

# MANUAL

**UNDER RIGHT TO INFORMATION ACT, 2005**

***TAMIL NADU MINORITIES 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 **TAMIL NADU MINORITIES ECONOMIC DEVELOPMENT CORPORATION** has brought out this manual for information and guidance of the shareholders 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 **TAMCO** to the public in general and users of the services.

**1.4 TAMCO** has designated **Thiru. T.Rizwan Ahmed**, Manager-Credit & Project 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. T.Rizwan Ahmed, Manager-Credit & Projects, **TAMCO, 807 Anna Salai, Chennai-2. His Office telephone Nos. are 28514846, 28515450 and 28515531.**

**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.10 /- by court fee stamp or by demand draft or bankers cheque drawn in favour of TAMCO or in cash against proper receipt. The Public Information Officer shall credit the amount to the following head of account.  
"0075.00 Miscellaneous General Services – 800 Other receipts – BK. Collection of fees under Tamil Nadu Right to Information (Fees) Rules 2005"
- 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. Rupees two for each page (in A-4 or A-3 size paper) created or copied;
  - ii. For information provided in diskette or floppy or in C.D., @ Rs.50/-(fifty) per diskette or floppy or C.D.; and
  - iii. 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 Harmander Singh, I.A.S., Managing Director, TAMCO, 807 Anna Salai, V floor, Chennai-2** as Appellate Authority under section 19(1) of the Act for **TAMCO**.

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

**Thiru Harmander Singh, I.A.S.,**  
**Managing Director,**  
**TAMCO,**  
**Chennai-2 .....Phone-28514846**

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

### **1. Objective of the Corporation**

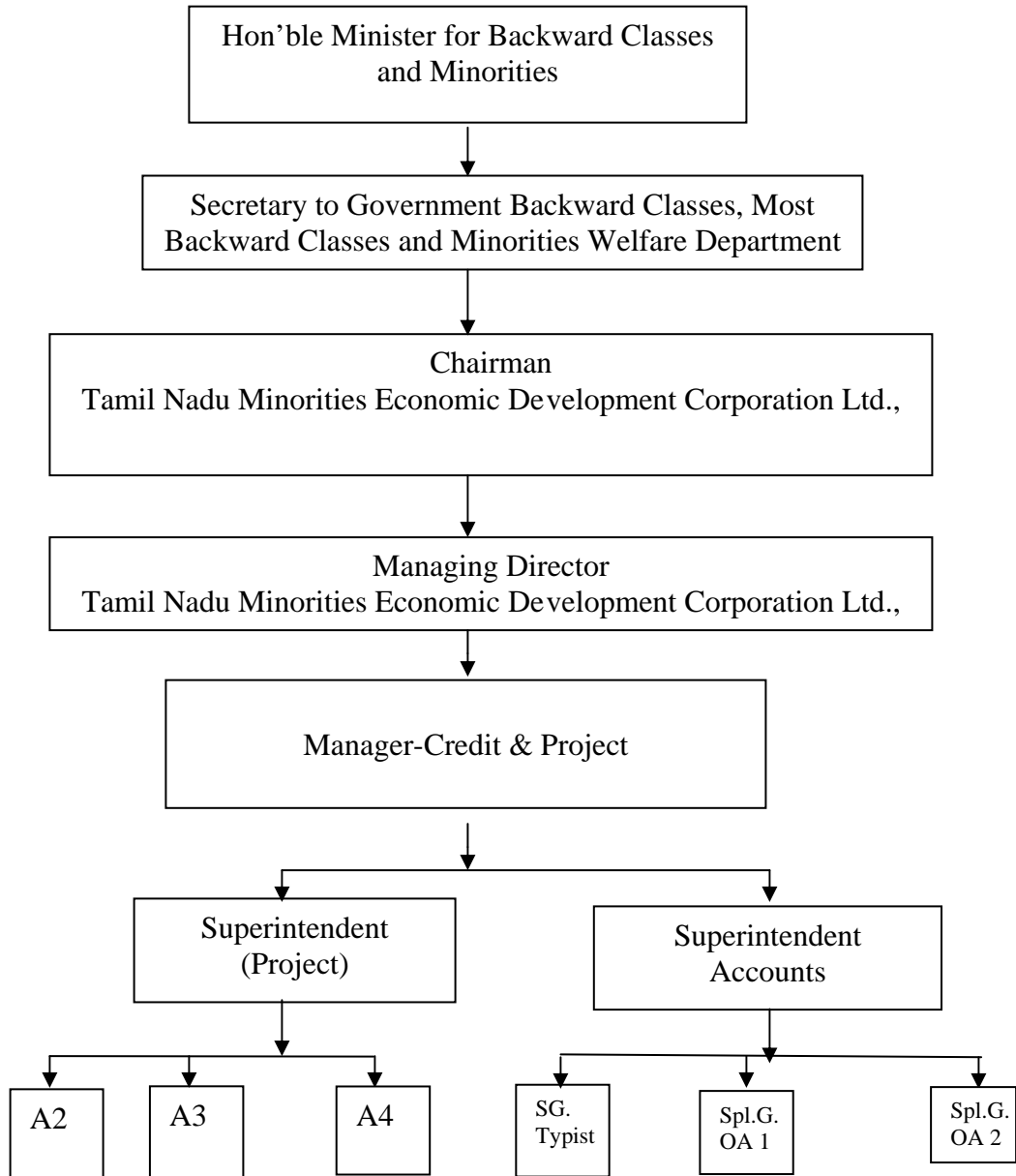
The basic objective of the Corporation is to improve the economic conditions of the Minorities by providing loans at reduced rate of interest for the economic upliftment.

### **2. Brief History**

The TAMCO has been incorporated under the Companies Act, 1956 on 31.08.1999 and it commenced its business on 27.12.1999 with registered office at Chennai. Now Authorised Share Capital is Rs.500.00 lakhs and paid up share capital is Rs.2,05,00,700/-. This Corporation is fully owned by Government of Tamil Nadu..

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 Minorities at subsidised interest rates for their economic upliftment.

# **ORGANISATION CHART OF TAMCO**



**TAMCO** is acting as State Channelising Agency for National Minorities Development and Finance Corporation, New Delhi. TAMCO obtains funds from the National Minorities Development and Finance Corporation for implementation of their schemes for the welfare of Minority beneficiaries. The State Government gives Government Guarantee for the entire loan amount financed by National Minorities Development and Finance Corporation. This Government Guarantee covers interest and service charges also.

TAMCO has no infrastructure facilities at district level. Hence the TAMCO is at present disbursing loans 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.

**Following are the few eligibility criteria which are common for all type of loans such as Term Loan, Milch animal Loan Scheme , Micro Credit and Education Loan given by TAMCO**

**a. INCOME CRITERIA**

This Corporation is giving following kinds of loan at low rate of interest to the beneficiaries whose annual income is not exceeding Rs.39,500/- in Rural Areas and Rs.54,500/- in Urban Areas and who belong to Minority Communities.

**b. MINORITY COMMUNITY:-**

Muslims, Christians, Sikhs, Buddhists and Parsis have been notified as Minorities.

**C. Application Forms:**

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

**d. Selection of Beneficiaries:**

The banks shall sanction the loan to the eligible Individuals or Self Help Groups as per the National Minorities Development and Finance Corporation norms and monitor implementation of the scheme.

After scrutiny and ensuring the viability of the schemes and credit worthiness of the applicant by the co-operative Banks Form A will be forwarded to The Managing Director, TAMCO by the following officials.

1. The Special Officer, District Central Co-operative Bank will send Form A to The Managing Director, TAMCO for sanction of loan.
2. The Special Officer, Co-operative Urban Bank will send Form A through Regional Joint Registrar of Co-operative Societies to The Managing Director, TAMCO for sanction of loan.
3. As regards viable Primary Agricultural Co-operative Bank, the Deputy Registrar of Co-operative Societies who are in charge of viable Primary Agricultural Co-operative Banks will forward Form A through Special Officer, District Central Co-operative Bank to Managing Director, TAMCO for sanction of loan.

**e. Agreement with Co-operative Bank :**

The Co-operative Banks shall send all the details in Form-A to TAMCO and Memorandum of Agreement with TAMCO shall be signed by the authorized signatory of District Central Co-operative Bank for disbursement and repayment of loan on due dates irrespective whether the amount is collected from the beneficiary or not in respect of District Central Co-operative Bank / its branches and Primary Agricultural Co-operative Banks.

As regards Urban Co-operative banks, Memorandum of Agreement shall be signed by the authorized signatory of Urban Co-operative Bank and TAMCO.

The above agreement shall be valid for a period of 3 years in respect of Micro Finance & Education Loan.

In respect of Term loan agreement with concerned bank is made for each loan sanction.

**f. Security**

As per banking norms

**g. Penal Interest :**

For delay in the repayment of the loan amount by the bank, penal interest of 5% will be collected from the bank for the defaulted period by TAMCO. The banks can collect penal interest / over due interest as per bank norms from the Individual for the defaulted period.

**h. Utilisation:**

The said Bank should disburse the loan amount to the beneficiaries immediately. At any cost it should disburse the loan within a period of 30 days failing which on expiry period of 30 days, the Bank shall repay the entire loan amount. For any delay beyond 30 days, penal interest of 13.5% per annum is to be paid to TAMCO along with the undisbursed portion of such amount remaining with the Bank. The Bank, after disbursement of the loan, should ensure, assets creation. Immediately following asset creation, TAMCO shall be informed in the relevant Form B.

## **DETAILS OF LOAN SCHEME**

### **1. INDIVIDUAL TERM LOAN SCHME:**

TAMCO has been disbursing the Individual Term Loans to Minority beneficiaries since January, 2000 as per the guidelines of NMDFC. The Loan is sanctioned for starting Self employment Ventures / development of existing business, starting any project, developing the existing project, etc., Under this scheme, loans upto Rs.1 lakh is sanctioned by TAMCO and loans above Rs.1 lakh and upto Rs.5 lakhs, loan is sanctioned after obtaining one time approval of NMDFC at 6% rate of interest.

Loans for Transport Sector: Maximum loan amount of Rs.3.13 lakhs is sanctioned under the scheme at 10% rate of interest.

Cluster finance can also be sanctioned under Individual Term Loan Scheme subject to NMDFC norms in a particular area or for a particular trade.

#### **a. Repayment to TAMCO:**

The loan is repayable in 60 monthly instalments.

#### **b. SHARING PATTERN OF TERM LOAN:**

NMDFC	TAMCO	BENEFICIARY
85%	10%	5%

#### **c. RATE OF INTEREST : 6%**

#### **d. SERVICE CHARGES TO CO-OPERATIVE BANKS:**

The interest collected from beneficiaries should be only 6% and the Banks are allowed a Service Charge of 3% out of the 6% interest collected from the beneficiary.

### **2. MILCH ANIMAL LOAN SCHEME THROUGH AAVIN:**

Under this scheme, loan is sanctioned for purchase of two Milch Animals through AAVIN as detailed below:

	One Milch Animal.	Two Milch Animals
1. Cross breed cows	Rs.25,000/-	Rs.50,000/-
2. Graded / Murrah Buffalos	Rs.35,000/-	Rs.70,000/-

#### **a.Repayment to TAMCO:**

The loan is repayable in 36 Monthly Instalments.

**b. SHARING PATTERN OF TERM LOAN:**

NMDFC	TAMCO	BENEFICIARY
85%	10%	5%

**c. RATE OF INTEREST :** 6%

**d. SERVICE CHARGES TO CO-OPERATIVE BANKS:**

The interest collected from beneficiaries should be only 6% and the Banks are allowed a Service Charge of 3% out of the 6% interest collected from the beneficiary.

**e. AGREEMENT WITH AAVIN:**

The Milk Producers Co-operative Unions will select the beneficiaries. The Milk Producers Co-operative Unions may forward Form-A to TAMCO requesting sanction of loan. Based on Form-A, Agreement is signed between TAMCO and respective District Milk Producers Co-operative Unions. Funds are released after the execution of the above agreement.

All other terms and conditions of Individual Term Loan shall be applicable to this loan scheme also.

**3. AUTO LOAN**

Loans are given to Minorities for the purchase of Autos through Industrial Co-operative Societies for Autos. These loans are given through TAICO Bank (Tamil Nadu Industrial Co-operative Bank).

The Salient Features of the above scheme of loan assistance are as follows:

1. The beneficiary should be a Minority.
2. He should possess driving license and his family Annual Income should be below Rs.54500 for Urban and Rs.39500 for rural areas.
3. The Minority beneficiary shall contribute Rs.800/- or Rs.1000/- as his membership share towards the Industrial Co-operative Society.
4. He shall contribute Rs.5000/- towards his share to TAICO Bank as the bylaw of TAICO Bank requires that any beneficiary under its scheme should contribute Rs.5000/- as share capital to TAICO Bank.
5. He should contribute 5% towards beneficiary share on the cost of Auto.
6. Two mutual auto driver sureties and a deposit of Rs.5000/- with TAICO Bank.
7. R.D. amount of Rs.500/- per month.
8. The Industrial Co-operative Society for auto will collect the instalments from the beneficiaries and remit to TAICO Bank immediately.

9. (a) For LPG Auto 95% of Rs.1.21 lakhs will be allowed as loan.
  - (b) For carrier Auto 95% of Rs.1.28 lakhs will be allowed as loan.
  - (c) For other Autos 95% of Rs.1.00 lakhs will be allowed as loan.
  - (d) 5% of the cost of Auto shall be born by the beneficiary.
  - (e) For additional funds requirement, beneficiary can avail loan from TAICO bank.
10. All other terms and conditions of Individual Term Loan scheme shall apply to this loans

The above society will be under the administrative control of Industries and Commerce Department, Government of Tamil Nadu and one officer of the Industries Department in the rank of Superintendent will be the Special Officer of the Society.

#### **4. MICRO-FINANCE Scheme:**

i. **Age Group:**

The borrower should be a regular member of a 'Minority Self Help Group' (MSHG) practicing 'Thrift and Credit' for at least Six months.

ii. **Composition of Self Help Groups:**

A Minority Self Help Group is one in which at least 75% of the members are from minority communities. In very exceptional cases, groups upto 60% members belonging to minority communities will also be eligible provided other members belong to weaker sections including Scheduled Castes / Scheduled Tribes, other Backward Classes and disabled.

The borrowers already covered under any other scheme of financing sponsored by Central or State Government or financing institutions and having outstanding loans against their names shall not be eligible.

Maximum Numbers in a Self Help Group : 20

Minimum Numbers in a Self Help Group : 10

Men and Women can be members of the Self Help Groups. Preference will be given to Women beneficiaries.

iii. **Purpose of Loan:**

Any Petty trade to be undertaken in rural / urban area for income generation for their livelihood for example, Vegetable Shop, Tailoring Shop, Idli Shop, Flower Shop, Fruit Stall and so on.

iv. **Maximum Loan:** Rs.25,000/- per Individual.

- v. **Security:** No security and no surety is insisted for this loan. This loan is sanctioned based on the group surety of all members of the Self Help Group.
- vi. **Repayment Period:**  
The amount should be repaid in 36 monthly instalments.
- vii. **Sharing pattern,**

<u>NMDFC</u>	<u>TAMCO</u>	<u>Total</u>
90%	10%	100%

**x. Rate of Interest to be charged to the Self Help Group / Beneficiary 4%**

**xi. Service Charge :** The interest collected from beneficiaries should be only 4% and the Banks are allowed a Service Charge of 3% out of the 4% interest collected from the beneficiary.

**5. EDUCATIONAL LOAN:**

The students pursuing Technical / Professional courses such as MBBS / BDS / BUMS / B.Pharm / B.Sc.(Nursing) / B.V.Sc., / B.Sc.Agri. / B.E. / B.Tech. / B.Arch. / B.Ed. / MBA / BCA / MCA etc. in the Government recognized Institution can avail this loan. The details of this loan are furnished below.

1. Loan Amount : Maximum loan is Rs.50,000/- each year and Rs.2,50,000/- for five years.
2. Pattern of Financing : NMDFC 90%  
TAMCO 10%  
Total 100%
3. Rate of Interest : 3% to be collected from the beneficiary
4. Eligible Education Qualification : Technical / Professional courses upto 5 years duration. The students pursuing Technical / Professional courses such as MBBS / BDS / BUMS / B.Pharm / B.Sc.(Nursing) / B.V.Sc., / B.Sc.Agri. / B.E. / B.Tech. / B.Arch. / B.Ed. / MBA / BCA / MCA etc.
5. Eligible Fees : 1.Admission Fee / Tuition Fee  
2.Books, Libraries and Studying Materials.  
3.Exam Fee  
4.Hostel and Boarding Charges  
(Only for Hostellers)
6. Security : Personal surety of Permanent Employee working in Government / Public Sector Undertaking / Bank / Autonomous bodies shall be produced.
7. Penal Interest : If there is default in repayments, the Bank will to collect Penal

interest as per the Bank's norms.

8. Documents to be produced : 1.Community Certificate / T.C. certificate, 2.Income certificate, 3.Residency certificate, 4.Educational Certificate 5.College Fee details and 6.Other details (all copies)
9. Repayment period : The loan is repayable in 60 monthly instalments after six months of the completion of the course or getting the employment which ever is earlier.
10. Moratorium period : The recovery of Interest and Principal amount would start after a moratorium of 6 months from the date of completion of the course or getting employment whichever is earlier.
11. Repayment to TAMCO : The Banks shall repay the loan amount in quarterly instalments as per the Repayment Schedule of TAMCO.
12. Loan Application : The loan application for availing TAMCO Loan is available in TAMCO Office / District Backward Classes and Minorities welfare officer in Districts at free of cost. The beneficiaries may submit their applications at the office of TAMCO, 807, Anna Salai, V Floor, Chennai-2 or at the District Backward Classes and Minorities welfare office in Districts, Office of the Joint Registrar of co-operative societies and at the Co-operative Banks or its branches.
13. Loan Processing : The banks should obtain the required document and process the loan applications with in 15 days. In the event of rejection of application, the Banks should intimate the same to the individual along with the reasons for the rejection.
14. Co-operative Banks : The banks shall sanction the loan to the eligible Individuals as per the NMDFC norms.

Tamil Nadu Minorities Economic Development Corporation shall release funds to the Banks only. In turn, the Banks shall disburse the loans to the Individuals.

The Banks shall send all the details in Form-A to TAMCO and enter into an agreement with Tamil Nadu Minorities Economic Development Corporation Ltd. for disbursement and repayment of loan on due dates irrespective whether the amount is collected from the beneficiary or not. For delay in the repayment of the loan amount by the bank, penal interest of 5% will be collected from the bank for the defaulted period. The banks can collect penal interest / over due interest as per bank norms from the Individual for the defaulted period.

15. For further details : For further details, the District Backward Classes and Minorities Welfare Officer / Superintendent Minorities working under District Backward Classes and Minorities Welfare Office may be contacted. In Chennai, Superintendent-Minorities working under the control of District Backward Classes and Minorities Welfare Office in Chennai, Collectorate at Rajaji Salai may be contacted.

## **6. MAHILA SAMRIDHI YOJANA SCHEME IN TAILORING, KNITTING AND EMBROIDERY**

This scheme is implemented through Non-Governmental Organizations benefiting 40 Minority women in tailoring, knitting and embroidery at a cost of Rs.1,80,000/- Under this scheme 85% is borne by NMDFC and balance 15% is borne by this Corporation.

### **GUIDELINES OF THE SCHEMES**

- i. Name of the Scheme : Micro-Financing linked with training in Tailoring, Knitting and Embroidery of Minority Women.
- ii. Eligibility Criteria for the beneficiary : Women candidates belonging to Minority Communities in the age group of 16-30 years, living below double the poverty line. They should know reading and writing with minimum 5<sup>th</sup> Pass qualification. Preference may be given to widows and destitutes and those having previous knowledge of cutting and sewing.
- iii. Duration of the training : 6 months (non residential)
- iv. Number of candidates to be trained : 40 candidates in each State every year in two batches of 20 candidates each during the 10<sup>th</sup> Five Year Plan.
- v. Training Fee : Rs.400 per month per candidate.
- vi. Raw material cost : Rs.100 per month per candidate.
- vii. Stipend : Rs.250/- per month per candidate to be deposited in the Bank Account of the beneficiary or the SHG.
- viii. Micro-Credit : A maximum loan of Rs.25000 to each candidate after completion of the training
- ix. Estimated Cost : i. On Training – Rs.1,80,000 per year  
ii. On Micro Credit – Rs.2,00,000 per year
- x. National Development Corporation and Financial Assistance Minorities and Financial : i. Grant for training 85% i.e. Rs.1,53,000/- per year and the balance 15% by TAMCO.  
ii. Maximum Loan for Micro Credit 90% i.e. Rs.4,50,000/- and the balance 10% is Rs.50,000/- by TAMCO.
- xi. Eligibility criteria for training agency : a. Must be running similar trainings atleast for three years.

- b. Should have sufficient space for seating and working of 20 women.
- c. Should have atleast 20 pedal driven sewing machines, 2 knitting machines and 20 sets of embroidery tools.
- d. Cutting table and trained and experienced instructors.

## **7. VOCATIONAL TRAINING:**

Under this training, 85% of the financial assistance is obtained from NMDFC and 15% is borne by TAMCO. Following is the guidelines.

Each year, NMDFC sanction an allocation to TAMCO for conducting the above training

- 1) The Institute to conduct the training should be a reputed Institute recognized by the Government.
- 2) The training shall be for six months.
- 3) The cost of the training shall be Rs.1000/- per month and for six months Rs.6000/- per individual.

## **8. SKILL DEVELOPMENT TRAINING:**

In order to enable the unemployed Minority youth to get employment in private sector and also to enhance the Skill Development Training, the Government has sanctioned a scheme of free Skill Development Training in Software and Hardware, Dress Making, Footwear etc. benefiting the Minorities. This scheme is implemented at a cost of Rs.2.50 crores since 2007-08. This training is conducted as per the Tender and Transparency Act by floating tenders etc. through Newspapers and the training details are given in the leading Newspapers to enable unemployed Minority youth avail this trainings. The training is also given through Government training Institutes such as Institute of Footwear Technology etc and also need based training is given in the districts through District Collectors by giving wide publicity through Press Release etc.

## **DUTIES/RESPONSIBILITIES**

### **Manager-Credit & Projects**

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

### **Superintendent (Project)**

In addition to implementation of project work, following assignments are given to him.

1. He shall monitor the reaching of targets by contacting the District Officials.
2. Visiting camps for reaching the targets.
3. Ensuring that periodical reports reach Government on the status of the implementation of the scheme.
4. Attending to the visits of Officials of NMDFC, Government of India, Ministry of Minorities, Religion & Linqustic Minorities.
5. Supervision of the scheme work and to ensure the compliance of the following:
  - (1) Verification of Form-A Register.
  - (2) Follow up on receiving the PSO's / Agreements duly signed by the banks.
  - (3) Verification of Loan disbursement Register.
6. Verification of scheme files relating to Form-B and ensuring the receipt of Form-Bs from all the Banks.
7. Verification of Penal Interest levied for the delay in the disbursement of loans beyond 30 days.
8. Penal Interest.  
Verification of Penal Interest calculations made by the concerned Assistants on delayed receipt of payments and ensuring that reminders are sent to the Banks.
9. Verification of Repayment schedules and ensuring that Repayment schedules are sent immediately for the disbursement of loans made.
10. Verification of Demand Collection Balance statement.
11. Supervision of the files relating to Vocational Trainings.
12. Verification of NMDFC claims and prompt payments.
13. Supervision of files relating to C.M. petitions and attending CM Cell meeting.
14. Attending to petitions under Right to Information Act and compliance of the Act.
15. Maintaining the files relating to Muslim Aid Societies.
16. Claiming of payments from NMDFC under 1% Interest Margin Money.
17. Ensuring that utilization of funds are updated.
18. Prime Minister's 15 point programme.
19. Disbursement of Minorities Scholarship as per the terms and conditions stipulated by Government of India.
20. Processing, implementing of Skill Development programs of Tamil Nadu Government.
21. Any other work assigned from time to time

Superintendent – Accounts & Secretarial.

1. Receipts and disbursement of Cash and Cheques.
2. Maintenance of Cash Book, Petty Cash Book.
3. Maintenance of Journal Register, General Register.
4. Receipt of Cheques and remitting the same into Bank.
5. Reconciliation of Bank Accounts.
6. Passing of conveyance Advance / Telephone charges etc.
7. Purchase of Stationery and Maintenance of stock, issue of stationery.
8. Purchase of Postage.
9. Issue of Petrol Coupon for vehicle and maintenance of vehicle.
10. Preparation of monthly Trial Balance.
11. Preparation of Budgets, Annual Accounts.
12. Maintaining of secretarial records such as Minutes Book, Board resolution.
13. Issue of Notice to EGM / AGM and preparation of Agenda for respective Board Meeting.

14. Issue of Share Certificates.
15. Maintenance of Loan Recovery of following districts sanctioned prior to 9.10.2006 in District.
16. The work relating to Government Letters / Government orders, Guarantee & Library.
17. Maintenance of Audit file.
18. Filing of Annual Report.
19. Filing of Income Tax in respect of Company.
20. Any other work assigned from time to time.

### **A2 - Seat**

1. Sanction of Individual Loans, Micro-Finance, Educational Loan in respect of following Districts and send recovery schedule and Form-B.
  1. Erode, 2. Chennai, 3. Kancheepuram, 4. Perambalur, 5. Karur, 6. Trichy, 7. Theni, 8. Madurai, 9. Tiruvannamalai, 10. Ariyalur
2. To verify Demand, Collection and Balance and prepare Quarterly report for submission to Board.
3. To follow prompt recoveries and also take follow up action.
4. RTI Act for the district allotted above.
5. Pay Bill
6. Establishment – Increment, Pay fixation, Leave Salary, Sanction of Leave, Gratuity, Retirement related works.
7. EPF Remittance - Monthly & Annual returns filing
8. Electricity and Rent Bill Passing and Maintenance
9. Salary Recovery Remittance.
10. Travel Bills, Tour Advances, Festival Advance T.A. Bills and Medical Bills.
11. Right to Information Act for the district allotted above.
12. Submission of Annual Return regarding RTI to Government.
13. Arrangement made if any fault made in E.B. connection, A.C. Fault, Computer Repair and Telephone connection faults etc.

### **A3 - Seat**

1. Sanction of Individual Loans, Micro-Finance, Educational Loan in respect of following Districts and send recovery schedule and Form-B.
  1. Coimbatore, 2. Thanjavur, 3. Ramanathapuram, 4. Cuddalore, 5. Villupuram, 6. Dindigul, 7. Sivagangai, 8. Thiruvarur, 9. Nagapattinam, 10. Tiruppur, 11. Krishnagiri, 12. Dharmapuri

2. Auto loan sanction and recovery schedule.
3. To verify Demand, Collection and Balance and prepare Quarterly report for submission to Board.
4. To follow prompt recoveries and also take follow up action.
5. Compilation of UC report & forwarding to NMDFC.
6. Old recoveries in respect of files with Superintendent Accounts.
7. RTI Act for the district allotted above.
8. Repayment to NMDFC
9. CM Cell compilation report & related works.

**A4 - Seat**

1. Sanction of Individual Loans, Micro-Finance, Educational Loan in respect of following Districts and send recovery schedule and Form-B.
  1. Salem, 2. Thoothukudi, 3. Thiruvallur, 4. Pudukkottai, 5. Virudhunagar, 6. Nilgiris, 7. Tirunelveli, 8. Kanyakumari, 9. Namakkal, 10. Vellore
2. To verify Demand, Collection and Balance and prepare Quarterly report for submission to Board.
3. To follow prompt recoveries and also take follow up action.
4. RTI Act for the district allotted above.
5. Rehabilitation of Minorities affected by communal violence.
6. NMDFC Official visit
7. Exhibition
8. Drawal of funds from NMDFC and NMDFC's 1% Margin Money.
9. Mahila & Vocational training.
10. TDS Remittance & Income Tax of Salaries & Other statutory filing & returns.

**Typist**

1. Typing & Data feeding.
2. Tappal.
3. Maintain separate Registers.
  - a. Government Tappal
  - b. Scheme Form-A, PSO-cum-Proceeding and Sanction Proceedings
  - c. Receipts Tappal
  - d. Other Tappals

4. Skill Development Training
5. To assist Superintendent – Skill Development.
6. Assist – Skill Development Training all datas such as total no. of beneficiaries under each scheme with address and feedback.
7. Forwarding utilization certificate to NMDFC for Individual Term Loan, Micro-Finance & Education Loan.

The process of examination is initiated by the Junior Assistants / Assistants passed through Superintendent (Project) / Manager ( Credit & Project) to the Managing Director. The Corporation is implementing the loan schemes of NMDFC, 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 functions under section 4(1)(b)(iv) of Right Information Act, 2005**

For the discharge of functions allocated to the TAMCO, 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 NMDFC in implementation of Loan Schemes, etc.
- ii) Guidelines issued by NMDFC.

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

<b>S.No</b>	<b>Name of the Manual/Document/Rules etc</b>	<b>Type of the document</b>
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- i. TAMCO Manual** : The TAMCO Manual contains the details about the Corporation, its activities and the details of the schemes
- ii. Memorandum & Articles Association of TAMCO and the Provision contained in the Companies Act, 1956** : The activity of the Corporation is run as per the provision contained in the Memorandum & Articles Association of TAMCO and the Provision contained in the Companies Act, 1956. The rules contains various rules and regulations to be following by this Corporation
- iii. Service Rules** : The rules are made in relation to the service matters for the members of this Corporation.
- iv. Fundamental Rules.** : The rules are made under the proviso to article 309 of Constitution of India in relation to the pay, allowances, leave joining time, foreign service etc. of the members of civil service of the State.
- v. Budget of this Corporation.** : The Annual Budget of this Corporation is approved by the Board Directors and the expenditure is incurred as per the procedures and delegation given to the Officers of the 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**

<b>Sl. No.</b>	<b>Category of the document</b>	<b>Name of the document and its introduction in one line</b>	<b>Procedure to obtain the document</b>	<b>Held by / under control of</b>
1.	Memorandum and Articles of Association	Contains the Rules and Regulations of the Corporation.	Application to PIO	PIO
2.	Performance Budget	Contains the schemes implemented related to previous years.	Application to PIO	PIO
3.	Guidelines	The TAMCO guidelines based on NMDFC norms for the sanction of Loans and Other Schemes.	Application to PIO	PIO
4.	Important G.Os	Issued by the Backward Classes Most Backward Classes & Minorities Welfare Department from time to time	Application to PIO <a href="http://www.tn.gov.in/bcmbcmw/welfschemes/htm">www.tn.gov.in/bcmbcmw/welfschemes/htm</a>	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 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 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. To run the affairs of the Corporation The Board Meeting is convened once in 3 months and 4 times in year in accordance with the Memorandum & Articles of Association of TAMCO and Companies Act, 1956.

Members of the Board Directors are as follows:

(i)	Nominated by the Government	Chairman
(ii)	Commissioner of Minorities Welfare is Ex-officio Managing Director	Managing Director
(iii)	Commissioner and Director of Industries & Commerce	Director
(iv)	Additional Registrar of Co-operative Societies	Director
(v)	Special Secretary to Government, Finance Department	Director
(vi)	Chief Executive Officer, Tamil Nadu Wakf Board	Director
(vii)	Managing Director, NMDFC, New Delhi	Director.

**Share Holders of this Corporation.**

1. Thiru.G.Santhanam, I.A.S.,
2. Thiru.Harmander Singh, I.A.S.,
3. Thiru.N.Mathivanan, I.A.S.,
4. Dr.P.Senthilkumar, I.A.S.,
5. Thiru.R. Rajendran,
6. Thiru Turab Ahamed,
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.

EGM of the shareholders of this Corporation is convened whenever required to transact any special business in pursuance of the company Act, 1956.

### **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	Office Telephone No
1	<b>Thiru Harmander Singh, I.A.S.,</b> Managing Director. TAMCO, Chennai-600 002	28514846
2	<b>Thiru. T.Rizwan Ahmed,</b> Manager-Credit & Project	28515531

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 Tvl.	Designation	Revised Scale of Pay with Pay Band and Grade Pay Rs.
1.	T.Rizwan Ahmed	Manager-Credit & Projects	14574 p.m. fixed
2.	S.Sharmilee	Superintendent Accounts	9300-34800 + GP 4800 +Allow.
3.	G.H.Syed Abdul Bari	Superintendent	9300-34800 + GP 2800 + Allow
4.	R.Kokilabai	S.G.Assistant	9300-34800+G.P.4200+Allow.
5.	M.Raja Karunakaran	S.G.Assistant	9300-34800+G.P.4200+Allow.
6.	N.Ravi	Junior Assistant	5200-20200+G.P.2400+ Allow.
7.	C.Nagulan	S.G. Typist	9300-34800+G.P.4200+Allow.
8.	V.Daniel	Special Grade Office Assistant	5200-20200+G.P.1800 + Allow.

#### **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, Most Backward Classes and Minorities Welfare Department [www.tn.gov.in/bcmbcmw](http://www.tn.gov.in/bcmbcmw)
- ii. Important G.Os. and Policy Note of BC,MBC&MW Department are available at [www.tn.gov.in](http://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**

***Appellate Authority***

Name	Designation	STD Code	Phone No	Fax	Address
Thiru.Harmander Singh,I.A.S.,	Managing Director	044	28514846	28515450	TAMCO, 807, Anna Salai, 5 <sup>th</sup> Floor, Chennai-2

***Public Information Officer:***

Name	Designation	STD Code	Phone No	Fax	Address
Thiru.T.Rizwan Ahmed	Manager-Credit & Project	044	28515531	28515450	TAMCO, 807, Anna Salai, 5 <sup>th</sup> Floor, Chennai-2

All the District level, in each district, the public may obtain information from the following Officers.

1. District Backward Classes and Minorities Welfare Officer functioning at the Collectrate.
2. Superintendent, Minorities Welfare under the control of District Backward Classes & Minorities Welfare Officer.
3. The Regional Joint Registrar of Co-operative Societies.
4. The Project Officer, Women Development Corporation with regard to formation of Self Help Group and TAMCO Micro Finance Loan

Manager-Credit & Project