

Rajya Sabha Question
Raised by Dr.Prabjagar Kore, MP
Diary No. S1941 to be put down on 04.03.2013

Question part	Material for Reply to part (a)
<p>a)the details of total number of Welfare Schemes for Minorities introduced by the Central Government;</p>	<p>Target groups under NMDFC schemes are the 'Backward Sections' amongst the Religious Minorities living below Double the Poverty Line with annual family income of Rs.55,000/- in Urban areas & Rs.40,000/- in Rural areas.</p> <p>The following schemes are being implemented by NMDFC in the country for the economic development of the Minorities :-</p> <p>1. <u>Term Loan</u>: - Term Loan is provided to individuals through the State Channelising Agencies (SCAs) of NMDFC, which are nominated by the respective State/UT Governments. Under the scheme, a maximum loan of up to Rs.5.00 Lakhs is made available to the beneficiaries at an interest rate of 6%p.a. which is repayable in 5 years.</p> <p>2. <u>Micro Finance</u> :- Under the Micro-Finance Scheme, Micro Credit is extended to the poorest of the poor amongst the Minorities, organized into Self Help Groups (SHGs) through SCAs & also through established NGOs. Maximum loan of up to Rs.25,000/- per SHG member is made available at an interest rate of 5% p.a. repayable in 3 years.</p> <p>3. <u>Education Loan</u>: - Education Loan, up to maximum of Rs.2.50 Lakhs, is extended to individuals through the SCAs for pursuing technical & professional courses by students belonging to the target group. The Education Loan is available at an interest rate of 3% p.a. which is repayable in a maximum of 5 years after the completion of the course.</p> <p>4. <u>Mahila Samridhi Yojana</u>: - Skill development training is provided to women in women -friendly</p>

<p>Question Part (b)</p> <p>Whether Government has conducted any review on the implementation of those schemes;</p> <p>Question Part (c)</p> <p>If so, the findings of the review; and</p> <p>Question Part (d)</p> <p>If not, the details of response of Government in this regard?</p>	<p>trades followed by micro-credit of up to Rs.25,000/- per SHG member at 4% p.a. repayable in 3 years. Women are organized into SHGs during the duration of the training. The scheme is implemented through the SCAs/NGOs (already associated with the NMDFC).</p> <p>5. <u>Promotional Schemes:</u> - Promotional schemes like Vocational Training & Marketing Support for the benefit of its target groups are implemented through the SCAs as well as NGOs.</p> <p><u>Material for part (b) & (c)</u></p> <p>Yes Sir, NMDFC had got conducted an Impact Evaluation Study of its Schemes during 2012-13 through National Institute for Entrepreneurship & Small Business Development (NIESBUD) under Ministry of Micro , Small & Medium Enterprise, Govt. of India. The major observations of the study are:-</p> <p>(I) Beneficiaries covered under NMDFC schemes were almost in proportion to their population percentage.</p> <p>(II) About 40% of the beneficiaries were found to have crossed the Double the Poverty Line after availing loan Under NMDFC scheme.</p> <p>(III) Around 12% beneficiaries were able to provide at least on more employment opportunity (wage-employment).</p> <p>(iv) Average recovery level from beneficiaries was of the order of 35%.</p> <p><u>Material for part (d)</u></p> <p>Not applicable.</p>
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Provisionally Admitted Rajya Sabha Question
Raised by Sh.C.M. Ramesh, MP
Diary No. S- 1177 to be put down on 04.03.2013

Question	Material for Reply
<p>a) Whether any proposal sent by State Channelising Agency (SCA) from Andhra Pradesh is pending with the Ministry;</p> <p>Question Part (b)</p> <p>if so, the details thereof & the reason for the pendency with the Government; and</p> <p>Question Part (c)</p> <p>The details of beneficiaries during the last 5 years in that state?</p>	<p>Material for Part (a)</p> <p>No proposals are being received from the SCA in Andhra Pradesh viz; Andhra Pradesh State Minorities Finance Corporation (APSMDFC) for the last over 4 years and thus there is no pendency with NMDFC.</p> <p>Material for part (b)</p> <p>Not applicable</p> <p>Material for part (c)</p> <p>The Minorities Welfare Department, Government of Andhra Pradesh vide G.O No. Ms No-30 Dt.23rd July, 2008 has directed APSMFC not to implement any scheme of financial assistance with loan component from the financial year 2008-09. Thus, no fund could be availed by APSMFC from NMDFC during the last 4 F.Y. i.e.; 2008-09, 2009-10, 2010-11, 2011-12 & current F.Y. 2012-13. Last disbursement of Rs.850.00 lacs for 2,044 beneficiaries was released to APSMFC under the Term Loan scheme during F.Y. 2007-08.</p>

Rajya Sabha Provisionally /Starred Question
Raised by Sh.Ishwarlal Shankarlal Jain, MP
Question to be put down on 04.03.2013 Bearing Diary No.728

Question Part	Material Part
<p>a) Whether Government proposes to provide financial assistance for the education of children of minorities living in the rural areas, particularly in the hilly area of the country;</p> <p>Question Part (b)</p> <p>If so, the details thereof;</p> <p>Question Part (c)</p> <p>Whether minority students have been given scholarships during the last 3 years; and</p> <p>Question Part (d)</p> <p>if so, the details of the Minority students getting the scholarships, State-wise ?</p>	<p>Material for Part (a) & (b)</p> <p>NMDFC had launched its Education Loan scheme in the year 2003-04. Under the scheme loan up to maximum of Rs.2.50 Lakhs, is extended through the SCAs for pursuing technical & professional courses by students belonging to the target group from the notified Minority communities. The Education Loan is available at an interest rate of 3% p.a. which is repayable in a maximum of 5 years after the completion of the course. The loan is available in all parts of the country including the hilly areas of the country.</p> <p>So far NMDFC has disbursed an amount of Rs.93.62 crores to over 22,300 students</p> <p>Material for part (c) & (d)</p> <p>The Ministry may like to reply.</p>

Provisionally Admitted Rajya Sabha Question
Raised by Sh.Natuji Halaji Thakur, MP
Diary No. S- 2998 to be put down on 11.03.2013

Question Part	Material Part
<p>a) Whether Gujarat Government has made proposal to the Central Government to waive the interest amount on overdue loan of Gujarat Minority Finance Development Corporation (GMFDC).</p> <p>Question Part (b)</p> <p>if so, what action has been taken by Government in this regard;</p> <p>Question Part (c)</p> <p>Whether most part of the said loan is given to beneficiaries affected by Gujarat earthquake in 2001 and communal riots of 2002; and</p> <p>Question Part (d)</p> <p>If so, why the Central Government is not considering it positively?</p>	<p><u>Material for part (a)</u></p> <p>Yes sir. A proposal to waive-off an amount of Rs.17.66 Cr. has been submitted by the GMDFC to NMDFC.</p> <p><u>Material for Part (b), (c) & (d)</u></p> <p>NMDFC vide its letter dated 23.08.2012 has requested the SCA/State Govt. to furnish required details in the prescribed formats for further consideration & necessary actions. Subject to this, the proposal will be considered by the NMDFC.</p>

Provisionally Admitted Question for the Rajya Sabha
Raised by Sh.Ashok Ali Tak, MP
Diary No. S- 3515 to be put down on 11.03.2013

Question Part	Material Part
<p>a) State-wise & amount -wise detail of funds sanctioned for the loan to minority community by the Central Government during the year 2011-12 & 2012-13;</p> <p>Question Part (b)</p> <p>The details & the number of persons benefited in each State?</p>	<p><u>Material for Part (a) & (b).</u></p> <p>The table showing State-wise & amount -wise detail of the funds disbursed under Term Loan & Micro - Finance schemes of NMDFC is enclosed as Annexure-1. The table also shows the number of beneficiaries financed from the targeted notified minority communities in each State.</p>

Rajya Sabha Starred Question

Raised by Dr. Kanwar Deep Singh, MP

Question Bearing Diary No.3053

<p>Question Part a) the socio-economic situation of Muslims in Haryana as compared to the State's average performance in terms of poverty, unemployment, health & education;</p> <p>Question Part (b) the steps being taken by the Government to address these concerns;</p> <p>Question Part (c) Whether any special schemes have been launched for the community;</p> <p>Question Part (d) if so, the details thereof and the success achieved, so far; and</p> <p>Question Part (e) if not, the reasons thereof?</p>	<p>Material for Reply Part a) Ministry may like to reply.</p> <p>Material for part (b), (c), (d) & (e) The schemes of NMDFC viz; (i) Term Loan, & (ii) Micro Finance are being implemented through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UTs.</p> <p>Target groups under NMDFC's financing program are persons belonging to Minority communities and living below double the poverty line. At present, minority communities as per National Minorities Commission Act, 1992 are Muslims, Sikhs, Buddhists, Christians and Parsis. Families having annual income less than Rs.40,000 in rural areas and Rs.55,000 in urban areas are categorized as below double the poverty line.</p> <p>In Haryana, NMDFC schemes are being implemented through two SCAs nominated by the State Government viz; Haryana Backward Classes & Economically Weaker Sections Kalyan Nigam (HBCKN) & Mewat Development Agency (MDA).</p> <p>So far as NMDFC is concerned, an amount of Rs.44.44 crores has been disbursed to 14226 beneficiaries in the State of Haryana (Term Loan Rs.39.64 crores-9284 beneficiaries; Micro-Finance-Rs.4.80 Crores-4942 beneficiaries.)</p> <p>As per the utilization details, furnished by the State Channelising Agencies (SCAs) implementing the NMDFC schemes in the State of Haryana, a total amount of Rs.25.00 crores has been disbursed to 6927 beneficiaries belonging to the Muslim Community.(Term Loan-Rs.20.25 crores-4802 beneficiaries; Micro-finance -Rs.4.75</p>
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	cdrores-2125 beneficiaries)
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Rajya Sabha Question
Raised by Dr.Prabjagar Kore, MP
Diary No. S1941 to be put down on 04.03.2013

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<p>a)Whether details of total number of Welfare Schemes for Minorities introduced by the Central Government;</p>	<p>Target groups under NMDFC schemes are the 'Backward Sections' amongst the Religious Minorities living below Double the Poverty Line with annual family income of Rs.55,000/- in Urban areas & Rs.40,000/- in Rural areas.</p> <p>The following schemes are being implemented by NMDFC in the country for the economic development of the Minorities :-</p> <p>1. <u>Term Loan:</u> - Term Loan is provided to individuals through the State Channelising Agencies (SCAs) of NMDFC, which are nominated by the respective State/UT Governments. Under the scheme, a maximum loan of up to Rs.5.00 Lakhs is made available to the beneficiaries at an interest rate of 6%p.a. which is repayable in 5 years.</p> <p>2. <u>Micro Finance</u> :- Under the Micro-Finance Scheme, Micro Credit is extended to the poorest of the poor amongst the Minorities, organized into Self Help Groups (SHGs) through SCAs & also through established NGOs. Maximum loan of up to Rs.25,000/- per SHG member is made available at an interest rate of 5% p.a. repayable in 3 years.</p> <p>3. <u>Education Loan:</u> - Education Loan, up to maximum of Rs.2.50 Lakhs, is extended to individuals through the SCAs for pursuing technical & professional courses by students belonging to the target group. The Education Loan is available at an interest rate of 3% p.a. which is repayable in a maximum of 5 years after the completion of the course.</p> <p>4. <u>Mahila Samridhi Yojana:</u> - Skill development</p>

<p>Question Part (b)</p> <p>Whether Government has conducted any review on the implementation of those schemes;</p> <p>Question Part(c)</p> <p>If so, the findings of the review; and</p> <p>Question Part (d)</p> <p>If not, the details of response of Government in this regard?</p>	<p>training is provided to women in women -friendly trades followed by micro-credit of up to Rs.25,000/- per SHG member at 4% p.a. repayable in 3 years. Women are organized into SHGs during the duration of the training. The scheme is implemented through the SCAs/NGOs (already associated with the NMDFC).</p> <p>5. Promotional Schemes: - Promotional schemes like Vocational Training & Marketing Support for the benefit of its target groups are implemented through the SCAs as well as NGOs.</p> <p><u>Material for part (b) & (c)</u></p> <p>Yes Sir, NMDFC had got conducted an Impact Evaluation Study of its Schemes during 2012-13 through National Institute for Entrepreneurship & Small Business Development (NIESBUD) under Ministry of Micro , Small & Medium Enterprise, Govt. of India. The major observations of the study are:-</p> <p>(I) Beneficiaries covered under NMDFC schemes were almost in proportion to their population percentage.</p> <p>(II) About 40% of the beneficiaries were found to have crossed the Double the Poverty Line after availing loan Under NMDFC scheme.</p> <p>(III) Around 12% beneficiaries were able to provide at least on more employment opportunity (wage-employment).</p> <p>(iv) Average recovery level from beneficiaries was of the order of 35%.</p> <p><u>Material for part (d)</u></p> <p>Not applicable.</p>
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Rajya Sabha Provisionally /Starred Question
Raised by Sh.Ishwarlal Shankarlal Jain, MP
Question to be put down on 04.03.2013 Bearing Diary No.728

Question Part	Material part
<p>a)Whether Government proposes to provide financial assistance for the education of children of minorities living in the rural areas, particularly in the hilly area of the country;</p> <p>Question Part (b)</p> <p>If so, the details thereof;</p> <p>Question Part (c)</p> <p>Whether minority students have been given scholarships during the last 3 years; and</p> <p>Question Part (d)</p> <p>if so, the details of the Minority students getting the scholarships, State-wise ?</p>	<p><u>Material for Part (a) & (b)</u></p> <p>NMDFC had launched its Education Loan scheme in the year 2003-04. Under the scheme loan up to maximum of Rs.2.50 Lakhs, is extended through the SCAs for pursuing technical & professional courses by students belonging to the target group from the notified Minority communities. The Education Loan is available at an interest rate of 3% p.a. which is repayable in a maximum of 5 years after the completion of the course. The loan is available in all parts of the country including the hilly areas of the country.</p> <p>So far NMDFC has disbursed an amount of Rs.93.62 crores to over 22,300 students</p> <p>Material for part (c) & (d)</p> <p>The Ministry may like to reply.</p>

Provisionally Admitted Question (Unstarred) for the Rajya Sabha
Raised by Sh.N.K. Singh, M.P
Question to be put down on 06/05/2013 bearing Diary No.4278

Question Part	Material for reply part
<p>a) The detail of development programs for minorities;</p>	<p>a) National Minorities Development & Finance Corporation (NMDFC) is an Apex Level Corporation functioning under the administrative control of Ministry of Minority Affairs, Government of India. The Corporation promotes economic and development activities for the benefit of backward sections amongst the notified minorities, preference being given to occupational groups & women.</p> <p>NMDFC has two channels to reach the ultimate beneficiaries viz, State Channelising Agencies (SCAs) nominated by the respective State Government/UT administration & identified Non-Governmental Organisations (NGOs) through Network of Self Help Groups.</p> <p>The following are the details of the schemes being implemented by NMDFC.</p> <p>Credit Schemes of NMDFC</p> <p>1.) Term Loan: - NMDFC provides Term Loans to individuals through its State Channelising Agencies (SCAs), which are nominated by the respective State/UT Governments. Term Loan maximum up to Rs.5.0 lakhs is available at an interest rate of 6% p.a. Maximum Loan under Term Loan scheme has since been revised to Rs.10.00 lacs per beneficiary for implementation w.e.f 1/4/2013.</p> <p>b) Micro Finance: - NMDFC provides Micro Credit to the poorest of poor among the Minorities organised into Self Help Groups (SHGs) through SCAs & also through established NGOs. Maximum Loan upto Rs.25,000/- per SHG member is available at an interest rate of 5% p.a. The scheme is implemented through the SCAs/NGOs. Maximum Loan has since been revised to Rs.50,000/- per SHG member while the interest rate has been rationalized to 6% p.a. for implementation w.e.f 1/4/2013</p> <p>3. Education Loan:- NMDFC also extends</p>

Educational Loan 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 an interest rate of 3% p.a. The Maximum Loan for domestic courses has since been revised to Rs.10.00 lacs & upto Rs.20.00 lacs for courses abroad for implementation w.e.f 1/4/2013. In additional Loan slab for loan upto Rs.3.00 lacs has been introduced for the Short Term High Skill courses.

Promotional Schemes of NMDFC:-

NMDFC also implements promotional schemes like Vocational Training & Marketing Support for the benefit of its target groups, through the SCAs as well as NGOs. Women beneficiaries are given preference under these schemes as well.

Under the Vocational Training scheme, training cost has been revised to up to Rs.2000 per month per candidate for 6 months courses for implementation w.e.f 1/4/2013 . Stipend has also been revised to Rs.1000 per month per candidate. While under the Marketing Assistance scheme, the dails DA for participants has been revised to Rs.500 per day for maximum of two persons.

Material for part (b), (c) & (d)

The funds allocated by the Ministry of Minority Affairs in the equity of NMDFC & the utilization of the same by NMDFC during the last three Financial years is as given below:-

In Rs/Crores

Sr.No.	Year	Fund contributed in Equity of NMDFC	Funds disbursed by NMDFC
1	2010-11	115.00	233.26
2	2011-12	115.00	271.37
3	2012-13	99.64	370.77

NMDFC has fully utilized the funds allocated by the Government of India during the last three financial years.

Question Part (b)

The funds allocated by the Central Government for the implementation of these programs during the last 3 years.

Question Part (c)

the details of unutilised funds during this period, State-wise; and

Question Part (d)

the reasons thereof?

**Admitted Version of Starred/Unstarred Question for the Rajya Sabha
Raised by Shri A. Manjunatha, MP
Question to be put down on 05/08/2013,
Question Diary No.278.**

Question Part (a)	<u>Material for reply Part (a) &(b)</u>																																		
<p>(a) The targets fixed and achievements made under the welfare schemes for minorities being implemented by Government in the country during each of the last three years and the current year, scheme-wise and State-wise;</p> <p>(b) The number of persons belonging to minority communities benefited under these schemes during the said period, State-wise;</p> <p>(c) Whether there has been delay in achieving the pre-determined targets; and</p> <p>(d) If so, the steps taken by Government for effective</p>	<p>The detail of the target fixed & achievement made by NMDFC during the last 3 years & current year 2013-14 is as follows:-</p> <p style="text-align: right;">Amt in Rs crores</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Sr Nos</th> <th rowspan="2">Year</th> <th colspan="2">Targets*</th> <th colspan="2">Achievement (as on 31/7/2013)</th> </tr> <tr> <th>Disbursement</th> <th>Beneficiary</th> <th>Disbursement</th> <th>Beneficiary</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>2010-</td> <td>190.00</td> <td>87984</td> <td>233.26</td> <td>158510</td> </tr> <tr> <td>2</td> <td>2011-</td> <td>220.00</td> <td>78000</td> <td>271.37</td> <td>105874</td> </tr> <tr> <td>3</td> <td>2012-</td> <td>300.00</td> <td>82408</td> <td>370.76</td> <td>102302</td> </tr> <tr> <td>4</td> <td>2013-</td> <td>350.00</td> <td>96200</td> <td>48.50</td> <td>9006</td> </tr> </tbody> </table> <p>*consolidated targets are given.</p> <p>State-wise details of the number of persons belonging to the minority communities benefitted under the welfare schemes of Term Loan & Micro Financing implemented by NMDFC and the details of funds disbursed during the last 3 financial years and current year is enclosed as <u>Annexure-I.</u></p> <p><u>Material for reply to part (c) &(d)</u> The targets have been achieved by NMDFC during each of the last 3 financial years within the stipulated time period.</p>	Sr Nos	Year	Targets*		Achievement (as on 31/7/2013)		Disbursement	Beneficiary	Disbursement	Beneficiary	1	2010-	190.00	87984	233.26	158510	2	2011-	220.00	78000	271.37	105874	3	2012-	300.00	82408	370.76	102302	4	2013-	350.00	96200	48.50	9006
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implementation of these schemes?	
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