



# Performance Report 2011-12



## *West Bengal Minorities Development and Finance Corporation*

*( A Statutory Corporation under Government of West Bengal )*

*( An ISO 9001:2008 Certified Organization )*



**West Bengal Minorities Development & Finance Corporation  
(WBMDFC)**

The West Bengal Minorities Development & Finance Corporation (A Statutory Corporation of Govt. of West Bengal) was established in 1996. It is a State Channelizing Agency (SCA) for the National Minorities Development & Finance Corporation (NMDFC) and National Backward Class Finance & Development Corporation (NBCFDC). With continuous financial support from NMDFC and the State Government, WBMDFC has been able to increase its beneficiary coverage with improved services, fulfilling the hope and aspirations of the minorities in West Bengal.

**Activities:**

***Schemes for Loan and Training***

- **Term Loan:** Soft loan upto Rs 1 lakh is provided for self-employment for a wide range of financially viable income generating activities to the economically backward minorities having family income of not more than Rs. 40,000/- in rural areas and not more than Rs. 55,000/- in urban areas. Loan for project cost above Rs. 1 lakh upto Rs. 5 lakhs is given subject to approval of NMDFC. Loan upto Rs.5 lakh is also available through NBCFDC.

WBMDFC selects the beneficiaries who have adequate technical know-how and /or the aptitude to earn the required abilities.

FY 2011-12: Number of beneficiaries: 4571, Amount Disbursed Rs. 2714.07 Lakh

- **Micro Finance and Micro Credit Schemes:** The micro-credit programme of WBMDFC is run through NGOs and directly through SHGs. The small credit needs of the economically backward sections of the minority communities, especially the women are addressed through this initiative.

FY 2011-12: Number of beneficiaries: 62200, Amount Disbursed Rs. 8641.05 Lakh

- **Minority Women Empowerment Programme:** This programme is launched by MA&ME deptt. for providing soft loan to SHGs for undertaking any income generation activity. Subsidy @50% of loan amount subject to a maximum of Rs.15000/- is given to each beneficiary. Applications on advertisement received at BDO/ Municipality office. Rate of Interest 3% p.a.

FY 2011-12: Number of beneficiaries: 93, Amount Disbursed Rs. 12.00 Lakh

- **Vocational Training:** WBMDFC has been organising low cost vocational training course in association with government polytechnics and private recognized vocational training institutes. The Corporation has undertaken to provide training programme in the traditional and technical occupation and entrepreneurship to develop professional skill leading to self-employment with special emphasis to women.

FY 2011-12: Number of trainees:1090 , Amount Involved: Rs. 82.70 Lakh

- **Coaching, Career guidance Counseling:** Coaching to the student willing to sit for competitive examination for jobs or admission in technical and professional courses is imparted through enlisted Coaching Institutes. Coaching fee upto

Rs.25,000/- is paid per Batch per Subject to the institute where each batch containing from 25 to 30 students.

FY 2011-12: Number of trainees: 10996, Amount Involved: Rs. 62.43 Lakh

- **Education Loan:** WBMDFC provides education loan subject to maximum of Rs. 2.50 lakhs for entire course of 5 years for students belonging to economically weaker families for pursuing studies in professional course like engineering, Medical, Management, Nursing etc. This loan carries interest @3% annually **but the loan will be made interest free on timely repayment.**

FY 2011-12: Number of beneficiaries: 3015, Amount disbursed Rs. 909.99 Lakh

### Schemes of Scholarship and Stipends

- **Merit-cum-Means Scholarship:** Scholarship upto Rs. 30,000/- (Rs.20,000/- for Course fee & Rs.10,000/- as maintenance allowance for Hosteller and Rs.5,000/- for Day Scholar) per year per student is given for pursuing professional / technical courses at graduate and post graduate level. Online application in July / August every year. Annual Family Income upto Rs.2.5 Lakh.

FY 2011-12: Number of Students: 9546, Amount disbursed Rs. 2484.87

- **Post Matric Scholarship:** Scholarship is given to students for pursuing studies from class XI to PhD. Application time July / August every year at DM office (Minority Cell).
  - Scholarship is given to students for pursuing studies from class XI to PhD.
  - Annual Family Income upto Rs.2 Lakh.
  - Minimum Marks Required, 50% in last Examination
  - 30% of scholarship is earmarked for girl students. In case, sufficient number of eligible girl students are not available, then the balance earmarked scholarships may be awarded to eligible boy students.

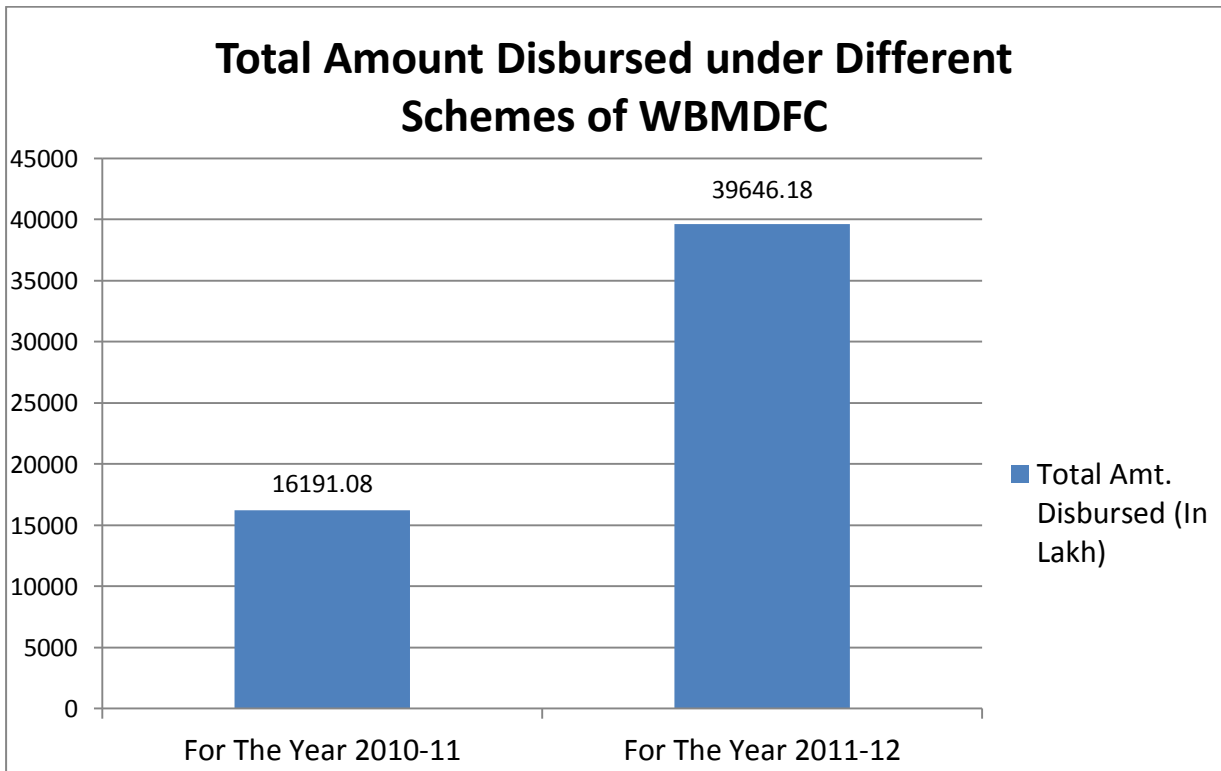
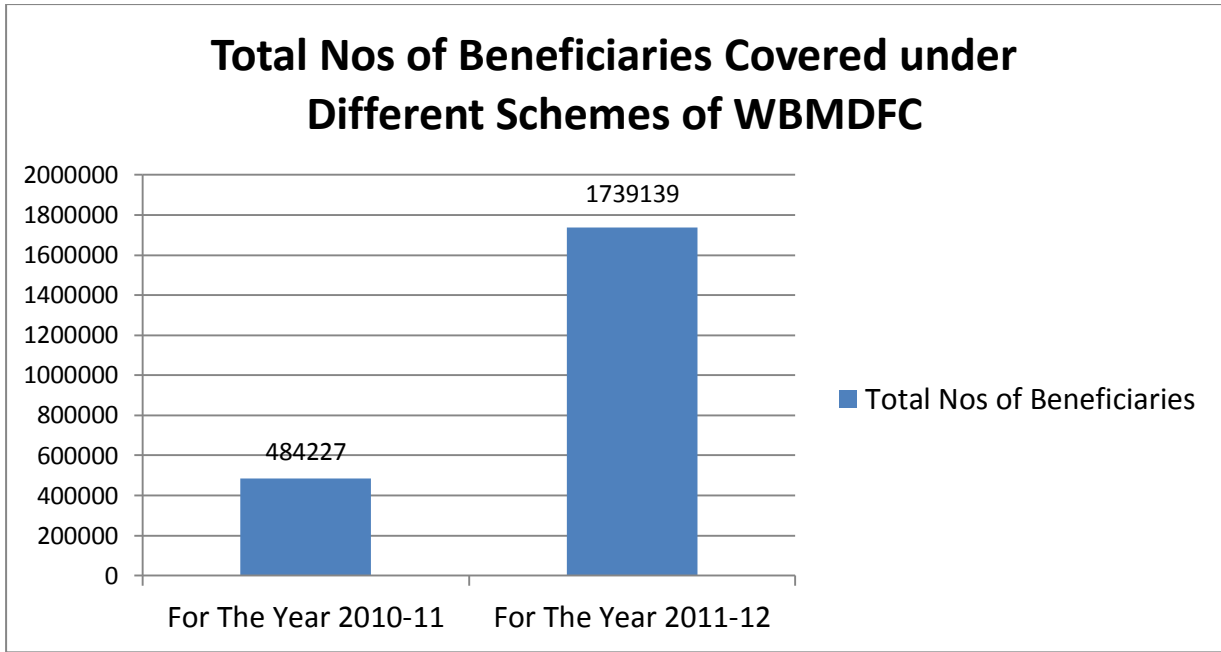
FY 2011-12: Number of Students: 176222, Amount disbursed Rs. 6007.09 Lakh

- **Pre-Matric Scholarship:** Scholarship is given to students for pursuing studies from class I to X ranging from Rs. 1000/- to Rs. 10,700/- per year. Application time July / August every year at BDO/ Municipality office. Family Income upto Rs.1 Lakh.
  - Scholarship is given to students for pursuing studies from class I to X ranging from Rs 1000/- to Rs 10,700/- per year
  - Application time July / August every year at BDO/ Municipality office
  - Minimum Marks Required, 50% in last Examination
  - Annual Family Income upto Rs.1 Lakh
  - 30% of scholarship is earmarked for girl students. In case, sufficient number of eligible girl students are not available, then the balance earmarked scholarships may be awarded to eligible boy students.

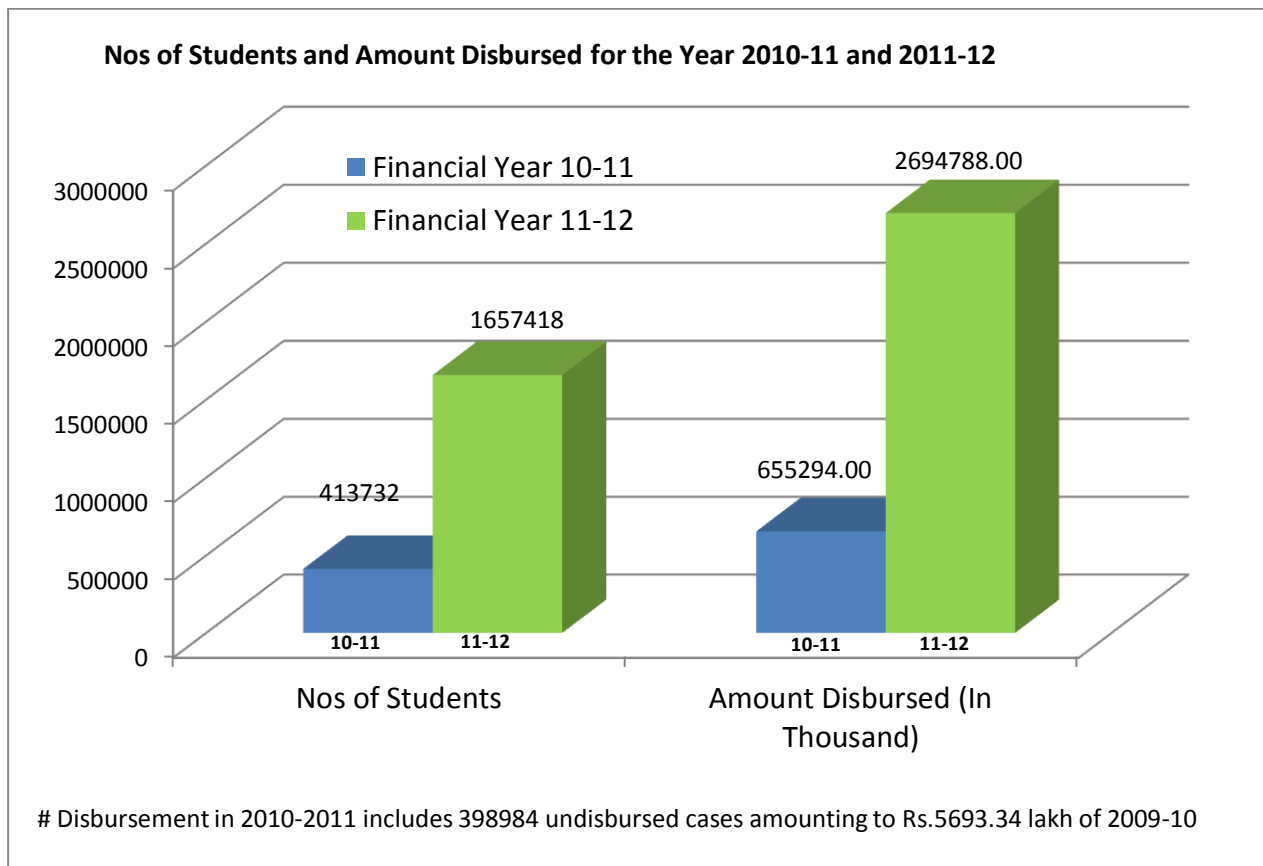
FY 2011-12: Number of Students:1447413, Amount disbursed Rs.16413.20 Lakh

**State Govt. Stipend for Meritorious Minority Students:-** To meritorious students pursuing post matric studies. Yearly stipend @ Rs. 6,000/-, Rs. 9, 000/- and Rs. 14,400/- for HS, Graduation and Post Graduation Levels respectively. Students of Madrasa systems are also eligible.

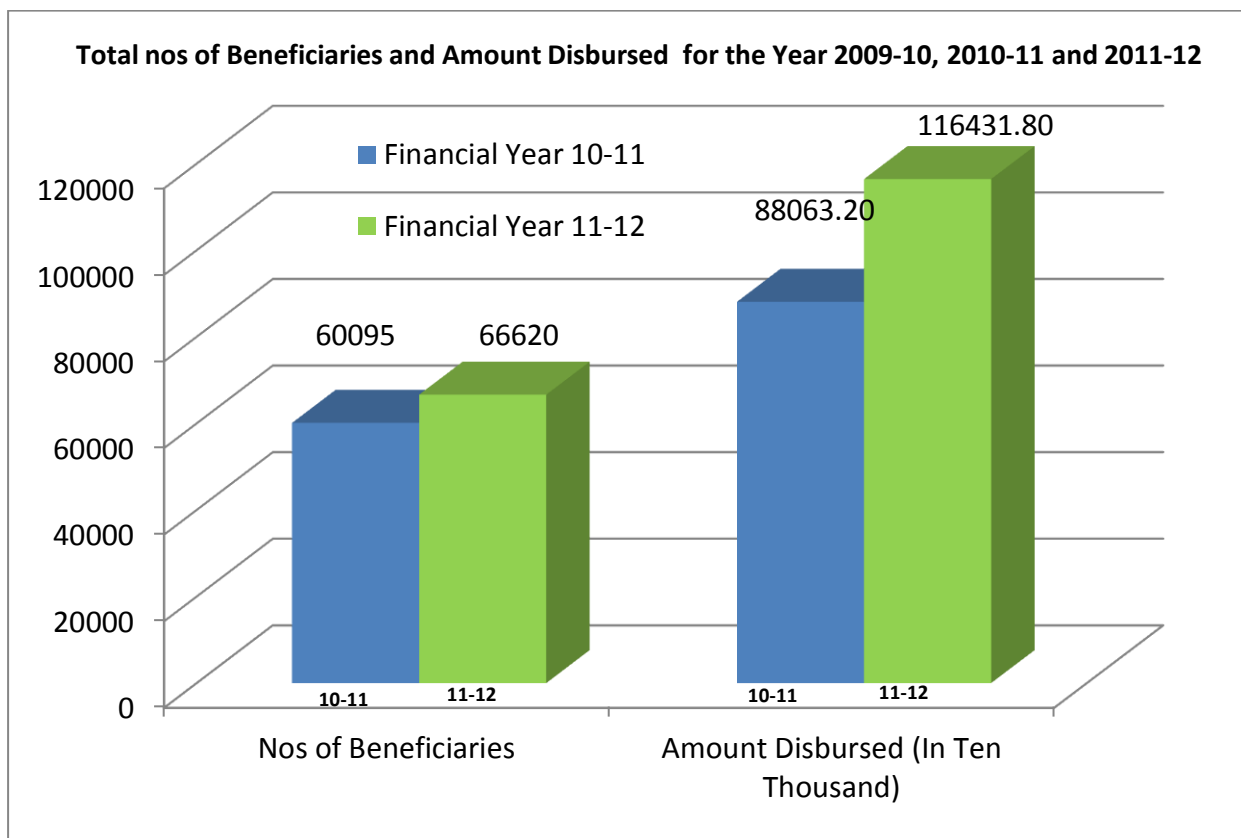
FY 2011-12: Number of Students: 24237 Amount disbursed Rs. 2042.72 Lakh



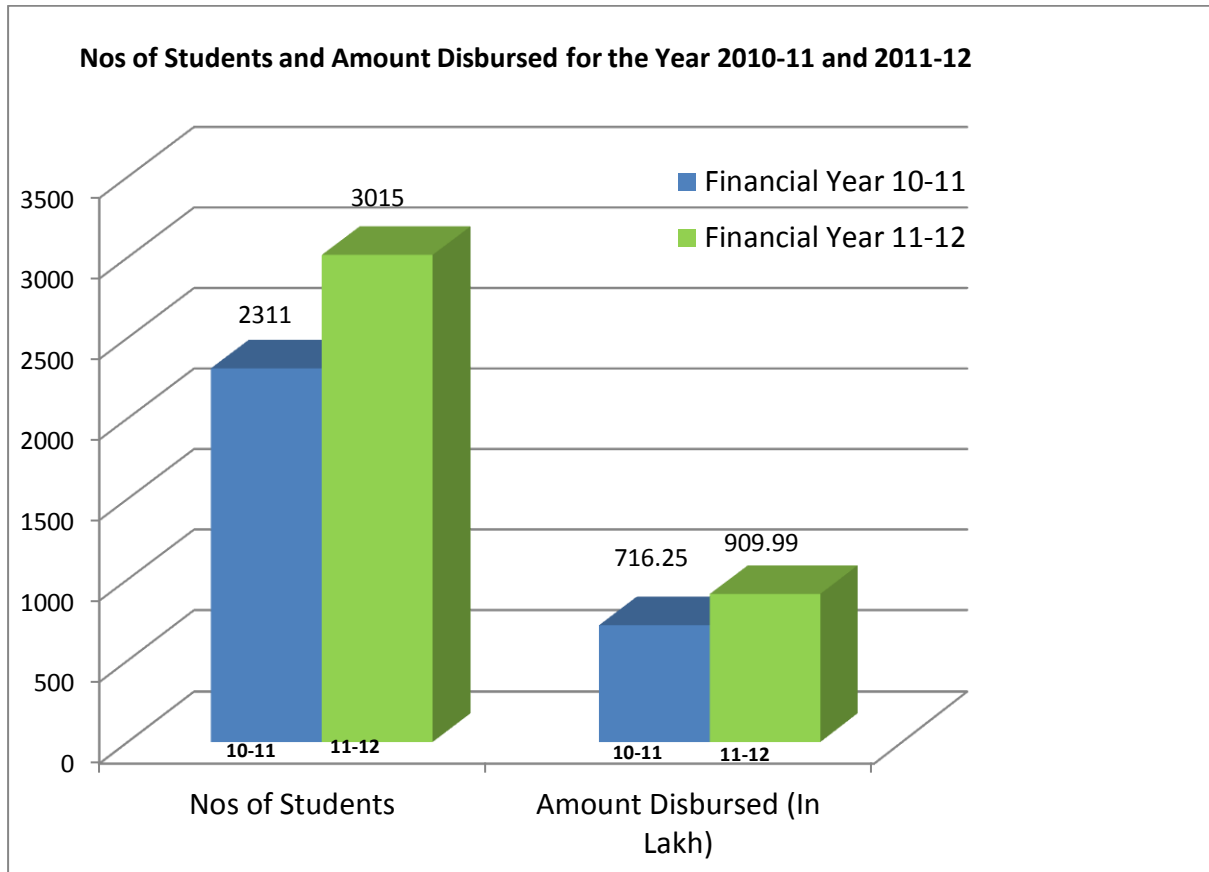
### Scholarship Schemes:



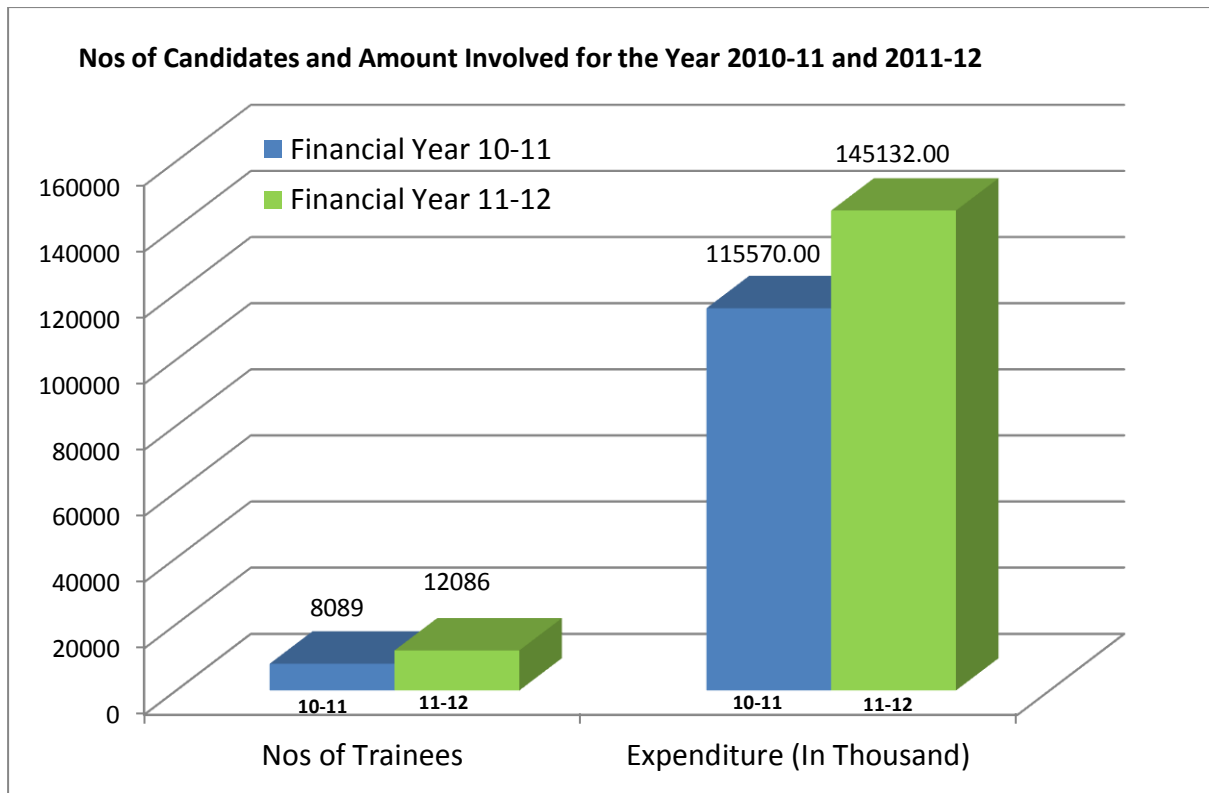
### Self Employment Schemes:



### Education Loan:



### Training Programme:



## Details of Sanction and Disbursement made in the Year 2011-12

### Under Different Schemes of WBMDFC

| SL NO              | Schemes                 | Sanction and Disbursement for the Year 2011-12 |                 |
|--------------------|-------------------------|--|-----------------|
|                    |                         | Nos  | Amount in Lakh  |
| 1                  | Term Loan               | 4327   | 2990.13         |
| 2                  | Micro Finance (DLS)     | 62200  | 8641.05         |
| 3                  | MWEP                    | 93   | 12              |
| <b>Sub Total</b>   |                         | <b>66620</b>                                   | <b>11643.18</b> |
| 4                  | Education Loan          | 3015   | 909.99          |
| <b>Sub Total</b>   |                         | <b>3015</b>                                    | <b>909.99</b>   |
| 5                  | Merit Cum Means         | 9546   | 2484.87         |
| 6                  | Post Matric Scholarship | 176222   | 6007.09         |
| 7                  | Pre Matric Scholarship  | 1447413  | 16413.2         |
| 8                  | State Govt. Stipends    | 24237  | 2042.72         |
| <b>Sub Total</b>   |                         | <b>1657418</b>                                 | <b>26947.88</b> |
| 9                  | Vocational Training     | 1090   | 82.7            |
| 10                 | Job Oriented Coaching   | 10996  | 62.43           |
| <b>Sub Total</b>   |                         | <b>12086</b>                                   | <b>145.13</b>   |
| <b>GRAND TOTAL</b> |                         | <b>1739139</b>                                 | <b>39646.18</b> |

*# Disbursement of Scholarship in 2010-2011 includes 398984 undisbursed cases amounting to Rs.5693.34 lakh of 2009-10*

*# Disbursement of Scholarship in 2011-2012 includes 684061 undisbursed cases amounting to Rs.11127.87 lakh of 2010-11*

District Wise Disbursement Position for the Year 2011-12

~~ Self Employment Schemes & Education Loan ~~

| Sl.No. | DISTRICT              | Term Loan    |                 | Micro Finance (DLS) |                 | MWEP      |              | Total        |                 |
|--------|-----------------------|--------------|-----------------|---------------------|-----------------|-----------|--------------|--------------|-----------------|
|        |                       | NO.          | Amt. in Lakh    | NO.                 | Amt. in Lakh    | NO.       | Amt. in Lakh | NO.          | Amt. in Lakh    |
| 1      | 24 PGNS(N)            | 179          | 118.60          | 2,192               | 231.05          | 0         | 0.00         | 2,371        | 349.65          |
| 2      | 24 PGNS(S)            | 271          | 210.75          | 0                   | 0.00            | 0         | 0.00         | 271          | 210.75          |
| 3      | BANKURA               | 70           | 40.90           | 0                   | 0.00            | 0         | 0.00         | 70           | 40.90           |
| 4      | BIRBHUM               | 665          | 469.95          | 6,556               | 931.77          | 24        | 4.00         | 7,245        | 1,405.72        |
| 5      | BURDWAN               | 193          | 133.45          | 914                 | 98.60           | 69        | 8.00         | 1,176        | 240.05          |
| 6      | COOCH BEHAR           | 105          | 58.65           | 1,288               | 149.65          | 0         | 0.00         | 1,393        | 208.30          |
| 7      | DAKSHIN<br>DINAJPUR   | 383          | 318.80          | 5,418               | 1,074.90        | 0         | 0.00         | 5,801        | 1,393.70        |
| 8      | DARJEELING            | 56           | 35.45           | 880                 | 153.55          | 0         | 0.00         | 936          | 189.00          |
| 9      | HOOGHLY               | 37           | 30.25           | 414                 | 40.60           | 0         | 0.00         | 451          | 70.85           |
| 10     | HOWRAH                | 63           | 46.00           | 345                 | 27.70           | 0         | 0.00         | 408          | 73.70           |
| 11     | JALPAIGURI            | 162          | 98.00           | 1,493               | 225.22          | 0         | 0.00         | 1,655        | 323.22          |
| 12     | KOLKATA               | 426          | 326.13          | 730                 | 73.00           | 0         | 0.00         | 1,156        | 399.13          |
| 13     | MALDA                 | 465          | 272.70          | 5,894               | 905.70          | 0         | 0.00         | 6,359        | 1,178.40        |
| 14     | MIDNAPUR-EAST         | 34           | 21.55           | 0                   | 0.00            | 0         | 0.00         | 34           | 21.55           |
| 15     | MIDNAPUR-WEST         | 18           | 11.30           | 0                   | 0.00            | 0         | 0.00         | 18           | 11.30           |
| 16     | MURSHIDABAD           | 300          | 204.30          | 19,721              | 2,306.65        | 0         | 0.00         | 20,021       | 2,510.95        |
| 17     | NADIA                 | 223          | 140.20          | 9,252               | 1,154.35        | 0         | 0.00         | 9,475        | 1,294.55        |
| 18     | PURULIA               | 16           | 9.00            | 0                   | 0.00            | 0         | 0.00         | 16           | 9.00            |
| 19     | UTTAR DINAJPUR        | 254          | 168.10          | 7,103               | 1,268.31        | 0         | 0.00         | 7,357        | 1,436.41        |
|        | <b>EDUCATION LAON</b> |              |                 |                     |                 |           |              | <b>3015</b>  | <b>909.99</b>   |
|        | <b>Total</b>          | <b>3,920</b> | <b>2,714.08</b> | <b>62,200</b>       | <b>8,641.05</b> | <b>93</b> | <b>12.00</b> | <b>69228</b> | <b>12277.11</b> |



## District Wise Disbursement Position for the Year 2011-12

### ~~ Scholarship Schemes ~~

| SL No | District                    | PRE MATRIC SCHOLARSHIP |                 | POST MATRIC SCHOLARSHIP |                | STATE GOVT. STIPEND |                | TOTAL          |                 |
|-------|-----------------------------|------------------------|-----------------|-------------------------|----------------|---------------------|----------------|----------------|-----------------|
|       |                             | Nos                    | Amount in Lakh  | Nos                     | Amount in Lakh | Nos                 | Amount in Lakh | Nos            | Amount in Lakh  |
| 1     | 24 Pgs(N)                   | 115270                 | 1305.08         | 12284                   | 400.38         | 2048                | 176.84         | 129602         | 1882.29         |
| 2     | 24 Pgs(S)                   | 101517                 | 1172.06         | 10300                   | 341.30         | 1006                | 79.66          | 112823         | 1593.01         |
| 3     | Bankura                     | 30943                  | 332.42          | 2961                    | 90.90          | 133                 | 10.17          | 34037          | 433.49          |
| 4     | Birbhum                     | 103583                 | 1088.90         | 10023                   | 342.97         | 2076                | 166.24         | 115682         | 1598.12         |
| 5     | Burdwan                     | 155904                 | 1678.87         | 13975                   | 475.01         | 3011                | 262.42         | 172890         | 2416.31         |
| 6     | Cooch Bihar                 | 60996                  | 626.38          | 6963                    | 224.18         | 694                 | 58.07          | 68653          | 908.63          |
| 7     | Dakshin Dinajpur            | 61699                  | 709.31          | 5130                    | 142.06         | 671                 | 52.09          | 67500          | 903.45          |
| 8     | Darjeeling                  | 8107                   | 189.50          | 3164                    | 145.65         | 213                 | 19.10          | 11484          | 354.25          |
| 9     | Hooghly                     | 72425                  | 791.63          | 7176                    | 222.09         | 1118                | 107.70         | 80719          | 1121.42         |
| 10    | Howrah                      | 109445                 | 1195.76         | 5127                    | 164.62         | 713                 | 54.80          | 115285         | 1415.19         |
| 11    | Jalpaiguri                  | 22608                  | 383.99          | 2381                    | 88.93          | 190                 | 15.80          | 25179          | 488.72          |
| 12    | Kolkata                     | 28324                  | 789.92          | 16593                   | 636.01         | 3300                | 305.81         | 48217          | 1731.74         |
| 13    | Malda                       | 128929                 | 1363.23         | 10240                   | 409.36         | 1459                | 100.29         | 140628         | 1872.87         |
| 14    | Midnapur East               | 33457                  | 295.20          | 4731                    | 109.23         | 734                 | 57.73          | 38922          | 462.16          |
| 15    | Midnapur West               | 46878                  | 499.89          | 4306                    | 104.81         | 467                 | 37.68          | 51651          | 642.38          |
| 16    | Murshidabad                 | 129322                 | 1411.54         | 32929                   | 1139.03        | 3588                | 272.59         | 165839         | 2823.16         |
| 17    | Nadia                       | 112997                 | 1003.12         | 11305                   | 401.10         | 1294                | 127.52         | 125596         | 1531.74         |
| 18    | Purulia                     | 26812                  | 497.16          | 1378                    | 48.19          | 106                 | 8.60           | 28296          | 553.94          |
| 19    | Uttar Dinajpur              | 98197                  | 1079.24         | 10008                   | 319.94         | 756                 | 59.63          | 108961         | 1458.80         |
| 20    | Other State                 | 0                      | 0.00            | 5248                    | 201.35         | 660                 | 69.99          | 5908           | 271.34          |
|       |                             |                        |                 |                         |                |                     |                |                |                 |
|       | Merit Cum Means Scholarship |                        |                 |                         |                |                     |                | 9546           | 2484.87         |
|       | <b>TOTAL</b>                | <b>1447413</b>         | <b>16413.20</b> | <b>176222</b>           | <b>6007.09</b> | <b>24237</b>        | <b>2042.72</b> | <b>1657418</b> | <b>26947.88</b> |

## Milan Mela 2011-12



Mamata Banerjee, Hon'ble Chief Minister disbursing Stipends cheques from Haji Md. Mahasin Fund at Milan Mela

West Bengal Minorities Development & Finance Corporation (WBMDFC) organizes MILAN MELA every year in association with NMDFC for extending market support to its beneficiaries, small entrepreneurs and businessmen. This trade fair provides them with the opportunity to intermingle and interact with outside market. The stage of Milan Mela is also used for promoting Communal Harmony and highlighting other social issues.

**Mamata Banerjee, Hon'ble Chief Minister of West Bengal** inaugurated the fair at 2.30 p.m on 22nd December 2011. Jb. Firhad Hakim, Hon'ble Minister in charge, Dept of Urban Development, Govt. of West Bengal, Jb. Javed Khan, Hon'ble Minister in charge, Dept of Fire Services, Govt. of West Bengal, Jb. Karim Chowdhury, Hon'ble Minister in charge, Dept of Mass Education and Library Services, Govt. of West Bengal, graced the occasion as the Special Guests. Jb. Justice(Retd.) Intaj Ali Shah, Chairman, West Bengal Minorities Commission, Jb. S N Haque, IAS, Principal Secretary, MA & ME Deptt. Govt. of West Bengal were also present as the Guest of Honour. **Jb. Abu Ayes Mandal**, Chairman, West Bengal Minorities Development & Finance Corporation presided over the inaugural programme. Many other dignitaries were also present.

**Mamata Banerjee**, Hon'ble Chief Minister in her inaugural speech expressed the commitment of the State Government to alleviate the backwardness of Muslims and ensure their faster development. She said she was ready to extend the benefits of

reservation to the economically weaker sections of the Muslims within the legal framework. She also emphasized the need and importance of vocational training & skill development programme among the minority youths.

During the inaugural programme the Hon'ble Chief Minister disbursed Stipends cheques from Haji Md. Mahasin Fund to 100 topper students from Madhyamik, High Madrasah and Alim examination.

Various stalls of a choice of items like Home Décor, Leather Goods, Embroidery, Book Stall, Handicrafts etc. are set up by the beneficiaries of WBMDFC, various Govt. organizations and Zilla Parishads. Health Check up camps at Milan Mela venue are also organized in association with NGOs. Quiz, Antakshari and Sit & Draw Competition, Seminars on various important topics are organized in association with different organizations. Cultural programmes of songs, dance, drama, mimicry etc are organized every evening.

WBMDFC, a statutory Corporation under the Minority Affairs and Madrasah Education, Govt. of West Bengal provides soft loan for development and establishment of Self-Employment Enterprises to the economically weaker section of minorities (Muslim, Christian, Sikh, Buddhist and Parsi) under its various schemes. It also provides Education loan for pursuing professional courses like medical, engineering, nursing, management, computer applications etc. It also implements various scholarship programme for students from Class I to PhD level including professional courses. The corporation has also taken up housing and skill development schemes. It is also providing free coaching to more than 4600 candidates preparing for School Service Commission Examination.

The stage of Milan Mela is also used for promoting communal harmony and highlighting other social issues by organizing seminars, cultural programme, health awareness programme and free health checkup camps. The Career counselling programme and inter college/ school cultural competition were also organized for inculcating competitive spirit among students.

Daily general health checkup programme and special health checkup programme were also conducted at Milan Mela venue.

Seminars & Cultural Programmes were the main attraction of the Mela. Mushaira and Kavi Sammelan, Urdu & Bengali Drama, Dance Drama & other cultural programmes were organised in the evening daily.

The 13 days long Fair had concluded on 3rd January,'12, with a Prize distribution and Felicitation Programme.

## Schemes of West Bengal Minorities Development & Finance Corporation

**Function:** Providing soft loans for self-employment enterprises, Education loan for pursuing professional courses, Stipend & Scholarship, Vocational courses.

**Target Group:** Minorities (Muslims, Christians, Sikhs, Buddhists and Parsees) between 18-45 years for Self-employment & 16-32 years for Educational Schemes having annual family income not more than Rs. 40,000 in rural areas and Rs. 55,000 in urban areas.

### Schemes

**Term Loan Scheme:** Loan upto Rs. 1.00 lac (upto Rs. 5.00 lacs with the approval of NMDFC). A Guarantor required. Application time- mid-February to mid-March and mid-August to mid-September at BDO / Panchayat Samity Office (for rural areas) and SDO office (for municipality areas) in prescribed format. Repayment: 20 Quarterly installments in 5 years.

**Cluster Loan Scheme:** Loan upto Rs. 25,000 without Guarantor in selected cluster areas (one or two GPs or few wards of Municipality / Municipal Corporation). Application form sold from & received at pre-announced place & time. Repayment in 30 monthly instalments in 2½ years.

**Micro Financing Scheme through NGO & Rokeya Sakhawat Gas Oven Micro-credit Scheme:** Small loans provided to members of Self-help group through reputed NGOs. They may directly apply in prescribed format for both schemes at the office of WBMDFC.

**Micro Finance Direct to SHGs:** Small loans for income generating economic activities provided directly to members of SHG, specially women @5% interest p.a. repayment in 18/24 months. Applications through Filed Supervisor of WBMDC.

**Minority Women Empowerment Programme:** This programme is launched by MAME deptt. for providing soft loan to SHGs for undertaking any income generation activity. Subsidy upto Rs.15000/- is given to each beneficiary. Applications are being received from districts. On advertisement at BDO/ Municipality office.

**Educational Loan:** Maximum Rs. 2.5 lacs for pursuing professional courses like Medical, Engineering, Management, Nursing etc. Interest free in case of timely repayment in three years. Online Application time- July/August every year.

**Vocational Training Programme:** For upgrading the skill, 6 months courses in various trades conducted mainly through Govt. Polytechnics and reputed institutions like NIFT, APTECH, Youth Computer Centres etc. Application on advertisement at concerned institutions.

**Merit-cum-Means Scholarship:** Scholarship upto Rs. 30,000/- per year per student is given for pursuing professional / technical courses at graduate and post graduate level. Online application in July / August every year through www. <http://momascholarship.gov.in/>

**Post Matric Scholarship:** Scholarship is given to students for pursuing studies from class XI to PhD. Yearly maintenance to students Rs. 3800/- & 2300/-, 5700/- & 3000/- ,12000 & 5500 for class XI & XII, Graduation and Master Levels and PhD and MPhil Level respectively plus actual tuition fees. Application time July / August every year at DM office (Minority Cell)

**Pre-Matric Scholarship:** Scholarship is given to students for pursuing studies from class 1t X ranging from Rs.1000/- to 10,700/- per year. Application time July / August every year at BDO/ Municipality office.