

Provisionally Admitted Starred Questions in Rajya Sabha
Diary No- 160 to be put down on 24/03/2025

S. No.	Question	Material for reply part (a) & (b)
(a)	The number of beneficiaries who have received concessional credit by the NMDFC in the last F.Y.	1,84,865 beneficiaries have received concessional credit under NMDFC schemes during F.Y. 2023-24.
(b)	The percentage of women in the total number of such beneficiaries	The percentage of women beneficiaries is 90.57% during F.Y. 2023-24.

**Admitted Unstarred Questions in Rajya Sabha
Diary No- 2670 to be answered on 24/03/2025**

S. No.	Question	Material for reply part (a), (b), (c) & (d)
(a)	The implementation status of the Prime Minister's New 15-Point Programme in the State of Odisha?	Ministry may like to reply.
(b)	The areas in the State of Odisha where the programme has been implemented ?	
(c)	The number of beneficiaries from minority communities under this programme?	<p>So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it implements schemes of Term Loan, Micro Finance, Education Loan & Virasat Scheme to empower "backward sections" among notified Minority communities including those in State of Odisha, by providing concessional credit for self-employment income generation ventures. The schemes of NMDFC are implemented through State Channelizing Agencies (SCAs) nominated by respective State Govt. / UT Administration, Punjab Gramin Bank and Canara Bank. The details of NMDFC scheme is enclosed as "Annexure-A".</p> <p>In Odisha, the State Govt. has nominated Odisha Backward Classes Finance Development Cooperative Corporation (OBCFDCC) as the State Channelizing Agency (SCA) to implement NMDFC schemes in State of Odisha. However due to mounting of overdues, OBCFDCC has been unable to draw funds from NMDFC since F.Y. 2013-14.</p> <p>It may however be mentioned here that since August, 2021, Canara Bank is implementing NMDFC schemes in State of Odisha on refinance mode. The Canara Bank has since drawn refinance of Rs.93.00 lakh to provide concessional credit to 253 beneficiaries belonging to targeted Minority communities in State of Odisha.</p>
(d)	The challenges faced in implementing the programme in the State?	

Eligibility Condition

1. Muslims, Christians, Sikhs, Buddhists, Parsis & Jains notified as National Minorities by the Central Government under the National Minorities Commission Act, 1992 are eligible to avail benefit under NMDFC schemes.
2. The annual family income eligibility criterion under Credit Line-1 is upto Rs. 3.00 lacs p.a. for both rural & urban areas. Under Credit Line -2, persons with higher annual family income of upto Rs.8.00 lacs p.a. can avail higher quantum of financial assistance at a higher rate of interest.

Concessional Credit Schemes of NMDFC

1. Term Loan:- Assistance under this scheme is available for any commercially viable & technically feasible venture. 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.

Education Loan:- Education loan scheme is part of term loan scheme. Education Loan is provided for pursuing technical and professional courses with maximum course duration of 5 years. The Educational Loan of upto Rs.20.00 lacs for courses in India & 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 & 5% p.a from female beneficiaries under Credit Line-2.

Virasat Scheme:- This scheme is also 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 & at 4% p.a. for Female Artisan under Credit Line-1 and at simple interest of 6% p.a. for Male Artisan & at 5% p.a. for Female Artisan under Credit Line-2.

2. Micro Finance:- Under Micro-finance scheme, micro-credit is extended to the members of Self Help Groups (SHGs), especially the women from Minority communities scattered in remote villages & urban slums, who are not able to take advantage of the formal banking credit. The scheme requires that the beneficiaries are organized into SHGs and get into habit of thrift & credit, however small. 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.

Provisionally Admitted Unstarred Question for the Rajya Sabha
Diary No- 690 to be answered on 03/02/2025

S. No.	Question	Material for reply part (a) & (b)
a)	The number of beneficiaries who have received concessional credit by the NMDFC in the last FY?	1,84,865 beneficiaries have received concessional credit under NMDFC schemes during F.Y. 2023-24.
b)	The percentage of women in the total number of such beneficiaries?	The percentage of women beneficiaries is nearly 90% during F.Y. 2023-24.

**Provisionally Admitted Unstarred Question for the Rajya Sabha
Diary No- 624 to be answered on 03/02/2025**

S. No.	Question	Material for reply part (a), (b), (c) & (d)
a)	Details of steps being taken to ensure that minority-centric schemes are effectively implemented across the nation	<p>In order to ensure that schemes of NMDFC are effectively implemented across the nation, following steps have been taken by NMDFC during last ten years & current year:</p> <ul style="list-style-type: none"> a) Enhancing the annual family income limit under Credit Line 1 from Rs. 98,000/- in rural areas & Rs. 1,20,000/- in urban areas to Rs. 3.00 lacs per annum in both rural & urban areas. b) Introduction of new Annual Family Income eligibility criterion of up to Rs.8.00 lacs per annum for greater coverage of persons from the targeted minority communities. c) Quantum of loan under Term Loan scheme increased from Rs.10.00 lacs to Rs.30.00 lacs while under Micro Finance scheme, it has been increased from Rs.50,000/- to Rs.1.50 lacs per SHG member. Under Education Loan scheme, the quantum of loan has been increased from Rs.5.00 lacs to Rs.20.00 lacs for domestic courses & from Rs.10.00 lacs to Rs.30.00 lacs for courses abroad. d) Introduction of Virasat Scheme to meet the credit requirement of Artisans belonging to target group. e) Self Declaration/Self Certification/Self Attestation of documents is introduced in case of Religion Certificate, Family Income, Residence Proof, Mark Sheet, etc. f) Transfer of loan directly in Bank Account of Beneficiary through NEFT/RTGS. g) Insurance of beneficiary and their assets to safeguard against any untoward incident. h) Signing of MoU with Canara Bank, Union Bank of India, Indian Bank & Punjab Gramin Bank to increase the outreach of NMDFC schemes in the States/UTs where SCAs are non-functional. i) NMDFC has also developed MILAN Software to streamline and digitize the loan and accounting processes between applicants, State Channelizing Agencies (SCAs) and NMDFC.
b)	Details of outreach programs aimed at ensuring better awareness and access to these schemes for women and youth from minority communities	<p>To ensure awareness of NMDFC schemes, organising of Loan Melas cum Awareness camps have been made mandatory part of the loaning program of NMDFC. Each SCA have been allocated to organize at least 10 Loan Melas cum awareness camps every year. These Loan Melas cum awareness camps are being organized by the respective SCAs including at the time of disbursement of funds to the beneficiaries.</p> <p>During such camps, besides creating awareness about schemes of NMDFC, loan is disbursed to shortlisted</p>

		<p>beneficiaries. Loan applications are distributed to the participants & interested persons are helped to fill applications. Duly filled applications are received from the participants for further processing. Success stories of beneficiaries are also shared and the participants are motivated to avail concessional credit for their economic development. The participants are also sensitized to properly utilize loan and make timely repayments.</p> <p>Further, NMDFC also uses Social Media handles such as X, Facebook, Youtube, Instagram & LinkedIn to generate awareness about its schemes.</p>
c)	<p>What role is the Ministry playing in strengthening institutions and local bodies that directly work with women and youth in the country; and</p>	<p>Under the Grant-in Aid (GIA) scheme of Ministry implemented through NMDFC, assistance is provided to State Channelizing Agencies (SCAs) of NMDFC for strengthening their infrastructure in order to improve their operations including recovery of loan.</p>
d)	<p>Is there any special focus on promoting vocational training and employment opportunities for youth from marginalized minority communities in Punjab's rural and urban areas? If yes, the details thereof.</p>	<p>So far as NMDFC is concerned, skill training schemes namely Kaushal se Kushalta & Mahila Samridhi Yojana have been discontinued by NMDFC as per the directions received from the Ministry vide letter no. NMDFC-15014/2/2021-NMDFC-MoMA dated 13/05/2022. The Ministry has directed NMDFC to discontinue skilling programmes as the same is being implemented at the level of the Ministry.</p> <p>In the state of Punjab, Punjab State Backward Classes Land Development & Finance Corporation (BACKFINCCO) is the state channelizing Agency of NMDFC to implement schemes of NMDFC. Further, NMDFC has also signed MoU with Punjab Gramin Bank for Implementation of NMDFC schemes in the State of Punjab on refinance basis.</p> <p>During F.Y. 2023-24 & F.Y. 2024-25 an amount of Rs. 1.12 crs. and Rs. 1.41 crs. has been disbursed to BACKFINCCO for further lending to targeted beneficiaries. Further, an amount of Rs. 1.00 crs. has been disbursed to Punjab Gramin Bank on refinance basis.</p>

Provisionally Admitted Starred Question for the Rajya Sabha
Diary No- 970 to be answered on 03/02/2025

S. No.	Question	Material for reply part (a), (b), (c) & (d)
a)	Details of key scheme and initiatives launched by the Ministry to empower youth and women from minority communities, in terms of skill development, employment opportunities, and educational support'	So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it implements schemes of Term Loan, Micro Finance, Education Loan & Virasat Scheme to empower youth and women from minority communities by providing concessional loan for self-employment income generation ventures. The schemes of NMDFC are implemented through State Channelizing Agencies (SCAs) nominated by respective State Govt./ UT Administration, Punjab Gramin Bank and Canara Bank. The details of NMDFC schemes is enclosed as "Annexure-A".
b)	Year-wise and state-wise details on the number of youth and women beneficiaries from minority communities under schemes of the Ministry.	The Year-wise & State/UT wise details of number of beneficiaries including youth and women beneficiaries financed under NMDFC schemes during F.Y. 2019-20 to F.Y. 2023-24 is enclosed as "Annexure- B".
c)	Specific steps taken to ensure these schemes reach underserved youth and women economically weaker areas as well as efforts made to bridge the digital divide for these communities; and	<p>In order to ensure that schemes of NMDFC reach underserved youth and women amongst the minority communities, following steps have been taken by NMDFC during last ten years & current year:</p> <ul style="list-style-type: none"> a) Enhancing the annual family income limit under Credit Line 1 from Rs. 98,000/- in rural areas & Rs. 1,20,000/- in urban areas to Rs. 3.00 lacs per annum in both rural & urban areas. b) Introduction of new Annual Family Income eligibility criterion of up to Rs.8.00 lacs per annum for greater coverage of persons from the targeted minority communities. c) Quantum of loan under Term Loan scheme increased from Rs.10.00 lacs to Rs.30.00 lacs while under Micro Finance scheme, it has been increased from Rs.50,000/- to Rs.1.50 lacs per SHG member. Under Education Loan scheme, the quantum of loan has been increased from Rs.5.00 lacs to Rs.20.00 lacs for domestic courses & from Rs.10.00 lacs to Rs.30.00 lacs for courses abroad. d) Introduction of Virasat Scheme to meet the credit requirement of Artisans belonging to target group. e) Self Declaration/Self Certification/Self Attestation of documents is introduced in case of Religion Certificate, Family Income, Residence Proof, Mark Sheet, etc.

		<p>f) Transfer of loan directly in Bank Account of Beneficiary through NEFT/RTGS.</p> <p>g) Insurance of beneficiary and their assets to safeguard against any untoward incident.</p> <p>h) Signing of MoU with Canara Bank, Union Bank of India, Indian Bank & Punjab Gramin Bank to increase the outreach of NMDFC schemes in the States/UTs where SCAs are non-functional.</p> <p>Further, in order to bridge the digital divide for these communities NMDFC has developed MILAN Software to streamline and digitize the loan and accounting processes between applicants, State Channelizing Agencies (SCAs) and NMDFC.</p>
d)	<p>Details of collaborations the Ministry has established with state governments or the private sector to expand employment opportunities for minority youth, if any.</p>	<p>NMDFC is already collaborating with State Government as State Govt./UT administration owned Corporations nominated by respective State Govt./ UT Administration are working as State Channelizing Agencies (SCAs) of NMDFC for implementation of NMDFC schemes in respective State/UT.</p> <p>Further, NMDFC has recently signed MoU with Ambedkar University and the Dalit Indian Chamber of Commerce and Industry (DICCI) to promote entrepreneurship among marginalized communities & also with Jamia Hamdard University to avail expert advice/consultancy and other support/assistance in its area of expertise for better implementation of NMDFC schemes.</p>

Eligibility Condition

1. Muslims, Christians, Sikhs, Buddhists, Parsis & Jains notified as National Minorities by the Central Government under the National Minorities Commission Act, 1992 are eligible to avail benefit under NMDFC schemes.
2. The annual family income eligibility criterion under Credit Line-1 is upto Rs. 3.00 lacs p.a. for both rural & urban areas. Under Credit Line -2, persons with higher annual family income of upto Rs.8.00 lacs p.a. can avail higher quantum of financial assistance at a higher rate of interest.

Concessional Credit Schemes of NMDFC

1. Term Loan:- Assistance under this scheme is available for any commercially viable & technically feasible venture. 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.

Education Loan:- Education loan scheme is part of term loan scheme. Education Loan is provided for pursuing technical and professional courses with maximum course duration of 5 years. The Educational Loan of upto Rs.20.00 lacs for courses in India & 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 & 5% p.a from female beneficiaries under Credit Line-2.

Virasat Scheme:- This scheme is also 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 & at 4% p.a. for Female Artisan under Credit Line-1 and at simple interest of 6% p.a. for Male Artisan & at 5% p.a. for Female Artisan under Credit Line-2.

2. Micro Finance:- Under Micro-finance scheme, micro-credit is extended to the members of Self Help Groups (SHGs), especially the women from Minority communities scattered in remote villages & urban slums, who are not able to take advantage of the formal banking credit. The scheme requires that the beneficiaries are organized into SHGs and get into habit of thrift & credit, however small. 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.

Annexure-B

State-wise & Year-wise number of beneficiaries(including youth & women beneficiaries) financed under NMDFC schemes during F.Y. 2019-20 to F.Y. 2023-24

Sl. No.	STATE/UT	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	Grand Total
1	ANDAMAN & NICOBAR			1	1	1	3
2	ANDHRA PRADESH			479	2525	187	3191
3	ARUNACHAL PRADESH			23			23
4	ASSAM			900	59		959
5	BIHAR			161	4	12	177
6	CHANDIGARH	13	3	3	7	7	33
7	DELHI	10	13		17		40
8	GOA		14	20	67	3	104
9	GUJARAT	300	376	200	73	7	956
10	HARYANA	584	456	180	541	113	1874
11	HIMACHAL PRADESH	335	463	733	1000	856	3387
12	JAMMU & KASHMIR	3425	1885	2667	5018	1878	14873
13	JHARKHAND	80	10		15	18	123
14	KARNATAKA			32	272	152	456
15	KERALA	31100	45033	55089	77866	74000	283088
16	LADAKH			1			1
17	LAKSHADWEEP			39	2		41
18	MADHYA PRADESH			8	1		9
19	MAHARASHTRA				1133	1262	2395
20	MANIPUR			113	8		121
21	MEGHALAYA			166	4		170
22	MIZORAM	200	184	167	193	132	876
23	NAGALAND	1200			5		1205
24	ODISHA			241	2		243
25	PUDUCHERRY					1	1
26	PUNJAB			57	60	2	119
27	RAJASTHAN	365	96	229	379	401	1470
28	SIKKIM		13	53			66
29	TAMILNADU	13134	3333	20168	13683	16349	66667
30	TELANGANA			169	669	35	873
31	TRIPURA	354	667	200	1		1222
32	UTTAR PRADESH	422	2400	37	133	75	3067
33	UTTRAKHAND	60	7	6	26	19	118
34	WEST BENGAL	85067	93903	78152	102016	89355	448493
	Grand Total	136649	148856	160294	205780	184865	836444

Provisionally admitted Starred Question for the Rajya Sabha
Diary No- 763 to be answered on 03/02/2025

S. No.	Question	Material for reply part (a), (b), (c) & (d)
a)	The schemes related to the welfare of minorities which the Ministry of Minority Affairs has discontinued during the last five years	So far as NMDFC is concerned, skill training schemes namely Kaushal se Kushalta & Mahila Samridhi Yojana has been discontinued by NMDFC as per the directions received from the Ministry vide letter no. NMDFC-15014/2/2021-NMDFC-MoMA dated 13/05/2022. The Ministry has directed NMDFC to discontinue skilling programmes as the same is being implemented at the level of the Ministry.
b)	The schemes launched by the Ministry during the last five years	So Far as NMDFC is concerned, Virasat Scheme was launched in the year 2017-18 aimed at providing concessional credit to artisans belonging to the target Groups.
c)	The state-wise details of funds released under the schemes being implemented for the minority communities during the last five years; and	The State-wise details of funds released by NMDFC to its SCAs for utilizing the funds for concessional lending to targeted beneficiaries under NMDFC schemes during the last Five Years i.e. F.Y. 2019-20 to F.Y. 2023-24 is enclosed as "Annexure-A.
d)	The state-wise details of utilization of the funds released?	

**State-wise Details of Funds released by NMDFC to its SCAs for utilizing
for the purpose of further lending to targeted beneficiaries during F.Y.
2019-20 to F.Y. 2023-24**

SI. NO.	STATE/UT	Funds released by NMDFC (Rs. In crs.)
1	ANDAMAN & NICOBAR	0.03
2	ANDHRA PRADESH	9.68
3	ARUNACHAL PRADESH	0.52
4	ASSAM	2.79
5	BIHAR	1.41
6	CHANDIGARH	0.50
7	DELHI	0.60
8	GOA	1.62
9	GUJARAT	14.43
10	HARYANA	22.17
11	HIMACHAL PRADESH	50.79
12	JAMMU & KASHMIR	198.77
13	JHARKHAND	6.55
14	KARNATAKA	3.81
15	KERALA	1345.42
16	LADAKH	0.02
17	LAKSHADWEEP	0.27
18	MADHYA PRADESH	0.19
19	MAHARASHTRA	31.03
20	MANIPUR	0.48
21	MEGHALAYA	1.63
22	MIZORAM	13.43
23	NAGALAND	3.03
24	ODISHA	0.89
25	PUDUCHERRY	0.02
26	PUNJAB	3.78
27	RAJASTHAN	16.23
28	SIKKIM	1.00
29	TAMIL NADU	253.94
30	TELANGANA	7.86
31	TRIPURA	18.32
32	UTTAR PRADESH	34.58
33	UTTRAKHAND	1.59
34	WEST BENGAL	1552.82
	Grand Total	3600.21

PROVISIONALLY ADMITTED UNSTARRED QUESTION FOR THE RAJYA SABHA

DIARY NO. 1536 TO BE ANSWERED ON 02.12.2024

S. No.	Question	Material for Reply part (a),(b) & (c)
(a)	Whether the Government has implemented any schemes for the upliftment of minorities in the country	So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it provides concessional loan under its schemes, to "Backward sections" amongst the notified minorities for self-employment income generation activities for their socio-economic upliftment. The schemes of NMDFC are implemented through State Channelizing Agencies (SCAs) nominated by respective State Govt./ UT Administration and Canara Bank. The details of NMDFC schemes is enclosed as "Annexure-A".
(b)	If yes, the details of the schemes for the upliftment of minorities in the country	
(c)	The total number of beneficiaries of the scheme in each state for the last 5 years	The State/UT wise details of number of beneficiaries financed under NMDFC schemes during F.Y. 2019-20 to F.Y. 2023-24 is enclosed as "Annexure- B".

Eligibility Condition

1. Muslims, Christians, Sikhs, Buddhists, Parsis & Jains notified as National Minorities by the Central Government under the National Minorities Commission Act, 1992 are eligible to avail benefit under NMDFC schemes.
2. The annual family income eligibility criterion under Credit Line-1 is upto Rs. 3.00 lacs p.a. for both rural & urban areas. Under Credit Line -2, persons with higher annual family income of upto Rs.8.00 lacs p.a. can avail higher quantum of financial assistance at a higher rate of interest.

Concessional Credit Schemes of NMDFC

1. Term Loan:- Assistance under this scheme is available for any commercially viable & technically feasible venture. 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.

Education Loan:- Education loan scheme is part of term loan scheme. Education Loan is provided for pursuing technical and professional courses with maximum course duration of 5 years. The Educational Loan of upto Rs.20.00 lacs for courses in India & 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 & 5% p.a from female beneficiaries under Credit Line-2.

Virasat Scheme:- This scheme is also 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 & at 4% p.a. for Female Artisan under Credit Line-1 and at simple interest of 6% p.a. for Male Artisan & at 5% p.a. for Female Artisan under Credit Line-2.

2. Micro Finance:- Under Micro-finance scheme, micro-credit is extended to the members of Self Help Groups (SHGs), especially the women from Minority communities scattered in remote villages & urban slums, who are not able to take advantage of the formal banking credit. The scheme requires that the beneficiaries are organized into SHGs and get into habit of thrift & credit, however small. 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.

State-UT wise details of number of beneficiaries financed under NMDFC schemes during F.Y. 2019-20 to F.Y. 2023-24

Sl. No.	STATE/UT	No. of Beneficiaries
1	ANDAMAN & NICOBAR	3
2	ANDHRA PRADESH	3191
3	ARUNACHAL PRADESH	23
4	ASSAM	959
5	BIHAR	177
6	CHANDIGARH	33
7	DELHI	40
8	GOA	101
9	GUJARAT	949
10	HARYANA	1874
11	HIMACHAL PRADESH	3387
12	JAMMU & KASHMIR	14873
13	JHARKHAND	118
14	KARNATAKA	191
15	KERALA	283088
16	LADAKH	1
17	LAKSHADWEEP	41
18	MADHYA PRADESH	9
19	MAHARASHTRA	2395
20	MANIPUR	121
21	MEGHALAYA	170
22	MIZORAM	885
23	NAGALAND	1200

24	ODISHA	243
25	PUDUCHERRY	1
26	PUNJAB	119
27	RAJASTHAN	1066
28	SIKKIM	66
29	TAMIL NADU	66667
30	TELANGANA	873
31	TRIPURA	1221
32	UTTAR PRADESH	667
33	UTTRAKHAND	73
34	WEST BENGAL	451619
	Grand Total	836444

PROVISIONALLY ADMITTED UNSTARRED QUESTION FOR THE RAJYA SABHA

DIARY NO. U1587 TO BE ANSWERED ON 02.12.2024

S. No.	Question	Material for Reply part (a),(b),(c) & (d)
(a)	Whether the Government implements schemes for socio-economic empowerment of the six centrally notified minority communities	So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it provides concessional loan under its schemes, to "Backward sections" amongst the notified minorities for self-employment income generation ventures for their socio-economic empowerment. The schemes of NMDFC are implemented through State Channelizing Agencies (SCAs) nominated by respective State Govt./ UT Administration and Canara Bank. The details of NMDFC schemes is enclosed as "Annexure-A". Since inception in 1994, NMDFC has disbursed concessional credit to the tune of Rs. 9203.05 crs. to over 24.82 lakh beneficiaries through its SCAs & Canara Bank.
(b)	If so, whether any schemes have been launched by the Government to increase the employment opportunities for the minority communities	
(c)	If so, the details of the people belonging to minority communities employed across various sectors	
(d)	The State-wise number of students from minority communities who have received scholarships under various Scholarship Schemes of the Ministry during the last five years?	NMDFC was entrusted in November, 2022 to implement the scheme of Maulana Azad National Fellowship (MANF) and dispense fellowship funds on behalf of the Ministry to MANF fellows selected by National Testing Agency under UGC-NET/CSIR-UGC-NET for pursuing M.Phil /Ph.D courses. State/UT wise details of number of students from Minority Communities who have received scholarships under MANF scheme during F.Y. 2019-20 to F.Y. 2023-24 is enclosed as "Annexure- B".

Eligibility Condition

1. Muslims, Christians, Sikhs, Buddhists, Parsis & Jains notified as National Minorities by the Central Government under the National Minorities Commission Act, 1992 are eligible to avail benefit under NMDFC schemes.
2. The annual family income eligibility criterion under Credit Line-1 is upto Rs. 3.00 lacs p.a. for both rural & urban areas. Under Credit Line -2, persons with higher annual family income of upto Rs.8.00 lacs p.a. can avail higher quantum of financial assistance at a higher rate of interest.

Concessional Credit Schemes of NMDFC

1. Term Loan:- Assistance under this scheme is available for any commercially viable & technically feasible venture. 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.

Education Loan:- Education loan scheme is part of term loan scheme. Education Loan is provided for pursuing technical and professional courses with maximum course duration of 5 years. The Educational Loan of upto Rs.20.00 lacs for courses in India & 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 & 5% p.a from female beneficiaries under Credit Line-2.

Virasat Scheme:- This scheme is also 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 & at 4% p.a. for Female Artisan under Credit Line-1 and at simple interest of 6% p.a. for Male Artisan & at 5% p.a. for Female Artisan under Credit Line-2.

2. Micro Finance:- Under Micro-finance scheme, micro-credit is extended to the members of Self Help Groups (SHGs), especially the women from Minority communities scattered in remote villages & urban slums, who are not able to take advantage of the formal banking credit. The scheme requires that the beneficiaries are organized into SHGs and get into habit of thrift & credit, however small. 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.

State/UT wise details of number of students from Minority Communities who have received scholarships under MANF scheme during F.Y. 2019-20 to F.Y. 2023-24

Sl. No.	STATE/UT	No. of Students
1	ANDAMAN AND NICOBAR ISLANDS	32
2	ANDHRA PRADESH	116
3	ARUNACHAL PRADESH	20
4	ASSAM	106
5	BIHAR	192
6	CHANDIGARH	4
7	CHHATTISGARH	12
8	DELHI	85
9	GOA	3
10	GUJARAT	56
11	HARYANA	48
12	HIMACHAL PRADESH	22
13	JAMMU AND KASHMIR	563
14	JHARKHAND	138
15	KARNATAKA	176
16	KERALA	307
17	LADAKH	8
18	LAKSHADWEEP	1
19	MADHYA PRADESH	60
20	MAHARASHTRA	134
21	MANIPUR	30
22	MEGHALAYA	18
23	MIZORAM	9

24	NAGALAND	33
25	ODISHA	52
26	PUDUCHERRY	19
27	PUNJAB	211
28	RAJASTHAN	225
29	SIKKIM	11
30	TAMIL NADU	131
31	TELANGANA	43
32	TRIPURA	5
33	UTTAR PRADESH	763
34	UTTARAKHAND	126
35	WEST BENGAL	333
	Grand Total	4092

PROVISIONALLY ADMITTED STARRED QUESTION FOR THE RAJYA SABHA

DIARY NO. 618 TO BE ANSWERED ON 02.12.2024

S. No.	Question	Material for Reply part (a),(b) & (c)
(a)	Details and number of beneficiaries from minority communities benefitted under the National Minority Development Finance Corporation;	Since inception in 1994, National Minorities Development & Finance Corporation (NMDFC) has disbursed concessional credit of Rs. 9203.05 crs. covering over 24.82 lakh beneficiaries under its schemes through its State Channelizing Agencies(SCAs)/Canara Bank.
(b)	Steps taken by the Government towards economic empowerment of citizens of Minority community; and	<p>So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it provides concessional loan to “Backward sections” amongst the notified minorities for self-employment income generation ventures under its schemes through State Channelizing Agencies (SCAs) nominated by respective State Govt./ UT Administration and Canara Bank. The details of NMDFC schemes is enclosed as “Annexure-A”.</p> <p>In order to increase the coverage of its schemes and to simplify the loan disbursement process, following steps have been taken by NMDFC during last ten years:</p> <ol style="list-style-type: none"> a) Enhancing the annual family income limit under Credit Line 1 from Rs. 98,000/- in rural areas & Rs. 1,20,000/- in urban areas to Rs. 3.00 lacs per annum in both rural & urban areas. b) Introduction of new Annual Family Income eligibility criterion of up to Rs.8.00 lacs per annum for greater coverage of persons from the targeted minority communities. c) Quantum of loan under Term Loan scheme increased from Rs.10.00 lacs to Rs.30.00 lacs while under Micro Finance scheme, it has been increased from Rs.50,000/- to Rs.1.50 lacs per SHG member. Under Education Loan scheme, the quantum of loan has been increased from Rs.5.00 lacs to Rs.20.00 lacs for domestic courses & from Rs.10.00 lacs to Rs.30.00 lacs for courses abroad. d) Introduction of Virasat Scheme to meet the credit requirement of Artisans belonging to target group. e) Self Declaration/Self Certification/Self Attestation of documents is introduced in case of Religion Certificate, Family Income, Residence Proof, Mark Sheet, etc. f) Transfer of loan directly in Bank Account of Beneficiary through NEFT/RTGS. g) Insurance of beneficiary and their assets to safeguard against any untoward incident. h) Signing of MoU with Canara Bank, Union Bank of India, Indian Bank & Punjab Gramin Bank to increase the

		outreach of NMDFC schemes in the States/UTs where SCAs are non-functional.
(c)	Steps taken by the Government for financial inclusion of Muslim women in the country.	<ul style="list-style-type: none"> • So far as NMDFC is concerned, women are given priority under its loaning program. • Since inception in 1994, NMDFC has disbursed concessional credit of Rs. 9203.05 crs. covering over 24.82 lakhs beneficiaries out of which more than 85% beneficiaries are women. • Further, additional interest concession is offered under Credit Line-2 to Women beneficiaries in various schemes of NMDFC.

Eligibility Condition

1. Muslims, Christians, Sikhs, Buddhists, Parsis & Jains notified as National Minorities by the Central Government under the National Minorities Commission Act, 1992 are eligible to avail benefit under NMDFC schemes.
2. The annual family income eligibility criterion under Credit Line-1 is upto Rs. 3.00 lacs p.a. for both rural & urban areas. Under Credit Line -2, persons with higher annual family income of upto Rs.8.00 lacs p.a. can avail higher quantum of financial assistance at a higher rate of interest.

Concessional Credit Schemes of NMDFC

1. Term Loan:- Assistance under this scheme is available for any commercially viable & technically feasible venture.

Sl. No.	Parameter	Credit Line 1	Credit Line 2
1.	Quantum of Loan available	Upto Rs. 20.00 lakhs	Upto Rs. 30.00 Lakhs
2.	Interest rate for beneficiary	6% p.a for both male & female beneficiary	Male beneficiary - 8% p.a Female beneficiary - 6% p.a

Education Loan:- Education loan scheme is part of term loan scheme. Education Loan is provided for pursuing technical and professional courses with maximum course duration of 5 years.

Sl. No.	Parameter	Credit Line 1	Credit Line 2
1.	Quantum of Loan available	Upto Rs. 20.00 lakhs for courses in India & upto Rs.30.00 lakhs for courses abroad	Upto Rs. 20.00 lakhs for courses in India & upto Rs.30.00 lakhs for courses abroad
2.	Interest rate for beneficiary	3% p.a for both male & female beneficiary	Male beneficiary - 8% p.a Female beneficiary - 5% p.a

Virasat Scheme:- This scheme is also 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.

Sl. No.	Parameter	Credit Line 1	Credit Line 2
1.	Quantum of Loan available	Upto Rs. 10.00 lakhs	Upto Rs. 10.00 lakhs
2.	Interest rate for beneficiary	Male beneficiary - 5% p.a Female beneficiary - 4% p.a	Male beneficiary - 6% p.a Female beneficiary - 5% p.a

2. Micro Finance:- Under Micro-finance scheme, micro-credit is extended to the members of Self Help Groups (SHGs), especially the women from Minority communities scattered in remote villages & urban slums, who are not able to take advantage of the formal banking credit. The scheme requires that the beneficiaries are organized into SHGs and get into habit of thrift & credit, however small.

Sl. No.	Parameter	Credit Line 1	Credit Line 2
1.	Quantum of Loan available	Upto Rs.1.00 lakhs per SHG member for a group of 20 members	Upto Rs.1.50 lakhs per SHG member for a group of 20 members
2.	Interest rate for beneficiary	7% p.a for both male & female beneficiary	Male beneficiary - 10% p.a Female beneficiary - 8% p.a

Provisionally Admitted Starred Question for The Rajya Sabha
Diary No:- 529 to be answered on 02/12/2024

S. No.	Question	Material for reply part (a), (b), (c) & (d)
(a)	Deduction carried out in the budget allocation of the Ministry of Minority Affairs this year in comparison to that of previous year.	Ministry may like to reply.
(b)	The reason behind this deduction;	
(c)	Whether this budget cut will affect various schemes and welfare projects of the Ministry being run for minority communities; and	
(d)	Steps Government is mulling over to take the development and welfare of minority communities in future?	<p>So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it provides concessional loan under its schemes, to “Backward sections” amongst the notified minorities for income generation ventures for their socio-economic empowerment. The schemes of NMDFC are implemented through State Channelizing Agencies (SCAs) nominated by respective State Govt./ UT Administration and Canara Bank. The details of NMDFC schemes is enclosed as “Annexure-A”.</p> <p>In future, it is expected that coverage under NMDFC would be enhanced to finance more beneficiaries under its loaning program.</p>

Eligibility Condition

1. Muslims, Christians, Sikhs, Buddhists, Parsis & Jains notified as National Minorities by the Central Government under the National Minorities Commission Act, 1992 are eligible to avail benefit under NMDFC schemes.
2. The annual family income eligibility criterion under Credit Line-1 is upto Rs. 3.00 lacs p.a. for both rural & urban areas. Under Credit Line -2, persons with higher annual family income of upto Rs.8.00 lacs p.a. can avail higher quantum of financial assistance at a higher rate of interest.

Concessional Credit Schemes of NMDFC

1. Term Loan:- Assistance under this scheme is available for any commercially viable & technically feasible venture. 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.

Education Loan:- Education loan scheme is part of term loan scheme. Education Loan is provided for pursuing technical and professional courses with maximum course duration of 5 years. The Educational Loan of upto Rs.20.00 lacs for courses in India & 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 & 5% p.a from female beneficiaries under Credit Line-2.

Virasat Scheme:- This scheme is also 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 & at 4% p.a. for Female Artisan under Credit Line-1 and at simple interest of 6% p.a. for Male Artisan & at 5% p.a. for Female Artisan under Credit Line-2.

2. Micro Finance:- Under Micro-finance scheme, micro-credit is extended to the members of Self Help Groups (SHGs), especially the women from Minority communities scattered in remote villages & urban slums, who are not able to take advantage of the formal banking credit. The scheme requires that the beneficiaries are organized into SHGs and get into habit of thrift & credit, however small. 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.

UNSTARRED QUESTION FOR THE RAJYA SABHA
DIARY NO. 1434 TO BE ANSWERED ON 29.11.2024

S. No.	Question	Material for Reply part (a),(b) & (c)
(a)	Whether any Industrial Parks and Large scale commercial industries are being set up in Telangana to boost trade and mitigate unemployment;	“Nil”
(b)	If yes, details thereof;	
(c)	Is there a report of Telangana Government’s financial progress in terms of commerce/industry since 2023?	

UNSTARRED QUESTION FOR THE RAJYA SABHA
DIARY NO. U260 TO BE ANSWERED ON 25.11.2024

S. No.	Question	Material for Reply part (a),(b) & (c)
(a)	The steps have the Government taken to make statistical data more accessible to the public, researchers, and policymakers	In so far NMDFC is concerned, NMDFC has developed the MILAN Software (Minority Loan Accounting Software). This software is specifically designed to maintain statistical and beneficiary-level data efficiently. This is linked with the NMDFC website under the " Achievement " section at nmdfc.org .
(b)	The Government ensure that statistical data is regularly updated and freely available through platform like the National Data and Analytics Platform?	In so far NMDFC is concerned, the statistical data managed through MILAN is updated regularly and is made available on the NMDFC website under the " Achievement " section at nmdfc.org . This ensures transparency and easy accessibility for the public, researchers, and policymakers.
(c)	Whether actions are being taken to ensure that state-level statistics are aligned with national data standards for consistency	<p>In so far NMDFC is concerned, NMDFC disburses funds to its State Channelizing Agencies (SCAs) in the respective states, which further disburse loans to end beneficiaries belonging to minority communities.</p> <p>To maintain transparency and consistency, NMDFC collects and manages SCA-wise statistical and beneficiary-level data through its MILAN Software (Minority Loan Accounting Software). This data is regularly updated and made accessible on the NMDFC website under the "Achievement" section at nmdfc.org. This approach ensures uniformity in data management and reporting across states.</p>

STARRED QUESTION FOR THE RAJYA SABHA
DIARY NO. 2201 TO BE ANSWERED ON 05.08.2024

S. No.	Question	Material for Reply part (a) & (b)
(a)	The flagship schemes of the Ministry; and	So far as NMDFC is concerned, it provides concessional loan to "Backward sections" amongst the notified minorities for self-employment income generation activities under its schemes of Term loan, Education loan, Virasat scheme & Micro Finance scheme through State Channelizing Agencies (SCAs) nominated by respective State Govt./ UT Administration and Canara Bank. The details of NMDFC schemes is enclosed as "Annexure-A".
(b)	The details of the above, including its benefits for the minority communities?	Since inception, NMDFC has disbursed an amount of Rs. 8974.60 crs. as concessional credit to over 24.29 lakh beneficiaries. During the last 10 years i.e. from F.Y. 2014-15 to F.Y. 2023-24, NMDFC has disbursed an amount of Rs. 6182.50 crs. as concessional credit to over 14.11 lakh beneficiaries.

Eligibility Condition

1. Muslims, Christians, Sikhs, Buddhists, Parsis & Jains notified as National Minorities by the Central Government under the National Minorities Commission Act, 1992 are eligible to avail benefit under NMDFC schemes.
2. The annual family income eligibility criterion under Credit Line-1 is upto Rs.98,000 p.a. for rural areas & upto Rs.1.20 lacs p.a. for urban areas. Under Credit Line -2, persons with higher annual family income of upto Rs.8.00 lacs p.a. can avail higher quantum of financial assistance at a higher rate of interest.

Concessional Credit Schemes of NMDFC

1. Term Loan:- Assistance under this scheme is available for any commercially viable & technically feasible venture. 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.

Education Loan:- Education loan scheme is part of term loan scheme. Education Loan is provided for pursuing technical and professional courses with maximum course duration of 5 years. The Educational Loan of upto Rs.20.00 lacs for courses in India & 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 & 5% p.a. from female beneficiaries under Credit Line-2.

Virasat Scheme:- This scheme is also 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 & at 4% p.a. for Female Artisan under Credit Line-1 and at simple interest of 6% p.a. for Male Artisan & at 5% p.a. for Female Artisan under Credit Line-2.

2. Micro Finance:- Under Micro-finance scheme, micro-credit is extended to the members of Self Help Groups (SHGs), especially the women from Minority communities scattered in remote villages & urban slums, who are not able to take advantage of the formal banking credit. The scheme requires that the beneficiaries are organized into SHGs and get into habit of thrift & credit, however small. 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.

STARRED QUESTION FOR THE RAJYA SABHA
DIARY NO. 3124 TO BE ANSWERED ON 05.08.2024

S. No.	Question	Material for Reply part (a),(b) & (c)																					
(a)	The details of schemes being run for welfare of minorities in the country, scheme-wise;	So far as NMDFC is concerned, it provides concessional loan to "Backward sections" amongst the notified minorities for self-employment income generation activities under its schemes of Term loan, Education loan, Virasat scheme & Micro Finance scheme through State Channelizing Agencies (SCAs) nominated by respective State Govt./ UT Administration and Canara Bank. The details of NMDFC schemes is enclosed as "Annexure-A".																					
(b)	The details of funds allocated, released and utilized under schemes being run for the welfare of minorities during last five financial years and current financial year, year-wise, scheme-wise and State-wise; and	<p>The details of equity contribution received from Central Govt. & concessional credit disbursed by NMDFC during the last 5 financial years and current financial year is as follows:</p> <table border="1" data-bbox="656 680 1528 1066"> <thead> <tr> <th data-bbox="656 680 846 785">F.Y.</th> <th data-bbox="846 680 1203 785">Equity contribution received from GOI (in crs.)</th> <th data-bbox="1203 680 1528 785">Concessional credit disbursed by NMDFC (in crs.)</th> </tr> </thead> <tbody> <tr> <td data-bbox="656 785 846 821">2019-20</td> <td data-bbox="846 785 1203 821">160.00</td> <td data-bbox="1203 785 1528 821">602.50</td> </tr> <tr> <td data-bbox="656 821 846 856">2020-21</td> <td data-bbox="846 821 1203 856">110.00</td> <td data-bbox="1203 821 1528 856">650.41</td> </tr> <tr> <td data-bbox="656 856 846 892">2021-22</td> <td data-bbox="846 856 1203 892">100.00</td> <td data-bbox="1203 856 1528 892">700.00</td> </tr> <tr> <td data-bbox="656 892 846 928">2022-23</td> <td data-bbox="846 892 1203 928">159.00</td> <td data-bbox="1203 892 1528 928">881.70</td> </tr> <tr> <td data-bbox="656 928 846 963">2023-24</td> <td data-bbox="846 928 1203 963">61.00</td> <td data-bbox="1203 928 1528 963">765.45</td> </tr> <tr> <td data-bbox="656 963 846 1066">2024-25 (as on 31.07.2024)</td> <td data-bbox="846 963 1203 1066">0.00</td> <td data-bbox="1203 963 1528 1066">210.69</td> </tr> </tbody> </table> <p>State-wise details of concessional credit disbursed by NMDFC during the last 5 financial years and current financial year is enclosed as "Annexure-B".</p>	F.Y.	Equity contribution received from GOI (in crs.)	Concessional credit disbursed by NMDFC (in crs.)	2019-20	160.00	602.50	2020-21	110.00	650.41	2021-22	100.00	700.00	2022-23	159.00	881.70	2023-24	61.00	765.45	2024-25 (as on 31.07.2024)	0.00	210.69
F.Y.	Equity contribution received from GOI (in crs.)	Concessional credit disbursed by NMDFC (in crs.)																					
2019-20	160.00	602.50																					
2020-21	110.00	650.41																					
2021-22	100.00	700.00																					
2022-23	159.00	881.70																					
2023-24	61.00	765.45																					
2024-25 (as on 31.07.2024)	0.00	210.69																					
(c)	The details of schemes meant for minorities that have been abolished or suspended during last five years and the current year, scheme-wise and State-wise?	So far as NMDFC is concerned, skill training schemes namely Kaushal se Kushalta & Mahila Samridhi Yojana has been discontinued by NMDFC as per the directions received from the Ministry vide letter no. NMDFC-15014/2/2021-NMDFC-MoMA dated 13/05/2022. The Ministry has directed NMDFC to discontinue skilling programmes as the same is being implemented at the level of the Ministry.																					

Eligibility Condition

1. Muslims, Christians, Sikhs, Buddhists, Parsis & Jains notified as National Minorities by the Central Government under the National Minorities Commission Act, 1992 are eligible to avail benefit under NMDFC schemes.
2. The annual family income eligibility criterion under Credit Line-1 is upto Rs.98,000 p.a. for rural areas & upto Rs.1.20 lacs p.a. for urban areas. Under Credit Line -2, persons with higher annual family income of upto Rs.8.00 lacs p.a. can avail higher quantum of financial assistance at a higher rate of interest.

Concessional Credit Schemes of NMDFC

1. Term Loan:- Assistance under this scheme is available for any commercially viable & technically feasible venture. 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.

Education Loan:- Education loan scheme is part of term loan scheme. Education Loan is provided for pursuing technical and professional courses with maximum course duration of 5 years. The Educational Loan of upto Rs.20.00 lacs for courses in India & 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 & 5% p.a from female beneficiaries under Credit Line-2.

Virasat Scheme:- This scheme is also 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 & at 4% p.a. for Female Artisan under Credit Line-1 and at simple interest of 6% p.a. for Male Artisan & at 5% p.a. for Female Artisan under Credit Line-2.

2. Micro Finance:- Under Micro-finance scheme, micro-credit is extended to the members of Self Help Groups (SHGs), especially the women from Minority communities scattered in remote villages & urban slums, who are not able to take advantage of the formal banking credit. The scheme requires that the beneficiaries are organized into SHGs and get into habit of thrift & credit, however small. 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.

National Minorities Development & Finance Corporation
State-wise details of concessional credit disbursed under NMDFC schemes
Period F.Y. 2019-20 to F.Y. 2024-25 (as on 31.07.2024)

Sl. NO.	State /UT	Amt. of Concessional Credit disbursed (in crs.)
1	ANDAMAN & NICOBAR	0.03
2	ANDHRA PRADESH	9.68
3	ARUNACHAL PRADESH	0.52
4	ASSAM	2.79
5	BIHAR	1.41
6	CHANDIGARH	0.50
7	DELHI	0.60
8	GOA	1.67
9	GUJARAT	14.43
10	HARYANA	23.67
11	HIMACHAL PRADESH	55.76
12	JHARKHAND	6.55
13	KARNATAKA	3.81
14	JAMMU & KASHMIR	212.44
15	LADAKH	0.02
16	LAKSHADWEEP	0.27
17	KERALA	1405.92
18	MADHYA PRADESH	0.19
19	MAHARASHTRA	66.03
20	MANIPUR	0.48
21	MEGHALAYA	1.63
22	MIZORAM	13.43
23	NAGALAND	3.03
24	ODISHA	0.89
25	PUDUCHERRY	0.02
26	PUNJAB	3.78
27	RAJASTHAN	16.23
28	SIKKIM	1.00
29	TAMIL NADU	268.94
30	TELANGANA	7.86
31	TRIPURA	18.32
32	UTTAR PRADESH	34.58
33	UTTARAKHAND	1.59
34	WEST BENGAL	1632.82
Total		3810.89

STARRED QUESTION FOR THE RAJYA SABHA
DIARY NO. 4081 TO BE ANSWERED ON 12.08.2024

S. No.	Question	Material for Reply part (a),(b),(c),(d)&(e)
(a)	Whether the government is taking steps to ensure adequate representation of minorities in commissions dealing with the formulation and disbursal of beneficiary schemes;	The question pertain to Commissions, therefore, Ministry may like to offer reply.
(b)	If yes, the details of the programmes facilitating the representation as well as the outcomes and the projection of the programmes;	
(c)	Whether there is a feedback mechanism in place for these schemes to gather input on the proper disbursal of schemes as well as the awareness programmes for beneficiaries;	
(d)	If yes, the details thereof; and	
(e)	If not, the reasons therefor?	

UNSTARRED QUESTION FOR THE RAJYA SABHA
DIARY NO. 1565 TO BE ANSWERED ON 05.08.2024

S. No.	Question	Material for Reply part (a), (b) & (c)
(a)	The details of schemes run by Government to promote education amongst minorities in the country;	<p>so far as National Minorities Development & Finance Corporation (NMDFC) is concerned, following Educational schemes are being implemented:-</p> <p>(a) Education Loan Scheme: Under this Scheme, concessional credit is provided for pursuing technical and professional courses with maximum course duration of 5 years. Educational Loan of upto Rs.20.00 lacs is available for 5 year courses in India @ Rs.4.00 Lacs per annum & Rs.30.00 lacs for 5 years courses abroad @ Rs. 6.00 lakhs per annum.</p> <p>(b) Maulana Azad National Fellowship (MANF) scheme: NMDFC has been entrusted to implement the scheme of Maulana Azad National Fellowship (MANF) and dispense fellowship funds on behalf of the Ministry to MANF fellows selected by National Testing Agency under UGC-NET/CSIR-UGC-NET for pursuing M.Phil /Ph.D courses.</p>
(b)	The details of the schemes and initiatives of Government to support minority educational institutions in the country; and	Ministry may like to reply
(c)	The number and details of minority educational institutions in the country?	Ministry may like to reply

STARRED QUESTION FOR THE RAJYA SABHA
DIARY NO. 3258 TO BE ANSWERED ON 05.08.2024

S. No.	Question	Material for Reply part (a),(b),(c) & (d)
(a)	Whether the Prime Minister's New 15 point Programme for welfare of minorities is still in function;	Ministry may like to reply.
(b)	If so, the details of works implemented under this programme in the last 10 years, state-wise;	So far as NMDFC is concerned, it provides concessional loan to "Backward sections" amongst the notified minorities for self-employment income generation activities under its schemes of Term loan, Education loan, Virasat scheme & Micro Finance scheme through State Channelizing Agencies (SCAs) nominated by respective State Govt./ UT Administration and Canara Bank. The details of concessional loan disbursed & no. of beneficiaries financed under NMDFC schemes during F.Y. 2014-15 to F.Y. 2023-24 is enclosed as "Annexure-A".
(c)	If not, the reason for stopping the Prime Minister's new 15 point programme; and	Ministry may like to reply.
(d)	Whether government is reconsidering to resume this programme given the poor social, economic conditions of minorities?	Ministry may like to reply.

National Minorities Development & Finance Corporation
State-wise details of concessional loan disbursed & number of beneficiaries financed under NMDFC
schemes

Period F.Y. 2014-15 to F.Y. 2023-24

Sl. NO.	State /UT	Amt. of Concessional laon disbursed (in crs.)	No. of Beneficiaries financed
1	ANDAMAN & NICOBAR	0.03	3
2	ANDHRA PRADESH	9.68	3191
3	ARUNACHAL PRADESH	0.52	23
4	ASSAM	2.79	959
5	BIHAR	1.41	177
6	CHANDIGARH	1.10	80
7	CHHATISGARH	5.22	973
8	DELHI	1.04	69
9	GOA	1.62	107
10	GUJARAT	25.80	1719
11	HARYANA	43.42	4219
12	HIMACHAL PRADESH	72.32	5039
13	JHARKHAND	6.55	449
14	KARNATAKA	46.91	4101
15	JAMMU & KASHMIR	462.82	33901
16	LADAKH	0.02	1
17	LAKSHADWEEP	0.27	41
18	KERALA	2072.02	418071
19	MADHYA PRADESH	0.19	9
20	MAHARASHTRA	51.03	5790
21	MANIPUR	0.48	121
22	MEGHALAYA	1.63	170
23	MIZORAM	22.67	1592
24	NAGALAND	18.53	6088
25	ODISHA	0.89	243
26	PUDUCHERRY	9.02	1934
27	PUNJAB	22.28	1853
28	RAJASTHAN	97.48	7527
29	SIKKIM	1.00	66
30	TAMIL NADU	408.39	116160
31	TELANGANA	7.86	873
32	TRIPURA	96.52	6897
33	UTTAR PRADESH	34.58	3312
34	UTTARAKHAND	3.59	252
35	WEST BENGAL	2652.82	785006

Total	6182.50	1411016
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STARRED QUESTION FOR THE RAJYA SABHA
DIARY NO. 2100 TO BE ANSWERED ON 05.08.2024

S. No.	Question	Material for Reply part (a),(b) & (c)
(a)	Details of steps taken by the Government for financial inclusion of minorities;	So far as NMDFC is concerned, it provides concessional loan to “Backward sections” amongst the notified minorities for self-employment income generation activities under its schemes of Term loan, Education loan, Virasat scheme & Micro Finance scheme through State Channelizing Agencies (SCAs) nominated by respective State Govt./ UT Administration and Canara Bank. The details of NMDFC schemes is enclosed as “Annexure-A”.
(b)	Community wise details of beneficiaries and outcomes achieved; and	<ul style="list-style-type: none"> • Since inception NMDFC has disbursed an amount of Rs. 8974.60 crs. to over 24.29 lakh beneficiaries. • During the last 10 years, NMDFC has disbursed Rs. 6182.36 crs. to cover over 14.04 lakh beneficiaries. • Community-wise break of beneficiaries assisted under NDMFC schemes is as follows: <ul style="list-style-type: none"> Muslims: 85.21% Christians: 14.53% Buddhists: 0.19% Sikhs: 0.07% Jains: 0.03% Parsis: Negligible
(c)	details of steps taken by the ministry towards creating employment opportunities for minorities?	So far as NMDFC is concerned, it provides concessional loan to “Backward sections” amongst the notified minorities for self-employment income generation activities under its schemes of Term loan, Education loan, Virasat scheme & Micro Finance scheme through State Channelizing Agencies (SCAs) nominated by respective State Govt./ UT Administration and Canara Bank. The details of NMDFC schemes is enclosed as “Annexure-A”.

Eligibility Condition

1. Muslims, Christians, Sikhs, Buddhists, Parsis & Jains notified as National Minorities by the Central Government under the National Minorities Commission Act, 1992 are eligible to avail benefit under NMDFC schemes.
2. The annual family income eligibility criterion under Credit Line-1 is upto Rs.98,000 p.a. for rural areas & upto Rs.1.20 lacs p.a. for urban areas. Under Credit Line -2, persons with higher annual family income of upto Rs.8.00 lacs p.a. can avail higher quantum of financial assistance at a higher rate of interest.

Concessional Credit Schemes of NMDFC

1. Term Loan:- Assistance under this scheme is available for any commercially viable & technically feasible venture. 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.

Education Loan:- Education loan scheme is part of term loan scheme. Education Loan is provided for pursuing technical and professional courses with maximum course duration of 5 years. The Educational Loan of upto Rs.20.00 lacs for courses in India & 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 & 5% p.a from female beneficiaries under Credit Line-2.

Virasat Scheme:- This scheme is also 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 & at 4% p.a. for Female Artisan under Credit Line-1 and at simple interest of 6% p.a. for Male Artisan & at 5% p.a. for Female Artisan under Credit Line-2.

2. Micro Finance:- Under Micro-finance scheme, micro-credit is extended to the members of Self Help Groups (SHGs), especially the women from Minority communities scattered in remote villages & urban slums, who are not able to take advantage of the formal banking credit. The scheme requires that the beneficiaries are organized into SHGs and get into habit of thrift & credit, however small. 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.

STARRED QUESTION FOR THE RAJYA SABHA
DIARY NO.113 TO BE ANSWERED ON 01.08.2024

S. No.	Question	Material for Reply part (a),(b),(c)& (d)
(a)	the measures being taken by Government to address any barriers or challenges faced by Muslim athletes in accessing sports opportunities in the country;	NIL
(b)	The examples of successful initiatives or role models that have emerged from the Muslim community in sports; and	However, so far as NMDFC is concerned it provides concessional loan to "Backward sections" amongst the notified minorities for income generation activities under its schemes of Term loan, Education loan, Virasat scheme & Micro Finance scheme through State Channelizing Agencies (SCAs) nominated by respective State Govt./ UT Administration and Canara Bank. The details of NMDFC schemes is enclosed as "Annexure-A".
(c)	In what manner Government collaborates with sports organizations and communities to foster inclusivity and diversity among athletes, particularly for Muslim youth?	

Eligibility Condition

1. Muslims, Christians, Sikhs, Buddhists, Parsis & Jains notified as National Minorities by the Central Government under the National Minorities Commission Act, 1992 are eligible to avail benefit under NMDFC schemes.
2. The annual family income eligibility criterion under Credit Line-1 is upto Rs.98,000 p.a. for rural areas & upto Rs.1.20 lacs p.a. for urban areas. Under Credit Line -2, persons with higher annual family income of upto Rs.8.00 lacs p.a. can avail higher quantum of financial assistance at a higher rate of interest.

Concessional Credit Schemes of NMDFC

1. Term Loan:- Assistance under this scheme is available for any commercially viable & technically feasible venture. 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.

Education Loan:- Education loan scheme is part of term loan scheme. Education Loan is provided for pursuing technical and professional courses with maximum course duration of 5 years. The Educational Loan of upto Rs.20.00 lacs for courses in India & 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 & 5% p.a. from female beneficiaries under Credit Line-2.

Virasat Scheme:- This scheme is also 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 & at 4% p.a. for Female Artisan under Credit Line-1 and at simple interest of 6% p.a. for Male Artisan & at 5% p.a. for Female Artisan under Credit Line-2.

2. Micro Finance:- Under Micro-finance scheme, micro-credit is extended to the members of Self Help Groups (SHGs), especially the women from Minority communities scattered in remote villages & urban slums, who are not able to take advantage of the formal banking credit. The scheme requires that the beneficiaries are organized into SHGs and get into habit of thrift & credit, however small. 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.

PROVISIONALLY ADMITTED QUESTION FOR THE RAJYA SABHA
DIARY NO. U116 TO BE ANSWERED ON 22.07.2024

S. No.	Question	Material for Reply part (a),(b),(c), (d) &(e)
(a)	The total number of beneficiaries under the National Minorities Development & Finance Corporation (NMDFC) during the period between 2019-2024;	The total number of beneficiaries financed under the National Minorities Development & Finance Corporation (NMDFC) financing schemes during the period between F.Y. 2019-20 to F.Y. 2023-24 is 8,43,221 (Eight Lakhs forty three thousand two hundred twenty one).
(b)	the state-wise list of the number of beneficiaries availed financial support through the National Minorities Development & Finance Corporation;	The state-wise list of number of beneficiaries availed financial support under the National Minorities Development & Finance Corporation financing schemes during F.Y. 2019-20 to F.Y. 2023-24 is enclosed as Annexure - A.
(c)	whether the support through the National Minorities Development & Finance Corporation is extended to linguistic minorities in the country;	NMDFC has been mandated by the ministry, only to promote economic development for the benefit of "Backward Sections" amongst the notified national Minority Communities comprising of the Muslims, Christians, Sikhs, Buddhists, Parsis & Jains, as per National Minorities Commission Act, 1992.
(d)	If yes, the number of linguistic minorities benefitted through the Corporation;	
(e)	If not, the reasons thereof.	

National Minorities Development & Finance Corporation
State-wise number of beneficiaries availed financial support under NMDFC
schemes

Period F.Y. 2019-20 to F.Y. 2023-24

Sl. NO.	State /UT	No. of Beneficiaries financed
1	ANDAMAN & NICOBAR	3
2	ANDHRA PRADESH	3191
3	ARUNACHAL PRADESH	23
4	ASSAM	959
5	BIHAR	177
6	CHANDIGARH	33
7	DELHI	40
8	GOA	107
9	Gujarat	961
10	HARYANA	2042
11	HIMACHAL PRADESH	3387
12	JHARKHAND	449
13	KARNATAKA	456
14	JAMMU & KASHMIR	14907
15	LADAKH	1
16	LAKSHADWEEP	41
17	KERALA	283589
18	MADHYA PRADESH	9
19	MAHARASHTRA	2404
20	MANIPUR	121
21	MEGHALAYA	170
22	MIZORAM	899
23	NAGALAND	1205
24	ODISHA	243
25	PUDUCHERRY	0
26	PUNJAB	194
27	RAJASTHAN	1087
28	SIKKIM	66
29	TAMIL NADU	67044
30	TELANGANA	873
31	TRIPURA	1222
32	UTTAR PRADESH	3312
33	UTTARAKHAND	118
34	WEST BENGAL	453888
	Total	843221

