FAQs on NSDC Market Led Program

Social FAQs:

1. How are the Training Targets Calculated?

   **Ans.** The Training targets are calculated as per the financial year, prorated from date of disbursement for Funded Training Partners and from Date of Agreement for non-funded Training Partners. For Example: the targets as per Term Sheet are:

<table>
<thead>
<tr>
<th>Year</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Targets</td>
<td>100</td>
<td>200</td>
<td>300</td>
<td>400</td>
<td>500</td>
<td>600</td>
<td>700</td>
<td>2800</td>
</tr>
</tbody>
</table>

   If the 1st disbursement date (funded partner)/ date of agreement (non-funded TP) is 1st Dec 2019, then the targets would be prorated as:

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</tr>
</thead>
<tbody>
<tr>
<td>Targets</td>
<td>25</td>
<td>125</td>
<td>225</td>
<td>335</td>
<td>425</td>
<td>525</td>
<td>625</td>
<td>525</td>
<td>2800</td>
</tr>
</tbody>
</table>

2. Which all trainings are included in the NSDC Targets Achievement?

   **Ans:** The trainings are categorized into two categories:

   a) Trainings conducted under Market Led Program include Self paid/fee based, CSR, Corporate, and School Projects are considered under NSDC targets towards achievement of targets set by NSDC

   b) Trainings conducted under Central Government Schemes like DDU-GKY, NULM, PMKVY, any other central government scheme will not be considered towards achievement of targets set by NSDC under Market Led Program.

3. When are the NSDC Partnership certificates issued?

   **Ans:** Partnership Certificates are renewed at the beginning of each financial year to all the funded training partners. For new partners, certificate is issued during kick-off meeting which is conducted within 2 to 3 weeks of signing of agreement. For funded partners, kick-off meeting is scheduled only after disbursement of 1st tranche. In case of non-funded Training Partners, the certificate is renewed based on Date of Agreement after the payment of INR 1 Lakh with a validity of 1 year.

   Note: In case of non-performance of TP, annual partnership certificate will not be renewed.
4. What do you mean by Operational Training Centers?
   
   **Ans:** Operational Training Centers are those centers that have had completed trainings, new enrollments, or ongoing training in the last 3 months. On a monthly basis, the list of operational centers is updated on the NSDC website.

5. What is included in the placement?
   
   **Ans:** Wage/Salaried employed, up-skilling and self-employment are considered under placement while the students who opt for higher studies are not considered as placed under NSDC Market Led Program.

6. What is Skill India Portal?
   
   **Ans:** Skill India Portal is a unified portal where all Training Partners are mandated to register their organization and apply for any scheme/programme. All the centers, sectors, course are uploaded on the portal to upload candidate details and create batches. In cases where TPs have already registered their profile on SIP, even before signing the funded/non-funded agreement, they need not to create their profile again. Such Training Partners can directly login to the SIP, click on “My Scheme” option on the right-hand side and add “Fee Based Program” by filling all the required details.
   
   Link for SIP: [https://skillindia.nsdcindia.org/](https://skillindia.nsdcindia.org/)

7. What is Symphony Tool?
   
   **Ans:** Symphony Ticketing Tool is an incident management solution used to receive, track, manage and resolve training partners technical request (incl. error while uploading data, Correction in data from back end, requirement of candidate dump, etc). TPs can login to the tool with their symphony id, raise a request and share the incident id with the assigned monitoring SPOC for early resolution of the request. However, the requests on daily operations like center approval, course approval, sector addition, etc. should never be raised on Symphony tool.
   
   Link: [https://sdms_symphonysummit.com/#/](https://sdms_symphonysummit.com/#/)
   
   instead TPs are required to reach out to the social monitoring SPOC.
8. **What is TP Hub?**

**Ans:** TP Hub is a platform where Training Partners can present their consolidated skilling portfolio view to NSDC along with their contributions and achievements. TP's Senior Management will be shared the login credentials to update their profile on a monthly basis. The platform also provides space to upload the videos of key skilling testimonials. Once the profile is updated it will be published on NSDC's website to enable its access to all the stakeholders within and outside the skilling ecosystem. Incomplete profile are not published on NSDC website. Link: [https://tphub.nsdcindia.org/](https://tphub.nsdcindia.org/)

9. **What are the different modes of mode Assessment done under NSDC Market Led Model?**

**Ans:** It is recommended that all NSDC Training Partners (both funded and non-funded) should approach either SSC or Third-Party Assessment Agencies to conduct the assessments of the candidates under NSDC Market Led Program.

10. **What are the mandatory fields for data upload on Skill India Portal?**

**Ans:** A list of all mandatory fields for data upload is given in the template for data upload on Skill India Portal. Please refer to list for capturing and collection of all such data during enrollments to ensure there are no issues during the upload of information. Training Partners may also visit the following YouTube links for better understanding of the Skill India Portal:

Playlist – [https://www.youtube.com/playlist?list=PLtcZlzBjrzBm9jTFf05Q6VADG-jO7OSW-c](https://www.youtube.com/playlist?list=PLtcZlzBjrzBm9jTFf05Q6VADG-jO7OSW-c)

Videos
1. [https://youtu.be/eMkADLHsido](https://youtu.be/eMkADLHsido)
3. [https://youtu.be/ShwL0Cn4rlA](https://youtu.be/ShwL0Cn4rlA)
4. [https://youtu.be/coHF2jFsKHU](https://youtu.be/coHF2jFsKHU)
5. [https://youtu.be/v21LPL8uiHk](https://youtu.be/v21LPL8uiHk)

11. **Is there a process of adding more sectors in the term Sheet, if there is sector specific demand in the market?**

**Ans:** For addition of sectors that are not part of Agreement/ Term Sheet, Training Partners need to raise a request on Skill India Portal and submit:

a) an undertaking stating that the TP has required infrastructure like Trainers, Course Content and Industry Tie-up etc. for the proposed sector and will provide quality training & placement services (in the NSDC Format) on INR 100 stamp paper and notarize it; and

b) Sector addition request information on organization’s letter head, duly signed by the authorized official of the organization.
Please note that (1) TPs must assure that assessments and certification of the candidates for the added sector(s) will be carried out through respective Sector Skill Council or third-party assessment agency. (2) There is a fee of INR 10,000 per sector (3) Added sectors have additional targets. For more queries TPs can connect with their Social SPOC.

12. **Is there any process of getting more courses approved, which are not part of Term Sheet?**

**Ans:** Yes, multiple courses of the approved sectors (as per the signed agreement) can be added through submitting a course addition undertaking on a notarized INR 100 Stamp paper. Please note that the QP aligned course have the validity of 1 year while the non QP Aligned courses are approved for 3 months. In case of Non QP aligned courses, TPs are needed to assure that the approved courses will be aligned with the relevant Qualification Pack (QP)/National Occupation Standard (NOS).

13. **Is the Training Partners required to maintain any candidate level document throughout the project cycle?**

**Ans:** It is recommended to all the Training Partners that they should collect and maintain following mentioned documents throughout the project duration:

- Government ID Proof of candidates
- List of ongoing batches
- Candidates List
- Attendance Register of Candidates
- Attendance Register of Trainers
- Placement Proofs (Offer letters)

The above-mentioned documents will be validated and verified during the center Visit.

14. **When is the TC visits conducted?**

**Ans:** Monitoring team organizes surprise TC visits on a quarterly basis and the visiting inspector provides the rating (out of 5, with 5 being the best) to each TC on 3 parameters: Center Infrastructure, Training Delivery and Data Management. The detailed information of the TC is captured in a TC visit application and the feedback is shared with the TPs within 24 hours of the visit. Any discrepancy observed during the visit is shared with the TPs and they are asked to provide the justification.

Many times, it is observed that the TPs do not mark the status of the TC as “Inactive” or “Closed” even when the batches are not ongoing/completed. In such cases, TPs are Rated as “0” which has severe effect on the overall performance of the TPs. Hence, it is advised to always mark the TC status as either “inactive” or “Closed” after the completion of the training.

15. **What is the call validation process?**

**Ans:** Call Validation exercise is conducted on a quarterly basis on a sample data which is reported by the TPs on Skill India Portal. NSDC call center team conducts outbound calling to the candidates, center managers and validates all the information as provided by TPs. Sometimes, there are possibilities that the validation exercise is failed because of multiple reasons like – candidate does not pick call, number not reachable, phone switched off, etc. In such cases, the social SPOC from monitoring team, shares a sample list of candidates and TPs are required to submit the government id proofs of the candidates (as a part of validation) within a period of 7 days to close the call validation activity as “Satisfactory”. If TPs do not submit the proofs or do not respond to SPOC, then the activity is closed as “Unsatisfactory” which affects the overall performance of TPs and have severe effects on the disbursement of next tranche (in case of Funded TPs).
16. What is the minimum target that is required to be achieved for renewal of NSDC partnership certificate?

Ans: All the Training Partners (both Funded and Non-Funded) are required to achieve a minimum of 60% of the training targets at the end of the financial year to receive the NSDC Partnership Certificate for the next year. Apart from the training achievement the funded TPs are also required to submit the Utilization Certificate up till the date of issuance of Certificate, submit the Annual Financial Statement, should not have any legal issue, should not have any overdues (Interest and Principle), etc. to get the Partnership Certificate.

17. How and when are conference calls organized?

Ans: The conference calls are organized on a quarterly basis between higher management of the Training Partner and NSDC senior management. The Social SPOC from monitoring team will organize the conference call and share the invitation link along with the agenda items with SPOC, MIS Officer, Placement Officer and the Senior Management from TPs organization. The main agenda items of the conference calls are:
   a) Discuss the social performance (training targets achievement)
   b) Pending issues
   c) Details of the ongoing batches
   d) To understand the challenges faced by the TPs and discuss about the possible solutions
   e) Success Stories
However, the agenda items of the conference call may vary from time to time. Monitoring team further follows up with the TPs on the closure of the action items identified during the conference calls.

18. If a Training Partner is unable to meet the social targets as per initial approved model, is there any process to get them revised?

Ans: For any change in any terms and condition of the approved business model, term sheet and/or loan agreement, partner must raise a formal request to the Market Led Program monitoring team. The requirements along with applicable charges (if any) will be shared with the partner. Kindly note that any change in financial and social details of the Agreement tantamount to “Restructuring” of the Agreement and approval is sought from Project Evaluation Committee (PEC) and Project Approval Committee (PAC).

Credit FAQs:

19. When does the Training Partner become liable to submit Utilization Certificate (UC)? Is there any penalty for non-submission?

Ans. All funded partners of NSDC are required to submit a Utilization Certificate (UC) on quarterly basis as per the signed loan agreement with NSDC. The submission of UC becomes due from the quarter in which the first disbursement is made. However, the data in terms of revenue and expenses (including preliminary expenses and /or any other in the UC should start from the date of promoter contribution or agreement signing date, whichever is earlier. For e.g. If disbursement is released on May 1, 2018, the TP should start submitting UC for Q1 FY 2018-19. However, if the promoter contribution was infused in March 2018, the details of revenue and expenses in the UC should start from Q4 FY 2017-18. In case of a pilot project, start date of the UC should be according to the start date of the Pilot Project. UC should be CA certified and
bear a valid Unique Document Identification number (UDIN). Yes, non-submission of UC may result in penal action including but not limited to no further disbursements, non-renewal of partnership certificate, default interest, etc.

20. Is UC prepared on accrual basis or cash basis?

Ans: UC must always be prepared on accrual basis. Before preparing the UC, partner must read the Instruction Sheet of the UC annexure.

21. Which date will the moratorium be counted from?

Ans: Moratorium period starts from the date of first disbursement or as mentioned in the signed loan agreement. Moratorium is on principal repayment only, unless specifically mentioned otherwise.

22. If the Training Partner does not avail disbursement, will any charges be applicable?

Ans: Yes, commitment fees as a percentage of the sanctioned loan amount will be charged as per the NSDC policy if disbursement is not availed within stipulated period.

23. What are the due dates for submission of Utilization Certificate (UC) and Annual Financial Statements (AFS)?

Ans: Utilization Certificate for a particular quarter must be submitted within first **15 days of the next quarter**. For eg. UC for Q1 FY2020-21 (quarter ending June 2020), the UC will be due on July 15, 2020. The last date for the submission of Signed Financial Statement is **30th October** or within 15 days of adoption of accounts in the Annual General Meeting, whichever is earlier. Eg. the last date of submission of AFS FY2020-21 was October 30, 2020 or within 15 days of adoption of accounts in the Annual General Meeting, whichever was earlier.

24. Is there any specific format for submission of UC and what is the mode of its submission?

Ans: An NSDC approved format for Utilization Certificate is shared with all funded partners at the time of kick-off meeting. The Certificate filled by the partner needs to be CA certified along with UDIN Number. All partners are required to submit soft copy of the UC on specified E-mail ID (SPOC and Monitoring), unless specifically asked for hard copy.

25. What is the process for subsequent disbursements post 1st disbursement?

Ans: Post first disbursement, partner can raise a request for the due tranche to the allocated financial SPOC (monitoring team) through E-mail and respective SPOC will guide Training Partner with further process in line with the agreed terms as per the loan agreement. Alternatively, partner can send a hard copy of the request letter for subsequent disbursement to NSDC office.

26. What is the eligibility criteria for availing subsequent disbursement?

Ans: The eligibility of the partner for availing subsequent tranche is evaluated basis the Pre-Disbursement Conditions (PDCs) for the requested tranche, financial performance vis-à-vis the approved financial model and social achievements vis-à-vis approved social targets and adherence to any other condition as per the loan agreement. Please refer to Schedule I of the Loan Agreement for Tranche wise Pre-Disbursement Conditions. Final approval pertaining to disbursement rests with NSDC’s management.
27. Does a Training Partner require an approval from NSDC for availing any additional loan?

**Ans:** As per the terms and conditions of the loan agreement (ARTICLE II – General Terms of Assistance, Clause 2.1 part iii), “The Borrower shall not obtain any further assistance/loan/equity participation in respect of the Project and as undertaken under the Project Proposal without prior written permission of NSDC”

28. If a Training Partner has utilized all the funds of NSDC loan and Promoter contribution, is she/he still require to submit the UC?

**Ans:** As per Signed Loan Agreement, it is mandatory to submit UC till the Assistance and Secured Obligations are fully paid and Milestones are completely achieved by the Borrower.

29. The Utilization Certificate is to be prepared on project level or firm level?

**Ans:** The UC is to be prepared and submitted on NSDC project level

30. Does a training Partner need to submit Insurance Copy of assets to NSDC?

**Ans:** As per Article IV- Borrower Covenants “During the subsistence of this Agreement and till the Assistance and Secured Obligations are fully paid and Milestones are completely achieved by the Borrower, the Borrower shall deliver to the lender copies of all insurance policies obtained for insuring the Hypothecated Assets” wherever this clause is applicable, partner must submit scanned copy of the insurance on annual basis or as per its validity, whichever is earlier. Insurance for assets charged to NSDC should be assigned to NSDC.

31. How to initiate the process for seeking NOC (Non-Objection Certificate)/Pari-Passu from NSDC?

**Ans:** Training Partner required to send a formal request to NSDC. NSDC will assess the eligibility/requirement of the same and then share the required document checklist with Training Partner for further process.

32. What are the different types of charges?

**Ans:** Kindly refer the below link for details:

33. Does NSDC report the CIBIL data of the entity and guarantor?

**Ans:** Yes, NSDC regularly updates the CIBIL data for the entity and the guarantor.

34. When can the training partner avail for the subsequent disbursement?

**Ans:** Training partner can avail the subsequent disbursement if the tranche is due as per duration mentioned in the loan agreement from the first disbursement and when TP is able to achieve its social and credit parameters for which the earlier tranches were disbursed.

For example: Please refer the below tables for better understanding. Here, the first disbursement date taken as May 5, 2020 and the amount disbursed is INR 105 lakhs in first tranche, then the due date for the second tranche of INR 15 lakhs will be August 5, 2020, third tranche of INR 20
lakhs due date will be Feb 5, 2021 and the fourth tranche of INR 30 lakh due date will be November 5, 2021.

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<thead>
<tr>
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<th>Year 1</th>
<th></th>
<th>Year 2</th>
<th></th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Q1</td>
<td>Q2</td>
<td>Q3</td>
<td>Q4</td>
</tr>
<tr>
<td></td>
<td>105</td>
<td>15</td>
<td>-</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>15</td>
<td>20</td>
<td>-</td>
<td>30</td>
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</tbody>
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Social Parameters achievement will be as follows: In order to avail the second tranche of INR 15 lakh, partner has to achieve the target of quarter 1-year 1 i.e 1000 in training and 700 for placement. Further, in order to avail third tranche of INR 20 lakhs, partner has to achieve the target till quarter 3-year 1 since inception i.e. 6000 in training and 4200 in placement and for availing fourth tranche of INR 30 lakhs, TP has to achieve the targets till quarter 2-Year 2 since inception i.e. 13000 in training and 9100 in placement.

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Year 1</th>
<th>Year 2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Q1</td>
<td>Q2</td>
</tr>
<tr>
<td>No. of Trainees</td>
<td>1000</td>
<td>2000</td>
</tr>
<tr>
<td>No. of Placements (70 %)</td>
<td>700</td>
<td>1400</td>
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35. What should be the timeline for the Training Partner for renewal of Bank Guarantee which is provided to NSDC as collateral?

Ans. Bank Guarantee should be renewed by Training Partner at least 1 month before expiry to avoid invocation by NSDC

36. Are there any pre-payment/foreclosure charges applicable?

Ans: Yes, if there is prepayment of loan then foreclosure charges are applicable which will be as per the NSDC policy.