

Starred/Unstarred Question Rajya Sabha Question
Raised by Shri Mohammad Shafi, Member of Parliament
Diary No. S-5072 to be put down on 12/08/2014

Sr. No.	Question	Material for Reply to part (a) & (b)
a.	<p>What are the measures taken by Government to tackle the indifference as observed by the findings of 42 Standing committee on Social Justice and empowerment of state government towards the implementation of various programs of the Ministry:</p> <p>The restructuring of MSDP, if completed the details thereof;</p>	<p>Ministry may like to offer reply.</p>
c.	<p>How many proposals from different State Channelizing Agencies received as on date for various schemes in this financial year and the action taken details thereof?</p>	<p><u>Material for reply to part (c).</u></p> <p>As per the lending policy of NMDFC, the State Channelising Agencies (SCAs) are required to furnish their funds requirement in the form of Annual Action Plan (AAPs) at the beginning of each financial year. NMDFC decides the Annual Allocations of funds for each SCA based on earlier performance & issues Letter of Intent. Further, NMDFC has delegated the authority to SCAs to sanction schemes/proposals received from individual beneficiaries.</p> <p>NMDFC has allocated an amount of Rs 605.00 crores to 37 SCAs during the current financial year 2014-15. The SCA wise detail of funds allocated during 2014-15 is enclosed as Annexure - 1.</p> <p>The disbursement of funds to SCAs is made based on the field level demand raised by the respective SCAs and their fulfilling major criterion such as availability of State Government Guarantee cover, Repayment to NMDFC, utilization of earlier disbursements, etc.</p>

Provisional Admitted Rajya Sabha Question
Raised by Sh. Vishambhar prasad Nishad, Member of Parliament
Question to be put down on 02.12.2014
Question Diary No S2350

Question Part (a)	Material for reply part (a)
<p>a) Whether Government provides direct assistance to the unemployed youths belonging to minority community for their self employment; and</p>	<p>So far as NMDFC is concerned, the following scheme are being implemented for the socio-economic development of the notified minorities, including unemployed youths, through self employment , with preference being given to women beneficiaries :-</p> <p><u>Concessional Credit Schemes</u></p> <p>1. <u>Term Loan:</u> - Maximum Loan of up to Rs. 10.00 Lacs per beneficiary is available at an interest rate of 6% p.a. The scheme in implemented through State Channelising Agencies (SCAs) nominated by the respective State Government.</p> <p>2. <u>Micro Finance:</u> - Maximum loan up to Rs.50,000/- per SHG member is available at an interest rate of 7% p.a. The scheme is primarily aimed at extending concessional credit to woman beneficiaries. The scheme is implemented through SCAs & also through established NGOs.</p> <p>3. <u>Education Loan:</u> - The Educational Loan of upto Rs.10.00 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. Loan upto Rs.3.00 lacs is also available for short term high skill courses of 1 year duration & Rs.3.00 lacs for Post Graduate courses.</p> <p>4. <u>Mahila Samridhi Yojana:</u>- 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 up to Rs. 50,000 per member for the purpose of using developed during the training, for income generation activities.</p> <p><u>Development Schemes</u> : - 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. Detail is as follows :-</p> <p>1. <u>Vocational Training Scheme:</u> - 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</p>

<p>b) If so, the details of the Standards & practices adopted for this; and</p>	<p>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 of 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>In addition, the NMDFC is also acting as Project Implementing Agency (PIA) for implementing skill development training program under the Seekho- aur-Kamao Scheme of Ministry of Minority Affairs through training agencies identified by NMDFC. The Seekho-Aur-Kamao scheme envisages placement of at least 80% trainees-after completion of training.</p> <p>Besides, NMDFC has also entered into MOU with Maruti Suzuki India Limited (MSIL) for extending driving training to members of the minority community leading to their wage employment.</p> <p>2. <u>Marketing Assistance Scheme:</u> - 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.</p> <p><u>Material for Reply to part (b)</u> NMDFC has two channels to reach the beneficiaries viz., the State Channelising Agencies (SCAs) nominated by the respective State Governments /UT administrations and the NGOs. 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/district administration. The fund is released to the shortlisted beneficiary once he/she submits the required documents for release of funds.</p>
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<p>c) The number of people benefitted under the scheme from Sikh, Buddhists, Jain, and Muslim & Parsi communities?</p> <p>c) The number of people benefitted under the scheme from Sikh, Buddhists, Jain, and Muslim & Parsi communities?</p>	<p><u>Material for part (c)</u> The detail of community wise break-up of persons benefitted during last 5 years under the financing schemes of NMDFC is as follows :-</p>																			
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Financial Year	Muslim	Christians	Buddhist	Sikhs	Parsis	Jains														
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Financial Year	Muslims	Christians	Buddhist	Sikhs	Parsis	Others
Last 5 years Including Current F.Y.	396847	135752	261	4830	0	3519
Last Five Years	395166	132754	261	4641	0	3519

Provisional Admitted Rajya Sabha Question
Raised by Sh. Ambeth Rajan, Member of Parliament
Diary No. S283 to be put down on 08.07.2014

Sr.No	Question	Material for Reply to part (a), (b), (c) & (d)
a.	Whether Government has identified beneficiaries belonging to Buddhist community, who are eligible for Prime Ministers New 15 Points Program for the Welfare of Minorities	So far as NMDFC is concerned, Buddhists are already included amongst the notified Minorities under the National Minorities Commission Act, 1992, Person from the Buddhist community having annual family income of up to Rs.81,000 in rural areas & Rs.1,03,000 in urban areas are eligible for availing assistance under NMDFC schemes.
b.	If So, the details thereof, and	
c.	If not, the reasons there for?	

**Provisional Admitted Rajya Sabha Question
 Raised by Sh. Mohammed Adeb, Member of Parliament
 Diary No. S381 to be put down on 08.07.2014**

Sr.No	Question	Material for Reply to part (a), (b), (c) & (d)
a	The details of new initiatives for the welfare of Minorities;	So far as NMDFC is concerned, the following new initiatives have been undertaken based on the feedback/suggestions received from its State Channnelising Agencies, NGOs & impact study reports :- (a) Revision of Income Eligibility criterion for the targeted beneficiaries. The annual family income limit has been increased to Rs.81,000/- for the rural areas & Rs. 1,03,000/- for the urban areas. The annual family income limit has been brought at par with the other similar Apex Corporations catering to SCS/STs & OBC, under the Ministry of Social Justice & Empowerment. This will improve help in improving coverage of NMDFC schemes. (b) The schemes of NMDFC have been recently revised & higher quantum of loan is now available under its schemes. The training schemes viz., vocational Training
b	The details of suggestions received from various sections of people for welfare of Minorities;	
C	The details of schemes under consideration; and	
D	The details of benefits and advantages likely to accrue to the minorities as a result thereof?	

		<p>scheme & Marketing Schemes have also been rationalized.</p> <p>(c) The SCAs of NMDFC are being extended Grant-In-Aid (GIA) assistance by the Ministry of Minority Affairs to improve their organizational capabilities by upgrading their infrastructure. The GIA scheme has also been recently revised to ensure smooth & effective implementation of NMDFC schemes at the field level.</p> <p>(d) Regular follow-up & discussions are held with the officials of SCAs through video conferencing in addition to holding meetings & follow-u[with them for the purpose of proper implementation of the schemes at field level.</p> <p>(e) Implementing skill development training program under the 'Seekho-aur-Kamao' scheme of the Ministry with focus on wage employment/self employment of trainees after the training program.</p> <p>(f) Besides, NMDFC has also entered into MOU with specialized agencies such as the one with Maruti Suzuki India Limited (MSIL) for extending driving training to members of the minority community leading to their wage employment.</p> <p>(g) Proposal for increasing authorized share capital from Rs.1500 crores to Rs.3000 crores and implementation of interest subvention scheme through the banks are under the consideration of the government.</p> <p>The initiatives taken by NMDFC are expected to increase the coverage of the NMDFC schemes & improve credit delivery mechanism at the grass root level.</p>
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**Provisional Admitted Rajya Sabha Question
Raised by Sh. Ali Khan, Member of Parliament
Diary No. U16 to be put down on 08.07.2014**

Sr.No	Question	Material for Reply to part (a), (b), (c) & (d)
a	Whether the Prime Ministers new 15 th Point Program for the Welfare of Minorities is under implementation in the Country including the State of Telangana;	So far as NMDFC is concerned, the schemes of NMDFC is being implemented through 37 State Channelising Agencies (SCAs) nominated by the respective State Government/UT administrations. In 24 States & 3 UTs.
b	If so, the details of State-wise including the three years and the current year in the Country and the details in Telangana State;	NMDFC schemes were also being implemented in erstwhile undivided state of Andhra Pradesh through (APSMFC). The Government of Telangana is yet to nominate a State Channelising Agency for NMDFC in Telangana & implementation of NMDFC schemes would resume as soon as an agency is nominated by State Government.
C	Whether the Union Government received any reports of non-utilization of Minorities share in the Country; and	
D	If so, the details of State-wise including Telangana State and the action taken by Government the concerned Officers?	<p>The State-wise & Scheme wise detail of funds disbursed & utilized during the last 3 years & current financial year 2014-15, including in the erstwhile undivided state of Andhra Pradesh is enclosed as Annexure-1.</p> <p>During the last financial year 2013-14, NMDFC had disbursed an amount of Rs.202.50 crores under the Term Loan scheme to 14 SCAs and an amount of Rs.49.91 crores is pending unutilized with 7 SCAs. Further, an amount of Rs.122.96 crores was disbursed to 8 SCAs under the Micro-Finance scheme of which an amount of Rs.20.59 crores is lying unutilised with 5 SCAs. The delay in fund utilization is reportedly due to imposition of Model Code of Conduct during the Lok Sabha elections. The SCAs have been asked to utilize</p>

		<p>the funds at the earliest.</p> <p>The erstwhile undivided State of Andhra Pradesh had not drawn any fund during the last financial year 2013-14. The state-wise detail of fund disbursed, utilized & lying un-utilised with the SCAs is enclosed as Annexure-2</p>
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**Provisional Admitted Rajya Sabha Question
 Raised by Sh. Ali Khan, Member of Parliament
 Diary No. U15 to be put down on 08.07.2014**

Sr.No	Question	Material for Reply to part (a)
a	<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 the Country and more details of Telangana State; and</p>	<p>So far as NMDFC is concerned, the following schemes are being implemented across the country, including erstwhile undivided Andhra Pradesh, for the socio-economic development of the notified minorities including Christians & Muslims with preference being given to women beneficiaries :-</p> <p>Concessional Credit Schemes</p> <p>1. <u>Term Loan:</u> - Maximum Loan of up to Rs.10.00 Lacs per beneficiary is available at an interest rate of 6% p.a. The scheme is implemented through State Channelising Agencies (SCAs) nominated by the respective State Governments.</p> <p>2. <u>Micro Finance:</u> - Maximum Loan up to Rs.50,000/- per SHG member is available at an interest rate of 7% p.a. The scheme is primarily aimed at extending concessional credit to women beneficiaries. The scheme is implemented through SCAs & also through established NGOs.</p> <p>3. <u>Education Loan:</u> - The Educational Loan of up to Rs.10.00 Lacs (Rs.20Lacs 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 & also available for short term high skill courses of 1 year duration & Rs.6.00 Lacs for Post Graduate courses.</p> <p>4. <u>Mahila Samridhi Yojana:</u> - Skill development training is imparted to group of women in women friendly trades. Training period is of maximum 6</p>

months with training & raw material cost of up to Rs.1,500 per women are formed into Self Help Group, followed by infusion of purpose of using the skill developed during the training, for income generation activities.

Development Schemes: - 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. Detail is as follows :-

1. Vocational Training Scheme: - The Vocational Training Scheme of NMDF 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 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.

In addition , the NMDFC is also implementing skill development training program under the Seekho-aur-Kamao Scheme of Ministry of Minority Affairs through Project Implementing Agencies (PIAs) identified by NMDFC.

Suzuki India Limited (MSIL) for extending driving training to members of the minority community leading to their wage employment.

2. Marketing Assistance Scheme: - The Marketing

		<p>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.</p> <p>The Government of Telangana is yet to nominate a State Channelising Agency (SCA) for implementation of NMDFC schemes in the State of Telangana.</p>
B	<p>The State-wise funds allocated and spent and achievements made under these schemes during each of the last three years and the current year, scheme-wise and State-wise?</p>	<p>The State - wise & scheme wise detail of funds disbursed during the last 3 years & current financial year 2014-15 is enclosed as Annexure -1.</p>

**Provisionally Admitted Rajya Sabha Question
 Raised by Sh. Md. Adeb Member of Parliament
 Diary No.S745 to be put down on 15.07.2014**

Sr.No	Question	Material for Reply to part (a), (b) & (c)																				
A	Whether it is a fact the National Minority Development & Finance Corporation (NMDFC) has not minorities inadequately, measure specially the Muslims;	<p>a) No Sir National Minority Finance & Development Corporation (NMDFC) has been regularly meeting its disbursement targets assigned by the Ministry, during last several years. The disbursement target during the year 2013-14 could however not be achieved due to imposition of model code of conduct during Lok Sabha elections.</p> <p>The detail of funds received from the Ministry, disbursement target assigned by the Ministry & the fund disbursement achieved by NMDFC during last 3 years is as follows :-</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Year</th> <th style="text-align: center;">Amount Received from Ministry</th> <th style="text-align: center;">Disbursement target under financing schemes assigned by Ministry</th> <th style="text-align: center;">Achievement of NMDFC</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">2011-12</td> <td style="text-align: center;">115.00</td> <td style="text-align: center;">220.00</td> <td style="text-align: center;">271.37</td> </tr> <tr> <td style="text-align: center;">2012-13</td> <td style="text-align: center;">99.64</td> <td style="text-align: center;">300.00</td> <td style="text-align: center;">370.77</td> </tr> <tr> <td style="text-align: center;">2013-14</td> <td style="text-align: center;">Nil</td> <td style="text-align: center;">350.00</td> <td style="text-align: center;">325.46</td> </tr> <tr> <td style="text-align: center;">2014-15</td> <td style="text-align: center;">120 (expected)</td> <td style="text-align: center;">400.00</td> <td style="text-align: center;">55.50 (as on 7.7.14)</td> </tr> </tbody> </table> <p>b) Not applicable in new @ above</p> <p>Further, the share of Muslims in total financing</p>	Year	Amount Received from Ministry	Disbursement target under financing schemes assigned by Ministry	Achievement of NMDFC	2011-12	115.00	220.00	271.37	2012-13	99.64	300.00	370.77	2013-14	Nil	350.00	325.46	2014-15	120 (expected)	400.00	55.50 (as on 7.7.14)
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undertaken by NMDFC is more than the percentage of Muslim population amongst the minorities, in the country. The community wise details of financing under NMDFC schemes viz. a viz., the community wise population percentage amongst the total minority population (as per 2001 census) is as given below:

Community	Overall community wise percentage minorities financed under NMDFC schemes (during 2013-14)	Community wise population percentage amongst the minority population (as per 2001 census)
Muslims	77.65	72.91
Chirstians	19.21	12.71
Sikhs	2.78	10.14
Buddhists	0.17	4.20
Parsi & Jain	0.19	2.23

Provisional Admitted Rajya Sabha Question
Raised by Sh. Vishambhar prasad Nishad, Member of Parliament
Question to be put down on 02.12.2014
Question Diary No S2350

Question Part (a)	Material for reply part (a)
<p>a) Whether Government provides direct assistance to the unemployed youths belonging to minority community for their self employment; and</p>	<p>So far as NMDFC is concerned, the following scheme are being implemented for the socio-economic development of the notified minorities, including unemployed youths, through self employment , with preference being given to women beneficiaries :-</p> <p><u>Concessional Credit Schemes</u></p> <p>1. <u>Term Loan</u>: - Maximum Loan of up to Rs. 10.00 Lacs per beneficiary is available at an interest rate of 6% p.a. The scheme in implemented through State Channelising Agencies (SCAs) nominated by the respective State Government.</p> <p>2. <u>Micro Finance</u>: - Maximum loan up to Rs.50,000/- per SHG member is available at an interest rate of 7% p.a. The scheme is primarily aimed at extending concessional credit to woman beneficiaries. The scheme is implemented through SCAs & also through established NGOs.</p> <p>3. <u>Education Loan</u>: - The Educational Loan of upto Rs.10.00 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. Loan upto Rs.3.00 lacs is also available for short term high skill courses of 1 year duration & Rs.3.00 lacs for Post Graduate courses.</p> <p>4. <u>Mahila Samridhi Yojana</u>:- 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 up to Rs. 50,000 per member for the purpose of using developed during the training, for income generation activities.</p> <p><u>Development Schemes</u> : - 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. Detail is as follows :-</p> <p>1. <u>Vocational Training Scheme</u>: - 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</p>

<p>b) If so, the details of the Standards & practices adopted for this; and</p>	<p>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 of 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>In addition, the NMDFC is also acting as Project Implementing Agency (PIA) for implementing skill development training program under the Seekho- aur-Kamao Scheme of Ministry of Minority Affairs through training agencies identified by NMDFC. The Seekho-Aur-Kamao scheme envisages placement of at least 80% trainees-after completion of training.</p> <p>Besides, NMDFC has also entered into MOU with Maruti Suzuki India Limited (MSIL) for extending driving training to members of the minority community leading to their wage employment.</p> <p>2. <u>Marketing Assistance Scheme:</u> - 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.</p> <p><u>Material for Reply to part (b)</u> NMDFC has two channels to reach the beneficiaries viz., the State Channelising Agencies (SCAs) nominated by the respective State Governments /UT administrations and the NGOs. 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/district administration. The fund is released to the shortlisted beneficiary once he/she submits the required documents for release of funds.</p>
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<p>c) The number of people benefitted under the scheme from Sikh, Buddhists, Jain, and Muslim & Parsi communities?</p> <p>c) The number of people benefitted under the scheme from Sikh, Buddhists, Jain, and Muslim & Parsi communities?</p>	<p><u>Material for part (c)</u> The detail of community wise break-up of persons benefitted during last 5 years under the financing schemes of NMDFC is as follows :-</p>																			
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Provisional Admitted Rajya Sabha Question
Raised by Sh. Ashk Ali Tak, Member of Parliament
Question to be put down on 02.12.2014
Question Diary No S2336

Question Part (a)	Material for reply part (a)												
<p>a) The details of names of States & Amount approved by Government for granting loans to minority during year 2012-13 & 2013-14 and</p>	<p>So far as NMDFC is concerned, the scheme of NMDFC is being implemented through 37 State Channelising Agencies (SCAs) nominated by the respective State Govt. /UT administrations. In 24 States & 3 UTs. The name of the States along with the name of the SCAs during 2012-13 & 2013-14 is enclosed as Annexure- 1. The detail of equity contribution received by NMDFC from the Government of India during the financial years 2012-13 & 2013-14 & further disbursement of funds by NMDFC is as follows :-</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Year</th> <th style="text-align: center;">Equity contributed by Govt. of India in NMDFC</th> <th style="text-align: center;">Target for Disbursement Assigned by the Ministry (Good Target)</th> <th style="text-align: center;">Fund Disbursed by NMDFC to SCAs for disbursement of loan to beneficiaries.</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">2012-13</td> <td style="text-align: center;">99.64</td> <td style="text-align: center;">300.00</td> <td style="text-align: center;">370.77</td> </tr> <tr> <td style="text-align: center;">2013-14</td> <td style="text-align: center;">Nil</td> <td style="text-align: center;">350.00</td> <td style="text-align: center;">325.46</td> </tr> </tbody> </table>	Year	Equity contributed by Govt. of India in NMDFC	Target for Disbursement Assigned by the Ministry (Good Target)	Fund Disbursed by NMDFC to SCAs for disbursement of loan to beneficiaries.	2012-13	99.64	300.00	370.77	2013-14	Nil	350.00	325.46
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2012-13	99.64	300.00	370.77										
2013-14	Nil	350.00	325.46										
<p>b) The number of persons benefited under this scheme and the details thereof, State-wise?</p>	<p style="text-align: center;"><u>Material for Part (b)</u></p> <p>The number of persons benefited under financing schemes of NMDFC during 2012-13 & 2013-14 is as follows:-</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Year</th> <th style="text-align: center;">Number of persons benefited under financing schemes of NMDFC</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">2012-13</td> <td style="text-align: center;">102302</td> </tr> <tr> <td style="text-align: center;">2013-14</td> <td style="text-align: center;">75966</td> </tr> </tbody> </table> <p>The State-wise detail of the persons benefited under the scheme for the year 2012-13 & 2013-14 is enclose as Annexure-1.</p>	Year	Number of persons benefited under financing schemes of NMDFC	2012-13	102302	2013-14	75966						
Year	Number of persons benefited under financing schemes of NMDFC												
2012-13	102302												
2013-14	75966												

Admitted Unstarred Question Rajya Sabha
Raised by Sh. J.C. Diwakar Reddy, Member of Parliament
Question to be put down on 03.12.2014
Question Diary No 1662

Question Part (a)	Material for reply part (a) & (b)
<p>Whether some States have requested to waive off loans given to Minority Finance Development Corporations (MDFC); and</p> <p>b) If so, the details thereof and the present position thereof, State-wise?</p>	<p>Request for waiver of entire loan amount has been received from the State Channelising Agency (SCA) o State Channelising Agency (SCA) of NMDFC in Gujarat & J&K.</p> <p>Gujarat Minorities Development & Finance Corporation (GMDFC) is the SCA of NMDFC in Gujarat & it has approached for waiver of loan amounting to Rs. 17.26 crores for the beneficiaries affected by Earthquake during 2001 & Riots during 2002. The State Government the GMDFC have been requested to furnish the details of the beneficiaries affected by riots/ earthquake & the matter is pending with the GMDFC.</p> <p>J&K SCST Finance & Development Corporation has approached for waiver of entire overdue amount of Rs.5.51 crores (as on date) on account of disturbance faced by the beneficiaries due to militancy in the valley. The JKSCSTFDC & the State Government have been offered One Time Settlement (OTS) scheme by NMDFC and the same is under consideration of the State Government.</p> <p>NMDFC has 3 SCAs in J&K viz; JK Women Development Corporation (JKWDC) JK Entrepreneurial Development Institute (JKEDI) & JKSCSTFDC and they have jointly approached NMDFC for waiver of loan in view of floods in J&K.</p>

Provisional Admitted Rajya Sabha
Question Raised by Sh. Gulam Rasool Balyawi, MP
Question to be put down on 23.12.2014
Question Diary No S6347

Question Part (a)	Material for reply part (a)
<p>The details of the schemes of NMDFC ;</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 Channelising Agencies (SCAs) nominated by the respective State Government /UT Administration & NGOs. 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 up to Rs.6.00 lacs has also been introduced for higher quantum of loans.</p> <p><u>Concessional Credit Schemes</u></p> <p>1. <u>Term Loan</u> :- Maximum Loan of up to Rs. 20.00 lacs per beneficiaries is available at an interest rate of 6% p.a. Higher loan of maximum up to Rs.30.00 lacs per beneficiaries 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 up to Rs.6.00 lacs.</p> <p>The scheme is implemented through State Channelising Agencies (SCAs) nominated by the respective State Governments.</p> <p>2. <u>Micro Finance</u> :- Maximum loan upto Rs.50,000/- per SHG member is available at an interest rate of 7% p.a. Higher loan of maximum up to Rs.1.00 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.</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. <u>Education Loan</u> :- 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. Loan upto Rs. 3.00 lacs is also available for short term high skill courses of 1 year duration & Rs. 6.00 lacs for Post Graduate courses.</p> <p><u>Higher Educational loan of upto Rs. 20.00 lacs</u> (Rs.30 lacs</p>

for courses abroad) is available at an interest rate of 8% p.a. for male candidates & at 5% p.a. for female beneficiaries with higher annual family of upto Rs. 6.00 lacs.

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 up to 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 up to Rs. 1.00 lacs per member for the purpose of using the skill developed during the training, for income generation activities.

Developmental Schemes: - 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. Detail is as follows:

Vocational Training Schemes: - The Vocational Training Schemes of NMDFC aims at imparting Skills to the targeted individual beneficiaries leading to wage/self employment. The scheme is implemented through the SCAs which organise 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 trainee 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.

In addition, the NMDFC is also acting as Project Implementing Agency (PIA) for implementing skill development training program under Seekho-aur-Kamao scheme of Ministry of Minority Affairs through training agencies identified by NMDFC. The Seekho-aru-Kamao scheme envisages placement of at least 80% trainees after completion of training.

Besides, NMDFC has also entered into MOU with Maruti Suzuki India Limited (MSIL) for extending driving training to members of the minority community leading to their wage employment.

	<p>2. <u>Marketing Assistance Scheme:</u> - 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 sale & marketing of their products at remunerative prices through participation/organizing exhibitions at State/District level.</p>
<p><u>Question Part (b)</u> The procedure to avail of those schemes;</p>	<p><u>Material for Reply (b)</u> NMDFC has two channels to reach the beneficiaries viz., the State Channelizing Agencies (SCAs) nominated by the respective State Governments /UT administrations and the NGOs.</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><u>Question part (c)</u> Whether it is a fact that because of complicated procedure, most of the aspirants are not in a position to avail those scheme; and</p>	<p><u>Material for reply Part (c) & (d)</u> 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, inadequate loan amount & getting guarantor for loan.</p>
<p><u>Question Part(d)</u> The steps taken to simplify the procedure?</p>	<p>NMDFC is constantly trying to simplify & improve the loan delivery & related procedures based on feedback received from the field & its State Channelising 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> <p>a) The delegation for sanction & disbursement of loan at the level of SCAs has been increased from Rs. 1.00 lacs to Rs. 10.00 lacs. This will help to cut down in sanction of loan.</p>

b) The quantum of loan available Term Loan has been increased up to Rs.30.00 lacs, under Micro-Finance scheme 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. Now even Income Tax payee, employee from PSU/bank, prominent person from the community, any public representative, etc can stand as guarantor.

