

**GOVERNMENT OF INDIA
MINISTRY OF MINORITY AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION No. 315
TO BE ANSWERED ON 01.12.2015**

Benefits to minority women under NMDFC

315. SHRI VIVEK GUPTA:

Will the Minister of MINORITY AFFAIRS be pleased to state:

(a) the details regarding the allocation of funds and expenditure made under National Minorities Development and Finance Corporation (NMDFC) for benefit of various communities during the last three years in the country, year-wise, State-wise, Community-wise;

(b) the details of beneficiaries who have availed benefits under NMDFC in last three years, State-wise, Community-wise;

(c) whether priority is being given for providing benefits to women under NMDFC provisions; and

(d) the details of women beneficiaries who have availed benefits under NMDFC in West Bengal during the last three years, year-wise and district-wise?

ANSWER

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

(a):The Ministry of Minority Affairs contributes Central Government's share of equity in the authorized share capital of National Minorities Development and Finance Corporation (NMDFC). Therefore, State-wise and Community-wise funds are not released by the Ministry under equity contribution to NMDFC. The details of fund allocated and released under equity contribution to NMDFC during last 3 years and current year are as follows:-

(Rs in Crore)

Year	Budget Estimates (B.E.)	Fund Released	Remarks
2012-13	100.00	99.64	-
2013-14	120.00	0.00*	Full Allocation could not be released during 2013-14 and 2014-15 for want of increase in the authorized share capital of NMDFC.
2014-15	120.00	30.00 *	
2015-16 Till 31.10.15	120.00	120.00	-

(b):NMDFC implements its lending schemes through State Channelising Agencies (SCAs) nominated by respective State Governments/UT Administrations. The State-wise, Year wise funds released by NMDFC during last three years for extending concessional loans and minority beneficiaries covered State-wise are at **Annexure-I**.

Further, Community wise funds are not disbursed by NMDFC to SCAs. The loans are extended by SCAs to eligible members of notified minority communities. As per reports received from the SCAs, the community wise flow of loans in percentage terms of funds disbursed to beneficiaries during last three years is as under:-

Financial Year	Muslims	Christians	Buddhists	Sikhs	Parsis	Jains
2012-13	73.19	23.24	0.23	2.58	0.00	0.77
2013-14	76.96	19.72	0.16	2.47	0.00	0.70
2014-15	76.73	20.05	0.44	2.52	0.00	0.28

(c): Funds under Micro-Finance scheme of NMDFC are primarily meant and utilized for financing women beneficiaries for their small economically viable ventures. In addition, under "Mahila Samridhi Yojana", training is imparted exclusively to women in women friendly trades and micro-credit is extended to them after training for starting income generation activities. Moreover, the rate of interest on loans extended to minority women is less compared to minority men.

(d): The details of women beneficiaries who have availed benefits under NMDFC schemes in West Bengal during the last three years, year-wise and district-wise is at **Annexure-II**.

Annexure-I

Annexure referred to in part (b) of Rajya Sabha Unstarred Question No. 315 to be answered on 01.12.2015 regarding "Benefits to Minority Women under NMDFC" raised by Shri Vivek Gupta

Statement showing fund disbursed & beneficiaries assisted by NMDFC during the last three years and current Financial Year (up to 31.10.2015) Provisional Figures

(Amount Rs. in Crore)

Sr. No.	STATE	2012-2013						2013-14						2014-15						2015-16 (upt 31.10.2015)					
		Term Loan		Micro Credit		Total		Term Loan		Micro Credit		Total		Term Loan		Micro Credit		Total		Term Loan		Micro Credit		Total	
		Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.	Amt.	Benefs.
1	CHANDIGARH	0.07	7			0.07	7					0.00	0	0.20	21			0.20	21					0.00	0
2	CHHATISGARH	2.00	210			2.00	210					0.00	0	1.50	158	1.50	667	3.00	825					0.00	0
3	DELHI	0.09	9			0.09	9					0.00	0					0.00	0					0.00	0
4	GUJARAT	5.00	474	0.20	89	5.20	563					0.00	0					0.00	0					0.00	0
5	HARYANA	0.50	52	1.50	666	2.00	718			1.50	667	1.50	667	0.20	21	0.80	356	1.00	377			1.00	400	1.00	400
6	HIMACHAL PRADESH	1.51	160			1.51	160	3.50	368			3.50	368	5.50	580			5.50	580	2.50	167			2.50	167
7	JAMMU & KASHMIR	9.00	947			9.00	947	15.00	1579			15.00	1579	20.00	2106			20.00	2106	17.44	1163	0.50	200	17.94	1363
8	KARNATAKA					0.00	0	18.50	1947			18.50	1947	20.00	2105			20.00	2105	10.00	667			10.00	667
9	KERALA	38.74	4079	43.00	19109	81.74	23188	48.00	5052	25.00	11110	73.00	16162	54.50	5737	38.00	16887	92.50	22624	48.00	3199	10.00	4000	58.00	7199
10	MAHARASHTRA	3.00	316	3.00	1333	6.00	1649					0.00	0	10.00	1053			10.00	1053					0.00	0
11	MIZORAM					0.00	0					0.00	0	2.00	211			2.00	211					0.00	0
12	NAGALAND	5.00	527	5.00	2222	10.00	2749	4.00	422	0.96	427	4.96	849	5.00	527	3.50	1556	8.50	2083					0.00	0
13	ODISHA	2.00	211			2.00	211					0.00	0					0.00	0					0.00	0
14	PUDUCHERRY	3.00	316			3.00	316	1.50	158	1.50	667	3.00	825	1.00	105	1.00	444	2.00	549	1.50	100	0.50	200	2.00	300
15	PUNJAB	7.00	737			7.00	737	7.00	738			7.00	738	11.00	1159			11.00	1159					0.00	0
16	RAJASTHAN	17.00	1790			17.00	1790	40.00	4211			40.00	4211	19.50	2053	0.50	222	20.00	2275	20.00	1333			20.00	1333
17	TAMILNADU	17.00	1790	33.00	14666	50.00	16456	6.00	632	14.00	6222	20.00	6854	7.00	737	31.50	14000	38.50	14737					0.00	0
18	TRIPURA	5.41	570			5.41	570	9.00	948			9.00	948	12.00	1263			12.00	1263	10.00	666			10.00	666
19	UTTRAKHAND	0.75	79			0.75	79					0.00	0					0.00	0					0.00	0
20	WEST BENGAL	49.16	6644	105.13	77006	154.29	83650	66.90	8830	83.51	79806	150.41	88636	69.77	9253	137.18	1E+05	206.95	122838	30.95	4072	35.29	27429	66.24	31501
	Grand Total	184.07	19328	186.70	82974	370.77	102302	202.50	21318	122.96	54648	325.46	75966	244.40	25731	186.80	83021	431.20	108752	159.44	10629	62.00	24800	221.44	35429

Annexure-II

Annexure II referred to in part (d) of Rajya Sabha Unstarred Question No. 315 to be answered on 01.12.2015 regarding "Benefits to Minority Women under NMDFC" raised by Shri Vivek Gupta.

Details of Women Beneficiaries under NMDFC schemes in West Bengal**(Amount in Rs.)**

SI. No.	DISTRICT	2012-13		2013-14		2014-15		2015-16 (As on 31.10.2015)	
		NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
1	24 PGNS(N)	3,018	2,80,40,000	8,107	8,38,65,000	11,426	11,98,85,000	773	98,00,000
2	24 PGNS(S)	394	71,90,000	897	1,22,00,000	4,627	5,15,00,000	43	28,00,000
3	ALIPURDUAR	6	4,70,000	2	1,70,000	292	42,45,000	22	16,90,000
4	BANKURA	60	8,55,000	1,204	1,24,70,000	1,595	1,63,50,000	393	49,20,000
5	BIRBHUM	8,090	8,98,98,000	8,267	9,46,45,000	12,177	16,67,15,000	4,488	5,76,79,000
6	BURDWAN	1,765	1,81,45,000	5,604	5,89,80,000	5,774	6,53,46,000	659	80,30,000
7	COOCH BEHAR	1,462	1,57,00,000	4,280	4,43,05,000	5,184	6,64,65,000	1,109	1,56,95,000
8	DAKSHIN DINAJPUR	2,764	4,34,00,000	3,057	4,23,25,000	7,629	13,65,28,000	782	1,28,55,000
9	DARJEELING	271	54,40,000	2,356	3,13,55,000	1,816	2,70,10,000	558	74,70,000
10	HOOGLY	596	74,60,000	811	92,90,000	2,892	3,51,94,000	375	53,75,000
11	HOWRAH	1,068	1,11,20,000	4,647	4,71,10,000	5,499	5,70,65,000	3,132	3,70,74,000
12	JALPAIGURI	1,095	1,42,65,000	1,910	2,07,40,000	993	1,41,05,000	110	11,00,000
13	KOLKATA	1,969	2,57,05,000	2,372	2,67,35,000	3,011	3,73,40,000	1,880	2,30,60,000
14	MALDA	5,350	6,96,10,000	8,238	10,89,40,000	9,343	15,07,82,000	2,777	4,28,75,000
15	MIDNAPUR- EAST	50	20,55,000	2,599	2,87,20,000	2,550	2,93,40,000	791	92,80,000
16	MIDNAPUR- WEST	71	15,45,000	854	92,30,000	2,013	2,10,80,000	208	30,10,000
17	MURSHIDABAD	31,090	53,66,15,000	9,287	9,58,35,000	13,957	14,48,40,000	2,773	5,28,66,000
18	NADIA	7,643	9,44,15,000	5,908	6,62,50,000	10,331	15,21,30,000	2,710	3,47,30,000
19	PURULIA	76	9,00,000	1,115	1,16,00,000	332	36,50,000	261	27,10,000
20	UTTAR DINAJPUR	11,015	13,40,00,000	9,216	9,48,70,000	13,189	14,52,82,000	4,073	5,53,65,000
Total		77,853	1,10,68,28,000	80,731	89,96,35,000	1,13,585	1,37,18,12,000	27,917	38,83,84,000