

**GOVERNMENT OF INDIA
MINORITY AFFAIRS
LOK SABHA**

UNSTARRED QUESTION NO:324
ANSWERED ON:25.02.2015
IMPLEMENTATION OF SCHEMES
Choudhary Col. (Retd) Sona Ram

Will the Minister of MINORITY AFFAIRS be pleased to state:

- (a) the details of schemes to promote economic and development activities for the minorities are being implemented through State channelising agencies;
- (b) whether the above schemes are framed after due consultations with the local populace keeping in view their varied needs of assistance;
- (c) if so, the details thereof and if not, the reasons therefor;
- (d) whether any special care is taken of the minorities living in far flung rural and border areas as well as in hilly terrains; and
- (e) if so, whether any special legislation has been framed for the minorities living in the far flung rural and border areas as well as in hilly terrains in the Districts of Barmer and Jaisalmer in Western Rajasthan and if not, the reasons therefor?

Answer

MINISTER OF STATE IN THE MINISTRY OF MINORITY AFFAIRS (SHRI MUKHTAR ABBAS NAQVI)

(a): National Minorities Development and Finance Corporation (NMDFC), a Central Public Sector Enterprise under this Ministry, implements loan schemes at concessional interest rates through State Channelizing Agencies (SCAs) for self-employment and economic empowerment of minorities as follows:

1. Term Loan: Maximum Loan of up to Rs.20.00 Lakh per beneficiary is available at an interest rate of 6% per annum for those with annual family income of Rs.81,000 in rural areas and Rs.1.03 lakh in urban areas.

Further, Higher loan of maximum up to Rs.30.00 Lakh per beneficiary is available at an interest rate of 8% per annum for male beneficiaries and 6% per annum for female beneficiaries, with higher annual family income upto Rs.6.00 lakh.

2. Micro-Finance: This scheme aims at extending concessional credit with preference to women beneficiaries. Maximum loan upto Rs.1.00 lakh per Self Help Group (SHG) member is available at an interest rate of 7% per annum for those with annual family income of Rs.81,000 in rural areas and Rs.1.03 lakh in urban areas.

Further, Higher loan of maximum upto Rs.1.50 lakh per SHG member is available at an interest rate of 10% per annum for male beneficiaries and 8% per annum for female beneficiaries, with higher annual family income upto Rs.6.00 lakh.

3. Educational Loans: The Educational Loan upto Rs.15.00 lakh for courses within India and Rs.20 lakh for courses abroad, is available at an interest rate of 3% per annum for pursuing technical and professional courses with maximum course duration of 5 years. The eligible candidates should have annual family income of Rs.81,000 in rural areas and Rs.1.03 lakh in urban areas.

Further, Higher Educational Loan upto Rs.20.00 lakh for courses within India and Rs.30 lakhs for courses abroad, is available at an interest rate of 8% per annum for male candidates and at 5% per annum for female beneficiaries, with higher annual family income upto Rs.6.00 lakh.

4. Mahila Samridhi Yojana: Skill development training for 6 months is imparted to a group of women. During training, stipend @ Rs.1,000 per women is also provided. After training, the women are formed into Self Help Groups, followed by infusion of micro- credit maximum upto Rs.1.00 lakh per member for the purpose of using the skill developed during the training, for income generation activities.

In addition, the promotional schemes of vocational training and marketing assistance to artisans/ craftsmen are also being implemented through SCAs.

(b) to (c): All the schemes including eligibility criteria have been revised in 2013-14 after due consultation with the SCAs and other stakeholders by holding Regional meetings in the country.

(d) to (e): Due consideration is given to the need based proposals received from the SCAs of far flung North-Eastern States, hilly and

difficult States. Moreover, the Term loans for transport sector being high in demand in hilly regions, is supported. The concerned SCAs take care of the minorities living in far flung areas. In Rajasthan, the schemes of NMDFC are being implemented through Rajasthan Minorities Finance and Development Corporation (RMDFC) and an amount of Rs.104.99 crores has been released to assist 17,550 beneficiaries, including those in the districts of Barmer and Jaisalmer.