

(b) whether it is also a fact that no worthwhile research / welfare is being undertaken in the Corporation and the money allocated for the purpose is lapsing year after year;

(c) if so, the reasons therefor; and

(d) the action being taken to do the required research work?

THE MINISTER OF STATE OF THE MINISTRY OF MINORITY AFFAIRS (SHRI SALMAN KHURSHEED): (a) to (d) No amount is allocated/reserved for research activities in National Minorities Development and Finance Corporation (NMDFC). However, NMDFC undertakes research activity as defined under the Memorandum of Understanding (MOU) signed between NMDFC and Ministry of Minority Affairs. NMDFC extends concessional loans to the persons belonging to the minority communities, living below double the poverty line for their self employment and income generation activities. NMDFC also organizes skill development trainings and marketing support activities for the welfare of its target groups. Studies have been undertaken to assess the impact of these efforts.

#### **Equity contribution to NMDFC**

3647. SHRI RAMA CHANDRA KHUNTIA: Will the Minister of MINORITY AFFAIRS be pleased to state:

(a) whether certain States have not contributed towards the equity of National Minority Development and Finance Corporation (NMDFC);

(b) if so, the reasons therefor along with the names of the States which have not contributed their share of equity; and

(c) the steps taken by Government to persuade the non-paying States to contribute their share so that minority beneficiaries of these States are not deprived of availing loans from NMDFC?

THE MINISTER OF STATE OF THE MINISTRY OF MINORITY AFFAIRS (SHRI SALMAN KHURSHEED): (a) Yes Sir.

(b) The States of Arunachal Pradesh, Goa, Meghalaya, Sikkim and the Union Territories (UTs) of Andaman & Nicobar, Daman & Diu and Lakshadweep have not contributed to the equity capital of National Minorities Development and Finance Corporation (NMDFC). The Government of

Lakshadweep has sought exemption from contribution to the equity capital of NMDFC as the entire Muslim population falls under tribal category and derives benefits from the schemes of the Ministry of Tribal Affairs. The other State Governments/UT administrations have not assigned any reasons for non-contributions to the equity capital of NMDFC. Further, the States/Union Territories of Assam, Bihar, Chhattisgarh, Dadra and Nagar Haveli, Delhi, Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Mizoram, Nagaland, Orissa, Puducherry, Punjab, Rajasthan, Tamil Nadu, Tripura, Uttar Pradesh, Uttarakhand and West Bengal, have not contributed their full share of equity capital to NMDFC.

(c) The Ministry of Minority Affairs has addressed Governments of States/UTs regarding contribution to the equity capital of NMDFC. The matter is also raised at various meetings convened by the Ministry of Minority Affairs with the State Government/UT officials.

#### **Opening of bank accounts of students of minority community**

†3648. SHRI JAI PRAKASH: Will the Minister of MINORITY AFFAIRS be pleased to state:

(a) whether the Ministry is aware of the fact that several public sector banks are showing reluctance in opening bank accounts of the students of minority community who are getting Government scholarships;

(b) if so, whether the Ministry has communicated the Reserve Bank of India in this regard; and

(c) if so, the response of RBI thereto?

THE MINISTER OF STATE OF THE MINISTRY OF MINORITY AFFAIRS (SHRI SALMAN KHURSHEED): (a) The Ministry of Minority Affairs had received feedback regarding non-opening of 'No frills' accounts by banks in favour of students from minority communities who wish to avail of the scholarships being awarded by this Ministry through the State/UT Governments.

(b) Yes, Sir.

(c) RBI has advised all Scheduled Commercial Banks to ensure opening of 'No frills' accounts or other accounts for students from minority communities or other disadvantaged groups,

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†Original notice of the question was received in Hindi.