

Provisional Admitted question for the Rajya Sabha
Raised by Dr. T.N. Seema, MP
Diary No. S4711 to be put down on 27/8/2012

Question Part	Material for Reply to part (a)								
<p>a) Whether there has been any assessment of skill development scheme for Minority women by Government;</p>	<p>As far as NMDFC is concerned the SCAs submit the proposals for conducting the Vocational training programs in their state by availing the services of Govt./ Govt. recognized institutes. NMDFC issues allocation to each of its SCA duly indicating the number of persons from the target group who could be imparted training.</p>								
<p>Question Part (b)</p> <p>If so, the achievements made under the said scheme in the country during each of the last three years and the current year;</p>	<p><u>Material for part (b).</u></p> <p>The details of number of women beneficiaries assisted under vocational training programme during the last three years i.e. 2009-10,2010-11,2011-12 is given below :</p> <table border="1" data-bbox="618 898 1425 982"> <thead> <tr> <th>2009-10</th> <th>2010-11</th> <th>2011-12</th> <th>2012-13</th> </tr> </thead> <tbody> <tr> <td>784</td> <td>1019</td> <td>204</td> <td>NIL</td> </tr> </tbody> </table>	2009-10	2010-11	2011-12	2012-13	784	1019	204	NIL
2009-10	2010-11	2011-12	2012-13						
784	1019	204	NIL						
<p>Question Part (c)</p> <p>Whether the said scheme did not achieve expected success;</p>	<p><u>Material for part (c).</u></p> <p>NMDFC has achieved 100% target during meant for excellent criteria values.</p>								
<p>Question Part (d)</p> <p>If so, the success rate of the scheme in terms of percentage; and</p>	<p><u>Material for part (d).</u></p> <p>NMDFC has achieved 100% target during the last three years. Further, allocations for each SCA has been made under the Vocational Training scheme & efforts are being made to achieve current year's 2012-13.</p>								
<p>Question Part (e)</p> <p>The number of minority women made skilled in order to make this scheme successful during the current year and the number of women likely to become skilled during the next year?</p>	<p><u>Material for part (e)</u></p> <p>The Vocational training schemes of NMDFC is available for men as well as women beneficiaries belonging to the target Minority communities.</p> <p>As per the excellent criteria values, NMDFC is required to cover more than 4449 beneficiaries during 2012-13 would be made available by the SCAs of NMDFC after the completion of the program. The target for the next financial year 2012-13 shall be finalized by the ministry of Minority Affairs in consultation with the DPE</p>								

	Taskforce during the month of January- February, 13.
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Provisionally Admitted question for the Rajya Sabha

**Raised by Smt. Naxnin Faruque, MP
Diary No. S5540 to be put down on 23/8/2012**

Question Part	Material for Reply to part (a), & (b)
<p data-bbox="131 443 618 653">a) The number of Minority people living below poverty line on the basis of new Plan Panel for description of poor in the country, State-wise;</p> <p data-bbox="131 684 618 726">Question Part (b)</p> <p data-bbox="131 751 618 793">If so, the details thereof</p> <p data-bbox="131 825 618 867">Question Part(c)</p> <p data-bbox="131 892 618 976">The number of scheme being implemented for the Minority;</p>	<p data-bbox="618 443 1425 695">The income eligibility criteria under NMDFC scheme is based on the Poverty Line declared by the Planning Commission from time to time. Currently for availing assistance under NMDFC scheme, the income eligibility criteria is Rs.55,000 for the urban areas & Rs.40,000 for the rural areas.</p> <p data-bbox="618 726 1425 768"><u>Material for part (c)</u></p> <p data-bbox="618 800 1425 915">The following schemes are being implemented by NMDFC for the socio-economic development of the minorities :-</p> <p data-bbox="618 947 1425 1167">1. <u>Term Loan:</u> - NMDFC provides Term Loans 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.</p> <p data-bbox="618 1199 1425 1419">2. <u>Micro Finance:</u> - NMDFC 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 interest rate of 5% p.a.</p> <p data-bbox="618 1451 1425 1671">3. <u>Education Loan:</u> - NMDFC 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.</p> <p data-bbox="618 1703 1425 1860">4. <u>Promotional Schemes:</u> - NMDFC also runs promotional schemes like Vocational Training, Marketing Support and Mahila Samridhi Yojana for the benefit of its target groups, through the SCAs as well as NGOs.</p>

Question Part (d)

the steps being taken to streamline the system & to ensure that the benefits reach the Minorities in full measure ?

Material for part (d).

The Grant-In-Aid scheme is being implemented for strengthening the State Channelising Agencies (SCAs) of NMDFC for effective implementation of NMDFC assisted schemes at the grass root level.

Provisional Starred Question for the Rajya Sabha
Question to be put down on 30.08.2012, Question Diary No. S5315

Question Part	Material for Reply to part (a) & (b)
<p>a) Whether there are any specific programmes for the welfare of children belonging to the backward communities.</p> <p>Question Part (b)</p> <p>If so, the details thereof;</p> <p>Question Part (c)</p> <p>details of allocation of funds made for these programmes during the last two years and this year, year-wise, State-wise</p> <p>Question Part (d)</p> <p>Whether there is any proposal to introduce some more programmes for the welfare of the children of backward communities;</p> <p>Question Part (e)</p> <p>If so, the details there of, and if not, the reasons therefor?</p>	<p>The aim & objective of NMDFC is to promote economic & developmental activities for the benefit of 'Backward Sections' amongst the Minorities, preference being given to the occupational groups & women. Under the financial scheme of NMDFC; concessional credit is extended to persons belonging to Minorities living below double the poverty line for self-employment income generation activities.</p> <p>As per the Articles of Association of NMDFC, 'Minorities' has been notified as such by the Central Government under the National Minorities Commission Act 1992 or, in the context of States/UTs, those communities that are notified as such by the respective State Governments/UT Administrations. Presently, the following 5 communities have been notified as 'National Minorities'</p> <p>Muslims, Sikhs, Christians, Buddhists & Parsis.</p> <p><u>Material for part (c), (d), (e)</u></p> <p>The schemes of NMDFC are available primarily for the members of the National Minority Communities. However, under the Micro-Finance Scheme members of other community including the SCs/STs/BCs & disabled forming part of the Self Help Groups are also considered for loaning.</p>

**Provisional admitted question for the Rajya Sabha
 Raised by Smt. Jharna Das Baidya, MP
 Diary No. S739 to be put down on 26.11.2012**

Question Part	Material for Reply to part (a) & (b)& (c)
<p>a) The steps taken by the Central Government for effective implementation of various schemes in order to improve the condition of minority women in the country;</p> <p>Question Part (b)</p> <p>Whether any success has been achieved in meeting the requisite targets; and</p> <p>Question Part (c)</p> <p>If so the details of thereof?</p>	<p>So far as National Minorities Development & Finance Corporation (NMDFC) is concerned it implements its schemes through the State Channelising Agencies Governments. NMDFC has prescribed its lending policy which is followed by the SCAs for effective implementation of its schemes. Involvement of the respective State Governments also ensured in the regulating the functioning of the SCAs. The State Governments also stand as NMDFC. Further, beneficiary verification in the field is carried out by NMDFC every year to ensure proper implementation of its schemes.</p> <p>The implementation of Micro Financing Scheme through NGOs is also monitored at various stages through field visits.</p> <p>NMDFC gives preference to women under its various schemes. Under the Micro Financing Scheme over 90% of the beneficiaries assisted are women and under the Term Loan Scheme over 35% of the beneficiaries are women.</p> <p>NMDFC has been achieving the targets set by the Ministry of Minority Affairs, each year. The targets vis-à-vis the achievements made for the last three years and the current financial year is as given in the annexure-1.</p>

Provisional admitted question for the Rajya Sabha
Raised by Shri Mahendra Singh Mahra, Question to be put down on
26/11/2012, Question No. U674.

Question Part (a)

The amount sanctioned under different heads by Government for timely development of the minorities of Uttrakhand;

Question Part (b)

The Institution through which all types of assistance is provided to the minorities along with the maximum limit; and

Question Part (c)

The different heads under which assistance by the Ministry is provides for development of minorities?

Material for reply Part (a), (b) &(c)

So far as National Minorities Development & Finance Corporation (NMDFC) "is concerned it implements its schemes through the State Channelising Agencies (SCAs) nominated by the State Governments. In Uttrakhand the SCA of NMDFC is Uttrakhand Minorities Welfare & Wakf Development Corporation (UMWWDC).

The amount allocated vis-a-vis the drawls by the SCA for the last three years and the current financial year are as given below;

Amount in Rs. Lakhs

Year	Funds allocated NMDFC UMWWDC	by for	Funds drawn by UMWWDC
2009-10	150.00		20.00
2010-11	150.00		0.00
2011-12	150.00		0.00
2012-13	150.00		0.00

So far as NMDFC is concerned, concessional loans are being disbursed to individuals belonging to the Minorities, living below double

the poverty line, under the schemes of Term Loan, Micro Finance & Educational Loans of NMDFC. NMDFC also organizes vocational trainings and marketing assistance events which are promotional schemes.

Under the Term Loan scheme, loan limit for an individual is Rs. 5.0 Lakhs, whereas under the Micro Financing Scheme an amount of Rs. 25,000 per member of SHGs can be considered. Under the Educational Loans an amount of Rs. 2.50 Lakhs per person can be considered @ Rs. 50,000 per year for course of maximum 5 years duration.

The funds are disbursed through a network of 37 State Channelising Agencies of NMDFC in 29 States and UTs in the country

Provisional admitted Question for the Rajya Sabha

**Raised by Shri. C. M. Ramesh, Question to be put down on 03/12/2012,
Question No. S1506.**

<p><u>Question Part (a)</u></p> <p>Whether any proposal sent by State Channelising Agency (SCA) from Andhra Pradesh is pending with the Ministry;</p> <p><u>Question Part (b)</u></p> <p>If so, the details thereof and reasons for pendency with the Government; and</p> <p><u>Question Part (c)</u></p> <p>The details of beneficiaries during the last five years in Andhra Pradesh?</p>	<p><u>Material for reply Part (a) &(b)</u></p> <p>The State Channelising Agency of National Minorities Development & Finance Corporation (NMDFC) in the State of Andhra Pradesh is Andhra Pradesh State Minorities Financial Corporation (APSMFC). The State Government of Andhra Pradesh has however stopped implementation of the credit schemes of NMDFC through the SCA in AP since 2007-08. Therefore, as of now there is no proposal of the APSMFC pending with NMDFC.</p> <p><u>Material for reply Part (c)</u></p> <p>No beneficiaries could be assisted through the SCA during the last five years. However the number of beneficiaries assisted through the NGOs under the Micro Financing Scheme is as given below.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Year</th> <th style="text-align: center;">Beneficiaries Assisted Through SCA</th> <th style="text-align: center;">Beneficiaries Assisted Through SCA</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">2007-08</td> <td style="text-align: center;">--</td> <td style="text-align: center;">587</td> </tr> <tr> <td style="text-align: center;">2008-09</td> <td style="text-align: center;">--</td> <td style="text-align: center;">637</td> </tr> <tr> <td style="text-align: center;">2009-10</td> <td style="text-align: center;">--</td> <td style="text-align: center;">704</td> </tr> <tr> <td style="text-align: center;">2010-11</td> <td style="text-align: center;">--</td> <td style="text-align: center;">--</td> </tr> <tr> <td style="text-align: center;">2011-12</td> <td style="text-align: center;">--</td> <td style="text-align: center;">--</td> </tr> <tr> <td style="text-align: center;">2012-13</td> <td style="text-align: center;">--</td> <td style="text-align: center;">--</td> </tr> <tr> <td style="text-align: center;">Till 31.10.2012</td> <td></td> <td></td> </tr> </tbody> </table>	Year	Beneficiaries Assisted Through SCA	Beneficiaries Assisted Through SCA	2007-08	--	587	2008-09	--	637	2009-10	--	704	2010-11	--	--	2011-12	--	--	2012-13	--	--	Till 31.10.2012		
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Provisional admitted Question for the Rajya Sabha
Raised by Shri. Mohd. Adeb, Question be put down on 03/12/2012,
Question no. S1482.

<p><u>Question Part (a)</u></p> <p>The details of programmes for the welfare & upliftment of minorities;</p>	<p><u>Material for reply Part (a) &(b)</u></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 of NMDFC includes persons 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 40,000 p.a. in rural areas. The schemes of NMDFC are being implemented through 37 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. <u>Term Loan:</u> - NMDFC provides Term Loans to individuals through its State Channelising Agencies (SCAs), which are nominated by the respective State JUT Governments. Term loan up to Rs. 5.0 Lakhs is available at an interest rate of 6% p.a.2. <u>Micro Finance:</u>-NMDFC 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. <u>Education Loan:</u>- As part of Term Loan Scheme NMDFC 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. <p><u>Promotional Schemes:-</u> NMDFC also runs promotional schemes like Vocational</p>
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<p><u>Question Part (b)</u></p> <p>How much development and upliftment of minorities has been done during <i>the</i> last three years and the current year; and</p> <p><u>Question Part (c)</u></p> <p>What are the plans for future and near future?</p>	<p>Training, and Marketing Support for the</p> <p><u>Material for reply Part (b)</u></p> <p>A Statement showing achievements made by NMDFC under its lending & promotional schemes is enclosed as annexure - I.</p> <p><u>Material for reply Part (c)</u></p> <p>In order to expand the coverage of NMDFC programmes & schemes to a significant level the Ministry of Minority Affairs, Government of India (Gal) had constituted a High Level Expert Committee of eminent bankers and financial sector experts.</p> <p>The committee has since recommended the restructuring of NMDFC. The Ministry of Minority Affairs is pursuing the process of said restructuring work at present.</p>
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Provisional admitted question for the Rajya Sabha

**Raised by Smt. Smriti Zubin Irani, Question to be put down on
03/12/2012,
Question No. U1649.**

<p><u>Question Part (a)</u></p> <p>Whether Government has started any special schemes for the benefit of only minority communities;</p>	<p><u>Material for reply Part (a) &(b)</u></p> <p>The National Minorities Development & Finance Corporation (NMDFC) was set up in 1994 to extend concessional loans to persons belonging to Minorities, living below double the poverty line, for undertaking self employment income generating activities. The target group of NMDFC includes persons belonging to Minorities viz. Muslims, Christians, Sikhs, Buddhists and Parsis, as notified under the National Commission for Minorities Act. 1992.</p>
<p><u>Question Part (b)</u></p> <p>If so, what is the funding pattern of the scheme; and</p>	<p><u>Material for reply Part (b)</u></p> <p>The authorized share capital of NMDFC Rs. 1500 crores. NMDFC receives its funds in the form of equity from the Central Government (65%), State Government (26%) and individuals and groups interested in development of Minorities (9%).</p>
<p><u>Question Part (c)</u></p> <p>The details of funds allocated to different States during 2007-08 to 2011-12, State wise Year wise?</p>	<p><u>Material for reply Part (c)</u></p> <p>A statement showing the state wise allocations of funds and disbursement since 2007-08 to 2011-12 is enclosed as annexure -I.</p>

**Provisional admitted question for the Rajya Sabha
 Raised by Sh. Vijay Jawaharlal Darda, MP
 Diary No. S-1488 to be put down on 03.12.2012**

Question Part	Material for Reply part
<p>a) Status till 2011 regarding creation of employment opportunities for Minorities in Central and State Public Sector Undertaking as also in the Private Sector from the time of carrying out a separate Ministry for Minority Affairs about six years back;</p> <p>Question Part (b)</p> <p>Whether the Ministry has become just a layer of bureaucracy to yet Minority related initiatives by other Ministries or the Planning Commission; and</p> <p>Question Part (c)</p> <p>If not what are the specific minority welfare steps formulated in addition to doling out scholarships and coaching sops?</p>	<p>a) In so far as NMDFC is concerned, there is recruitment of total number of two employees on regular basis since the formation of the Ministry of Minority Affairs till 2011. Out of 2 employees recruited, one belongs to minority community.</p> <p>Likewise, total numbers of 15 recruitments have been made on contract/outsourced basis in NMDFC, out of which 7 candidates belong to minority community since the formation of the Ministry of Minority Affairs, till 2011. Out of seven outsourced manpower recruited by NMDFC; three have already left the NMDFC till the year 2011.</p> <p>b) The question does not pertain to NMDFC.</p> <p>c) The Government had setup the National Minorities Development & Finance Corporation (NMDFC) in 1994 for extending concessional loans to persons belonging to Minorities, living below double the poverty line, for undertaking self-employment & income generating activities.</p> <p>The target group of NMDFC includes persons 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 37 SCAs spread across 27 States & UTs and through a network of over 240 NGOs.</p>

	<p>The schemes implemented by NMDFC include Term Loan, Micro Finance and Education Loan. Besides, the promotional Schemes of Vocational Training and Marketing Support for the benefit of its target groups are also being implemented by NMDFC.</p>
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Provisional admitted question for the Rajya Sabha
Raised by Sh. Nityananda Pradhan and Sh.N.Chalubaraya Swamy, MP
Diary No. 7549 to be put down on 06.12.2012

Question Part	Material for Reply to part(a)
<p>a)The details of various schemes presently under implementation for the welfare of minorities in the country;</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 scheme of NMDFC is being implemented through 37 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> <p>1. <u>Term Loan:</u> - NMDFC provides Term Loans 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.</p> <p>2. <u>Micro Finance:</u> - NMDFC provides Micro Credit to the poorest of poor among the Minorities, organised into Self Help Groups (SHGs) through established NGOs. An amount of Rs.25,000 per SHG member is available at an interest rate of 5 % p.a.</p> <p>3. <u>Education Loan:</u> - As part of Term Loan Scheme NMDC also extends Educational Loan up to maximum of Rs.2.5 Lakhs to individuals through its SCAs for pursuing technical and professional courses. The Education Loan is available at an interest rate of 3% p.a.</p> <p><u>Promotional Schemes:</u> - NMDFC also runs promotional schemes like Vocational Training, and Marketing Support for the benefit of its target groups, through the SCAs as well as NGOs.</p>
<p>Question Part (b)</p> <p>Whether it has come to the notice of the Government that a number</p>	<p><u>Material for reply Part (b) of (e)</u></p> <p>So far as the NMDFC is concerned no such reference has been received.</p>

<p>of States have failed to pass on gains of welfare schemes to minority particularly to Muslims in the country;</p> <p>Question Part (c)</p> <p>If so the details thereof; and</p> <p>Question Part (d)</p> <p>The effective measures taken by the Government to ensure that the benefit of various welfare schemes implemented for minorities actually reach to the intended beneficiaries?</p> <p>Question Part (e)</p> <p>if so, the facts thereof</p>	<p>NMDFC, from time to time issues directions to all the State Channelising Agencies (SCAs) to ensure utilization of funds for the Minorities and also maintain the requisite ratio as per the population of various Minority Communities in the State. The data on utilization furnished by the SCAs is also analyzed in NMDFC and & monitored in field by NMDFC to ensure that the funds are extended to Minorities and the eligible beneficiaries;</p> <p>As per the actual community wise utilization information received by NMDFC from various SCAs and NGOS for an amount of Rs.1658 Crores till 15/11/2012, a total amount of Rs.1222.05 Crores (73.66%) has been disbursed to persons belonging to Muslim Community.</p>
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**Provisional admitted Question for the Rajya Sabha,
 Raised by Sh. Tariq Anwar, MP,
 Question to be put down on 0705/2012 Question Diary No.S6253**

Question Part (a)	Material for reply Part (a) & (b)																
<p>Whether it is a fact that the funds allocated for the development of Minorities is under utilized.</p>	<p>So far as the National Minorities Development & Finance Corporation (NMDFC) is concerned it extends loans to persons belonging to Minorities, living below double the poverty line, for undertaking self employment & income generating activities. During the last three years the details of funds allocated by the Government of India and utilized by NMDFC are given below;</p> <table border="1" data-bbox="824 779 1430 1213"> <thead> <tr> <th>Year</th> <th>Funds allocated by the Government to NMDFC</th> <th>Funds disbursed by NMDFC</th> <th>Amount utilized by the SCAs</th> </tr> </thead> <tbody> <tr> <td>209-10</td> <td>125.00</td> <td>197.74</td> <td>197.74</td> </tr> <tr> <td>2010-11</td> <td>115.00</td> <td>233.26</td> <td>233.26</td> </tr> <tr> <td>2011-12</td> <td>115.00</td> <td>271.37</td> <td>96.24</td> </tr> </tbody> </table> <p>An amount of Rs.175.13 Crores out of Rs.271.37 Crores disbursed during 2011-12, is still under utilization period, with the SCAs. The utilization reports in respect of which will be received in NMDFC during the financial year 2012-13.</p> <p>Thus, it is evident from the above that the funds allocated under NMDFC program me are not under utilized.</p>	Year	Funds allocated by the Government to NMDFC	Funds disbursed by NMDFC	Amount utilized by the SCAs	209-10	125.00	197.74	197.74	2010-11	115.00	233.26	233.26	2011-12	115.00	271.37	96.24
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<p>Question Party (b) If son the reasons therefor; and</p>	<p>Material for reply Part (b) & (c) In view of the above the question does not arise;</p>																
<p>Question Part (c) The steps Government would take for effective use of funds?</p>																	

Admitted version of Starred/Unstarred Rajya Sabha question

**Raised by Sh. Mohammed Adeb, MP,
Question to be put down on 14/05/2012 Question Diary No.4129**

Question Part (a)	Material for reply Part (a)
The details of organizations under the Ministry;	<p>The National Minorities Development & Finance Corporation (NMDFC) is working under the aegis of the Ministry of Minority Affairs. It extends loans to persons belonging to Minorities, living below double the poverty line, for undertaking self employment & income generating activities. The target group of NMDFC includes persons 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 37 SCAs spread across 27 States & UTs and through a network of NGOs. The details of schemes being implemented by NMDFC are as given below:</p> <p>4. Term Loan:- NMDFC provides Term Loans to individuals through its State Channeling 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.</p> <p>Micro Finance:- NMDFC provides Micro Credit to the poorest of poor among the Minorities, organized 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.</p> <p>6. Education Loan: NMDFC 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</p>

	<p>rate of 3% p.a.</p> <p>Promotional Schemes: - NMDFC also runs promotional schemes like Vocational Training, Marketing Support and Mahila Samridhi Yojana for the benefit of its target groups, through the SCAs as well as NGOs.</p>												
<p>Question Part (b) The details of organizations which have utilized their allocations fully and those which could not utilize their allocations fully with reasons for the same; and</p>	<p>Material for reply part (b) So far as NMDFC is concerned it has been fully utilizing the funds disbursed by the Government of India; The details of funds released by the Government during the last three years and disbursed by NMDFC is as given below;</p> <table border="1" data-bbox="824 814 1430 1129"> <thead> <tr> <th data-bbox="824 814 1027 1010">Year</th> <th data-bbox="1027 814 1230 1010">Funds released by the Government to NMDFC</th> <th data-bbox="1230 814 1430 1010">Funds disbursed by NMDFC</th> </tr> </thead> <tbody> <tr> <td data-bbox="824 1010 1027 1052">2009-10</td> <td data-bbox="1027 1010 1230 1052">125.00</td> <td data-bbox="1230 1010 1430 1052">197.74</td> </tr> <tr> <td data-bbox="824 1052 1027 1094">2010-11</td> <td data-bbox="1027 1052 1230 1094">115.00</td> <td data-bbox="1230 1052 1430 1094">233.26</td> </tr> <tr> <td data-bbox="824 1094 1027 1129">2011-12</td> <td data-bbox="1027 1094 1230 1129">115.00</td> <td data-bbox="1230 1094 1430 1129">271.37</td> </tr> </tbody> </table>	Year	Funds released by the Government to NMDFC	Funds disbursed by NMDFC	2009-10	125.00	197.74	2010-11	115.00	233.26	2011-12	115.00	271.37
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<p>Question Part (c) The steps being taken to tone up the working of the organizations under the Ministry?</p>	<p>Material for reply part (c) In order to improve the working of NMDFC & expand coverage under its programmes & schemes, the Ministry of Minority Affairs, Government of India (GOI) is in the process of restructuring NMDFC.</p>												

Admitted Unstarred question for Rajya Sabha question

**Raised by Sh. Parimal Nathwani, MP,
Question to be put down on 21/05/2012 Question Diary No.4901**

Question Part (a)	Material for reply Part (a)
Whether the Union Budget 2012-13 has failed to address that major issues being faced by the minority communities in the country;	So far as the National Minorities Development & Finance Corporation (NMDFC) is concerned, it gets equity contribution from the Government of India. As per the approved budget allocations for the financial year 2012-13, the Government is intending to release Rs.100.00 Crores to NMDFC. This equity amount along with the loan recoveries would be utilized to meet the targets for disbursement of Rs.300 Crores during 2012-13 by NMDFC.
Question Part (b) If not, how far the Budget has helped the minority communities especially in the field of education, health and employment; and	Material for reply part (b) So far as NMDFC is concerned, concessional loans are being disbursed to individuals belonging to the Minorities, living below double the poverty line, under the schemes of Term Loan, Micro Finance & Educational Loans of NMDFC. The funds are disbursed through a network of 37 States Channelising Agencies of NMDFC in 29 States and UTs in the country, including in the State of Jharkhand.
Question Part (c) How far the minority communities in Jharkhand are likely to be benefitted with the Budget?	Material for reply part (c) The Annual Action Plans for the current financial year including the SCA in Jharkhand are likely to be finalized in consultation with the SCAs during the Annual Conference of the State Channelizing Agencies to be held on 28 th May 2012. Funds would be disbursed by NMDFC based on the approved allocations. It may be added that out of the funds of Rs.100.00 Lakhs disbursed in 2008-09 by NMDFC, an amount of Rs.21.00 Lakhs is still lying unutilized with the SCA in Jharkhand; Thus, NMDFC would be able release further funds to the SCA in Jharkhand, as per the allocations only after full utilization of the pending amount.

Admitted question for the Rajya Sabha

**Raised by Sh. Piyush Goyal, MP,
Question to be put down on 21/05/2012 Question Diary No.4902**

Question Part (a)	Material for reply Part (a)
Whether it is a fact that Government has not been able to utilize the funds that were allocated during 2011-12.	So far as the National Minorities Development & Finance Corporation (NMDFC) is concerned an amount of Rs.115.00 Crores was allocated & released by the Government of India during the financial year 2011-12. Against this NMDFC has disbursed an amount of Rs.271.37 Crores to various SCAs during the financial year 2011-12.
Question Part (b) If so, the details thereof and the reasons thereof;	Material for reply part (b) In view of the above the question does not arise.
Question Part (c) Whether there is a lack of proposals and fresh ideas with the Government to benefit the Minorities, and	Material for reply part (c) So far as NMDFC is concerned it is able to meet the annual MOU targets set by the Ministry of Minority Affairs in consultation with the Department of Public Enterprises. However, in order to expand the coverage of NMDFC programmes & schemes to the significant level the Ministry of Minority Affairs, Government of India (GOI) had constituted a High Level Expert Committee of eminent bankers and financial sector experts. The committee has since recommended the restructuring of NMDFC. The Ministry of Minority Affairs is pursuing the process of said restructuring work at present.