

UNSTARRED QUESTION FOR THE RAJYA SABHA

Diary No.: 3280

Question to be put down on :22.07.2019

Sr. No.	Question	Material for Reply(a)															
a.	<p>The funds allocated by the National Minorities Development and Finance Corporation (NMDFC) along with the details of utilization of allocated funds by NMDFC for the last three years particularly in Gujarat and Jharkhand and in the country as a whole;</p>	<p>National Minorities Development and Finance Corporation (NMDFC) utilizes funds allocated by the Central Government in its equity alongwith the repayments received from State Channelising Agencies (SCAs) for disbursement to the respective SCAs. The details of funds allocated by the Central Government in the equity of NMDFC and fund disbursed by NMDFC to SCAs during the last 3 years is given in following table:-</p> <table border="1" data-bbox="491 495 1410 801"> <thead> <tr> <th colspan="3">Amt in Rs/Crs</th> </tr> <tr> <th>Year</th> <th>Allocation / contribution received from the Central Government and State Govt. / UTs in the equity of NMDFC</th> <th>Funds Utilised for releasing to respective SCAs/States (including repayments)</th> </tr> </thead> <tbody> <tr> <td>2016-17</td> <td>220.76</td> <td>503.32</td> </tr> <tr> <td>2017-18</td> <td>208.64</td> <td>570.83</td> </tr> <tr> <td>2018-19</td> <td>177.48</td> <td>603.66</td> </tr> </tbody> </table> <p>The State-wise detail of fund utilized by NMDFC during last three years is enclosed as Annexure-I which includes funds allocated/ utilized in Gujarat. Further, it is pertinent to mention here that NMDFC programme implementation has started in the State of Jharkhand through JSMDFC during the current F.Y. i.e. 2019-20 and recently NMDFC has disbursed an amount of Rs.3.00 crs. in the month of June, 2019.</p>	Amt in Rs/Crs			Year	Allocation / contribution received from the Central Government and State Govt. / UTs in the equity of NMDFC	Funds Utilised for releasing to respective SCAs/States (including repayments)	2016-17	220.76	503.32	2017-18	208.64	570.83	2018-19	177.48	603.66
Amt in Rs/Crs																	
Year	Allocation / contribution received from the Central Government and State Govt. / UTs in the equity of NMDFC	Funds Utilised for releasing to respective SCAs/States (including repayments)															
2016-17	220.76	503.32															
2017-18	208.64	570.83															
2018-19	177.48	603.66															
b.	<p>the details of the schemes of NMDFC, the procedure to avail concessional loans under these schemes and implementation of these schemes in Gujarat and Jharkhand;</p>	<p style="text-align: center;">Material for Reply(b)</p> <p>So far as NMDFC is concerned, its schemes are being implemented for the socio-economic development of the 'backward sections' amongst the notified minorities through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration.</p> <p>The schemes of NMDFC are available for implementation in Gujarat through Gujarat Minorities Finance and Development Corporation (GMFDC) & in Jharkhand through Jharkhand State Minorities Finance & Development Corporation (JSMDFC).</p> <p>The annual family income eligibility criterion under Credit Line-1 is Rs.98,000 for rural areas & Rs.1.20 lacs for urban areas. Higher annual family income eligibility criterion of upto Rs.6.00 lacs has also been introduced as Credit Line-2, for increasing coverage of beneficiaries under NMDFC schemes.</p> <p>Following schemes are being implemented by NMDFC:-</p> <p>Concessional Credit Schemes</p> <p>1. Term Loan:- Maximum Loan of up to Rs.20.00 Lacs per beneficiary is available under Credit Line-1 at an interest rate of 6% p.a. Higher loan of maximum up to Rs.30.00 Lacs per beneficiary is available under Credit Line-2 at an interest rate of 8% p.a. for male beneficiaries & 6% p.a for female beneficiaries.</p>															

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.

1. 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 while interest @ of 8% p.a. is charged from male beneficiaries & 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.

2. Virasat Scheme:- 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 requirement and Fixed Capital requirement 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 & 1% concession for Female Artisan @ simple interest of 4% p.a.

Promotional Schemes:-

As part of its developmental mandate, NMDFC also implements promotional schemes through its State Channelizing Agencies like Skill Training, Marketing Support & Mahila Samridhi Yojana for the benefit of its target groups. Women beneficiaries are given preference. Details are as follows:-

1. Skill Development Scheme:-NMDFC has aligned its Skill Development Scheme with the common norms prescribed by the Ministry of Skill Development & 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.

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 available for each women. During the period of training, the women are formed into Self Help

		<p>Group, followed by infusion of micro-credit maximum upto Rs.1.00 lacs per member for the purpose of using the skill developed during the training, for income generation activities.</p> <p><u>Procedure to Avail Concessional Loan</u> The schemes of NMDFC are implemented through the SCAs in their respective States/UTs. The SCAs follow guidelines for sanction/disbursement of loan as broadly outlined below:-</p> <p><u>Sanction of Loan</u> The SCAs solicit applications through advertisement/publicity and the persons from targeted Minority communities are directed to obtain applications from the office of District Minority Welfare Officer / Head Office of the SCA.</p> <p>Self-Declaration / Self Certification / Self Attestation of following documents are required to be furnished by the beneficiaries:-</p> <ol style="list-style-type: none"> a). Certificate of Religion. b). Family Income Certificate c). Mark sheet of previous year in case of Education Loans d). Any other affidavit. e). Project Report:- Small project report regarding activity to be undertaken. <p>Completed application form is to be submitted in the office of District Minority Welfare Officer/Head Office of SCAs.</p> <p><u>Disbursement of Loan</u> Information about sanction of loan is given to the applicant for completion of following Loan Documentation formalities:-</p> <ol style="list-style-type: none"> a). Opening of AADHAR/KYC linked savings bank account. b). Guarantee as per norms prescribed by NMDFC. <p>On completion of above formalities, loan is released directly in the bank accounts of beneficiary. The beneficiary is expected to purchase assets & start business activity within one month of receipt of loan.</p> <p><u>Repayment of Loan</u></p> <ol style="list-style-type: none"> a). Repayment of loan in 5 years in monthly/quarterly basis. b). Beneficiary is provided repayment schedule & details of Bank Account of SCA for repayment of loan. c). Loan is to be repaid in notified Bank Account of SCA. d). Beneficiary to obtain No Dues Certificate/Loan Closure Certificate on complete repayment of loan.
<p>c.</p>	<p>Whether it is a fact that most of the eligible persons are not in a position to avail concessional loans provided under these schemes due to complicated procedures; and</p>	<p style="text-align: center;">Material for Reply part (c) & (d)</p> <p>So far as NMDFC is concerned, no such reference has been received. In order to cut down on waiting time for sanction of loan for the applicant, NMDFC has given full authority to the SCAs, for sanction & disbursement of loan. Further, the SCAs have also been advised to reduce the lead time, between submission of application form by the applicant to sanction of loan by the SCA and release of loan directly through RTGS in the bank account, immediately after completion of disbursement formalities by the identified beneficiary.</p>
<p>d.</p>	<p>If so, the corrective steps taken by the Government in this regard?</p>	

National Minorities Development & Finance Corporation
State-wise/SCA-wise fund disbursed/ utilised during last three F.Y's

Amt. Rs. In Crs.

Sr. No.	STATE	NAME OF SCA	Amount Disbursed/Utilized		
			2016-2017	2017-2018	2018-2019
1	CHANDIGARH	CHCFDCL		0.20	0.20
2	CHHATISGARH	CHACDFC			2.22
3	DELHI	DSCSTFDC		0.25	0.19
4	GUJARAT	GMFDC	2.00	2.87	4.50
5	HARYANA	HBCKN		5.00	5.00
		MDA		0.30	0.35
6	HIMACHAL PRADESH	HPMFDC	5.28	3.00	4.00
7	JAMMU & KASHMIR	JKEDI	35.00	60.00	45.00
		JKSCSTDC	1.00	1.31	1.51
		JKSFC	2.00	10.00	20.00
		JKWDC	10.35	7.30	11.74
8	KARNATAKA	KMDC	7.50	5.60	
9	KERALA	KBCDC	65.50	80.00	109.50
		KSCFFDC	21.00	32.00	31.00
		KSMDFC	8.00	8.00	11.45
		KSWDC	25.00	47.00	54.05
10	MAHARASHTRA	MAAAVM	5.00	5.00	
11	MIZORAM	MCAB	5.24		
12	NAGALAND	NSSWB		3.00	4.00
13	PUDUCHERRY	PDBCMDC	2.00		
14	PUNJAB	BACKFINCO	1.00	2.00	
15	RAJASTHAN	RMFDCC	26.25	15.00	
16	TAMILNADU	TAMCO	35.00	33.00	37.95
17	TRIPURA	TMCDC	26.20	25.00	
18	UTTRAKHAND	UMFDC			1.00
19	WEST BENGAL	WBMDFC	220.00	225.00	260.00
	Grand Total		503.32	570.83	603.66

255

PROVISIONAL STARRED QUESTION FOR THE RAJYA SABHA

Diary No.: S380

Question to be put down on :25.06.2019

Sr. No.	Question	Material for Reply(a), (b) and (c)
a.	Whether Government extended provision of bank loan for Economically Weak Sections in the country;	<p>So far as NMDFC is concerned, its schemes are being implemented for the socio-economic development of the 'backward sections' amongst the notified minorities through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration.</p> <p>The annual family income eligibility criterion under Credit Line-1 is Rs.98,000 for rural areas & Rs.1.20 lacs for urban areas. The income eligibility criteria under Credit Line-1 has been worked out based on double the poverty Line of Rs.49,000/- in rural areas and Rs.60,000/- in urban areas, Double the poverty line income eligibility criteria has been selected with the objective of increasing coverage under scheme of NMDFC. 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>
b.	If so, the details thereof and the reasons therefore;	
c.	The details of the criteria for selection of economically weak sections of the country for the said purpose district-wise;	<p>Following financing schemes are being implemented by NMDFC:-</p> <p>Concessional Credit Schemes</p> <p>1. Term Loan:- Maximum Loan of up to Rs.20.00 Lacs per beneficiary is available under Credit Line-1 at an interest rate of 6% p.a.</p> <p>Higher loan of maximum up to Rs.30.00 Lacs per beneficiary is available under Credit Line-2 at an interest rate of 8% p.a. for male beneficiaries & 6% p.a for female beneficiaries.</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.</p> <p>Higher loan of maximum upto Rs.1.50 lacs per SHG member is available under Credit Line-2 at an interest rate of 10% p.a. for male beneficiaries & 8% p.a for female beneficiaries.</p> <p>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 while interest @ of 8% p.a. is charged from male beneficiaries & 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>

Material for Reply(d) and (e)		
d.	Whether an expert group on the said purpose constituted to see the needy people; and	Matter dose not pertain to NMDFC.
e.	If so, the details thereof along with the action taken by Government so far in this regard?	