

Provisional Admitted Question for the Rajya Sabha
Raised by Prof. Saif-Ud-din-Soz, MP
Question to be put down on 15.03.2010, Question No.371

Question Part (a)	Material for reply part (a)
<p>The position in respect of the loans sanctioned to the members of the Muslim Community in the 90 districts identified for largest presence of Muslims;</p>	<p>NMDFC has issued instructions to the concerned SCAs for giving special focus on undertaking financing in the 90 Minority Concentration Districts (MCDs) in the country. The SCAs have been requested to accord due priority and emphasis on the identified districts while preparing Annual Action Plans, under NMDFC program me. Letters have also been written to all the Deputy Commissioners/District Magistrates in the 90 MCDs to provide feedback on good NGOs for implementation of micro-financing scheme of NMDFC.</p> <p>A Statement showing financing done to Muslims under NMDFDC program me by the respective SCAs in 20 districts has been compiled based on the information received from the SAs, which is enclosed. The information in respect of other districts is being collected.</p>
<p><u>Question Part (b)</u> Whether the Ministry has instituted a monitoring mechanism in this behalf?</p>	<p><u>Material for reply part (b)</u> So far as NMDFC is concerned the SCAs have been asked to provide information on financing done in MCDs to NMDFC.</p>

**Provisional Admitted Question for the Rajya Sabha,
by Shri Mohammed Adeb, MP
Question to be put down on 13/12/2010, Question No. S6963**

<p>Question Part (a) Whether it is a fact that a certain amount is reserved for research/welfare work in NMDFC.</p> <p>Question Part (b) Whether it is also a fact that no worthwhile research / welfare is being undertaken in the Commission and the money allocated for the purpose is lapsing year after year, and</p>	<p>Material for reply Part (a) &(b) So far as National Minorities Development & Finance Corporation (NMDFC) is concerned no amount is allocated / reserved for research activities. However, NMDFC undertakes research activity as defined under the Memorandum of Understanding (MOU) signed between NMDFC & Ministry of Minority Affairs. During the financial year 2010-11, an activity of inspection of beneficiaries has been defined under MOU as research and development parameter for which provision in the revenue budget of NMDFC for 2010-11 has been made. NMDFC has been undertaking impact studies from time to time. During the current financial year it is proposed to conduct impact study by contacting about 3850 beneficiaries assisted by NMDFC.</p> <p>NMDFC extends loans to the persons belonging to Minorities, living below double the poverty line income for setting up of their self employment & income generation activities. It extends term loans, micro credit and educational loans at concessional rates of interest of 6%, 5% & 3% p.a. respectively.</p> <p>Besides, it organizes skill development trainings and marketing support activities for the welfare of its target groups.</p> <p>NMDFC does not receive any grant for research / welfare activities and thus the question of lapsing of grants does not arise.</p>
<p>Question Part (c) If so, the reasons therefore, and</p>	<p>Material for reply Part (c) &(d) The question does not arise.</p>
<p>Question part (d)</p>	

The action being taken to do the required research work.	
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**Provisional Admitted Question for the Rajya Sabha,
by Shri Parimal Nathwani, MPs
Question to be put down on 07/03/2011, Question No.U1088**

<p>Question Part (a)</p> <p>Whether the National Minorities Development and Finance Corporation have not been constituted in Jharkhand;</p> <p>Question Part (b)</p> <p>If so the reasons therefor;</p> <p>Question Part (c)</p> <p>The estimated loss of Central assistance on this account:</p> <p>Question Part (d)</p> <p>Whether this has resulted in a setback for minority welfare works in the State;</p> <p>Question Part (e)</p> <p>If so, the details thereof; and</p> <p>Question Part (f)</p> <p>The steps taken to accelerate the pace for constitution of NMDFC in that State?</p>	<p>Material for reply Part (a) &(b)</p> <p>National Minorities Development and Finance Corporation (NMDFC) was set up in 1994 as national level apex organization and is having its office, only at New Delhi.</p> <p>It implements its schemes through the State Channelising Agencies (SCAs) nominated by the respective State Governments / UT administrations.</p> <p>In the State of Jharkhand the State Government in August, 2002 nominated the "Jharkhand State Scheduled Tribes Cooperative Development Corporation" (JSSTCDC) as the SCA of NMDFC for Implementation of its schemes. The SCA has so far drawn Rs.345.00 Lakhs from NMDFC for assisting 894 beneficiaries in the State of Jharkhand. The SCA has since utilized an amount of Rs.223.62 Lakhs by giving loans to 422 beneficiaries. The SCA has also subsequently refunded an amount of Rs. 72.59 Lakhs to NMDFC and an amount of Rs. 48.80 Lakhs is still pending for utilization with the SCA.</p> <p>Material for reply Part (c) to (f)</p> <p>The question does not arise.</p>
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**Provisional Admitted Question for the Rajya Sabha,
by Shri Ram Kripal Yadav, MP
Question to be put down on 14/03/2011, Question No. S940**

<p><u>Question Part</u></p> <p>a) Whether all Public Sector Undertaking (PSUs) having social responsibility funds;</p> <p><u>Question Part(b)</u></p> <p>If so, any amount fixed or any percentage of their annual transaction / income;</p> <p><u>Question Par(c)</u></p> <p>What is the criteria for disbursement of this funds; and</p> <p><u>Question Part (d)</u></p> <p>The details thereof?</p>	<p><u>Material for reply Part (a)</u></p> <p>So far as National Minorities Development & Finance Corporation (NMDFC) is concerned it has been registered under the Section 25 of the Companies Act 1956. The mandate of NMDFC is to undertake concessional financing for the economic development of the backward sections amongst Minorities.</p> <p>NMDFC is a social sector company and is undertaking activities like imparting vocational trainings and organizing marketing exhibitions etc. according to the approved norms, as part of its CSR activities.</p> <p><u>Material for reply Part (b)</u></p> <p>Due to categorization of NMDFC as Social Sector Company the Department of Public Enterprises has not directed NMDFC to allocate a portion of its profits for carrying out the CSR activities.</p> <p><u>Material for reply Part (c) &(d)</u></p> <p>In view of the foregoing the question does not arise.</p>
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**Provisional Admitted Question for the Rajya Sabha,
By Sh. SyeedAzeez Pasha, MP
Question to be put down on 14.03.2011, Question No.S4561**

<p>Question Part (a) Whether it is a fact that States did not even use 50% of funds earmarked for minority people</p> <p>Question Part (b) The States which have used at least 40 per cent of funds allocated.</p> <p>Question Part (C) The reasons for such negligence;</p> <p>Question Part (d) By when Government send any warning to the State Governments to such funds in a timely manner; and</p> <p>Question Part (e) The action proposed against the State Governments which have neglected even to spend the sanctioned funds for minorities.</p>	<p>Material for reply Part (a)& (b) So far as the National Minorities Development & Finance Corporation NMDFC is concerned out of the funds disbursed during 2009-10 to the tune of Rs.197.74 Crores the State Channelising Agencies (SCAs) have utilized over 96% funds.</p> <p>Out of the funds, to the tune of Rs. 168.18 Crores, disbursed during the current financial year till 31st December 2010, the SCAs have utilized over 86% funds, as of now. NMDFC is following up with the SCAs for utilization of balance funds.</p> <p>Material for reply Part (c) to (e) In view of the above the question does not arise.</p> <p>Further, as per the lending policy of NMDFC, the funds disbursed by NMDFC are to be utilized by the SCAs within three months.</p> <p>If the funds remain unutilized beyond this period, NMDFC charges higher rate of interest as penalty and after six months NMDFC initiates the process for recalling funds from the SCAs by issue of Red Cards.</p>
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**Provisional Admitted Question for the Rajya Sabha,
by Shri Mohammad Adeb, MP
Question to be put down on 14/03/2011, Question No. 4559**

<p>Question Part (a) The details of heads, schemes and projects and organizations etc. under which there has been non utilization / under utilization of funds during the year 2008-09, 2009-10, 2010-11.</p> <p>Question Part (b) The extent of non utilization / under utilization in each case</p> <p>Question Part (C) The reasons for the same in each case</p> <p>Question Part (d) The steps taken / being taken to make good the losses suffered on account of non utilization / under utilization</p> <p>Question Part (e) The action being taken to substantially increase allocations under those heads.</p>	<p>Material for reply Part (a) (b)& (c) So far as NMDFC is concerned the funds released by Government of India and utilized by NMDFC during the last two years and the current financial year are as given below; Amt. In Rs. Crores</p> <table border="1"> <thead> <tr> <th>Year</th> <th>Funds given by Govt. of India</th> <th>Funds Utilized by NMDFC</th> </tr> </thead> <tbody> <tr> <td>2008-09</td> <td>75.00</td> <td>75.00</td> </tr> <tr> <td>2009-10</td> <td>125.00</td> <td>125.00</td> </tr> <tr> <td>2010-11</td> <td>115.00</td> <td>115.00</td> </tr> </tbody> </table> <p>Material for reply Part (d) The question does not arise.</p> <p>Material for reply Part (e) As per the 11thFive Year Plan Budget of the Ministry of Minority Affairs, an amount of Rs. 500 Crores has been allocated for NMDFC. So far an amount of Rs.385.00 Crores has been released and during the next financial year an amount of Rs. 115 Crores would be provided by the Ministry to NMDFC.</p>	Year	Funds given by Govt. of India	Funds Utilized by NMDFC	2008-09	75.00	75.00	2009-10	125.00	125.00	2010-11	115.00	115.00
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**Provisional Admitted Question for the Rajya Sabha,
Raised by Sh. RasidAlvi, MP
Question to be put down on 22/11/2010, Question No. S4128**

<p>Question Part (a) <i>The details of the development programmes for Minorities.</i></p>	<p>Material for reply Part (a) So far as NMDFC is concerned it extends loans to persons belonging to Minorities, living below double the poverty line, for undertaking self employment & income generating activities. The target group includes beneficiaries belonging to Minorities viz; Muslims, Christians, Sikhs, Buddhists and Parsis living below double the poverty line income, which at present is Rs. 55,000 in the urban areas and Rs.40,000 in rural areas per annum. The schemes of NMDFC are being implemented through 36 SCAs spread across 27 States & UTs and through a network of over 240 NGOs. The details of the schemes implemented by NMDFC are as given below:-</p> <ol style="list-style-type: none">1) NMDFC provides Term Loan to individuals through its State Channelising Agencies (SCAs), which are nominated by the respective State/UT Governments. Term Loan up to Rs.5.0 Lakhs is available at an interest rate of 6% p.a.2) Besides, it provides Micro Credit to the poorest of poor among the minorities, organised into Self Help Groups (SHGs) through SCAs & also through established NGOs. An amount of Rs.25,000 per SHG member is available at an interest rate of 5% p.a.3) It also extends Educational Loan up to maximum of Rs.2.5 Lakhs to individuals through its SCAs for pursuing technical and professional courses. The Educational Loan is available at an interest rate of 3% p.a. interest.4) NMDFC also runs promotional schemes like Vocational Training, Marketing Support and Mahila Samridhi Yojana for the benefit of its target groups.
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Provisional Admitted Question for the Rajya Sabha
Raised by Sh. A.A. Jinnah, MP
Question to be put down on 06/12/2010, Question No.U2586

Question Part (a)	Material for reply part (a)																								
<p>What has been the result of the number of schemes started by the Ministers for the welfare of Minorities in the country; and</p>	<p>So far as NMDFC is concerned it extends loans to persons belonging to Minorities, living below double the poverty line, for undertaking self-employment & income generating activities. The target group includes beneficiaries belonging to Minorities viz. Muslims, Christians, Sikhs, Buddhists and Parsis living below double the poverty line income, which at present is Rs.55,000 p.a. in the urban areas and Rs.40,000 p.a. in rural areas. The schemes of NMDFC are being implemented through 36 SCAs spread across 27 States & UTs and through a network of over 240 NGOs.</p> <p>Since its inception in 1994, under various schemes of NMDFC, it has assisted over 5,69,977 beneficiaries with disbursement of Rs.1481.62 Crores till 31/10/2010.</p>																								
<p>Question Part (b) The details of loans given by NMDFC to the beneficiaries for education and also other than education purposes in Tamil Nadu during the last three years?</p>	<p>Material for reply Part (b) The loan amounts disbursed during the last three years in the State of Tamil Nadu are as given below (amount in Rs. Lakhs.)</p> <table border="1" data-bbox="802 1241 1495 1528"> <thead> <tr> <th rowspan="2">Year</th> <th colspan="2">Disbursement for Educational Loan</th> <th colspan="2">Disbursement for other loan schemes</th> </tr> <tr> <th>Amt.</th> <th>Benefis.</th> <th>Amt.</th> <th>Benefis.</th> </tr> </thead> <tbody> <tr> <td>2007-08</td> <td>Nil</td> <td>Nil</td> <td>1516.00</td> <td>8,042</td> </tr> <tr> <td>2008-09</td> <td>1.63</td> <td>4</td> <td>963.62</td> <td>8,035</td> </tr> <tr> <td>2009-10</td> <td>30.48</td> <td>41</td> <td>2104.07</td> <td>16,398</td> </tr> </tbody> </table>	Year	Disbursement for Educational Loan		Disbursement for other loan schemes		Amt.	Benefis.	Amt.	Benefis.	2007-08	Nil	Nil	1516.00	8,042	2008-09	1.63	4	963.62	8,035	2009-10	30.48	41	2104.07	16,398
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Admitted Un-starred Question for the Rajya Sabha
Raised by Shri Ashk Ali Tak, MP
Question to be put down on 06/12/2010, Question No.2879

Question Part (a)	Material for reply part (a)																					
<p>The number of beneficiaries who have been given loan for self-employment in Rajasthan together with the amount thereof during the last five years; and</p>	<p>In the State of Rajasthan, NMDFC has assisted a total of 1,969 beneficiaries by disbursing an amount of Rs.900.00 Lakhs as term loan during the last five years and the current financial year (up to 30/11/2010) through its State Channelising Agency (SCAS) viz. Rajasthan Minorities Development & Finance Corporation. Besides the above an amount Rs.13.72 Lakhs has also been disbursed for 135 beneficiaries through a network of NGOs under micro financing scheme in the corresponding period. Thus, the total disbursement works out to Rs. 913.72 Lakhs for covering 2,104 beneficiaries, during the said period.</p>																					
<p>Question Part (b) The details of funds given by the Central Government to the National Minorities Development & Finance Corporation during the period and the contribution of the Rajasthan Government therein ?</p>	<p>Material for reply Part (b) The funds provided by the Central Government as well as the Government of Rajasthan in the equity capital of NMDFC during the last five years and the current financial year are as given below (amount in Rs. Crores);</p> <table border="1" data-bbox="824 1373 1421 1745"> <thead> <tr> <th>Year</th> <th>Funds given by Central Government</th> <th>Funds given by Rajasthan Government</th> </tr> </thead> <tbody> <tr> <td>2005-06</td> <td>27.36</td> <td>1.16</td> </tr> <tr> <td>2006-07</td> <td>18.29</td> <td>3.36</td> </tr> <tr> <td>2007-08</td> <td>70.00</td> <td>Nil</td> </tr> <tr> <td>2008-09</td> <td>75.00</td> <td>Nil</td> </tr> <tr> <td>2009-10</td> <td>125.00</td> <td>1.56</td> </tr> <tr> <td>2010-11</td> <td>115.00</td> <td>1.17</td> </tr> </tbody> </table>	Year	Funds given by Central Government	Funds given by Rajasthan Government	2005-06	27.36	1.16	2006-07	18.29	3.36	2007-08	70.00	Nil	2008-09	75.00	Nil	2009-10	125.00	1.56	2010-11	115.00	1.17
Year	Funds given by Central Government	Funds given by Rajasthan Government																				
2005-06	27.36	1.16																				
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**Admitted Un-starred Question for the Rajya Sabha
 Raised by Sh. BrijlalKhabri MP
 Question to be put down on 14/03/2011, Question No.1961**

Question Part (a)	Material for reply part (a)& (b)												
<p>Whether it is fact that many agencies are lagging far behind the fixed target regarding providing self- employment to minorities due to administrative apathy;</p> <p>Question Part (b) The target of providing self -employment during the last three years and their present status;</p>	<p>So far as NMDFC is concerned it has been able to exceed the targets during two out of last three years; So far as NMDFC is concerned, the annual targets are decided by the Ministry of Minority Affairs, through a Memorandum of Understanding (MOU) for assisting/extending loan to a given number of beneficiaries.</p> <table border="1" data-bbox="824 751 1429 1020"> <thead> <tr> <th>Year</th> <th>MOU Target for assisting number of beneficiaries</th> <th>Achievements</th> </tr> </thead> <tbody> <tr> <td>2007-08</td> <td>45,700</td> <td>47,733</td> </tr> <tr> <td>2008-09</td> <td>60,000</td> <td>51,198</td> </tr> <tr> <td>2009-10</td> <td>66,000</td> <td>1,04,594</td> </tr> </tbody> </table>	Year	MOU Target for assisting number of beneficiaries	Achievements	2007-08	45,700	47,733	2008-09	60,000	51,198	2009-10	66,000	1,04,594
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2007-08	45,700	47,733											
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<p>Question Part (c) The reasons for lagging behind in achieving the target; and</p>	<p>Material for reply part (c) During the year 2008-09, the targets could not be fully met due to the announcement of elections towards the fag end of the financial year, imposing a model code of conduct prohibiting further disbursements.</p>												
<p>Question part (d) The details of such minority beneficiaries who were able to get self- employment during the last three years?</p>	<p>Material for reply Part (d) Details about the number of beneficiaries are given under the material for reply to part (a) & (b). The names of beneficiaries and other details are contained in the lists of beneficiaries, which is a highly voluminous data and is available with the State Channelising Agencies (SCAs) of NMDFC. The names of beneficiaries, as furnished by the SCAs from time to time, are also available on the website viz. www.nmdfc.org</p>												

Provisional Admitted Question for the Rajya Sabha
Raised by Sh. Mohd. Ali Khan, MP
Question to be put down on 22/11/2010, Question No.S2551

Question Part (a)	Material for reply part (a)
<p>The details of Non-Governmental Organizations (NGOs) and voluntary Organizations (VOs) Which have been provided financial assistance under various schemes run by the Ministry in various States of the country during each of the last three years and the current year, State wise;</p>	<p>NMDFC is implementing Micro Financing Scheme through NGOs, wherein micro credit up to Rs. 25,000 is extended to the member belonging to minorities formed as Self Help Groups (SHGs). The statement showing State wise year wise details on the micro credit amount disbursed and beneficiaries assisted duly indicating the number of NGOs covered is enclosed as annexure –I.</p>
<p>Question part (b) The machinery available with the Government to monitor utilization and detect mis-utilization of funds by these NGOs.</p>	<p>Material for reply part (b) NMDFC has a mechanism to evaluate/monitor the NGOS through a panel of independent monitors, empanelled by it.</p>
<p>Question Part (c) The names of the NGOs found involved in irregularities such as misuse of funds etc. during the said period , state-wise;</p> <p>Question Part (d) The action taken by the Government against these NGOs.</p>	<p>Material for reply part (c) & (d) Through mis utilization of funds has not been reported to NMDFC the list of NGOs defaulting in making repayment is enclosed as annexure-II. The NMDFC initiates legal actions against the defaulting NGO for recovery of funds;</p>
<p>Question Part (e) Whether only a few projects have been sanctioned for coaching and allied assistance for weaker sections including SC/ST/OBC and minorities, and</p> <p>Question part (f) If so the reasons therefor;</p>	<p>Material for reply part (e) & (f) Questions do not pertain to NMDFC</p>