

RAJYA SABHA UNSTARRED QUESTION BY NO. U1385
RAISED BY Sh. Aayanur Manjunatha TO BE ANSWERED ON 10/05/2016
SCHEMES TO PROMOTE ECONOMIC & DEVELOPMENT FOR THE MINORITIES

Question Part (a)
The details of schemes to promote economic and development activities for the minorities are being implemented through State channelizing agencies;

Material for Reply to part (a)
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.

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.

Concessional Credit Schemes

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 upto Rs.81,000 in Rural Areas & up to 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 under Credit Line-2 is available for beneficiaries with annual household income of up to Rs.6.00 lacs. The scheme is implemented through State Channelizing Agencies (SCAs) nominated by the respective State Governments.
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 upto Rs.81,000 in Rural Areas & up to 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. Loan under Credit Line-2 is available for beneficiaries with annual household income of up to Rs.6.00 lacs. The micro-finance scheme is primarily aimed at extending concessional credit to women beneficiaries. The scheme is implemented through SCAs.
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 upto Rs.81,000 in Rural Areas & up to 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 scheme is available under Credit Line-2 for beneficiaries with higher annual family of upto Rs.6.00 lacs.
4. **MahilaSamridhiYojana:-** 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

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Aayanur Manjunatha
10/05/2016

into Self Help Group, followed by infusion of micro-credit of maximum upto Rs.1.00 lacs per member for the purpose of utilizing the skills acquired during training for setting up of income generation activities.

Development Schemes:-

As part of its developmental mandate, NMDFC also implements promotional schemes like Vocational Training & 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:-

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 Vocational 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.

2. **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.

Question Part (b)

whether the above schemes are framed after due consultations with the local populace keeping in view their varied needs of assistance;

Question Part (c)

if so, the details thereof and if not, the reasons there for; and

Material for Reply to part (b) & (c).

So far as NMDFC is concerned, its schemes are framed/modified after due consultations with the respective State Channelising Agencies (SCAs). The SCAs are in direct touch with the beneficiaries & target population as they implement the schemes of NMDFC at field level. The SCAs receive feedback and suggestions from the beneficiaries & target groups and they in-turn make recommendations to NMDFC. These recommendations are discussed during Annual & Regional conferences of SCAs organized by NMDFC. Based on the final recommendations by the SCAs, new schemes are introduced and necessary modifications are also carried out in current schemes of NMDFC. Following modifications in its schemes have been introduced by NMDFC based on consultations with the SCAs:-

1. Quantum of loan increased from Rs.5.00 lacs to Rs.30.00 lacs under Term Loan & Education Loan scheme and from Rs.25,000 to Rs.1.50 lacs under Micro-Credit scheme.
2. Grant under Vocational Training Scheme, Mahila Samridhi Yojana & Marketing schemes revised to make it more attractive for the trainees/participants.
3. Annual Household Income eligibility criterion revised to Rs.1,03,000 for Urban areas and Rs.81,000 for Rural areas. Further, additional household income eligibility criterion of upto Rs.6.00 lacs per annum has been introduced with a view to increase the coverage of targeted beneficiaries. Earlier annual family income limit was Rs.55,000 for Urban areas &

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Starred / Unstarred Question for the Rajya Sabha
Question Raides by Dr.K.V.P. Rao
Question to be put down on 19/07/2016, Question Diary No. U135, 256

Question	Material for Reply to part (a)
(a) Whether it is a fact the benefits of various programmes / policies implemented by Government for minorities are not reaching the targeted population particularly in rural areas;	So far as NMDFC is concerned, no such reference has been received.
(b) Whether Government have statistics on the distributed benefits to minorities under various schemes for rural and urban areas separately; and (c) If so, the details thereof?	Material for Reply to part (b) & (c) So far as NMDFC is concerned, based on the beneficiary-wise financing data submitted by the respective State Channelising Agencies (SCAs) during last 6 years, the ratio of financing in Rural & Urban areas works out to 85.20 : 14.80.



Starred / Unstarred Question for the Rajya Sabha
Question to be put down on 26/07/2016, Question Diary No. S671

Question	Material for Reply to part (a)
<p>(a) The details of schemes run by National Minority Development and Finance Corporation (NMDFC);</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>Concessional Credit Schemes</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.</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 scheme under Credit Line-2 is available for beneficiaries with annual family of upto Rs.6.00 lacs.</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.</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. Higher Loan is available under Credit Line-2 for beneficiaries with 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, who also implement it 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.</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 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 duration is of maximum 6 months with training & raw material cost of upto Rs.1,500</p>

Answer

	<p>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>As part of its developmental mandate, NMDFC also implements promotional schemes like Vocational Training & 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 is implemented through the SCAs, 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. 2. 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.
(b) The procedure to avail benefits of those schemes;	<p style="text-align: center;">Material for Reply to part (b)</p> <p>The schemes of NMDFC are implemented through the SCAs in their respective States/UTs. The SCAs follow guidelines for sanction/disbursement of loan as broadly outlined below:-</p> <p>Sanction of Loan</p> <p>The SCAs solicit applications through advertisement/publicity and the persons from targeted Minority communities can obtain applications from the office of District Minority Welfare Officer / Head Office of the SCA. Self-Declaration / Self Certification / Self Attestation of following documents are required to be obtained from the beneficiaries:-</p> <ol style="list-style-type: none"> a). Certificate of Religion. b). Family Income Certificate c). Marksheet of previous year in case of Education Loans d). Any other affidavit. e). Project Report:- Small project report regarding activity to be undertaken. Completed application form is to be submitted in the office of District Minority Welfare Officer/Head Office of SCAs. <p>Disbursement of Loan</p> <p>Information for sanction of loan is given to the applicant for completion of following Loan Documentation formalities:-</p> <ol style="list-style-type: none"> a). Opening of AADHAR linked savings bank account. b). Guarantee as prescribed by local SCA. <p>On completion of above formalities & subject to the economic viability, loan</p>


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	<p>is released directly in bank account of beneficiary. The beneficiary will purchase assets & start business activity within one month of receipt of loan.</p> <p>Repayment of Loan</p> <ul style="list-style-type: none">a). Repayment of loan in 5 years in monthly/quarterly basis.b). Beneficiary will be provided repayment schedule & detail of Bank Account of SCA for repayment of loan.c). Repayment of loan will be directly in the bank account of SCA.d). Beneficiary to obtain No Dues Certificate/Loan Closure Certificate on complete repayment of loan.
<p>(c) Whether it is a fact that owing to complicated procedure, most of the applicants are not in a position to avail those schemes;</p> <p>(5) If so, the steps taken to simplify the procedure?</p>	<p style="text-align: center;">Material for Reply to part (c) & (d)</p> <p>So far as NMDFC is concerned, no such reference has been received. However to cut down on waiting time for sanction of loan, for the beneficiary, NMDFC has given full authority to the SCAs, for sanction & disbursement of loan. Further, the SCAs have also been advised to reduce the lead time, between submission of application form to sanction of loan and release of loan after completion of disbursement formalities by the loanee.</p>



Starred / Unstarred Question for the Rajya Sabha
Question to be put down on 02/08/2016, Question Diary No. S2444

Question	Material for Reply to Part (a), (b) & (c)														
(a) Whether it is a fact that there is under representation of Muslims in the Ministry, the National Commission for Minorities (NCM) and the National Minorities Development and Finance Corporation (NMDFC);	So far as NMDFC is concerned, the following is the detail of Muslim Minorities staff deployed in the corporation:-														
(b) If so, the reasons therefor; and				<table border="1"> <thead> <tr> <th data-bbox="813 488 1053 571">Category of Staff</th> <th data-bbox="1053 488 1252 683">Number of filled-up posts as per approved strength</th> <th data-bbox="1252 488 1476 616">Representation from Muslim Community</th> </tr> </thead> <tbody> <tr> <td data-bbox="813 683 1053 761">Regular Establishment</td> <td data-bbox="1053 683 1252 761">33 including CMD</td> <td data-bbox="1252 683 1476 761">3</td> </tr> <tr> <td data-bbox="813 761 1053 840">Outsourced basis</td> <td data-bbox="1053 761 1252 840">17</td> <td data-bbox="1252 761 1476 840">5</td> </tr> <tr> <td data-bbox="813 840 1053 884">Consultants</td> <td data-bbox="1053 840 1252 884">2</td> <td data-bbox="1252 840 1476 884">1</td> </tr> </tbody> </table>			Category of Staff	Number of filled-up posts as per approved strength	Representation from Muslim Community	Regular Establishment	33 including CMD	3	Outsourced basis	17	5
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Regular Establishment	33 including CMD	3													
Outsourced basis	17	5													
Consultants	2	1													
(c) The steps being taken to ensure adequate proportional representation of Muslims therein?															


URMASCAR
 29.07.11

Starred / Unstarred Question for the Rajya Sabha
 Question to be put down on 09/08/2016, Question Diary No. U-1877
 Question Raised by Sh. Parimal Nathwani & Sh. Mahendra Singh Mahra

Question	Material for Reply to part (a), (b) & (c)
<p>(a) Whether Government proposes to formulate any action plan for the employment of women belonging to Minority Communities in the country;</p> <p>(b) If so, the details thereof; and</p> <p>(c) The action taken/proposed to be taken by the Government thereon?</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>Under Financing Schemes of NMDFC viz., Term Loan, Educational Loan & Micro-Finance Schemes, concessional Credit is provided through the respective SCAs for income generation activities which leads to wage/self-employment. The Education Loan scheme is for pursuing technical & professional courses.</p> <p>The Micro-Finance scheme and Mahila Samridhi Yojana are women centric schemes. Even under the Term Loan & Education Loan Schemes, nearly 35.44% & 26.20% of the fund disbursed under these schemes is availed by women beneficiaries.</p> <p>Following is the detail of financing schemes being implemented by NMDFC:-</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.</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.</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</p>

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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.

4. Mahila Samridhi Yojana:- Skill development training is imparted to group of women in women friendly trades. Training duration 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.


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Starred / Unstarred Question for the Rajya Sabha
Question to be put down on 09/08/2016, Question Diary No. U-2173
Question Raised by Sh. Ram Narain Dudi

Question	Material for Reply to part (a) & (b)
<p>(a) Whether Government proposes to launch new schemes for providing opportunities of employment for the youth from the Minority communities in the State of Rajasthan;</p> <p>(b) If so, the details thereof, if not, the reasons therefor; and</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 including the State of Rajasthan. The schemes of NMDFC in Rajasthan are being implemented through Rajasthan Minorities Development & Finance Corporation (RMDFC).</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>Under Financing Schemes of NMDFC viz., Term Loan, Educational Loan & Micro-Finance Schemes, concessional Credit is provided through the respective SCAs for income generation activities which leads to wage/self-employment. The Education Loan scheme is for pursuing technical & professional courses.</p> <p>Following schemes are being implemented by NMDFC:- Concessional Credit Schemes</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.</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.</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.</p>


 29.08.16

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.

4. Mahila Samridhi Yojana:- Skill development training is imparted to group of women in women friendly trades. Training duration 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.

Development Schemes:-

As part of its developmental mandate, NMDFC also implements promotional schemes like Vocational Training & 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:-

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 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.

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.

(c). The fund allotted for the State of Rajasthan during the last three years and current year, year wise?

So far as NMDFC is concerned, the fund disbursed in the State of Rajasthan during last 3 years (2013-14, 2014-15 & 2015-16) and current year 2016-17 is as follows:-

Year	2013-14	2014-15	2015-16	2016-17
Amount in Rs/crs	40.00	20.00	20.00	10.00 as on 29.7.16

dtm
29.07.16

RAJYA SABHA UNSTARRED QUESTION DIARY NO. 0842

Question Raised by Sh. Parvez Hashmi

To be put down on 30.11.2016

Sr. No.	Question	Material for Reply to part (a) & (b)
a)	Whether there are schemes of loans for any type of business in Ministry of Minority Affairs.	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.
b)	The details of schemes and amount of loan limit in each scheme.	<p>For availing assistance under NMDFC schemes, the annual family income eligibility criterion under Credit Line-1 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 as Credit Line-2, for increasing coverage of beneficiaries under NMDFC schemes.</p> <p>Following schemes are being implemented by NMDFC:-</p> <p>Concessional Credit Schemes</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. 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.</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. 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. 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. Higher Educational Loan of upto Rs.20.00 lacs (Rs.30 lacs for courses abroad) under Credit Line-2 is available at an interest rate of 8% p.a. for male candidates & at 5% p.a for female beneficiaries.</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>

NATIONAL MINORITIES DEVELOPMENT & FINANCE CORPORATION
 BENEFICIARIES FROM MUSLIM MINORITIES ASSISTED BY THE STATES/UT's UNDER TERM LOAN SCHEME DURING THE LAST SIX F.Y.'s

Amt. Rs. In Crs.

Sr. No.	STATE	2010-11		2011-12		2012-13		2013-14		2014-15		2015-16 (UPTO 31.10.2015)		TOTAL	
		Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.
1	BIHAR					1.31	299	2.47	547			0.56	125	4.34	971
2	CHANDIGARHI	0.04	19	0.05	24	0.04	12	0.07	28	0.07	29	0.01	1	0.28	113
3	CHHATTISGARH	0.88	113	0.89	116	0.13	15	0.61	78	0.75	81	0.67	77	3.93	480
4	DELHI	0.07	8	0.06	7	0.03	4	0.03	3			0.01	1	0.19	23
5	GUJARAT	0.85	241	0.28	60	0.45	104	0.67	176	2.03	552	0.18	39	4.46	1172
6	HARYANA	3.65	734	0.43	87	0.24	40	0.26	50	0.10	17	0.11	12	4.79	940
7	HIMACHAL PRADESH	1.01	92	1.04	91	1.31	98	2.68	131	4.55	176	2.35	87	12.93	675
8	JAMMU & KASHMIR	3.47	506	16.32	1461	10.96	1057	15.43	951	18.02	813	16.36	614	80.56	5402
9	KARNATAKA							1.10	38	30.67	919	14.39	249	46.16	1206
10	KERALA	21.37	2370	21.88	2304	16.96	1735	33.92	2681	31.13	1670	24.05	1254	149.31	12014
11	MAHARASHTRA					2.41	270	1.20	286	3.95	904	2.41	270	11.58	2107
12	MIZORAM	1.29	268											1.29	268
13	NAGALAND	0.01	1	0.08	6									0.09	7
14	PUDUCHERRY	0.98	132			0.66	64	0.36	62	0.47	80	0.25	27	2.72	365
15	PUNJAB	0.03	3	0.04	4	0.04	5	0.11	11	0.05	4	0.03	3	0.30	30
16	RAJASTHAN	1.76	378	8.63	2706	15.41	3268	25.77	4728	19.51	4053	4.61	1028	75.69	16161
17	TAMILNADU	2.49	384	4.24	1327	4.18	1060	2.02	545	3.09	507	1.23	187	17.25	4010
18	TRIPURA	1.05	116	2.24	209	4.57	392	7.67	535	13.31	758	9.33	456	38.17	2466
19	UTTARACHAND	0.07	4	0.04	3	0.32	49	0.20	27			0.67	86	1.30	169
20	WEST BENGAL	36.72	5412	34.49	4663	56.90	7395	73.90	9610	73.53	9943	30.71	3999	306.25	41022
	Grand Total	75.74	10781	92.32	13445	115.93	15867	168.47	20487	201.22	20506	107.93	8515	761.61	89601

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NATIONAL MINORITIES DEVELOPMENT & FINANCE CORPORATION														ANNEXURE-2	
BENEFICIARIES FROM MUSLIM MINORITIES ASSISTED BY THE STATES/UT's UNDER MICRO FINANCING SCHEME DURING THE LAST SIX F.Y.'s														Amt. Rs. In Crs.	
Sr. No.	State	2010-11		2011-12		2012-13		2013-14		2014-15		2015-16 (upto 31.10.2015)		TOTAL	
		Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.
1	ASSAM	1.90	1109	1.13	674									3.03	1783
2	CHHATISGARH	0.01	6	0.05	22			0.01	2	0.33	95			0.40	125
3	GUJARAT	0.05	50							0.02	10			0.07	60
4	HARYANA	0.29	1340	1.09	488	0.75	333	2.22	602	0.83	185			5.18	2948
5	JAMMU & KASHN	0.35	157	0.59	275	0.38	164	0.17	50	0.42	102	0.31	78	2.22	826
6	KERALA	6.97	8178	3.23	3522	12.34	10903	7.05	5234	6.43	4674	4.30	196	40.32	32707
7	MAHARASHTRA					2.62	1632			5.01	2945			7.63	4577
8	NAGALAND					3.00	850							3.00	850
9	PUDUCHERRY	0.27	257			0.75	334	0.41	566	0.74	287	0.29	111	2.46	1595
10	RAJASTHAN					0.56	324	0.83	346	0.40	194	0.36	128	2.15	992
11	TAMILNADU	7.41	3356	3.60	1676	13.08	5906	5.52	2282	15.19	4614	10.20	2598	55.00	20432
12	WEST BENGAL	56.38	53137	85.99	61743	105.13	77006	83.51	69806	137.18	113585	35.29	27429	503.48	402706
	Grand Total	73.63	67590	95.68	68400	138.61	97452	99.72	78888	166.55	126691	50.75	30540	624.93	469561

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PROVISIONAL ADMITTED QUESTION FOR THE RAJYA SABHA


Diary No.: U332

45

Question Raised by Sh. Mohd. Ali Khan, Hon'ble Member of Parliament (RS)

Question to be put down on: 07/02/2017

Sr. No.	Question	Material for Reply Part (a)
a.	Whether it is a fact that the benefits of various programmes/policies implemented by Government for minorities are not reaching the targeted population particularly in rural areas;	So far as NMDFC is concerned, no such reference has been received.
b.	Whether Government have statistics on the distributed benefits to minorities under various schemes for rural and urban areas separately; and	Material for Reply Part (b) & (c) So far as NMDFC is concerned, based on the beneficiary-wise financing data submitted by the respective State Channelising Agencies (SCAs) during last 6 years, the ratio of financing in Rural & Urban areas works out to 85.20 : 14.80
c.	If so, the details thereof?	



Question	Material for Reply Part (a)
<p>(a) the schemes being run by Government for the development of women belonging to minority communities at present:</p>	<p>So far as National Minorities Development & Finance Corporation (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 members 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 trainee and stipend @ Rs.1,000 per trainee. 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>(b) whether funds are being provided in the State for their upliftment ;</p>	<p style="text-align: center;">Material for Reply Part (b)</p> <p>Yes Sir. The funds are being provided to the respective SCAs for extending concessional credit to the eligible persons from minority communities, including women for taking up various income generation activities.</p>

<p>c) If so, the details of the amount of funds allocated to these schemes from financial year 2014 to 2017 : and</p>	<p>Material for Reply Part (c) & (d)</p>
<p>d) the details of the number of women benefited from these scheme. State-wise?</p>	<p>The schemes of NMDFC are mainly implemented through the State Channelizing Agencies (SCAs) nominated by the respective State Govts/UT Administration. Based on utilization data furnished by the SCAs, nearly 27% of funds disbursed by NMDFC are utilized by SCAs for financing women beneficiaries under Term Loan Scheme and over 97% funds under Micro Finance Scheme. The State-wise number of women financed under Term Loan & Micro Finance scheme based on actual utilization of fund during the period 2012-13 to 2015-16 (upto 31.10.2015) is enclosed as Annexure-I.</p>

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NATIONAL MINORITIES DEVELOPMENT & FINANCE CORPORATION
 Utilization details furnished by State Channelizing Agencies(SCA's) benefiting women beneficiaries
 during the current Five Year Plan Period (i.e. 2012-13 to 2015-16 (Upto 31.10.2015))

Sl.No.	STATE	Term Loan										Micro Credit										GRAND TOTAL	
		2012-2013		2013-2014		2014-2015		2015-2016		2012-2013		2013-2014		2014-2015		2015-2016		Amt	Benef				
		Amt	Benefs.	Amt	Benefs.	Amt	Benefs.	Amt	Benefs.	Amt	Benefs.	Amt	Benefs.	Amt	Benefs.	Amt	Benef						
1	BIHAR	0.22	50	0.39	90	0.00	0	0.19	44										0.80				
2	CHHATTISGARH	0.00	4	0.01	20	0.03	12	0.00	0										0.04				
3	CHHATTISGARH	0.06	8	0.17	26	0.12	13	0.20	25										0.75				
4	DELHI	0.00	0	0.01	1	0.00	0	0.00	0										0.01				
5	GUJARAT	0.12	30	0.21	54	0.46	125	0.05	8										0.86				
6	HARYANA	0.01	2	0.20	3	0.00	0	0.00	0										4.01	1			
7	HARYANA	0.18	18	0.39	19	0.64	25	0.00	0										1.22				
8	JAMMU & KASHMIR	7.91	909	10.41	924	13.17	711	7.20	361										39.97	3			
9	KARNATAKA	0.00	0	0.27	7	4.46	148	2.17	44										6.90				
10	KARNATAKA	14.34	1,457	38.04	2,874	32.58	1,792	25.91	1,356										215.98	87			
11	MAHARASHTRA	0.45	50	0.00	0	0.00	0	0.00	0										3.23	1			
12	MIZORAM	0.00	0	0.00	0	0.65	129	0.00	0										0.65				
13	NAGALAND	1.44	87	2.28	108	2.41	110	0.00	0										14.63	4			
14	ORISSA	0.00	0	0.00	0	0.00	0	0.00	0										0.00				
15	PUNJAB	0.61	75	0.35	55	0.45	75	0.17	19										4.18	1			
16	PUNJAB	1.02	112	0.90	93	1.02	77	0.39	26										3.33				
17	RAJASTHAN	4.06	887	4.13	848	5.71	1,294	1.40	327										16.89	4			
18	TAMILNADU	0.00	0	0.00	0	0.00	0	0.00	0										74.44	26			
19	TAMILNADU	0.41	45	1.06	62	2.66	124	1.92	91										6.05				
20	UTTARAKHAND	0.04	3	0.02	2	0.00	0	0.15	11										0.20				
21	WEST BENGAL	6.22	923	7.08	1,006	73.62	1,142	3.78	495										451.81	291			
	Grand Total	37.09	4,660	65.91	6,192	137.98	5,777	43.51	2,807	178.59	1,26,399	127.39	96,263	200.05	1,46,680	55.41	33,488	845.94	4,22				

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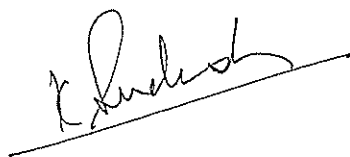
PROVISIONAL ADMITTED QUESTION FOR THE RAJYA SABHA

Diary No.: 2226

Question Raised by Sh. Dilip Kumar Tirkey, Secretary-General (RS)

Question to be put down on: 21/03/2017

Sr. No.	Question	Material for Reply to Part (a)
a.	How many Hunar Haats for the minorities have been organized so far;	So far, NMDFC has organized Two Hunar Haat Exhibitions on behalf of Ministry of Minority Affairs. The First Hunar Haat Exhibition was organized at Pragati Maidan during IITF, 2016 from 14 th to 27 th November, 2016. The Second Hunar Haat Exhibition has been organized at State Emporia Complex, Baba Kharak Singh Marg, New Delhi from 11 th to 26 th February, 2017.
b.	What is the idea behind Hunar Haats;	The Hunar Haat Exhibition has been organized as part of USTTAD Scheme of the Ministry of Minority Affairs to promote & preserve the rich heritage of traditional arts/crafts which has remained largely neglected so far. The scheme aims to preserve and perpetuate the traditional skills of master craft person, artisans, culinary experts and nurture a new generation to take them forward. The vision is to create an equitable, world class globally competitive and enabling environment for providing sustainable livelihood opportunities to the craft persons and artisans belonging to the Minority communities. The scheme also strives to create market linkages through various means including organising exhibitions for direct contact with customers.
c.	Whether there are plans to organize Hunar Haats in Odisha (as well) in the near future?	The Ministry has accorded approval of the calendar for organizing the Hunar Haat Exhibition at following venues:- a). Dilli Haat - 16-30 September, 2017 b). IITF, 2017 - 14 th to 27 th November, 2017 c). One Metropolitan City/venue to be decided by the Ministry between 15.12.17 to 15.1.2018.



PROVISIONAL ADMITTED QUESTION FOR THE LOK SABHA

Unstarred: Diary No.: 8516

Question to be put down on : 22/03/2017

Sr. No.	Question	Material for Reply Part (a) (b) (c) & (d)
a.	Whether the National Minorities Development & Finance Corporation (NMDFC) has received any projects from various State Governments during each of the last three years and the current year;	As per the lending policy of the National Minorities Development & Finance Corporation (NMDFC), the State Channelising Agencies (SCAs) are required to furnish their proposals in the form of Annual Action Plans (AAP) to the NMDFC at the beginning of each financial year.
b.	If so, details thereof, State-wise;	Consequent upon the furnishing of the AAPs by the various SCAs, the NMDFC allocates funds to the SCAs based on their ground reality & requirements subject to their past performance in implementing NMDFC Schemes, proper utilisation of funds disbursed earlier by NMDFC and maintaining satisfactory repayments to the NMDFC.
c.	The details of projects/proposals sanctioned by the Government, State-wise;	Funds are disbursed to the SCAs against the Govt. Guarantee furnished by the respective State Govts./UTs, in favor of the SCAs. The NMDFC has delegated the sanctioning authority to its SCAs for projects of individual beneficiaries.
d.	The time by which pending projects are proposed to be sanctioned, project-wise ; and	A table showing the funds disbursed and the beneficiaries assisted during the last 3 years and the current financial year i.e. 2013-14, 2014-15, 2015-16 & 2016-17 (upto 28.02.2016) is enclosed as Annexure-I. As such, as on date, there is no pendency of proposal at this stage.
e.	The reasons for delay in this regard and the steps taken by the Government for their early disposal, project-wise?	In view of the above, question does not arise.



National Minorities Development & Finance Corporation
Statement showing fund disbursed and beneficiaries assisted to States/SCA's during the last three F.Y's including current F.Y.
(i.e 2013-14 to 2016-17 upto 28.02.2017)

Amt. Rs. in Crs

STATE	NAME OF SCA	Micro Credit												Term Loan					
		2013-2014		2014-2015		2015-2016		2016-2017		2013-2014		2014-2015		2015-2016		2016-2017			
		Amt	Benef.	Amt	Benef.	Amt	Benef.	Amt	Benef.	Amt	Benef.	Amt	Benef.	Amt	Benef.	Amt	Benef.		
HARYANA	CHCFDCL																		
	CHACDFC		667																
	GMFDC																		
	HBCKN																		
IMACHAL PRADESH	MDA	1.50	667	0.80	356	1.00	400												
	HPMFDC																		
	JKEDI																		
	JKSCSTDC																		
KARNATAKA	JKSFC																		
	JKWDC																		
	KMDC																		
	KBCDC	4.00	1778	7.00	3111														
KERALA	KSCFFDC	20.00	8888	30.00	13332	30.00	12000	10.00	4000										
	KSMDFC																		
	KSWDC	1.00	444	1.00	444														
	MAAAYM																		
KARNATAKA	MCAB																		
	NIDC																		
	NSSWB	0.96	427	3.50	1556														
	PBDCMDC	1.50	667	1.00	444	1.75	700												
KERALA	BACKFINCO																		
	RMFDC																		
	TAMCO	14.00	6222	31.50	14000	5.00	2000	28.00	11200										
	TMDC																		
KERALA	UMFDC																		
	WBMDFC	80.00	35555	110.00	48889	125.00	50000	155.00	62000	50.00	5263	75.00	7895	85.00	5668	65.00	4333		
	Grand Total	122.96	54648	186.80	83021	163.65	65460	201.30	80520	202.50	21318	244.40	25731	309.64	20643	202.95	13531		

K. Subudh