

**QUESTION FOR THE RAJAYA SABHA**  
**RSSQ NO. \*271 FOR 22.03.2021**

**Number of beneficiary & amount involved in respect of Bihar State**

So far as NMDFC is concerned, its schemes are being implemented in Bihar through Bihar State Minorities Financial Corporation (BSMFC). This Corporation has not drawn funds for implementing NMDFC schemes since 2012 due to overdues and thus no disbursement have been made under NMDFC schemes in Bihar from 2012-2013 till date . Information in respect of Bihar State Minorities Financial Corporation (BSMFC) in Bihar state is "NIL"

FROM 2014-15 TO 15.03.2021	
Fund Disbursed	No. of beneficiaries
'Nil'	'Nil'

S. No.	Question	Material for Reply part (a)
(a)	the action taken by Government for the welfare of minorities under Prime Minister's new 15 Point Programme in various States including Kerala and Rajasthan; and	So far as, National Minorities Development & Finance Corporation (NMDFC) is concerned, is implementing its schemes for the socio-economic development of notified National Minorities viz., Muslims, Christians, Sikhs, Buddhists, Parsis and Jains mainly through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration. Following schemes are being implemented by NMDFC:-
(b)	The details of the proposed plans and schemes implemented, so far?	<p><b>Concessional Credit Schemes</b></p> <p>1. <b>Term Loan:-</b> 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 &amp; 6% p.a for female beneficiaries.</p> <p>2. <b>Micro Finance:-</b> 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 &amp; 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 &amp; also through established NGOs.</p> <p>3. <b>Education Loan:-</b> The Educational Loan of upto Rs.20.00 lacs for courses in India &amp; Rs.30.00 lacs for courses abroad is available at an interest rate of 3% p.a. under Credit Line-1 while interest @ of 8% p.a. is charged from male beneficiaries &amp; 5% p.a from female beneficiaries under Credit Line-2. Education Loan is provided for pursuing technical and professional courses with maximum course duration of 5 years. The scheme is implemented through SCAs.</p> <p>4 <b>Virasat Scheme:-</b> This scheme is part of the Term Loan scheme and is implemented with the objective to meet credit requirements of the Artisans, both in terms of Working Capital and Fixed Capital for purchase of equipment/tools/machineries. Maximum loan of upto Rs.10.00 Lacs can be availed under the scheme at simple interest of 5% p.a. for Male Artisan &amp; at 4% p.a. for Female Artisan.</p> <p><b>Promotional Schemes:-</b> As part of its developmental mandate, NMDFC also implements promotional schemes through its State Channelizing Agencies like Skill Training, Marketing Support &amp; Mahila Samridhi Yojana for the benefit of its target groups. Women beneficiaries are given preference. Details are as follows:-</p> <p>1. <b>Skill Development Scheme:-</b>NMDFC has aligned its Skill Development Scheme with the common norms prescribed by the Ministry of Skill Development &amp; Entrepreneurship (MSDE) viz., "Kaushal Se Kushalta". Under this scheme, skill</p>

development training programs are organized as per common norms. Training programs of 200 to 250 hrs duration is organized at prescribed hourly cost. Stipend of Rs.1,000 per candidate per month and the cost of certification of the trained candidates is borne by NMDFC. There is placement guarantee of minimum 70% candidates trained under the scheme.

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.
3. **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 while stipend @ Rs.1,000 is also available for each women. During the period of training, the women are formed into Self Help Group, followed by infusion of micro-credit of upto Rs.1.00 lacs per member for the purpose of using the skill developed during the training for income generation activities.

In the State of Rajasthan & Kerala, the schemes of NMDFC are being implemented through State Channelising Agencies (SCAs) nominated by the respective State Governments.

In the state of Rajasthan, Rajasthan Minorities Finance & Development Cooperative Corporation (RMFDCC) has been nominated by the State Government of Rajasthan.

In the State of Kerala following four State Channelizing Agencies (SCAs) nominated by the State Government of Kerala are :-

1. Kerala State Women Development Corporation (KSWDC)
2. Kerala State Backward Classes Development Corporation (KSBCDC)
3. Kerala State Cooperative Federation for Fisheries Development (MATSYAFED)
4. Kerala State Minorities Development & Finance Corporation. (KSMDFC)

The details of funds disbursed by NMDFC in the States of Rajasthan and Kerala from F.Y. 2016-17 to 2020-21 (upto 15.03.2021) are given below:-

YEAR	FUND DISBURSED	
	RAJASTHAN	KERALA
2016-17	26.25	119.50
2017-18	15.00	167.00
2018-19	0	206.00
2019-20	0	191.50
2020-21	5.00	240.50
(upto 15.03.2021)		

(Amt. in Rs. Crs.)

**STARRED/UNSTARRED QUESTION FOR THE RAJYA SABHA**  
**DIARY NO.765 TO BE ANSWERED ON 08.02.2021**

S. No.	Question	Material for Reply part (a)
a.	The steps taken by Government for the upliftment of ethnic minorities in Odisha with respect to education and employment opportunities during the last three years;	So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it extends concessional credit for the socio-economic empowerment of persons belonging to Minority Communities viz., Muslims, Christians, Sikhs, Buddhists, Parsis and Jains. The schemes of NMDFC are implemented through State Channelizing Agencies (SCAs) nominated by respective State Govts/UT administration. The Govt. of Odisha has nominated Odisha Backward Classes Finance & Development Cooperative Corporation (OBCFDCC) as the SCA of NMDFC however, implementation of NMDFC schemes is stalled in Odisha since 2013-14 as the State Govt. has decided to implement its own schemes only.
b.	Whether Government provides any scholarship to ethnic minorities in Odisha at the graduate/university level;	<b>Material for Reply part (b) (c) (d) &amp; (e)</b> Ministry may like to offer reply.
c.	If so, the details thereof and if not, the reasons therefor;	
d.	Whether Government has conducted any study to learn about the ground realities of ethnic minorities in Odisha; and	
e.	If so, the details of the study and if not, the reasons therefor?	

**STARRED/UNSTARRED QUESTION FOR THE RAJYA SABHA**  
DIARY NO.764 TO BE ANSWERED ON 08.02.2021

S. No.	Question	Material for Reply part (a) & (b)
a.	The amount of funds earmarked for minority development work in Odisha during the last two years; and	So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it extends concessional credit for the socio-economic empowerment of persons belonging to Minority Communities viz., Muslims, Christians, Sikhs, Buddhists, Parsis and Jains. The schemes of NMDFC are implemented through State Channelizing Agencies (SCAs) nominated by respective State Govts/UT administration. The Govt. of Odisha has nominated Odisha Backward Classes Finance & Development Cooperative Corporation (OBCFDCC) as the SCA of NMDFC however, implementation of NMDFC schemes is stalled in Odisha since 2013-14 as the State Govt. has decided to implement its own schemes only.

**STARRED/UNSTARRED QUESTION FOR THE RAJYA SABHA**  
**DIARY NO.S897 TO BE ANSWERED ON 08.02.2021**

S. No.	Question	Material for Reply part (a)																		
a.	Since inception of the National Minorities Development & Finance Corporation, number of beneficiaries from Buddhist and Parsi communities who have been benefitted;	<p>National Minorities Development &amp; Finance Corporation (NMDFC) was incorporated on 30<sup>th</sup> September, 1994 and implementing its schemes for the socio-economic development of notified National Minorities viz., Muslims, Christians, Sikhs, Buddhists, Parsis and Jains mainly through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration.</p> <p>Buddhist &amp; Parsi Community-wise utilization details furnished by State Channelizing Agencies (SCAs) for the last 5 F.Y's i.e. from 2014-15 to 2019-20 is given below:-</p> <table border="1" data-bbox="783 640 1417 842"> <thead> <tr> <th>Year</th> <th>Buddhist</th> <th>Parsis</th> </tr> </thead> <tbody> <tr> <td>2015-16</td> <td>199</td> <td>0</td> </tr> <tr> <td>2016-17</td> <td>133</td> <td>0</td> </tr> <tr> <td>2017-18</td> <td>630</td> <td>2</td> </tr> <tr> <td>2018-19</td> <td>776</td> <td>1</td> </tr> <tr> <td>2019-20</td> <td>40</td> <td>0</td> </tr> </tbody> </table>	Year	Buddhist	Parsis	2015-16	199	0	2016-17	133	0	2017-18	630	2	2018-19	776	1	2019-20	40	0
Year	Buddhist	Parsis																		
2015-16	199	0																		
2016-17	133	0																		
2017-18	630	2																		
2018-19	776	1																		
2019-20	40	0																		
b.	Minority community which have maximum beneficiaries; and	<p align="center"><b>Material for Reply part (b) &amp; (c)</b></p> <p>As per the utilization data available with NMDFC, following is the community-wise break-up in percentage of beneficiaries financed under the schemes of NMDFC:-</p> <table border="1" data-bbox="919 1016 1406 1240"> <tbody> <tr> <td>Muslims</td> <td>77.78%</td> </tr> <tr> <td>Christians</td> <td>19.60%</td> </tr> <tr> <td>Sikhs</td> <td>1.93%</td> </tr> <tr> <td>Buddhists</td> <td>0.43%</td> </tr> <tr> <td>Parsis</td> <td>0.00%</td> </tr> <tr> <td>Jains</td> <td>0.26%</td> </tr> </tbody> </table>	Muslims	77.78%	Christians	19.60%	Sikhs	1.93%	Buddhists	0.43%	Parsis	0.00%	Jains	0.26%						
Muslims	77.78%																			
Christians	19.60%																			
Sikhs	1.93%																			
Buddhists	0.43%																			
Parsis	0.00%																			
Jains	0.26%																			
c.	Comparative status of beneficiaries from various Minority communities?																			

**STARRED/UNSTARRED QUESTION FOR THE RAJYA SABHA**  
**DIARY NO.U803 TO BE ANSWERED ON 08.02.2021**

<b>S. No.</b>	<b>Question</b>	<b>Material for Reply part (a)</b>
a.	The number of beneficiaries from Ladakh region who have been assisted by National Minorities Development & Finance Corporation (NMDFC) since inception;	National Minorities Development & Finance Corporation (NMDFC) was incorporated on 30 <sup>th</sup> September, 1994 and implementing its schemes for the socio-economic development of notified National Minorities viz., Muslims, Christians, Sikhs, Buddhists, Parsis and Jains mainly through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration.  Since inception, 439 beneficiaries have been financed under NMDFC schemes in Ladakh till 31.03.2018.
b.	Number of beneficiaries who have been assisted between 2018-20; and	<b>Material for Reply part (b)</b> During the period, 2018-20, 323 beneficiaries have been assisted under NMDFC schemes in Ladakh.
c.	Whether NMDFC will start drive to identify potential beneficiaries from this region?	<b>Material for Reply part (c)</b> NMDFC schemes are already being implemented in the newly created U.T. of Ladakh.

**STARRED/UNSTARRED QUESTION FOR THE RAJYA SABHA**  
**DIARY NO. U1149 TO BE ANSWERED ON 08.02.2021**  
**QUESTION RAISED BY DR. AMAR PATNAIK**

S. No.	Question	Material for Reply part (a)
(a)	Steps taken by Government for the upliftment of ethnic minorities in Odisha with respect to education and employment opportunities during the last three years;	So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it extends concessional credit for the socio-economic empowerment of persons belonging to Minority Communities Viz., Muslims, Christians, Sikhs, Buddhists, Parsis and Jains. The schemes of NMDFC are implemented through State Channelizing Agencies (SCAs) nominated by respective State Govts/UT administration. The Govt. of Odisha has nominated Odisha Backward Classes Finance Developmental Cooperative Corporation (OBCFDCC) as the SCA of NMDFC however, implementation of NMDFC schemes is stalled in Odisha since 2013-14 as the State Govt. has decided to implement its schemes only.
(b)	Whether Government provides any scholarships to ethnic minorities in Odisha at the graduate/university level;	<b>Material for Reply part (B), (c), (d) &amp; (e)</b>  Ministry may like to offer reply.
(c)	If so, the details thereof and if not, the reasons therefor;	
(d)	Whether Government has conducted any study to learn about the ground realities of ethnic minorities in Odisha; and	
(e)	If so, the details of the study and if not, the reasons therefor?	



**UNSTARRED QUESTION FOR THE RAJYA SABHA**

Diary No.: 1710

Question to be put down on :24.9.2020

<b>Sr. No.</b>	<b>Question</b>	<b>Material for Reply part(a)</b>
a.	The details of individuals/youth who have received the skill development training under the scheme for skill development of minorities in Maharashtra, district-wise;	The National Minorities Development & Finance Corporation (NMDFC) is implementing the scheme of Skill Development namely "Kushal se Kushalta" since July 2018 through its State Channelizing Agencies.  NMDFC had not received proposals from the State Channelizing agency of Maharashtra under the "Kushal se Kushalta" scheme till date. Hence the information pertaining to NMDFC may be treated as NIL.
b.	The details of women/girls from minority groups who have been trained under the scheme for Modular Employable Skills (MES) since its inception in Maharashtra, district-wise; and	<b>Material for Reply part(b)</b>  Does not pertain to NMDFC.
c.	The details list of institutions/societies/organizations/NGOs working with the Ministry for the implementation of the said schemes?	<b>Material for Reply part(c)</b>  Not applicable in view of (b) above.

**STARRED/UNSTARRED QUESTION FOR THE RAJYA SABHA**

Diary No.: U1945

Question to be put down on :20.09.2020

<b>Sr. No.</b>	<b>Question</b>	<b>Material for Reply part(a) &amp; (b)</b>
a.	The official figure for the total expenditure of Government so far in fighting COVID-19;	So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it is extending concessional credit for setting up of Income Generation activities for the socio-economic development of notified National Minorities viz., Muslims, Christians, Sikhs, Buddhists, Parsis and Jains mainly through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration.
b.	The figure for total capital expenditure incurred by Government so far in this financial year; and	With a view to help augment the income of target groups, NMDFC has disbursed an amount of Rs.305.74 crs. for assisting over 70,500 beneficiary households during the COVID 19 Pandemic period (from 24th March, 2020 onwards upto 31.08.2020).  Out of total amount of Rs. 305.74 crs. released by NMDFC during the COVID period, an amount of Rs.189.39 crs. has been disbursed during the current F.Y. i.e. 2020-21(upto 31.08.2020).
c.	The amount of expenditure on procurement of masks and PPE Kits for health-care workers and other front-line workers?	<b>Material for Reply part(c)</b>  Not Applicable.

STARRED/UNSTARRED QUESTION FOR THE RAJYA SABHA

Diary No.: U348

Question to be put down on :15.09.2020

Sr. No.	Question	Material for Reply part(a) & (b)
a.	The total expenditure that has been incurred by the Government of India towards the fight against COVID; and	So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it is extending concessional credit for setting up of Income Generation activities for the socio-economic development of notified National Minorities viz., Muslims, Christians, Sikhs, Buddhists, Parsis and Jains mainly through the State
b.	The details of expenditure in a segment-wise format?	Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration.  With a view to help augment the income of target groups, NMDFC has disbursed concessional credit of Rs.305.74 crs. for assisting over 70500 beneficiary households during the COVID-19 Pandemic period.

STARRED/UNSTARRED QUESTION FOR THE RAJYA SABHA

Diary No.: S6758

Question to be put down on :30.03.2020

Sr. No.	Question	Material for Reply part(a), (b) (c), (d), (e) & (f)
a.	Whether it is a fact that the Ministry has announced a 600 crore scheme called Maulana Azad Taleem-e-Balighan to achieve higher literacy for one crore minorities of Muslim community;	Ministry may like to offer reply.
b.	If so, the details thereof;	
c.	The details of Muslim communities in Andhra Pradesh, district-wise;	
d.	Whether the above scheme is meant only for higher education or also for primary level;	
e.	Whether Madarsas are taken on board as they are the core point for literacy in Muslim community;	
f.	If so, the details thereof and the progress of the scheme so far?	

**STARRED/UNSTARRED QUESTION FOR THE RAJYA SABHA**

Diary No.: S2053

Question to be put down on :30.03.2020

Sr. No.	Question	Material for Reply part(a) & (b)												
a.	Whether Government has made any plan to focus on educational empowerment of minorities, especially Muslim girls, and job-oriented skill development of youths belonging to minority communities;	<p>So far as National Minorities Development &amp; Finance Corporation (NMDFC) is concerned, it is implementing its schemes for the socio-economic development of notified National Minorities viz., Muslims, Christians, Sikhs, Buddhists, Parsis and Jains through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration.</p> <p>NMDFC implements its Education Loan scheme as a component of Term Loan scheme for pursuing technical and professional courses with maximum course duration of 5 years. Under this scheme, loan of upto Rs.20.00 lacs for courses in India &amp; Rs.30.00 lacs for courses abroad is available at an interest rate of 3% p.a. under Credit Line-1 while interest @ of 8% p.a. is charged from male beneficiaries &amp; 5% p.a. from female beneficiaries under Credit Line-2. SCAs can utilize upto 20% of funds disbursed under Term Loan scheme for extending credit under Education Loan scheme.</p>												
b.	If so, the details thereof; and	<p>Mahila Samridhi Yojana scheme of NMDFC is exclusively designed for Skill development training of women in women friendly trades with maximum training period of 6 months. Further, NMDFC has also aligned its Skill Development Scheme with the common norms prescribed by the Ministry of Skill Development &amp; Entrepreneurship (MSDE) viz., "Kaushal Se Kushalta". Preference being given to occupational groups and women in all the schemes.</p>												
c.	The initiatives taken in the last three years by Government for educational uplift of minorities?	<p align="center"><b>Material for Reply part(c)</b></p> <p>Year-wise details of fund utilized and beneficiaries assisted by SCAs under the Education Loan scheme of NMDFC is given below:-</p> <table border="1" data-bbox="536 1205 1477 1359"> <thead> <tr> <th>Year</th> <th>Amount (in Rs. Crs.)</th> <th>Beneficiaries</th> </tr> </thead> <tbody> <tr> <td>2016-17</td> <td>33.92</td> <td>3176</td> </tr> <tr> <td>2017-18</td> <td>40.22</td> <td>2625</td> </tr> <tr> <td>2018-19</td> <td>49.15</td> <td>2897</td> </tr> </tbody> </table>	Year	Amount (in Rs. Crs.)	Beneficiaries	2016-17	33.92	3176	2017-18	40.22	2625	2018-19	49.15	2897
Year	Amount (in Rs. Crs.)	Beneficiaries												
2016-17	33.92	3176												
2017-18	40.22	2625												
2018-19	49.15	2897												

**STARRED/UNSTARRED QUESTION FOR THE RAJYA SABHA**

Diary No.: S3858

Question to be put down on :30.03.2020

Sr. No.	Question	Material for Reply part(a)
a.	The details of ongoing minority welfare scheme being implemented by Government in the rural areas of the country at present;	<p>So far as National Minorities Development &amp; Finance Corporation (NMDFC) is concerned, it is implementing its schemes for the socio-economic development of notified National Minorities viz., Muslims, Christians, Sikhs, Buddhists, Parsis and Jains mainly through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration. It may be mentioned here that the schemes of NMDFC has Rural bias with nearly 84% of its funds being utilized for extending assistance in Rural areas.</p> <p>Following schemes are being implemented by NMDFC:-</p> <p><b><u>Concessional Credit Schemes</u></b></p> <ol style="list-style-type: none"> <li><b><u>Term Loan</u></b>:- 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 &amp; 6% p.a for female beneficiaries.</li> <li><b><u>Micro Finance</u></b>:-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 &amp; 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 &amp; also through established NGOs.</li> <li><b><u>Education Loan</u></b>:- The Educational Loan of upto Rs.20.00 lacs for courses in India &amp; Rs.30.00 lacs for courses abroad is available at an interest rate of 3% p.a. under Credit Line-1 while interest @ of 8% p.a. is charged from male beneficiaries &amp; 5% p.a from female beneficiaries under Credit Line-2. Education Loan is provided for pursuing technical and professional courses with maximum course duration of 5 years. The scheme is implemented through SCAs.</li> <li><b><u>Virasat Scheme</u></b>:- This scheme is part of the Term Loan scheme and is implemented with the objective to meet credit requirements of the Artisans, both in terms of Working Capital and Fixed Capital for purchase of equipment/tools/machineries. Maximum loan of upto Rs.10.00 Lacs can be availed under the scheme at simple interest of 5% p.a. for Male Artisan &amp; at 4% p.a. for Female Artisan.</li> </ol> <p><b><u>Promotional Schemes</u></b>:-</p> <p>As part of its developmental mandate, NMDFC also implements promotional schemes through its State Channelizing Agencies like Skill Training, Marketing Support &amp; Mahila Samridhi Yojana for the benefit of its target groups. Women beneficiaries are given preference. Details are as follows:-</p> <ol style="list-style-type: none"> <li><b><u>Skill Development Scheme</u></b>:-NMDFC has aligned its Skill Development</li> </ol>

		<p>Scheme with the common norms prescribed by the Ministry of Skill Development &amp; Entrepreneurship (MSDE) viz., "Kaushal Se Kushalta". Under this scheme, skill development training programs are organized as per common norms. Training programs of 200 to 250 hrs duration is organized at prescribed hourly cost. Stipend of Rs.1,000 per candidate per month and the cost of certification of the trained candidates is borne by NMDFC. There is placement guarantee of minimum 70% candidates trained under the scheme.</p> <p>2. <b>Marketing Assistance Scheme</b>:-The Marketing Assistance Scheme is meant for individual crafts persons, beneficiaries of NMDFC as well as SHGs &amp; is implemented through the SCAs. The scheme envisages to promote sale &amp; marketing of their products at remunerative prices through participation /organizing exhibitions at State/District level.</p> <p>3. <b>Mahila Samridhi Yojana</b>:-Skill development training is imparted to group of women in women friendly trades. Training period is of maximum 6 months with training &amp; raw material cost of upto Rs.1,500 per women while stipend @ Rs.1,000 is also available for each women. During the period of training, the women are formed into Self Help Group, followed by infusion of micro-credit of upto Rs.1.00 lacs per member for the purpose of using the skill developed during the training for income generation activities.</p>
b.	The steps taken by Government to promote the present schemes; and	<p style="text-align: center;"><b>Material for Reply part(b)</b></p> <p>Under the Loaning program of NMDFC, organizing Loan Melas cum Awareness Camps have been made mandatory part of scheme implementation. SCAs have been advised to organize at least 10 awareness camps cum loan melas for promoting &amp; disseminating information about the schemes &amp; programs of NMDFC, amongst the target population. These awareness camps are organized in urban &amp; rural areas alike. During these camps, the schemes of NMDFC are explained to the participants. Application forms are distributed amongst the interested participants and they are assisted to fill in the applications, filled in applications are accepted for further scrutiny, loan is disbursed to the beneficiaries selected earlier and success stories of beneficiaries financed earlier is shared with the participants to motivate them in availing assistance under NMDFC schemes thereby leading to improving their socio-economic status.</p>
c.	The details of beneficiaries, funds allocated and spent under various schemes during each of the last three years and the current year, State-wise including Punjab?	<p style="text-align: center;"><b>Material for Reply part (c)</b></p> <p>State-wise (including Punjab) and Scheme-wise disbursement of funds and beneficiaries assisted under NMDFC schemes during last 3 F.Y. including current F.Y. i.e. 2019-20 (upto 29.02.2020) is enclosed as Annexure-I.</p>

National Minorities Development & Finance Corporation														Annexure-I			
State/UT wise & Scheme-wise disbursement of funds and coverage of beneficiaries for the last three years including current F.Y. (from 2016-17 to 2019-20 upto 29.02.2020)														Amt. Rs. in Crs.			
Sr. No.	STATE/UT	2016-2017		2017-2018		2018-2019		2019-2020		Term Loan Amt.	Term Loan Benefs.	Micro Credit Amt.	Micro Credit Benefs.	Term Loan Amt.	Term Loan Benefs.	Micro Credit Amt.	Micro Credit Benefs.
		Term Loan Amt.	Term Loan Benefs.	Micro Credit Amt.	Micro Credit Benefs.	Term Loan Amt.	Term Loan Benefs.	Micro Credit Amt.	Micro Credit Benefs.								
1	CHANDIGARH			0.20	13			0.20	60	0.20	13						
2	CHHATTISGARH							2.22	148								
3	DELHI			0.25	17			0.18	12					0.15	10		
4	GUJARAT	2.00	133	2.87	192			4.50	306					4.50	300		
5	HARYANA			5.30	353			5.00	333							0.74	297
6	HIMACHAL PRADESH	5.28	353	3.00	201			4.00	268					4.00	268		
7	JAMMU & KASHMIR	48.00	3201	78.31	5220			77.95	5197					45.95	3062		280
8	JHARKHAND													3.00	200		
9	KARNATAKA	7.50	506	5.60	373												
10	KERALA	79.00	5267	107.00	7134			127.75	8518					131.50	8767		180000
11	MAHARASHTRA	5.00	333			5.00	2173										
12	MIZORAM	5.24	408														
13	NAGALAND					3.00	1205										
14	PUDUCHERRY	1.00	67														3.00
15	PUNJAB	1.00	67	2.00	133												
16	RAJASTHAN	26.00	2265	15.00	1007												
17	TAMILNADU	7.00	779	7.00	1286	26.00	10507	17.00	2063					4.54	303		4904
18	TRIPURA	26.20	1746	25.00	1667									0.31	21		
19	UTTARAKHAND							1.00	99								
20	UTTAR PRADESH																
21	WEST BENGAL	65.00	12638	45.00	12065	180.00	101831	80.00	13058					10.00	667		
	Grand Total	278.22	27763	225.10	131898	296.53	29661	319.80	30062	274.35	18278	206.70	82681	274.35	18278	145.779	206.70



**STARRED/UNSTARRED QUESTION FOR THE RAJYA SABHA**

Diary No.: U4465

Question to be put down on :30.03.2020

Sr. No.	Question	Material for Reply part(a)																		
a.	The total annual allocation made for the Ministry during the last four years;	<p>So far as NMDFC is concerned, the fund allocated/released by the Central Govt. in the Equity of NMDFC for the purpose of extending concessional credit to the target groups through the State Channelising Agencies (SCAs) nominated by the respective State Govts/Uts is given below:-</p> <table border="1" data-bbox="703 389 1362 696"> <thead> <tr> <th data-bbox="708 389 975 488">Year</th> <th data-bbox="979 389 1358 488">Allocation/Contribution Received from the Central Govt. in the Equity of NMDFC</th> <th data-bbox="1315 367 1485 398">Amt in Rs/Crs</th> </tr> </thead> <tbody> <tr> <td data-bbox="708 488 975 524">2015-16</td> <td data-bbox="979 488 1358 524">120.00</td> <td></td> </tr> <tr> <td data-bbox="708 524 975 560">2016-17</td> <td data-bbox="979 524 1358 560">140.00</td> <td></td> </tr> <tr> <td data-bbox="708 560 975 595">2017-18</td> <td data-bbox="979 560 1358 595">170.00</td> <td></td> </tr> <tr> <td data-bbox="708 595 975 631">2018-19</td> <td data-bbox="979 595 1358 631">165.00</td> <td></td> </tr> <tr> <td data-bbox="708 631 975 696">2019-20 (as on 29.02.2020)</td> <td data-bbox="979 631 1358 696">100.00</td> <td></td> </tr> </tbody> </table>	Year	Allocation/Contribution Received from the Central Govt. in the Equity of NMDFC	Amt in Rs/Crs	2015-16	120.00		2016-17	140.00		2017-18	170.00		2018-19	165.00		2019-20 (as on 29.02.2020)	100.00	
Year	Allocation/Contribution Received from the Central Govt. in the Equity of NMDFC	Amt in Rs/Crs																		
2015-16	120.00																			
2016-17	140.00																			
2017-18	170.00																			
2018-19	165.00																			
2019-20 (as on 29.02.2020)	100.00																			
b.	The details of schemes taken up for minorities in Karnataka during the above period;	<p align="center"><b>Material for Reply part(b)</b></p> <p>So far as National Minorities Development &amp; Finance Corporation (NMDFC) is concerned, it is implementing its schemes for the socio-economic development of notified National Minorities viz., Muslims, Christians, Sikhs, Buddhists, Parsis and Jains mainly through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration. In Karnataka, the schemes of NMDFC are being implemented through Karnataka Minorities Development Corporation (KMDC).</p> <p>Following schemes are being implemented by NMDFC:-</p> <p><b><u>Concessional Credit Schemes</u></b></p> <ol style="list-style-type: none"> <li><b><u>Term Loan</u></b>:- 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 &amp; 6% p.a for female beneficiaries.</li> <li><b><u>Micro Finance</u></b>:-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 &amp; 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 &amp; also through established NGOs.</li> <li><b><u>Education Loan</u></b>:- The Educational Loan of upto Rs.20.00 lacs for courses in India &amp; Rs.30.00 lacs for courses abroad is available at an interest rate of 3% p.a. under Credit Line-1 while interest @ of 8% p.a. is charged from male beneficiaries &amp; 5% p.a from female beneficiaries under Credit Line-2. Education Loan is provided for pursuing technical and professional courses with maximum course duration of 5 years. The scheme is implemented through SCAs.</li> </ol>																		

		<p>4 <b>Virasat Scheme:-</b> This scheme is part of the Term Loan scheme and is implemented with the objective to meet credit requirements of the Artisans, both in terms of Working Capital and Fixed Capital for purchase of equipment/tools/machineries. Maximum loan of upto Rs.10.00 Lacs can be availed under the scheme at simple interest of 5% p.a. for Male Artisan &amp; at 4% p.a. for Female Artisan.</p> <p><b>Promotional Schemes:-</b> As part of its developmental mandate, NMDFC also implements promotional schemes through its State Channelizing Agencies like Skill Training, Marketing Support &amp; Mahila Samridhi Yojana for the benefit of its target groups. Women beneficiaries are given preference. Details are as follows:-</p> <ol style="list-style-type: none"> <li>1. <b>Skill Development Scheme:-</b>NMDFC has aligned its Skill Development Scheme with the common norms prescribed by the Ministry of Skill Development &amp; Entrepreneurship (MSDE) viz., "Kaushal Se Kushalta". Under this scheme, skill development training programs are organized as per common norms. Training programs of 200 to 250 hrs duration is organized at prescribed hourly cost. Stipend of Rs.1,000 per candidate per month and the cost of certification of the trained candidates is borne by NMDFC. There is placement guarantee of minimum 70% candidates trained under the scheme.</li> <li>2. <b>Marketing Assistance Scheme:-</b>The Marketing Assistance Scheme is meant for individual crafts persons, beneficiaries of NMDFC as well as SHGs &amp; is implemented through the SCAs. The scheme envisages to promote sale &amp; marketing of their products at remunerative prices through participation /organizing exhibitions at State/District level.</li> <li>3. <b>Mahila Samridhi Yojana:-</b>Skill development training is imparted to group of women in women friendly trades. Training period is of maximum 6 months with training &amp; raw material cost of upto Rs.1,500 per women while stipend @ Rs.1,000 is also available for each women. During the period of training, the women are formed into Self Help Group, followed by infusion of micro-credit of upto Rs.1.00 lacs per member for the purpose of using the skill developed during the training for income generation activities.</li> </ol>
c.	Whether there is any State level advisory body + including Members of Parliament for this purpose;	<b>Material for Reply part(c) &amp; (d)</b> Ministry may like to reply.
d.	If not, whether Government is considering/would give due consideration and if so, the details thereof; and	
e.	The funds allocated to Karnataka during the said period from the Maulana Azad Foundation and Central Wakf Council?	<b>Material for Reply part(e)</b> Does not pertain to NMDFC.

STARRED/UNSTARRED QUESTION FOR THE RAJYA SABHA

Diary No.: U3674

Question to be put down on :23.03.2020

Sr. No.	Question	Material for Reply part(a)
a.	Details of Hunar Haat organized till date;	So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it has organized 17 Hunar Haats (since Nov, 2016 to March, 2020) under USTTAD scheme of Ministry of Minority Affairs, GOI. Details of the same is enclosed as Annexure-I.
b.	Revenue generated during Hunar Haat; and	<b>Material for Reply part(b)</b> Total sales of Rs.26.17 crs. has been reported during the 17 <sup>th</sup> Hunar Haats organized by NMDFC.
c.	Whether there is any plan to take Hunar Haat to other countries?	<b>Material for Reply part(c)</b> Ministry may like to offer reply.

## ANNEXURE-I

Sr. No.	Name of Exhibition& Place	Date
1.	IITF 2016, Delhi	14-27 November, 2016
2.	BKS Marg-2017, Delhi	11-26 February, 2017
3.	Puducherry 2017	24-30 September, 2017
4.	IITF 2017, Delhi	14-27 November, 2017
5.	Mumbai, Islam Gymkhana, 2018, Maharashtra	04-10 January, 2018
6.	BKS Marg-2018, Delhi	10-18 February, 2018
7.	Allahabad-2018, Uttar Pradesh	08-16 September, 2018
8.	Puducherry-2018	13-21 October, 2018
9.	IITF-2018, Delhi	14-27 November, 2018
10.	Mumbai, BKC -2018, Maharashtra	21-31 December, 2018
11.	BKS Marg-2019, New Delhi	12-20 January, 2019
12.	Jaipur-2019, Rajasthan	24 August to 1 <sup>st</sup> September, 2019
13.	IITF-2019, Delhi	14-27 November, 2019
14.	Ahmedabad-2019 Gujarat	7-15 December, 2019
15.	Hyderabad-2020, Telangana	11-19 January, 2020
16.	Indore-2020, Madhya Pradesh	8-16 February, 2020
17.	Ranchi-2020, Jharkhand	29 February to 8 <sup>th</sup> March, 2020