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

Board of Directors

Managing Director

Manager (A & P)  Manager (F & A)  Company Secretary  Manager (Projects)

Asst. Mgr. (Accts)  P.A. to M.D.

E1  E2  E3  E4  Steno Typist

A1  A2  A3  R1  R2

Driver(s)  Peon(s)  Security  Sweeper

A1 – A3  -  Finance & Accounts
E1 – E4  -  Establishment & Administration
P1 – P2  -  Projects
R1 – R2  -  Recovery
2) **List and Address of important officials**

**Members of the Director Board.**

<table>
<thead>
<tr>
<th>Name &amp; Address</th>
<th>Designation</th>
<th>Telephone</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Office</td>
</tr>
<tr>
<td>Shri.C.T.Krishnan Ex.MLA</td>
<td>Chairman</td>
<td>0471-2478826</td>
</tr>
<tr>
<td>Cherukunnam House</td>
<td></td>
<td>2577550/2577539</td>
</tr>
<tr>
<td>Elavampadam.P.O</td>
<td></td>
<td>0492-2262299</td>
</tr>
<tr>
<td>Kizhakkancherry Palakkad.</td>
<td></td>
<td>9447757000 (M)</td>
</tr>
<tr>
<td></td>
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<tr>
<td></td>
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<td>0492-2262299</td>
</tr>
<tr>
<td></td>
<td></td>
<td>9447757000 (M)</td>
</tr>
<tr>
<td>Shri.A.A.Naqvi Managing Director</td>
<td>Director</td>
<td>011-6852624</td>
</tr>
<tr>
<td></td>
<td></td>
<td>09810630353 (M)</td>
</tr>
<tr>
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<td>Designation</td>
<td>Telephone</td>
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<tr>
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</tr>
<tr>
<td>3 Shri.K.V.Rajendran Puthu Veedu Thamarakulam Kollam- 691 001</td>
<td>Director</td>
<td>0471-2577550 9447076608(M)</td>
</tr>
<tr>
<td>4 Shri.K.Kunhappa Karikkkan House Kanul.P.O Kannur. 670 564</td>
<td>Director</td>
<td>0471-2577550 0497-2781475 9447156674(M)</td>
</tr>
<tr>
<td>5 Shri.Kunhu Meenadathur Mannethu House Meenadathur P.O. Thanalur, Malappuram – 676 107.</td>
<td>Director</td>
<td>0471-2577550 9447261141</td>
</tr>
<tr>
<td>6 Smt.Rajeswari. G Additional Secretary SC/ST Development Department Government Secretariat Thiruvananthapuram.</td>
<td>Director</td>
<td>0471-2327974</td>
</tr>
<tr>
<td>7 Shri.R.Krishna Kumar Additional Secretary Planning &amp; Economic Affairs Department, Government Secretariat Thiruvananthapuram.</td>
<td>Director</td>
<td>0471-2518106 9895637361(M)</td>
</tr>
<tr>
<td>8 Shri.V.Rajappan Additional Secretary Finance Department Government Secretariat Thiruvananthapuram.</td>
<td>Director</td>
<td>0471-2518326 9387838854(M)</td>
</tr>
<tr>
<td>9 Shri.V.AnilKumar Under Secretary SC/ST Development Department Government Secretariat Thiruvananthapuram.</td>
<td>Director</td>
<td>0471-2518664 9447656051(M)</td>
</tr>
<tr>
<td>10 Shri. I.A. Chakko Managing Director, KSBCDC TC 27/588 (7) &amp; (8), Sentinel, Pattoor, Vanchiyoor P.O., Thiruvananthapuram–35</td>
<td>Managing Director</td>
<td>0471-2577541 2577540/2577550 9447767000</td>
</tr>
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</table>
## Officials of KSBCDC

### Head Office

<table>
<thead>
<tr>
<th>Name &amp; Address</th>
<th>Designation</th>
<th>Telephone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shri. I.A.Chacko</td>
<td>Managing Director</td>
<td>0471-2577541(D) 2577550 2577539/40 9447767000</td>
</tr>
<tr>
<td>Smt. S.Sushama</td>
<td>Manager (Admin. &amp; Personnel)</td>
<td>2577550 2577539/40 9447700444</td>
</tr>
<tr>
<td>Shri.V.Rajendran</td>
<td>Company Secretary</td>
<td>2577550 2577539/40 9447700666</td>
</tr>
<tr>
<td>Shri.V.Rajendran</td>
<td>Manager (Finance &amp; Accounts) i/c</td>
<td>2577550 2577539/40 9447700666</td>
</tr>
<tr>
<td>Shri. A.R.Rajesh</td>
<td>Manager (Projects) (i/c)</td>
<td>2577550 2577539/40 9447711444</td>
</tr>
<tr>
<td>Shri. A.R.Rajesh</td>
<td>Deputy Manager (Projects)</td>
<td>2577550 2577539/40 9447711444</td>
</tr>
</tbody>
</table>

### District Offices

<table>
<thead>
<tr>
<th>Name &amp; Address</th>
<th>Designation</th>
<th>Telephone</th>
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</thead>
<tbody>
<tr>
<td>Shri. Sajith G.</td>
<td>District Manager Thiruvananthapuram</td>
<td>0471-2434649 9447710011</td>
</tr>
<tr>
<td>Shri. Baby Isaac</td>
<td>District Manager Kollam</td>
<td>0471-2766276 9447710022</td>
</tr>
<tr>
<td>Shri. Sabu S</td>
<td>District Manager Pathanamthitta</td>
<td>0468-2226111 9447710033</td>
</tr>
<tr>
<td>Shri. B.Sherafudeen</td>
<td>District Manager Alappuzha</td>
<td>0477-2254121 9447710044</td>
</tr>
<tr>
<td>Shri. K.V.Mathew</td>
<td>District Manager Kottayam</td>
<td>0481-2303925 9447710055</td>
</tr>
<tr>
<td>Shri. Venugopal P.N.</td>
<td>District Manager Idukki</td>
<td>0486-2235264 9447710066</td>
</tr>
<tr>
<td></td>
<td>Name</td>
<td>District</td>
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<tr>
<td>7</td>
<td>Smt. Preethy Joseph</td>
<td>District Manager</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Ernakulam</td>
</tr>
<tr>
<td>8</td>
<td>Smt. Latha V</td>
<td>District Manager (i/c)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Thrissur</td>
</tr>
<tr>
<td>9</td>
<td>Shri. L. Sreeram</td>
<td>District Manager</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Palakkad</td>
</tr>
<tr>
<td>10</td>
<td>Shri. Muhammed Haneefa</td>
<td>District Manager (i/c)</td>
</tr>
<tr>
<td></td>
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<td>Malappuram</td>
</tr>
<tr>
<td>11</td>
<td>Shri. Kuryan Joseph</td>
<td>District Manager</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Kozhikode</td>
</tr>
<tr>
<td>12</td>
<td>Shri. Bahuleyan P</td>
<td>District Manager</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Wayanad</td>
</tr>
<tr>
<td>13</td>
<td>Shri. G.S. Rajath</td>
<td>District Manager</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Kannur</td>
</tr>
<tr>
<td>14</td>
<td>Shri. Aoshious VP</td>
<td>District Manager (i/c)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Kasargod</td>
</tr>
</tbody>
</table>

3) District Offices with telephone nos.

**Thiruvananthapuram**
TC 5/1700, Kelachandra, Nr. Sreekrishna Swami Temple
Ambalamukku, Kowdiar P.O., Thiruvananthapuram – 14
0471-2434649 9447710011

**Kollam**
SNDP Union Bldg, Opp. S.N.Womens College, Kollam
0474-2766276 9447710022

**Pathanamthitta**
Alumoottil Plaza, Near Collectorate, Pathanamthitta
0468-2226111 9447710033

**Alappuzha**
Soumya Complex, Vellakkinar Jn., Civil Station Ward
Head Post Office, Alappuzha-11
0477-2254121 9447710044

**Kottayam**
Bldg. No.11/696, Erayil Kadavu, Kottayam
0481-2303925 9447710055

**Idukki**
Vyapara Bhavan, Idukki Colony P.O., Cheruthoni, Idukki
0486-2235264 9447710066

**Ernakulam**
Paramara Shopping Complex, Ernakulam North – 18
0484–2394005 9447710077

**Thrissur**
Near Town Hall, Palace Road, Chembukavu, Thrissur–20
0487-2321776 9447730011
Palakkad
Ninan’s Complex, Mettuppalayam 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

Kollam
T.K.1/408J, Padannapalam Road, Kannur 0497-2706196 9447730066

Kasaragod
High Lane Plaza, Bldg.No.KNC XI/346 04994-227060 9447730077
A 17, Anabagilu, MG Road, Kasaragod
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.ksbcdconline.com](http://www.ksbcdconline.com)
   [www.ksbcdconline.org](http://www.ksbcdconline.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 Diary 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
<table>
<thead>
<tr>
<th>District</th>
<th>Manager/Assistant Manager</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kottayam</td>
<td>B.Sherafudeen, Ajitha G.</td>
</tr>
<tr>
<td></td>
<td>Assistant Manager</td>
</tr>
<tr>
<td></td>
<td>K.A.Mathew, Manoj Kumar K.N.</td>
</tr>
<tr>
<td></td>
<td>Project Assistant in charge of A.M.</td>
</tr>
<tr>
<td>Idukki</td>
<td>Venugopal P.N., Jathin PP.</td>
</tr>
<tr>
<td></td>
<td>Assistant Manager</td>
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<tr>
<td>Ernakulam</td>
<td>Preethy Joseph, Bindu C.R.</td>
</tr>
<tr>
<td></td>
<td>Assistant Manager</td>
</tr>
<tr>
<td>Thrissur</td>
<td>Latha V., Valsala E.S.</td>
</tr>
<tr>
<td></td>
<td>Accountant in charge of A.M.</td>
</tr>
<tr>
<td>Palakkad</td>
<td>Seeram L., Santhosh Kumar SS</td>
</tr>
<tr>
<td></td>
<td>Assistant Manager</td>
</tr>
<tr>
<td>Malappuram</td>
<td>Muhammed Haneefa, Project Assistant in charge of A.M.</td>
</tr>
<tr>
<td>Kozhikode</td>
<td>Kuryan Joseph, Girish Babu</td>
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<tr>
<td>Wayanad</td>
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<tr>
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<td>Project Assistant in charge of A.M.</td>
</tr>
<tr>
<td>Kannur</td>
<td>G.S.Rajath, Sreekumar P.</td>
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<tr>
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<td>Project Assistant in charge of A.M.</td>
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<tr>
<td>Kasaragod</td>
<td>Alishious VP, Levan Kannothkandi</td>
</tr>
<tr>
<td></td>
<td>Senior Assistant in charge of A.M.</td>
</tr>
</tbody>
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