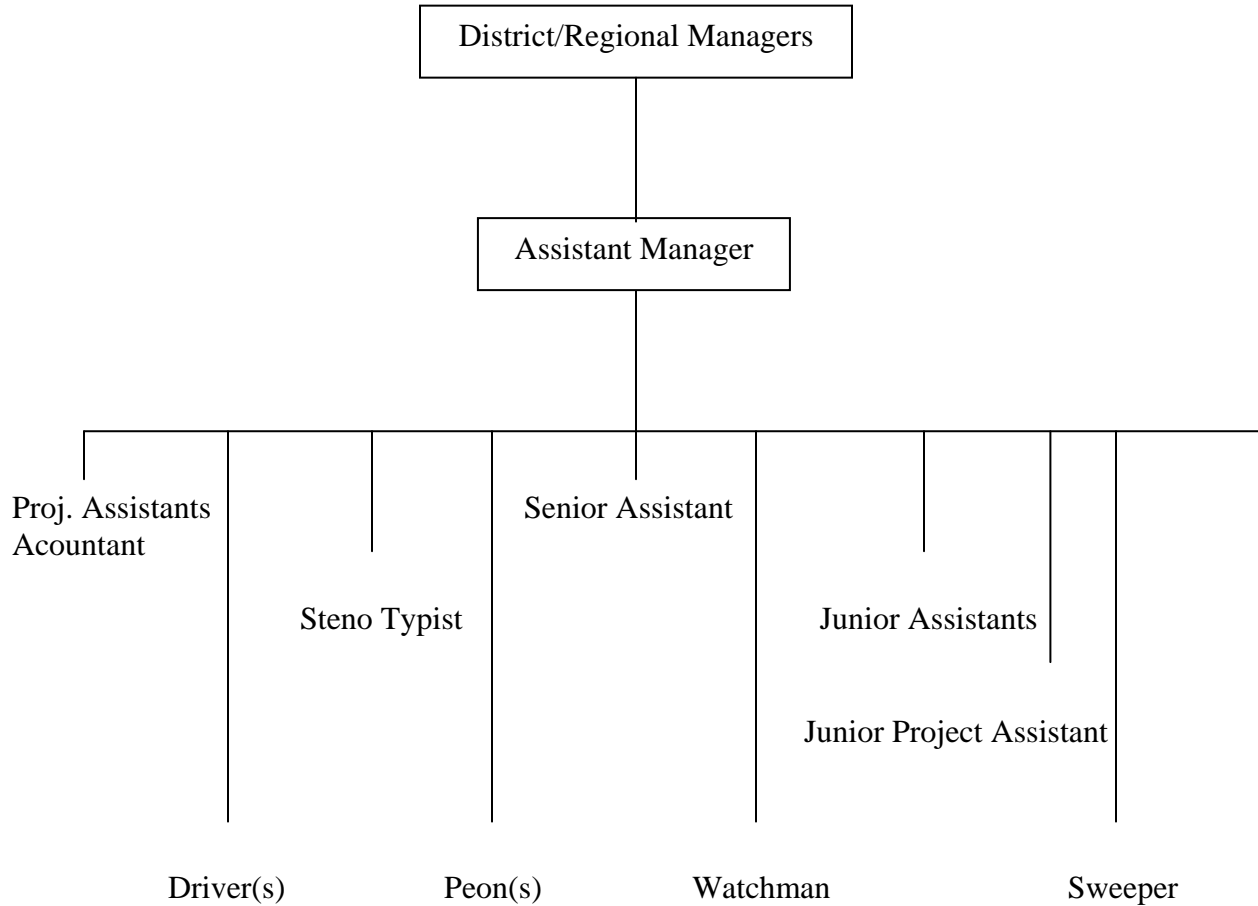
A1 – A3 - Finance & Accounts

E1 – E4 - Establishment & Administration

P1 – P2 - Projects

R1 – R2 - Recovery

(b) District Offices



2) List and Address of important officials

Members of the Director Board.

	Name & Address	Designation	Telephone	
			Office	Residence
1	Shri.C.T.Krishnan Ex.MLA Cherukunnam House Elavampadam.P.O Kizhakkancherry Palakkad.	Chairman	0471-2478826 2577550/25775 39	0492-2262299 9447757000(M)
2	Shri.A.A.Naqvi Managing Director	Director	011-6852624	09810630353 (M)

	Name & Address	Designation	Telephone	
	National Backward Classes Finance and Development Corporation, 5th Floor, NCUI Building 3, Siri Institutional Area, August Kranti Marg New Delhi-110 016.			
3	Shri.K.V.Rajendran Puthu Veedu Thamarakulam Kollam- 691 001	Director	0471-2577550	9447076608(M)
4	Shri.K.Kunhappa Karikkan House Kanul.P.O Kannur. 670 564	Director	0471-2577550	0497-2781475 9447156674(M)
5	Shri.Kunhu Meenadathur Mannethu House Meenadathur P.O. Thanalur, Malappuram – 676 107.	Director	0471-2577550	9447261141
6	Smt.Rajeswari. G Additional Secretary SC/ST Development Department Government Secretariat Thiruvananthapuram .	Director	0471-2327974	
7	Shri.R.Krishna Kumar Additional Secretary Planning & Economic Affairs Department, Government Secretariat Thiruvananthapuram .	Director	0471-2518106	9895637361(M)
8	Shri.V.Rajappan Additional Secretary Finance Department Government Secretariat Thiruvananthapuram.	Director	0471-2518326	9387838854(M)
9	Shri.V.AnilKumar Under Secretary SC/ST Development Department Government Secretariat Thiruvananthapuram .	Director	0471-2518664	9447656051(M)
10	Shri. I.A. Chakko Managing Director, KSBCDC TC 27/588 (7) & (8), Sentinel, Pattoor, Vanchiyoor P.O., Thiruvananthapuram–35	Managing Director	0471-2577541 2577540/25775 50	9447767000

Officials of KSB CDC

Head Office

	Name & Address	Designation	Telephone	
			Office	Mobile
1	Shri. I.A.Chacko	Managing Director	0471-2577541(D) 2577550 2577539/40	9447767000
2	Smt. S.Sushama	Manager (Admn. & Personnel)	2577550 2577539/40	9447700444
3	Shri.V.Rajendran	Company Secretary	2577550 2577539/40	9447700666
4	Shri.V.Rajendran	Manager (Finance & Accounts) i/c	2577550 2577539/40	9447700666
5	Shri. A.R.Rajesh	Manager (Projects) (i/c)	2577550 2577539/40	9447711444
6	Shri. A.R.Rajesh	Deputy Manager (Projects)	2577550 2577539/40	9447711444

District Offices

	Name & Address	Designation	Telephone	
			Office	Mobile
1	Shri. Sajith G.	District Manager Thiruvananthapuram	0471-2434649	9447710011
2	Shri. Baby Isac	District Manager Kollam	0471-2766276	9447710022
3	Shri. Sabu S	District Manager Pathanamthitta	0468-2226111	9447710033
4	Shri. B.Sherafudeen	District Manager Alappuzha	0477-2254121	9447710044
5	Shri. K.V.Mathew	District Manager Kottayam	0481-2303925	9447710055
6	Shri. Venugopal P.N.	District Manager Idukki	0486-2235264	9447710066

7	Smt. Preethy Joseph	District Manager Ernakulam	0484-2394005	9447710077
8	Smt. Latha V	District Manager (i/c) Thrissur	0487-2321776	9447730011
9	Shri. L.Sreeram	District Manager Palakkad	0491-2545167	9447730022
10	Shri. Muhammed Haneefa	District Manager (i/c) Malappuram	0483-2734114	9447730033
11	Shri. Kuryan Joseph	District Manager Kozhikode	0495-2761910	9447730044
12	Shri. Bahuleyan P	District Manager Wayanad	04936-246309	9447730055
13	Shri. G.S.Rajath	District Manager Kannur	0497-2706196	9447730066
14	Shri. Alosious VP	District Manager(i/c) Kasargod	04994-227060	9447730077

3) District Offices with telephone nos.

	<u>Office Phone</u>	<u>Mobile</u>
<u>Thiruvananthapuram</u> TC 5/1700, Kelachandra, Nr. Sreekrishna Swami Temple Ambalamukku, Kowdiar P.O., Thiruvananthapuram – 14	0471-2434649	9447710011
<u>Kollam</u> SNDP Union Bldg, Opp. S.N.Womens College, Kollam	0474-2766276	9447710022
<u>Pathanamthitta</u> Alumoottil Plaza, Near Collectorate, Pathanamthitta	0468-2226111	9447710033
<u>Alappuzha</u> Soumya Complex, Vellakkinar Jn., Civil Station Ward Head Post Office, Alappuzha-11	0477-2254121	9447710044
<u>Kottayam</u> Bldg. No.11/696, Erayil Kadavu, Kottayam	0481-2303925	9447710055
<u>Idukki</u> Vyapara Bhavan, Idukki Colony P.O., Cheruthoni, Idukki	0486-2235264	9447710066
<u>Ernakulam</u> Paramara Shopping Complex, Ernakulam North – 18	0484-2394005	9447710077
<u>Thrissur</u> Near Town Hall, Palace Road, Chembukavu, Thrissur-20	0487-2321776	9447730011

Palakkad

Ninan's Complex, Mettupalayam Street, Palakkad

0491-2545167

9447730022**Malappuram**

J&K Building, Munduparamba, Malappuram-8

0483-2734114

9447730033**Kozhikode**2/1037, First Floor, Maithri Building, P.M.Kutti Road,
Nadakkavu, Kozhikode

0495-2761910

9447730044**Wayanad**

Nr. PBM Hospital, Meenangadi, Wayanad

0493-6246309

9447730055**Kannur**

T.K.1/408J, Padannapalam Road, Kannur

0497-2706196

9447730066**Kasaragod**High Lane Plaza, Bldg.No.KNC XI/346
A 17, Anabagilu, MG Road, Kasaragod

04994-227060

9447730077

4)**Mission:**

“Freedom from poverty and backwardness.”

Objectives:

The major objectives of the Corporation are:

1. To promote the comprehensive development of the Other Backward Classes and Minorities of Kerala by rendering assistance by way of loans and advances for establishing small enterprises in various sectors like agricultural & allied, small business, service, transport, artisans & handicrafts etc.
2. To promote schemes, establish institutions for the socio, economic and educational uplift of the members of Other Backward Classes of Kerala State.
3. Assist Other Backward Classes and Minorities for the up gradation of technical and entrepreneurial skills for efficient management.

5)Corporations/Societies/Institutions within the dept.

N.A

6)Website of the Corporation

www.ksbcdonline.com

www.ksbcdonline.org

7) SCHEMES FOR THE WELFARE OF OTHER BACKWARD CLASSES

NBCFDC SCHEMES

1. Self-employment loan

- Maximum loan amount - Rs.5 lakhs.
- Interest rate - 6%
- Repayment period - 60 months
- Age limit - 18 – 55
- Annual income - Below Rs.40000 in rural areas and Rs.55000 in urban areas

2. Self-Employment Loan for Women

- Maximum loan amount - Rs.50,000/-
- Interest rate - 4%
- Repayment period - 60 months
- Age limit - 18 – 55
- Annual income - Below Rs.20000 in rural areas and Rs.27500 in urban areas

3. Agriculture Loan

- Maximum loan amount - Rs.1,00,000/-
- Interest rate - 6%
- Repayment period - 72 months
- Age limit - 18 – 55
- Annual income - Below Rs.40000 in rural areas and Rs.55,000/- in urban areas

4. Swayam Saksham Scheme

- Maximum loan amount - Rs.5 lakhs.
- Interest rate - 5%
- Repayment period - 120 months
- Age limit - 18 – 35
- Annual income - Below Rs.40000 in rural areas and Rs.55000 in urban areas

5. Education Loan

- Maximum loan amount - Rs.2 lakhs @ Rs.50000 per annum.
- Interest rate - 4%
- Repayment period - 60 months
- Age limit - 16 – 32
- Annual income - Below Rs.40000 in rural areas and Rs.55000 in urban areas

6. Micro-Credit Schemes

- The Maximum Amount per beneficiary : Rs.25,000/-
- Rate of Interest to NGOs : 3%
- Rate of Interest to the Beneficiary of SHG : 5%

SCHEMES FOR THE WELFARE OF MINORITY COMMUNITIES

NMDFC SCHEMES

1. Self-employment loan

- Maximum loan amount - Rs.5 lakhs.
- Interest rate - 6%
- Repayment period - 60 months
- Age limit - 18 – 55
- Annual income - Below Rs.40000 in rural areas and Rs.55000 in urban areas

2. Agriculture Loan

- Maximum loan amount - Rs.1,00,000/-
- Interest rate - 6%
- Repayment period - 72 months
- Age limit - 18 – 55
- Annual income - Below Rs.40000 in rural areas and Rs.55,000/- in urban areas

3. Education Loan

- Maximum loan amount - Rs.2 lakhs @ Rs.50000 per annum.
- Interest rate - 3%
- Repayment period - 60 months
- Age limit - 16 – 32
- Annual income - Below Rs.40000 in rural areas and Rs.55000 in urban areas

4. Micro-Credit Schemes

- The Maximum Amount per beneficiary : Rs.25,000/-
- Rate of Interest to NGOs : 2%
- Rate of Interest to the Beneficiary of SHG : 5%

OWN FUND SCHEMES

Apart from the schemes of the National Corporations, KSBCDC is implementing other welfare schemes also for Minority and Other Backward Communities utilising its own fund.

1. Loan for seeking Employment Abroad

- Maximum loan amount - Rs.50,000/-
- Interest rate - 8 %
- Repayment period - 60 months
- Age limit - 18 – 55
- Annual income - Below Rs.40000 in rural areas and Rs.55000 in urban areas

2. Marriage Assistance Scheme

- Maximum loan amount - Rs.1,00,000/-
- Interest rate - 6%
- Repayment period - 60 months
- Age limit - 18 – 60
- Annual income - Below Rs.40000 in rural areas and Rs.55000 in urban areas

3. Computer Loan for Students

- Maximum loan amount - Rs.50,000/-
- Interest rate - 8.5%
- Repayment period - 60 months
- Age limit - 18 – 55
- Annual income - No limit

4. Two Wheeler Loans for employed persons

- Maximum loan amount - Rs.50,000/-
- Interest rate - 10%
- Repayment period - 60 months
- Age limit - 18 – 50
- Annual income - No limit

5. Consumer Durable Loan

- Maximum loan amount - Rs.50,000/-
- Interest rate - 10%
- Repayment period - 60 months
- Age limit - 18 – 50
- Annual income - No limit

6. Swastha Griha (House Maintenance) Loan

- Maximum loan amount - Rs.2 lakhs.
- Interest rate - 10.5%
- Repayment period - 72 months
- Age limit - 18 – 50
- Annual income - No limit

7. Institute/Franchise Development Loan

Maximum loan amount - Rs.2.5 lakhs.

- Interest rate - 8.5%
- Repayment period - 60 months
- Age limit - 18 – 55
- Annual income - Below Rs.3,00,000/-

8. Suvarnashree (Multi-purpose loan)

- Maximum loan amount - Rs.1,00,000/-
- Interest rate - 8%
- Repayment period - 72 months
- Age limit - 18 – 55
- Annual income - Below Rs.40000 in rural areas and Rs.55000 in urban areas

10. Working Capital Loan

Maximum loan amount - Rs.1,00,000/-

- Interest rate - 8.5%
- Repayment period - 60 months
- Age limit - 18 – 55
- Annual income - Below Rs.40000 in rural areas and Rs.55000 in urban areas

11. Bhavanashree Loan

- Maximum loan amount - Rs.1,00,000/-
- Interest rate - 8%
- Repayment period - 72 months
- Age limit - 18 – 55
- Annual income - Below Rs.1,00,000/-

12. Vidhyashree Loan

- Maximum loan amount - Rs.75,000/- @ Rs.25000 per annum.
- Interest rate - 6%
- Repayment period - 60 months
- Annual income - Below Rs.40000 in rural areas and Rs.55000 in urban areas

13. Self-employment loan

- Maximum loan amount - Rs.1 lakh.
- Interest rate - 6%
- Repayment period - 60 months
- Age limit - 18 – 55
- Annual income - Below Rs.40000 in rural areas and Rs.55000 in urban areas

14. Micro-Credit Scheme through Kudumbasree

- The Maximum Amount per CDS : Rs.250, 000/-
- The Maximum Amount per beneficiary : Rs.25,000/-
- Rate of Interest to NGOs : 3%
- Rate of Interest to the Beneficiary of SHG : 5%

Other Welfare Activities/Programmes

1. Training Programme.

a. Vocational Training

Over the years, Vocational Training programmes in Home Nursing, Computer Awareness and MS Office, Milk Production and Dairy Units, Offset Printing, Apparel Training Courses, BPO and Tally, Financial Accounting using Tally and Office Automation have been held to benefit eligible members of the Other Backward Class and Minority communities.

b. EDP Training

KSBCDC provided EDP Training Programmes to 413 beneficiaries through APITCO Ltd.

2. Exhibition cum Trade Fairs

Corporation has been organizing Exhibitions Cum Trade Fairs or participating in fairs for supporting our beneficiaries in marketing and popularizing their products.

Corporation also gives marketing opportunities to its beneficiaries in Exhibitions and Trade Fairs organised by State Government, NBCFDC etc.

3. Awareness and Pre Disbursement Counselling Camps

Over the years, 136 Awareness cum Pre Disbursement Counselling Camps were conducted by the District Offices of KSBCDC. The Camps were held to popularize the various schemes of the National Agencies and Own Fund Schemes being implemented by KSBCDC, and to give potential beneficiaries general guidance on accounting and importance of prompt repayment.

10. Details of RTI

Public Information Officer (Name & Designation)	Asst. Public Information Officer (Name & Designation)	Appellate Authority (Name & Designation)
<u>Head Office</u>		
S.Sushama Manager (A & P)	Shri.A.R.Rajesh Deputy Manager (Projects)	I.A.Chakko Managing Director
<u>Thiruvananthapuram D.O.</u>		
Sajith G. District Manager	Chitra KS Project Assistant in charge of A.M.	
<u>Kollam</u>		
Baby Isac District Manager	Latha Gopal Assistant Manager	
<u>Pathanamthitta</u>		
Sabu S District Manager	Sreekala K.S. Assistant Manager.	
<u>Alappuzha</u>		

B.Sherafudeen District Manager	Ajitha G. Assistant Manager	
<u>Kottayam</u>		
K.A.Mathew District Manager	Manoj Kumar K.N. Project Assistant in charge of A.M.	
<u>Idukki</u>		
Venugopal P.N. District Manager	Jathin PP. Assistant Manager	
<u>Ernakulam</u>		
Preethy Joseph District Manager	Bindu C.R. Assistant Manager	
<u>Thrissur</u>		
Latha V. District Manager (i/c)	Valsala E.S. Accountant in charge of A.M.	
<u>Palakkad</u>		
Sreeram L. District Manager	Santhosh Kumar SS Assistant Manager	
<u>Malappuram</u>		
Muhammed Haneefa District Manager (i/c)	Project Assistant in charge of A.M.	
<u>Kozhikode</u>		
Kuryan Joseph District Manager	Girish Babu Senior Assistant in charge of A.M.	
<u>Wayanad</u>		
Bahuleyan P. District Manager	Cleetus D'Silva Project Assistant in charge of A.M.	
<u>Kannur</u>		
G.S.Rajath District Manager	Sreekumar P. Project Assistant in charge of A.M.	
<u>Kasaragod</u>		
Aloshious VP District Manager (i/c)	Levan Kannotheandi Senior Assistant in charge of A.M.	