

Lok Sabha Unstarred Question Dy. No. 871
Raised by Shri Harshchandra Chavan, MP
Question to be put down on 9th July, 2009

<p><u>Question Part (a)</u></p> <p>Whether the Government provide direct assistance to the unemployed persons belong to the minority communities for self employment;</p> <p><u>Question Part (b)</u></p> <p>If so, the details of the procedure followed for the purpose: and</p>	<p><u>Material for reply part (a) & (b)</u></p> <p>So far as NMDFC is concerned it provides loans to persons belonging to minorities, living below double the poverty line for undertaking self employment income generating activities.</p> <p>NMDFC provides loans to individuals through its State Channelizing Agencies (SCAs), which are nominated by respective State/UT Governments.</p> <p>Besides it provides micro credit to the poorest of poor among the minorities, organized into Self Help Groups (SHGs) through established NGOs.</p> <p>It also extends Educational Loan through its SCA for pursuing technical and professional courses.</p>
<p><u>Question Part (c)</u></p> <p>The details of the assistance provided/proposed to be provided to the unemployed person belong to Minority Communities along with the number of beneficiaries during each of the last three years and current year, state/UT – wise?</p>	<p><u>Material for reply Part (c)</u></p> <p>A statement showing State/UT wise funds disbursed and beneficiaries assisted during the last three years and the current financial year (up to 30/06/2009) is enclosed as Annexure-I.</p> <p>During the current financial year as per the Memorandum of Understanding (MOU) 2009-10 a target of disbursement of Rs. 176.00 Crores has been fixed up covering 66,000 beneficiaries by NMDFC.</p>

**Admitted Priority Question for the Lok Sabha, Raised by
Smt. Jaya Prada, Dr. Prasanna Kumar Patasani, Sh. Mama Nageshwara Rao
and Sh. Rudra Madhab Ray, MPs,
Question to be put down on 30/07/2009, Question Diary No.7976**

<p>Question Part (a) Whether the Government proposes to conduct any survey to identify minorities including Muslims living below poverty line in each State including UP & Andhra Pradesh;</p>	<p>Material for reply Part (a) & (b) The question Pertains to the Ministry.</p>
<p>Question Part (b) If so, the details thereof</p> <p>Question Part (c) The scheme formulated to ameliorate the economic status of minorities including Muslims in the country including UP & AP.</p> <p>Question Part (d) The funds allocated for the said scheme;</p>	<p>Material for reply Part (c)& (d) NMDFC is concerned it provides loans to persons belonging to minorities, living below double the poverty line for undertaking self employment income generating activities. The schemes of NMDFC are being implemented through 35 SCAs spread across 27 States & UTs including Uttar Pradesh & Andhra Pradesh. NMDFC provides loans to individuals through its State Channelizing Agencies (SCAs), which are nominated by respective State/UT Governments. Besides it provides micro credit to the poorest of poor among the minorities, organized into Self Help Groups (SHGs) through established NGOs. It also extends Educational Loan through its SCA for pursuing technical and professional courses. Till 30.06.2009 NMDFC has extended loans to the tune of Rs.1232.78 Crores for 4,44,465 beneficiaries. The Government of India has allocated Rs 125.00 crore to NMDFC for the current financial year i.e. 2009-10.</p>
<p>Question Part (e) The role of Union and State Governments regarding monitoring and implementation of said scheme;</p>	<p>Material for reply Part (e) So far as NMDFC is concerned it implements the schemes through SCAs and NGOs. NMDFC conducts field's visits by its officers and external agencies for monitoring of the programme & impact assessment, on the programme being implemented through the State Channelising Agencies, from time to time. The SCAs are required to submit the utilization certificates and lists of beneficiaries assisted to NMDFC. The lists of beneficiaries assisted to NMDFC. The lists of beneficiaries have been published on the website of NMDFC viz. www.nmdft.org. Regarding monitoring of the micro credit scheme NMDFC deutes its officers as well as</p>

	independent monitors empanelled by NMDFC to conduct field monitoring studies.
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**Admitted Provisional Starred Question for the Lok Sabha, Raised by
Shri Ashok Kumar Rawat, MP,
Question to be put down on 30.07.2009 Question Diary No.6560A**

Question Part (a)	Material for reply Part (a)
<p>The details of credit facilities provided by National Minorities Development & Finance Corporation during each of the last three years and current years, State wise;</p>	<p>A Statement showing credit extended by NMDFC during the last three years and the current financial year is enclosed herewith as Annexure-I.</p>
<p><u>Question Part (b)</u></p>	<p>Material Part (b) and (c)</p>
<p>The time frame set up NMDFC for disposal of any proposal; and</p>	<p>So far as NMDFC is concerned it provides loans to persons belonging to minorities, living below double the poverty line for undertaking self employment & income generating activities. The schemes of NMDFC are being implemented through the State Channelising Agencies (SCAs) & Non Government Organizations (NGOs)</p> <p>The SCAs are extending almost 95% of loans under NMDFC schemes. In order to ensure speedy disposal of applications from beneficiaries NMDFC has delegated sanction powers to the SCAs for loans up to Rs.1.0 Lakh. The SCAs have been instructed to utilize the funds released by NMDFC within three months.</p>
<p><u>Question Part (c)</u></p>	<p>The mechanism evolved or being evolved by the Government for speedy disposal of any proposal?</p> <p>NMDFC is involving SCAs to receive and process the proposals from NGOs on a larger scale under micro financing scheme, from the current financial year i.e. 2009-10. A training program me on micro financing scheme for the SCA officials is also being organized by NMDFC during August 2009.</p> <p>In order to streamline the overall working of NMDFC the Government of India is also carrying out restructuring of NMDFC.</p>

**Admitted Priority Question for the Lok Sabha , Raised by
Shri Sanjeev Ganesh Naik, Smt. Bhavana Gawali Patil & sh. K.P Dhanapalan , MPs,
Question to be put down on 26/11/2009 Question Diary No.4034**

Question Part (a)	Material for reply Part (a) & (b)
<p>The details of various schemes under implementation presently for the welfare of Minorities</p> <p>Question Part (b) The amount sanctioned for implementation of these schemes during each of the last three years and current year, scheme wise and State wise;</p>	<p>So far as NMDFC is concerned it provides loans to persons belonging to minorities, living below double the poverty line for undertaking self employment & income generating activities.</p> <p>NMDFC provides loans to individuals through its State Channelising Agencies (SCAs), which are nominated by the respective State/UT Governments. Besides it provides micro credit to the poorest of poor among the minorities, organised into Self Help Groups (SHGs) through established NGOs. It also extends Educational Loan through its SCA for pursuing technical and professional courses.</p> <p>A statement showing state wise disbursements during the last three years and current year up to 31/10/2009 is enclose as annexure-1.</p>
<p>Question Part (c) Whether any initiative taken by the Government to assess the proper implementation of various welfare scheme, 15 points programme and recommendations of Sachar Committee by various Ministries/Department; and</p> <p>Question Part (d) If so the details thereof?</p>	<p>Material for reply Part (c)& (d) So far as NMDFC is concerned it ensures proper implementation of its various schemes by issuing guidelines, periodic review of the scheme implementation, training of officials of SCAs & NGOs, conducting beneficiary verification and programme impact studies from time to time.</p>

**Admitted Question for the Lok Sabha , Raised by
Shri Sajjan Verma, MP,
Question to be put down on 26/11/2009 Question Diary No.S4272**

Question Part (a)	Material for reply Part (a) & (b)
<p>Whether the Government proposes to carry out any survey for identifying the Minorities including Muslims living below poverty line (BPL) in each States as well as in Madhya Pradesh.</p>	<p>The question pertains to the Ministry.</p>
<p>Question Part (b) If so the details thereof;</p>	<p>Material for reply Part (c) & (d) So far as NMDFC is concerned it provides loans to persons belonging to minorities, living below double the poverty line for undertaking self employment & income generating activities. The schemes of NMDFC are being implemented through 35 SCAs spread across 27 States & UTs including Uttar Pradesh & Andhra Pradesh.</p>
<p>Question Part (c) The schemes formulated for improving the economic condition of the minorities including Muslims;</p>	<p>NMDFC Provides loans to individuals through its State Channelising Agencies (SCAs), which are nominated by the respective State /UT Governments.</p>
<p>Question Part (d) The amount allocated under these schemes; and</p>	<p>Besides it provides micro credit to the poorest of poor among the minorities, organised into Self Help Groups (SHGs) through established NGOs.</p> <p>It also extends Educational Loan through its SCA for pursuing technical and professional courses.</p> <p>Till 31.10.2009 NMDFC has extended loans to the tune of Rs.1289.31 Crores for 4,27,237 beneficiaries.</p> <p>The Government of India has allocated Rs.125.00 Crores to NMDFC for the current financial year i.e.2009-10</p>
<p>Question Part (e) The plan for proper implementation and monitoring of the schemes?</p>	<p>Reply of Part (e) So far as NMDFC is concerned it implements the schemes through SCAs and NGOs. NMDFC conducts field visits by its officers and external agencies for monitoring of the</p>

	<p>program me & impact assessment, on the program me being implemented through the State Channelising Agencies, from time to time; The SCAs are required to submit the utilization certificates and lists of beneficiaries assisted to NMDFC. The lists of beneficiaries have been published on the website of NMDFC viz. www.nmdfc.org.</p> <p>Regarding monitoring of the micro credit scheme NMDFC deputs its officers as well as independent monitors empanelled by NMDFC to conduct field monitoring studies.</p>
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Admitted Question for the Lok Sabha Question Raised by

**Shri SK. Saidul Haque, Sh. Wakchaure Bhausaheb Rajaram, Sh. KJSP Reddy, MPs,
Question to be put down on 17/12/09, Question No. 15333**

Question Part (a)	Material for reply Part (a)										
Whether the Government is considering to restructure National Minority Development & Finance Corporation (NMDFC) in order to make it more effective	Yes sir, the Ministry of Minority Affairs constituted a committee of bankers & financial sector experts for restructuring the National Minorities Development & Finance Corporation (NMDFC). The process of restructure is underway, as of now.										
<p>Question Part (b)</p> <p>If so whether the Government is considering to increase the availability of funds for NMDFC and to make it more effective to meet targeted needs;</p>	<p>Material for part (b) & (c)</p> <p>The Ministry of Minority Affairs has increased the annual allocation for NMDFC over the last four years.</p> <p align="right">Amount in Crores</p> <table border="1"> <thead> <tr> <th align="center">Year</th> <th align="center">Amount</th> </tr> </thead> <tbody> <tr> <td align="center">2006-07</td> <td align="center">18.29</td> </tr> <tr> <td align="center">2007-08</td> <td align="center">70.00</td> </tr> <tr> <td align="center">2008-2009</td> <td align="center">75.00</td> </tr> <tr> <td align="center">2009-10</td> <td align="center">125.00</td> </tr> </tbody> </table>	Year	Amount	2006-07	18.29	2007-08	70.00	2008-2009	75.00	2009-10	125.00
Year	Amount										
2006-07	18.29										
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<p>Question Part (d)</p> <p>Whether the Government is considering to increase the authorized share capital of the National Minorities Development Finance Corporation (NMDFC) from existing level to Rs.1000 Crores; and</p>	<p>Material for Part (d) & (e)</p> <p>The Government of India has already approved increase in the authorised share capital of NMDFC from Rs.850.00 Crores to Rs.1,000 Crores in the month of September 2009. The share of State/UT Governments as per the revised authorized share capital is enclosed as annexure-I</p>										
<p>Question Part (e)</p> <p>If so, the complete details thereof indicate the share of each State Governments in this regard?</p>											

**Admitted Provisional Starred Question for the Lok Sabha , Raised by
Shri Dinesh Kumar Chandra Yadav, MP,
Question to be put down on 19/11/2009 Question Diary No.85**

Question Part (a)	Material for reply Part (a) & (b)
<p>The details of special program me being run by the Government in various States including in Bihar for the welfare of the Muslim girls.</p> <p>Question Part (b) If so, the details thereof</p> <p>Question Part (c) The funds spent by the Government for the purpose during each of the last three years; state wise, and</p> <p>Question Part (d) The funds earmarked for the current financial year?</p>	<p>NMDFC extends credit to the personal belonging to the Minorities including Muslim girls for pursuing self employment income generation activities. NMDFC implements Term Loan, Micro Credit & Education Loan Schemes. Out of these schemes under Micro Financing Scheme over 90 % beneficiaries assisted are women.</p> <p>NMDFC is also running a scheme of Mahila Samridhi Yojana, which is exclusively for women. This scheme is meant for providing training cum credit for the poor minority women.</p> <p>Question Part (c) A statement showing disbursement under the Mahila Samridhi Yojana for the last three years is enclosed as annexure-II.</p> <p>Question Part (d) During the current financial year an amount Rs.43.00 crores has been allocated under the Micro Financing Scheme. Allocations are not made under the Mahila Samridhi Yojana, which is decided on case to case basis.</p>

**Provisional Starred Question for the Lok Sabha, Raised by
Shri Naveen Jindal MP,
Question to be put down on 16.07.2009 Question Diary No.3794**

<p>Question Part (a)</p> <p>Whether the National Minorities Development & Finance Corporation provides credit to minorities; particularly in the North East;</p> <p>Question Part (b)</p> <p>If so the total credit provided so far by NMDFC during the last three years;</p> <p>Question Part (c)</p> <p>Whether any evaluation has been made regarding to extent to which the credit has helped the minorities in N-E.</p> <p>Question Part (d)</p> <p>If so, the findings thereof?</p> <p>Question Part (e)</p> <p>Whether the NMDFC schemes are running in all the N-E States;</p> <p>Question Part (f)</p> <p>If not the reasons thereof?</p>	<p>Material for reply Part (a) & (b)</p> <p>Yes Sir. The details of total credit provided in the country as well as North Eastern Region by NMDFC during the last three years and the current financial year is as given below;</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Year</th> <th style="text-align: center;">Total in the country</th> <th style="text-align: center;">In N-E States</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">2006-07</td> <td style="text-align: center;">Rs.112.75</td> <td style="text-align: center;">Rs.8.25</td> </tr> <tr> <td style="text-align: center;">2007-08</td> <td style="text-align: center;">Rs.144.14</td> <td style="text-align: center;">Rs.12.82</td> </tr> <tr> <td style="text-align: center;">2008-09</td> <td style="text-align: center;">Rs.130.72</td> <td style="text-align: center;">Rs.8.52</td> </tr> <tr> <td style="text-align: center;">2009-10</td> <td style="text-align: center;">Rs.31.39</td> <td style="text-align: center;">Rs.0.05</td> </tr> </tbody> </table> <p>Material for reply Part (c) & (d)</p> <p>NMDFC carried out the impact evaluation of its schemes financed during the period 1.1.2001 to 31.03.2006. The sample of the study covered 10 States which also included the State of Nagaland. The study revealed that in Nagaland 100% of the beneficiaries financed reported increase in income while 99.30% beneficiaries crossed the level of double the poverty line. Over 66% of the new units were financed and nearly 60% of the beneficiaries were making timely.</p> <p>Material for reply Part (e) & (f)</p> <p>NMDFC schemes are being implemented in four N-E States through State channelising Agencies (SCA) nominated by the respective State Governments viz. Assam, Mizoram, Nagaland & Tripura.</p> <p>The SCAs in Manipur, Meghalaya and Sikkim are not operational, while in Arunachal Pradesh the State Government has not nominated the SCA for NMDFC.</p>	Year	Total in the country	In N-E States	2006-07	Rs.112.75	Rs.8.25	2007-08	Rs.144.14	Rs.12.82	2008-09	Rs.130.72	Rs.8.52	2009-10	Rs.31.39	Rs.0.05
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Admitted Unstarred Question for the Lok Sabha, Raised by
Sh. Radhe Mohan Singh and Sh. Jagdish Thakor,MPs
Question to be put down on 11/11/2010, Question Diary No.673

<p>Question Part (a) The details of the special programmes being run for Muslim Girls in various States particularly in Gujarat by the Governments;</p> <p>Question Part (b) If so, the details thereof;</p>	<p>Material for reply Part (a) & (b) There is no scheme being run exclusively for Muslim Girls by NMDFC. However, NMDFC extends loans to persons belonging to targeted Minority communities, living below double the poverty line for undertaking self employment & income generating activities. The target group includes both male as well as female beneficiaries belonging to Minorities viz. Muslims, Christians, Sikhs, Buddhists and Parsis. The schemes of NMDFC are being implemented through 36 SCAs spread across 27 States & UTs and through a network of over 240 NGOs.</p> <p>NMDFC provides Term loans to individuals through its State Channelizing Agencies (SCAs), which are nominated by respective State/UT Governments. Term Loan up to Rs.5.0 Lakhs is available at an interest rate of 6% p.a.</p> <p>Besides it provides micro credit to the poorest of poor among the minorities, organized into Self Help Groups (SHGs) through established NGOs. An amount of Rs.25,000 per SHG member is available at 3% p.a. interest.</p> <p>NMDFC also runs promotional schemes of vocational training and marketing support for the benefit of its target group.</p>								
<p>Question Part (c) The amount spent in Gujarat for the said purpose during the last three years, district wise and year wise.</p>	<p>Material for reply Part (c) NMDFC does not maintain district wise break up of funds disbursed as the program me is being implemented through the State Channelising Agencies nominated by the respective State Governments. During the last three years the funds disbursed in Gujarat through the Gujarat Minorities Development & Finance Corporation under the above mentioned credit schemes is as given below</p> <table border="1" data-bbox="824 1808 1429 1969"> <thead> <tr> <th>Year</th> <th>Amt. disb.</th> </tr> </thead> <tbody> <tr> <td>2007-08</td> <td>Rs.200.00 Lakhs</td> </tr> <tr> <td>2008-09</td> <td>Rs. 300.00 Lakhs</td> </tr> <tr> <td>2009-10</td> <td>Rs. 315.00 Lakhs</td> </tr> </tbody> </table>	Year	Amt. disb.	2007-08	Rs.200.00 Lakhs	2008-09	Rs. 300.00 Lakhs	2009-10	Rs. 315.00 Lakhs
Year	Amt. disb.								
2007-08	Rs.200.00 Lakhs								
2008-09	Rs. 300.00 Lakhs								
2009-10	Rs. 315.00 Lakhs								
<p>Question Part (d)</p>	<p>Material for reply part (d)</p>								

<p>The amount earmarked for the current financial year;</p>	<p>The amount earmarked for implementation of the above credit schemes through the Gujarat Minorities Development & Finance Corporation, during the current financial year is Rs.530.00 Lakhs.</p>
<p>Question Part (e) The funds allocated for the skill development and self employment oriented training to minority women during last two years State wise; and</p>	<p>Material for reply Part (e) The details of State wise funds allocated for the skill development and self employment oriented training to minority women during last two years is enclosed herewith as Annexure-I.</p>
<p>Question Part (f) The amount spent in Poorvanchal area of Uttar Pradesh out of the allocated funds.</p>	<p>Material for reply Part (f) No funds were disbursed in the last two financial years in the said area in Uttar Pradesh. However, during the current financial year i.e.2010-11, an amount of Rs.22.50 lakhs has been disbursed for design and skill development training to 300 weavers through the Weavers Service Center, Azamgarh which is working under the Ministry of Textile, Government of India.</p>

**Provisional Starred Question for the Lok Sabha, Raised by
Shri Praveen Rashtrapal MP,
Question to be put down on 27.07.2009 Question Diary No.S4351**

Question Part (a)	Material for reply Part (a)
<p>How many workers were provided facilities for skill-craftsmanship and weaving industry in particular during 2007-08 & 2008-09?</p>	<p>So far as NMDFC is concerned it provides loans to persons belonging to minorities, living below double the poverty line for undertaking self employment & income generating activities.</p> <p>NMDFC provides loans to individuals through its State Channelising Agencies respective State/ UT Governments.</p> <p>Besides it provides micro credit to the poorest of poor among the minorities, organized into Self Help Groups (SHGs) through established NGOs.</p> <p>It also extends Educational Loan through its SCA for pursuing technical and professional courses.</p> <p>Till 30.06.2009 NMDFC has extended loans to the tune of Rs.1232.78 Crores for 4,44,465 activities financed under the credit schemes of NMDFC. Thus maintaining activity wise data would be an extensive exercise.</p> <p>Besides above the vocational trainings have been provided by NMDFC through its State Channelising Agencies (SCAs) to 2,106 & 2,328 candidates during 2007-08 & 2008-09 respectively, in various trades for skill development.</p>

**Admitted Question for the Lok Sabha , Raised by
Shri Franciso Sardinha and Sh. P.Karunakaran, MP,
Question to be put down on 22/04/2010 Question Diary No.18973**

Question Part (a)	Material for reply Part (a) & (b)
Whether it is a fact that only 5 percent of plan funds spent for development of minorities as reported in media;	So far as NMDFC is concerned, it receives funds from Government of India as well as State/UT Government of India as well as State/UT Governments in the equity capital, which are fully utilized for minorities; NMDFC has disbursed till 31/3/2010 an amount of Rs.1388.58 Crores for assisting 5,38,923 beneficiaries as against the equity of Rs.794.13 Crores from Central Government, State and UTs Governments. In the last financial year NMDFC disbursed Rs.197.74 Crores for assisting 1,04,594 beneficiaries which is the highest since inception.
Question Part (b) If so, the reasons thereof; and	<u>Material for reply part (b)</u> The question does not arise.
Question Part (c) The steps proposed to be taken by the Government to ensure better utilization of funds pertaining to the welfare of minorities in the country?	<u>Material for reply part (c)</u> So far as NMDFC is concerned it ensures proper implementation & utilization of funds under its various schemes by issuing guidelines, conducting periodic reviews of the scheme implementation, training the officers of SCAs & NGOs. Conducting beneficiary verification, carrying out impact evaluation study etc. from time to time.

**Admitted Question for the Lok Sabha, Raised by
Sh. Kachhadia Naranbhai, Sh. Jagadanand Singh, Sh. Harishchandra Chavan, MP
Question to be put down on 29/07/2010 Question Diary No.2252**

Question Part (a)	Material for reply Part (a)																
<p>The schemes of National Minorities Development and finance Corporation (NMDFC) for which financial assistance are provided;</p>	<p>NMDFC extending loans to persons belonging to minorities, living below double the poverty line for undertaking self employment & income generating activities. The schemes of NMDFC are being implemented through 36 SCAs spread across 27 States & UTs and through a network of over 240 NGOs.</p> <p>NMDFC provides Term Loans to individuals through its State Channelising Agencies (SCAs), which are nominated by the respective State /UT Governments..Term Loan up to Rs.5.0 Lakhs us available at an interest rate of 6 % p.a.</p> <p>Besides it provides micro credit to the poorest of poor among the minorities, organised into Self Help Groups (SHGs) through established NGOs. An amount of Rs.25,000 per member of SHG is available at an interest rate of 5% p.a.</p> <p>It also extends Educational Loans up to maximum of Rs.2.5 Lakhs to individuals through its SCAs for pursuing technical and professional courses. The educational loan is available at 3% p.a. interest.</p>																
<p>Question part (b) The total funds contributed by the Union Government/State Governments/individuals /institutions to the NMDFC separately during last three years.</p>	<p>Material for reply Part (b) The details of funds allotted to National Development and Finance Corporation (NMDFC) during the last five years is given below:-</p> <table border="1" data-bbox="824 1415 1430 1732"> <thead> <tr> <th>Year</th> <th>By GOI</th> <th>By State/UT</th> <th>By Individuals</th> </tr> </thead> <tbody> <tr> <td>2007-08</td> <td>Rs.70.00</td> <td>Rs.13.56</td> <td>Nil</td> </tr> <tr> <td>2008-09</td> <td>Rs.75.00</td> <td>Rs.13.34</td> <td>Nil</td> </tr> <tr> <td>2009-10</td> <td>Rs.125.00</td> <td>2Rs.2.56</td> <td>Rs.0.0045</td> </tr> </tbody> </table>	Year	By GOI	By State/UT	By Individuals	2007-08	Rs.70.00	Rs.13.56	Nil	2008-09	Rs.75.00	Rs.13.34	Nil	2009-10	Rs.125.00	2Rs.2.56	Rs.0.0045
Year	By GOI	By State/UT	By Individuals														
2007-08	Rs.70.00	Rs.13.56	Nil														
2008-09	Rs.75.00	Rs.13.34	Nil														
2009-10	Rs.125.00	2Rs.2.56	Rs.0.0045														
<p>Question part (c) The criteria adopted by NMDFC for disbursement of funds;</p>	<p>Material for reply Part (c) The criteria for beneficiaries to be eligible for disbursement by NMDFC through SCAs & Non Governmental Organizations is as given below</p> <p>a) The beneficiary should belong to the Minority Communities. At present the Minority Communities as per the National</p>																

	<p>Commission for Minorities Act 1992, are Muslims, Christians, Sikhs, Buddhists and Parsis.</p> <p>b) The beneficiaries should be living below double the poverty line. At present families having annual income less than Rs.55,000 in urban areas and Rs.40,000 in rural areas are categorized under below double the poverty line.</p>												
<p>Question part (d) Whether the Government has assessed/studies the achievement made by the NMDFC during the above period;</p>	<p>The achievements of NMDFC have been steadily improving , which is evident from the funds disbursements and beneficiaries assisted over the last three years;</p> <table border="1" data-bbox="824 659 1430 856"> <thead> <tr> <th>Year</th> <th>No.of Benefs.</th> <th>Amt. Disb.</th> </tr> </thead> <tbody> <tr> <td>2007-08</td> <td>47,733</td> <td>Rs.144.12</td> </tr> <tr> <td>2008-09</td> <td>51,198</td> <td>Rs.130.72</td> </tr> <tr> <td>2009-10</td> <td>1,04,594</td> <td>Rs.197.74</td> </tr> </tbody> </table>	Year	No.of Benefs.	Amt. Disb.	2007-08	47,733	Rs.144.12	2008-09	51,198	Rs.130.72	2009-10	1,04,594	Rs.197.74
Year	No.of Benefs.	Amt. Disb.											
2007-08	47,733	Rs.144.12											
2008-09	51,198	Rs.130.72											
2009-10	1,04,594	Rs.197.74											
<p>Question part (e) if so the details thereof;</p>	<p>However in order to assess the functioning of NMDFC and suggest measures to increase the outreach of NMDFC further the Government constituted a high level expert committee (HLEC) of bankers and financial sector experts. The report of HLEC has since been approved by the Government and the detail proposed structure is being worked out by a consultant engaged by the Government.</p>												
<p>Question part (f) If not the steps taken/to be taken to make the role of NMDFC more effective?</p>	<p>Material for reply Part (f) Question does not arise.</p>												

Admitted Question for the Lok Sabha , Raised by

Sh.Harishchandra Chavan, MP

Question to be put down on 05/08/2010 Question Diary No.1851

Question Part (a)	Material for reply Part (a) & (b)
<p>Whether the Government proposed to formulate any scheme for vocational and computer training for women belonging to Minorities;</p> <p>Question Part (b) if so, the details thereof;</p>	<p>National Minorities Development & Finance Corporation (NMDFC) is presently not working out to formulate new schemes of vocational & computer training for women belonging to Minorities.</p> <p>NMDFC already implementing the scheme of Vocational Training for persons belonging to Minorities, living below double the poverty line.</p> <p>Besides, as part of "Mahila Samridhi Yojana", NMDFC provides skill development training followed by micro credit to target minority women members formed into self help Group during the training.</p>
<p>Question Part (c) Whether any such scheme has been sanctioned for Nasik and Malegaon districts of Maharashtra, and</p> <p>Question Part (d) If so, the details thereof?</p>	<p>Material for reply Part (c) & (d)</p> <p>Under the Vocational Training Scheme of NMDFC, 100 minority women candidates in "Basic Beautician Course" of four months' duration for 100 minority women candidates through SMRK Art, Fine Arts, B.K. Commerce A.K Home Science Mahila Mahavidyalaya, Nashik from 16/06/2006 to 14/10/2006 and sponsored by NMDFC through its State Channelising Agency (SCA) in Maharashtra. Another 20 candidates belonging to minorities were trained in "Fashion Designing". Out of which 5 were female candidates. The course duration was for 3 months conducted from 11/02/2008 to 12/05/2008 at Malegaon through the Maharashtra Centre for Entrepreneurship Development, Aurangabad, which is a Government organization.</p> <p>The SCA has also organized a training course on Powerloom for six months duration for 30 candidates belonging to minorities at Malegaon, District Nasik through MITCON consultancy Services Ltd. Out of 30 candidates there were 20 women & 10 men candidates.</p>

Admitted Provisional Starred Question for the Lok Sabha , Raised by

Sh.Jagadanand Singh & Sh. Harish chandra Chavan, MP

Question to be put down on 19/08/2010 Question Diary No.16331

Question Part (a)	Material for reply Part (a) & (b)										
<p>Whether the National Minorities Development and Finance Corporation extends financial (loans) assistance to the minority (backward) community at national level through State Governments and non Governmental organization;</p> <p>Question Part (b) If so the details thereof</p>	<p>NMDFC extending loans to persons belonging to minorities, living below double the poverty line for undertaking self employment & income generating activities. The schemes of NMDFC are being implemented through 36 SCAs spread across 27 States & UTs and through a network of over 240 NGOs.</p> <p>NMDFC provides Term Loans to individuals through its State Channelising Agencies (SCAs), which are nominated by the respective State /UT Governments..Term Loan up to Rs.5.0 Lakhs us available at an interest rate of 6 % p.a.</p> <p>Besides it provides micro credit to the poorest of poor among the minorities, organised into Self Help Groups (SHGs) through established NGOs. An amount of Rs.25,000 per member of SHG is available at an interest rate of 5% p.a.</p> <p>It also extends Educational Loans up to maximum of Rs.2.5 Lakhs to individuals through its SCAs for pursuing technical and professional courses. The educational loan is available at 3% p.a. interest.</p>										
<p>Question Part (c) Whether the required amounts have been provided by it through various State Governments during the last three years and current years;</p> <p>Question Part (d) If so the details thereof</p>	<p>Material for reply Part (c) & (d) NMDFC does not provide the loans through State Governments, it channelizes funds through the State Channelising Agencies(SCAs) and NGOs in the respective States Funds disbursed during the last three years and the current financial year is as given below;</p> <table border="1" data-bbox="823 1493 1421 1696"> <thead> <tr> <th>Year</th> <th>Amt.Disb.</th> </tr> </thead> <tbody> <tr> <td>2007-08</td> <td>Rs.144.12Crores</td> </tr> <tr> <td>2008-09</td> <td>Rs.130.72 Crores</td> </tr> <tr> <td>2009-10</td> <td>Rs.197.74 Crores</td> </tr> <tr> <td>2010-11</td> <td>Rs.30.12 Crores</td> </tr> </tbody> </table> <p>(up to 30/06/2010)</p>	Year	Amt.Disb.	2007-08	Rs.144.12Crores	2008-09	Rs.130.72 Crores	2009-10	Rs.197.74 Crores	2010-11	Rs.30.12 Crores
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<p>Question Part (e) The measures being taken by the Government to empower the corporation and make it effective enough in view of the backwardness of the minority community?</p>	<p>Material Part (e) In order to empower the functioning of NMDFC and suggest measures to increase the outreach of NMDFC the Government constituted a high level expert committee (HLEC) of bankers and financial sector experts. The report of HLEC has since been approved</p>										

	by the Government and the detail proposed structure is being worked out by a consultant engaged by the Government.
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Admitted Provisional Starred Question for the Lok Sabha , Raised by

Sh.Mahabal Mishra & Smt. Deepa Dasmunsi, MPs

Question to be put down on 19/08/2010 Question Diary No.16585

Question Part (a)	Material for reply Part (a) & (b)
<p>Whether the Government propose to prepare/approve any scheme for providing vocational and computer training to the women of minority community in Delhi and other States of the country;</p> <p>Question Part (b) If so, the details thereof, State wise, and</p>	<p>National Minorities Development & Finance Corporation (NMDFC) has already been implementing the scheme of Vocational Training for persons belonging to Minorities, living below double the poverty line. The scheme is operative throughout the country including Delhi.</p> <p>Under this scheme various vocational trades including computer training are considered for providing training through the State Channelising Agencies (SCAs) of NMDFC in respective States/UTs. NMDFC gives 85% grant of the training cost to the maximum of Rs.1,000 per month per candidate for courses of maximum duration of 6 months. NMDFC also gives a stipend of Rs.500 per month to the candidates.</p> <p>Besides, as part of Mahila Samridhi Yojana, NMDFC provided Skill development training followed by micro credit to target minority women members formed into self help group during the training.</p>
<p>Question Part © The details of proposals received from various State Governments seeking assistance under said scheme as well as approval granted to such proposals</p>	<p>Material for reply Part (c) NMDFC has delegated the sanctioning powers for vocational training proposals to the State Channelising Agencies in the respective States, fulfilling the scheme guidelines & delegations. Thus such proposals are not posed to NMDFC for sanction. NMDFC discourages cases where the proposals exceed per candidate cost norms, as NMDFC undertakes such promotional activities out of the surplus generated from the Credit program me. A Statement showing the State wise proposals sanctioned during the last financial year is enclosed herewith as annexure-I.</p>

**Admitted Provisional Starred Question for the Lok Sabha , Raised by
Sh.Jagadanand Singh & Sh. S. Semalai, MPs
Question to be put down on 26/08/2010 Question Diary No.19847**

Question Part (a)	Material for reply Part (a) & (b)										
<p>Whether National Minorities Development and Finance Corporation provides financial assistance (loans) to Minority (backward) communities through State Governments and Non-Government organization at National level;</p>	<p>NMDFC is extending loans to persons belonging to Minorities, living below double the poverty line for undertaking self employment & income generating activities. The schemes of NMDFC are being implemented through 36 SCAs spread across 27 States & UTs and through a network of over 240 NGOs.</p> <p>NMDFC provides Term Loans to individuals through its State Channelising Agencies (SCAs), which are nominated by the respective State /UT Governments. Term Loan up to Rs.5.0 Lakhs is available at an interest rate of 6 % p.a.</p> <p>Besides it provides micro credit to the poorest of poor among the minorities, organised into Self Help Groups (SHGs) through established NGOs. An amount of Rs.25,000 per member of SHG is available at an interest rate of 5% p.a.</p> <p>It also extends Educational Loans up to maximum of Rs.2.5 Lakhs to individuals through its SCAs for pursuing technical and professional courses. The educational loan is available at 3% p.a. interest.</p>										
<p>Question Part (c) Whether required amount of funds have been provided through State Governments during the last three years and current years;</p> <p>Question Part (d) If so the details thereof</p>	<p>Material for reply Part (c) & (d) NMDFC does not provide the loans through State Governments, it channelizes funds through the State Channelising Agencies(SCAs) and NGOs in the respective States Funds disbursed during the last three years and the current financial year is as given below;</p> <table border="1" data-bbox="824 1570 1421 1770"> <thead> <tr> <th>Year</th> <th>Amt.Disb.</th> </tr> </thead> <tbody> <tr> <td>2007-08</td> <td>Rs.144.12Crores</td> </tr> <tr> <td>2008-09</td> <td>Rs.130.72 Crores</td> </tr> <tr> <td>2009-10</td> <td>Rs.197.74 Crores</td> </tr> <tr> <td>2010-11</td> <td>Rs.30.12 Crores</td> </tr> </tbody> </table> <p>(up to 30/06/2010)</p>	Year	Amt.Disb.	2007-08	Rs.144.12Crores	2008-09	Rs.130.72 Crores	2009-10	Rs.197.74 Crores	2010-11	Rs.30.12 Crores
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<p>Question part (e) The measures being taken to strengthen this corporation keeping in view the backwardness of minority communities?</p>	<p>Material Part (e) In order to strengthen the functioning of NMDFC and suggest measures to increase the outreach of NMDFC the Government constituted a high level expert committee</p>										

	<p>(HLEC) of bankers and financial sector experts. The report of HLEC has since been approved by the Government and the detail proposed structure is being worked out by a consultant engaged by the Government.</p>
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Lok Sabha Question

Raised by Shri Asaduddin Owaisi, MP

Question to be put down on 13/12/2012 Question Diary No.12970.

Question Part

- a) Whether the Union Government is diverting funds from one State to other States in case of insufficient proposals received from a particular State;
- b) If so, the details of funds diverted during the last three years and the current year to utilized the funds fully;
- c) Whether the Union Government proposes to introduce a scheme during the Twelve Five Year plan for automatic diversion of funds from one State to another for Minority Welfare; and
- d) If so, the steps taken or being taken by the union Government in this regard?

Material for reply

Material for Part (a) & (b).

NMDFC allocates funds to the respective State Channelising Agency (SCA) in the beginning of each financial year based on disbursement target for the year, ratio of minority population of the State/UT to total minority population of the country, performance parameter of the SCA during prior period viz., fund drawl, fund utilization position, recoveries from beneficiary, repayment to NMDFC & contribution in the equity of NMDFC. The final drawl of fund by an SCA is however dependent on utilization of earlier funds, availability of adequate Government Guarantee cover, repayments to NMDFC & contribution in the equity of NMDFC.

The allocation is also enhanced if the SCA is able to utilize the allocated funds & there is demand for more funds from the field.

Material for part (c).

The Ministry may like to offer reply.

Material for part (d).

The Ministry may like to offer reply.