

STARRED QUESTION FOR LOK SABHA

Diary No.: 9137

Question to be put down on: 25.07.2019

| Sr. No. | Question | Material for reply part (a) |
|----------------|---|--|
| (a) | the action plan of the Government for the economic development of minority community in the country; and | <p>So far as National Minorities Development and Finance Corporation (NMDFC) is concerned, its main objective is to extend concessional credit to the 'backward sections' of the targeted notified minorities for income generation self-employment activities through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration.</p> <p>During the current financial year i.e. 2019-20, NMDFC Action Plan envisages to disburse Rs.610.00 Cr. to assist over 1.38 lacs beneficiaries under its credit schemes.</p> |
| (b) | the number of the students belonging to minority who have cleared preliminary examinations conducted by the Union Public Service Commission, the staff selection Commission, the State Public Service Commission assistance has been provided by the Government under Nai Udaan Yojana being implemented by the Government for minority community and the details of the said assistance? | <p>Material for reply part (b)</p> <p>Ministry may like to reply please.</p> |

STARRED QUESTION FOR LOK SABHA

Diary No.: 9179

Question to be put down on : 25.07.2019

| Sr. No. | Question | Material for reply part (a) |
|----------------|--|---|
| (a) | whether the Government is devising a holistic policy for the encouragement of girls of minority communities for pursuing education and if so, the details thereof; | <p>So far as National Minorities Development and Finance Corporation (NMDFC) is concerned, its main objects is to extend concessional credit for income generation self-employment activities to the 'backward sections' of the targeted notified minorities through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration.</p> <p>NMDFC is implementing its Education Loan scheme, a component of Term Loan Scheme, for the persons belonging to Minority including girls. Under the Education Loan scheme of NMDFC, Loan of up to Rs.20.00 lacs for courses in India & Rs.30 lacs for courses abroad is available at an interest rate of 3% p.a. under Credit Line-1 whereas interest @ of 8% p.a. is charged from male beneficiaries & 5% p.a. from female beneficiaries under Credit Line-2 is provided for pursuing technical and professional courses with maximum course duration of 5 years. The scheme is implemented through SCAs.</p> |
| (b) | The reasons identified for the high dropout among girls of the minority communities; and | <p>Material for reply part (b) & (c)</p> <p>Ministry may like to reply please.</p> |
| (c) | the key initiatives taken by the Government for creating awareness and encouraging the minorities towards education? | |

STARRED QUESTION FOR LOK SABHA
Diary No.: 9599
Question to be put down on : 25.07.2019

| Sr. No. | Question | Material for reply part (a), (b) & (c) |
|---------|--|---|
| (a) | whether the Government has conducted any such survey by which the Muslims and other minority people living below poverty line (BPL) can be identified, State-wise; | Ministry may like to reply please. |
| (b) | if not, whether the Government is proposing to conduct any such survey; | |
| (c) | if so, the details thereof; | |
| (d) | whether the Government has formulated any policy for the minority people living BPL specially for the upliftment of the living standard of Muslims; | <p style="text-align: center;">Material for reply part (d), (e) & (f)</p> <p>So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it is working as Apex Corporation under the aegis of Ministry of Minority Affairs for the socio-economic development of "backward sections" amongst the notified National Minorities. The income eligibility criteria under NMDFC schemes is double the BPL income i.e. up to Rs. 98,000 p.a. in rural areas and Rs. 1,20,000 p.a. in urban areas.</p> <p>The schemes of NMDFC are implemented through the State Channelizing Agencies (SCAs) nominated by the respective State Govt./UT administration. Following schemes are being implemented by NMDFC :-</p> <p><u>Concessional Credit Schemes</u></p> <p>1. <u>Term Loan</u>:-</p> <p>Maximum Loan of up to Rs.20.00 Lacs per beneficiary is available under Credit Line-1 at an interest rate of 6% p.a. Higher loan of maximum up to Rs.30.00 Lacs per beneficiary is available under Credit Line-2 at an interest rate of 8% p.a. for male beneficiaries & 6% p.a for female beneficiaries.</p> |
| (e) | If so, the details thereof; and | |
| (f) | If not, the reasons therefor? | |

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| | | <p>2. <u>Micro Finance</u>:-</p> <p>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.</p> <p>The micro-finance scheme is primarily aimed at extending concessional credit to women beneficiaries. The scheme is implemented through SCAs & also through established NGOs.</p> <p>3. <u>Education Loan</u>:-</p> <p>The Educational Loan of up to Rs.20.00 lacs for courses in India & Rs.30 lacs for courses abroad is available at an interest rate of 3% p.a. under Credit Line-1 while interest @ of 8% p.a. is charged from male beneficiaries & 5% p.a. from female beneficiaries under Credit Line-2. Education Loan is provided for pursuing technical and professional courses with maximum course duration of 5 years. The scheme is implemented through SCAs.</p> <p>4. <u>Virasat Scheme</u>:-</p> <p>This scheme is part of the Term Loan scheme and is implemented with the objective to meet credit requirements of the Artisans, both in terms of Working Capital requirement and Fixed Capital requirement for purchase of equipment/tools/machineries. Maximum loan of upto Rs.10.00 Lacs can we availed under the scheme at simple interest of 5% p.a. for Male Artisan & 1% concession for Female Artisan @ simple interest of 4% p.a.</p> <p><u>Promotional Schemes</u>:-</p> <p>As part of its developmental mandate, NMDFC also implements promotional schemes through its State Channelizing Agencies like Skill Training, Marketing Support & Mahila Samridhi Yojana for the benefit of its target groups. Women beneficiaries are given preference. Details are as follows:</p> <p>1. <u>Skill Development Scheme</u>:-</p> <p>NMDFC has aligned its Skill Development Scheme with the common norms prescribed by the Ministry of Skill Development & Entrepreneurship (MSDE) viz., "Kaushal Se Kushalta". Under this</p> |
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| | | <p>scheme, skill development training programs are organized as per common norms. Training programs of 200 to 250 hrs duration is organized at prescribed hourly cost. Stipend of Rs.1,000 per candidate per month and the cost of certification of the trained candidates is borne by NMDFC. There is placement guarantee of minimum 70% candidates trained under the scheme.</p> <p>2. <u>Marketing Assistance Scheme:-</u></p> <p>The Marketing Assistance Scheme is meant for individual crafts persons, beneficiaries of NMDFC as well as SHGs & is implemented through the SCAs. The scheme envisages to promote sale & marketing of their products at remunerative prices through participation /organizing exhibitions at State/District level.</p> <p>3. <u>Mahila Samridhi Yojana:-</u></p> <p>Skill development training is imparted to group of women in women friendly trades. Training period is of maximum 6 months with training & raw material cost of up to Rs.1,500 per women while stipend @ Rs.1,000 is available for each women. During the period of training, the women are formed into Self Help Group, followed by infusion of micro-credit maximum up to Rs.1.00 lacs per member for the purpose of using the skill developed during the training, for income generation activities.</p> |
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UNSTARRED QUESTION FOR LOK SABHA
Diary No.: 9243
Question to be put down on : 25.07.2019

| Sr. No. | Question | Material for reply (a) |
|---------|--|---|
| (a) | whether it is a fact that the unemployment of minorities are continuously increasing in the country, if so, the reasons thereof; | <p>So far as National Minorities Development and Finance Corporation (NMDFC) is concerned, its main objective is to extend concessional credit for income generation self-employment activities to the 'backward sections' of the targeted notified minorities through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration.</p> <p>During the last three financial years i.e. 2016-17, 2017-18 & 2018-19, NMDFC had disbursed an amount of Rs.1677.81 Cr. for assisting over 3.72 lacs persons belonging to Minority Communities for self-employment income generation activities.</p> |
| (b) | whether the Government has any plan to provide job oriented courses and programmes to the minority, if so, the details thereof; | <p align="center">Material for reply (b) & (c)</p> <p>NMDFC is implementing Education Loan Scheme as component of Term Loan scheme, for promoting education among the target groups.</p> <p>Under the Education Loan scheme of NMDFC, Loan of up to Rs.20.00 lacs for courses in India & Rs.30 lacs for courses abroad is available at an interest rate of 3% p.a. under Credit Line-1 whereas interest @ of 8% p.a. is charged from male beneficiaries & 5% p.a. from female beneficiaries under Credit Line-2 for pursuing technical and professional courses with maximum course duration of 5 years. The scheme is implemented through SCAs.</p> |
| (c) | the steps being taken by the Government for the betterment of minority students; and | |
| (d) | Whether the Government has any plan to increase the scholarship of minorities students, especially for girls? | <p align="center">Material for reply part (d)</p> <p>Ministry may like to reply please.</p> |

UNSTARRED QUESTION FOR LOK SABHA

Diary No.: 7060

Question to be put down on : 25.07.2019

| Sr. No. | Question | Material for reply part (a) |
|---------|---|--|
| (a) | the steps taken for empowering the youth belonging to minority communities in the country; | So far as National Minorities Development and Finance Corporation (NMDFC) is concerned, its main objective is to extend concessional credit for income generation self employment activities to the 'backward sections' of the targeted notified minorities through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration including youths belonging to Minority Communities. |
| (b) | whether there has been a steep decline in disbursal of scholarship for the students belong to minority communities during the last three years; | <p style="text-align: center;">Material for reply part (b) & (c)</p> Ministry may like to reply please. |
| (c) | If so, what are the reasons for this decline; and | |
| (d) | The initiative have been taken to ensure that the youth belonging to minority communities do not lag behind educationally? | <p style="text-align: center;">Material for reply part (d)</p> Under the Education Loan scheme of NMDFC, Loan of upto Rs.20.00 lacs for courses in India & Rs.30 lacs for courses abroad is available at an interest rate of 3% p.a. under Credit Line-1 whereas interest @ of 8% p.a. is charged from male beneficiaries & 5% p.a from female beneficiaries under Credit Line-2 for pursuing technical and professional courses with maximum course duration of 5 years. The scheme is implemented through SCAs. |

UNSTARRED QUESTION FOR LOK SABHA
Diary No.: 7239
Question to be put down on : 25.07.2019

| Sr. No. | Question | Material for reply part (a) to (d) |
|---------|---|--|
| (a) | The details of interactions and coordination between the Union and State Governments for completion of schemes for welfare of minorities; | So far as National Minorities Development and Finance Corporation (NMDFC) is concerned, its main objective is to extend concessional credit for income generation self employment activities to the 'backward sections' of the targeted notified minorities through the State Channelizing Agencies (SCAs) nominated by the respective State Governments/UT Administration. NMDFC organizes Annual Conference of State Channelizing Agencies (SCAs), wherein apart from the Managing Directors of the SCAs the concerned Secretaries from the State Governments are also invited. Further, NMDFC also holds Regional Review Meetings wherein the officials of SCAs and State Governments participate in order to discuss & sort out issues in implementation of NMDFC schemes. The response from the State Government & SCAs found to be affirmative. As and when required the matter is further taken-up with the State Government through the Ministry of Minority Affairs. |
| (b) | The response of State Governments, State/scheme-wise; | |
| (c) | Whether the State Governments have extended adequate cooperation in this regard, if so, the details thereof; and | |
| (d) | The action taken by the Union Government in this regard? | |

UNSTARRED QUESTION FOR LOK SABHA
Diary No.: 6969
Question to be put down on : 25.07.2019

| Sr. No. | Question | Material for reply part (a) |
|---------|--|---|
| (a) | Whether the Union Government has been helping all the State Governments for all round development of minority; and | So far as National Minorities Development and Finance Corporation (NMDFC) is concerned, its main objective is to extend concessional credit for income generation self employment activities to the 'backward sections' of the targeted notified minorities through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration. |
| (b) | If so, the details regarding the amount of money given for this to different States in 2015-2016, 2016-17, 2017-18, 2018-19 by the Union Government? | <p style="text-align: center;">Material for reply part (b)</p> The State-wise disbursements of funds by NMDFC during the F.Y. 2015-16, 2016-17, 2017-18 & 2018-19 is enclosed herewith as Annexure-1. |

| NATIONAL MINORITIES DEVELOPMENT & FINANCE CORPORATION | | | | | | | | | | | | Annexure-I |
|--|--------------------|---------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|------|----------|------------|
| Statement Showing Year Wise and State-wise disbursement details during the last four F.Y's | | | | | | | | | | | | |
| Amount in Rs. Crs. | | | | | | | | | | | | |
| Sr. No. | STATE | 2015-2016 | | 2016-2017 | | 2017-2018 | | 2018-2019 | | Amt. | Benefcs. | |
| | | Amt. | Benefcs. | Amt. | Benefcs. | Amt. | Benefcs. | Amt. | Benefcs. | | | |
| 1 | CHANDIGARH | | | | | 0.20 | 13 | 0.20 | 13 | | | |
| 2 | CHHATISGARH | | | | | | | 2.22 | 148 | | | |
| 3 | DELHI | | | | | 0.25 | 17 | 0.19 | 12 | | | |
| 4 | GUJARAT | 2.00 | 133 | 2.00 | 133 | 2.87 | 192 | 4.50 | 300 | | | |
| 5 | HARYANA | 9.60 | 974 | | | 5.30 | 353 | 5.35 | 473 | | | |
| 6 | HIMACHAL PRADESH | 3.75 | 250 | 5.28 | 353 | 3.00 | 201 | 4.00 | 268 | | | |
| 7 | JAMMU & KASHMIR | 38.84 | 2890 | 48.35 | 3341 | 78.61 | 5340 | 78.25 | 5317 | | | |
| 8 | KARNATAKA | 10.00 | 667 | 7.50 | 500 | 5.60 | 373 | | | | | |
| 9 | KERALA | 141.60 | 19439 | 119.50 | 21467 | 167.00 | 31134 | 206.00 | 39818 | | | |
| 10 | MAHARASHTRA | | | 5.00 | 333 | 5.00 | 2000 | | | | | |
| 11 | MIZORAM | 2.00 | 133 | 5.24 | 349 | | | | | | | |
| 12 | NAGALAND | | | | | 3.00 | 1200 | 4.00 | 1600 | | | |
| 13 | PUDUCHERRY | 5.00 | 917 | 2.00 | 467 | | | | | | | |
| 14 | PUNJAB | 4.50 | 300 | 1.00 | 67 | 2.00 | 133 | | | | | |
| 15 | RAJASTHAN | 20.00 | 1333 | 26.25 | 1832 | 15.00 | 1000 | | | | | |
| 16 | TAMILNADU | 10.00 | 2333 | 35.00 | 11667 | 33.00 | 10866 | 37.95 | 9513 | | | |
| 17 | TRIPURA | 15.00 | 999 | 26.20 | 1746 | 25.00 | 1667 | | | | | |
| 18 | UTTRAKHAND | 1.00 | 67 | | | | | 1.00 | 67 | | | |
| 19 | WEST BENGAL | 210.00 | 55668 | 220.00 | 66333 | 225.00 | 75000 | 260.00 | 77333 | | | |
| | Grand Total | 473.29 | 86103 | 503.32 | 108588 | 570.83 | 129489 | 603.66 | 134862 | | | |

STARRED QUESTION FOR LOK SABHA

Diary No.: 8312

Question to be put down on : 25.07.2019

| Sr. No. | Question | Material for reply part (a) |
|----------------|---|---|
| (a) | the number of beneficiaries belonging to minority communities who are availing various schemes, grant-in-aid in Telangana and Andhra Pradesh during the last three years and the current year, scheme and community-wise; | <p>So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it is working as Apex Corporation under the aegis of Ministry of Minority Affairs for the socio-economic development of "backward sections" amongst the notified National Minorities comprising of Muslims, Christians, Sikhs, Buddhists, Parsis & Jains. The schemes of NMDFC are implemented by the State Channelising Agencies (SCAs) nominated by the respective State Govt./UT administration.</p> <p>The Andhra Pradesh State Government has nominated Andhra Pradesh State Minority Finance Corporation (APSMFC) as the State Channelizing Agency (SCA) for implementing NMDFC schemes in the State. However, since the financial year 2008-09, the State Govt. has decided that it will implement only grant based schemes. Thus implementation of loan schemes of NMDFC are stalled in Andhra Pradesh since 2008-09.</p> <p>The State Govt. of Telengana is yet to nominate an SCA for implementing NMDFC schemes in the State.</p> |
| (b) | the number of proposals received, action taken and the reasons for rejection under each scheme and category in the above State during the said period; and | <p align="center">Material for reply part (b)</p> <p>In view of foregoing, matter does not arise.</p> |
| (c) | the number of complaints received against each NGOs particularly where violations took place, misuse of funds, etc. in Telangana and Andhra Pradesh during the said period? | <p align="center">Material for reply part (c)</p> <p>Does not pertain to NMDFC.</p> |

STARRED QUESTION FOR LOK SABHA
Diary No.: 9295
Question to be put down on : 25.07.2019

| Sr. No | Question | Material for reply part (a) |
|--------|---|---|
| (a) | the number of Kasturba Gandhi Balika Vidyalaya have been opened up in Muslim concentrated districts; | Ministry may like to reply please. |
| (b) | the details of various schemes implemented by the Government exclusively for the welfare of Muslim women; | <p style="text-align: center;">Material for reply part (b) & (c)</p> <p>So far as NMDFC is concerned, its schemes are being implemented for the socio-economic development of the 'backward sections' amongst the notified minorities through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration. Women are given preference under all the NMDFC schemes. Under Micro Financing scheme almost 98% of beneficiaries are women.</p> |
| (c) | the details of the beneficiaries of these schemes; and | <p>Following schemes are being implemented by NMDFC:-</p> <p><u>Concessional Credit Schemes</u></p> <p>1. <u>Term Loan:-</u> Maximum Loan of up to Rs.20.00 Lacs per beneficiary is available under Credit Line-1 at an interest rate of 6% p.a. Higher loan of maximum up to Rs.30.00 Lacs per beneficiary is available under Credit Line-2 at an interest rate of 8% p.a. for male beneficiaries & 6% p.a for female beneficiaries.</p> <p>2. <u>Micro Finance:</u> Maximum loan upto Rs.1.00 lac per SHG member is available under Credit Line -1 at an interest rate of 7% p.a. Higher loan of maximum upto Rs.1.50 lacs per SHG member is available under Credit Line-2 at an interest rate of 10% p.a. for male beneficiaries & 8% p.a for female beneficiaries. The micro-finance scheme is primarily aimed at extending concessional credit to women beneficiaries. The scheme is implemented through SCAs & also through established NGOs.</p> <p>3. <u>Education Loan:-</u> The Educational Loan of upto Rs.20.00 lacs for courses in India & Rs.30 lacs for courses abroad is available at an interest rate of 3% p.a. under Credit Line-1 while interest @ of 8% p.a. is charged from male beneficiaries & 5% p.a from female beneficiaries under Credit Line-2. Education Loan is provided for pursuing technical and</p> |

professional courses with maximum course duration of 5 years. The scheme is implemented through SCAs.

4. Virasat Scheme:-

This scheme is part of the Term Loan scheme and is implemented with the objective to meet credit requirements of the Artisans, both in terms of Working Capital requirement and Fixed Capital requirement for purchase of equipment/tools/machineries. Maximum loan of upto Rs.10.00 Lacs can be availed under the scheme at simple interest of 5% p.a. for Male Artisan & 1% concession for Female Artisan @ simple interest of 4% p.a.

Promotional Schemes:-

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

1. Skill Development Scheme:-

NMDFC has aligned its Skill Development Scheme with the common norms prescribed by the Ministry of Skill Development & Entrepreneurship (MSDE) viz., "Kaushal Se Kushalta". Under this scheme, skill development training programs are organized as per common norms. Training programs of 200 to 250 hrs duration is organized at prescribed hourly cost. Stipend of Rs.1,000 per candidate per month and the cost of certification of the trained candidates is borne by NMDFC. There is placement guarantee of minimum 70% candidates trained under the scheme.

2. Marketing Assistance Scheme:-

The Marketing Assistance Scheme is meant for individual crafts persons, beneficiaries of NMDFC as well as SHGs & is implemented through the SCAs. The scheme envisages to promote sale & marketing of their products at remunerative prices through participation /organizing exhibitions at State/District level.

3. Mahila Samridhi Yojana:-

Skill development training is imparted to group of women in women friendly trades. Training period is of maximum 6 months with training & raw material cost of upto Rs.1,500 per women while stipend @ Rs.1,000 is available for each women. During the period of training, the women are formed into Self Help Group, followed by infusion of micro-credit maximum upto Rs.1.00 lacs per member for the purpose of using the skill developed during the training, for income generation activities.

The annual family income eligibility criterion under **Credit Line-1** is Rs.98,000 for rural areas & Rs.1.20 lacs for urban areas. Higher annual family income eligibility criterion of upto Rs.6.00 lacs has

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| | | <p>also been introduced as <u>Credit Line-2</u>, for increasing coverage of beneficiaries under NMDFC schemes.</p> <p>During the last three financial years NMDFC has extended loans to over 4.18 lacs Women beneficiaries which includes women belonging to Muslim Community, for setting up of their self-employment ventures.</p> |
| (d) | <p>whether the Government has any plan to increase the number of pre-matric, post matric and merit cum means scholarship given to Muslim students?</p> | <p style="text-align: center;">Material for reply part (d)</p> <p>Ministry may like to reply please.</p> |

UNSTARRED QUESTION FOR THE LOK SABHA

Diary No.: 5458

Question to be put down on :25.07.2019

| Sr. No. | Question | Material for Reply part(a), (b),(c) & (d) |
|---------|--|---|
| a. | Whether one thousand additional Adult Educations Centres are going to be set up exclusively for Muslim women in Gram Panchayats where Muslim population is more than five thousand and if so, the details thereof; | Matter does not relates to NMDFC. |
| b. | The number of Gram Panchayats in Andhra Pradesh and Telangana that have more than five thousand Muslim population, district-wise; | |
| c. | The status of setting up of Adult Education Centres in above districts of Andhra Pradesh and Telangana; and | |
| d. | Whether special emphasis has been given to this programme in the year's Budget and if so, the details thereof? | |

UNSTARRED QUESTION FOR THE LOK SABHA

Diary No.: 5281

Question to be put down on :25.07.2019

| Sr. No. | Question | Material for Reply part(a) | | | | | | | | |
|---------|--|---|------|--------------------|---------|------|---------|------|---------|-----|
| a. | The total number of proposals regarding minority welfare received by the Union Government from the Government of Maharashtra for sanction during the last three years; | <p>As per the lending policy of the National Minorities Development & Finance Corporation (NMDFC), the State Channelising Agencies (SCAs) are required to furnish their proposals in the form of Annual Action Plans (AAP) to the NMDFC at the beginning of each financial year. Consequent upon furnishing of AAPs by the SCAs, NMDFC allocates funds out of the available resources to the SCAs based on their past performance in implementing NMDFC Schemes, proper utilization of funds disbursed earlier and maintaining satisfactory repayments to the NMDFC.</p> <p>In Maharashtra, Maulana Azad Alpsankhyak Aarthik Vikas Nigam is the SCA of NMDFC. Fund disbursed by NMDFC in Maharashtra during the last 3 F.Y.'s i.e. 2016-17, 2017-18 & 2018-19 is as follows:</p> <table border="1" data-bbox="678 689 1204 840"> <thead> <tr> <th>Year</th> <th>Amount in Rs. Crs.</th> </tr> </thead> <tbody> <tr> <td>2016-17</td> <td>5.00</td> </tr> <tr> <td>2017-18</td> <td>5.00</td> </tr> <tr> <td>2018-19</td> <td>Nil</td> </tr> </tbody> </table> | Year | Amount in Rs. Crs. | 2016-17 | 5.00 | 2017-18 | 5.00 | 2018-19 | Nil |
| Year | Amount in Rs. Crs. | | | | | | | | | |
| 2016-17 | 5.00 | | | | | | | | | |
| 2017-18 | 5.00 | | | | | | | | | |
| 2018-19 | Nil | | | | | | | | | |
| b. | The total number of proposals out of these which have been sanctioned along with the number of proposals lying pending; and | <p style="text-align: center;">Material for Reply part(b) & (c)</p> <p>No proposal is currently pending with NMDFC.</p> | | | | | | | | |
| c. | The time by which the pending proposals are likely to be sanctioned? | | | | | | | | | |

STARRED QUESTION FOR THE LOK SABHA

Q. No. 366

Question to be put down on 18.07.2019

| Sr. No. | Question | Material for Reply |
|---------|--|---|
| (a) | the total annual allocation made for the Ministry during the last three years; | <p align="center">Material for Reply Part (a)</p> Ministry may like to reply please. |
| (b) | the details of schemes taken up for minorities in Assam during the above period; | <p align="center">Material for Reply Part (b)</p> <p>So far as NMDFC is concerned, its schemes are being implemented for the socio-economic development of the 'backward sections' amongst the notified minorities through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration. With a view to expand coverage of NMDFC schemes, use of alternate channels of Regional Rural Banks (RRBs) & Public Sector Banks (PSBs) is also being considered by NMDFC.</p> <p>The schemes of NMDFC are available for implementation in Assam through Assam Minorities Development & Finance Corporation (AMDFC) – the agency nominated by Govt. of Assam.</p> <p>The annual family income eligibility criterion under Credit Line-1 is Rs.98,000 for rural areas & Rs.1.20 lacs for urban areas. Higher annual family income eligibility criterion of upto Rs.6.00 lacs has also been introduced as Credit Line-2, for increasing coverage of beneficiaries under NMDFC schemes.</p> <p>Following schemes are being implemented by NMDFC:-</p> <p><u>Concessional Credit Schemes</u></p> <p>1. <u>Term Loan</u>:- Maximum Loan of up to Rs.20.00 Lacs per beneficiary is available under Credit Line-1 at an interest rate of 6% p.a.</p> <p>Higher loan of maximum up to Rs.30.00 Lacs per beneficiary is available under Credit Line-2 at an interest rate of 8% p.a. for male beneficiaries & 6% p.a for female beneficiaries.</p> <p>2. <u>Micro Finance</u>:-Maximum loan upto Rs.1.00 lac per SHG member is available under Credit Line -1 at an interest rate of 7% p.a.</p> |

Higher loan of maximum upto Rs.1.50 lacs per SHG member is available under Credit Line-2 at an interest rate of 10% p.a. for male beneficiaries & 8% p.a for female beneficiaries.

The micro-finance scheme is primarily aimed at extending concessional credit to women beneficiaries. The scheme is implemented through SCAs & also through established NGOs.

3. **Education Loan**:- The Educational Loan of upto Rs.20.00 lacs for courses in India & Rs.30 lacs for courses abroad is available at an interest rate of 3% p.a. under Credit Line-1 while interest @ of 8% p.a. is charged from male beneficiaries & 5% p.a from female beneficiaries under Credit Line-2. Education Loan is provided for pursuing technical and professional courses with maximum course duration of 5 years. The scheme is implemented through SCAs.

4. **Virasat Scheme**:- This scheme is part of the Term Loan scheme and is implemented with the objective to meet credit requirements of the Artisans, both in terms of Working capital requirement & Fixed capital requirement for purchase of equipment/tools/machineries. Maximum loan of upto Rs.10.00 lacs can be availed under the scheme at simple interest of 5% p.a. for Male Artisans and 1% concession for Female Artisan at simple interest 4% p.a.

Promotional Schemes:-

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

1. **Skill Development Scheme**:-NMDFC has aligned its Skill Development Scheme with the common norms prescribed by the Ministry of Skill Development & Entrepreneurship (MSDE) viz., "Kaushal Se Kushalta". Under this scheme, skill development training programs are organized as per common norms. Training programs of 200 to 250 hrs duration is organized at prescribed hourly cost. Stipend of Rs.1,000 per

| | | <p>candidate per month and the cost of certification of the trained candidates is borne by NMDFC. There is placement guarantee of minimum 70% candidates trained under the scheme.</p> <p>2. Marketing Assistance Scheme:-The Marketing Assistance Scheme is meant for individual crafts persons, beneficiaries of NMDFC as well as SHGs & is implemented through the SCAs. The scheme envisages to promote sale & marketing of their products at remunerative prices through participation /organizing exhibitions at State/District level.</p> <p>3. Mahila Samridhi Yojana:-Skill development training is imparted to group of women in women friendly trades. Training period is of maximum 6 months with training & raw material cost of upto Rs.1,500 per women while stipend @ Rs.1,000 is available for each women. During the period of training, the women are formed into Self Help Group, followed by infusion of micro-credit maximum upto Rs.1.00 lacs per member for the purpose of using the skill developed during the training, for income generation activities.</p> | | | | | | | | |
|---------|--|---|------|-------------------|---------|---------|---------|---------|---------|---------|
| (c) | whether there is any State level advisory body including Members of Parliament for this purpose; | <p align="center">Material for Reply Part (c) & (d)</p> <p>Ministry may like to offer reply please.</p> | | | | | | | | |
| (d) | if not, whether the Government is considering/would consider about this end if, the details thereof; and | | | | | | | | | |
| (e) | the funds allocated to Assam during the said period from the Maulana Azad Foundation and Central Wakf Council? | <p align="center">Material for Reply Part (e)</p> <p>So far as NMDFC is concerned, the following is the detail of fund allocation to Assam Minorities Development & Finance Corporation (AMDFC) during last 3 years:-</p> <table border="1" data-bbox="678 1568 1436 1758"> <thead> <tr> <th>Year</th> <th>Amount in Rs/Lacs</th> </tr> </thead> <tbody> <tr> <td>2016-17</td> <td>1965.00</td> </tr> <tr> <td>2017-18</td> <td>1000.00</td> </tr> <tr> <td>2018-19</td> <td>1000.00</td> </tr> </tbody> </table> | Year | Amount in Rs/Lacs | 2016-17 | 1965.00 | 2017-18 | 1000.00 | 2018-19 | 1000.00 |
| Year | Amount in Rs/Lacs | | | | | | | | | |
| 2016-17 | 1965.00 | | | | | | | | | |
| 2017-18 | 1000.00 | | | | | | | | | |
| 2018-19 | 1000.00 | | | | | | | | | |

ADMITTED UNSTARRED QUESTION FOR THE LOK SABHA

Diary No.: 3143

Question to be put down on :11.07.2019

| Sr. No. | Question | Material for Reply Part (a) & (b) | | | | | | | | | | | | |
|---------|---|--|------|----------------|---------|------|---------|------|---------|------|---------|------|---------|------|
| a. | The names of schemes of the Ministry which benefit non-minorities also along with the rationale for such schemes, and | So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it is implementing its schemes for the socio-economic development of notified National Minorities viz., Muslims, Christians, Sikhs, Buddhists, Parsis and Jains only through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration.. | | | | | | | | | | | | |
| b. | The expenditure incurred under such schemes during the last four years and the current year? | <p>However, Memorandum of Association of NMDFC allows financing of Self Help Groups (SHGs) under the micro finance scheme, with individuals predominantly belonging to the minority communities (75% and above) while remaining 25% are from other communities. Further in very exceptional cases, the scheme also allows financing of SHGs with upto 60% members belonging to Minority Communities, provided other members belong to weaker sections including Schedules Castes/Schedules Tribes, Other Backward Classes and Disabled. This provision has been introduced in the Micro-Finance scheme because SHGs with exclusive members from the Minority Communities are seldom available besides, it also helps members from other communities to integrate under the socio-economic development program of the Government.</p> <p>Year-wise details of funds disbursed to non-minorities by SCAs under Micro Finance scheme during the last four F.Y.'s and current F.Y. is given below:</p> <table border="1" data-bbox="619 1243 1114 1518"> <thead> <tr> <th>Year</th> <th>Amount in Crs.</th> </tr> </thead> <tbody> <tr> <td>2015-16</td> <td>4.40</td> </tr> <tr> <td>2016-17</td> <td>4.97</td> </tr> <tr> <td>2017-18</td> <td>8.32</td> </tr> <tr> <td>2018-19</td> <td>8.07</td> </tr> <tr> <td>2019-20</td> <td>0.20</td> </tr> </tbody> </table> | Year | Amount in Crs. | 2015-16 | 4.40 | 2016-17 | 4.97 | 2017-18 | 8.32 | 2018-19 | 8.07 | 2019-20 | 0.20 |
| Year | Amount in Crs. | | | | | | | | | | | | | |
| 2015-16 | 4.40 | | | | | | | | | | | | | |
| 2016-17 | 4.97 | | | | | | | | | | | | | |
| 2017-18 | 8.32 | | | | | | | | | | | | | |
| 2018-19 | 8.07 | | | | | | | | | | | | | |
| 2019-20 | 0.20 | | | | | | | | | | | | | |

| | KSWDC | | TAMCO | | WBMDFC | | KSBCDC | | TOTAL | |
|---------|-------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| | AMT. | BENEFS | AMT. | BENEFS | AMT. | BENEFS | AMT. | BENEFS | AMT. | BENEFS. |
| 2015-16 | | | 256.81 | 697 | 166.30 | 2983 | 16.75 | 96 | 439.86 | 3776 |
| 2016-17 | | | 151.77 | 414 | 167.85 | 2904 | 176.98 | 702 | 496.60 | 4020 |
| 2017-18 | | | 170.60 | 445 | 388.89 | 2978 | 272.38 | 1069 | 831.87 | 4492 |
| 2018-19 | 5.29 | 12 | 146.41 | 340 | 279.45 | 3620 | 375.89 | 1240 | 807.04 | 5212 |
| 2019-20 | 15.20 | 20 | 1.00 | 4 | | | 3.75 | 8 | 19.95 | 32 |

272

PROVISIONAL STARRED QUESTION FOR THE LOK SABHA

Diary No.: 950

Question to be put down on :27.06.2019

| Sr. No. | Question | Material for Reply Part(a) |
|---------|--|--|
| a. | The details of the welfare schemes intended for the benefits of the persons belonging to the minority communities in the country ; | <p>So far as NMDFC is concerned, its schemes are being implemented for the socio-economic development of the 'backward sections' amongst the notified minorities through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration.</p> <p>The annual family income eligibility criterion under Credit Line-1 is Rs.98,000 for rural areas & Rs.1.20 lacs for urban areas. Higher annual family income eligibility criterion of upto Rs.6.00 lacs has also been introduced as Credit Line-2, for increasing coverage of beneficiaries under NMDFC schemes.</p> <p>Following schemes are being implemented by NMDFC:-</p> <p><u>Concessional Credit Schemes</u></p> <p>1. <u>Term Loan</u>:- Maximum Loan of up to Rs.20.00 Lacs per beneficiary is available under Credit Line-1 at an interest rate of 6% p.a. Higher loan of maximum up to Rs.30.00 Lacs per beneficiary is available under Credit Line-2 at an interest rate of 8% p.a. for male beneficiaries & 6% p.a for female beneficiaries.</p> <p>2. <u>Micro Finance</u>:-Maximum loan upto Rs.1.00 lac per SHG member is available under Credit Line -1 at an interest rate of 7% p.a. Higher loan of maximum upto Rs.1.50 lacs per SHG member is available under Credit Line-2 at an interest rate of 10% p.a. for male beneficiaries & 8% p.a for female beneficiaries. The micro-finance scheme is primarily aimed at extending concessional credit to women beneficiaries. The scheme is implemented through SCAs & also through established NGOs.</p> <p>3. <u>Education Loan</u>:- The Educational Loan of upto Rs.20.00 lacs for courses in India & Rs.30 lacs for courses abroad is available at an interest rate of 3% p.a. under Credit Line-1 while interest @ of 8% p.a. is charged from male beneficiaries & 5% p.a from female beneficiaries under Credit Line-2. Education Loan is provided for pursuing technical and professional courses with maximum course duration of 5 years. The scheme is implemented through SCAs.</p> <p><u>Promotional Schemes</u>:- As part of its developmental mandate, NMDFC also implements promotional schemes through its State Channelizing Agencies (SCAs) like Vocational Training, Marketing Support & Mahila Samridhi Yojana for the benefit of its target groups. Women beneficiaries are given preference. Details are as follows:-</p> |

| | | |
|-----------|---|--|
| | | <p>1. Vocational Training Scheme:-NMDFC has aligned its Vocational Training Scheme with the common norms prescribed by the Ministry of Skill Development & Entrepreneurship (MSDE) viz., "Kaushal Se Kushalta". Under this scheme, skill development training programs are organized as per common norms. Training programs of 200 to 250 hrs duration is organized at prescribed hourly cost. Stipend of Rs.1,000 per candidate per month and the cost of certification of the trained candidates is borne by NMDFC. There is placement guarantee of minimum 70% candidates trained under the scheme.</p> <p>2. Marketing Assistance Scheme:-The Marketing Assistance Scheme is meant for individual crafts persons, beneficiaries of NMDFC as well as SHGs & is implemented through the SCAs. The scheme envisages to promote sale & marketing of their products at remunerative prices through participation /organizing exhibitions at State/District level.</p> <p>3. Mahila Samridhi Yojana:-Skill development training is imparted to group of women in women friendly trades. Training period is of maximum 6 months with training & raw material cost of upto Rs.1,500 per women while stipend @ Rs.1,000 is available for each women. During the period of training, the women are formed into Self Help Group, followed by infusion of micro-credit maximum upto Rs.1.00 lacs per member for the purpose of using the skill developed during the training, for income generation activities.</p> |
| <p>b</p> | <p>Whether the Government has any monitoring mechanism to check the implementation of such schemes;</p> | <p style="text-align: center;">Material for Reply Part (b) and (c)</p> <p>So far as NMDFC is concerned, it regularly engages an independent 3rd party consultancy organization on regular interval for carrying out beneficiary verification and impact study of its financing schemes on the targeted beneficiaries.</p> <p>The major findings of the study got conducted during last 4 years is enclosed as Annexure-I.</p> |
| <p>c.</p> | <p>If so, the details thereof and if not the reasons therefore;</p> | |
| <p>d.</p> | <p>The funds allocated and utilized for such schemes during each of the last three years and the current year. Scheme-wise and State UT-wise;</p> | <p style="text-align: center;">Material for Reply Part (d)</p> <p>So far as NMDFC is concerned, the fund allocated/released by the Central in the Equity of NMDFC has been fully utilized for the purpose of extending concessional credit to the target groups through the State Channelising Agencies (SCAs) nominated by the respective State Govts/UTs. The funds allocated/released by the Central Govt. in the Equity of NMDFC and that utilized by NMDFC for disbursement to the respective SCAs during the last 3 years and current F.Y 2019-20 is given in following table:-</p> |

| | | Amt in Rs/Crs | | |
|----|--|---|---|---|
| | | Year | Allocation/Contribution Received from the Central Govt. and State Govts./UTs in the Equity of NMDFC | Fund utilized for releasing to respective State Channelising Agencies (SCAs)/States (including repayment) |
| | | 2016-17 | 220.76 | 503.32 |
| | | 2017-18 | 208.64 | 570.83 |
| | | 2018-19 | 177.48 | 603.66 |
| | | 2019-20 (as on 31.05.2019) | 0.50 | 36.50 |
| | | The State-wise detail of fund utilised by NMDFC during least 3 years and current financial year 2019-20 is enclosed as Annexure-II . | | |
| e. | Whether the cases of irregularities and corruption in the implementation of such schemes have come to the notice of the Government during the said period; and | Material for Reply Part (e) and (f) | | |
| f. | If so, the details therefore along with the remedial measures taken being taken by the Government in this regard? | No such reference received in NMDFC. | | |

ANNEXURE-I

| SR. NO. | YEAR | NAME OF AGENCY | SALIENT OBSERVATIONS OF THE STUDY REPORT |
|---------|---------|--|---|
| 1 | 2013-14 | Centre for Market Research & Social Development, New Delhi. Agency Empanelled with Ministry of Minority Affairs. | <ul style="list-style-type: none"> • 93.5% beneficiaries reported no difficulty in availing the loan • Over 80% beneficiaries indicated that their income/savings has increased and they have now better health & education facilities thereby improving their social prestige. • Majority (67.6%) beneficiaries under micro finance scheme have bank account & possess individual pass book. • Almost all (99.3%) beneficiaries in Self Help Groups have properly utilized loan. |
| 2 | 2014-15 | Centre for Market Research & Social Development, New Delhi. Agency Empanelled with Ministry of Minority Affairs. | <ul style="list-style-type: none"> • 71.9% of the Term Loan beneficiaries are found to be men while 97.1% are women financed under Micro Financing Scheme of NMDFC. • 84% of the Term Loan beneficiaries are Muslims, 10.6% are Christians & 5% are Sikhs. Under Micro Financing Scheme 81.5% of the beneficiaries are Muslims, 16.1% are Christians. • 99.7% of the sample Term Loan beneficiaries opined that there was no difficulty in availing the loan. • 81.8% SCAs are maintaining computerized list of beneficiaries. • The study further suggested to increase the number of functional SCAs in a State with the priority being accorded to those having none of the agencies. |
| 3 | 2015-16 | APITCO | <ul style="list-style-type: none"> • 91% units were found to be operational. • 91% beneficiaries had utilized loans properly. • 96% beneficiaries have created assets for the activity for which loan was sanctioned. • 97% beneficiaries are satisfied with the financial assistance process. • 71% got loan for the first time and created income generation capability for the beneficiaries. 29% beneficiaries were existing units and loan was used for expansion of business. |
| 4 | 2017-18 | Development & Research Services Pvt. Ltd. | <ul style="list-style-type: none"> • 91.2% beneficiaries have crossed the threshold income eligibility criteria. • 96% Term Loan & 98% Micro Finance beneficiaries possessed the assets created and utilized the loan for intended purpose. • 92.8% beneficiaries faced no difficulty in availing the loan. • On an average indirect employment for 1.5 persons per unit under the term loan and 0.8 person per unit under Micro Finance was generated from units/projects financed. |

| National Minorities Development & Finance Corporation | | | | | | | | | | | |
|--|------------------|--------------|-----------|--------------|-----------|--------------|-----------|--------------|-----------|------------------|-----------|
| Scheme-wise & State-wise disbursement of funds for the last three F.Y's including current F.Y. (upto 31.05.2019) | | | | | | | | | | | |
| Sr. No. | STATE | 2016-2017 | | 2017-2018 | | 2018-2019 | | 2019-2020 | | Amt. Rs. In Crs. | |
| | | Micro Credit | Term Loan | Micro Credit | Term Loan | Micro Credit | Term Loan | Micro Credit | Term Loan | Micro Credit | Term Loan |
| 1 | CHANDIGARH | 0.00 | 0.00 | 0.00 | 0.20 | 0.00 | 0.20 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2 | CHHATISGARH | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.22 | 0.00 | 0.00 |
| 3 | DELHI | 0.00 | 0.00 | 0.00 | 0.25 | 0.00 | 0.19 | 0.00 | 0.00 | 0.00 | 0.00 |
| 4 | GUJARAT | 0.00 | 2.00 | 0.00 | 2.87 | 0.00 | 4.50 | 0.00 | 0.00 | 0.00 | 0.00 |
| 5 | HARYANA | 0.00 | 0.00 | 0.00 | 5.30 | 0.00 | 5.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 6 | HIMACHAL PRADESH | 0.00 | 5.28 | 0.00 | 3.00 | 0.00 | 4.00 | 0.00 | 0.00 | 1.00 | 0.00 |
| 7 | JAMMU & KASHMIR | 0.35 | 48.00 | 0.30 | 78.31 | 0.30 | 77.95 | 0.30 | 0.50 | 5.00 | 0.00 |
| 8 | KARNATAKA | 0.00 | 7.50 | 0.00 | 5.60 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 9 | KERALA | 40.50 | 79.00 | 60.00 | 107.00 | 78.25 | 127.75 | 0.00 | 0.00 | 30.00 | 0.00 |
| 10 | MAHARASHTRA | 0.00 | 5.00 | 5.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 11 | MIZORAM | 0.00 | 5.24 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 12 | NAGALAND | 0.00 | 0.00 | 3.00 | 0.00 | 4.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 13 | PUDUCHERRY | 1.00 | 1.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 14 | PUNJAB | 0.00 | 1.00 | 0.00 | 2.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 15 | RAJASTHAN | 0.25 | 26.00 | 0.00 | 15.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 16 | TAMILNADU | 28.00 | 7.00 | 26.00 | 7.00 | 20.95 | 17.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 17 | TRIPURA | 0.00 | 26.20 | 0.00 | 25.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 18 | UTTRAKHAND | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 19 | WEST BENGAL | 155.00 | 65.00 | 180.00 | 45.00 | 180.00 | 80.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Grand Total | 225.10 | 278.22 | 274.30 | 296.53 | 283.85 | 319.81 | 0.50 | 0.50 | 36.00 | 0.00 |

PROVISIONAL STARRED QUESTION FOR THE LOK SABHA

Diary No.: 1087

Question to be put down on :27.06.2019

| Sr. No. | Question | Material for Reply Part (a) |
|---------|---|--|
| a. | The schemes being implemented by the Government for the upliftment of minorities along with the salient features thereof; | <p>So far as NMDFC is concerned, its schemes are being implemented for the socio-economic development of the 'backward sections' amongst the notified minorities through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration.</p> <p>The annual family income eligibility criterion under Credit Line-1 is Rs.98,000 for rural areas & Rs.1.20 lacs for urban areas. Higher annual family income eligibility criterion of upto Rs.6.00 lacs has also been introduced as Credit Line-2, for increasing coverage of beneficiaries under NMDFC schemes.</p> <p>Following schemes are being implemented by NMDFC:-</p> <p>Concessional Credit Schemes</p> <p>1. Term Loan:- Maximum Loan of up to Rs.20.00 Lacs per beneficiary is available under Credit Line-1 at an interest rate of 6% p.a. Higher loan of maximum up to Rs.30.00 Lacs per beneficiary is available under Credit Line-2 at an interest rate of 8% p.a. for male beneficiaries & 6% p.a for female beneficiaries.</p> <p>2. Micro Finance:-Maximum loan upto Rs.1.00 lac per SHG member is available under Credit Line -1 at an interest rate of 7% p.a. Higher loan of maximum upto Rs.1.50 lacs per SHG member is available under Credit Line-2 at an interest rate of 10% p.a. for male beneficiaries & 8% p.a for female beneficiaries. The micro-finance scheme is primarily aimed at extending concessional credit to women beneficiaries. The scheme is implemented through SCAs & also through established NGOs.</p> <p>3. Education Loan:- The Educational Loan of upto Rs.20.00 lacs for courses in India & Rs.30 lacs for courses abroad is available at an interest rate of 3% p.a. under Credit Line-1 while interest @ of 8% p.a. is charged from male beneficiaries & 5% p.a from female beneficiaries under Credit Line-2. Education Loan is provided for pursuing technical and professional courses with maximum course duration of 5 years. The scheme is implemented through SCAs.</p> <p>Promotional Schemes:- As part of its developmental mandate, NMDFC also implements promotional schemes through its State Channelizing Agencies like Vocational Training, Marketing Support & Mahila Samridhi Yojana for the benefit of its target groups. Women beneficiaries are given preference. Details are as follows:-</p> |

| | | |
|----|---|--|
| | | <p>1. Vocational Training Scheme:-NMDFC has aligned its Vocational Training Scheme with the common norms prescribed by the Ministry of Skill Development & Entrepreneurship (MSDE) viz., "Kaushal Se Kushalta". Under this scheme, skill development training programs are organized as per common norms. Training programs of 200 to 250 hrs duration is organized at prescribed hourly cost. Stipend of Rs.1,000 per candidate per month and the cost of certification of the trained candidates is borne by NMDFC. There is placement guarantee of minimum 70% candidates trained under the scheme.</p> <p>2. Marketing Assistance Scheme:-The Marketing Assistance Scheme is meant for individual crafts persons, beneficiaries of NMDFC as well as SHGs & is implemented through the SCAs. The scheme envisages to promote sale & marketing of their products at remunerative prices through participation /organizing exhibitions at State/District level.</p> <p>3. Mahila Samridhi Yojana:-Skill development training is imparted to group of women in women friendly trades. Training period is of maximum 6 months with training & raw material cost of upto Rs.1,500 per women while stipend @ Rs.1,000 is available for each women. During the period of training, the women are formed into Self Help Group, followed by infusion of micro-credit maximum upto Rs.1.00 lacs per member for the purpose of using the skill developed during the training, for income generation activities.</p> |
| b | The scholarship schemes being run by the Government for the boys and girls students of minorities; | <p style="text-align: center;">Material for Reply Part (b)</p> <p>Matter dose not pertain to NMDFC.</p> |
| c. | The total expenditure incurred on schemes being run for the welfare of minorities during each of the last five years State-wise | <p style="text-align: center;">Material for Reply Part (c)</p> <p>The State-wise amount disbursed by NMDFC to the State Channelizing Agencies (SCAs) for upliftment of Minorities during the last 5 F.Y's including the current F.Y's i.e. 2019-2020 (upto 31.05.2019) is enclosed herewith as Annexure -I.</p> |
| d. | Whether the Government is contemplating to introduce any special schemes for the welfare of minorities; and | <p style="text-align: center;">Material for Reply Part (d) and (e)</p> <p>NMDFC is implementing its ongoing concessional credit schemes viz., Term Loan scheme, Education Loan scheme & Micro-Finance schemes while Mahila Samridhi Yojana, Vocational Training Scheme & Marketing Assistance Schemes are being implemented as part of Promotional schemes.</p> <p>Modifications in annual income eligibility has been carried out from time to time, based on the directions received from the Central Government.</p> |
| e. | If so, the details thereof? | |

| National Minorities Development & Finance Corporation | | | | | | | |
|--|------------------|----------------|-----------|-----------|-----------|-----------|-----------|
| State-wise disbursement of funds for the last five F.Y.'s including current F.Y. (upto 31.05.2019) | | | | | | | |
| Sr. No. | STATE | Amt Rs. In Crs | | | | | |
| | | 2014-2015 | 2015-2016 | 2016-2017 | 2017-2018 | 2018-2019 | 2019-2020 |
| 1 | CHANDIGARH | 0.20 | 0.00 | 0.00 | 0.20 | 0.20 | 0.00 |
| 2 | CHHATISGARH | 3.00 | 0.00 | 0.00 | 0.20 | 2.22 | 0.00 |
| 3 | DELHI | 0.00 | 0.00 | 0.00 | 0.25 | 0.19 | 0.00 |
| 4 | GUJARAT | 0.00 | 2.00 | 2.00 | 2.87 | 4.50 | 0.00 |
| 5 | HARYANA | 1.00 | 9.60 | 0.00 | 5.30 | 5.35 | 0.00 |
| 6 | HIMACHAL PRADESH | 5.50 | 3.75 | 5.28 | 3.00 | 4.00 | 1.00 |
| 7 | JAMMU & KASHMIR | 20.00 | 38.84 | 48.35 | 78.61 | 78.25 | 5.50 |
| 8 | KARNATAKA | 20.00 | 10.00 | 7.50 | 5.60 | 0.00 | 0.00 |
| 9 | KERALA | 92.50 | 141.60 | 119.50 | 167.00 | 206.00 | 30.00 |
| 10 | MAHARASHTRA | 10.00 | 0.00 | 5.00 | 5.00 | 0.00 | 0.00 |
| 11 | MIZORAM | 2.00 | 2.00 | 5.24 | 0.00 | 0.00 | 0.00 |
| 12 | NAGALAND | 8.50 | 0.00 | 0.00 | 3.00 | 4.00 | 0.00 |
| 13 | PUDUCHERRY | 2.00 | 5.00 | 2.00 | 0.00 | 0.00 | 0.00 |
| 14 | PUNJAB | 11.00 | 4.50 | 1.00 | 2.00 | 0.00 | 0.00 |
| 15 | RAJASTHAN | 20.00 | 20.00 | 26.25 | 15.00 | 0.00 | 0.00 |
| 16 | TAMILNADU | 38.50 | 10.00 | 35.00 | 33.00 | 37.95 | 0.00 |
| 17 | TRIPURA | 12.00 | 15.00 | 26.20 | 25.00 | 0.00 | 0.00 |
| 18 | UTTRAKHAND | 0.00 | 1.00 | 0.00 | 0.00 | 1.00 | 0.00 |
| 19 | WEST BENGAL | 185.00 | 210.00 | 220.00 | 225.00 | 260.00 | 0.00 |
| | Grand Total | 431.20 | 473.29 | 503.32 | 570.83 | 603.66 | 36.50 |

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PROVISIONAL STARRED/UNSTARRED QUESTION FOR THE LOK SABHA

Diary No.: 4187

| Sr. No. | Question | Material for Reply(a) |
|---------|---|---|
| a. | Whether the Public and Private entities which provide any kind of public service/utilities to the general public in the country are competent/authorized to make any rules/laws for their consumers/customer; | So far as National Minorities Development & Finance Corporation (NMDFC) is concerned it is implementing the schemes as per the guidelines approved by the Ministry of Minority Affairs (MoMA), Govt. of India, from time to time. |
| b. | If so, the details thereof along with the scope/extent to which these entities are competent to make such rules/laws; | <p style="text-align: center;">Material for Reply(b) (c) (d) and (e)</p> <p>Not applicable in view of reply at point 'a' above.</p> |
| c. | Whether any guidelines are made to regulate and examine the reasonability of rules made by such entities with regard to restriction on people's various rights; | |
| d. | If so, the details thereof; and | |
| e. | If not, the other measures taken/being taken by the Government in this regard? | |