

Lok Sabha Starred /Unstarred Question
Raised by Sh.Nishikant Dubey, MP
Question to be put down on 07.03.2013 Bearing Diary No.6485

Question (a)	Material for Reply to part (a)
<p>the details of the schemes being implemented by the Government for the welfare of women belonging to the minority communities in the country;</p>	<p>The following schemes are being implemented by NMDFC in the country for the economic development of the Minorities :-</p> <p>1. Term Loan: - Term Loan is Provided to individuals through the State Channelising Agencies (SCAs) of NMDFC, Under the scheme, a maximum loan of up to Rs. 5.00 Lakhs is made available to the beneficiaries at an interest rate of 6% p.a. which is repayable in 5 years.</p> <p>2. Micro Finance :- Under the Micro –Finance Scheme, Micro Credit is extended to the poorest of the poor amongst the Minorities, organized into Self Help Groups (SHGs) through SCAs & also through established NGOs. Maximum loan of up to Rs.25,000/- per SHG member is made available at an interest rate of 5% p.a. repayable in 3 years.</p> <p>3. Education Loan: - Education Loan, up to maximum of Rs.2.50 Lakhs, is extended to individuals through the SCAs for pursuing technical & professional courses by students belonging to the target group. The Education Loan is available at an interest rate of 3% p.a. which is repayable in a maximum of 5 years after the completion of the course.</p> <p>4. Mahila Samridhi Yojana: - Skill development training is provided to women in women-friendly trades followed by micro-credit of up to Rs.25,000/- per SHG member at 4% p.a. repayable in 3 years. Women are organized into SHGs during the duration of the training. The scheme is implemented through the SCAs/NGOs (already associated with the NMDFC).</p> <p>5. Promotional Schemes: - Promotional schemes like Vocational Training & Marketing Support for the benefit of its target groups are implemented through the SCAs as well as NGOs.</p> <p>Under the above indicated Financial Assistance Schemes of NMDFC, preference is given to women &</p>

Question Part (b)

the funds allocated under these schemes during each of the last three years and the current years, scheme – wise and State/UT-wise; and

Question Part (C)

the steps being taken by the Government for effective implementation of these schemes to improve the condition of minority women in the country ?

occupational groups.

Material for part (b)

The funds allocated under the above indicated schemes of NMDFC during each of the last three years and the current year, scheme-wise and State/UT – wise is enclosed asAnnexure-1.

Material for part (c)

The Ministry is restructuring NMDFC with the objective to increase the effective implementation of the Schemes by NMDFC so as to improve the condition minority women in the country.

Lok Sabha Unstarred Question
Raised by Sh.Suresh Kashinath Taware, MP
Diary No. S- 3707 to be put down on 7.03.2013

Question Part	Material part
<p>a) Whether the vocational and other training camps are organized for the women belonging to the country particularly Maharashtra; and</p> <p>Question Part(b)</p> <p>if so, the number of such vocational and other training camps organized along with the number of women benefited thereby, location – wise and State/UT-wise ?</p>	<p>Material for Part (a)</p> <p>Skill development training is imparted to persons belonging to target Minority communities including women trainees under the Vocational Training Scheme of NMDFC being implemented through the respective State Channelising Agencies (SCAs) nominated by the State Govts./ UT Administrations..</p> <p>During the last 4 years, proposal for availing funds under the vocational training scheme has not been received from the SCA of NMDFC in Maharashtra viz; Maulana Azad Arthik Vikas Mahamandal;</p> <p><u>Material for part (b)</u></p> <p>During the last 4 years, 5,117 candidates belonging to the target Minority communities have been imparted training under the vocational training scheme of NMDFC. The above figure includes 2,783 women trainees.</p> <p>The State-wise detail of the trainees imparted training during last 3 years & current F.Y. 2012-13 (as on 22.02.2013) is enclosed as Annexure -1.</p>

Provisionally Admitted Question for the Lok Sabha
Raised by Sh. Nishikant Dubey,MP
Diary No. 15836 to be put down on 21.03.2013

Question Part	Material Part
<p>a) Whether the National Minorities Development & Finance Corporation (NMDFC) has taken any steps for up-gradation of technical & entrepreneurial skills of people belonging to minority communities living below the poverty line;</p>	<p><u>Material for Part (a).</u></p> <p>NMDFC extends skill development training under its Vocational Training Scheme with the aim of imparting skills to the targeted individual beneficiaries from notified Minority Communities, leading to their self/wage employment. The scheme is implemented through the respective State Channelising Agencies (SCAs) of NMDFC, which organize need based vocational training programs in their States with the help of local Government owned/recognized training institutes in trades having potential of self/wage employment.</p> <p>Under the Vocational Training Scheme of NMDFC, skill development courses with 6 months duration & training cost of up to Rs. 1,000 per trainees per also provided stipend of Rs. 500 per month.</p> <p>NMDFC has also entered into MOU for directly collaborating with Entrepreneur Development Institutes in J&K, Madhya Pradesh, UP, Uttrakhand, Ed. CIL, Noida & CIPET, Bhubaneswar for imparting skill development training to targeted beneficiaries from notified Minority communities.</p>
<p>Question Part (b)</p> <p>if so, details thereof; and</p>	<p><u>Material for part (b) & (c).</u></p> <p>The State-wise detail of the training program conducted by NMDFC during last 3 years & current F.Y. 2012-13 under its Vocational Training Scheme is enclosed as <u>Annexure-1.</u></p>
<p>Question Part (c)</p> <p>the details of developmental activities undertaken by NMDFC in the country during each of the last 3 years & the current year ?</p>	<p>Further under the Micro-Finance & Term Loan Schemes, concessional credit is provided to the targeted beneficiaries from the notified Minority communities, for undertaking various income generation activities. The detail of the fund disbursed under the Micro-Finance & Term Loan Schemes during last 3 years & current F.Y. 2012-13 is enclosed as <u>Annexure-2&3</u></p>

Starred Question for the Lok Sabha
Raised by Sh. Pratap Singh Bajwa, MP
Diary No. 16463 to be put down on 21.03.2013

Question Part	Material for Reply
<p>a) Whether the National Minorities Development and Finance Corporation (NMDFC) is organizing professional and computer training programmes for educating minority population in Punjab;</p> <p>Question Part (b)</p> <p>if so, the details thereof;</p> <p>Question Part (c)</p> <p>the amount spent by NMDFC in organizing these programmes during each of the last years and the current year;</p> <p>Question Part (d)</p> <p>Whether the Union Government is emphasizing on the education of more</p>	<p>Material for Part (a), (b) & (c)</p> <p>NMDFC extends skill development training under the Vocational Training Scheme with the aim of imparting skills to the targeted individual beneficiaries from the notified Minority communities, leading to their self/wage employment training program.</p> <p>The scheme is being implemented through the respective State Channeling Agencies (SCAs) of NMDFC, which organize need based vocational training programs in their States with the help of local Government owned/recognized training institutes in trade having potential for self/wage employment. In Punjab, the skill development training, including training in computers, is being organized through Punjab State Backward Classes Land Development & Finance Corporation (BACKFINCO).</p> <p>Under the Vocational Training scheme of NMDFC, skill development courses with 6 months duration & training cost of upto Rs.1,000/- per trainee per month are considered for implementation. The trainees are also provided stipend of Rs.500/- per month.</p> <p>The details of the amount spent by NMDFC on imparting skill development training in Punjab during the last 3 years & current F.Y. 2012-13 is enclosed as Annexure-I.</p> <p>Material for Part (d)</p> <p>Yes Sir, NMDFC is already extending financial assistance under its Educational Loan Scheme to the poor women & students belonging to the notified Minority communities. As per the Memorandum</p>

women from the minority communities;
and

Question Part (e)

if so, the details thereof ?

&Articles of Association of NMDFC, Women & Occupational groups are given preference while implementing NMDFC schemes including the Educational Loan Scheme.

Material for Part (e)

During the 11th Plan Period, 3.15 lacs women beneficiaries have been assisted in the entire country by NMDFC with a loan component of Rs.485.04 crores, (Micro-Finance-Rs.328.41 Crores -2.88 lacs women beneficiaries; Term Loan-Rs.156.62 crores -0.27 lac women beneficiaries). This also includes an amount of Rs. 71.05 Crores disbursed to over 16,500 students belonging to the notified Minority Communities under the Education Loan Scheme of NMDFC.

Unstarred Question for the Lok Sabha

**Raised by ShriShiv Kumar Udasi, Shri K.P. Dhanapalan, Shrimati Seema Upadhyay,
Shri Sushila Saroj, Shri Maheshwar Hazari, Shrimati Usha Verma, Shri Harsh Vardhan**

MP

Question to be put down on 21/03/13 Bearing Diary No. 655

Question Part	Material Part
<p>a) Whether the funds allocated for the implementation of welfare scheme for minorities in the country are being utilized properly;</p> <p>Question Part (b)</p> <p>if so, the details of funds allocated and utilized during each of the last three years and the current year, scheme-wise and State/UT-wise.</p> <p>Question Part (c)</p> <p>the steps taken by the Union Government to monitor the utilization of funds being provided for the welfare of the Minorities</p> <p>Question Part (d)</p> <p>whether the union Government has noticed any unlawful activities by the minority institutions received funds, and</p> <p>Question Part (e)</p>	<p><u>Material for Part (a), (b), (c)</u></p> <p>Yes Sir. The Scheme of NMDFC viz.,</p> <p>(i). Term Loan, (ii) Micro-Finance & (iii) Educational Loan are being implemented through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UTs. The Micro-Finance Scheme of NMDFC is also implemented through creditworthy NGOs & their network of SHGs.</p> <p>The SCAs draw funds during the year, as per their preparedness to utilize the funds, utilization of past draws, repayment to NMDFC & available State Government Guarantee. However, the NGOs are released funds after a diligent desk & field level scrutiny.</p> <p>The State/UT wise detail of fund drawn & utilized during the last three years & current F.Y. 2012-13 is enclosed at Annexure - 1.</p> <p>NMDFC regularly undertakes beneficiary verification works & carries out Impact Evaluation of its schemes by engaging empanelled monitors & Technical Consultancy organizations.</p> <p>Material for part (d). Ministry may like to offer comments.</p> <p>Material for part (e). Ministry may like to offer comments.</p>

if so, the action taken by the Union
Government in this regard?

Unstarred Question for the Lok Sabha
Raised by Kumari Saroj Pandey, MP
Regarding Protection & Development of Education & Culture of Minority
communities
Question to be put down on 21/03/13 Bearing Diary No. 3965

Question Part	Material Part
<p>a) if so, the amount of assistance provided in this regard along with the details of the assistance provided to each of such communities during each of the last 3 years & the current year?</p>	<p><u>Material for Part (a)</u></p> <p>The Scheme of NMDFC viz.,</p> <p>(i). Term Loan, (ii) Micro-Finance & (iii) Educational Loan are being implemented through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UTs.</p> <p>Education Loan, up to maximum of Rs. 2.50 Lakhs, is extended to individuals through the SCAs for pursuing technical and professional courses. The Education Loan is available at an interest rate of 3% p.a. which is repayable in a maximum of 5 years after the completion of the course.</p> <p>Education Loan Scheme is part of Term Loan scheme & funds maximum up to 20% of allocation under Term Loan Scheme. Out of this, 10% of the allocation can be used for financing fresh loan cases & another 10% for continuing/old loan cases.</p> <p>Since Education Loan Scheme is a part of Term Loan Scheme, separate community wise data is not furnished by the SCAs in respect of Education Loan Scheme. The consolidated data made available by the SCAs revealing the year wise assistance rendered under the Education Loan Scheme is enclosed as Annexure - 1.</p>

Provisionally Admitted Question for the Lok Sabha

Raised by Sh. Harin Pathak, MP

Diary No. 19272 to be put down on 25.04.2013

Question Part	Material for Reply
<p>a) Whether the Union Government has received any proposal from the Government of Gujarat given to waive the interest amount on overdue loan given to Gujarat Minority Finance Development Corporation (GMFDC);</p> <p>Question Part (b)</p> <p>if so, the details thereof & the action taken by the Union Government in this regard;</p> <p>Question Part (c)</p> <p>Whether it is a fact that most part of the said loan has been given to beneficiaries affected by Gujarat earthquake in 2001 and communal riots of 2002; and</p> <p>Question Part (d)</p> <p>if so, the reasons for not considering the said proposal positively by the Union Government ?</p>	<p><u>Material for Part (a).</u></p> <p>Yes Sir. The Government of Gujarat has given a proposal in this regard.</p> <p><u>Material for Part (b), (c) & (d).</u></p> <p>On receipt of the said proposal, to ascertain whether most part of the said loan was given to the beneficiaries affected by Gujarat Earthquake of 2001 & Communal riots of 2002, the NMDFC, vide its letter dated 23.8.2012, has requested the SCA/State Govt. to furnish beneficiary wise details in the prescribed formats for further consideration. This was again discussed in the Review meeting on 1/3/13 with the MD of GMDFC when he was again requested to forward the desired details for consideration of waiver, as requested. However, the reply is still awaited.</p>

Provisionally Admitted Question for the Lok Sabha
Raised by Sh. Harish Chandra Chavan, MP
Diary No. 436 to be put down on 25.04.2013

Question Part	Material Part
<p>a) Salient features of the scheme for skill development initiates to enhance employment & livelihood skills of the minorities.</p>	<p><u>Material for Part (a)</u> NMDFC extends skill development training under the Vocational Training Scheme with the aim of imparting skills to the targeted individual beneficiaries from the notified Minority communities, leading to their self/wage employment.</p> <p>The scheme is being implemented through the respective State Channelising Agencies (SCAs) of NMDFC, which organize need based vocational training programs in their States with the help of local Government owned/recognized training institutes in trades having potential for self/wage employment .</p> <p>Under the Vocational Training scheme of NMDFC, skill development courses with 6 months duration & training cost of up to Rs.1,000/- per trainee per month were considered for implementation. The trainees were also provided stipend of Rs.500/- per month. However with effect from 1/4/2013, the training cost & stipend have been revised to Rs. 2000/- per trainee per month & Rs.1,000/- per trainee per month respectively.</p>
<p>Question Part (b)</p> <p>Whether the Government intends to take or has taken steps to provide better marketing facilities to those artisans belonging to the Minority communities;</p> <p>Question Part (c)</p> <p>if so, details thereof ?</p>	<p><u>Material for part (b) & (c).</u> Yes Sir.</p> <p>As part of its Promotional Activity, NMDFC extends support under its Marketing Scheme to the Minority Artisans/Individual Beneficiaries/SHG members for sale/display of their products/artifacts. NMDFC regularly participates & sponsors the Minority Artisans/Individual Beneficiaries/SHG members in various International Trade Fairs such as IITF, Surajkund Mela, etc. The SCAs of NMDFC also organize exhibitions at the State /District headquarters to provide marketing support for the Minority Artisans/Individual Beneficiaries/SHG members from the smaller areas. The participants are also offered TA/DA of Rs.500/- per day for attending the exhibition. This has recently been revised from Rs.350/- per</p>

	participant per day.
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Provisionally Admitted Question for the Lok Sabha
Raised by Sh. Arun Meghwal, MP
Diary No. 4893 to be put down on 25.04.2013

Question Part	Material Part																				
<p>a) Whether the funds provided to various States for the development of minorities have lapsed or have been surrendered by them;</p>	<p><u>Material for reply to part (a).</u> National Minorities Development & Finance Corporation (NMDFC) is an Apex Level Corporation functioning under the administrative control of Ministry of Minority Affairs, Government of India. The Corporation promotes economic and developmental activities for the benefit of backward sections amongst the notified minorities. NMDFC has two channels to reach the ultimate beneficiaries viz., State Channelising Agencies nominated by the respective State Government/UT Administration & identified Non-Government Organisations (NGOs) through Network of Self Help Groups.</p> <p>The funds are released to an SCA based on field level demand & fulfillment of pre-disbursements, parameters such as utilization of earlier disbursement availability of adequate State Guarantee cover & repayment status. Detail of the refund by SCAs during last 3 years & current year is as follows :-</p> <table border="1" data-bbox="764 1192 1523 1717"> <thead> <tr> <th>Sr.No.</th> <th>Year</th> <th>Name of State/SCA</th> <th>Amount in Rs. Refunded</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>2010-11</td> <td>Nil</td> <td>Nil</td> </tr> <tr> <td>2.</td> <td>2011-12</td> <td>Himachal Pradesh (H.P Minorities Fin & Dev. Corp.)</td> <td>16,40,330</td> </tr> <tr> <td>3.</td> <td>2012-13</td> <td>Himachal Pradesh (H.P Minorities Fin & Dev. Corp.) Rajasthan (Rajasthan Minorities Dev Fin Corpn.)</td> <td>32,33,227 8,00,00,000</td> </tr> <tr> <td>4.</td> <td>2013-14</td> <td>Nil</td> <td>Nil</td> </tr> </tbody> </table>	Sr.No.	Year	Name of State/SCA	Amount in Rs. Refunded	1.	2010-11	Nil	Nil	2.	2011-12	Himachal Pradesh (H.P Minorities Fin & Dev. Corp.)	16,40,330	3.	2012-13	Himachal Pradesh (H.P Minorities Fin & Dev. Corp.) Rajasthan (Rajasthan Minorities Dev Fin Corpn.)	32,33,227 8,00,00,000	4.	2013-14	Nil	Nil
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4.	2013-14	Nil	Nil																		

Question Part (b)

if so, the names of various states which have surrendered the funds provided to them by the Union Government during the last three years and the current year, State-wise.

Question Part (c)

Whether Rupees 820 crores provided by the Union Government to the Government of Rajasthan for the development of minority communities could not spent in the absence of projects;

Question Part (d)

if so, the details thereof and the reasons there for; and

Question Part (e)

The action taken by the Union Government in this regard?

Material for reply to (b), (c) & (d)

Ministry may like to offer reply.

Starred Question for the Lok Sabha
Raised by Sh.Somen Mitra, MP
Diary No. 27699 be put down on 09.05.2013.

Question Part (a)	Material for Reply (a)																												
<p>Whether the Union Government has received proposals regarding the welfare of minorities from the State Channelizing Agency (SC) of west Bengal during the last three years and the current year.</p>	<p>NMDFC allocated funds to all the SCAs in the beginning of each financial year based on fund availability, past performance of the respective SCA, equity contribution in NMDFC, etc.</p> <p>During the last 3 financial year & current financial year, fund has been allocated for the SCA in West Bengal viz. West Bengal Minorities Development & Finance Corporation (WBMDFC) as per detail given below :-</p> <table border="1" data-bbox="669 785 1456 1165"> <thead> <tr> <th>Sr. No.</th> <th>Year</th> <th>Amount Allocated to West Bengal Minorities Development & Finance Corporation (WBMDFC)</th> <th>Amount Drawn</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>2010-11</td> <td>81.28</td> <td>81.28</td> </tr> <tr> <td>2.</td> <td>2011-12</td> <td>151.50</td> <td>151.50</td> </tr> <tr> <td>3.</td> <td>2012-13</td> <td>168.00</td> <td>168.00</td> </tr> <tr> <td>4.</td> <td>2013-14</td> <td>175.00</td> <td>Nil</td> </tr> </tbody> </table>	Sr. No.	Year	Amount Allocated to West Bengal Minorities Development & Finance Corporation (WBMDFC)	Amount Drawn	1.	2010-11	81.28	81.28	2.	2011-12	151.50	151.50	3.	2012-13	168.00	168.00	4.	2013-14	175.00	Nil								
Sr. No.	Year	Amount Allocated to West Bengal Minorities Development & Finance Corporation (WBMDFC)	Amount Drawn																										
1.	2010-11	81.28	81.28																										
2.	2011-12	151.50	151.50																										
3.	2012-13	168.00	168.00																										
4.	2013-14	175.00	Nil																										
<p>Question Part (b)</p> <p>if so, the details thereof ?</p>	<p>Material for reply to part (c) , (d) & (e)</p> <p>A disbursement proposal of Rs. 10.00 crores is pending for release to WBMDFC, West Bengal in view of the announcement of Panchayat elections in the State of West Bengal.</p>																												
<p>Question Part (c)</p> <p>the details of proposals cleared and pending out of them along with the reasons for their pendency ;</p>	<p>The detail of beneficiaries assisted under NMDFC schemes by WBMDFC, West Bengal is as given below :-</p>																												
<p>dQuestion Part(d)</p> <p>the time by which the pending proposals are likely to be cleared by the Union Government ; and</p>	<table border="1" data-bbox="669 1501 1528 1753"> <thead> <tr> <th rowspan="2">Sr. No.</th> <th rowspan="2">Year</th> <th colspan="4">Nos of Beneficiaries assisted</th> </tr> <tr> <th>Term Loan Scheme</th> <th>Micro-Finance Scheme</th> <th>Vocational Scheme</th> <th>Marketing Assistance</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>2010-11</td> <td>7333</td> <td>60350</td> <td>766</td> <td>750</td> </tr> <tr> <td>2.</td> <td>2011-12</td> <td>4615</td> <td>67500</td> <td>749</td> <td>1400</td> </tr> <tr> <td>3.</td> <td>2012-13</td> <td>7054</td> <td>44889</td> <td>811</td> <td>1400</td> </tr> </tbody> </table>	Sr. No.	Year	Nos of Beneficiaries assisted				Term Loan Scheme	Micro-Finance Scheme	Vocational Scheme	Marketing Assistance	1.	2010-11	7333	60350	766	750	2.	2011-12	4615	67500	749	1400	3.	2012-13	7054	44889	811	1400
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<p>Question Part (e)</p> <p>the number of beneficiaries under</p>																													

the various schemes in the State during the said period ?	4.	2013-14	Nil	Nil	Nil	Nil
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Lok Sabha Unstarred Question
Raised by Sh.Suresh Kashinath Taware, MP
Diary No. S- 3707 to be put down on 7.03.2013

Question Part	Material Part
<p>Whether the vocational and other training camps are organized for the women belonging to the country particularly Maharashtra; and</p> <p>Question Part (b)</p> <p>if so, the number of such vocational and other training camps organized along with the number of women benefited thereby, location – wise and State/UT-wise ?</p>	<p>Material for Part (a)</p> <p>Skill development training is imparted to persons belonging to target Minority communities including women trainees under the Vocational Training Scheme of NMDFC being implemented through the respective State Channelising Agencies (SCAs) nominated by the State Govts./ UT Administrations..</p> <p>During the last 4 years, proposal for availing funds under the vocational training scheme has not been received from the SCA of NMDFC in Maharashtra viz; Maulana Azad Arthik Vikas Mahamandal;</p> <p><u>Material for part (b)</u></p> <p>During the last 4 years, 5,117 candidates belonging to the target Minority communities have been imparted training under the vocational training scheme of NMDFC. The above figure includes 2,783 women trainees.</p> <p>The State-wise detail of the trainees imparted training during last 3 years & current F.Y. 2012-13 (as on 22.02.2013) is enclosed as Annexure -1.</p> <p>During current financial year 2013-14 (up to 15/08/2013) an amount of Rs.58.50 crore has been released for the benefit of 10,057 beneficiaries. The community wise break-up for the same shall become available on furnishing of the utilization details by respective SCAs.</p>

Starred Question for the Lok Sabha
Raised by Sh.Thambi Durai, MP
Diary No. 12965 be put down on 29.8.2013.

Question Part (a)	Material for Reply (a)																				
<p>a) the criteria fixed for granting funds to the Non-Governmental Organization (NGOs);</p>	<p>So far as NMDFC is concerned, under the Micro-Finance Scheme, concessional credit is released for income generation activities for the poor targeted Minority beneficiaries formed into Self – Help Groups (SHGs). The primary channel for release of loan is through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UTs. However, micro-credit is also extended through the Non-Governmental Organisations (NGOs) & network of SHGs.</p> <p>The following is the criterion fixed for identifying an NGO for release of credit under the Micro-Finance Scheme of NMDFC :-</p> <p>i) Should be registered for at least 3 years</p> <p>ii) Borrowing clause under the Articles of Association.</p> <p>iii) Objective should allow for carrying out socio-economic last 3 years.</p> <p>iv) Running on sound lines & has not earned losses during the last 3 years.</p> <p>v) 6 months experience of formation of SHGs.</p> <p>vi) 6 months experience in thrift/credit through SHGs with recovery of 90% or more.</p>																				
<p>Question Part (b)</p> <p>the funds granted to the NGOs during each of the last three years and the current year;</p>	<p><u>Material for reply to Part (b).</u></p> <p>The details of loan released under the Micro-Finance scheme through the NGOs is as follow :-</p> <table border="1" data-bbox="667 1625 1552 1818"> <thead> <tr> <th>Sr. No.</th> <th>Year</th> <th>Amount in Rs.</th> <th>No. of Beneficiaries</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>2010-11</td> <td>990000</td> <td>124</td> </tr> <tr> <td>2.</td> <td>2011-12</td> <td>3500000</td> <td>350</td> </tr> <tr> <td>3.</td> <td>2012-13</td> <td>Nil</td> <td>Nil</td> </tr> <tr> <td>4.</td> <td>2013-14</td> <td>Nil</td> <td>Nil</td> </tr> </tbody> </table>	Sr. No.	Year	Amount in Rs.	No. of Beneficiaries	1.	2010-11	990000	124	2.	2011-12	3500000	350	3.	2012-13	Nil	Nil	4.	2013-14	Nil	Nil
Sr. No.	Year	Amount in Rs.	No. of Beneficiaries																		
1.	2010-11	990000	124																		
2.	2011-12	3500000	350																		
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4.	2013-14	Nil	Nil																		

Question Part (c)

whether the NGOs have achieved the objective for which they were granted funds

Question Part (d)

if so, the details thereof; and

Question Part (e)

if not, the reasons therefor?

Material for reply to Part (c), (d) & (e).

The loan released by NMDFC to the NGOs under the Micro-Finance Scheme, has been utilized for the purpose of extending credit to the poor targeted beneficiaries formed into SHGs.

Starred question for the Lok Sabha raised by Sh. Syed Shahnawaz Hussain, Sh. Abhijit Mukherjee, Sh. Manica Tagore, Sh. K.Jayaprakash Hegde, Sh.Ramen Deka, Sh.G.M. Siddeshwara, Sh.Kadir Rana, Sh.Nishikant Dubey & Sh. Ahir Vikrambhai Arjanbhai Maadam, MP Question to be put down on 12/12/2013 , Question DY. No.4085

Question Part	Material for Reply Part (a)
<p>a) the details of Schemes being implemented by the Union Government for the Welfare of minorities in the country and the organization/institutions identified for the implementation of the schemes, state wise;</p>	<p>So far as NMDFC is concerned , the following schemes are being implemented for the Socio-economic development of the minorities , including women beneficiaries :-</p> <p><u>Concessional Credit Schemes</u></p> <p>1. <u>Term Loan</u>: -Term loan, maximum of up toRs.10.00 Lacs per beneficiary is available at an interest rate of 6% p.a. The scheme in implemented through State Chnnelising Agencies (SCAs) nominated by the respective State Governments.</p> <p>2. <u>Micro Finance</u> :- Maximum loan up to Rs.50,000/- per SHG member is available at an interest rate of 7% p.a. The scheme is implemented through the SCAs/NGOs. The scheme is primarily aimed at extending concessional credit to women beneficiaries. The scheme is implemented through SCAs & also through established NGOs.</p> <p>3. <u>Education Loan</u>: - The Education Loan of up to Rs.10.00 lacs (Rs.20 lacs for courses abroad) is available at an interest rate of 3% p.a. for pursuing technical and professional courses. With maximum course duration of 5 years. The scheme is implemented through SCAs Loan upto Rs.3.00 lacs is available for short term high skill courses of 1 year duration.</p> <p>4. <u>Mahila Samridhi Yojana</u> :-Skill development training is imparted to group of women in women friendly trades. During the period of training, the group is formed into Self Help Group, followed by infusion of micro-credit maximum up to Rs.50,000 per member for the purpose of using the</p>

skill developed during the training, for income generation activities.

Promotional Schemes :-

NMDFC also implements promotional schemes like Vocational Training & Marketing Support for the benefit of its target groups, through the SCAs as well as NGOs. 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 leading to wage/self-employment. The scheme is implemented through the SAs which organize need based skill development training with the help of local Govt. 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 75-80 % trainees with at least 50% in the organised sector. In addition, the NMDFC is also implementing the 'Seekho aur Kamao' Scheme of Ministry of Minority Affairs.

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 marketing & sale of their products at remunerative prices through participation/organizing exhibitions at State/District level.

The name of the SCAs of NMDFC implementing NMDFC schemes in different States /UTs is enclosed as **Annexure-1.**

Material for part (b)

Detail of Scheme wise & State/UT wise funds/allocated/utilized under the Term Loan, Micro-Finance & Educational Loan Scheme is enclosed as **Annexure-II.**

Material for Part (c)

So far as NMDFC is concerned, the target for disbursement assigned under the MOU during last 3 years i.e.; 2010-11, 2011-12, & 2012-13 & corresponding achievement, is given in the following table :-

Amt. in Rs/Crores

Year	Target for	Achievement by

Question Part (b)

the funds allocated and utilized under the said schemes during each of the last three years and the current year, scheme and State-UT-wise ;

Question Part (c)

the target fixed and achieved under the said schemes during the said period,

scheme and State-UT-wise;

	disbursement of funds under various financing schemes of NMDFC	NMDFC during the period
2010-11	190.00	233.27
2011-12	220.00	271.37
2012-13	300.00	370.77

The State/ UT wise detail of the funds disburse during the last 3 years corresponding to the achievements as cited above is enclosed as **Annexure-III**.

Material for Part (d) & (e)

So far as NMDFC is concerned, field visits are carried out by the officers of NMDFC & the monitors empanelled by NMDFC for evaluation of fund utilization at the level of the State Channelising Agencies (SCAs) as well as the beneficiaries.

NMDFC also carried out impact evaluation of its schemes on regular basis by engaging outside professional agencies. Last study was got conducted through National Institute for Entrepreneurship & Small Business Development (NIESBUD) under the Ministry of Micro-Small & Medium Enterprises, Government of India during the year 2011-12 & 2012-13.

Further, NMDFC also holds review meetings with the representatives of the respective SCAs & functionaries of NGOS with the last one held on 17th& 18th May 13 at Chennai.

Material for Part (F)

So far as NMDFC is concerned, the Education Loan Scheme is already being implemented by NMDFC for pursuing technical and professional courses by the persons from the targeted minority communities.

Besides, NMDFC is also providing skill development training to the persons from the targeted minority community under its Vocational Training scheme & Seekho Kamao Scheme of the Ministry of Minority Affairs, Government of India wherein, training institutes/implementing agencies are being insisted to ensure employment of at least 80% trainees with at

Question Part (d)

whether the Union Government monitors /review the implementation of these schemes for the proper utilization of funds allocated for the said purpose;

Question Part (e)

if so, the details thereof ?

Question Part (f)

the details of schemes being contemplated by the Union Government for providing education and employment to minorities in future; and

Question Part ((g))

the steps being taken by the Union Government for the effective implementation of welfare schemes for minorities in the country with particular reference to improve the condition of minority women in the country ?

least 50% employment in the organised sector.

Material for reply Part (g)

So far as NMDFC is concerned, following steps have been taken for effective implementation of its schemes :-

:-

a) Revision of Income Eligibility criterion for the targeted beneficiaries. The annual family has been increased to Rs. 81,000/- for the rural areas & Rs.1,03,000/- for the urban areas. The annual family income has been brought at par with the Apex Corporations under the Ministry of Social Justice & Empowerment.

b) The schemes of NMDFC have been recently revised & higher quantum of loan is now available under its schemes.

c) The SCAs of NMDFC are being extended Grant-In-aid (GIA) assistance by the Ministry of Minority Affairs to improve their organizational capabilities by upgrading their infrastructure. The GIA scheme has been recently revised to ensure smooth & effective implementation of NMDFC schemes at the field level.

d) Regular follow-up & discussions are held with the officials of SCAs through video conferencing in addition to holding meetings & follow-up with theme for the purpose of proper implementation of the schemes at field level.

**Provisionally Admitted Starred Question for the Lok Sabha
 Raised by Sh. P.Karuakaran, Sh.Syed Shahnawaj Hussain,
 Sh. Harish Chaudhary & Sh. Ratan Singh, MP
 Question to be put down on 05/12/2013,
 Question Diary No-133**

Question Part	Material for Reply Part (a)
<p>a) the detail of schemes including those for skill development being implemented by Union Government for the welfare of women belonging to the minority community in the country at present;</p>	<p>So far as NMDFC is concerned, the following schemes are being implemented for the socio-economic development of the minorities, including women beneficiaries :-</p> <p><u>Concessional Credit Schemes :-</u></p> <p>1. <u>Term Loan:-</u> Term Loan, maximum of up to Rs.10.00 Lacs per beneficiary is available at an interest rate of 6% p.a. The scheme is implemented through State Channelising Agencies (SCAs) nominated by the respective State Governments;</p> <p>2. <u>Micro Finance:</u> -Maximum loan upto Rs.50,000/- per SHG member is available at an interest rate of 7% p.a. The scheme is implemented through the SCAs/NGOs. The scheme is primarily aimed at extending concessional credit to women beneficiaries. The scheme is implemented through SCAs & also through established NGOS.</p> <p>3. <u>Education Loan:</u> - The Education Loan of upto Rs.10.00 lacs (Rs.20 lacs for courses abroad) is available at an professional courses, with maximum course duration of 5 years. The scheme is implemented through SCAs Loan upto Rs.3.00 lacs is available for short term high skill courses of 1 year duration.</p> <p>4. <u>Mahila Samridhi Yojana</u> :-Skill development training is imparted to group of women in women friendly trades. During the period of training, the group is formed into Self Help Group, followed by infusion of micro-credit maximum upto Rs.50,000 per member for the purpose of using the skill developed during the training , for income generation activities.</p> <p><u>Promotional Schemes :-</u> NMDFC also implements promotional schemes like Vocational Training & Marketing Support for the benefit</p>

Question Part (b)

the funds allocated and spent under these schemes during each of the last 3 years & the current year, scheme & State/UT wise;

Question Part (c)

the target set and achieved during the said period, scheme & State/UT wise; and

of its target groups, through the SCAs as well as NGOs. Women beneficiaries are given preference. Details is as follows :-

1. Vocational Training Scheme: - The Vocational Training Scheme of NMDFC aims at imparting skills to the targeted individual beneficiaries leading to wage/self-employment. The scheme is implemented through the SCAs which organize need based skill development training with the help of local Govt. owned/recognized training institutes in trades having potential wag /self-employment. The cost of the training program is upto Rs.2000 per candidate per month for courses upto 6 months duration. Stipend @ Rs.1000 per month 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 with at least 50% in the organised sector. In addition, the NMDFC is also implementing the 'Seekho Kamao' Scheme of Ministry of Minority Affairs.

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 marketing & sale of their products at remunerative prices through participation/organizing exhibitions at State/District level.

Material for reply Part (b)

Detail of Scheme wise & State /UT wise funds allocated/utilized under the Term Loan, Micro-Finance & Educational Loan scheme & the number of persons benefited during each of the last 3 years & the current year, is enclosed as **Annexure -1**

Material for reply Part (c)

So far as NMDFC is concerned, the target for disbursement assigned under MOU during last 3 years i.e., 2010-11, 2011-12 & 2012-13 and corresponding achievement, is given in the following table:-

Question Part (d)

the steps taken/being taken by the Union Government for the effective implementation of these scheme in order to improve the condition of minority women in the country?

Amt. in Rs/crores		
Year	Target for disbursement of funds under various financing schemes of NMDFC	Achievement by NMDFC during the period
2010-11	190.00	233.27
2011-12	220.00	271.37
2012-13	300.00	370.77

Material for reply Part (f)

So far as NMDFC is concerned, following steps have been taken for effective implementation of its schemes :-

- a)** Revision of income Eligibility criterion for the targeted beneficiaries. The annual family has been increased to Rs.81,000/- for the rural areas & Rs.1,03,000/- for the urban areas. The annual family income has been brought at par with the Apex Corporations under the Ministry of Social Justice & Empowerment.
- b)** The schemes of NMDFC have been recently revised & higher quantum of loan is now available under its schemes.
- c)** The SCAs of NMDFC are being extended Grant-In-Aid (GIA) assistance by the Ministry of Minority Affairs to improve their organizational capabilities by upgrading their infrastructure. The GIA scheme has been recently revised to ensure smooth & effective implementation of NMDFC schemes at the field level.
- d)** Regular follow-up & discussions are held with the officials of SCAs through video conferencing for proper implementation of the schemes at field level.

Provisionally Admitted Question for the Lok Sabha
Raised by Sh. N. Chaluvarya Swamy, MP
Question to be put down on 25/04/2013 Bearing Diary No.11617.

Question Part	Material for reply
<p>a) Whether the Union Government has granted funds to the Government of Karnataka as a loan facility for the development of Minorities in the country;</p> <p>Question Part (b) If so, the funds granted during each of the last 3 years & current year;</p> <p>Question Part (c) the loan granted especially to Muslims by the Government of Karnataka during the said period; and</p> <p>Question Part (d) the un-utilised amount out of funds granted to Government of Karnataka?</p>	<p>(a) ,(b) & (c) Yes Sir. NMDFC has been disbursing loan through its State Channelising Agency (SCA) viz. Karnataka Minorities Development Corporation (KMDFC) nominated by Government of Karnataka for various economically viable self-employment activities for the development of Minorities in Karnataka.</p> <p>As on date, an amount of Rs.70.68 crores (Term Loan Rs.67.49 crores & Micro-Finance Rs.3.19 crores) has been disbursed to KMDC. In addition to the above an amount of Rs.15.35 lacs under Micro-Finance scheme has been disbursed through identified NGOs in Karnataka. Thus since its inception in the year 1994, NMDFC has disbursed an amount of Rs.70.84 crores for 23,023 beneficiaries in Karnataka under its Term Loan & Micro-Finance schemes;</p> <p>For the last 3 Financial year's i.e, 2010-11, 2011-12, & 2012-13, implementation of NMDFC scheme has been stalled in Karnataka due to mounting of over a due which is presently of the order of Rs.18.75 crores.</p> <p>d) The SCA of NMDFC in Karnataka has already submitted the utilisation certificate for the funds released to it by NMDFC.</p>

Unstarred Question for the Lok Sabha
Raised by Shri Jagdish Thakor & Dr. Mahendrasinh P. Chauhan, MP
Question to be put down on 22/08/2013,
Question Diary No. 5811.

<p style="text-align: center;">Question Part (a)</p> <p>(a). Whether the Union Government has received a proposal from the Government of Gujarat to waive the interest amount on overdue loan of Gujarat Minorities Finance Development Corporation;</p> <p>Question Part (b) If so, the action taken by the Union Government thereon;</p> <p>Question Part (c) Whether most part of the said loan is given to beneficiaries affected by the Gujarat earthquake in 2001 & communal riots of 2002, and</p> <p>Question Part (d) If so, the reasons for not considering it positively?</p>	<p style="text-align: center;"><u>Material for reply to part (a)</u></p> <p>Yes Sir. The Government of Gujarat has given a proposal in this regard.</p> <p style="text-align: center;"><u>Material for reply to part (b), (c) & (d)</u></p> <p>On receipt of the said proposal, to ascertain whether most part of the said loan was given to the beneficiaries affected by Gujarat Earthquake of 2001 & Communal riots of 2002, the NMDFC, vide its letter dated 23/08/12, has requested the SCA/State Govt. to furnish beneficiary wise details in the prescribed formats for further consideration. This was again discussed in the Review meeting on 1/3/13 with the MD of GMDFC when he was again requested to forward the desired details for consideration of waiver, as requested. However, the reply is still awaited. So much so that the NMDFC has formulated One Time Settlement Scheme & the same has been offered to the SCAs in Gujarat. However, the response from the SCAs is still awaited.</p>
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Unstarred Provisionally, Admitted Question for the Lok Sabha
Raised by Shri. S Pakirappa, MP
Question to be put down on 22/08/2013, Diary No.5610.

Question	Material for reply Part (a), (b) &(c)
<p>(a).Whether the Government provides direct assistance to the unemployed youths belonging to minorities for self employment;</p> <p>(b).If so, the details of the procedure &criteria being adopted for this purpose; and</p> <p>(c).The number of beneficiaries from the minority communities under this scheme during each of the last 3 years &the current year. State/UT &community wise?</p>	<p>So far as NMDFC is concerned, it extends concessional credit to persons (target group) belonging to Minority communities viz., Muslims, Christians, Sikhs, Buddhists & Parsis (as per National Minorities Commission Act 1992) having annual income of upto Rs.81,000 in Rural areas &Rs.1.03 lacs in Urban areas to promote economic and developmental activities including the unemployed youths for the purpose of setting up of various economically viable self employment activities. The schemes of NMDFC are being implemented through the State Channelising Agencies (SCAs) nominated by the respective State Governments/Union Territory administrations.</p> <p>The interested persons, belonging to the target group, may submit application forms, in prescribed formats, to the office of the SCA in their respective State/UT. The applications are scrutinized at the level of SCAs &selected candidates are required to submit necessary documents for release of loan by the SCA.</p> <p>The main eligibility criterion for selection is that the candidate should belong to the target group of NMDFC as indicated above.</p> <p>The State-wise &Community wise detail of the number of persons, from the target group, who have been benefitted under the welfare schemes of Term Loan &Micro Financing, implemented by NMDFC, during the last 3 financial years, is enclosed as <u>Annexure-I</u>.</p> <p>During current financial year 2013-14 (upto 16/08/2013) an amount of Rs.58.50 crore has been released for the benefit of 10,057 beneficiaries. The community wise break-up for the same shall become available on furnishing of the utilization details by respective SCAs.</p>