



MINORITIES BENEFITS

by

Govt. of Tamilnadu
&
Govt. of India



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Introduction

Ministry of Minority Affairs - GOI

- The Ministry of Minority Affairs was carved out of Ministry of Social Justice & Empowerment and created on 29th January, 2006 to ensure a more focused approach towards issues relating to the notified minority communities namely Muslim, Christian, Budhist, Sikhs, Parsis and Jain. The mandate of the Ministry includes formulation of overall policy and planning, coordination, evaluation and review of the regulatory framework and development programmes for the benefit of the minority communities.
- Dr. Najma A. Heptulla has assumed the office as a Union Minister of Minority Affairs on Tuesday, May 27, 2014 at New Delhi.
- Shri Mukhtar Abbas Naqvi has assumed the office as a Minister of State for Minority Affairs on Tuesday, November 11, 2014 at New Delhi.
- Dr. Arvind Mayaram is the Secretary of the Ministry. The Secretary is assisted by three Joint Secretaries and a Joint Secretary & Financial Adviser (additional charge). The Ministry has a sanctioned strength of 98 Officers/Staff.



Introduction

Ministry for BC, MBC & Minority Welfare – TN.

With a view to improve the Social, Educational and Economic status of the Minority Communities viz., Muslim, Christian, Sikh, Buddhist, and Parsis as notified by the GOI., Ministry of Minority affairs (**Jains were also included in that list by the GOI from 2014-15 onwards vide notification No.217 dated 27.01.2014 of the MoMA**) on par with the Majorities and to implement various welfare schemes for the benefits of these community people, a separate Directorate for the welfare of Minorities was created and functioning with the Staff at State and District Level from 01.08.2007.



Prime Minister's New 15 Point Programme for the Welfare of Minorities

The objectives of the programme are as follows:-

- Enhancing opportunities for education.
- Ensuring an equitable share for minorities in economic activities and employment, through existing and new schemes, enhanced credit support for self-employment, and recruitment to State and Central Government jobs.
- Improving the conditions of living of minorities by ensuring an appropriate share for them in infrastructure development schemes.
- Prevention and control of communal disharmony and violence.

The 15 Point Programme

(A) Enhancing opportunities for Education

- (1) Equitable availability of ICDS Services
- (2) Improving access to School Education
- (3) Greater resources for teaching Urdu
- (4) Modernizing Madarsa Education
- (5) Scholarships for meritorious students from minority communities



Prime Minister's New 15 Point Programme for the Welfare of Minorities

(6) Improving educational infrastructure through the Maulana Azad Education Foundation

(B) Equitable Share in Economic Activities and Employment

(7) Self-Employment and Wage Employment for the poor

(8) Upgradation of skills through technical training

(9) Enhanced credit support for economic activities

(10) Recruitment to State and Central Services

(C) Improving the conditions of living of minorities

(11) Equitable share in rural housing scheme

(12) Improvement in condition of slums inhabited by minority communities

(D) Prevention & Control of Communal Riots

(13) Prevention of communal incidents

(14) Prosecution for communal offences

(15) Rehabilitation of victims of communal riots

For more details please refer

http://www.minorityaffairs.gov.in/sites/upload_files/moma/files/pdfs/pm15points_eguide.pdf



Scholarships

This Government is implementing three kinds of scholarship schemes of Government of India viz., Pre-matric, Post-matric and Merit-cum-means for the students belonging to Religious Minorities, who are studying from 1st Std. to Professional Degree / Research level courses in Government / Government Aided / Recognized Private Institutions in Tamil Nadu.



Details of the Scholarship Schemes Implemented for the Minority Students

Name of the scheme	Funding pattern	Annual Income limit	Std./Course	Admn./ Course / Tuition fee Rs.	Maintenance Allowance Rs.		Maximum Scholarship sanctioned Rs.
					Hosteller	Day scholar	
Pre-matric	100% GOI	Rs.1.00 lakh	I to V	-	-	1000	1000
			VI to X	4000	6000	1000	10000
Post-matric	100% GOI	Rs.2.00 lakh	XI to XII	7000	3800	2300	10800
			ITI/Dip.	10000	3800	2300	13800
			UG/PG	3000	5700	3000	8700
			M.Phil., Ph.D.	-	12000	5500	12000
Merit-Cum-Means	100% GOI	Rs.2.50 lakh	B.E., B. Tech., MBBS., BDS, MBA, MCA B.Sc. Nursing	20000	10000	5000	30000



Eligibility Criteria for availing Scholarship

- Students should have secured not less than 50% marks in the previous year final examination (except 1st Std.)
- 30% of Scholarship is ear marked to Girl students from out of the total physical target
- Scholarship can be given to the students who are studying outside the State if they belongs to native of Tamil Nadu
- Scholarship will be sanctioned only for 2 students in a family
- Students should not avail any other scholarship through Backward Class / Adi Dravidar Welfare / Other Departments / Welfare Boards, etc., while applying for this scholarship.



Scholarships - Procedure for Application

- Students of 1st to 8th Std. needs to submit Application in the School, 9th Std. & above needs to apply online in National Scholarship Portal – www.scholarships.gov.in & download the filled in application & submit to the respective School / College.

- List of Documents to be submitted along with Application are
 - ✓ Community Certificate / Self Affidavit.
 - ✓ Income Certificate / Self Affidavit.
 - ✓ Address Proof / Self Affidavit.
 - ✓ Bank Pass Book / Cancelled Cheque Leaf.
 - ✓ Fee Receipts – Tuition / Library / Exam / Hostel / etc.
 - ✓ Attested Mark Sheets.



Maulana Azad National Fellowship for Minority Students (MANF)

- The objective of the Fellowship is to provide integrated five year fellowships in the form of financial assistance to regular & full time students from minority communities, to pursue higher studies such as M.Phil and Ph.D. The Fellowship will cover all Universities / Institutions recognized by the University Grants Commission (UGC) and will be implemented by the Ministry of Minority Affairs through UGC.
- This will enable Minority Students to be eligible for employment to the posts with M.Phil and Ph.D as pre-requisites, including the posts of lecturers in various academic institutions.
- The total number of fellowships each year will be 756.
- 30% of the fellowship shall be earmarked for women students.

For more details please refer

http://www.minorityaffairs.gov.in/sites/upload_files/moma/files/Guideline-MANF.pdf



Rate of Fellowship (MANF)

The rate of fellowship for JRF and SRF will be at par with the UGC fellowship as amended from time to time. Presently these rates are as follows

Fellowship	@ Rs.16,000/- p.m. for initial two years (JRF) @ Rs.18,000/- p.m. for remaining tenure (SRF)
Contingency for Arts & Commerce	@ Rs.10, 000/- p.a. for initial two years @ Rs.20, 500/- p.a. for remaining three years.
Contingency for Sciences & Engineering	@ Rs.12, 000/- p.a. for initial two years @ Rs.25, 000/- p.a. for remaining three years.
Departmental assistance	@ Rs.3,000/- p.a. per student to the host institution for providing infrastructure
Escorts/Reader Assistance	@Rs.2,000/- p.m. in cases of physically and visually challenged candidate



Nai Udaan

Scheme for Support for Minority Students clearing Prelims conducted by Union Public Service Commission, Staff Selection Commission, State Public Service Commissions etc.

- The objective of the 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 by giving direct financial support to candidates clearing Preliminary Examination of Group A and B (Gazetted and non-Gazetted posts of Union Public Service Commission (UPSC); State Public Service Commissions (SPSCs) and Staff Selection Commission (SSC) etc.
- The rate of financial assistance will be maximum Rs. 50,000/- for Gazetted Post; and Rs 25,000/- for NonGazetted Post.
- Number of beneficiaries – Maximum 800.
- Total Family Income for availing benefit - not exceeding Rs.4.5 Lakh PA.

For more details please refer

http://minorityaffairs.gov.in/sites/upload_files/moma/files/guidelines-UPSC.pdf



Naya Savera **Free Coaching and Allied Scheme**

Under the scheme, assistance is provided to the candidates belonging to Minority Communities in order to avail opportunities for enhancing their Knowledge, Skills and Capabilities for employment in Government / Private sector through competitive examinations / process of selection, and for admission in reputed institutions.

Eligibility Criteria :

- Family income from all sources should not exceed Rs. 3.00 lakh per annum.
- Candidates must have secured the requisite percentage of marks in the qualifying examination prescribed for admission in the desired courses/ recruitment examinations.
- Benefits of coaching/ training under the scheme can be availed by a particular student only once, irrespective of the number of chances he/she may be entitled to appear in competitive examination.
- 30% of the numbers sanctioned for coaching/training shall be earmarked for girl students/candidates.

For more details please refer

http://www.minorityaffairs.gov.in/sites/upload_files/moma/files/free_coaching_guidelines.pdf



Naya Savera Free Coaching and Allied Scheme

Entitlement :

- Coaching fee for Group 'A' services will be as fixed by the institutes subject to maximum of Rs.20,000/- with stipend @ Rs.3000/- p.m. for outstation candidates and @ Rs.1500/- p.m. for local candidates.
- For Group 'B' services, coaching fee will be as fixed by the institutes subject to maximum of Rs.20,000/- with stipend @ Rs.3000/- p.m. for outstation candidates and @ Rs.1500/- p.m. for local candidates.
- For Group 'C' services, coaching fees will be as fixed by the institutes subject to maximum of Rs.15,000/- with stipend @ Rs.3000/- p.m. for outstation candidates and @ Rs.1500/- p.m. for local candidates.
- For entrance examination for technical / professional courses, coaching fees will be as fixed by the institutes subject to maximum of Rs.20,000/- with stipend @ Rs.3000/- p.m. for outstation candidates and @ RS.1500/- p.m. for local candidates.
- Coaching fee for training for jobs in private sectors will be as fixed by the institutes subject to maximum of Rs.20,000/- with stipend @ Rs.3000/- p.m. for outstation candidates and @ Rs.1500/- p.m. for local candidates.



Naya Savera **Free Coaching and Allied Scheme**

New component added under the scheme from 2013-14 for focused preparation of minority students at Classes 11 & 12 with Science (Physics, Chemistry, Biology and / or Mathematics):

- The new component of the scheme has been launched in 9 states/UTs, viz. UP, Bihar, Assam, West Bengal, Maharashtra, Karnataka, Tamil Nadu, Punjab and Delhi.
- More States/UTs including CBSE, ICSC and other Boards recognized by Government of India/State Government / UT Administration may be covered in later years as per scheme guidelines and availability of funds.
- The selection of Institutions / Schools / Colleges will be made by the Selection Committee from among those Institutions/Schools/Colleges having faculty of Science streams with separate hostel facilities for boys and girls located at any university/headquarter as the programme would be residential coaching / training.
- The selection of students shall be based on merit and the selected students should also meet other eligibility criterion laid down under the scheme.
- The rate of financial support for a selected student under this Component is up to Rs.1,00,000/- (one lakh) per annum.



Padho Pardesh

Scheme of Interest Subsidy on Educational Loans for Overseas Studies for the Students Belonging to the Minority Communities.

- The objective of the Scheme is to award interest subsidy to meritorious students belonging to Minority Communities so as to provide them better opportunities for Higher Education Abroad and enhance their employability.
- Interest subsidy will be granted for the period of moratorium (i.e. course period, plus one year or six months after getting job, whichever is earlier) as prescribed under the Education Loan Scheme of the Indian Banks Association (IBA).
- Student should have secured admission in the University Abroad for pursuing Post-graduate Diploma, Masters, M.Phil or Ph. D level courses with the overall family income of not more than Rs. 6.00 lakh per annum. Family income means gross parental income in case of unmarried students and gross income of spouse in case of married students.
- Student should have to take the loan from any Private Bank, Public Sector Bank, Scheduled commercial Bank and member urban Cooperative Banks etc. who is a member of Indian Banks Association.

For more details please refer

http://www.minorityaffairs.gov.in/padho_pardesh



Seekho aur Kamao - Learn & Earn **The Scheme for Skill Development of Minorities.**

The scheme will aim at upgrading the skills of the Minority Youths in various Modern / Traditional vocations depending upon their educational qualification, present economic trends and the market potential, which can earn them a suitable employment or make them suitably skilled to go for self employment.

- The scheme would have two components:
 - ✓ Placement linked skills training program for Modern Trades.
 - ✓ Skills Training Program for Traditional Trades/Crafts/Art Forms.
- Minimum 33% seats will be reserved for Minority Girl / Women candidates.
- The trainee should be between 14-35 years of age.
- The minimum qualification of trainee should be at least Class V.
- Placement and Post Placement Support for the Trainees.

For more details please refer

http://minorityaffairs.gov.in//skill_development



Maulana Azad Education Foundation Scholarships for Meritorious Girl Students

- This scheme is implemented by Maulana Azad Education Foundation (MAEF), a subordinate organization under Ministry of Minority Affairs, for meritorious girls students belonging to notified Minority Communities.
- MAEF directly invites applications from meritorious class 10th pass girl students and award scholarships to pursue studies at 11th and 12th Standard.
- Following are the essential requirements for minority girls to become eligible for assistance under this scheme:
 - ✓ 55% marks in the Class 10th examination.
 - ✓ Parents/Guardian's income should not exceed Rs. 1.00 lakh per annum.
 - ✓ A girl student getting a scholarship from any other source would not be eligible for this Scholarship.
- Financial assistance is provided to the girl students @ Rs. 6000/- per annum and maximum of Rs. 12000/- for two years i.e. for 11th and 12th classes.

For more details please refer

<http://maef.nic.in/Instructions.aspx>



Maulana Azad Education Foundation Grant-In-Aid for NGO

To provide basic Educational Infrastructure and Facilities in the areas of concentration of Educationally Backward Minorities which do not have adequate provision for Elementary, Secondary and Sr. Sec. Schools / Jr. Colleges / Professional & Vocational Training Institutes.

PURPOSE OF WHICH GRANT-IN-AID IS PROVIDED :

- Financial assistance for construction/expansion of Schools belonging to educationally backward minorities.
- Financial assistance for purchase of Science / Computer Lab Equipments / Furniture for Institution belonging to Educationally Backward Minorities.
- Financial assistance for purchase of Equipments / Construction / Expansion of Vocational Training Centre / ITI / Polytechnic belonging to Educationally Backward Minorities.
- Financial assistance for construction of Hostel building in the institutions belonging to Educationally Backward Minorities.
- Financial assistance for Construction / Expansion of D.Ed / B.Ed College belonging to Educationally Backward Minorities.

For more details please refer

<http://maef.nic.in/Instructions.aspx>



Maulana Azad Education Foundation Grant-In-Aid for NGO

ELIGIBILITY CRITERIA FOR GRANT (Page 1) :

- Financial Society / Trust Should be registered under the Societies Registration Act / Indian Trust Act for the last three years.
- Society / Trust should be registered with MAEF.
- Society / Trust & the institution for whose Expansion / Strengthen assistance has been sought should be a Minority declared NGO / Institution.
- The NGO must be having properly constituted Managing Committee with its powers clearly defined in its by-laws.
- Society / Trust must be having proper audit reports with Balance Sheet, Receipt / Payment & Income / Expenditure statements reflecting educational activities carried out for the last three years.
- Society / Trust should be in a position to received involvement of knowledge-able persons for furtherance of their Programmes on voluntary basis.
- Society / Trust should not be run for the profit of any individual or a body of Individuals / Family and it should not be controlled by any individual or a body of Individuals / Family. The members from one family should not be more than 30% in the Managing Committee. The NGO will have to attach an affidavit on Rs. 20/- stamp paper that the members belonging to one family are less than 30%.
- The institution for whose Construction / Expansion the assistance is required should be in existence and Recognized / Affiliated to the concerned State / Central Board / Council / University.
- Society / Trust should not be functioning for furtherance of the interest of any political party.



Maulana Azad Education Foundation Grant-In-Aid for NGO

ELIGIBILITY CRITERIA FOR GRANT (Page 2) :

- Society / Trust should not in any manner incite communal disharmony.
- The majority (i.e. more than 50%) of the beneficiary students, in the Institution for whose construction expansion/ strengthen assistance is sought, should be belonging to educationally backward minorities/target group.
- For seeking assistance for construction of hostel building, it is necessary that the Institution for which the hostel is required should be recognized at least up to 12th standard & located in City / Dist, Qasba, Headquarter (Urban / Semi-urban area).
- Society / Trust must be having at least 500 Sq. yard land (in urban areas) or at least half acre land (in rural areas) in its name or on lease for not less than 30 years for the proposed project.
- Society / Trust should be ready to invest at least 10% of the total cost of project as NGO's share on the project.
- The Society / Trust will not take loan on the building constructed with MAEF assistance / on the land on which the building has been constructed with the assistance of the Foundation. However, if it becomes necessary, then prior permission of the Foundation for the same will be necessary.
- The Institution recognized by Madarsa Boards or running as Study / Examination centers of NCPUL, NIOS, MANNU, etc. are not entitled for getting grant from MAEF.

For more details please refer

http://maef.nic.in/writereaddata/uploadedfile/MAEF635659138830338205_Grant_Aid_Scheme.PDF



Scheme for Infrastructure Development in Minority Institutes (IDMI)



Objective

The scheme would facilitate education of minorities by augmenting and strengthening school infrastructure in Minority Institutions (elementary/ secondary/senior secondary schools) in order to expand facilities for formal education to children of minority communities. The scheme will inter alia encourage educational facilities for girls, children with special needs and those who are most deprived educationally amongst minorities.

Coverage

The scheme will cover the entire country. However, preference will be given to eligible minority institutions (private aided / unaided elementary / secondary / senior secondary schools) located in districts, blocks and towns having a minority population above 20%, based on available census data.

Financial Pattern

An amount of Rs. 125 crore is proposed for the scheme in the XIth Five Year Plan.

The scheme will fund infrastructure development of private aided / unaided minority elementary / secondary / senior secondary schools to the extent of 75% and subject to a maximum of Rs. 50 lakhs per school for:

- (i) Strengthening of educational infrastructure and physical facilities in the existing elementary / secondary / senior secondary school including additional classrooms, science / computer lab rooms, library rooms, toilets, drinking water facilities etc.
- (ii) Hostel buildings for children in such category of schools, especially for girls.
- (iii) Any other educational infrastructure not covered in (i) or (ii) above, but which in view of the State/Central Grant in Aid Committee is justified for educational advancement of the minority institution.



Scheme for Infrastructure Development in Minority Institutes (IDMI)



Eligibility Conditions

- Voluntary organizations / societies / trusts running institutes / schools that are recognized by Central or State governments shall be eligible to apply for assistance under the scheme.
- Only those voluntary agencies, which have been in existence for a minimum of three years, would be considered for assistance under this scheme.
- The institute / School for which assistance is being sought should have been functioning for at least 3 years and have substantial enrolment of children from the minority communities. The institution / school should not be a commercialized school charging high fees.
- The application of the voluntary organization will be addressed to the concerned Secretary of the State / UT, who will be the Chairperson of Grant-in-Aid committee in the State / UT

Implementation and Monitoring

- The scheme will be implemented through the State Government.
- All requests for financial assistance entertained by the State Government in the prescribed application form appended at Annexure will be considered on merit first by the State level Grant-In-Aid committee. The State Government will draw up and notify criteria for prioritization of applications under this scheme and give it wide publicity.
- The accounts/records of activities of the voluntary organization shall be available on demand for inspection to Central / State Government / C&AG.

For more details please refer

<http://mhrd.gov.in/idmi>



Credit Facilities to Minority Communities

RBI Master Circular FIDD. GSSD.BC.No.43/09.10.01/2014 -15 dated July 01, 2014

- Credit In terms of Reserve Bank's extant guidelines on lending to priority sector, a target of 40 per cent of Adjusted Net Bank Credit (ANBC) or Credit Equivalent amount of Off-Balance Sheet Exposures (OBE), whichever is higher, as on March 31 of the previous year, has been mandated for lending to the priority sector by domestic scheduled commercial banks and foreign banks with 20 and above branches. Within this, a sub-target of 10 per cent of ANBC or Credit Equivalent amount of OBE, whichever is higher, as on March 31 of the previous year, has been mandated for lending to weaker sections which includes, among others, persons from Minority Communities.
- The Government of India has indicated that care should be taken to see that minority communities secure, in a fair and adequate measure the benefits flowing from various Government sponsored schemes. All commercial banks, have been advised to ensure smooth flow of bank credit to minority communities.
- Creation of Special Cell and Designating an exclusive Officer in each bank to ensure smooth flow of credit to minority communities
- The Lead Bank in each of the minority concentration districts should have an officer who shall exclusively look after the problems regarding the credit flow to minority communities.
- The Convener banks of the District Consultative Committees (DCCs) and the State Level Bankers Committees (SLBCs) should ensure that steps taken to facilitate the flow of credit to the minority communities and the progress made in this regard are reviewed regularly at their meetings.
- The Convener banks of DLRC/SLRM/SLBCs may invite Chairman/ Managing Directors of State Minority Commissions/Boards or the State Minorities Financial Corporations or their representatives to attend the meetings of District Level Review Committee (DLRC), State Level Review Meeting (SLRM) and State Level Bankers Committee (SLBC).



Credit Facilities to Minority Communities

- Names, designation and office addresses of (i) the officer-in-charge of the Special Cell at Head Office and (ii) officer appointed by Lead Banks in the identified districts to look after exclusively the problems of minority communities, should be furnished by banks to the National Commission for Minorities at the following address and updated periodically.
- The Lead Banks in the identified districts having concentration of minority communities may involve the State Minority Commission / Finance Corporation in the extension work including creating awareness, identification of beneficiaries, preparation of viable projects, provision of backward and forward linkages such as supply of inputs/marketing, recovery etc.
- The Lead Banks in the identified districts may collaborate with DDMs of NABARD / NGOs / Voluntary Organizations in reaching the poor through Self Help Groups (SHGs). Lead Banks of the Minority Concentration Districts will have to exercise the pro-active role expected of them to ensure that the minority communities, particularly those who are poor and illiterate have access to bank credit for taking up productive activities.
- Advances under DRI Scheme
- Monitoring of the Scheme
- Training with a view to ensuring that the bank staff and officers have proper perspective and appreciation of the various programmes for welfare of minorities, necessary orientation may be provided to officials and other staff. For this purpose, banks should include suitable lecture sessions as part of all relevant training programmes like induction courses, programmes on rural lending, financing of priority sectors, poverty alleviation programmes, etc.
- Publicity : There should be good publicity about various anti-poverty programmes of the Government where there is large concentration of minority communities and particularly in the districts which have a concentration of minority communities.

For more details please refer

<https://rbidocs.rbi.org.in/rdocs/notification/PDFs/64MC25BF2EC7E6FB4CECA969E29BC42B13B6.PDF>



Nai Roshni

The Scheme for Leadership Development of Minority Women

- The objective of the scheme is to Empower and instill confidence among Minority Women, including their neighbors from other communities living in the same Village / Locality, by providing Knowledge, Tools and Techniques for interacting with Government systems, Banks and other Institutions at all levels.
- Empowerment of Women from the Minority Communities and Emboldening them to move out of the confines of their home and community and assume leadership roles and assert their rights, collectively or individually, in accessing services, facilities, skills, and opportunities besides claiming their due share of development benefits of the Government for improving their lives and living conditions.
- Although there will be no annual income bar, Woman / Parent or Guardian of Woman having annual income not exceeding Rs.2.50 lakh from all sources would be given preference in selection. They should be between the age group of 18 years to 65 years.
- There will be two types of leadership development trainings viz. Non-residential and Residential.



Nai Roshni

The Scheme for Leadership Development of Minority Women

- The scheme will be implemented throughout the Country with special focus on Districts, Blocks and Towns / Cities having a substantial Minority Population. It is proposed to cover 2 (two) lakh Minority Women during entire 12th Five Year Plan Period with 40,000 Women in each Financial Year. The fund requirement for the scheme for entire 12th Five Year Plan period is Rs. 75 Crores.
- Empowerment of Women per se is not only essential for equity, but also constitutes a critical element in our fight for Poverty Reduction, Economic Growth and Strengthening of Civil Society. Women and Children are always the worst sufferers in a poverty stricken family and need support. Empowering Women, especially mothers, is even more important as it is in homes that she nourishes, nurture and moulds the character of her offspring.

For more details please refer

http://www.minorityaffairs.gov.in/leadership_minority



Mahila Samridhi Yojana

- It is a unique scheme linking micro-credit with the Training to the Women members to be formed in to SHGs, in the trades such as Tailoring, Cutting and Embroidery, etc. It is being implemented by NMDFC, through the State Channelizing Agencies of NMDFC as well as NGOs. Under the Mahila Samridhi Yojana, training is given to a group of around 20 women in any suitable women friendly craft activity.
- The group is formed into Self Help Group during the training itself and after the training, micro-credit is provided to the members of the SHG so formed.
- Maximum duration of the Training is of six months.
- Maximum Training expenses of Rs. 1,500 p.m. per trainee.
- Stipend of Rs. 1,000 p.m. is also paid to the Trainees during training.
- The training cost and stipend is met by NMDFC as grant.
- After the training, need based micro credit subject to a maximum of Rs. 1.00 lac is made available to each member of SHG, so formed at an interest rate of 7% p.a.

For more details please refer

<http://119.18.54.23/~nmdfc/119-2/>



Hamari Dharohar

A scheme to Preserve Rich Heritage of Minority Communities of India under the Overall Concept of Indian Culture

Objectives :

- To curate rich heritage of minorities under overall concept of Indian Culture.
- Curating iconic exhibitions.
- Preservation of literature/ documents etc.
- Support and promotion of calligraphy etc.
- Research and Development.

Activities to be covered under the scheme :

- Curating exhibitions including iconic exhibitions.
- Support and promotion of calligraphy etc.
- Preservation of literature, documents, manuscripts etc.
- Documentation of oral traditions and art forms.
- Support to ethnic museums (not supported under schemes of Ministry of Culture or its bodies) for showcasing and preserving heritage of minority communities.
- Support for organizing heritage related seminars/ workshops.
- Fellowship for research in preservation of heritage and development.
- Any other support to individual/ organization in furtherance of cause of protection and promotion of rich heritage of minority communities



Hamari Dharohar

A scheme to Preserve Rich Heritage of Minority Communities of India under the Overall Concept of Indian Culture

Knowledge Partners:

Ministry of Minority Affairs will implement this scheme in consultation with Ministry of Culture with the help of expert National and International Knowledge Partners in this field. The Knowledge Partners may be as follows:

- Archeological Survey of India (ASI);
- National Museum, Delhi;
- National Archives of India, New Delhi;
- National Gallery of Modern Arts (NGMA);
- Indira Gandhi National Centre of Arts (IGNCA);
- United Nations Educational, Scientific and Cultural Organization (UNESCO);
- Indian National Trust for Arts and Cultural heritage (INTACH);
- World Monument Fund.

This is a 100% Central Sector Scheme will be implemented during remaining 3 years of 12th Five Year Plan period from 2014-15 to 2016-17.

For more details please refer

<http://www.minorityaffairs.gov.in/Hamari-Dharohar>



Concessional Electricity Tariff to Worship Places

Low Tension Tariff II-C:

- This Tariff is applicable to actual places of public worship including Trichy Rock fort temple, its environs and for the road and path ways leading to the temple.
- The existing concessions to the actual places of worship as already notified by Govt. of TN having annual income less than Rs. 1000 shall be continued under the same terms and conditions, until further Order of the Commission.
- Fixed charges per KW per month – Rs 60/-
- Consumption charges per Unit (KWh) 0 to 60 units per month or 0 to 120 units bimonthly – Rs 2.85/-
- Consumption charges per Unit (KWh) above 60 units per month or above 120 units bimonthly – Rs 5.75/-

For more details please refer

[http://www.tangedco.gov.in/linkpdf/Tariff%20order%20\(121214\).pdf](http://www.tangedco.gov.in/linkpdf/Tariff%20order%20(121214).pdf)



Maulana Azad Sehat Scheme

Health Care Initiative for Minority Students

- Medical facilities would be provided to the institutions financed by Maulana Azad Education Foundation (MAEF). To begin with an infirmary or a resident Doctor would be posted with such institutions and allocated Rs. 100.00 crore to launch this initiative.
- Under this scheme, “Sehat Card” would be issued to every student of the Institution financially aided by MAEF. Preventive Health Check-up Camps would be organized by the Institute twice in a year, through Government / Private Hospitals / Nursing Homes. The hospital designated for such purposes would reach to the institutions with all requisite medical equipments for Health Checkups. The Blood samples would be collected after which necessary laboratory tests are to be done subsequently in their Hospital / Institute. All findings of the Preventive Health Checkups must be entered in the Sehat Card of the student.
- A Dispensary / Health Care Centre is to be set up in the educational institutions (School) to provide daily medical facilities to the students studying in the educational institutions funded/aided by MAEF. One Nurse / attendant can be engaged by the institution on contract basis, who will attend the medical need of the students on daily basis. A panel of Doctors may be prepared by the institute from local qualified doctors whose services could be utilized on call basis. This facility will be provided during school hours.

For more details please refer

http://www.minorityaffairs.gov.in/sites/upload_files/moma/files/Sehat_Scheme.pdf



Central Sector Scheme of Research / Studies, Monitoring and Evaluation of Development Schemes including Publicity

Ministry of Minority Affairs under the Central Sector Scheme „Scheme of Research / Studies, Monitoring and Evaluation of Development Schemes including Publicity“ shall provide professional charges to those Research Organizations / Institutions / Councils / Civil Societies / Universities including Deemed Universities, Reputed Institutions of higher learning, Autonomous Bodies / Market Research Agencies and Registered Bodies of professionals (henceforth called Research Organizations) which have the expertise and are willing to undertake purposeful Operation Research / Market Research / Action Research :

OBJECTIVES

- To generate information and database on problems and requirements of Minorities through Operation Research / Market Research / Action Research.
- To collect information about development deficits through Baseline Surveys.
- Concurrent Monitoring of schemes being implemented by the Ministry.
- To formulate Annual Media Plan and carry out IEC activities through Multi media campaign involving Print media, electronic media and Outdoor Publicity for dissemination of information to generate awareness relating to Schemes / Programmes and initiatives for Minorities.
- To give wider publicity to Prime Minister’s 15 Point Programme for Welfare of Minorities and Multi-sectoral Development Programme (MsDP), which are flagship programmes of this Ministry.
- To support organization for Workshops / Seminars / Conferences on the subjects relevant to Minorities.

For more details please refer

http://www.minorityaffairs.gov.in/sites/upload_files/moma/files/Sehat_Scheme.pdf



National Waqf Development Corporation (NAWADCO)



This is an institution which has established for the development of waqf properties for the benefit of the Muslim community. This Corporation has been established with an authorized share capital of Rs. 500 Crore. It will facilitate and mobilize financial resources for setting up of facilities like schools, colleges, hospitals on waqf properties for community purposes in a transparent manner. There are more than 4.9 lakh registered waqf properties in India today, which fetch an annual income of about Rs. 163 crore.

Many of these properties have the potential of generating considerable returns, which in turn could be used for the socio-economic development of the Muslim community. As per the estimates of the Sachar Committee, if these properties are properly developed, they could fetch an annual income of about Rs. 12,000 crore, assuming an annual return of 10 percent on the value of the property. It is this vast potential that NAWADCO will strive to realize. Government of India has also recently amended the Waqf Act.



National Waqf Development Corporation (NAWADCO)



OBJECTIVES

- To act as a specialized financial and developmental institution for the development of Waqf properties.
- To identify Waqf properties for development by entering into Joint Ventures with Mutawallis, Waqf Boards, Trust and Associations, registered under the Waqf Act.
- To arrange financial assistance from all sources or in association with any person, Government or any other agency whether incorporated or in the form of advances, equity, refinance or in any other form, to the Waqf institutions preferably on the Islamic Sharia principle.
- To provide Consultancy, both financial and engineering , to the Waqf institutions.
- For investing their surplus income in Sharia based financial institutions, designing financial instruments on Sharia principle, development of such institutions and instruments.
- To improve, manage, develop or exchange the undertaking(s), propert(ies) or rights of the company or any part there of.

For more details please refer

<http://www.nawadco.co.in/index.php>



Tamil Nadu Minorities Economic Development Corporation Limited.

TAMCO is implementing loan schemes for economic upliftment of minorities communities.

- **Loan schemes:**
 - ✓ Individual Loan
 - ✓ Micro Credit Loan for self help groups
 - ✓ Educational Loan

- **Sub Channelising Agencies of TAMCO**
 - ✓ All Co.Operative Banks
 - ✓ TAICO Bank
 - ✓ Aavin



Tamil Nadu Minorities Economic Development Corporation Limited.

Individual Loan Scheme (Page 1)

Under this Scheme, Loans are provided for carrying out Business, to start an Industry or to expand the already existing Business or Industry. For example :

- Small Trade or Agriculture Development Works.
- Handicraft work, Traditional work and their up gradation.
- Industry or Industrial Service
- Loan for the Purchase of Light Motor Vehicle.
- Agriculture related Loans.

Individual Loan Scheme is implemented in two ways that is as Scheme I & Scheme II.



Tamil Nadu Minorities Economic Development Corporation Limited.

Individual Loan Scheme (Page 2)

Following are the eligibility criteria for availing benefit of the schemes implemented by TAMCO.

Scheme I

- Annual income of the applicant should not exceed Rs.81,000/- for the Rural areas and Rs.1,03,000/- for Urban Areas.
- Maximum Loan Amount - Rs.20,00,000/-
- Rate of Interest : up to Rs.50,000/- 5% PA, above Rs.50,001/- to Rs.20 Lakhs - 6% PA.

Scheme II

- Annual income of the applicant should not exceed Rs.6,00,000/-
- Maximum Loan Amount - Rs.30,00,000/-
- Rate of Interest : 8% for Male & 6% for Female.

Repayment Period – Max.5 years (20 Quarterly Installments)



Tamil Nadu Minorities Economic Development Corporation Limited.

Micro-Finance to Self Help Groups (SHG) (Page 1)

SHG formed by Minority Women / Man, for improving their economic standard by venturing into small Business / Trade are assisted by TAMCO in the form of Micro-Credit.

- SHG can be formed by Women or by Men. Any how, preference would be given to Women self help group.
- There must be at least 10 minimum members in a group and the maximum members should not exceed 20.
- In a group 60% members should be from Minority Communities, that is if there are totally 20 members are there in a group 12 members should be from Minority Communities. The remaining 40% members can be from other Communities. BC / SC / ST.
- The SHG should have good credit rating and should have been functioning satisfactorily for a minimum period of 6 months with good record of saving, disbursement of loan & recovery.



Tamil Nadu Minorities Economic Development Corporation Limited.

Micro-Finance to Self Help Groups (SHG) (Page 2)

Scheme I

- Annual income of the applicant should not exceed Rs.81,000/- for the Rural areas and Rs.1,03,000/- for Urban Areas.
- Maximum Loan Amount - Rs.1,00,000/- Per Member.
- Rate of Interest : 7% PA.

Scheme II

- Annual income of the applicant should not exceed Rs.6,00,000/-
- Maximum Loan Amount - Rs.1,50,000/- Per Member.
- Rate of Interest : 10% for Male, 8% for Female.



Tamil Nadu Minorities Economic Development Corporation Limited.

Micro-Finance to Self Help Groups (SHG) (Page 3)

General Information:

- The applicant must have completed 18 years.
- Only one person can apply for loan assistance in a family.
- These loan schemes are implemented through District Central Co-Operative Banks (DCCB) / Urban Co-Operative Banks (UCB) / Primary Agricultural Co-Operative Banks. (PACB)
- The loan can be availed either for starting a new business / industry / venture activity.
- Submitted applications will be scrutinized as per Co-Operative Bank regulations and then will be forwarded to TAMCO.
- The loan amount will be disbursed to the applicant through the Co-operative Bank.



Tamil Nadu Minorities Economic Development Corporation Limited.

Documents to be enclosed

- A Certificate for the proof of Minority Religion.
- Income Certificate
- Residence certificate
- Project Report regarding the proposed venture.
- Aadhaar Card Xerox (If available)
- Driving License (Incase of vehicle Loan alone)
- Any other document required by Co-operative bank.



Tamil Nadu Minorities Economic Development Corporation Limited.

Education Loan (Page 1)

Students belonging to Minorities Communities studying in Educational Institutions which are recognised by Government and affiliated to Universities for Under Graduate / Post Graduate Professional Courses / Technical Courses and short term High Skill Development Courses can apply for Educational Loans.

The Educational Loans are sanctioned for the following Items,

- Admission Fee / Tuition Fee
- Books, other Learning Materials
- Examination Fee
- Hostel and Boarding Charges (only for those staying in Hostels)



Tamil Nadu Minorities Economic Development Corporation Limited.

Education Loan (Page 2)

Scheme I

If the Annual Income of the parent is within Rs.1,03,000/- for Urban Resident and if it is within Rs.81,000/- for Rural Resident, they can apply under Loan Scheme I.

Short term high Skill development courses (one year)	Up to Rs. 3 Lakhs
Professional Courses/Technical Courses / Employment Oriented Courses (for a Maximum period of 5 years)	Up to Rs.3 Lakhs per year subject to a maximum of Rs.15 Lakhs
Post Graduate Professional Course / Technical Courses (for Maximum period of 3 years)	Up to Rs. 3 Lakhs per year subject to a maximum of Rs. 9 Lakhs
Professional Courses / Technical Courses in abroad (for a Maximum period of 5 years)	Up to Rs. 4 Lakhs per year subject to a maximum of Rs. 20 Lakhs
Rate of interest	3% per annum



Tamil Nadu Minorities Economic Development Corporation Limited.

Education Loan (Page 3)

Scheme 2

If the Annual Income of the parent is within Rs.6,00,000/-

Short term high Skill development courses (one year)	Up to Rs. 3 Lakhs
Professional Courses / Technical Courses / Employment Oriented Courses (for a Maximum period of 5 years)	Up to Rs. 4 Lakhs Per year subject to a maximum of Rs.20 Lakhs
PG Professional Course / Technical Courses (for Maximum period of 3 years)	Up to Per year Rs. 3 Lakhs subject to a maximum of Rs. 9 Lakhs
Professional Courses / Technical Courses in abroad (for a Maximum period of 5 years)	Up to Rs. 6 Lakhs Per year subject to a maximum of Rs. 30 Lakhs
Rate of interest (for Male Students)	8% per annum
Rate of interest (for Female Students)	5% per annum



Compilation of Minority Benefits Presentation

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Thanks