

LOK SABHA
 UNSTARRED QUESTION DY NO. 4762
 RAISED BY KUMARI SHOBHA KARANDLAJE &
 SHRI SHIVKUMAR UDASI
 TO BE ANSWERED ON 22/04/2015
 REGARDING STANDARD OF LIVING OF MUSLIMS

(Information only for parts (c) (d) and (e) may be provided by NMDFC)

<p>Question Part (a)</p> <p>whether as per the recent NSSO report, Muslims have the lowest living standard;</p>	
<p>Question Part (b)</p> <p>if so, the details thereof, State-wise and the reasons there for;</p>	
<p>Question Part (c)</p> <p>the details of welfare schemes being run by Government for their educational and economic development along with the details of funds allocated, released and utilised during the last three years, scheme wise;</p> <p>Question Part (d)</p> <p>whether physical</p>	<p><u>Material for Reply to Part (c), (d) & (e)</u></p> <p>So far as NMDFC is concerned, its schemes are being implemented for the socio-economic development of the 'backward sections' amongst the notified minorities through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration & NGOs.</p> <p>For availing assistance under NMDFC schemes, the annual family income eligibility criterion is Rs.81,000 for rural areas & Rs.1.03 lacs for urban areas. Higher annual family income eligibility criterion of upto Rs.6.00 lacs has also been introduced for higher quantum of loans.</p> <p>Following schemes are being implemented by NMDFC:-</p> <p><u>Concessional Credit Schemes</u></p> <p>1. Term Loan:- Maximum Loan of up to Rs.20.00 Lacs per beneficiary is available at an interest rate of 6% p.a. for those with annual family income of Rs.81,000 in rural areas & Rs.1.03 lacs in urban areas. Higher loan of maximum up to Rs.30.00 Lacs per beneficiary is available at an interest rate of 8% p.a. for male beneficiaries & 6% p.a for female beneficiaries. Higher quantum loan scheme is available for beneficiaries with higher annual family of upto Rs.6.00 lacs. The scheme is implemented through State Channelising Agencies (SCAs) nominated by the respective State Governments.</p> <p>2. Micro Finance:- Maximum loan upto Rs.1.00 lac per SHG member is available</p>

K. Shukla

<p>targets of these schemes have been achieved; and</p> <p>Question Part (e)</p> <p>if so, the details thereof, scheme wise?</p>	<p>at an interest rate of 7% p.a. for those with annual family income of Rs.81,000 in rural areas & Rs.1.03 lacs in urban areas.</p> <p>Higher loan of maximum upto Rs.1.50 lacs per SHG member is available at an interest rate of 10% p.a. for male beneficiaries & 8% p.a for female beneficiaries. Higher quantum loan scheme is available for beneficiaries with higher annual family of upto Rs.6.00 lacs.</p> <p>The micro-finance scheme is primarily aimed at extending concessional credit to women beneficiaries. The scheme is implemented through SCAs & also through established NGOs.</p> <p>3. Education Loan:- The Educational Loan of upto Rs.15.00 lacs (Rs.20 lacs for courses abroad) is available at an interest rate of 3% p.a. for pursuing technical and professional courses with maximum course duration of 5 years. The scheme is implemented through SCAs & is available for those with annual family income of Rs.81,000 in rural areas & Rs.1.03 lacs in urban areas.</p> <p>Higher Educational Loan of upto Rs.20.00 lacs (Rs.30 lacs for courses abroad) is available at an interest rate of 8% p.a. for male candidates & at 5% p.a for female beneficiaries. Higher quantum loan scheme is available for beneficiaries with higher annual family of upto Rs.6.00 lacs.</p> <p>4. Mahila Samridhi Yojana:- Skill development training is imparted to group of women in women friendly trades. Training period is of maximum 6 months with training & raw material cost of upto Rs.1,500 per women and stipend @ Rs.1,000 per women. During the period of training, the women are formed into Self Help Group, followed by infusion of micro-credit maximum upto Rs.1.00 lacs per member for the purpose of using the skill developed during the training, for income generation activities.</p> <p>Development Schemes:-</p> <p>NMDFC also implements promotional schemes like Skill Development & Marketing Support for the benefit of its target groups, through the SCAs, NGOs & now directly through MANAS. Women beneficiaries are given preference. Detail is as follows:-</p> <p>1. Vocational Training Scheme:- The Vocational Training Scheme of NMDFC aims at imparting skills to the targeted individual beneficiaries leading to wage/self employment. The scheme was implemented through the SCAs till now which organize need based skill development training with the help of local Govt owned/recognized training institutes in trades having potential wage/self employment. The cost of the training program is up to Rs.2000 per candidate per month for courses up to 6 months duration. Stipend @ Rs.1000 per month per trainees is also offered during the training. Under the scheme, the training institutes/implementing agencies are being insisted to ensure employment of at least 80% trainees with at least 50% in the organised sector.</p> <p>2. Further, NMDFC has got Maulana Azad National Academy for Skills (MANAS) registered as a non-profit society on 11th November 2014 coinciding with the 125th Birth Anniversary celebration of Maulana Abul Kalam Azad. The academy provides an All India level framework for Entrepreneurship and Skill Development Programme (E&SDP) training, based upon tie-ups with National/International training organization, on PPP model, for imparting training to Minority population, for skills in demand, in the market. It follows-up by providing concessional credit to the trainees for setting up/upgrading their</p>
---	---

K. Sankar

own business enterprises. This will ensure meaningful and sustainable Livelihood options in terms of self-employment/ employment to the trainees from Minority communities, with primary focus on self-employment, leading to their socio-economic main streaming to achieve the goal of "Sabka Saath - Sabka Vikas". Special focus is given on enrollment of women candidates for Skills Training by MANAS.

3. **Marketing Assistance Scheme:-** The Marketing Assistance Scheme is meant for individual crafts persons, beneficiaries of NMDFC as well as SHGs & is implemented mainly through the SCAs. The scheme envisages to promote in sale & marketing of their products at remunerative prices through participation /organizing exhibitions at State/District level.

The following is the detail of the fund allocated, fund released, targets & fund disbursed by NMDFC under its various schemes during the last 3 F.Ys & current financial year 2015-16:-

Amt in Rs/crs

Year	Fund Allocated by Ministry for contribution in Equity of NMDFC	Equity contribution made by GOI in NMDFC.	Target Assigned for disbursement of funds & beneficiaries to be covered		Achievement of NMDFC in disbursement of funds & coverage of beneficiaries	
2012-13	120.00	99.64	300.00	66,628	370.77	1,02,302
2013-14	120.00	Nil	350.00	96,200	325.46	75,927
2014-15	120.00	30.00	400.00	97,000	431.20	1,08,752
2015-16	120.00	Nil	450.00	75,000	24.00	1,600

The detail of scheme wise & state wise fund disbursed by NMDFC during last 3 years is enclosed as Annexure-1.

K. Sankar

National Minorities Development & Finance Corporation

Statewise & SCAwise disbursement details for the last three years including current financial year

Sr.No.	STATE	NAME OF SCA	2012-2013						2013-2014						2014-2015						2015-2016	
			Micro Credit		Term Loan		Micro Credit		Term Loan		Micro Credit		Term Loan		Micro Credit		Term Loan		Term Loan			
			Amt.	Benefs	Amt.	Benefs	Amt.	Benefs	Amt.	Benefs	Amt.	Benefs	Amt.	Benefs	Amt.	Benefs	Amt.	Benefs	Amt.	Benefs		
1	CHANDIGARH	CHCFDCL		0.07	7																	
2	CHHATISGARH	CHACDFC		2.00	210																	
3	DELHI	DSCSTFDC		0.09	9																	
4	GUJARAT	GMIFDC	0.20	89	474																	
5	HARYANA	MDA	1.50	666	52	1.50	667															
6	HIMACHAL PRADESH	HPMFDC		1.51	160			3.50	368													
7	JAMMU & KASHMIR	JKEDI		8.00	842			5.00	526													
8	KARNATAKA	KMDC		1.00	105			10.00	1,053													
9	KERALA	KBCDC	13.00	5,777	3,316	4.00	1,778	26.50	2,789	7.00	3,111	25.00	2,631	15.00	2,000							
		KSCFFDC	30.00	13,332	369	20.00	8,888	1.00	105	30.00	13,332	3.50	369									
		KSMDFC																				
		KSWDC		3.74	394	1.00	444	20.50	2,158	1.00	444	18.00	1,895	8.00	842							
10	MAHARASHTRA	MAAAVM	3.00	1,333	316																	
11	MIZORAM	MCA8																				
12	NAGALAND	NHDC	3.00	1,333																		
		NIDC		5.00	527			4.00	422													
		NSSWB	2.00	889		0.96	427			3.50	1,556											
13	ODISHA	OBCFDCC		2.00	211																	
14	PUDUCHERRY	PDBCMDC		3.00	316	1.50	667	1.50	158	1.00	444	1.00	105									
15	PUNJAB	BACKFINCO		7.00	737			7.00	738			11.00	1,159									
16	RAJASTHAN	RMFDCC		17.00	1,790			40.00	4,211	0.50	222	19.50	2,053									
17	TAMILNADU	TAMCO	33.00	14,666	1,790	14.00	6,222	6.00	632	31.50	14,000	7.00	737									
18	TRIPURA	TMDC		5.41	570			9.00	948			12.00	1,263									
19	UTTRAKHAND	UMFDC		0.75	79																	
20	WEST BENGAL	WBMDFC	101.00	44,889	7,054	80.00	35,555	50.00	5,263	110.00	48,889	75.00	7,895									
		Grand Total	186.70	82,974	19,328	122.96	54,648	202.50	21,318	186.80	83,021	244.40	25,731	24.00	1,600							

K. J. ...

NATIONAL MINORITIES DEVELOPMENT & FINANCE CORPORATION

Statement Showing State-wise & SCA-wise Utilization under

EDUCATIONAL LOAN SCHEME (For Last 3 Years)

		Amt. in Rs. Crs.						
Sr.No.	State	SCA	2012-13		2013-14		2014-15	
			Amt	Benf.	Amt	Benf.	Amt	Benf.
1	ANDHRA PRADESH	APSMFC	0.00		0.00		0.00	
2	ASSAM	AMDFC	0.00		0.00		0.00	
3	BIHAR	BSMFC	0.00		0.00		0.00	
4	CHANDIGARH	CHCFDCL	0.00		0.00		0.00	
5	CHHATISGARH	CHACDFC	0.04	4	0.00		0.00	
6	DELHI	DSCSTFDC	0.00		0.00		0.00	
7	GUJRAT	GMFDC	0.97	117	0.00		0.00	
8	HIMACHAL PRADESH	HPMFDC	0.05	8	0.04	50.19	0.00	1
9	HARYANA	HBCKN	0.00		0.00		0.00	
10	JAMMU & KASHMIR	MDA	0.13	25	0.00		0.01	1
		JKSCSTDC	0.00		0.00		0.00	
		JKWDC	0.03	7	0.26	42	0.66	72
11	KERALA	JKEDI	0.33	21	0.10	5	0.00	
		KBCDC	2.77	193	5.10	494	5.26	239
		KSCFFDC	0.00		0.00		0.00	
		KSWDC	0.08	20	0.03	1	0.01	1
12	KARNATAKA	KSMFDC	0.00		0.00		0.76	84
		KMDC	0.00		0.00		0.00	
13	MAHARASHTRA	MAAVM	1.44	307	0.00		0.00	
14	MANIPUR	MTDC	0.00		0.00		0.00	
15	MADHYA PRADESH	MPBCMFC	0.00		0.00		0.00	
		MPHDC	0.00		0.00		0.00	
16	MIZORAM	MCAB	0.00		0.00		0.00	
		ZIDCO	0.00		0.00		0.00	
17	NAGALAND	NIDC	0.00		0.00		0.00	
		NHDC	0.00		0.00		0.00	
18	ODISHA	OBCFDC	0.00		0.00		0.00	
19	PUDUCHERRY	PDBCMD	0.57	110	0.60	125	0.18	38
20	PUNJAB	BACKFINCO	0.11	10	0.08	4	0.07	4
21	RAJASTHAN	RMFDCC	1.03	155	2.38	291	1.43	85
22	TAMILNADU	TAMCO	0.20	33	0.00		0.00	
23	TRIPURA	TSCDC	0.19	54	0.85	80	0.75	31
24	UTTAR PRADESH	UPMFDC	0.00		0.00		0.00	
25	UTTRAKHAND	UMFDC	0.11	19	0.00		0.00	
26	WEST BENGAL	WBMDFC	6.77	2356	8.13	2662	5.69	1759
		TOTAL	14.79	3439	17.58	3709	14.82	2315

* Education Loan is a part of Term Loan and included in figures of Term Loan Scheme

LOK SABHA
UNSTARRED QUESTION DY NO. 4706
RAISED BY SHRI E.T. MOHAMMED BASHEER
TO BE ANSWERED ON 22/04/2015
REGARDING DATA OF RELIGIOUS COMMUNITIES

<p>Question Part (a)</p> <p>whether the Government maintains segregated figure of different Minorities with regard to the benefits availed through the Government schemes meant for them;</p> <p>Question Part (b)</p> <p>if so, the breakup thereof, community-wise;</p> <p>Question Part (c)</p> <p>whether it has come to the notice of the Government that the non-availability of dis-segregated data of different religious communities on the achievements made under different schemes has made it extremely difficult to assess the current situation of minority groups; and</p> <p>Question Part (d)</p> <p>if so, the steps the Government proposes to take in this regard?</p>	<p><u>Material for Reply to Part (a),(b),(c) & (d)</u></p> <p>So far as NMDFC is concerned, the data on community-wise break-up of beneficiaries financed under schemes of NMDFC is being maintained.</p> <p>The community wise break-up of beneficiaries financed under schemes of NMDFC during last 5 years is enclosed as <u>Annexure-1</u>.</p>
---	---

K. Subbarao

National Minorities Development & Finance Corporation
Community-wise Break-up of funds utilized by the SCA during the Last 5 Years

(Amt. in Rs. Lacs)

A) TERM LOAN

Financial Year	Funds Disb.	Muslim			Christians			Buddhist			Sikhs			Parseis			Jains											
		Benef.	%	Amt.	Benef.	%	Amt.	Benef.	%	Amt.	Benef.	%	Amt.	Benef.	%	Amt.	Benef.	%	Amt.									
010-11	12,947.63	15753	80.22	8309.00	2571	13.09	2236.52	19.27	27	0.14	16.79	0.14	1286	6.55	1046.21	9.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.01	0.00		
011-12	11,199.04	12003	75.88	7444.09	3052	19.29	2790.47	25.65	39	0.25	20.56	0.19	718	4.54	620.98	5.71	0	0.00	0.00	0	0.00	0.00	0	0.00	0.04	3.32	0.03	
012-13	18,406.77	17077	81.47	10064.66	2987	14.25	2863.36	20.98	94	0.45	63.34	0.46	801	3.82	706.55	5.16	0	0.00	0.00	0	0.00	0.00	0	0.00	1.09	0.01		
013-14	20,250.00	12927	82.69	10238.99	1977	12.65	2328.85	17.53	63	0.40	40.60	0.31	666	4.26	655.94	4.94	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0.00		
014-15	24,440.00	10162	85.85	8,506.00	1139	9.62	1,968.00	17.68	122	1.03	97.00	0.87	409	3.46	560.00	5.03	0	0.00	0.00	0	0.00	0.00	0	0.00	5	0.04	3.00	0.02
5 Years	87,243.44	67922	80.97	44582.74	11726	13.98	12187.20	20.11	345	0.41	238.29	0.39	3880	4.63	3589.68	5.92	0	0.00	0.00	0	0.00	0.00	0	0.00	14	0.02	7.32	0.01

B) MICRO CREDIT

010-11	10,369.41	62881	68.10	7137.50	28597	30.97	3190.58	30.48	0	0.00	0.00	0.00	3	0.00	0.65	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	853	0.92	140.65	1.34
011-12	15,903.00	88661	78.93	13249.40	22787	20.29	2473.64	15.62	0	0.00	0.00	0.00	30	0.03	5.75	0.04	0	0.00	0.00	0	0.00	0.00	0	0.00	850	0.76	106.13	0.67	
012-13	18,670.00	100970	74.83	12493.91	32054	23.76	4382.22	25.57	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	1900	1.41	261.67	1.53	
013-14	12,296.00	83544	81.80	9960.22	17748	17.35	2844.71	21.90	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	842	0.82	182.03	1.40	
014-15	18,680.00	44187	79.26	5735.00	11428	20.50	1668.00	22.41	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	132	0.24	40.00	0.54	
5 Years	75,918.41	380243	76.44	48576.03	112614	22.64	14559.15	22.79	0	0.00	0.00	0.00	33	0.01	6.40	0.01	0	0.00	0.00	0	0.00	0.00	0	0.00	4577	0.92	730.46	1.14	

GRAND TOTAL 163161.85 448165 77.09 93158.77 74.84 124340 21.39 26746.35 21.49 345 0.06 238.29 0.19 3913 0.67 3596.08 2.89 0 0.00 0.00 0.00 4591 0.79 737.78 0.59
(A) + (B)

K. Ramesh

LOK SABHA
UNSTARRED QUESTION DY NO. 4630
RAISED BY SHRI RABINDRA KUMAR JENA &
SHRIMATI KAMLA DEVI PAATLE
TO BE ANSWERED ON 22/04/2015
REGARDING SCHEMES FOR WOMEN

<p>Question Part (a)</p> <p>the details of schemes including those for skill development being implemented by the Union Government for the welfare of women belonging to the minority communities including Christians and Muslims in various States, State/UTwise;</p>	<p><u>Material for Reply to part (a)</u></p> <p>So far as NMDFC is concerned, women are given preference under all its schemes.</p> <p>However, the micro-finance scheme of NMDFC is primarily aimed at extending concessional credit to women beneficiaries from targeted minority communities. The scheme is implemented through State Channelising Agencies (SCAs) nominated by respective State Govts./UT administration & also through established NGOs</p> <p>Under the micro-finance scheme, maximum loan of upto Rs.1.00 lacs per SHG member is available at an interest rate of 7% p.a. for beneficiaries with annual family income of Rs.81,000/- in Rural Areas & Rs.1.03 lacs in Urban areas.</p> <p>While for beneficiaries with higher annual family of upto Rs.6.00 lacs, higher quantum of loan of upto Rs.1.50 lacs per SHG member is also available at an interest rate of 10% p.a. for male beneficiaries & 8% p.a for female beneficiaries.</p> <p>Discount in Rate of Interest is also available to women beneficiaries under the Term Loan Scheme & Educational Loan scheme for those belonging to higher income group having annual family income of Rs.6.00 lacs. Under this category, women beneficiaries get additional discount in interest rate of 2% p.a. under the Term Loan Scheme & 3% p.a. under the Educational Loan scheme.</p> <p>Further, NMDFC is also implementing Mahila Samridhi Yojana wherein skill development training is imparted to group of women in women friendly trades. Training period is of maximum 6 months with training & raw material cost of upto Rs.1,500 per women and stipend @ Rs.1,000 per women. During the period of training, the women are formed into Self Help Group, followed by infusion of micro-credit maximum upto Rs.1.00 lacs per member for the purpose of using the skill developed during the training, for income generation activities.</p> <p>As part of its developmental mandate, NMDFC also implements promotional schemes, such as Skill Development Training Program</p>
--	---

K. Ramesh

	<p>for the benefit of its target groups, thereby, strengthening its economic mandate, as well. Preference is given to women in its Skill Development Schemes.</p> <p>Further, NMDFC has got Maulana Azad National Academy for Skills (MANAS) registered as a non-profit society on 11th November 2014 coinciding with the 125th Birth Anniversary celebration of Maulana Abul Kalam Azad. The academy provides an All India level framework for Entrepreneurship and Skill Development Programme (E&SDP) training, based upon tie-ups with National/International training organization, on PPP model, for imparting training to Minority population, for skills in demand, in the market. It follows-up by providing concessional credit to the trainees for setting up/upgrading their own business enterprises. This will ensure meaningful and sustainable Livelihood options in terms of self-employment/employment to the trainees from Minority communities, with primary focus on self-employment, leading to their socio-economic mainstreaming to achieve the goal of "Sabka Saath - Sabka Vikas". Special focus is given on enrollment of women candidates for Skills Training by MANAS.</p>																									
<p>Question Part (b)</p> <p>the funds allocated and spent and achievements made under these schemes during each of the last three years and the current year, scheme and State/UT-wise;</p> <p>Question Part (c)</p> <p>whether any targets have been fixed in this regard;</p> <p>Question Part (d)</p> <p>if so, the details thereof and success achieved, scheme-wise; and</p>	<p>Material for Reply to part (b), (c) & (d)</p> <p>Detail of the fund allocated, target assigned & achievement of NMDFC under its various schemes during the last three years & current financial year 2015-16 is as follows:-</p> <p style="text-align: right;">Amt in Rs/crs</p> <table border="1" data-bbox="571 1153 1532 1473"> <thead> <tr> <th>Year</th> <th>Fund Allocated by Ministry for contribution in Equity of NMDFC</th> <th>Equity contribution Received by NMDFC from GOI.</th> <th>Target Assigned for disbursement of funds</th> <th>Achievement of NMDFC in disbursement of funds.</th> </tr> </thead> <tbody> <tr> <td>2012-13</td> <td>120.00</td> <td>99.64</td> <td>300.00</td> <td>370.77</td> </tr> <tr> <td>2013-14</td> <td>120.00</td> <td>Nil</td> <td>350.00</td> <td>325.46</td> </tr> <tr> <td>2014-15</td> <td>120.00</td> <td>30.00</td> <td>400.00</td> <td>431.20</td> </tr> <tr> <td>2015-16</td> <td>120.00</td> <td>Nil</td> <td>450.00</td> <td>24.00</td> </tr> </tbody> </table> <p>Further, during current F.Y 2014-15, 10 Project Implementation Agencies (PIAs) have been identified by MANAS for imparting Entrepreneurship and Skill Development Programme (E&SDP) training to 11,000 persons from the targeted Minority communities in 9 states viz., J&K, Punjab, Delhi, UP, Maharashtra, Seemandhra, Telangana, Tamil Nadu & Kerala. The training is being imparted in 5 trades viz., Apparel – Sewing Machine Operator, Telecom - Handset and Tablet Repair, Healthcare – General Duty Assistant, IT& ITES – Domestic Data Entry Operator and Beauty & Wellness - Beauty Culture.</p> <p>The detail of scheme wise & state wise fund disbursed by NMDFC is enclosed as Annexure-1.</p>	Year	Fund Allocated by Ministry for contribution in Equity of NMDFC	Equity contribution Received by NMDFC from GOI.	Target Assigned for disbursement of funds	Achievement of NMDFC in disbursement of funds.	2012-13	120.00	99.64	300.00	370.77	2013-14	120.00	Nil	350.00	325.46	2014-15	120.00	30.00	400.00	431.20	2015-16	120.00	Nil	450.00	24.00
Year	Fund Allocated by Ministry for contribution in Equity of NMDFC	Equity contribution Received by NMDFC from GOI.	Target Assigned for disbursement of funds	Achievement of NMDFC in disbursement of funds.																						
2012-13	120.00	99.64	300.00	370.77																						
2013-14	120.00	Nil	350.00	325.46																						
2014-15	120.00	30.00	400.00	431.20																						
2015-16	120.00	Nil	450.00	24.00																						

K. Suresh

Question Part (e)	<u>Material for Reply to Part (e)</u>
the steps taken by the Government to achieve the said targets in a kind manner?	<p>So far as NMDFC is concerned, following steps have been taken to facilitate its target beneficiaries to avail funds under NMDFC schemes & achievement of targets:-</p> <p>i). NMDFC implements its schemes through State Channelising Agencies (SCAs) nominated by respective State Govts. These SCAs have been delegated authority to sanction & disburse loan against loan application received from the minority entrepreneurs, out of funds advanced by NMDFC to the SCAs. This reduces the waiting time for the entrepreneurs for sanction of loan, after submission of their loan applications.</p> <p>ii). Disbursement of loan directly in the Aadhar Card number seeded bank accounts of the entrepreneurs to make smoother and faster transfer of funds in their account. They are also being encouraged to use the same account for the purpose of their business transactions & repayments leading to better supervision & monitoring, by NMDFC.</p> <p>iii). SCAs have been advised from time to time on different occasions, to relax the guarantee norms for the poor minority entrepreneurs to avail funds under NMDFC schemes. Now Income Tax payee, prominent persons from the Minority community, PSU/Govt. employee can also stand as guarantor for loan on behalf of the Minority entrepreneur.</p>

K. Srinivas

National Minorities Development & Finance Corporation
Statewise & SC Awise disbursement details for the last three years including current financial year

(Amt. In Rs. Crs.)

Sr.No.	STATE	AME OF SC	2012-2013		2013-2014		2014-2015		2015-2016	
			Micro Credit Amt.	Term Loan Benefits	Micro Credit Amt.	Term Loan Benefits	Micro Credit Amt.	Term Loan Benefits	Micro Credit Amt.	Term Loan Benefits
1	CHANDIGA	CHCFDCL		0.07				0.20	21	
2	CHHATISGA	CHACDFC		2.00				1.50	158	
3	DELHI	DSCSTFDC		0.09						
4	GUJARAT	GMFDC	0.20	89	5.00	474				
5	HARYANA	MDA	1.50	666	0.50	52	0.80	356	21	
6	HIMACHAL	HPMFDC			1.51	160			5.50	580
7	JAMMU &	JKEDI			8.00	842			5.00	526
		JKWDC			1.00	105			15.00	1,580
8	KARNATAK	KMDC							20.00	2,105
9	KERALA	KBDC	13.00	5,777	31.50	3,316	7.00	3,111	25.00	2,631
		KSCFDC	30.00	13,332	3.50	369	30.00	13,332	3.50	369
		KSMDFC							8.00	842
		KSWDC			3.74	394	1.00	444	18.00	1,895
10	MAHARASH	MAAAMV	3.00	1,333	3.00	316			10.00	1,053
11	MIZORAM	MCAB							2.00	211
12	NAGALAN	NHDC	3.00	1,333	5.00	527			5.00	527
		NIDC								
		NSSWB	2.00	889			3.50	1,556		
13	ODISHA	OBCFDC			2.00	211				
14	PUDUCHER	PDBCMD			3.00	316	1.50	667	1.00	444
15	PUNJAB	BACKFINCO			7.00	737	7.00	738	11.00	1,159
16	RAJASTHA	RMFDC			17.00	1,790	40.00	4,211	19.50	2,053
17	TAMILNAD	TAMCO	33.00	14,666	17.00	1,790	6.00	632	7.00	737
18	TRIPURA	TMDC			5.41	570			12.00	1,263
19	UTTRAKHA	UMFDC			0.75	79				
20	WEST BENG	WBMDFC	101.00	44,889	67.00	7,054	80.00	35,555	75.00	7,895
			186.70	82,974	184.07	19,328	122.96	54,648	244.40	25,731
	Grand Total									

As on 16th April 2015

Handwritten signature

NATIONAL MINORITIES DEVELOPMENT & FINANCE CORPORATION

Statement Showing State-wise & SCA-wise Utilization under

EDUCATIONAL LOAN SCHEME (For Last 3 Years)

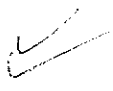
392

Amt. in Rs. Crs.

Sr.No.	State	SCA	2012-13		2013-14		2014-15	
			Amt	Benf.	Amt	Benf.	Amt	Benf.
1	ANDHRA	APSMFC	0.00		0.00		0.00	
2	ASSAM	AMDFC	0.00		0.00		0.00	
3	BIHAR	BSMFC	0.00		0.00		0.00	
4	CHANDIG	CHCFDC	0.00		0.00		0.00	
5	CHHATIS	CHACDF	0.04	4	0.00		0.00	
6	DELHI	DSCSTFL	0.00		0.00		0.00	
7	GUJRAT	GMFDC	0.97	117	0.00		0.00	
8	HIMACH	HPMFDC	0.05	8	0.04	5	0.19	1
9	HARYAN	HBACKN	0.00		0.00		0.00	
		MDA	0.13	25	0.00		0.01	1
10	JAMMU &	JKSCSTD	0.00		0.00		0.00	
		JKWDC	0.03	7	0.26	42	0.66	72
		JKEDI	0.33	21	0.10	5	0.00	
11	KERALA	KBCDC	2.77	193	5.10	494	5.26	239
		KSCFFDC	0.00		0.00		0.00	
		KSWDC	0.08	20	0.03	1	0.01	1
		KSMFDC	0.00		0.00		0.76	84
12	KARNAT	KMDC	0.00		0.00		0.00	
13	MAHARA	MAAVM	1.44	307	0.00		0.00	
14	MANIPU	MTDC	0.00		0.00		0.00	
15	MADHYA	MPBCMF	0.00		0.00		0.00	
		MPHDC	0.00		0.00		0.00	
16	MIZORAM	MCAB	0.00		0.00		0.00	
		ZIDCO	0.00		0.00		0.00	
17	NAGALAN	NIDC	0.00		0.00		0.00	
		NHDC	0.00		0.00		0.00	
18	ODISHA	OBCFDC	0.00		0.00		0.00	
19	PUDUCH	PDBCMD	0.57	110	0.60	125	0.18	38
20	PUNJAB	BACKFIN	0.11	10	0.08	4	0.07	4
21	RAJASTH	RMFDC	1.03	155	2.38	291	1.43	85
22	TAMILN	TAMCO	0.20	33	0.00		0.00	
23	TRIPURA	TSCDC	0.19	54	0.85	80	0.75	31
24	UTTAR P	UPMFDC	0.00		0.00		0.00	
25	UTTRAK	UMFDC	0.11	19	0.00		0.00	
26	WEST BE	WBMDFC	6.77	2356	8.13	2662	5.69	1759
		TOTAL	14.79	3439	17.58	3709	14.82	2315

* Education Loan is a part of Term Loan and included in figures of Term Loan Scheme

K. S. S. S.


446
LOK SABHA
UNSTARRED QUESTION DY NO. 629
RAISED BY SHRI B.V. NAIK
TO BE ANSWERED ON 22/07/2015

<p>Question Part (a) whether National Minority Development and Finance Corporation (NMDFC) has not been reaching out to the minorities in adequate measures, specially the Muslims;</p>	<p>Material for Reply to part (a) The credit disbursement under NMDFC program has increased over the years. The year wise credit disbursement during last 5 years is as follows:-</p> <table border="1" data-bbox="624 432 1334 685"> <thead> <tr> <th>Year</th> <th>Amount in Rs/crores</th> </tr> </thead> <tbody> <tr> <td>2010-11</td> <td>233.27</td> </tr> <tr> <td>2011-12</td> <td>271.37</td> </tr> <tr> <td>2012-13</td> <td>370.77</td> </tr> <tr> <td>2013-14 **</td> <td>325.46</td> </tr> <tr> <td>2014-15</td> <td>431.20</td> </tr> <tr> <td>2015-16 (targeted)</td> <td>450.00</td> </tr> </tbody> </table> <p>** Disbursement during 2013-14 is less as funds could not be released during February - March, 2014 due to imposition of Model Code of conduct during Lok Sabha Elections. During last 5 years, nearly 74.90% of funds under NMDFC program has been disbursed to Muslim beneficiaries.</p>	Year	Amount in Rs/crores	2010-11	233.27	2011-12	271.37	2012-13	370.77	2013-14 **	325.46	2014-15	431.20	2015-16 (targeted)	450.00
Year	Amount in Rs/crores														
2010-11	233.27														
2011-12	271.37														
2012-13	370.77														
2013-14 **	325.46														
2014-15	431.20														
2015-16 (targeted)	450.00														
<p>Question Part (b) if so, the reasons therefor;</p>	<p>Material for Reply to part (b) N A in view of (a) above.</p>														
<p>Question Part (c) whether the Government has received any representation/complaints against NMDFC;</p>	<p>Material for Reply to part (c) So far as NMDFC is concerned, it has not received any such communication.</p>														
<p>Question Part (d) if so, the details thereof during each of the last three years and the current year and the reaction of the Government thereon; &</p>	<p>Material for Reply to part (d) N A in view of (c) above.</p>														
<p>Question Part (e) the steps being taken to overhaul and streamline the NMDF</p>	<p>Material for Reply to part (e) So far as NMDFC is concerned, following steps have been initiated to streamline & improve its working:-</p> <ol style="list-style-type: none"> a). Authorised share capital increased from Rs.1500 crs to Rs.3000 crs. b). Introduction of new annual household income eligibility criteria of upto Rs.6.00 lacs. This is expected to increase coverage under NMDFC schemes. c). Quantum of loan available under financing schemes has been increased to ensure that adequate fund is available with the beneficiary, to take up economically viable ventures. Under Term Loan scheme, the quantum of loan has been increased from Rs.10.00 lacs to Rs.30.00 lacs; under Micro-Finance scheme from Rs.50,000 to Rs.1.50 lacs for each member of Self Help Group; under Education Loan from Rs.5.00 lacs to Rs.20.00 lacs for domestic courses & from Rs.10.00 lacs to Rs.30.00 lacs for courses abroad. d). Providing meaningful & sustainable livelihood option by organizing an all India level Entrepreneurship & Skill Development Program (E&SDP) for training of Minorities, leading to their wage/self-employment. 														

K. Jindal

LOK SABHA
UNSTARRED QUESTION DY NO. 2109
RAISED BY DR. C. GOPALAKRISHNAN & SHRI ABHIJIT MUKHERJEE
TO BE ANSWERED ON 22/07/2015

<p>Question Part (a)</p> <p>the status of existing schemes for minorities in the country, State-wise;</p>	<p>Material for Reply to Part (a)</p> <p>So far as NMDFC is concerned, its schemes are being implemented for the socio-economic development of the 'backward sections' amongst the notified Minorities through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT administration & NGOs. The loan disbursed by NMDFC during last 5 years & target for the current financial year is as follows:-</p> <table border="1" data-bbox="571 712 1501 1048"> <thead> <tr> <th colspan="3" style="text-align: right;">Amount in Rs/Crores</th> </tr> <tr> <th>Year</th> <th>Loan Disbursed</th> <th>Nos of beneficiaries financed</th> </tr> </thead> <tbody> <tr> <td>2010-11</td> <td>233.27</td> <td>158510</td> </tr> <tr> <td>2011-12</td> <td>271.37</td> <td>105874</td> </tr> <tr> <td>2012-13</td> <td>370.77</td> <td>102302</td> </tr> <tr> <td>2013-14</td> <td>325.46</td> <td>75966</td> </tr> <tr> <td>2014-15</td> <td>431.20</td> <td>108752</td> </tr> <tr> <td>2015-16 (target)</td> <td>450.00</td> <td></td> </tr> </tbody> </table> <p>The state-wise detail of loan disbursed under financing schemes of NMDFC is enclosed as Annexure-1</p>	Amount in Rs/Crores			Year	Loan Disbursed	Nos of beneficiaries financed	2010-11	233.27	158510	2011-12	271.37	105874	2012-13	370.77	102302	2013-14	325.46	75966	2014-15	431.20	108752	2015-16 (target)	450.00	
Amount in Rs/Crores																									
Year	Loan Disbursed	Nos of beneficiaries financed																							
2010-11	233.27	158510																							
2011-12	271.37	105874																							
2012-13	370.77	102302																							
2013-14	325.46	75966																							
2014-15	431.20	108752																							
2015-16 (target)	450.00																								
<p>Question Part (b)</p> <p>whether the Government has received any complaints from minority community people that they are not getting benefits/financial assistance from various welfare schemes properly and if so, the details thereof, State-wise</p>	<p>Material for Reply to Part (b)</p> <p>So far as NMDFC is concerned, it has not received any such communication.</p>																								
<p>Question Part (c)</p> <p>whether the Government has directed all the State Governments to accept self certified certificate produced by the religious minority community people to avail various welfare schemes implemented by the Government.</p>	<p>Material for Reply to Part (c)</p> <p>Yes Sir.</p>																								

K. Anilash

<p>Question Part (d)</p> <p>if so, the details thereof; and</p>	<p><u>Material for Reply to Part (d)</u></p> <p>A letter bearing number 4-3/2015-NCM dated 18/5/15 has been received from Ministry of Minority Affairs informing that furnishing of Minority Certificate is not mandatory for availing benefits of welfare schemes being implemented by the Ministry. A self-certification of the candidate is accepted regarding their Minority Status. NMDFC vide letter dated 18.6.15 has informed its SCAs about the directions of the Ministry, for implementation.</p>
<p>Question Part (e)</p> <p>the other remedial measures taken by the Government in this regard?</p>	<p><u>Material for Reply to Part (e)</u></p> <p>So far as NMDFC is concerned, following steps have been initiated to streamline & improve its working:-</p> <ol style="list-style-type: none"> Authorised share capital increased from Rs.1500 crs to Rs.3000 crs. Introduction of new annual household income eligibility criteria of upto Rs.6.00 lacs. This is expected to increase coverage under NMDFC schemes. Quantum of loan available under financing schemes has been increased to ensure that adequate fund is available with the beneficiary, to take up economically viable ventures. Under Term Loan scheme, the quantum of loan has been increased from Rs.10.00 lacs to Rs.30.00 lacs; under Micro-Finance scheme from Rs.50,000 to Rs.1.50 lacs for each member of Self Help Group; under Education Loan from Rs.5.00 lacs to Rs.20.00 lacs for domestic courses & from Rs.10.00 lacs to Rs.30.00 lacs for courses abroad. Providing meaningful & sustainable livelihood option by organizing an all India level Entrepreneurship & Skill Development Program (E&SDP) for training of Minorities, leading to their wage/self-employment.

Adm
UPA
16.02.15

IC Suresh

b

Un-starred Question for the Lok Sabha,
Question to be put down on 09/12/2015, Question Diary No.2416.

Question Part (a)	Material for reply Part (a), (b) & (c)
(a) Whether the State Government of Gujarat and the Gujarat Minorities Development and Finance Corporation have furnished the details of beneficiaries affected by earthquake during 2001 and riots during 2002;	No, however the GMDFC has since settled its entire overdue under One Time Settlement (OTS) scheme of NMDFC, by making upfront payment of Rs.16.10 crs on 17.11.2015. As part of the OTS scheme, NMDFC has also waived Rs.7.10 crs.
(b) If so, the details thereof and the action taken thereon; and	The implementation of NMDFC schemes is expected to be resumed soon in Gujarat.
(c) If not, the further steps taken by the Government in this regard?	

K. Suresh

**Un-starred Question for the Lok Sabha,
Question to be put down on 09/12/2015, Question Diary No.4558.**

Question Part (a)	Material for reply Part (a) & (b)																				
<p>(a) Whether the Maulana Azad Minorities Financial Development Corporation constituted for providing financial assistance to minorities for occupational self-employment has to limit its activities due to paucity of funds;</p> <p>(b) If so, the details thereof and the reasons therefor;</p>	<p>So far as NMDFC is concerned, its schemes in Maharashtra are being implemented through Maulana Azad Alpsankhyak Arthik Vikas Mahamandal (MAAAVM).</p> <p>The detail of fund disbursed by NMDFC to MAAAVM, fund utilized by MAAAVM & unutilized amount during last 4 years is as follows:-</p> <p align="right">Amt in Rs. Lacs</p> <table border="1" data-bbox="579 618 1345 846"> <thead> <tr> <th>Year</th> <th>Amount disbursed</th> <th>Utilised Amount</th> <th>Unutilised Amount</th> </tr> </thead> <tbody> <tr> <td>2011-12</td> <td>419.00</td> <td>226.18</td> <td>192.82</td> </tr> <tr> <td>2012-13</td> <td>600.00</td> <td>143.58</td> <td>456.42</td> </tr> <tr> <td>2013-14</td> <td>Nil</td> <td>Nil</td> <td>Nil</td> </tr> <tr> <td>2014-15</td> <td>1000.00</td> <td>Nil</td> <td>1000.00</td> </tr> </tbody> </table> <p>Further disbursement to MAAAVM could not be considered by NMDFC because of unutilized funds with MAAAVM & Nil Guarantee Cover in favor of MAAAVM.</p>	Year	Amount disbursed	Utilised Amount	Unutilised Amount	2011-12	419.00	226.18	192.82	2012-13	600.00	143.58	456.42	2013-14	Nil	Nil	Nil	2014-15	1000.00	Nil	1000.00
Year	Amount disbursed	Utilised Amount	Unutilised Amount																		
2011-12	419.00	226.18	192.82																		
2012-13	600.00	143.58	456.42																		
2013-14	Nil	Nil	Nil																		
2014-15	1000.00	Nil	1000.00																		
<p>(c) Whether the Government has received any complaints regarding non-providing of financial assistance to the corporation in Karnataka during each of the last three years and the current year and if so, the details thereof;</p>	<p align="center">Material for Reply to Part (c), (d) & (e)</p> <p>So far as NMDFC is concerned, it has not received any complaint regarding non-providing of financial assistance to the corporation in Karnataka. NMDFC schemes in Karnataka are being implemented through Karnataka Minorities Development Corporation (KMDC).</p> <p>The detail of fund disbursed by NMDFC to KMDC during last 3 years & current F.Y 2015-16 is as follows:-</p> <p align="right">Amt in Rs. Lacs</p> <table border="1" data-bbox="584 1361 1369 1554"> <thead> <tr> <th>Year</th> <th>Amount disbursed</th> </tr> </thead> <tbody> <tr> <td>2012-13</td> <td>Nil</td> </tr> <tr> <td>2013-14</td> <td>1850.00</td> </tr> <tr> <td>2014-15</td> <td>2000.00</td> </tr> <tr> <td>2015-16</td> <td>1000.00</td> </tr> </tbody> </table>	Year	Amount disbursed	2012-13	Nil	2013-14	1850.00	2014-15	2000.00	2015-16	1000.00										
Year	Amount disbursed																				
2012-13	Nil																				
2013-14	1850.00																				
2014-15	2000.00																				
2015-16	1000.00																				
<p>(d) Whether the Government has taken/propose to take any steps to provide financial assistance to the corporation; and</p>	<p>During 2012-13, fund could not be disbursed to KMDC due to over dues of Rs.19.92 crs. Financing could resume in the year 2013-14, once the State Government cleared the over dues by availing benefit under One Time Settlement (OTS) scheme of NMDFC and making up-front payment of Rs.14.24 crs. As part of the OTS scheme, NMDFC had also waived Rs.5.68 crs to facilitate in resumption of financing in Karnataka.</p>																				
<p>(e) If so, the details thereof?</p>																					

K. Suresh

505

Provisionally Admitted Starred/Un-starred Question for the Lok Sabha
Question to be put down on 02/12/2015, Question Diary No.2687.

Question Part (a)	Material for reply Part (a)
<p>(a) The details of National Minorities Development & Finance Corporation and the procedure to avail concessional loans under the schemes;</p>	<p>So far as NMDFC is concerned, its schemes are being implemented for the socio-economic development of the notified minorities through the State channelizing Agencies (SCAs) nominated by the respective State governments/UT Administration.</p> <p>For availing assistance under NMDFC schemes, the annual family income eligibility criterion is Rs.81,000 for Rural areas & Rs.1.03 lacs for Urban areas. Higher annual household income eligibility criterion of up to Rs.6.00 lacs has also been introduced for increasing coverage of beneficiaries under NMDFC schemes.</p> <p><u>Concessional Credit Schemes</u></p> <p>1. Term Loan:- Maximum Loan of up to Rs.20.00 Lacs per beneficiary is available under Credit Line-1 at an interest rate of 6% p.a for those with annual family income of Rs.81,000 in Rural Areas & up to Rs.1.03 lacs in Urban areas.</p> <p>Higher loan of maximum up to Rs.30.00 Lacs per beneficiary is available under Credit Line-2 at an interest rate of 8% p.a. for male beneficiaries & 6% p.a. for female beneficiaries. Loan under Credit Line-2 is available for beneficiaries with annual household income of up to Rs.6.00 lacs.</p> <p>The scheme is implemented through State channelizing Agencies (SCAs) nominated by the respective State Governments.</p> <p>2. Micro Finance:- Maximum loan upto Rs.1.00 lac per SHG member is available under Credit Line-1 at an interest rate of 7% p.a. for those with annual family income of Rs.81,000 in Rural Areas & up to Rs.1.03 lacs in Urban areas.</p> <p>Higher loan of maximum upto Rs.1.50 lacs per SHG member is available under Credit Line-2 at an interest rate of 10% p.a. for male beneficiaries & 8% p.a. for female beneficiaries. Loan under Credit Line-2 is available for beneficiaries with annual household income of up to Rs.6.00 lacs.</p> <p>The micro-finance scheme is primarily aimed at extending concessional credit to women beneficiaries. The scheme is implemented through SCAs & also through established NGOs.</p> <p>3. Education Loan:- The Educational Loan of upto Rs.15.00 lacs (Rs.20 lacs for courses abroad) is available at an interest rate of 3% p.a. for pursuing technical and professional courses with maximum course duration of 5 years. The scheme is implemented through SCAs & is available under Credit Line-1 for those with annual family income of Rs.81,000 in Rural Areas & up to Rs.1.03 lacs in Urban areas.</p> <p>Higher Educational Loan of upto Rs.20.00 lacs (Rs.30 lacs for courses abroad) is available at an interest rate of 8% p.a. for male candidates & at 5% p.a. for female beneficiaries. Higher quantum loan scheme is available under Credit Line-2 for beneficiaries with higher annual family of upto Rs.6.00 lacs.</p> <p>4. Mahila Samridhi Yojana:- Skill development training is imparted to group of women in women friendly trades. Training period is of maximum 6 months with training & raw material cost of upto Rs.1,500 per women and stipend @ Rs.1,000 per women. During the period of training, the women are formed into Self Help Group, followed by infusion of micro-credit maximum upto Rs.1.00 lacs per member for the purpose of using the skill developed during the training, for income generation activities.</p> <p><u>Development Schemes:-</u></p> <p>As part of its developmental mandate, NMDFC also implements promotional schemes like Skill Development & Marketing support for the benefit of its target groups thereby,</p>

	<p>strengthening its economic mandate, as well. Women beneficiaries are given preference. Detail is as follows:-</p> <p>1. Vocational Training Scheme:- The Vocational Training Scheme of NMDFC aims at imparting skills to the targeted individual beneficiaries leading to wage/self-employment. The scheme is implemented through the SCAs which organize need based skill development training with the help of local Govt. owned/recognized training institutes in trades having potential wage/self-employment. The cost of the training program is up to Rs.2000 per candidate per month for courses up to 6 months duration. Stipend @ Rs.1000 per month per trainees is also offered during the training. Under the scheme, the training institutes/implementing agencies are required to ensure employment of at least 80% trainees with at least 50% in the organized sector.</p> <p>Marketing Assistance Scheme:- The Marketing Assistance Scheme is meant for individual crafts persons, beneficiaries of NMDFC as well as SHGs & is implemented through the SCAs. The scheme envisages to promote sale & marketing of their products at remunerative prices through participation/organizing exhibitions at State/District level.</p> <p>Procedure to avail concessional loans under NMDFC Scheme</p> <p>NMDFC has given a broad guideline to the SCAs for selection of beneficiaries & release of funds. However, SCAs adopt procedure depending on local laws & conditions. Normally, persons belonging to the targeted minority community approach the head office/district level office/nodal office of the respective SCA in their state for obtaining & submitting their application. The beneficiaries are identified by a selection committee nominated by the respective SCA/district administration. The fund is released to the shortlisted beneficiary in his/her bank account once he/she submits the required documents for release of funds.</p>
<p>(b) whether most of the beneficiaries are not in a position to avail concessional loans provided under the schemes due to complicated procedures and</p> <p>(c) if so, the steps taken by the Government in this regard?</p>	<p>Material for reply Part (b) & (c)</p> <p>Some difficulties faced by the beneficiaries & target group in availing loan under NMDFC scheme was reported in the Impact Study & beneficiary verification reports received by NMDFC. The reported difficulties mostly related to delay in sanction of loan at SCA level, inadequate loan amounts & getting guarantor for loan.</p> <p>NMDFC is constantly trying to simplify & improve the loan delivery & related procedures based on feedback received from the field & its State Channelizing Agencies (SCAs), to facilitate the beneficiaries in availing benefits under the schemes of NMDFC. Recently, following steps have been initiated & SCAs have been suitably advised to implement them:-</p> <ol style="list-style-type: none"> a) Full delegation to SCAs for sanction & disbursement of loan. This will help to cut down in sanction of loan. b) The quantum of loan available under Term Loan has been increased up to Rs.30.00 lacs, under Micro-Finance up to Rs.1.00 lac per SHG member, under Education Loan up to Rs.20.00 lacs for Domestic courses & Rs.30.00 lacs for foreign courses, Thus adequate loan amount is available with the beneficiary to take up income generation activities & for pursuing higher studies. c) Guarantee norms for beneficiary have been simplified. No guarantee is required from beneficiaries for loans upto Rs.1.00 lac. Now even Income Tax payee, employee from PSU/bank, prominent person from the community, any public representative, etc can stand as guarantor.

Un-starred Question for the Lok Sabha Bearing Diary No. 153
Question to be put down on 24/02/2016.

Question	Material for Reply										
<p>(a) The number of minorities youths to whom employment has been provided during the last three years; and</p>	<p>Material for Reply to Part (a). So far as NMDFC is concerned, its schemes are being implemented for the socio-economic development of the 'backward sections' amongst the notified Minorities through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration. Concessional credit is provided to the target group under the Term Loan & Micro-Finance schemes for financing any economically viable venture leading to self/wage employment. NMDFC also extends concessional credit under the Education Loan scheme for pursuing technical and professional courses with maximum course duration of 5 years leading to wage employment of the students. The corporation also implements Vocational Training Scheme with the objective of imparting skills to the targeted individual beneficiaries leading to wage/self-employment.</p> <p>The number of persons from the targeted Minority communities who availed benefit under various schemes of NMDFC leading to their self/wage employment during last 3 years & current Financial Year 2015-16 is as follows:-</p> <table border="1" data-bbox="496 1019 1444 1288"> <thead> <tr> <th>Year</th> <th>Number of Persons Availing Benefit under NMDFC schemes leading to self/wage employment</th> </tr> </thead> <tbody> <tr> <td>2012-13</td> <td>147706</td> </tr> <tr> <td>2013-14</td> <td>124592</td> </tr> <tr> <td>2014-15</td> <td>171289</td> </tr> <tr> <td>2015-16 (upto 31.10.15)</td> <td>43404</td> </tr> </tbody> </table>	Year	Number of Persons Availing Benefit under NMDFC schemes leading to self/wage employment	2012-13	147706	2013-14	124592	2014-15	171289	2015-16 (upto 31.10.15)	43404
Year	Number of Persons Availing Benefit under NMDFC schemes leading to self/wage employment										
2012-13	147706										
2013-14	124592										
2014-15	171289										
2015-16 (upto 31.10.15)	43404										
<p>(b) The scheme formulated for the minorities under skill development?</p>	<p>Material for Reply to Part (b). So far as NMDFC is concerned, it implements Vocational Training Scheme as part of its developmental mandate for the benefit of its target groups. Under the Vocational Training Scheme, skilling/re-skilling training is imparted in trades in demand locally. The scheme is implemented through the State Channelising Agencies (SCAs) with the help of local Government owned/recognized training institutes in trades having potential wage/self-employment. The cost of the training program is up to Rs.2000 per candidate per month for courses up to 6 months duration. Stipend @ Rs.1000 per month per trainees is also offered during the training. Under the scheme, the training institutes/implementing agencies are being insisted to ensure employment of at least 80% trainees with at least 50% in the organized sector.</p>										

K. Subash

Un-starred Question for the Lok Sabha,
Question to be put down on 26/02/2016, Question Diary No.1269.

Question Part (a)	Material for reply Part (a), (b), (c) & (d)
<p>(a) Whether the State Government of Gujarat has submitted a proposal to Government of India to waive the interest amount of over dues of Gujarat Minorities Development and Finance Corporation;</p> <p>(b) If so, the action taken by the Government of India in this regard;</p> <p>(c) Whether it is a fact that most part of the said loan is given to beneficiaries affected by Gujarat Earth Quake in 2001 & communal riots of 2002; and</p> <p>(d) If so, the reasons for not considering it positively?</p>	<p>Yes.</p> <p>The GMDFC has since settled its entire overdue under One Time Settlement (OTS) scheme of NMDFC, by making upfront payment of Rs.16.10 crs on 17.11.2015. As part of the OTS scheme, NMDFC has also waived penal interest of Rs.7.10 crs.</p> <p>So far, NMDFC has released loan of Rs.74.70 crores for 18,615 beneficiaries in Gujarat. Based on the information furnished by GMDFC & Govt. of Gujarat, loan of Rs.14.25 crores has been released to beneficiaries affected by earthquake in 2001 & Rs.3.02 crores to beneficiaries affected by communal riots in 2002.</p> <p>The implementation of NMDFC schemes has since resumed in Gujarat with release of Rs.2.00 crores on 29.12.15 to GMDFC by NMDFC.</p>

K. Indresh

Unstarred Question for the Lok Sabha on Employment of Women
Question to be put down on 09/03/2016, Question Diary No. 9390

Question	Material for Reply
a). Whether the Government proposes to formulate any action plan for the employment of women belonging to Minority communities in the country;	
(b). If so, the details thereof and if not, the reasons therefor;	
(c) Whether the Government has received any recommendations from the National Commission for Women in this regard and if so, the details thereof;	
(d) The action taken or proposed to be taken by the Government thereon; and	
(e) The amount of concessional loans provided to notified minorities during each of the last three years, State-wise?	<p align="center"><u>Material to Part (e) to be furnished by NMDFC</u></p> <p>The State-wise amount of concessional loans provided to notified Minorities during each of last 3 years & current Financial Year 2015-16 is enclosed as <u>Annexure-1</u>.</p>

344

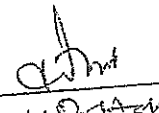
ANNEXURE-1

NATIONAL MINORITIES DEVELOPMENT & FINANCE CORPORATION

Statement Showing State-wise disbursements made by NMDFC during the last 3 F.Y's including current F.Y.
[i.e. from 2012-13 to 2015-16 (upto 31.01.2016)]

Amt. Rs. In Crs.

Sr.No.	STATE	2012-2013		2013-2014		2014-2015		2015-2016		TOTAL	
		Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.
1	CHANDIGARH	0.07	7			0.20	21			0.27	28
2	CHHATISGARH	2.00	210			3.00	825			5.00	1,035
3	DELHI	0.09	9							0.09	9
4	GUJARAT	5.20	563					2.00	133	7.20	696
5	HARYANA	2.00	718	1.50	667	1.00	377	2.10	474	6.60	2,236
6	HIMACHAL PRADESH	1.51	160	3.50	368	5.50	580	3.30	220	13.81	1,328
7	JAMMU & KASHMIR	9.00	947	15.00	1,579	20.00	2,106	23.44	1,730	67.44	6,362
8	KARNATAKA			18.50	1,947	20.00	2,105	10.00	667	48.50	4,719
9	KERALA	81.74	23,188	73.00	16,162	92.50	22,624	101.75	13,449	348.99	75,423
10	MAHARASHTRA	6.00	1,649			10.00	1,053			16.00	2,702
11	MIZORAM					2.00	211			2.00	211
12	NAGALAND	10.00	2,749	4.96	849	8.50	2,083			23.46	5,681
13	ODISHA	2.00	211							2.00	211
14	PUDUCHERRY	3.00	316	3.00	825	2.00	549	3.00	450	11.00	2,140
15	PUNJAB	7.00	737	7.00	738	11.00	1,159	3.00	200	28.00	2,834
16	RAJASTHAN	17.00	1,790	40.00	4,211	20.00	2,275	20.00	1,333	97.00	9,609
17	TAMILNADU	50.00	16,456	20.00	6,854	38.50	14,737			108.50	38,047
18	TRIPURA	5.41	570	9.00	948	12.00	1,263	13.00	866	39.41	3,647
19	UTTRAKHAND	0.75	79					1.00	67	1.75	146
20	WEST BENGAL	168.00	51,943	130.00	40,818	185.00	56,784	165.00	49,334	648.00	198,879
Grand Total		370.77	102,302	325.46	75,966	431.20	108,752	347.59	68,923	1,475.02	355,943


 02.02.16

357

Starred Question for the Lok Sabha
on Madarsa Under Vocational Scheme

Question to be put down on 16/03/2016, Question Diary No. 15808


Question	Material for Reply to (a), (b), (c) & (d)
a). Whether the Government has taken steps to cover Madarasas/Makhtabs under the Vocational Scheme for +2 level of schools;	So far as NMDFC is concerned, the Vocational Training Scheme of NMDFC aims at imparting skills to the targeted individual beneficiaries leading to wage/self-employment. The scheme is implemented through the SCAs which organize need based skill development training with the help of local Govt. owned/recognized training institutes in trades having potential wage/self-employment. The cost of the training program is up to Rs.2000 per candidate per month for courses up to 6 months duration. Stipend @ Rs.1000 per month per trainees is also offered during the training. Under the scheme, the training institutes/implementing agencies are required to ensure employment of at least 80% trainees with at least 50% in the organized sector.
(b). if so the details thereof and the status of the same in different States & Union Territories;	
(c). whether the Government proposes to approve Madrasas/Makhtabs as the centers for skill development scheme; and	
(d). if so, the details thereof?	

K. Anand

3574

Unstarred Question for the Lok Sabha on Start-Up India
Question to be put down on 16/03/2016, Question Diary No. 15900


Question	Material for Reply
a).Whether Prime Minister has announced start up India stand up India to guarantee loans of Rs.10 lakh to one crores to SC/ST and women entrepreneurs at lower rates and if so, the details thereof;	
(b).whether Minorities are also included in this scheme to avail such loans and if so, the details thereof and if not, the reasons thereof;	
(c).Whether the Finance Ministry has cleared establishment of two credit guarantee funds whereby banks would not be reluctant to lend money;	
(d).If so, whether NMDFC also proposed to be part of Prime Minister start up India stand up India scheme and provide loans to Minorities in the guarantee schemes on the lines to SC/ST and women; and	<p style="text-align: center;"><u>Material to Part (d) & (e) to be furnished by NMDFC</u></p> <p>So far as NMDFC is concerned, concessional credit up to Rs.30.00 lacs is already being extended to the notified Minorities under the Term Loan scheme of NMDFC for financing any economically viable venture. Skilling/Reskilling/Upskilling of the target notified Minorities is also being undertaken under the Vocational Training Scheme of NMDFC leading to wage employment of trainees. The trainees desirous of starting self-employment venture are given preference under the concessional credit schemes of NMDFC. Further, concessional credit upto Rs.20.00 lacs for domestic courses & upto Rs.30.00 lacs for courses abroad is being extended under the Education Loan scheme of NMDFC for pursuing technical and professional courses with maximum duration of 5 years.</p> <p>The schemes of NMDFC are being implemented for the socio-economic development of the "backward sections" amongst the notified Minorities through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administrations. Notified Minorities include Muslims, Sikhs, Christians, Buddhists, Parsis & Jains. For availing assistance under NMDFC schemes, the annual household income criterion is Rs.81,000/- for Rural Areas & Rs.1.03 lacs for Urban Areas. Higher annual household income eligibility criterion of up to Rs.6.00 lacs has also been introduced for increasing the coverage of beneficiaries under NMDFC schemes. Preference is given to artisans & women under NMDFC schemes.</p>
(e).If so, the details thereof and if not, the reasons therefor?	



 08.03.16

Starred Question for the Lok Sabha on Minority Educational Institutions
Question to be put down on 16/03/2016, Question Diary No. 15901

Question	Material for Reply															
<p>a).The number of Educational and Financial Institutions working at present under his Ministry for the Welfare of Minorities;</p>	<p>Material for Reply to Part (a) So far as NMDFC is concerned, it is operating as an Apex Financing & Development Corporation under the administrative control of Ministry of Minority Affairs for the socio-economic development of the "backward sections" amongst the notified Minorities. The schemes of NMDFC are being implemented through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administrations. Notified Minorities include Muslims, Sikhs, Christians, Buddhists, Parsis & Jains. Preference is given to artisans & women under NMDFC schemes.</p>															
<p>(b).the total fund allocated & disbursed to each institute during the last three years;</p>	<p>Material for Reply to Part (b) So far as NMDFC is concerned, the details of funds allocated & contributed to the Equity of NMDFC by the Ministry of Minority Affairs during the last 3 years (2012-13, 2013-14, 2014-15) & current Financial Year 2015-16 is as given below :-</p> <p style="text-align: right;">Amt in Rs/crores</p> <table border="1" data-bbox="625 1019 1524 1288"> <thead> <tr> <th>Year</th> <th>Fund Allocated for Contribution in Equity of NMDFC</th> <th>Fund Disbursed for Equity Contribution in NMDFC</th> </tr> </thead> <tbody> <tr> <td>2012-13</td> <td>100.00</td> <td>99.36</td> </tr> <tr> <td>2013-14</td> <td>120.00</td> <td>Nil</td> </tr> <tr> <td>2014-15</td> <td>120.00</td> <td>30.00</td> </tr> <tr> <td>2015-16</td> <td>120.00</td> <td>120.00</td> </tr> </tbody> </table>	Year	Fund Allocated for Contribution in Equity of NMDFC	Fund Disbursed for Equity Contribution in NMDFC	2012-13	100.00	99.36	2013-14	120.00	Nil	2014-15	120.00	30.00	2015-16	120.00	120.00
Year	Fund Allocated for Contribution in Equity of NMDFC	Fund Disbursed for Equity Contribution in NMDFC														
2012-13	100.00	99.36														
2013-14	120.00	Nil														
2014-15	120.00	30.00														
2015-16	120.00	120.00														



 08.03.16