

implements programmes/ schemes primarily for the educational and skill development, economic and women empowerment of minorities and area development in the identified minority areas. Under Multi-sectoral Development Programme (MsDP), which is an area development programme to address the development deficits by creating socio-economic infrastructure and providing basic amenities in identified minority concentration areas, the provision of monitoring through social audit mechanism exists. Other programmes/ schemes of the Ministry are mainly targeted towards individual beneficiaries belonging to minority communities. Under the scholarship schemes for minorities, sufficient checks and balances have evolved in the process of submission and scrutiny of applications for scholarship schemes for minority students, and as such the need is not felt for monitoring through social audit.

(c) to (e) As recommended by Sachar Committee, Ministry of Statistics and Programme Implementation has created a 'National Data Bank' webpage on its website and has maintained data on Socio-Religious categories in the form of more than 100 tables on population, education, health, labour and employment parameters.

Schemes for development of minorities

159. SHRI TARUN VIJAY: Will the Minister of MINORITY AFFAIRS be pleased to state:

(a) whether there is a difference in the help and schemes provided and designed for minorities development in what the present Government has done and what was done in the previous Government;

(b) if so, the difference in schemes, quantum of help and long term goals;

(c) the number of districts which have been marked as minority-concentration districts for implementing the ministry's schemes; and

(d) the details of schemes aimed at minority development and their respective budget with the number of expected beneficiaries?

THE MINISTER OF STATE IN THE MINISTRY OF MINORITY AFFAIRS (SHRI MUKHTAR ABBAS NAQVI): (a) and (b) Yes, Sir. The quantum of loan available under the schemes of National Minorities Development & Finance Corporation (NMDFC) has been increased. Loan under the Term Loan scheme has been increased from ₹ 10.00 lakhs to ₹ 30.00 lakhs; under Education Loan scheme from ₹ 10.00 lakhs to ₹ 20.00 lakhs for courses in India and ₹ 20.00 lakhs to ₹ 30.00 lakhs for courses abroad and under Micro-Finance scheme from ₹ 50,000 to ₹ 1.50 lakhs per Self Help Group (SHG) member.

(c) The schemes of this Ministry are implemented all over the country. Under Multi-sectoral Development Programme (MsDP), 90 Minority Concentration Districts (MCDs) were identified during the Eleventh Five Year Plan. To make the programme more effective and more focused on the targeted minorities, the programme has been revamped in June 2013 and the unit area of planning has been changed to identified Minority Concentration Blocks/Towns/cluster of villages instead of district.

Now, the programme is being implemented in 710 Minority Concentration Blocks (MCBs) and 66 Minority Concentration Towns (MCTs).

(d) The details of schemes aimed at Minority Development alongwith their respective Budget and the expected number of Beneficiaries are as under:

- (i) Multi-sectoral Development Programme : The Multi-sectoral Development Programme (MsDP) is an area development initiative to address the development deficits by creating socio-economic infrastructure and providing basic amenities. Under MsDP, project proposal of ₹ 7040.90 crore has been approved since its inception.
- (ii) Pre-Matric Scholarship Scheme: Under this Scheme, scholarships are awarded to minority students up to class X, who have secured not less than 50% marks in the previous final examination and the annual income of their parents/guardian from all sources does not exceed ₹ 1.00 Lakh. 30% of the scholarships are earmarked for girl students. During the year 2014-15, funds to the tune of ₹ 11.00 crores have been allocated for 91.12 lakh anticipated beneficiaries.
- (iii) Post-Matric Scholarship Scheme: Under this Scheme, scholarships are awarded to minority students from class XI onwards who have secured not less than 50% marks or equivalent grade in the previous final examination and the annual income of whose parents/guardian from all sources does not exceed ₹ 2.00 lakh. 30% of the scholarships are earmarked for girl students. During the year 2014-15, funds to the tune of ₹ 598.50 crores have been allocated for 9.75 lakh anticipated beneficiaries.
- (iv) Merit-cum-Means Based Scholarship Scheme: The Merit-cum-Means Based Scholarship Scheme provides financial assistance to the poor and meritorious minority students pursuing professional studies at graduate and post-graduate levels. 30% of the scholarships are earmarked for girl students. During the year 2014-15, funds to the tune of ₹ 335.00 crores have been allocated for 1.49 lakh anticipated beneficiaries.
- (v) Free Coaching and Allied Scheme - This scheme is to assist students belonging to the minority communities by way of special coaching for

qualifying examinations for admission in technical/ professional courses such as engineering, medical and Competitive examinations for recruitment to Group 'A' , 'B' and 'C' services and other equivalent posts under the Central and State Governments including public sector undertakings. During the year 2014-15, funds to the tune of ₹ 31.67 crores have been allocated for 8000 anticipated beneficiaries.

- (vi) Maulana Azad National Fellowship - The Fellowship is provided to students from minority communities, as notified by the Central Government to pursue higher studies such as M.Phil and Ph.D. The Fellowship covers all Universities/Institutions recognized by the University Grants Commission (UGC). The Fellowship is on the pattern of UGC Fellowships awarded to research students pursuing regular and full time M.Phil and Ph.D. courses. 30% of the scholarships are earmarked for eligible girl students. During the year 2014-15, funds to the tune of ₹ 50 crores have been allocated for 4600 anticipated beneficiaries.
- (vii) Padho Pardesh- Interest Subsidy on Educational Loans - This scheme is to award interest subsidy to meritorious students belonging to economically weaker sections of notified minority communities so as to provide them better opportunities for higher education abroad at Masters and Ph.D levels and enhance their employability. During the year 2014-15, funds to the tune of ₹ crores have been allocated for 573 anticipated beneficiaries.
- (viii) Support to minority candidates clearing Prelims conducted by UPSC/SSC, State Public Service Commission (PSC) etc. - This Scheme is to provide financial support to the minority candidates clearing prelims conducted by Union Public Service Commission, Staff Selection Commission and State Public Service Commissions to adequately equip them to compete for appointment to Civil Services in the Union and the State Governments and to increase the representation of the minorities in the Civil Services. During the year 2014-15, funds to the tune of ₹ crores have been allocated for 632 anticipated beneficiaries.
- (ix) Seekho aur Kamao; Seekho aur Kamao is a scheme which aims at upgrading the skills of minority youth in various modern/traditional skills depending upon their qualification, present economic trends and market potential, which can earn them a suitable employment or make them suitably skilled to go for self-employment. During 2014-15, the Ministry has targeted to train 20,000 minority youth with revised estimates of ₹ 46.23 crore. An amount of ₹ 35.28 crore has been released for 16270 trainees during 2014-15 (upto 17.2.2015).

- (x) **Nai Roshni:** The objective of the scheme is to empower and instill confidence in women, by providing knowledge, tools and techniques for interacting with Government systems, banks, and intermediaries at all levels so that they are emboldened to move out of the confines of home and community and assume leadership roles and assert their rights, collectively and individually, in accessing services, facilities, skills and opportunities besides claiming their due share of development benefits for improving their lives and living conditions. During 2014-15, the Ministry set the target to train 40,000 women with a budget of ₹ 14 crore. So far, an amount of ₹ 12.63 crore have been released for providing training to 66,350 women.
- (xi) **Jiyo Parsi:** "Jiyo Parsi", is a new scheme for containing population decline of Parsis in India, that has been launched during the year 2013-14 with the objective of reversing the declining trend of Parsi population by adopting a scientific treatment protocol and structured interventions to stabilize their population and increase the population of Parsis in India. MOMA extends financial assistance for outreach programmes/advocacy and fertility treatment as per scheme guidelines. The scheme is implemented with assistance from Parzor Foundation and Bombay Parsi Punchayet (BPP). Financial outlay for Twelfth Plan is ₹ 10.00 crore under the scheme. As 'Jiyo Parsi' is a demand based scheme hence expected beneficiaries cannot be foreseen.
- (xii) Following schemes are being implemented by National Minorities and Finance, Development Corporation (NMDFC):
- (a) **Concessional Credit Schemes :**
1. **Term Loan:** Term Loans ranging from a maximum of ₹ 20 lakhs to ₹ 30 lakhs are offered at concessional interest rates depending on the income criteria. The scheme is implemented through State Channelising Agencies (SCAs).
 2. **Micro Finance:** The micro-finance scheme is primarily aimed at extending concessional credit to women beneficiaries. The scheme is implemented through SCAs and NGOs.
 3. **Education Loan:-** Educational Loans for professional and technical courses ranging from ₹ 3 lakhs to ₹ 20 lakhs in India and upto ₹ 30 lakhs for studying abroad are offered at concessional interest rates depending on the duration of the course and the gender of the applicant as the rates are lower for female applicants.

4. 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 and raw material cost of upto ₹ 1,5001- per women and stipend @ ₹ 1,0001- per women. During the period of training, the women are formed into Self Help Group, followed by infusion of micro-credit maximum upto ₹ 1.00 lacs per member for the purpose of using the skill developed during the training, for income generation activities.

(b) Promotional Schemes:

1. Vocational Training Scheme: The Vocational Training Scheme of NMDFC aims at imparting skills to the targeted individual beneficiaries leading to wage/self employment. The scheme is implemented through the State Channelizing Agencies (SCAs) which organize need based skill development training with the help of local Government owned/recognized training institutes in trades having potential wage/self employment. Under the scheme, the training institutes/implementing agencies are being assisted to ensure employment of at least 80% trainees with at least 50% in the organized sector.
2. Marketing Assistance Scheme: The Marketing Assistance Scheme is meant for individual crafts persons, beneficiaries of NMDFC as well as SHGs and is implemented mainly through the SCAs. The scheme envisages promoting sale and marketing of their products at remunerative prices through participation/organizing exhibitions at State/District level.

An amount of ₹ 293.70 crore has been released by NMDFC for 60,700 beneficiaries during the current financial year 2014-15 (upto 31.1.2015). Since its inception, NMDFC has released an amount of ₹ 2883.13 Crore to 10.42 lakhs beneficiaries. For 2014-15, the target of NMDFC is ₹ 400 crore to 97,000 beneficiaries.

Development of minorities

†160. SHRIMATI KAHKASHAN PERWEEN : Will the Minister of MINORITY AFFAIRS be pleased to state:

(a) whether the Government has chalked out any plan for the development of minorities; and if so, the details thereof; and

(b) the extent of funds released so far?

† Original notice of the question was received in Hindi.