

PROVISIONAL ADMITTED UNSTARRED QUESTION FOR THE RAJYA SABHA

Diary No.: S5667

Question to be put down on : 27.03.2018

Sr. No.	Question	Material for Reply (a)
a.	Whether the Ministry is aware that the West Bengal has achieved excellent results in the scheme of providing term loans and micro-credit for 2016-17;	So far as NMDFC is concerned, its schemes in West Bengal including Term Loan & Micro-Finance schemes are being implemented through West Bengal Minorities Development & Finance Corporation (WBMDFC). During the year 2016-17, WBMDFC had Rs.220.00 crs. out of Rs.503.32 crs. disbursed by NMDFC all over the country. For last 3 years, WBMDFC has drawn maximum funds from NMDFC & its repayment to NMDFC has also been more than 95% on year to year basis.
b.	The details of the physical and financial achievements made in scheme of providing term loans and micro-credit for minorities in the country for the years 2016-17; and	<p align="center">Material for Reply (b)</p> So far as NMDFC is concerned, the State-wise detail of fund disbursed & beneficiaries assisted from the Minority communities under the schemes of Term Loan & Micro-Finance schemes during 2016-17 is enclosed as Annexure-1.
c.	Whether the Ministry has taken steps to implement best practices learnt from West Bengal in disbursement of loans and micro credit to the beneficiaries of the minority community?	<p align="center">Material for Reply (c)</p> So far as NMDFC is concerned, there is a practice of sharing of best practices by the State Channelising Agencies (SCAs) of NMDFC with the officials of other SCAs on a regular basis. Sharing of best practices is carried out with the objective that other SCAs also replicate the same in their States.

RAJYA SABHA STARRED/UNSTARRED QUESTION

To be put down on 19.12.2017

Sr. No.	Question	Material for Reply to part (a) & (b)
a.	The steps taken to energising the youths belonging to Muslim Minority through education, skills and job; and	So far as NMDFC is concerned, its schemes are being implemented for the socio-economic development of the 'backward sections' including Youths amongst the notified national minorities through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration. The notified national Minorities include Muslims, Christians, Sikhs, Buddhists, Parsis & Jains.
b.	The progress made in this regard?	<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 including Youths from notified Minority Communities in Rural & Urban areas:-</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.20.00 lacs for courses in India & Rs.30 lacs for courses abroad is available at an interest rate of 3% p.a. under Credit Line-1 and at interest rate of 8% p.a. for Male students under Credit Line-2. Rebate of 3% p.a is offered to female students under Credit Line-2. Education Loan is part of Term Loan scheme and is given to Youths from notified Minority communities for pursuing technical and professional courses with maximum course duration of 5 years.</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>

Promotional Schemes:-

As part of its developmental mandate, NMDFC also implements promotional schemes like Vocational Training & Marketing Support for the benefit of its target groups. 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 **including Youths from notified Minority communities** 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.

So far (till 30.11.17), NMDFC has extended concessional credit of Rs.4375.98 crores to over 13.71 lacs families, **including youths** from Minority communities, for various income generation activities leading to direct as well as indirect employment. Further, so far over 23,700 persons **including Youths** from Minority communities have been given training under the vocational training scheme of NMDFC, thereby helping them to get self/wage employment.

It may also be mentioned here that nearly 75% of the concessional credit extended by NMDFC has been availed by persons from the Muslim Minority community.

227

PROVISIONAL ADMITTED QUESTION FOR THE RAJYA SABHA

Diary No.: 2549

Question to be put down on: 08/08/2017

Sr. No.	Question	Material for Reply to part (a) & (b)								
a.	Whether Ministry would highlight the recommendations of Sachar Committee Report implemented so far keeping in view the fact that said Report has revealed the pathetic state of affairs of minorities in the country;	Matter pertains to Ministry.								
b.	Salient features of the Report regarding living conditions, employment opportunities, health, education etc;									
c.	Whether Government has undertaken any efforts to improve overall situation of minorities highlighted in the report in the last three years, the details thereof; and	<p style="text-align: center;">Material for Reply to Part (c)</p> <p>So far as NMDFC is concerned, the corporation has provided higher incremental concessional credit on year to year basis, for financing income generation activities of target Minority groups, leading to their socio-economic development. The following is the detail of the funds disbursed by NMDFC during last 3 years:-</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Year</th> <th style="text-align: center;">Amount Disbursed by NMDFC (in Rs/Crs)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">2014-15</td> <td style="text-align: center;">431.20</td> </tr> <tr> <td style="text-align: center;">2015-16</td> <td style="text-align: center;">473.29</td> </tr> <tr> <td style="text-align: center;">2016-17</td> <td style="text-align: center;">503.32</td> </tr> </tbody> </table> <p>Besides, NMDFC has raised the annual income eligibility criteria for the target group from Rs.40,000 to Rs.83,000 for rural areas and from Rs.55,000 to Rs.1.03 lacs for urban areas. Furthermore, another annual income limit of upto Rs.6.00 lacs has been introduced on the lines of OBC creamy layer to widen the coverage of the persons from the Minority communities, to avail loan under NMDFC schemes. The quantum of loan under its schemes has also been increased so that the person from the target group can set-up business unit as per field requirement.</p>	Year	Amount Disbursed by NMDFC (in Rs/Crs)	2014-15	431.20	2015-16	473.29	2016-17	503.32
Year	Amount Disbursed by NMDFC (in Rs/Crs)									
2014-15	431.20									
2015-16	473.29									
2016-17	503.32									
d.	Whether Government will make innovative methods to draw more minorities in education so that they play a major part in the mainstream and empower themselves?	<p style="text-align: center;">Material for Reply to Part (d)</p> <p>So far as NMDFC is concerned, it extends concessional credit for Technical & Professional courses to the persons from the target Minority groups, to help them get employment & attain economic empowerment. The loan limit under the Education Loan scheme has also been increased so that the student from the target Minority community can get admission in the best college/institution for pursuing their studies. Loan for courses in foreign universities/institutions has also been introduced under the Education Loan scheme of NMDFC. The loan limit under Education Loan scheme for domestic courses has been increased from Rs.10.00 lacs to Rs.20.00 lacs while loan for Foreign courses is Rs.30.00 lacs.</p>								

Provisionally Admitted Starred/Un-starred Question for the Rajya Sabha raised by Sh. Vivek Gupta, M.P., Question to be put down on 18.07.2017, Question Diary No.S533.

Question Part (a)	Material for reply Part (a)
(a) Whether the Ministry is aware that the State of West Bengal has achieved excellent results in the scheme of providing term loans and micro-credit for 2014-15;	So far as NMDFC is concerned, its schemes in West Bengal including Term Loan & Micro-Finance schemes are being implemented through West Bengal Minorities Development & Finance Corporation (WBMDFC). During the year 2014-15, WBMDFC had Rs. 185.00 crores out of Rs.431.20 crores disbursed by NMDFC all over the country. For last 3 years, WBMDFC has drawn maximum funds from NMDFC & its repayment to NMDFC has also been more than 95%, on year to year basis.
(b) The details of the physical and financial achievements made in the scheme of providing term loans and micro-credit for minorities in the country for the year 2014-15, state-wise; and	<u>Material for reply Part (b)</u> So far as NMDFC is concerned, the state-wise detail of fund disbursed & beneficiaries assisted from the Minority communities under the schemes of Term Loan & Micro-Finance schemes during 2014-15 is enclosed as <u>Annexure-1</u> .
(c) Whether the Ministry has taken steps to implement best practices learnt from West Bengal in disbursement of loans and micro-credit to the beneficiaries of minority communities?	<u>Material for reply Part (c)</u> So far as NMDFC is concerned, there is a practice of sharing of best practices by the State Channelising Agencies (SCAs) of NMDFC with the officials of other SCAs on a regular basis. Sharing of best practices is carried out with the objective that other SCAs also replicate the same in their States.

K. Suresh

Sr. No.	State	SCA	Term Loan		Micro Finance		TOTAL (Amt. Rs. in Lacs)	
			Amt. Disbd.	No. of Benfs.	Amt. Disbd.	No. of Benfs.	Amt. Disbd.	No. of Benfs.
1	CHANDIGARH	CHCFDCL	20.00	21			20.00	21
2	CHHATISGARH	CHACDFC	150.00	158	150.00	667	300.00	825
3	HIMACHAL PRADESH	HPMFDC	550.00	580			550.00	580
4	HARYANA	MDA	20.00	21	80.00	356	100.00	377
5	JAMMU & KASHMIR	JKWDC	1500.00	1580			1500.00	1580
		JKEDI	500.00	526			500.00	526
6	KERALA	KBCDC	2500.00	2631	700.00	3111	3200.00	5742
		KSCFFDC	350.00	369	3000.00	13332	3350.00	13701
		KSWDC	1800.00	1895	100.00	444	1900.00	2339
		KSMDFC	800.00	842	0.00	0	800.00	842
7	KARNATAKA	KMDC	2000.00	2105			2000.00	2105
8	MAHARASHTRA	MAAAVM	1000.00	1053			1000.00	1053
9	MIZORAM	MCAB	200.00	211			200.00	211
10	NAGALAND	NIDC	500.00	527			500.00	527
		NSSWB			350.00	1556	350.00	1556
11	PUDUCHERRY	PDBCMDC	100.00	105	100.00	444	200.00	549
12	PUNJAB	BACKFINCO	1100.00	1159			1100.00	1159
13	RAJASTHAN	RMFDCC	1950.00	2053	50.00	222	2000.00	2275
14	TAMILNADU	TAMCO	700.00	737	3150.00	14000	3850.00	14737
15	TRIPURA	TMCDC	1200.00	1263			1200.00	1263
16	WEST BANGAL	WBMDFC	7500.00	7895	11000.00	48889	18500.00	56784
	Total		24440.00	25731	18680.00	83021	43120.00	108752

K. Suresh

8

8

RAIYA SABHA UNSTARRED QUESTION
To be put down on 25.07.2017

Sr. No.	Question	Material for Reply to part (a) & (b)																								
a.	Whether Government has come up with any new welfare schemes for the Minority Sections of the society;	So far as NMDFC is concerned, it has modified its income eligibility criteria for increasing the coverage of its schemes amongst the targeted Minority population. An additional income eligibility criteria of upto Rs.6.00 lacs under Credit Line-2 has been introduced on the lines of creamy layer for the OBCs adopted by the Central Government. Existing income eligibility criteria of Rs.81,000 p.a. for rural areas and Rs.1.03 lacs p.a. for urban areas was however retained under Credit Line-1.																								
b.	If so, which are the schemes that have been exclusively initiated by the present Government during last three years; and	<p>The quantum of concessional credit has been increased from Rs.10.00 lacs to Rs.30.00 lacs. Amount available under Education Loan scheme has also been revised from Rs.10.00 lacs to upto Rs.20.00 lacs for domestic courses and Rs.30.00 lacs for studying in foreign universities/institutions. The loan under Micro-credit scheme has also been increased from Rs.50,000 to Rs.1.50 lacs for each member of the Self Help Groups. These schemes have lower interest rates for persons from lower income group under Credit Line-1 & slightly higher interest under Credit Line-2 for persons from higher income group. A rebate of upto 3% is considered for women beneficiaries.</p> <p>The training cost component & stipend has also been revised upwards under the Mahila Samridhi Yojana (MSY) & Vocational Training Schemes. Grant for organising exhibitions under Marketing scheme of NMDFC has also been revised & increased.</p>																								
c.	What is the fund allocation made for each of the schemes and how much of it has been utilised in the past three years ending 31 May, 2017?	<p align="center">Material for Reply to part (c)</p> <p>The detail of budgetary allocations made by the Ministry for contribution in the equity of NMDFC, actual contribution received by NMDFC during last 3 years & Current F.Y along with funds utilised for disbursement by NMDFC to State Channelising Agencies /UTs are given below:-</p> <table border="1" data-bbox="494 1216 1404 1686"> <thead> <tr> <th colspan="4" data-bbox="1244 1216 1404 1238">Amt in Rs/Crs</th> </tr> <tr> <th data-bbox="494 1249 662 1373">Year</th> <th data-bbox="670 1249 949 1373">Budgetary Allocation by Ministry for Contribution in Equity of NMDFC</th> <th data-bbox="957 1249 1173 1373">Actual Contribution in Equity of NMDFC by Ministry</th> <th data-bbox="1181 1249 1404 1373">Funds Disbursed by NMDFC to the SCAs/States</th> </tr> </thead> <tbody> <tr> <td data-bbox="494 1373 662 1395">2014-15</td> <td data-bbox="670 1373 949 1395">120.00</td> <td data-bbox="957 1373 1173 1395">30.00</td> <td data-bbox="1181 1373 1404 1395">431.20</td> </tr> <tr> <td data-bbox="494 1406 662 1429">2015-16</td> <td data-bbox="670 1406 949 1429">120.00</td> <td data-bbox="957 1406 1173 1429">120.00</td> <td data-bbox="1181 1406 1404 1429">473.29</td> </tr> <tr> <td data-bbox="494 1440 662 1462">2016-17</td> <td data-bbox="670 1440 949 1462">140.00</td> <td data-bbox="957 1440 1173 1462">140.00</td> <td data-bbox="1181 1440 1404 1462">503.32</td> </tr> <tr> <td data-bbox="494 1473 662 1563">2017-18 (as on 31.5.17)</td> <td data-bbox="670 1473 949 1563">170.00</td> <td data-bbox="957 1473 1173 1686"> Nil as on 31.5.17. However contribution of 170.00 received in last week of June,17) </td> <td data-bbox="1181 1473 1404 1686"> 34.55 (as on 31.5.17) (Target for disbursement during 2017-18 is 525.00) </td> </tr> </tbody> </table>	Amt in Rs/Crs				Year	Budgetary Allocation by Ministry for Contribution in Equity of NMDFC	Actual Contribution in Equity of NMDFC by Ministry	Funds Disbursed by NMDFC to the SCAs/States	2014-15	120.00	30.00	431.20	2015-16	120.00	120.00	473.29	2016-17	140.00	140.00	503.32	2017-18 (as on 31.5.17)	170.00	Nil as on 31.5.17. However contribution of 170.00 received in last week of June,17)	34.55 (as on 31.5.17) (Target for disbursement during 2017-18 is 525.00)
Amt in Rs/Crs																										
Year	Budgetary Allocation by Ministry for Contribution in Equity of NMDFC	Actual Contribution in Equity of NMDFC by Ministry	Funds Disbursed by NMDFC to the SCAs/States																							
2014-15	120.00	30.00	431.20																							
2015-16	120.00	120.00	473.29																							
2016-17	140.00	140.00	503.32																							
2017-18 (as on 31.5.17)	170.00	Nil as on 31.5.17. However contribution of 170.00 received in last week of June,17)	34.55 (as on 31.5.17) (Target for disbursement during 2017-18 is 525.00)																							

PROVISIONAL ADMITTED QUESTION FOR THE RAJYA SABHA

Diary No.: 7498

Question to be put down on: 01/08/2017

Sr. No.	Question	Material for Reply to part (a), (b) & (c)
a.	Whether salary is not being paid or there is delay in salary payment to employees in several Public Sector Undertakings (PSUs) for the last few months;	So far as NMDFC is concerned, the payment of salary to its employees is being made on time, without any delay.
b.	If so, the names of such PSUs and the number of affected employees whose salary has not been paid and the total amount of salary outstanding till date;	
c.	The reasons for not making payment of salary to the said employees on time and the steps taken/being taken to deal with these cases;	
d.	Whether the Government has any proposal to privatise all the PSUs and to sell their assets for payment their liabilities; and	Material for Reply to Part (d) & (e) It pertains to policy decision to be taken by the Government hence, no inputs pls.
e.	If so, the details thereof.	

K. Sundaram