

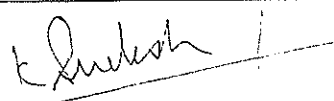
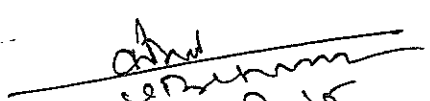
RAJYA SABHA
UNSTARRED QUESTION DY NO. S966
RAISED BY SHRI K. RAHMAN KHAN
TO BE ANSWERED ON 28/04/2015
REGARDING NEW SCHEMES OF NMDFC

Question Part (a)	<u>Material for Reply to Part (a) & (b)</u>															
<p>the details of new schemes of National Minority Development and Finance Corporation (NMDFC) ; and</p>	<p>The following new schemes have been introduced by NMDFC:-</p> <p>a). Introduction of new "<u>Income Eligibility</u>" norms by adopting "OBC Creamy Layer" criteria of Rs.6.00 lacs p.a thereby increasing the coverage of target Minorities under the fold of NMDFC schemes. This is in addition to the existing annual family income eligibility criteria of Rs.81,000/- for rural areas & Rs.1.03 lacs for urban areas.</p>															
<p>Question Part (b)</p> <p>if so, the details thereof?</p>	<p>b). Differential interest rates for persons from different income groups.</p> <p>c). Quantum of loan under the financing schemes of NMDFC has been increased, owing to inflationary pressures as per following detail:-</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Name of Scheme</th> <th style="text-align: left;">Earlier Loan Limit</th> <th style="text-align: left;">Revised Loan Limit</th> </tr> </thead> <tbody> <tr> <td>Term Loan</td> <td>Rs.10.00 lacs</td> <td>Rs.30.00 lacs</td> </tr> <tr> <td>Education Loan for domestic courses</td> <td>Rs.10.00 lacs</td> <td>Rs. 20.00 lacs</td> </tr> <tr> <td>Education Loan for Courses Abroad</td> <td>Rs.20.00 lacs</td> <td>Rs.30.00 lacs</td> </tr> <tr> <td>Micro-Finance scheme</td> <td>Rs.50,000 per SHG member with maximum loan of Rs.10.00 lacs for each SHG with 20 members.</td> <td>Rs.1.50 lacs per SHG member with maximum loan of Rs.30.00 lacs for each SHG with 20 members.</td> </tr> </tbody> </table> <p>d). <u>Establishing MANAS</u>:- 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>	Name of Scheme	Earlier Loan Limit	Revised Loan Limit	Term Loan	Rs.10.00 lacs	Rs.30.00 lacs	Education Loan for domestic courses	Rs.10.00 lacs	Rs. 20.00 lacs	Education Loan for Courses Abroad	Rs.20.00 lacs	Rs.30.00 lacs	Micro-Finance scheme	Rs.50,000 per SHG member with maximum loan of Rs.10.00 lacs for each SHG with 20 members.	Rs.1.50 lacs per SHG member with maximum loan of Rs.30.00 lacs for each SHG with 20 members.
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K. Rahman Khan

RAJYA SABHA
UNSTARRED QUESTION DY NO. S11
RAISED BY GULAM RASOOL BALLYAWI
TO BE ANSWERED ON 21/07/2015
REGARDING CRITICISM OF NCM AND NMDFC

<p>Question Part (a)</p> <p>whether it is a fact that some organizations have criticized the working of National Commission for Minorities (NCM), National Minorities Development and Finance Corporation (NMDFC) and MEAF;</p>	<p>Material for part (a)</p> <p>So far as NMDFC is concerned, it has not received any such communication.</p>
<p>Question Part (b)</p> <p>if so, the details in this regard; and</p>	<p>Material for part (b)</p> <p>N.A</p>
<p>Question Part (c)</p> <p>the action being taken to improve the working of these bodies?</p>	<p>Material for part (c)</p> <p>So far as NMDFC is concerned, following actions have been initiated for improving its working:-</p> <ul 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.



 12.07.15

RAJYA SABHA
UNSTARRED QUESTION DY NO. U1062
SHRI PARIMAL NATHWANI
TO BE ANSWERED ON 28/07/2015
REGARDING STATUS OF PROPOSALS FOR THE PROGRAMME
FOR THE WEBSITE OF MINORITIES IN JHARKHAND

<p>Question Part (a)</p> <p>whether the Union Government has received any proposal from the State Government of Jharkhand for sanctioning the program to be run/being run for the welfare of the minorities in Jharkhand;</p>	<p><u>Material for Reply to part (a)</u></p> <p>The Government of Jharkhand has nominated Jharkhand State Minority Finance & Development Corporation (JSMFDC) as the new State Channelising Agency (SCA) of NMDFC in place of Jharkhand State Tribal Co-operative Development Corporation (JSTCDC). The new agency is yet to execute General Loan Agreement with NMDFC for availing funds under NMDFC schemes. Besides, the Government of Jharkhand is also required to furnish Government Guarantee in favor of the new agency, for drawl of funds from NMDFC.</p>
<p>Question Part (b)</p> <p>if so, the details thereof;</p>	<p><u>Material for Reply to part (b)</u></p> <p>NA in view of (a) above.</p>
<p>Question Part (c)</p> <p>the number of proposals sanctioned by the Union Government out of the proposals received along with the number of pending proposals; and</p>	<p><u>Material for Reply to part (c)</u></p> <p>NMDFC has allocated Rs.1.00 crores to the JSMFDC during 2015-16. The JSMFDC can draw the allocated fund from NMDFC once it executes General Loan Agreement with NMDFC & the State Government provides Government Guarantee in favor of JSMFDC.</p>
<p>Question Part (d)</p> <p>the time by which the pending proposals are likely to be sanctioned by the Union Government?</p>	<p><u>Material for Reply to part (d)</u></p> <p>NA in view of (c) above.</p>

J. Chandra

U. S. M. N.
28-07-15

RAJYA SABHA
UNSTARRED QUESTION DY NO. U231
SMT JHARNA DAS BAIDYA
TO BE ANSWERED ON 28/07/2015
REGARDING DEVELOPMENT PROGRAMMES FOR MINORITIES

<p>Question Part (a)</p> <p>the details of the development programs for minorities;</p>	<p><u>Material for Reply to part (a)</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.</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 increasing coverage of beneficiaries under NMDFC schemes.</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 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 & Rs.1.03 lacs in urban areas. 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 scheme under Credit Line-2 is available for beneficiaries with 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 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 & Rs.1.03 lacs in urban areas. 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. Higher Loan is available under Credit Line-2 for beneficiaries with annual family of upto Rs.6.00 lacs. 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 & Rs.1.03 lacs in urban areas. 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 under Credit Line-2 is available for beneficiaries with 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.</p>
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K. Suresh

	<p>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>As part of its developmental mandate, NMDFC also implements promotional schemes like Skill Development & Marketing Support for the benefit of its target groups thereby, strengthening its economic mandate, as well. Women beneficiaries are given preference. Detail is as follows:-</p> <ol style="list-style-type: none"> 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 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 organised sector. 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 Program (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. 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". 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.
<p>Question Part (b)</p> <p>the funds allocated by the Central Government for implementation of these programs during the last one year; and</p>	<p>Material for Reply to part (b)</p> <p>During the last one year i.e., 2014-15, the Ministry of Minority Affairs had allocated Rs.120.00 crores for contribution in the equity of NMDFC, to implement the schemes of NMDFC.</p>
<p>Question Part (c)</p> <p>the un-utilized funds, during the above period, State-wise?</p>	<p>Material for Reply to part (c)</p> <p>So far as NMDFC is concerned, it had utilized the entire allocation by releasing funds to the State Channelising Agencies (SCAs) for extending concessional credit to 1,08,752 beneficiaries.</p>

K. Suresh

RAJYA SABHA
UNSTARRED QUESTION DY NO. U396
RAISED BY SHRI PARVEZ HASHMI
TO BE ANSWERED ON 11/08/2015
REGARDING AID TO SOCIETIES AND NGOS BY MDC

<p>Question Part (a)</p> <p>the loans given to societies and NGOs for welfare of minorities across the country by minority development corporation (MDC) in 2014-15;</p>	<p>Material for 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. The Term Loan & Education Loan schemes are implemented entirely through the SCAs while the Micro-Finance scheme is implemented through the SCAs, who may avail the services of any NGO.</p> <p>During the year 2014-15, NMDFC had disbursed an amount of Rs.186.80 crores under Micro-Finance scheme for over 83,000 beneficiaries through the SCAs only. No loan was disbursed through the societies & NGOs under Micro-Finance scheme during the F.Y 2014-15.</p>																				
<p>Question Part (b)</p> <p>the details thereof the amount given to various societies and NGOs, religion-wise; and</p>	<p>Material for part (b)</p> <p>N.A in view of (a) above.</p>																				
<p>Question Part (c)</p> <p>the total yearly expenses of minority development corporation including salaries and other expenses of the staff?</p>	<p>Material for part (c)</p> <p>Total yearly expenses of NMDFC including salaries & other expenses of the staff for the year 2012-13, 2013-14 & 2014-15 is given in the following table:-</p> <table style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th colspan="4" style="text-align: right; padding: 5px;">Amount in Rs/crores</th> </tr> <tr> <th style="padding: 5px;">Particular of expenditure</th> <th style="padding: 5px;">2012-13</th> <th style="padding: 5px;">2013-14</th> <th style="padding: 5px;">2014-15</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">Employee Related Expenditure</td> <td style="text-align: center; padding: 5px;">4.41</td> <td style="text-align: center; padding: 5px;">3.40</td> <td style="text-align: center; padding: 5px;">4.64</td> </tr> <tr> <td style="padding: 5px;">Other Expenditure including administrative & promotional expenditure</td> <td style="text-align: center; padding: 5px;">3.30</td> <td style="text-align: center; padding: 5px;">2.29</td> <td style="text-align: center; padding: 5px;">4.32</td> </tr> <tr> <td style="padding: 5px;">Total</td> <td style="text-align: center; padding: 5px;">7.71</td> <td style="text-align: center; padding: 5px;">5.69</td> <td style="text-align: center; padding: 5px;">8.96</td> </tr> </tbody> </table>	Amount in Rs/crores				Particular of expenditure	2012-13	2013-14	2014-15	Employee Related Expenditure	4.41	3.40	4.64	Other Expenditure including administrative & promotional expenditure	3.30	2.29	4.32	Total	7.71	5.69	8.96
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K. Suresh

U. Parveez Hashmi