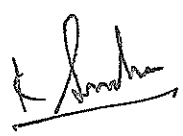


PARLIAMENT QUESTION FOR THE RAJYA SABHA
DIARY NO.U3673 TO BE ANSWERED ON 28.03.2022

S. No.	Question	Material for Reply part (a), (b) & (c)												
(a)	Whether Government is meeting the goal of utilizing the 15 per cent of targets and outlays under various schemes are earmarked for the minorities for development projects in minority concentration areas under the 15 point programme;	<p>Ministry may like to offer reply.</p> <p>Further, so far as National Minorities Development & Finance Corporation (NMDFC) is concerned it implements its schemes for the socio-economic development of notified National Minorities viz., Muslims, Christians, Sikhs, Buddhists, Parsis and Jains mainly through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration.</p>												
(b)	Scheme-wise utilization of details; and	The detail of fund allocated/released by Ministry for contribution in Equity of NMDFC and funds disbursed/utilized by NMDFC during the last 3 F.Y's is given below:-												
(c)	Whether Government has carried out a sample test of each scheme covered under the Programme following sampling pattern for the districts/blocks/villages and the details thereof?	<p align="right">Amt in Rs/Crs</p> <table border="1" data-bbox="619 869 1366 1106"> <thead> <tr> <th>Year</th> <th>Allocation by Ministry Contribution in Equity of NMDFC</th> <th>Funds Disbursed for utilization by States/UTs</th> </tr> </thead> <tbody> <tr> <td>2018-19</td> <td>165.00</td> <td>603.66</td> </tr> <tr> <td>2019-20</td> <td>160.00</td> <td>602.50</td> </tr> <tr> <td>2020-21</td> <td>110.00</td> <td>650.41</td> </tr> </tbody> </table> <p>NMDFC regularly engages an independent 3rd party consultancy organization for carrying out beneficiary verification and impact study of its financing schemes on the targeted beneficiaries. The study is got conducted in respect of beneficiaries financed during previous years. Last study in respect of Impact of NMDFC schemes was carried out by the Ministry in 2020-21.</p>	Year	Allocation by Ministry Contribution in Equity of NMDFC	Funds Disbursed for utilization by States/UTs	2018-19	165.00	603.66	2019-20	160.00	602.50	2020-21	110.00	650.41
Year	Allocation by Ministry Contribution in Equity of NMDFC	Funds Disbursed for utilization by States/UTs												
2018-19	165.00	603.66												
2019-20	160.00	602.50												
2020-21	110.00	650.41												



STARRED/UNSTARRED QUESTION FOR THE RAJYA SABHA
DIARY NO.S2921 TO BE ANSWERED ON 14.12.2021

S. No.	Question	Material for Reply part (a)
(a)	The total transfers made from the Union government under various heads to Andhra Pradesh since 2014, post bifurcation year-wise;	<p>So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it is implementing schemes for the socio-economic development of notified National Minorities viz., Muslims, Christians, Sikhs, Buddhists, Parsis and Jains mainly through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration.</p> <p>In the State of Andhra Pradesh, State Govt. has nominated Andhra Pradesh State Minorities Financial Corporation (APSMFC) as the SCA of NMDFC. APSMFC had stopped implementation of the NMDFC Programme since F.Y. 2008-09 as the State Govt. had allowed APSMFC to implement grant based schemes only.</p>
		Material for Reply part (b), (c),(d) & (e)
(b)	The estimated revenues of Finance Commissions for Andhra Pradesh from 2015 till 2021 year-wise and the actual revenues of Andhra Pradesh, year-wise;	Ministry may like to offer reply.
(c)	The estimated expenditure of Finance Commissions for Andhra Pradesh from 2015 till 2021 year-wise and the actual Expenditure of Andhra Pradesh, year-wise;	
(d)	The gap or difference between estimated revenue deficit in Andhra Pradesh and actual revenue deficit, year-wise; and	
(e)	The reasons for major variations, year-wise?	

STARRED/UNSTARRED QUESTION FOR THE RAJYA SABHA
DIARY NO. U 587, S 406, U 662 & U663 TO BE ANSWERED ON 02.12.2021

S. No.	Question	Material for Reply part (a)								
(a)	The total percentage of SC, ST and OBC employees in Central Government services, Ministry-wise and PSU-wise;	<p>So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it is a Central Public Sector Undertaking (CPSE) under the administrative control of Ministry of Minority Affairs (MoMA) Govt. of India. The total percentage of SC,ST & OBC employees in NMDFC is given below:-</p> <table border="1"> <thead> <tr> <th>Category</th> <th>%age</th> </tr> </thead> <tbody> <tr> <td>SC</td> <td>31.58 %</td> </tr> <tr> <td>ST</td> <td>5.26 %</td> </tr> <tr> <td>OBC</td> <td>21.05 %</td> </tr> </tbody> </table>	Category	%age	SC	31.58 %	ST	5.26 %	OBC	21.05 %
Category	%age									
SC	31.58 %									
ST	5.26 %									
OBC	21.05 %									
(b)	Whether any special drive is proposed to recruit SC, ST and OBC employees;	Material for Reply part (b) No								
(c)	If so, the details thereof; and	Material for Reply part (c) & (d) Not applicable in view of 'b' above.								
(d)	If not, the reasons therefor?									

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STARRED/UNSTARRED QUESTION FOR THE RAJYA SABHA
DIARY NO. U226 TO BE ANSWERED ON 02.12.2021

S. No.	Question	Material for Reply part (a)								
(a)	The percentage of SC/ST/OBC employees in Group A level across various Central Government Ministries/Agencies and PSUs, category-wise;	<p>So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it is a Central Public Sector Undertaking (CPSE) under the administrative control of Ministry of Minority Affairs (MoMA) Govt. of India. The total percentage of SC,ST & OBC employees at Group 'A' level in NMDFC is given below:-</p> <table border="1"> <thead> <tr> <th>Category</th> <th>%age</th> </tr> </thead> <tbody> <tr> <td>SC</td> <td>12.50 %</td> </tr> <tr> <td>ST</td> <td>6.25 %</td> </tr> <tr> <td>OBC</td> <td>25.00 %</td> </tr> </tbody> </table>	Category	%age	SC	12.50 %	ST	6.25 %	OBC	25.00 %
Category	%age									
SC	12.50 %									
ST	6.25 %									
OBC	25.00 %									
(b)	The percentage of SC/ST/OBC people currently employed at the Under Secretary Level and above, category-wise;	<p align="center">Material for Reply part (b)</p> <p>As explained at 'A' above, NMDFC is a CPSE under the administrative control of Ministry of Minority Affairs (MoMA) Govt. of India. In view of the same, post of Under Secretary does not exist in NMDFC.</p>								
(c)	Whether there is a systematic trend of low percentage of SC/ST/OBC people in senior Government posts; and	<p align="center">Material for Reply part (c)</p> <p>So far as NMDFC is concerned, there is no such trend.</p>								
(d)	If so, the reasons thereof and steps that are being considered to make senior posts more inclusive and diverse?	<p align="center">Material for Reply part (d)</p> <p>Not applicable, in view of 'c' above.</p>								

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STARRED/UNSTARRED QUESTION FOR THE RAJYA SABHA
DIARY NO. S-390 TO BE ANSWERED ON 02.12.2021

S. No.	Question	Material for Reply part (a)
(a)	Whether about 21 thousand and more posts are lying vacant in Government under various reservation categories for SCs/STs and backward classes particularly in Group 'A' and 'B', if so, the Ministry/Department-wise details thereof;	So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it is a Central Public Sector Undertaking (CPSE) under the administrative control of Ministry of Minority Affairs (MoMA) Govt. of India. At present, there is no post lying vacant of SC/ST/OBC category in group 'A' and 'B'.
(b)	Whether Government has any proposal to find out where the recruitment mechanism is falling short in filling up the said vacant posts and also to find out the concerned officers who are deliberately doing so;	<p align="center">Material for Reply part (b), (c) & (d)</p> Not applicable, in view of 'A' above.
(c)	If so, the Ministry/Department-wise details thereof; and	
(d)	The corrective steps proposed to be taken by Government to fill up these vacant posts?	

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UNSTARRED QUESTION FOR THE RAJYA SABHA
DIARY NO.140 TO BE ANSWERED ON 29.11.2021

S. No.	Question	Material for Reply part (a)
(a)	Whether Government has implemented any new scheme for the educational upliftment of minority communities in the country after 2018 and, if so, the details thereof;	<p>No Sir, however, National Minorities Development & Finance Corporation (NMDFC) has been implementing its Education Loan scheme since F.Y. 2003-04 for the socio-economic development of notified National Minorities viz., Muslims, Christians, Sikhs, Buddhists, Parsis and Jains mainly through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration.</p> <p>It is being implemented as a component of Term Loan scheme for pursuing technical and professional courses with maximum course duration of 5 years. Under this scheme, 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.</p>
(b)	Whether Government is aware that several State in the country are taking measures ranging from stopping financial assistance to Madrasas to abolishing State-run Madrasas against the Constitutional mandate;	<p align="center">Material for Reply part (b), (c) & (d)</p> <p>Ministry may like to offer reply.</p>
(c)	If so, whether Government would consider giving appropriate directions to the State Governments to protect educational rights of minorities guaranteed by the Constitution and	
(d)	If so, the details thereof and, if not, the reasons therefor?	

ADMITTED STARRED QUESTION FOR THE RAJYA SABHA
DIARY NO.215 TO BE ANSWERED ON 09.08.2021

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S. No.	Question	Material for Reply part (a) & (b)
(a)	Whether there is any provision for reservation for the poor students of minority communities in the minority educational institutes in States, including Uttar Pradesh;	Ministry may like to offer reply.
(b)	If so, the percentage thereof and the manner in which it is being implemented in Uttar Pradesh; and	
(c)	If not, whether Government would take initiative for facilitating poor minorities?	<p align="center">Material for Reply part (c)</p> <p>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 mainly 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. Under Credit Line -2, persons with higher annual family income of upto Rs.8.00 lacs can avail higher quantum of financial assistance at a higher rate of interest.</p> <p>NMDFC implements its Education Loan scheme as a component of Term Loan scheme for pursuing technical and professional courses with maximum course duration of 5 years. Under this scheme, 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.</p>

S. No.	Question	Material for Reply part (a)
(a)	<p>The details of the schemes including those for skill development being implemented by Government for the welfare of women belonging to the minority communities including Muslims in the country; and</p>	<p>So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it is implementing schemes for the socio-economic development of notified National Minorities viz., Muslims, Christians, Sikhs, Buddhists, Parsis and Jains mainly through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration. Women are given preference under the schemes of NMDFC.</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.30.00 lacs for courses abroad is available at an interest rate of 3% p.a. under Credit Line-1 while interest @ of 8% p.a. is charged from male beneficiaries & 5% p.a from female beneficiaries under Credit Line-2. 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>:- 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 and Fixed Capital for purchase of equipment/tools/machineries. Maximum loan of upto Rs.10.00 Lacs can be availed under the scheme at simple interest of 5% p.a. for Male Artisan & at 4% p.a. for Female Artisan.</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. 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.</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 also available for each women. During the period of training, the women are formed into Self Help Group, followed by infusion of micro-credit of upto Rs.1.00 lacs per member for the purpose of using the skill developed during the training for income generation activities.</p>															
(b)	<p>The funds allocated and spent and achievement made under these schemes during the last three years, scheme-wise and State-wise?</p>	<p style="text-align: center;">Material for Reply part (b)</p> <p>The funds allocated/released by the Central Govt. & State Govt./UTs in the Equity of NMDFC and that utilized by NMDFC for disbursement to the respective SCAs during the last 3 years is given in following table:-</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="3" style="text-align: right;">Amt in Rs/Crs</th> </tr> <tr> <th style="text-align: center;">Year</th> <th style="text-align: center;">Allocation/Contribution Received from the Central Govt. & State/UTs in the Equity of NMDFC</th> <th style="text-align: center;">Fund utilized for releasing to respective States/UTs</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">2018-19</td> <td style="text-align: center;">177.48</td> <td style="text-align: center;">603.66</td> </tr> <tr> <td style="text-align: center;">2019-20</td> <td style="text-align: center;">163.42</td> <td style="text-align: center;">602.50</td> </tr> <tr> <td style="text-align: center;">2020-21</td> <td style="text-align: center;">117.41</td> <td style="text-align: center;">650.41</td> </tr> </tbody> </table> <p>Scheme-wise and State/UT-wise details of funds disbursed under NMDFC scheme during the last 3 F.Y's is enclosed herewith as Annexure-1.</p>	Amt in Rs/Crs			Year	Allocation/Contribution Received from the Central Govt. & State/UTs in the Equity of NMDFC	Fund utilized for releasing to respective States/UTs	2018-19	177.48	603.66	2019-20	163.42	602.50	2020-21	117.41	650.41
Amt in Rs/Crs																	
Year	Allocation/Contribution Received from the Central Govt. & State/UTs in the Equity of NMDFC	Fund utilized for releasing to respective States/UTs															
2018-19	177.48	603.66															
2019-20	163.42	602.50															
2020-21	117.41	650.41															

Annexure -1

NATIONAL MINORITIES DEVELOPMENT & FINANCE CORPORATION										
AMOUNT DISBURSED UNDER NMDFC SCHEMES FROM F.Y. 2018-2019 TO F.Y. 2020-2021										
(Amt. Rs. in Crore)										
Sl. No.	State	2018-19			2019-20			2020-21		
		Micro Finance	Term Loan	TOTAL	Micro Finance	Term Loan	TOTAL	Micro Finance	Term Loan	TOTAL
		Amt.	Amt.	Amt.	Amt.	Amt.	Amt.	Amt.	Amt.	Amt.
1	CHANDIGARH		0.20	0.20		0.20	0.20		0.05	0.05
2	CHHATISGARH		2.22	2.22						
3	DELHI		0.19	0.19		0.15	0.15		0.20	0.20
4	GOA								0.20	0.20
5	GUJARAT		4.50	4.50		4.50	4.50		5.64	5.64
6	HARYANA	0.35	5.00	5.35	0.74	4.30	5.04	0.79	2.08	2.87
7	HIMACHAL PRADESH		4.00	4.00		5.00	5.00		6.95	6.95
8	JAMMU & KASHMIR	0.30	77.95	78.25	0.70	47.20	47.90	0.70	24.09	24.79
9	JHARKHAND					3.00	3.00		0.15	0.15
10	KERALA	78.25	127.75	206.00	55.00	136.50	191.50	87.00	153.50	240.50
11	MIZORAM					3.00	3.00		2.76	2.76
12	NAGALAND	4.00		4.00	3.00					
13	RAJASTHAN								5.00	5.00
14	SIKKIM								0.20	0.20
15	TAMILNADU	20.95	17.00	37.95	30.00	17.00	47.00	5.00	20.00	25.00
16	TRIPURA					5.31	5.31		10.00	10.00
17	UTTAR PRADESH					10.00	10.00	3.00	18.00	21.00
18	UTTRAKHAND		1.00	1.00		0.90	0.90		0.10	0.10
19	WEST BENGAL	180.00	80.00	260.00	200.00	76.00	276.00	220.00	85.00	305.00
	Grand Total	283.85	319.81	603.66	289.44	313.06	602.50	316.49	333.92	650.41

S. No.	Question	Material for Reply part (a)
(a)	The details of the various schemes under implementation for the welfare of the minorities in the country, scheme-wise;	<p>So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it is implementing schemes for the socio-economic development of notified National Minorities viz., Muslims, Christians, Sikhs, Buddhists, Parsis and Jains mainly through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration. 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.30.00 lacs for courses abroad is available at an interest rate of 3% p.a. under Credit Line-1 while interest @ of 8% p.a. is charged from male beneficiaries & 5% p.a from female beneficiaries under Credit Line-2. 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>:- 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 and Fixed Capital for purchase of equipment/tools/machineries. Maximum loan of upto Rs.10.00 Lacs can be availed under the scheme at simple interest of 5% p.a. for Male Artisan & at 4% p.a. for Female Artisan.</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>:-NMDFC has aligned its Skill Development Scheme with the common norms prescribed</p>

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 also available for each women. During the period of training, the women are formed into Self Help Group, followed by infusion of micro-credit of upto Rs.1.00 lacs per member for the purpose of using the skill developed during the training for income generation activities.

Material for Reply part (b)

(b) The funds allocated/utilized under the said schemes and the number of families/persons benefited by these schemes during each of the last three years and the current year, scheme and State/UT-wise;

The funds allocated/released by the Central Govt. & State Govt./UTs in the Equity of NMDFC and that utilized by NMDFC for disbursement to the respective SCAs during the last 3 years & current F.Y. is given in following table:-

Amt in Rs/Crs		
Year	Allocation/Contribution Received from the Central Govt. & State/UTs in the Equity of NMDFC	Fund utilized for releasing to respective States/UTs
2018-19	177.48	603.66
2019-20	163.42	602.50
2020-21	117.41	650.41
2021-22 (upto 30.06.2021)	0.50	106.80

State/UT-wise details of funds disbursed & beneficiaries assisted under NMDFC scheme during the last 3 F.Y's & Current F.Y. is enclosed herewith as Annexure-1.

Material for Reply part (c) & (d)

(c) Whether a number of States have failed to pass on the benefits of welfare schemes;

(d) If so, the details thereof and the reasons therefor; and

So far as NMDFC is concerned, its schemes are being implemented mainly through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration. Till date, the State Govt. of Telangana has not nominated any agency for implementation of NMDFC schemes. Further, the SCAs in the States of Arunachal Pradesh & Meghalaya and UTs of Andaman & Nicobar, Dadra & Nagar Haveli and Daman

		<p>& Diu and Lakshadweep are not able to implement NMDFC schemes as they are required to complete required formalities of signing General Loan Agreement & providing of Govt. Guarantee for availing funds from NMDFC. NMDFC is regularly following up with the respective SCAs/State Govts/UTs for starting implementation of NMDFC assisted program in their respective States/UTs.</p>
(e)	<p>The effective measures taken by Government to ensure that the benefits of the schemes implemented for minorities actually reach the intended beneficiaries?</p>	<p style="text-align: center;">Material for Reply part (e)</p> <p>Following steps have been introduced to strengthen the functioning of NMDFC for effective implementation of its schemes:-</p> <ul style="list-style-type: none">a) Providing Grant-In-Aid assistance by the Ministry of Minority Affairs for strengthening the infrastructure & operational capability of State Channelising Agencies (SCAs), for effective implementation of NMDFC schemes.b) Introduction of new Annual Family Income eligibility criterion of up to Rs.8.00 lacs per annum for greater coverage of persons from the targeted minority communities.c) Quantum of loan under Term Loan scheme increased from Rs.10.00 lacs to Rs.30.00 lacs while under Micro Finance scheme, it has been increased from Rs.50,000/- to Rs.1.50 lacs per SHG member. Under Education Loan scheme, the quantum of loan has been increased from Rs.5.00 lacs to Rs.20.00 lacs for domestic courses & from Rs.10.00 lacs to Rs.30.00 lacs for courses abroad.c) Self Declaration/Self Certification/Self Attestation of documents in case of Religion Certificate, Family Income, Residence Proof, Mark Sheet, etc.e) Transfer of loan directly in Bank Account of Beneficiary through NEFT/RTGS.f) Insurance of beneficiary and their assets to safeguard against any untoward incident.

NATIONAL MINORITIES DEVELOPMENT AND FINANCE CORPORATION									
STATE/UT-WISE DISBURSEMENT OF FUNDS AND COVERAGE OF BENEFICIARIES									
(Amt. Rs. in Crore)									
SL. NO.	STATE/UT	2018-19		2019-20		2020-21		2021-22	
		Amt	Benf.	Amt	Benf.	Amt	Benf.	Amt	Benf.
1	CHANDIGARH	0.20	13	0.20	13	0.05	3	0.00	0
2	CHHATISGARH	2.22	148	0.00	0	0.00	0	0.00	0
3	DELHI	0.19	12	0.15	10	0.20	13	0.00	0
4	GOA	0.00	0	0.00	0	0.20	13	0.00	0
5	GUJARAT	4.50	300	4.50	300	5.64	376	2.00	133
6	HARYANA	5.35	473	5.04	584	2.87	456	1.30	87
7	HIMACHAL PRADESH	4.00	268	5.00	335	6.95	463	1.00	67
8	JAMMU & KASHMIR	78.25	5317	47.90	3425	24.79	1885	0.50	100
9	JHARKHAND	0.00	0	3.00	200	0.15	10	0.00	0
10	KARNATAKA	0.00	0	0.00	0	0.00	0	0.00	0
11	KERALA	206.00	39818	191.50	31100	240.50	45033	77.00	20800
12	MAHARASHTRA	0.00	0	0.00	0	0.00	0	0.00	0
13	MIZORAM	0.00	0	3.00	200	2.76	184	0.00	0
14	NAGALAND	4.00	1600	3.00	1200	0.00	0	0.00	0
15	PUDUCHERRY	0.00	0	0.00	0	0.00	0	0.00	0
16	PUNJAB	0.00	0	0.00	0	0.00	0	0.00	0
17	RAJASTHAN	0.00	0	0.00	0	5.00	333	0.00	0
18	SIKIM	0.00	0	0.00	0	0.20	13	0.00	0
19	TAMILNADU	37.95	9513	47.00	13134	25.00	3333	0.00	0
20	TRIPURA	0.00	0	5.31	354	10.00	667	0.00	0
21	UTTAR PRADESH	0.00	0	10.00	667	21.00	2400	0.00	0
22	UTTRAKHAND	1.00	67	0.90	60	0.10	7	0.00	0
23	WEST BENGAL	260.00	77333	276.00	85067	305.00	93667	25.00	1667
	TOTAL	603.66	134862	602.50	136649	650.41	148856	106.80	22854

S. No.	Question	Material for Reply part (a) & (b)
(a)	Whether the Ministry has discussed with the Ministry of Finance, about the problems faced by religious minority institutions in getting the foreign contribution funds and has suggested any measures to reduce bottlenecks to ease flow of funds;	Ministry may like to offer reply.
(b)	Whether Government has taken any steps to prevent atrocities on minorities including legislating laws to protect their rights; and	
(c)	Details of scheme/policies launched/scholarships formulated after 2014 to serve interests of minorities including funds allotted/sanctioned by Government for each of the schemes along with utilization thereof during the said period, State/UTs-wise?	<p align="center">Material for Reply part (c)</p> <p>So far as National Minorities Development & Finance Corporation (NMDFC) is concerned, it 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>Following measures have been introduced after September, 2014 for effective implementation of NMDFC schemes:-</p> <ol style="list-style-type: none"> a) Introduction of new Annual Family Income eligibility criterion of up to Rs.8.00 lacs per annum for greater coverage of persons from the targeted minority communities. b) Quantum of loan under Term Loan scheme increased from Rs.10.00 lacs to Rs.30.00 lacs while under Micro Finance scheme, it has been increased from Rs.50,000/- to Rs.1.50 lacs per SHG member. Under Education Loan scheme, the quantum of loan has been increased from Rs.5.00 lacs to Rs.20.00 lacs for domestic courses & from Rs.10.00 lacs to Rs.30.00 lacs for courses abroad. c) Self Declaration/Self Certification/Self Attestation of documents in case of Religion Certificate, Family Income, Residence Proof, Mark Sheet, etc. d) Transfer of loan directly in Bank Account of Beneficiary through NEFT/RTGS. e) Insurance of beneficiary and their assets to safeguard against any untoward incident. <p>The funds allocated/released by the Central Govt. & State Govt./UTs in the Equity of NMDFC and that utilized by NMDFC for disbursement to the respective State/UTs from F.Y. 2014-15 to 2021-22 (upto 30.06.2021) is given in following table:-</p>

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Amt in Rs/Crs		
Year	Allocation/Contribution Received from the Central Govt. & State/UTs in the Equity of NMDFC	Fund utilized for releasing to respective States/UTs
2014-15	38.66	431.20
2015-16	127.02	473.29
2016-17	220.76	503.32
2017-18	208.64	570.83
2018-19	177.48	603.66
2019-20	163.42	602.50
2020-21	117.41	650.41
2021-22 (upto 30.06.2021)	0.50	106.80

State/UT-wise details of funds disbursed & beneficiaries assisted under NMDFC scheme from F.Y. 2014-15 to 2021-22 (upto 30.06.2021) is enclosed herewith as Annexure-1.

		NATIONAL MINORITIES DEVELOPMENT AND FINANCE CORPORATION																							
		STATE/UT-WISE DISBURSEMENT OF FUNDS AND COVERAGE OF BENEFICIARIES																							
SL. NO.	STATE/UT	2014-15		2015-16		2016-17		2017-18		2018-19		2019-20		2020-21		2021-22									
		Amt	Benf.	Amt	Benf.	Amt	Benf.	Amt	Benf.	Amt	Benf.	Amt	Benf.	Amt	Benf.	Amt	Benf.								
1	CHANDIGARH	0.20	21	0.00	0	0.00	0	0.20	13	0.20	13	0.20	13	0.05	3	0.00	0								
2	CHHATTISGARH	3.00	825	0.00	0	0.00	0	0.00	0	2.22	148	0.00	0	0.00	0	0.00	0								
3	DELHI	0.00	0	0.00	0	0.00	0	0.25	17	0.19	12	0.15	10	0.20	13	0.00	0								
4	GOA	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.20	13	0.00	0								
5	GUJARAT	0.00	0	2.00	133	2.00	133	2.87	192	4.50	300	4.50	300	5.64	376	2.00	133								
6	HARYANA	1.00	377	9.60	974	0.00	0	5.30	353	5.35	473	5.04	584	2.87	456	1.30	87								
7	HIMACHAL PRADESH	5.50	580	3.75	250	5.28	353	3.00	201	4.00	268	5.00	335	6.95	463	1.00	67								
8	JAMMU & KASHMIR	20.00	2106	38.84	2890	48.35	3341	78.61	5340	78.25	5317	47.90	3425	24.79	1885	0.50	100								
9	JHARKHAND	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	3.00	200	0.15	10	0.00	0								
10	KARNATAKA	20.00	2105	10.00	667	7.50	500	5.60	373	0.00	0	0.00	0	0.00	0	0.00	0								
11	KERALA	92.50	22624	141.60	19439	119.50	21467	167.00	31134	206.00	39818	191.50	31100	240.50	45033	77.00	20800								
12	MAHARASHTRA	10.00	1053	0.00	0	5.00	333	5.00	2000	0.00	0	0.00	0	0.00	0	0.00	0								
13	MIZORAM	2.00	211	2.00	133	5.24	349	0.00	0	0.00	0	3.00	200	2.76	184	0.00	0								
14	NAGALAND	8.50	2083	0.00	0	0.00	0	3.00	1200	4.00	1600	3.00	1200	0.00	0	0.00	0								
15	PUDUCHERRY	2.00	549	5.00	917	2.00	467	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0								
16	PUNJAB	11.00	1159	4.50	300	1.00	67	2.00	133	0.00	0	0.00	0	0.00	0	0.00	0								
17	RAJASTHAN	20.00	2275	20.00	1333	26.25	1832	15.00	1000	0.00	0	0.00	0	5.00	333	0.00	0								
18	SIKIM	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.20	13	0.00	0								
19	TAMILNADU	38.50	14737	10.00	2333	35.00	11667	33.00	10866	37.95	9513	47.00	13134	25.00	3333	0.00	0								
20	TRIPURA	12.00	1263	15.00	999	26.20	1746	25.00	1667	0.00	0	5.31	354	10.00	667	0.00	0								
21	UTTAR PRADESH	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	10.00	667	21.00	2400	0.00	0								
22	UTTRAKHAND	0.00	0	1.00	67	0.00	0	0.00	0	1.00	67	0.90	60	0.10	7	0.00	0								
23	WEST BENGAL	185.00	56784	210.00	55668	220.00	66333	225.00	75000	260.00	77333	276.00	85067	305.00	93667	25.00	1667								
	TOTAL	431.20	108752	473.29	86103	503.32	108588	570.83	129489	603.66	134862	602.50	136649	650.41	148856	106.80	22854								

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**QUESTION FOR THE RAJAYA SABHA
RSSQ NO. *271 FOR 22.03.2021**

Number of beneficiary & amount involved in respect of Bihar State

So far as NMDFC is concerned, its schemes are being implemented in Bihar through Bihar State Minorities Financial Corporation (BSMFC). This Corporation has not drawn funds for implementing NMDFC schemes since 2012 due to overdues and thus no disbursement have been made under NMDFC schemes in Bihar from 2012-2013 till date . Information in respect of Bihar State Minorities Financial Corporation (BSMFC) in Bihar state is "NIL"

FROM 2014-15 TO 15.03.2021	
Fund Disbursed	No. of beneficiaries
'Nil'	'Nil'