

MANUAL

UNDER RIGHT TO INFORMATION ACT, 2005

TAMIL NADU BACKWARD CLASSES ECONOMIC

DEVELOPMENT CORPORATION LTD.,

(A TAMIL NADU GOVERNMENT UNDERTAKING)

807, ANNA SALAI, V FLOOR, CHENNAI-2

INTRODUCTION

1.1 In order to promote transparency and accountability in the working of every public authority and to empower the citizens to secure access to information under the control of each public authority, the Government of India have enacted **The Right to Information Act, 2005, (RTI Act) which came into force on 15.06.2005**. In accordance with the provisions of section 4(1) (b) of this Act, the **TABCEDCO** has brought out this manual for information and guidance of the stakeholders and the general public.

1.2 The purpose of this manual is to inform the general public about this Corporation's organisational set-up, functions and duties of its officers and employees and records, registers and documents available with the Corporation.

1.3 This manual is aimed at providing information about the schemes, projects and programmes being implemented by the **TABCEDCO** to the public in general and users of the services.

1.4 **TABCEDCO** has designated **Thiru. M. Bose**, Financial Advisor-Cum-Company Secretary as its Public Information Officer (PIO) for all matters concerning the Corporation.

1.5 A person requiring any information under the Act may contact Thiru. M. Bose, Financial Advisor-Cum-Company Secretary, **TABCEDCO, 807 Anna Salai, Chennai-2. His Office telephone Nos. are 28520144 and 28520422.**

1.6 The procedure and fee structure for getting information are as under:-

(a) A request for obtaining information under sub-section (1) of section 6 of the RTI Act shall be made in writing or through electronic means either in person or by post to the Public Information Officer mentioned in paragraph 1.4 above and must be accompanied by an application fee of Rs.50 /- by cash or by demand draft or bankers cheque drawn in favour of **TABCEDCO**.

(b) For providing information under sub-section (1) of section 7 of the Right to Information Act, the request shall be made as at (a) above and the fee as below should be paid as per the mode at (a) above.

i) Rupees two for each page (in A-4 or A-3 size paper) created or copied;

ii) Actual Charge or Cost Price of a copy in larger size paper;

iii) Actual Cost or Price for samples or models; and

iv) For inspection of records, no Fee for the first hour; and a fee of Rs.5/- for each fifteen minutes (or fraction thereof) thereafter.

(c) For providing the information under sub-section (5) of section 7 of the RTI Act, the request shall be made as at (a) above and the fee as below should be paid as per the mode at (a) above.

i) For information provided in diskette or floppy, @ Rs.50/-(fifty) per diskette or floppy; and

ii) For information provided in printed form, at the price fixed for such publication.

1.7 Persons below the poverty line are exempt from the payment of fee mentioned in paragraph 1.6 above for seeking information under the Right to Information Act, 2005. The list of persons below poverty line approved by the Gram Panchayat and Local Bodies will be the basis for claiming this concession. An extract of the list, duly certified, will be sufficient to avail this concession.

1.8 This Corporation has designated **Thiru E.Dasaradhan, I.A.S., Managing Director, TABCEDCO, 807 Anna Salai, V floor, Chennai-2** as Appellate Authority under section 19(1) of the Act for **TABCEDCO**

The Contact Address of the Appellate Authority is given below:-

Thiru E.Dasaradhan, I.A.S.,

Managing Director,

TABCEDCO,

Chennai-2

Phone-28520422

The Particulars of the organization and duties under section 4(1)(b) (i) of Right Information Act, 2005

1. Objective of the Corporation

The basic objective of the Corporation is to improve the economic conditions of the Backward Classes/ Most Backward Classes /Denotified Communities by providing loans at reduced rate of interest for the economic upliftment.

2. Brief History

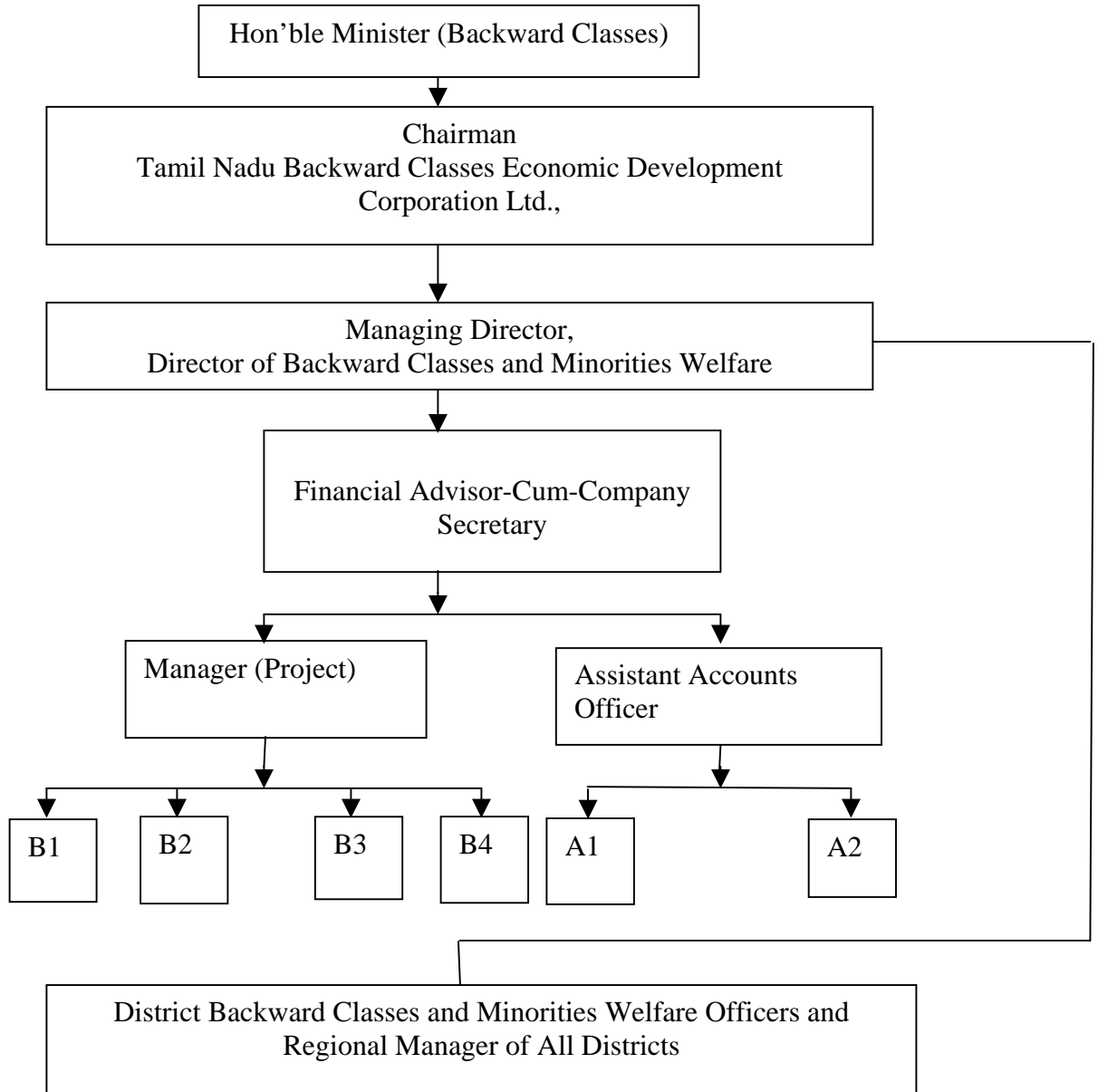
The TABCEDCO has been incorporated under the Companies Act, 1956 on 16.11.1981 and it commenced its business on 22.5.1982 with registered office at Chennai. Now Authorised Share Capital is Rs.3000.00 lakhs and paid up share capital is Rs.1157.01 lakhs.

The main object of the Corporation is to provide loans for the economically and financially viable schemes, trade or project to the individuals, groups, societies, belonging to the Backward Classes, Most Backward Classes and Denotified Communities including Minorities at reduced interest rates for their economic upliftment.

At the earlier stage, this Corporation was implementing Margin Money Loan scheme by providing loan to the maximum of Rs.5000/- in the case of individuals and Rs.3.00 lakhs in the case of Co-operative Societies serving exclusively for the Backward Classes/Most Backward Classes/Denotified Communities for any scheme or trade at 4% interest rate upto 25.9.1990 and thereafter the interest rates revised from time to time.

ORGANISATION CHART

The Organisation chart of the TABCEDCO is given below:



TABCEDCO is acting as State Channelising Agency for National Backward Classes Finance and Development Corporation, New Delhi. TABCEDCO have obtained funds from the National Corporation for implementation of their schemes for the welfare of Backward Classes, Most Backward Classes and Denotified Communities beneficiaries.

After the formation of new Corporation by name Tamilnadu Minorities Economic Development Corporation (TABCEDCO) during the year 1999, for disbursing loans to the Minority people, the sanction of loan to Minorities are undertaken by TAMCO with effect from 27.12.1999.

TABCEDCO has no infrastructure facilities at district level. Hence the TABCEDCO is at present disbursing only term loans to individuals through the net work of the following Sub-channelising Agencies as approved by Government from time to time.

1. District Central Co-operative Banks
2. Urban Co-operative Banks
3. Primary Agricultural Co-operative Banks
4. Private Banks and Nationalised Banks
5. Milch Animal Loan Schemes through Tamil Nadu Co-operative Milk Producers Federation Limited
6. Tamil Nadu Industrial Co-operative Bank
7. Tamil Nadu Handloom Development Corporation.

ELIGIBILITY CRITERIA

This Corporation is giving following kinds of loan at low rate of interest to the beneficiaries whose annual income is not exceeding Rs.40000/- in Rural Areas and Rs.55000/- in Urban Areas and belongs to Backward Classes, Most

Backward Classes / Denotified Communities. The Annual Income Limit is prescribed by NBCFDC from time to time.

DETAILS OF LOAN SCHEME

1. General Term Loan
2. Purchase of Milch Animals through Aavin
3. Micro Credit Scheme
4. New Swarnima Scheme
5. Entrepreneurship Development Programme Trained Women

1.General Term Loan:-

Loans are given @6% to start businesses like Dairy Unit, Provision Store, Medical Shop, Bullock Cart, Barber Shop, Motor Pumpset, Xerox Machine, Carpentry Unit, Cycle Shop etc., at a maximum of Rs.1.00lakh per individual. If the loan amount exceeds Rs.1.00lakh loan will be given after getting approval of NBCFDC.

Pattern of Assistance:

National Corporation Share	TABCEDCO Share	Beneficiary Share
85 %	10 %	5%

The amount should be repaid in 12/20 Quarters as the case may be.

2.Purchase of Milch Animals Aavin Loan:-

Loans are given for purchase of Milch Animals @6% to the members of Milk Producers Co-operative Society at the rate of Rs.15000/- per animal through District Co-operative Milk Producers Union. Each member will be sanctioned the loan upto 2 Animals.

Pattern of Assistance:

National Corporation Share	TABCEDCO Share	Beneficiary Share
85 %	10 %	5%

The amount should be repaid in 12 Quarters.

3. Micro Credit Loan:-

Loans are given exclusively for women @4% to start petty trades like Idly Shop, Flower/Vegetable Vending etc., at the rate of Rs.2000/- per individual who are the members of Self Help Groups through Co-operative Banks.

Pattern of Assistance:

National Corporation Share	TABCEDCO Share
95 %	5 %

The amount should be repaid in 12 Months.

4. New Swarnima Scheme Loan:-

Under this Schemes loans are sanctioned exclusively for women at the rate of Rs.50000/- per individual whose annual family income is with in the norms of poverty line (i.e Rs.20000/- for Rural Areas & Rs.40000/- for Urban Areas) through Co-operative Banks under the same Terms and Conditions of General Term Loan Scheme.

Pattern of Assistance:

National Corporation Share	TABCEDCO Share
95 %	5 %

The amount should be repaid in 12/20 Quarters as the case may be.

5. Entrepreneurship Development Programme Trained Women:-

Loans are given exclusively for women @6% who have undergone Entrepreneurship Development Programme Training for starting trades like Tailoring, Preparation of Candles, Preparation of Handicraft items etc., at the rate of Rs.10000/- each through Co-operative Banks.

Pattern of Assistance:

National Corporation Share	TABCEDCO Share	Beneficiary Share
85 %	10 %	5%

The amount should be repaid in 12 Quarters.

Selection of beneficiary:

The loan application for availing TABCEDCO Loan are available in TABCEDCO Office / District Backward Classes and Minorities welfare officer in Districts at free of cost. The beneficiaries may submit their applications at the office of the District Backward Classes and Minorities welfare officer in Districts, Office of the Joint Registrar of co-operative societies and at the Co-operative Bank branches.

Copies of the following documents are to be enclosed with the applications.

1. Community and Income Certificate
2. Ration Card
3. Purpose of loan (details of Trade)
4. Project Report (Incase of Big Projects)
5. Driving License (For Transport Vehicles)
6. Other documents as required by the Bank

After scrutiny and ensuring the viability of the schemes and credit worthiness of the applicant by the co-operative Banks, the applications are being placed before the District Screening Committee in the respective Districts. Beneficiaries are being selected by the Screening Committee functioning at District level and the District Screening committees recommend for sanction of loan to such beneficiaries through Co-operative Banks together with Form 'A'.

On receipt of proposals from the Regional Joint Registrar of Co-operative Societies, the same will be scrutinised by TABCEDCO and if it is in order necessary Memorandum of Agreement-cum-Provisional Sanction Order will be issued to the concerned Banks for acceptance. After the receipt of Memorandum of Agreement-cum-Provisional Sanction Order accepting the terms and conditions Release order along with cheque and repayment schedule will be sent to the Bank.

For disbursement of loan under Milch Animal scheme through Aavin, District Milk Producers Unions are selecting the beneficiaries among the members of the Milk Producers Co-operative Societies under their control and Aavin (Federation) recommends for sanction of loan to such beneficiaries.

DUTIES/RESPONSIBILITIES

FINANCIAL ADVISOR-CUM-COMPANY SECRETARY

1. Office Administration → Overall Control of the Corporation for all matters next to Managing Director.
2. Office Procedures

MANAGER (PROJECT)

1. All scheme works, appraisal of the scheme, examination of the viability of the projects, supervision of staff dealing with scheme work, collection of dues from the loanees, re-allocation of funds for the schemes districtwise and schemewise, watching the recovery of loans from the beneficiaries and societies.
2. Checking the PRs of the staff under his purview once in a month.

ASSISTANT ACCOUNTS OFFICER:

To supervise the accounts and establishment of the Corporation.

A1 - Seat

All matters relating to NBCFDC – Receipt, repayment and Utilisation of funds in respect of NBCFDC and all Accounts and Finance Matters.

A2 - Seat

All establishment matters including office administration.

B1 - Seat

Loan sanction in respect of Aavin and following 6 Districts – Demand Collection Balance maintenance.

1. Thiruvanammalai
2. Vellore
3. Salem
4. Namakkal
5. Dharmapuri &
6. Krishnagiri

B2 - Seat

Loan sanction in respect of Hostels and following 9 Districts. All matters relating to sanction of loan to Backward Classes/Most Backward Classes and Denotified Communities (State Level) – Training – Demand Collection Balance Maintenance.

1. Chennai
2. Tiruvallur
3. Kancheepuram
4. Madurai
5. Theni
6. Dindugal
7. Ramanathapuram
8. Sivangangai &
9. Virudhunagar

B3 - Seat

Loan sanction in respect of TAICO Bank, Marginal Loan, Fisherman Co-operative Societies, Auto Co-operative Societies, Sugar Mill and following 8 Districts – Demand Collection Balance Maintenance.

1. Cuddalore
2. Villupuram
3. Tanjavore
4. Nagapattinam
5. Tiruvarur
6. Karur
7. Trichy &
8. Perambalur

B4 - Seat

Loan sanction in respect of Handloom Development Corporation and following 7 Districts – Demand Collection Balance Maintenance.

1. Erode
2. Niligiris
3. Pudukkottai
4. Coimbatore
5. Tirunelveli
6. Tuticorin &
7. Kanyakumari

(1) Tapal & Despatch.

Distribution of Tapals and Maintenance of related registers including CM Cell, MLA/MP/LAQ and Despatching of Tapals and maintenance of all related registers.

Regional Manager of Tamil Nadu Backward Classes Economic Development Corporation Ltd., in each District.

In each District, District Backward Classes and Minorities Welfare Officer is the Regional Manager of Tamil Nadu Backward Classes Economic Development Corporation.

The procedure followed in the decision making process under section 4(1)(b)(iii) of Right Information Act, 2005

The Corporation follows the procedure laid down in the Memorandum of Associations, Articles of Associations, Government Orders, Board Resolutions, Service Rule of Corporations, Guidelines of NBCFDC in implementation of Loan Schemes, etc.

Decisions are taken based on the merits of the issues, relative priorities and availability of funds etc. in accordance with the documented procedures / laid down procedures / defined criteria / rules detailed above.

The process of examination is initiated by the Junior Assistants / Assistants passed through Superintendent / Accounts Officer / Manager (Project) / Financial Advisor-Cum-Company Secretary to the Managing Director. The Corporation is implementing the loan schemes of NBCFDC, policy of the Government as per orders of the Government and Board Resolutions.

If a reply is required to be made on any representations, the decisions are communicated to the petitioner.

The norms set by it, for the discharge of its functions under section 4(1)(b)(iv) of Right Information Act, 2005

For the discharge of functions allocated to the TABCEDCO, the provisions contained in the Government Order issued then and there are followed. The day to day administrative functioning is governed, by various set of Acts and Rules and instructions issued by the Government and the Board of the Directors from time to time.

Rules, Regulations, Instructions, Manuals and Records for discharging functions under section 4(1)(b)(v) of Right Information Act, 2005

1. The business in the Corporations is carried out with reference to the provisions contained in the following Rules and Regulations and Manuals.

- i) Memorandum & Articles of Associations, Government Orders, Board Resolutions, Service Rule of Corporation, Guidelines of NBCFDC in implementation of Loan Schemes, etc.
- ii) Guidelines issued by NBCFDC.

2. The details of the above listed Rules, Manuals and Acts are furnished below:-

i. Name of the Manual: Memorandum & Articles Association of TABCEDCO and the Provision contained in the Companies Act, 1956

Type of the document: This Memorandum & Articles Association of this Corporation contains the various rules and regulations to be followed by TABCEDCO.

ii. Name of the document: TABCEDCO Service Rules.

Type of the Rules: The rules has been approved by the Board Directors for the administration of Staff Members of this Corporation.

A statement of categories of documents that are held by it for its control under section 4(1)(b)(vi) of Right to Information Act, 2005

Sl.No.	Category of the document	Name of the document and its introduction in one line	Procedure to obtain the document	Held by / under control of
1.	Policy Note	Contains the Policy pronouncements of the Corporation for the concerned year.	Application to PIO	PIO
2.	Performance Budget	Contains the schemes implemented related to previous years.	Application to PIO	PIO
3.	Guidelines	The NBCFDC guidelines for the sanction of Loans and Other Schemes.	Application to PIO	PIO
4.	Important G.Os	Issued by the Backward Classes & Minorities Welfare Department from time to time	Application to PIO www.tn.gov.in	PIO

Particulars of any arrangement that exists for consultation with, or representation by the members of the public in relation to the formulation of its policy or implementation thereof under Section 4(1)(b)(vii) of Right to Information Act, 2005

At present there is no formal mechanism to seek consultation / participation of public in formulation of policies of this Corporation. The suggestions and views on

policy matters and programmes received from the public/Non-Governmental Organisations are given due weightage by this Corporation in formulating policies and programmes. The recommendations/observations made by the Public Accounts Committee/Public Undertakings Committee/Assurance Committee/Petitions Committee, etc. of the Legislative Assembly are also acted upon by this Corporation.

A statement of the Boards, Councils, Committees and other bodies consisting of two or more persons constituted as its part or for the purpose of its advice, and as to whether meetings of those Boards, Councils, Committees and other bodies are open to the public, or the minutes of such meetings are accessible for public under section 4(1) (b)(viii) of Right to information Act, 2005

1. Board Directors of TABCEDCO

To run the affairs of the Corporation

(The Board Meeting is convened once in 3 months and 4 times in year in accordance Companies Act, 1956.)

Members of the Board Directors are as follows:

- | | | |
|-------|--|-------------------|
| (i) | Nominated by the Government | Chairman |
| (ii) | Director of Backward Classes & Minorities Welfare is
Ex-officio Managing Director | Managing Director |
| (iii) | Special Commissioner Most Backward Classes and
Denotified Communities | Director. |
| (iv) | Commissioner and Director of Industries & Commerce | Director |
| (v) | Registrar of Co-operative Societies | Director |
| (vi) | Nominee of Secretary to Government Finance
Department | Director |
| (vii) | Managing Director, NBCFDC, New Delhi | Director. |

Share Holders of this Corporation.

- (1) Thiru. M. Jeyaraman, Chairman.
- (2) Thiru. E. Dasaradhan, I.A.S.,
- (3) Thiru. M. Devaraj, I.A.S.,
- (4) Thiru. N. Vasudevan, I.A.S.,
- (5) Dr. R. Kannan, I.A.S.,
- (6) Thiru. T. Kannappan, I.A.S.,
- (7) Governor of Tamil Nadu

Annual General Meeting of the Shareholders of this Corporation is convened every year to adopt annual accounts of this Corporation in pursuance of the Companies Act, 1956.

DISTRICT LEVEL COMMITTEES

In each District there is one District Screening Committee consisting of the following members to sanction TABCEDCO loans.

- | | | |
|-------|--|----------|
| (i) | Regional Joint Registrar of Co-operative Societies | Chairman |
| (ii) | District Backward Classes & Minorities Welfare Officer | Convenor |
| (iii) | General Manager, District Industries Centre | Member |
| (iv) | Official of the Co-operative Banks | Member |

For Sanction of Micro Finance, Project Officer, Women Development Corporation is also one of the above Committee Member.

DIRECTORY OF OFFICERS

Directory of Officers and Employees under Section 4(1)(b)(ix) of Right to Information Act, 2005

Sl.No	Name and Designation of the officer	Telephone (STD code No 044)	
		Office	Residence
1	Thiru E.Dasaradhan, I.A.S., Managing Director.	28520422	24895290
2	Thiru. M. Bose, Financial Advisor - Cum - Company Secretary	28520144	
3	Thiru.P.Srinivasaraghavan, Manager (Project)	28520144	
4	Assistant Account Officer (VACANT)	28520144	
5	OFFICE PHONE NO	28520144	

Monthly remuneration received by each of the officers and employees including the system of compensation as provided in the regulation under section 4(1)(b)(x) of Right to Information Act, 2005

Sl.No	Name	Designation	Remuneration
1)	Thiru.M.Bose,	Financial Advisor- cum-Company Secretary	(Rs.10000-325-15200 + Allowances)
2)	Thiru.P.Srinivasaraghavan	Manager (Project)	(Rs.5500-175-9000 + Allowances)
3)	Tmt.R.Vasumathi	Assistant Account Officer	(Rs.6500-200-10500 + Allowances)
4)	Selvi. T. Vimala	Superintendent	(Rs.5500-175-9000 + Allowances)

5)	Thiru.D.Rajendran	Assistant	(Rs.5000-150-8000 + Allowances)
6)	Thiru.R.Balakrishnan	Assistant	(Rs.4000-100-6000 + Allowances)
7)	Tmt.E.Nagabooshnam	Selection Grade Junior Assistant	(Rs.4000-100-6000 + Allowances)
8)	Thiru.A.Ayyasamy	Junior Assistant	(Rs.3200-85-4900 + Allowances)
9)	Tmt.C.Amudhadevi	Junior Assistant	(Rs.3200-85-4900 + Allowances)
10)	Thiru.K.Rajasekaran	Steno-Typist	(Rs.5000-150-8000 + Allowances)
11)	Thiru.A.Arthur	Driver	(Rs.4000-100-6000 + Allowances)
12)	Thiru.V.Sekar	Special Grade Office Assistant	(Rs.2750-70-3800- 75-4500+Allowances)
13)	Thiru.R.Venkatesan	Special Grade Office Assistant	(Rs.2750-70-3800- 75-4500+Allowances)
14)	Thiru.S.Sreenivasan	Office Assitant	(Rs.2550-55-2660- 60-3200+Allowances)

Particulars of recipients of concessions, permits or authorisation granted by it under section 4(i) (b) (xiii) of Right to Information Act, 2005

No concession or permit or authorisation has been granted to the individuals or firms or companies in the Corporation.

Details in respect of the information available to or held by it, reduced in an electronic form under section 4(i)(b) (xiv) of Right to Information Act, 2005

The Public can obtain information about the functioning of the Corporation in the following web sites.

i) Web site of Backward Classes and Minorities Welfare Department
www.tn.gov.in/bcmbcmw

ii) Important G.Os. and Policy Note 2005-06 of BC,MBC&MW Department are available at www.tn.gov.in

Particulars of facilities available to citizens for obtaining information under section 4(1) (b) (xv) of Right to Information Act, 2005

The public are posted with information through Notice Board, Newspapers, Web site, Exhibitions and other means of advertising.

Name and Designation and other particulars of Public Information Officers under section 4(i)(b) (xvi) Right to Information Act, 2005

Public Information Officer:

Name	Designation	STD Code	Phone No	Fax	Address
Thiru.M.Bose	Financial Advisor-Cum-Company Secretary	044	28520122	28520422	TABCED CO, 807, Anna Salai, V Floor, Chennai-2

Appellate Authority

Name	Designation	STD Code	Phone No	Fax	Address
Thiru.E.Dasaradhan.,I.A.S.,	Managing Director	044	28520422	28520422	

Sd/-E. Dasaradhan,
Managing Director

For Managing Director