



अल्पसंख्यक कार्य मंत्रालय  
 MINISTRY OF  
 MINORITY AFFAIRS

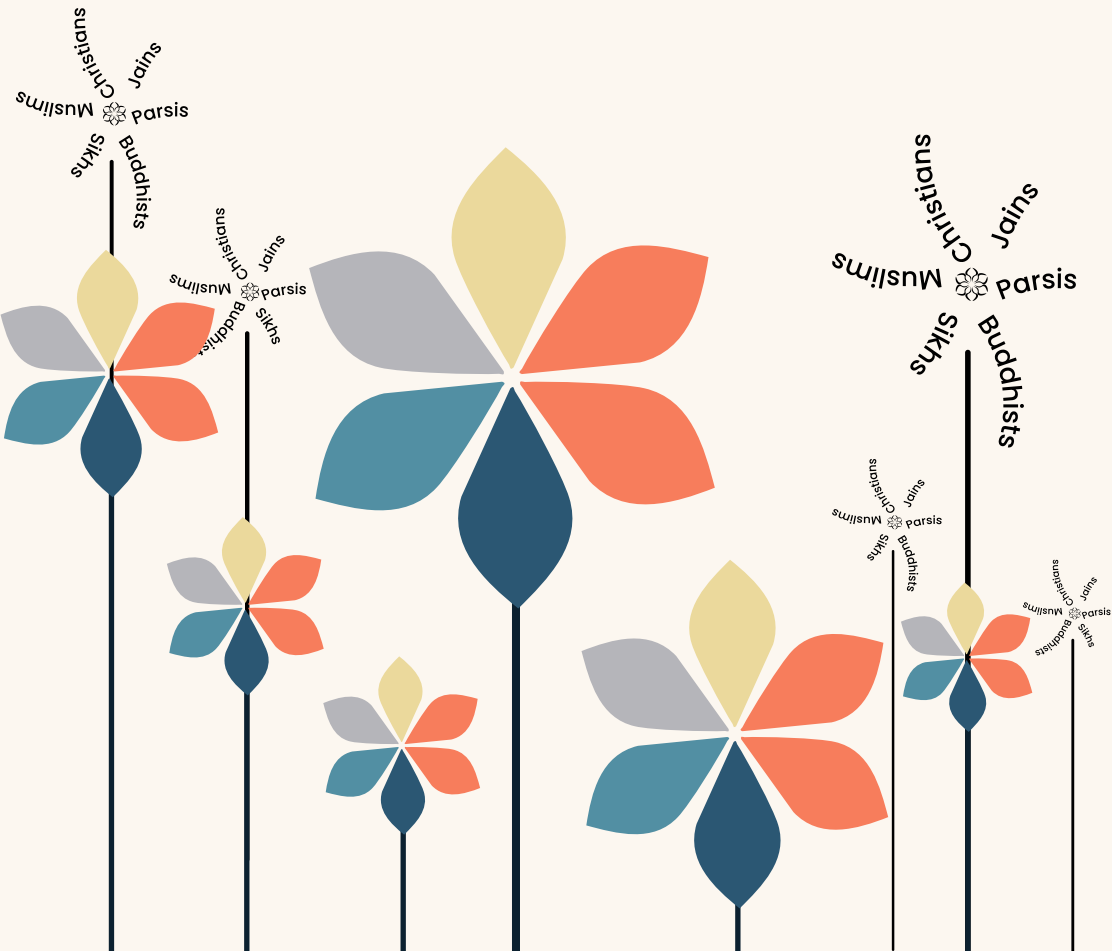


राष्ट्रीय अल्पसंख्यक  
 विकास एवं वित्त निगम  
 National Minorities Development  
 & Finance Corporation

# NMDFC

## National Minorities Development & Finance Corporation

*Development with Dignity*





# NMDFC

The National Minorities  
Development & Finance  
Corporation (NMDFC)  
was incorporated on

**30th September, 1994**

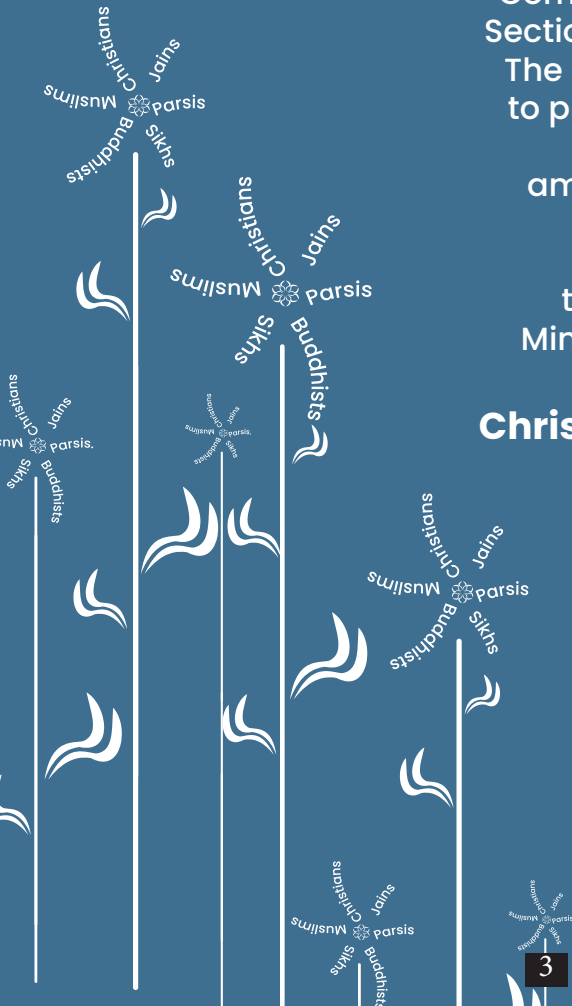
as a company Not for Profit,  
under Section 25 of the  
Companies Act, 1956, now under  
Section 8 of Companies Act, 2013.

The prime mandate of NMDFC is  
to provide concessional finance

to the “Backward Sections”  
amongst Notified Minorities for  
self-employment income  
generation activities. As per

the National Commission for  
Minorities Act, 1992, the notified

Minorities are **Muslims,**  
**Christians, Sikhs, Buddhists,**  
**Jains & Parsis. Women**  
**& Artisans are given**  
**preference.**



# TARGET GROUPS

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## Credit Line-1

Families with Annual Household Income of upto **Rs.3.0 lakh** are eligible for availing assistance under the NMDFC schemes.



## Credit Line-2

Families with Annual Household Income limit of upto **Rs.8.00 lakh** has been introduced for greater coverage of beneficiaries under schemes of NMDFC.

# CHANNELS TO REACH THE TARGET GROUPS

NMDFC is a National Level Apex Financing Body and has three channels to reach the target groups viz.

## 1 (SCAs)

Through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administrations.

## 2 (NGOs)

Through the Non-Governmental Organizations (NGOs).

## 3 (PSBs/RRBs)

Through Public Sector Banks (PSBs)/Regional Rural Banks (RRBs) (Canara Bank, Punjab Gramin Bank, Union Bank of India, and Indian Bank)

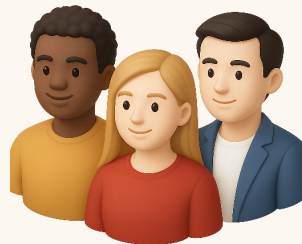
## STATE CHANNELISING AGENCIES (SCAs)

The State Channelising Agencies (SCAs) are the main channel for implementing the schemes of NMDFC. The Individual beneficiaries are assisted through the SCAs under the financing schemes of Term Loan (TL), Virasat (VS), Educational Loan (EL) & Micro Finance (MF) of NMDFC. The SCAs are nominated by the respective State Governments/ UT Administrations. For availing assistance, please contact/visit the office of SCA in your State. The list of SCAs with their address and contact numbers is given on pages 14 to 18. Application can also be made directly through MILAN Portal. For link visit NMDFC website [www.nmdfc.org](http://www.nmdfc.org)



## NON-GOVERNMENTAL ORGANIZATION (NGOs)

The services of Identified Non-Governmental Organizations (NGOs) are availed for reaching the poor Individual beneficiaries who are members of the Self Help Groups (SHGs). The NGO should be registered for over three years, apolitical, financially sound and engaged in socio economic activities with minimum one year experience in practicing thrift & credit activities. Funds to NGOs are released against concrete Guarantee.



## PUBLIC SECTOR BANKS (PSBs)

NMDFC scheme is also being implemented currently through Canara Bank & Punjab Gramin Bank Branches across the Country on "Refinance Mode" (For Canara Bank, Reference Circular No 587/2021). NMDFC has also signed MoU with Indian Bank & Union Bank of India for the implementation of NMD-FC schemes across the country on refinance mode.



# SCHEMES & PROGRAMMES OF NMDFC

## 1. Consessional credit

- a. Term Loan Scheme
- b. Education Loan
- c. Micro Financing Scheme
- d. Virasat Scheme

## 2. Promotional schemes

- a. Marketing Assistance Scheme
- b. Awareness Camps & Loan Melas



# Term Loan Scheme

Up to

₹ 30L

Repayment period

5 years

This scheme is for individual beneficiaries and is implemented through the SCAs and also under Refinance Mode presently through Canara Bank & Punjab Gramin Bank. Under the Term Loan Scheme, projects costing up to Rs.30.00 Lakh are considered for financing. NMDFC provides loan to the extent of 90% of the project cost subject to a maximum of Rs.27.00 lakh. The remaining cost of project is met by the SCA and the beneficiary. However, the beneficiary has to contribute minimum 5% of the project cost. The simple rate of interest of 6% p.a. under Credit Line-1 & upto 8% p.a. under Credit Line-2 is charged on reducing balance method. Rebate of 2% is given to female beneficiaries under Credit Line-2.

Assistance under Term Loan Scheme is available for any commercially viable and technically feasible venture, which for the purpose of convenience, are classified into the following sectors:-

1. Agriculture & allied
2. Technical trades
3. Small business
4. Transport sector and services sector
5. Artisan & traditional occupations

| Parameters  | Credit Line-1       | Credit Line-2                    |
|---|---------------------|----------------------------------|
| Loan Amount   | Up to Rs.20.00 Lakh | Up to Rs.30.00 Lakh              |
| Rate of interest for beneficiaries                          | 6% p.a              | 8% p.a. - men<br>6% p.a. - women |
| Moratorium period   | 6 months            | 6 months                         |
| Repayment period  | 5 years             | 5 years                          |
| Pattern of Financing<br>(NMDFC : SCA : Benef. contribution) | 90:5:5              | 90:5:5                           |





# Education Loan Scheme

Up to

₹ 30L

Repayment period

5 years

This scheme is also for individual beneficiaries. Education loan is provided with an objective to facilitate job oriented education for the eligible persons from targeted Minority communities. Under this scheme, maximum loan of up to Rs.20.00 Lakh is available @ Rs.4.00 lakh p.a. for 'technical and professional courses' of duration not exceeding five years. Further, for courses abroad, maximum loan amount of Rs.30.00 lakh is available @ Rs.6.00 lakh p.a. for courses duration of maximum 5 years. Rate of Interest is 3% p.a. under Credit Line-1 and 8% p.a. under Credit Line-2 with 3% p.a. rebate for females under Credit Line- 2. The loan is payable in maximum five years after completion of the course.

| Parameters  | Credit Line-1   | Credit Line-2   |
|---|---|---|
| Loan Amount   | Upto Rs.20.00 Lakh for 'Professional & Job Oriented Courses' in India with maximum duration of 5 years @ Rs.4.00 lakh per annum.<br><br>Upto Rs.30.00 Lakh for 'Courses Abroad' with a maximum duration of 5 years @Rs.6.00 Lakh per annum. | Upto Rs.20.00 Lakh for 'Professional & Job Oriented Courses' in India with maximum duration of 5 years @ Rs.4.00 lakh per annum.<br><br>Upto Rs.30.00 Lakh for 'Courses Abroad' with a maximum duration of 5 years @Rs.6.00 Lakh per annum. |
| Rate of interest for beneficiaries                          | 3% p.a  | 8% p.a. - men<br>5% p.a. - women  |
| Moratorium period   | 6 months after completion of the course or getting a job, whichever is earlier.   | 6 months after completion of the course or getting a job, whichever is earlier.   |
| Repayment period  | 5 years   | 5 years   |
| Pattern of Financing<br>(NMDFC : SCA : Benef. contribution) | 90:5:5  | 90:5:5  |





# Micro Financing Scheme

Up to

₹ 30L

Repayment period

3 years

Under the Micro Financing Scheme, micro-credit is extended to the members of the Self Help Groups (SHGs), especially the Minority women scattered in remote villages and urban slums, who are not able to take advantage of the formal banking credit. The scheme requires that the beneficiaries are organized into Self Help Groups (SHGs) and get into the habit of thrift & credit, however small. Preference be given to SHGs formed under National Rural Livelihood Mission (NRLM)/ National Urban Livelihood Mission (NULM) of respective States under Ministry of Rural Development Programme of GOI. The scheme envisages micro-credit to the poorest among the poor mainly through SCAs and also through NGOs of proven track-record and their network of Self Help Groups (SHGs).

It is a loan scheme with minimal documentation which ensures quick delivery of loan at the door steps of the beneficiaries. Under this scheme, small loans up to a maximum of Rs.1.50 lakh per member of SHG are provided through the network of SHGs. Interest @7% p.a. is charged under Credit Line-1 & 10% p.a. under Credit Line-2 with 2% p.a. rebate for females under Credit line-2. The maximum repayment period under the scheme is 36 months.

| Parameters  | Credit Line-1   | Credit Line-2   |
|---|---|---|
| Loan Amount   | Up to Rs.1.00 lakh per member of SHG and up to Rs.20.00 lakh for a group of 20 members in one SHG | Up to Rs.1.50 lakh per member of SHG and up to Rs.30.00 lakh for a group of 20 members in one SHG |
| Rate of interest for beneficiaries/ SHGs                    | 7% p.a  | 10% p.a. - men<br>8% p.a. - women   |
| Moratorium period   | 3 month   | 3 month   |
| Repayment period  | 3 years   | 3 years   |
| Pattern of Financing<br>(NMDFC : SCA : Benef. contribution) | 90:5:5  | 90:5:5  |



# Virasat Scheme

Up to

₹ 10L

Repayment period

5 Years

This scheme is part of the Term Loan scheme and is implemented with the objective to meet credit requirements of the Artisans, both in terms of Working Capital requirement and Fixed Capital requirement for purchase of equipment/tools/machineries. Maximum loan of upto Rs.10.00 lakh can be availed under this scheme. Under Credit Line-1, rate of interest is 5% p.a. for Male Artisans with 1% concession for Female Artisans @ simple interest of 4% p.a. Under Credit Line-2, rate of interest is 6% p.a. for Male Artisans with 1% concession for Female Artisans @ simple interest of 5% p.a

| Parameters   | Credit Line-1                          | Credit Line-2                    |
|--|--|----------------------------------|
| Loan Amount  | Up to Rs.10.00 Lakh                    | Up to Rs.10.00 Lakh              |
| Rate of interest for beneficiaries/ SHGs                         | 5% p.a. - men<br>4% p.a. - women       | 6% p.a. - men<br>5% p.a. - women |
| Moratorium period  | 6 month                                | 6 month                          |
| Repayment period   | 5 years                                | 5 years                          |
| Pattern of Financing<br>(NIMDFC : SCA :<br>Artisan contribution) | 90:5:5 (with minimum 5% from Artisans) | 90:5:5                           |





## Marketing Assistance Scheme

The Marketing Assistance Scheme is meant for individual crafts-persons, beneficiaries of NMDFC as well as SHGs and is implemented through the SCAs. With a view to support the crafts-persons to promote marketing & sale of their products at remunerative prices, NMDFC assists the SCAs in organizing State / District level exhibitions at selected locations. In these exhibitions, hand loom / handicraft products of crafts-persons belonging to Minority communities are exhibited and sold. Such exhibitions also serve the purpose of organizing “buyer-seller meet”, which is considered very useful for product development and market promotion, for domestic market as well as for exports.



## Awareness Camps cum Loan Melas

For creating awareness about schemes of NMDFC amongst the target groups, SCAs organise Awareness Camps-cum-Loan Melas in Minority Concentrated areas/pockets especially in far flung rural areas. During such camps, the participants are made aware about schemes of NMDFC and are helped to fill up application forms. The filled up application forms are collected for further scrutiny. Loan is distributed to beneficiaries selected earlier. Success stories of beneficiaries is also shown to the participants to motivate them to avail assistance under the schemes of NMDFC.



# Guidelines for Availing Loan

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## A. Sanction of Loan

# 1.

Application Form is available in the office of District Minority Welfare Officer/Head office of the respective State Channelising Agency/Branch of Canara Bank & Punjab Gramin Bank (Refinance Mode). Applicant can also apply online for NMDFC Loan through MILAN Portal. For link visit NMDFC website i.e. [www.nmdfc.org](http://www.nmdfc.org)



*Following is required to be submitted with Application Form*

- a. Self-Attested Income Certificate.
- b. Self-Attested Residence Proof enclosing AADHAR Card/Ration Card/Voter ID/Passport/Phone Bill/Electricity Bill etc.
- c. Self-Attested Religion Certificate.
- d. Self-Attested Marksheet of previous year/last exam given in case of education loan.
- e. Project Report : small project report regarding activity to be undertaken only if loan amount is more than Rs.1.00 lakh.

# 2.

### Submission of Application

Completely filled application form is to be submitted in the office of District Minority Welfare Officer/Head office of SCAs/Branch of Canara Bank & Punjab Gramin Bank



## B. Disbursement of Loan

# 3.

Information of sanction of Loan is provided to the applicant.

*Loan Documentation includes:-*

- a. Opening of AADHAR/KYC linked Saving Bank Account.
- b. Guarantee as prescribed by the respective State Channelising Agency/Canara Bank / Punjab Gramin Bank Branch.
- c. Loan will be released directly in the Bank Account of the beneficiary.
- d. Beneficiary have to purchase assets and start business activity within one month of receipt



## C. Repayment of Loan

# 4.

- a. Repayment of Loan will be in 5 years on Monthly/ Quarterly basis as per the Repayment Schedule provided by the respective State Channelising Agency (SCA)/Canara Bank / Punjab Gramin Bank Branch.
- b. Beneficiary will be provided detail of Bank Account of SCA/Canara Bank / Punjab Gramin Bank for repayment of Loan.
- c. Repayment of Loan will be directly made in the Bank Account of SCA/Canara Bank / Punjab Gramin Bank.
- d. Beneficiary is required to obtain No Dues Certificate/Loan Closure Certificate





## Our SCAs (State chanelising Agencies)

### Andhra Pradesh

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#### Andhra Pradesh State Minorities Finance Corporation

Door No.39-3-1, 3rd Floor, Anjaneya  
Jewelers Buildings, Labbipet, M. G.  
Road, Vijayawada-520010  
Ph. 0866-2498575, 2498576

### Assam

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#### Assam Minorities Development Board

R.G.B. Road Ganeshguri,  
Dispur-781006

### Arunachal Pradesh

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#### The Arunachal Pradesh State Co-operative Apex Bank

D Sector, Apex Bank Building, Na-  
harlagun,  
Papum Pare District-791110

### Bihar

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#### Bihar State Minorities Financial Corporation

Haj Bhawan, 1st Floor, 34 Harding  
Road, Ali Imam Path,  
PATNA - 800001  
Ph. 0612-2204975, 2215994

### Chandigarh

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#### Chandigarh Scheduled Castes, Backward Classes & Minorities Financial & Development Corpo- ration

Additional Town Hall Building, 3rd  
Floor Sector 17-C.  
CHANDIGARH-160017,  
Ph. 0172-2701449, 2700094

### Chhattisgarh

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#### Chhattisgarh State Antyava- sai Sahakari Vitta Evum Vikas Nigam

Sector-24, Second Floor, Tribal Re-  
search & Training Institute, Nawa  
Raipur, Atal Nagar,  
CHHATISGARH-492109  
Ph. 0771-2972124, 2972730, 2972735

### Delhi

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#### Delhi SC/ST/OBC/Minorities and Handicapped Financail & Devel- opment Corporation

Ambedkar Bhawan, Sector 16, Rohini,  
Delhi-110085  
Ph. 011-27572692, 27570627

### Gujarat

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## **Gujarat Minorities Finance and Development Corporation**

2 Floor Block No.11, Dr. Jivraj Mehta Bhawan, GANDHINAGAR – 382010  
Ph. 079-23254583, 23253757, 23253375

## **Goa**

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### **Goa State Minorities Finance & Development Corporation**

Near Directorate of Social Welfare, Opp. Farmoica Salcete, 18th June Road, Panji, Tiswadi, North Goa-403001

## **Haryana**

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### **Haryana Backward Classes & Economically Weaker Sections Kalyan Nigam**

SCO 813-814, Sector 22-A CHANDIGARH – 160022  
Ph. 0172-2701074

### **Mewat Development Agency**

Housing Board Colony, Taoru Road, Nuh, Mewat-122107  
Ph. 01267-271461, 271179

## **Himachal Pradesh**

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### **H.P. Minorities Finance and Development Corporation**

SDA Complex, Block No.38, First Floor, Kasumpti, SHIMLA - 171009  
Ph. 0177-2622164

### **UT of Jammu & Kashmir & UT of Ladakh**

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## **J&K Women's Development Corporation**

### **(May to October)**

SDA Colony, Bemina, Srinagar-190018  
Ph. 0194-2506684-85

### **(November to April)**

Hall No.6-B, 2nd Floor, Aquaf Complex, Gandhi Nagar, Jammu (J&K)-180004  
Ph. 0191-2430321, 2439370

## **J&K SCs/STs & BCs Development Corporation**

### **(May to October)**

Near Red Cross Office, Exchange Road, Srinagar- 190001,  
Ph. 0194-2481988

### **(November to April)**

Lower Muthi, Opposite JDA, Flats Jammu-181205  
Ph. 0191-2433229, 2451762, 2452009

## **Jammu & Kashmir And Ladakh Finance Corporation**

### **(May to October)**

SFC House, Durganag, Srinagar- 190001  
Ph. 0194-2500716, 2500606, 2500592, 2501734

### **(November to April)**

Sehkari Bhawan Rail Head, Complex, Jammu- 180012  
Ph. 0191-2470772, 2476465, 2475581

## **Sindhu Infrastructure Development Corporation**

Sidco Complex. Industrial Estate, Leh,

Ladakh- 194101.  
Ph. 01982- 252163

## Jharkhand

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### Jharkhand State Minorities Finance & Development Corporation

1st Floor, Kalyan Complex, Balihar  
Road, Moradabadi,  
Ranchi - 834008,  
Ph. 0651-2552055

## Kerala

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### Kerala State Backward Classes Development Corporation

TC No.27/588(7) & (8) "SENTINEL" 2<sup>nd</sup>  
Floor, Pattoor, Vanchiyoor P.O.,  
Thiruvanthapuram - 695035  
Ph. 0471-2577550, 2577539, 2577540

### Kerala State Women's Development Corporation

1st Floor, Transport Bhawan, P.O. East  
Fort, Attakulangara,  
Thiruvanthapuram-695023  
Ph. 0471-2727668, 2454585

### Kerala State Cooperative Federation for Fisheries Development (MATSYAFED)

Kamaleswaran, Manacaud P.O.  
THIRUVANTHAPURAM - 695009  
Ph. 0471-2457172, 2457756, 2458606

### Kerala State Minorities Development Finance Corporation

1/1170 A Ground Floor, KURDFC Build-  
ing, Chakkorathkulam, West Hill P.O.,

Kozhikhode-673005  
Ph. 0495-2369366

### Handicrafts Development Corporation of Kerala

P B No. 171, SMSM Institute Compound,  
Press Road, Puthenchanthai PO,  
Trivandrum- 695001  
Ph. 0471-277 8400

## Karnataka

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### Karnataka Minorities Development Corporation

No. 39-821, 2nd Floor, KMDC Bhawan,  
Subedhar Chatram Road, Seshadri-  
puram, Bengaluru-560020  
Ph. 080- 22861226, 22860999

## Madhya Pradesh

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### M.P. Backward Classes & Minorities Finance and Development Corporation

Rajiv Gandhi Bhawan, Parisar-2, 1st  
Hoor35, Shyamala Hills,  
BHOPAL-462002  
Ph. 0755-2660209

## Maharashtra

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### Maulana Azad Minorities Finan- cial Development Corporation

DD Building, 2nd Floor, Old Custom  
House, Shahid Bhagat Singh Road  
MUMBAI - 400023  
Ph. 022-22672293, 22653080

## Manipur

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### Manipur Minorities & Other Backward Classes Economic

## **Development Society**

Old High Court Complex, North AOC,  
Imphal-795001  
Ph. 0385-2452481

## **Meghalaya**

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### **Meghalaya Industrial Development Corporation (MIDC)**

KISMAT Upland Road, Laitumkrah,  
Shillong - 793003  
0364-2223458, 2507414

## **Mizoram**

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### **Mizoram Cooperative Apex Bank**

Tuikual South, Near Aizawl Tennis  
Court,  
Aizawl-796001  
Ph. 0389- 2312307, 2322744, 2327514,  
2323045

### **Zoram Infrastructure and Industrial Development Corporation**

Mizoram New Capital Complex  
(MINECO), Khatla, Aizawl, P. Box - 125,  
Mizoram-796001  
Ph. 0389-2310190, 2333217

## **Nagaland**

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### **Nagaland Industrial Development Corporation**

IDC House, P.B. No.5  
Dimapur - 797112  
Ph. 03862-230571-74

### **Nagaland Handloom & Handicrafts Development Corporation**

P.B. No.31, Half Nagarajan,  
Dimapur, NAGALAND - 797112  
Ph. 03862- 224591

### **Nagaland State Social Welfare Board**

New Secretariat Complex,  
Kohima - 797001  
Ph. 0370-2270310

## **Odisha**

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### **Odisha Backward Classes Finance Development Cooperative Corporation**

Q. No.A/6, Unit - 5, Near Rajiv Bhawan  
BHUBANESWAR - 751001  
Ph. 0674- 2391061

## **Puducherry**

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### **Puducherry Backward Classes and Minorities Development Corporation**

No. 1, VIII Cross, Anna Nagar,  
Nellithope,  
PUDUCHERRY -605005  
Ph. 0413-2244145

## **Punjab**

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### **Punjab State Backward Classes Land Development & Finance Corporation**

SCO No.60-61, Sector 17-A,  
CHANDIGARH-160017  
Ph. 0172-2709261

## **Rajasthan**

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### **Rajasthan Minorities Finance &**

## **Development Cooperative Corporation**

Dr. Radhakrishanan Shiksha Shankul  
Parishar, Madarsa Board Building,  
Illrd Floor, J.L.N. Marg,  
Jaipur-302015  
Ph. 0141- 2700201

## **Sikkim**

### **Sikkim SC/ST/OBC Dev. Corporation**

Sonam, Tshering Marg,  
Gangtok-737101

## **Tamilnadu**

### **Tamil Nadu Minorities Economic Development Corporation**

Kalas Mahal, Heritage Building, Ist  
Floor, Chepauk,  
CENNAI - 600005  
Ph. 044-28514846

## **Tripura**

### **Tripura Minorities Co-operative Development Corporation**

P.O. Lake Chowmuhani, Agartala  
WEST TRIPURA - 799001  
Ph. 0381-2300083, 2328232, 2326512

## **Uttar Pradesh**

### **U.P. Minorities Financial Development Corporation**

746, 7th Floor, Jawahar Bhawan  
Ashok Marg,  
LUCKNOW - 226001  
Ph. 0522-2286158, 2286854, 2287213

## **Uttrakhand**

### **Uttrakhand Alpsankhyak Kalyan Tatha Wakf Vikas Nigam**

Alpsankhyak Kalyan Bhawan, Shahid  
Bhagat Singh Colony, Adhoiwala,  
DEHRADUN-248001  
Ph. 0135-2788723

## **West Bengal**

### **West Bengal Minorities Development and Finance Corporation**

Amber, DD-27/E, Sector-1,  
Salt Lake City  
KOLKATA - 700064.  
Ph. 033-23210901, 23210902

*Interested Applicant can  
also visit nearest Canara  
Bank or punjab gramin  
bank Branch for avail-  
ing Loan under NMDFC  
Schemes (Refinance  
Mode) (For Canara  
Bank, Ref. Circular No.  
587/2021).*

# Achievements of NMDFC, MoMA

## Gender wise break up of Benef.



89.93 %  
FEMALE



10.07 %  
MALE

## Area wise Geographic Distribution



89.45 %  
Rural



10.55 %  
Urban

## Cumulative Credit Disbursed

Cumulative  
Credit Disbursed in Cr.



Term Loan  
5680.02

Micro Finance  
4199.77

No. of Beneficiaries



Term Loan  
6.71 Lakhs

Micro Finance  
19.79 Lakhs

Disbursement since  
inception (upto 31.07.2025) is

**₹ 9879.80 crs.**

to assisting over

**26.50 lakh**

beneficiaries.





राष्ट्रीय अल्पसंख्यक विकास एवं वित्त निगम

**National Minorities Development & Finance Corporation**

Development with Dignity

(Ministry of Minority Affairs, Government of India)

1st Floor, Core-I, SCOPE Minar, Laxmi Nagar, Delhi-110092

Ph.: 011-22441441, 22040670, 22441444 & 22441452

*...In Pursuit of  
Economic  
Empowerment*

Muslims  
Christians  
Sikhs  
Buddhists  
Jains  
Parsis.

Muslims  
Christians  
Sikhs  
Buddhists  
Jains  
Parsis.

Muslims  
Christians  
Sikhs  
Buddhists  
Jains  
Parsis.

Muslims  
Christians  
Sikhs  
Buddhists  
Jains  
Parsis.



[www.minorityaffairs.gov.in](http://www.minorityaffairs.gov.in) | [www.nmdfc.org](http://www.nmdfc.org)



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