



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

(A) Enhancing opportunities for Education :

(1) Equitable availability of ICDS Services

The Integrated Child Development Services (ICDS) Scheme is aimed at holistic development of children and pregnant/lactating mothers from disadvantaged sections, by providing services through Anganwadi Centres such as supplementary nutrition, immunization, health check-up, referral services, pre-school and non-formal education. A certain percentage of the ICDS projects and Anganwadi Centres will be located in blocks/villages with a substantial population of minority communities to ensure that the benefits of this scheme are equitably available to such communities also.

(2) Improving access to School Education

Under the Sarva Shiksha Abhiyan, the Kasturba Gandhi Balika Vidyalaya Scheme, and other similar Government schemes, it will be ensured that a certain percentage of all such schools are located in villages/localities having a substantial population of minority communities.

(3) Greater resources for teaching Urdu

Central assistance will be provided for recruitment and posting of Urdu language teachers in primary and upper primary schools that serve a population in which at least one-fourth belong to that language group.

(4) Modernizing Madarsa Education

The Central Plan Scheme of Area Intensive and Madarsa Modernization Programme provides basic educational infrastructure in areas of concentration of educationally backward minorities and resources for the modernization of Madarsa education. Keeping in view the importance of addressing this need, this programme will be substantially strengthened and implemented effectively.

(5) Scholarships for meritorious students from minority communities

Schemes for pre-matric and post-matric scholarships for students from minority communities will be formulated and implemented.

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

The Government shall provide all possible assistance to Maulana Azad Education Foundation (MAEF) to strengthen and enable it to expand its activities more effectively.



(B) Equitable Share in Economic Activities and Employment

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

- (a) The Swarnjayanti Gram Swarojgar Yojana (SGSY), the primary self-employment programme for rural areas, has the objective of bringing assisted poor rural families above the poverty line by providing them income generating assets through a mix of bank credit and Governmental subsidy. A certain percentage of the physical and financial targets under the SGSY will be earmarked for beneficiaries belonging to the minority communities living below the poverty line in rural areas.
- (b) The Swarn Jayanti Shahari Rojgar Yojana (SJSRY) consists of two major components namely, the Urban Self-Employment Programme (USEP) and the Urban Wage Employment Programme (UWEP). A certain percentage of the physical and financial targets under USEP and UWEP will be earmarked to benefit people below the poverty line from the minority communities.
- (c) The Sampurna Grameen Rozgar Yojana (SGRY) is aimed at providing additional wage employment in rural areas alongside the creation of durable community, social and economic infrastructure. Since the National Rural Employment Guarantee Programme (NREGP) has been launched in 200 districts, and SGRY has been merged with NREGP in these districts, in the remaining districts, a certain percentage of the allocation under SGRY will be earmarked for beneficiaries belonging to the minority communities living below the poverty line till these districts are taken up under NREGP. Simultaneously, a certain percentage of the allocation will be earmarked for the creation of infrastructure in such villages, which have a substantial population of minorities.

(8) Upgradation of skills through technical training

A very large proportion of the population of minority communities is engaged in low-level technical work or earns its living as handicraftsmen. Provision of technical training to such people would upgrade their skills and earning capability. Therefore, a certain proportion of all new ITIs will be located in areas predominantly inhabited by minority communities and a proportion of existing ITIs to be upgraded to 'Centres of Excellence' will be selected on the same basis.

(9) Enhanced credit support for economic activities

- (a) The National Minorities Development & Finance Corporation (NMDFC) was set up in 1994 with the objective of promoting economic development activities among the minority communities. The Government is committed to strengthen the NMDFC by providing it greater equity support to enable it to fully achieve its objectives.



- (b) Bank credit is essential for creation and sustenance of self-employment initiatives. A target of 40% of net bank credit for priority sector lending has been fixed for domestic banks. The priority sector includes, inter alia, agricultural loans, loans to small-scale industries & small business, loans to retail trade, professional and self-employed persons, education loans, housing loans and micro-credit. It will be ensured that an appropriate percentage of the priority sector lending in all categories is targeted for the minority communities.

(10) Recruitment to State and Central Services

- (a) In the recruitment of police personnel, State Governments will be advised to give special consideration to minorities. For this purpose, the composition of selection committees should be representative.
- (b) The Central Government will take similar action in the recruitment of personnel to the Central police forces.
- (c) Large scale employment opportunities are provided by the Railways, nationalized banks and public sector enterprises. In these cases also, the concerned departments will ensure that special consideration is given to recruitment from minority communities.
- (d) An exclusive scheme will be launched for candidates belonging to minority communities to provide coaching in government institutions as well as private coaching institutes with credibility.

(C) Improving the CONDITIONS of living of minorities

(11) Equitable share in rural housing scheme

The Indira Awaas Yojana (IAY) provides financial assistance for shelter to the rural poor living below the poverty line. A certain percentage of the physical and financial targets under IAY will be earmarked for poor beneficiaries from minority communities living in rural

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

Under the schemes of Integrated Housing & Slum Development Programme (IHSDP) and Jawaharlal Nehru National Urban Renewal Mission (JNNURM), the Central Government provides assistance to States/UTs for development of urban slums through provision of physical amenities and basic services. It would be ensured that the benefits of these programmes flow equitably to members of the minority communities and to cities/slums, predominantly inhabited by minority communities.



(D) Prevention & Control of Communal Riots

(13) Prevention of communal incidents

In the areas, which have been identified as communally sensitive and riot prone, district and police officials of the highest known efficiency, impartiality and secular record must be posted. In such areas and even elsewhere, the prevention of communal tension should be one of the primary duties of the district magistrate and superintendent of police. Their performances in this regard should be an important factor in determining their promotion prospects.

(14) Prosecution for communal offences

Severe action should be taken against all those who incite communal tension or take part in violence. Special court or courts specifically earmarked to try communal offences should be set up so that offenders are brought to book speedily.

(15) Rehabilitation of victims of communal riots

Victims of communal riots should be given immediate relief and provided prompt and adequate financial assistance for their rehabilitation.

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

The Hon'ble President, in his address to the Joint Session of Parliament on February 25, 2005, had announced that the Government would recast the 15 Point Programme for the Welfare of Minorities with a view to incorporate programme specific interventions. Prime Minister, in his address on the occasion of Independence Day, 2005, announced inter-alia that "We will also revise and revamp the 15 Point Programme for Minorities. The new 15 Point Programme will have definite goals which are to be achieved in a specific time frame". In pursuance of these commitments, the earlier programme has been revised as the Prime Minister's New 15 Point Programme for the Welfare of Minorities. A copy of the programme is enclosed.

2. The objectives of the programme are as follows :

- a) Enhancing opportunities for education.
- b) 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.



- c) Improving the conditions of living of minorities by ensuring an appropriate share for them in infrastructure development schemes.
 - d) Prevention and control of communal disharmony and violence.
3. An important aim of the new programme is to ensure that the benefits of various government schemes for the underprivileged reach the disadvantaged sections of the minority communities. The underprivileged among the minorities are, of course, included in the target groups of various government schemes. But in order to ensure that the benefits of these schemes flow equitably to minorities, the new programme envisages location of a certain proportion of development projects in minority concentration areas. It also provides that, wherever possible, 15% of targets and outlays under various schemes should be earmarked for minorities.
 4. The emphasis of the programme on the maintenance of communal peace and harmony, through appropriate measures, and ensuring a reasonable representation of minorities in government, including the public sector, remains as emphatic as ever and these continue to be important constituents of the new programme.
 5. The programme does not envisage any change or relaxation of any criteria, norms or eligibility conditions in any scheme for minorities. These would continue to be as provided for in the original schemes included in the programme.
 6. The term 'substantial minority population' in the 15 Point Programme applies to such districts/sub-district units where at least 25% of the total population of that unit belongs to minority communities.
 7. (a) The target group of the programme consists of the eligible sections among the minorities notified under Section 2 (c) of the National Commission for Minorities Act, 1992, viz, Muslims, Christians, Sikhs, Buddhists and Zoroastrians (Parsis).
(b) In States, where one of the minority communities notified under Section 2 (c) of the National Commission for Minorities Act, 1992 is, in fact, in majority, the earmarking of physical/financial targets under different schemes will be only for the other notified minorities. These states are Jammu & Kashmir, Punjab, Meghalaya, Mizoram and Nagaland. Lakshadweep is the only Union Territory in this group.
 8. The new programme will be implemented by Central Ministries/Departments concerned through State Governments/Union Territories. Each Ministry/Department concerned shall appoint a nodal officer, not below the rank of a Joint Secretary to Government of India, for this programme. The Ministry of Minority Affairs shall be the nodal Ministry for this programme.
 9. Physical Targets and Financial Outlays:
Considering the complexity of the programme and its wide reach, wherever possible, Ministries/Departments concerned will earmark 15 percent of the physical targets and financial outlays for minorities. These will be distributed between States/UTs on the basis of the



proportion of Below Poverty Line (BPL) population of minorities in a particular State/Union Territory to the total BPL population of minorities in the country, subject to the following :

- (a) (i) For schemes applicable exclusively to rural areas, only the ratio relevant to the BPL minority population in rural areas would be considered.
 - (ii) For schemes applicable exclusively to urban areas, only the ratio relevant to the BPL minority population of urban areas would be considered.
 - (iii) For others, where such differentiation is not possible, the total would be considered.
- (b) For States/UT referred to in para 7 (b), the earmarking will only be for the BPL minorities, other than that in majority.

10. The schemes amenable to such earmarking are the following :

Point No. (A) Enhancing opportunities for Education

(1) Equitable availability of ICDS Services

Integrated Child Development Services (ICDS) Scheme by providing services through Anganwadi Centres

(2) Improving access to School Education

Sarva Shiksha Abhiyan, Kasturba Gandhi Balika Vidyalaya Scheme, and other similar Government schemes.

Point No. (B) Equitable Share in Economic Activities and Employment

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

- (a) Swarnjayanti Gram Swarojgar Yojana (SGSY)
- (b) Swarn Jayanti Shahari Rojgar Yojana (SJSRY)
- (c) Sampurna Grameen Rozgar Yojana (SGRY)

(8) Upgradation of skills through technical training

New Industrial training Institutes (ITI) and upgradation of existing ITI.

(9) Enhanced credit support for economic activities

- (b) Bank credit under priority sector lending.

Point No. (C) Improving the conditions of living of minorities

(11) Equitable share in rural housing scheme

Indira Awaas Yojana (IAY)

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

Integrated Housing & Slum Development Programme (IHSDP) and Jawaharlal Nehru National Urban Renewal Mission (JNNURM)

11. Implementation, Monitoring and Reporting –

A. Ministry/Department Level :

Ministries/Departments implementing the schemes, included in the programme shall continue to implement and monitor these schemes with reference to the physical targets and



financial outlays. They are expected to review the progress of the programme on a monthly basis and report the progress of implementation, in respect of the schemes under this programme, on a quarterly basis, by the fifteenth day of next quarter, to the Ministry of Minority Affairs.

B. State/UT Level:

- (i) States/UTs are expected to constitute a State Level Committee for Implementation of the Prime Minister's New 15 Point Programme for the Welfare of Minorities headed by the Chief Secretary with members consisting of the Secretaries and Heads of Departments implementing the schemes under the 15 Point Programme, representatives from the Panchayati Raj Institutions/Autonomous District Councils, three representatives from reputed non-governmental institutions dealing with minorities and three such other members considered appropriate by the state government/UT administration. The Department dealing with Minorities of the State/UT may be made the nodal department for monitoring the 15 Point Programme. The Committee should meet at least once every quarter and the Department dealing with Minorities of the State/UT may send a quarterly progress reports to the Ministry of Minority Affairs by the 15th day of the next quarter.

(ii) **District Level :**

Similarly, at the district level, a District Level Committee for Implementation of the Prime Minister's New 15 Point Programme for the Welfare of Minorities may be constituted headed by the Collector/Deputy Commissioner of the district, with District level officers of the departments implementing the programme, representatives from the Panchayati Raj Institutions/Autonomous District Councils, and three representatives from reputed institutions dealing with minorities. The District Level Committee shall report progress of implementation to the Department dealing with Minorities of the state government/UT administration for placing it before the State Level Committee.

C. Central Level :

- (i) At the central level, the progress of implementation, with reference to targets, will be monitored once in six months by a Committee of Secretaries (COS), and a report will be submitted to the Union Cabinet. The Ministry of Minority Affairs shall be the nodal Ministry to prepare reports in this regard for placing before the COS and the Union Cabinet once in six months. All Ministries/Departments concerned with this programme shall submit quarterly reports to the Ministry of Minority Affairs by the 15th day of the next quarter.



- (ii) There shall be a Review Committee for the Prime Minister's New 15 Point Programme for the Welfare of the Minorities headed by Secretary, Ministry of Minority Affairs, with nodal officers from all the Ministries/Department concerned which shall meet at least once every quarter to review the progress, obtain feedback and resolve problems and provide clarifications, as might be needed.

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SCHOLARSHIP SCHEMES OF MINISTRY OF HUMAN RESOURCE DEVELOPMENT CENTRALLY SPONSORED SCHEME

NATIONAL MEANS-CUM-MERIT SCHOLARSHIP

1.0 The Scheme:

- 1.1 Under this scheme, it is proposed to award 100,000 scholarships to the gifted or meritorious students whose parental income is not more than Rs 1,50,000/- per annum from all sources. Each State/UT shall have fixed quota of scholarship which will be decided on the basis of enrolment of students in Class VII and VIII in the State/UT concerned and population of children of concerned age group of class VII and VIII. The scheme would provide reservation to different categories of students as per the State/UT norms; as different States/UTs have their own norms of reservation. However, the total number of scholarships to a particular State UT may be restricted to the allocation made by the Central Government.
- 1.2 These scholarships will be provided quarterly to the students studying as regular students in class IX in government, local body and government-aided schools. The scholarships will be paid from class IX till class XII for a maximum period of four years.
- 1.3 For fixing the scholarship to States/UTs, 2/3rd weightage would be given to enrolment of students in classes VII and VIII and 1/3rd weightage would be given to population of children of relative age group for class VII and VIII.
- 1.4 For fixing the 2/3rd weightage on the basis of enrolment of students in classes VII and VIII. For fixing the 1/3rd weightage population figures as per 2001 census may be relied upon.
- 1.5 Out of total scholarships each State/UT will be allocated a fixed number of scholarships on the basis of the criteria prescribed above. Each State/UT will further allocate their quota of scholarship district wise on similar basis.
- 1.6 The amount of scholarship is proposed to be Rs.6000/- per annum @ Rs. 500/- per month.
- 1.7 The States/UTs are already conducting the examination for nominating the students for the national level (second stage) examination conducted by the NCERT. The same examination shall be used for selection of candidates for the award of Means-cum-Merit Scholarships in the State/UT.



2.0 Procedure for Selection of Awardee Students:

- 2.1 Each State/UT will conduct its own test for selection of students for the award of the Means-cum-Merit Scholarship. The State Level Examination may consist of the following two tests.
 - (i) Mental Ability Test (MAT)
 - (ii) Scholastic Aptitude Test (SAT)
- 2.2 Mental Ability Test may consist of 90 multiple-choice questions testing verbal and non-verbal meta-cognitive abilities like reasoning and critical thinking. The questions in the test may be on analogy, classification, numerical series, pattern perception, hidden figures etc.
- 2.3 Scholastic Aptitude Test may consist of 90 multiple-choice questions covering subjects namely, science, social studies and mathematics as taught in classes VII and VIII.
- 2.4 Duration of the Test Each test will be of 90 minutes duration. Children with disability will be given extra time, as applicable.
- 2.5 NCERT will provide a uniform set of guidelines to all States/UTs for carrying out the examination and promote evenness of evaluation.

3.0 Declaration of Results

- 3.1 For selecting the students, the following conditions may apply:
 - (i) The students must pass both the tests *i.e.* MAT and SAT with at least 40% marks in each. For the reserved category this cut off will be 32% marks.
 - (ii) The parental income of the students should not be more than Rs. 1.50 lakh per annum from all sources.
 - (iii) At the time of selection for the award of scholarship the candidate must have scored at least 55% marks or equivalent grade in Class VIII examination. There will be 5 % relaxation for SC/ST.
 - (iv) The awardees should satisfy the eligibilities and the conditions mentioned in the scheme.

4.0 Disbursement of Scholarships

- 4.1 A student can. avail only one Scholarship under any scheme.
- 4.2 The awardees will be asked to open Joint account with parents in State Bank of India, which has core banking facility;
- 4.3 SBI will ensure that their branches and its associates SBI Indore, Patiala, Mysore, Hyderabad, Travancore, Saurashtra, Bikaner and Jaipur will open account of such awardees without any initial deposit/minimum deposit charges and will issue ATM-cum- Debit Cards;
- 4.4 The state will identify the awardees and hand over the list of beneficiaries to SBI for ;



- 4.5 The State Government/UT Administration will scrutinize the claim bills for and subsequently their continuance and submit the list of eligible awardees to SBI for The awardees should get minimum of 55% marks in Class IX and XI and 60% in Class X for continuance of scholarship (relaxable by 5% for SC/ST candidates);
- 4.6 SBI will ensure that the scholarship is paid to awardees on quarterly basis (Rs. 1500/- each quarter) after getting the list from each state;
- 4.7 SBI will instruct some of its branches to coordinate with the State Education Department for ;
- 4.8 Wherever SBI does not have its branches, the candidates will be asked to open their account in the public sector banks, which have Electronic Clearing System (ECS) facility. The SBI and its associates will transfer the scholarship on quarterly basis in the account of awardees.

5. General Eligibility Conditions

- 5.1 An Awardee is eligible for the scholarship provided he/she:
 - (i) takes up studies in approved courses.
 - (ii) maintains good conduct as certified by the Head of the College/Institution and continues his/her studies as a regular student in Government/Local Body/Government aided school.
 - (iii) does not absent himself/herself without proper leave.
 - (iv) takes up studies on a whole time basis.
 - (v) does not take up any job.
- 5.2 No scholarship shall be available for studies abroad for any course.
- 5.3 No claim for scholarship arrears will be entertained after the expiry of 12 months of the academic session for which one has applied for the claim.
- 5.4 In case any awardee leaves his/her course of study within one month of registration/admission, no scholarship shall be paid to him/her.
- 5.5 In case awardee is not able to appear at the annual examination due to serious illness, one should send the medical certificate through the Head of the Institution within three months of one's falling ill. The duration of illness should be clearly certified by a specialist, who is a Registered Medical Practitioner. The facility will be available to the awardee to continue the same course in which one is studying provided the principal or the head of the institution certifies that the overall performance of the awardee during the year is 50% or above.
- 5.6 The awardee must join the next class/desired course within 3 months of the declaration of the result of the previous class/course.
- 5.7 Scholarship shall be deemed to be discontinued with any gap of one academic session in studies at any time due to any reason.
- 5.8 Scholarship once discontinued on the basis of the rules of disbursement of scholarship cannot be revived under any circumstances.



- 5.9 All rules are subject to change from time to time, as and when required, which will be binding on all awardees.
- 6.0 Eligibility and other conditions for starting and continuing of Scholarship at Secondary and Higher Secondary Stage
- 6.1 The awardees should get clear promotion from class VIII to Class IX for being eligible for starting the scholarship.
- 6.2 The scholarship at the Secondary and higher Secondary stage or equivalent Classes IX to XII is payable for a maximum period of four years for studies in India only.
- 6.3 No scholarship at this stage is payable for studying diploma/certificate level courses.
- 6.4 For continuing the scholarship in class X and XII the awardees should get clear promotion from class IX to class X and from class XI to class XII in the first attempt with 55% marks (relaxable by 5% for SC/ST)
- 6.5 The awardees must obtain a minimum of 60 per cent marks in Class X (relaxable by 5% for SC/ST) examination or equivalent examination for continuation of the scholarship at higher secondary stage.
- 6.6 In case an institution does not conduct an examination at the end of Class IX and/or Class XI, the scholarship for the second year will be continued on the submission of a certificate to this effect from the Head of the Institution.

7.0 Strategy to implement the Scheme

- 7.1 For selecting the students for this scheme, the first level examination already conducted by the States/UTs for the NCERT's, NTS Scheme may be utilized with the following conditions :
 - (i) Registration of students for Means-cum-Merit Scholarship Scheme may be made separately from the registration of students made for NTS Scheme.
 - (ii) The students shall have minimum of 55% marks or equivalent grade in Class VII examination for appearing in selection test for award of scholarship (Relaxable by 5% for SC/ST).
 - (iii) The students should be studying as regular student in government, local body and government-aided schools.
 - (iv) Parental income of the students should not be more than Rupees One Lakh Fifty Thousand per annum from all sources.
- 8.0 The scheme will be made operational from the financial year 2008-09 and the selection test for the first batch will be conducted for Class IX students in July, 2008 as a separate test. Thereafter the examination will be conducted along with the first stage examination of NTS for class VIII students from 2008 onwards.

9.0 The scheme will be critically reviewed after two years.

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IDMI SCHEME FOR INFRASTRUCTURE DEVELOPMENT PRIVATE AIDED/UNAIDED MINORITY INSTITUTES (ELEMENTARY SECONDARY/SENIOR SECONDARY SCHOOLS)

INTRODUCTION :

1. National Policy on Education (NPE) has adopted the concept of a national system of education, implying that all students irrespective of caste, creed, language or sex have access to education of comparable quality. The Policy lays special emphasis on removal of disparities and equalizing educational opportunities by attending to the specific needs of those who have remained educationally backward so far.
2. In pursuance of NPE stipulations, the scheme of Area Intensive Development for ensuring an area intensive approach to education was launched in the IXth Plan. This scheme was merged with Madrasas Modernisation Scheme during the Xth Plan with two components of Modernisation and Infrastructure remaining separate. No financial assistance for infrastructure development was envisaged for Madrasas to whom assistance was restricted to providing honorarium for the teachers teaching modern subjects and assistance under the infrastructure component was provided to Governmental and Non Governmental educational institutions imparting modern education.
3. Two components of infrastructure and modernization are sought to be demerged in the XIth Plan in view of the fact that the target groups for these two components are different. The component of Modernization of Madrasas has been recast and a separate scheme of providing quality education in Madrasas drawn up. The infrastructure component is proposed to be incorporated in this scheme - Infrastructure Development of private aided/unaided Minority Institutes (IDMI) (elementary secondary/senior secondary schools).

OBJECTIVE :

4. 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 :

5. 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 :

6. An amount of Rs.125 crore is proposed for the scheme in the XIth Five Year Plan.
7. 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.

ELIGIBILITY CONDITIONS :

8. 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.
9. Only those voluntary agencies, which have been in existence for a minimum of three years, would be considered for assistance under this scheme.
10. Voluntary organizations eligible under the scheme should:
 - have a proper constitution or Articles of Association;
 - have a properly constituted managing body with its powers and duties clearly defined in the constitution
 - be in a position to secure the involvement, on voluntary basis, of knowledgeable persons for furtherance of their programmes; not be run for the profit of any individual or a body of individuals
 - not discriminate against any person or group of persons on the ground of language or sex etc;
 - not function for the furtherance of the interests of any political party; nor in any manner incite communal disharmony.
11. 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.
12. 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 :

13. 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 criterion should consider the specific status of minorities in that State/UT and give priority to :
 - (i) direct educational infrastructure requirements by which enrolment and retention of minority children in the school/institution is likely to increase.
 - (ii) encourage education of girls, children with special needs and children from the more educationally backward minorities in the State.
 - (iii) the State level Grant-in-Aid Committee will recommend cases of voluntary organizations and the specific schools/institutions to be assisted, to the Central Government in order of priority. A lower priority should be accorded to institutions/schools/minority organizations that have already received funds under the erstwhile scheme of AIMMP, during the 10th Plan.
14. On receipt of proposals from the State governments the GIAC of the Central Govt. will consider them on merit and recommend assistance.
15. A Grants-in-Aid Committee (GIAC) under the Chairmanship of Union Secretary, School Education & Literacy would be constituted for the purpose, with Joint Secretary concerned as Member-Secretary and FA(HRD) as member. It shall have representatives from Ministry
16. The financial assistance will be provided on a one time basis. A voluntary organization or educational institution can receive benefit from the scheme only once in five years. Funds will be released in two installments by GOI through the State Government. The second installment will need to be claimed within one year of the first installment during which period the 25% share of the minority institution, should have been contributed to the infrastructure upgradation.
17. Voluntary Agencies receiving the assistance would be required to furnish audited details of expenditure made in the prescribed proforma duly attested by a chartered accountant/the competent authority.
18. The grant will be admissible to only those organizations/institutions which submit the updated statement of accounts for all the grant-in-aid received by them under this scheme in the past, duly certified by a chartered accountant.
19. Monitoring reports regarding the voluntary organizations receiving assistance will indicate, total number of beneficiary students, amount received and utilized by the institutions, shall be furnished to the Ministry of Human Resource



Development Government of India on an annual basis by the State Government, after obtaining the same from voluntary organizations receiving assistance under the scheme.

20. The accounts/records of activities of the voluntary organization shall be available on demand for inspection to Central/State Government/C & AG.
21. The Central & State Governments will widely publicize the scheme.
22. The performance of the scheme will be evaluated by the Central & State Governments as appropriate but definitely once after completion of two years of its operation.
23. No claim will be entertained from any organizations/individual for consideration as a permanent beneficiary since the scheme is to be implemented on purely voluntary basis envisaging one time non-recurring financial assistance.

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**SCHEMES OF MINISTRY OF MINORITY AFFAIRS
DETAILS OF SCHEMES / PROGRAMMES / INITIATIVES/
THOSE COVERED UNDER SACHAR COMMITTEE'S
REPORT AND PM'S NEW 15-POINTS PROGRAMME FOR
THE WELFARE OF MINORITIES**

1. Schemes / programmes / initiatives taken up by Ministry of Minority Affairs for the welfare of minorities:
 - (A) **Educational Empowerment:**
 - (i) Scholarship schemes:
 - (a) Pre-Matric Scholarship
 - (b) Post-Matric Scholarship
 - (c) Merit-cum-Means based Scholarship
 - (ii) Coaching schemes:
 - (a) Naya Savera
 - (b) Exclusive new component for meritorious students of Science stream
 - (iii) "Nai Udaan"- Support for students clearing Prelims conducted by UPSC, SSC, State Public Service Commissions, etc., for preparation of Mains Examination
 - (iv) "Padho Pardesh"- Interest subsidy on educational loans for overseas studies
 - (v) Maulana Azad National Fellowship (MANF)
 - (vi) Maulana Azad Education Foundation (MAEF), which implements following two schemes:
 - (a) Maulana Azad National Scholarship for meritorious girl students
 - (b) Grant-in-Aid to NGOs
 - (B) **Area / Infrastructure Development:**
 - (i) Multi-sectoral Development Programme
 - (C) **Economic Empowerment:**
 - (i) Skill Development:
 - (a) 'Seekho Aur Kamao' (Learn & Earn) -Skill Development initiative for minorities.
 - (b) Upgrading Skill and Training in Traditional Arts/Crafts for Development (USTTAD)
 - (c) "Nai Manzil"- A scheme to provide education and skill training to the youth from minority communities.
 - (ii) Concessional loans to minorities through National Minorities Development & Finance Corporation (NMDFC)



(D) Women Empowerment:

'Nai Roshni'- The scheme for Leadership Development of minority women

(E) Special Needs:

- (i) "Hamari Dharohar"- To preserve rich heritage and culture of minorities
- (ii) "Jiyo Parsi"- Scheme for containing population decline of small minority community
- (iii) Waqf Management through:
 - (a) Central Waqf Council
 - (b) National Waqf Development Corporation (NAWADCO)
- (iv) Haj Management

2. Schemes / Programmes of other line Ministries/Departments covered under Prime Minister's New 15 Point Programme and decisions taken by the Government on Sachar Committee Report:

S. N.	Implementing Ministry / Department	Scheme / Programme covered in PM's New 15-PP	Scheme / Programme covered as follow-up action on Sachar Committee Report	
1	Ministry of Human Resource Development [D/o School Education & Literacy & D/o Higher Education]	Sarva Shiksha Abhiyan	Sarva Shiksha Abhiyan	
		Scheme for Providing Quality Education in Madarsas (SPQEM)	Scheme for Providing Quality Education in Madarsas (SPQEM)	
		Scheme for Infrastructure Development of Minority Institutions (IDMI)	Scheme for Infrastructure Development of Minority Institutions (IDMI)	
		Greater Resources for Teaching Urdu	Rashtriya Madhyamik Shiksha Abhiyan	Rashtriya Madhyamik Shiksha Abhiyan
			Saakshar Bharat / Maulana Azad Taleem-e-Balighan	Saakshar Bharat / Maulana Azad Taleem-e-Balighan
			Setting up of Jan Shiksha Sansthans	Setting up of Jan Shiksha Sansthans
			Establishment of Block Institutes of Teachers Education	Establishment of Block Institutes of Teachers Education
			Setting up of women's hostels	Setting up of women's hostels
Mid Day Meal Scheme	Mid Day Meal Scheme			



2	Ministry of Women & Child Development	Integrated Child Development Services (ICDS) scheme providing services through Anganwadi Centres	
3	Department of Rural Development	Deen Dayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM)	
		Pradhan Mantri Awaas Yojana - Gramin (PMAY-G) (Earlier: Indira Awaas Yojana)	
4	Ministry of Housing & Urban Poverty Alleviation	Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM)	Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM)
		Basic Services for Urban Poor (BSUP)	Basic Services for Urban Poor (BSUP)
		Integrated Housing and Slum Development Programme (IHSDP)	Integrated Housing and Slum Development Programme (IHSDP)
5	Ministry of Skill Development & Entrepreneurship)	Upgradation of Industrial Training Institutes (ITIs) into Centres of Excellence	Upgradation of Industrial Training Institutes (ITIs) into Centres of Excellence
6	D/o Financial Services	Bank credit under Priority Sector Lending	Bank credit under Priority Sector Lending
			Opening of new Bank Branches/ awareness campaigns
7	Ministry of Urban Development	Urban Infrastructure and Governance (UIG)	Urban Infrastructure and Governance (UIG)
		Urban Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT)	Urban Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT)
		Representation of minorities in urban local bodies	Exemption of Waqf properties from Rent control Act



8	Ministry of Drinking Water & Sanitation	National Rural Drinking Water Programme (NRDWP)	
9	Department of Personnel & Training	Revised guidelines dated 8th January 2007 for giving special consideration for recruitment of minorities	Preparation of appropriate training modules
10	Ministry of Home Affairs	Revised guidelines on communal harmony dated July 2008	Enactment of "The Prevention of Communal Violence (Access to Justice and Reparations)" Bill
11	Ministry of Information & Broadcasting	ए/स/स, ५/१/०७	Multi-media campaigns for dissemination of information through electronic and print media
12	Ministry of Culture		Annual Meeting with CWC and protect of Waqf monuments
13	NITI Aayog (erstwhile Planning Commission)		Setting up of Assessment & Monitoring Authority
14	Ministry of Statistics and Programme Implementation		Setting up of National Data Bank
15	Ministry of Panchayati Raj		Representation of minorities in rural local bodies
16	Ministry of Law & Justice		Delimitation Act
17	Ministry of Health & Family Welfare		Dissemination of information in vernacular languages ए/स/स ३/१/०७

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SCHEME OF 'PRE-MATRIC SCHOLARSHIP' FOR STUDENTS BELONGING TO THE MINORITY COMMUNITIES

1. BACKGROUND :

The Prime Minister's New 15 Point Programme for the Welfare of Minorities was announced in June, 2006. It provides that a pre-matric scholarship scheme for meritorious students from minority communities would be implemented.

2. OBJECTIVE :

The scholarship at pre-matric level will encourage parents from minority communities to send their school going children to school, lighten their financial burden on school education and sustain their efforts to support their children to complete school education. The scheme will form the foundation for their educational attainment and provide a level playing field in the competitive employment arena. Empowerment through education, which is one of the objectives of this scheme, has the potential to lead to upliftment of the socio economic conditions of the minority communities.

3. SCOPE :

The scholarship will be awarded for studies in India in a government or private school from class I to class X, including such residential Government institutes and eligible private institutes selected and notified in a transparent manner by the State Government and Union Territory Administration concerned.

4. ELIGIBILITY :

Scholarship will be awarded to the students who have secured not less than 50% marks in the previous final examination and annual income of their parents/guardian from all sources does not exceed Rs. 1 lakh.

5. DISTRIBUTION :

Muslims, Sikhs, Christians, Buddhists, Jains and Zoroastrians (Parsis) have been notified as minority communities under Section 2 (c) of the National Commission for Minorities Act, 1992. The distribution of scholarship among the States/Union Territories will be made on the basis of population of minorities in the States/Union Territories of Census 2001. (*This would be changed when figures of 2011 Census is available).

6. EARMARKING FOR GIRL STUDENTS :

30% of scholarship will be 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.

7. SELECTION :

As the number of scholarships for minorities available in a year is fixed and limited it is necessary to lay down preference for selection. Inter-se selection weightage is



to be given to poverty rather than marks. In case of the renewal applications, such applications would be fully exhausted before the new applications are considered. 8. DURATION The scholarships will be provided for the entire course. Maintenance allowance will be given for 10 months only in an academic year.

9. **RATE OF SCHOLARSHIP :**

Actual financial assistance will be provided for admission/tuition fee and maintenance allowance as given below subject to a maximum ceiling indicated against item concerned:

S. N.	Item	Hostellers*	Day Scholars
1	Admission fee from class VI to X	Rs.500/- per annum subject to actual.	Rs.500/- per annum subject to actual.
2	Tuition fee from class VI to X	Rs.350/- per month subject to actual.	Rs.350/- per month subject to actual.
3	Maintenance allowance is payable for a period not exceeding 10 months in an academic year.)
	(i) Class I to V	Nil	Rs. 100/- per month
	(ii) Class VI to X	Rs. 600/- per month subject to actual.	Rs. 100/- per

* Hostellers include students who are staying in hostel of the school/institute concerned or those provided by the State Government/Union Territory Administration concerned.

10. **IMPLEMENTING AGENCIES :**

The scheme will be implemented through the State Government/ Union Territory administration.

11. **CONDITIONS FOR SCHOLARSHIP :**

- (i) Scholarship will be available to the students of minority community studying in Classes I to X. The continuance of award will be subject to securing 50% marks in the previous examination. Maintenance allowance will be provided to hostellers and day scholars.
- (ii) The award will be discontinued if a student fails to secure 50% marks in the annual examination except in case of unavoidable reasons to be certified by



- the Principal/competent authority of the school and recommended by the State Government/Union Territory Administration.
- (iii) Scholarship will not be given to more than two students from a family.
 - (iv) Students should be regular in attendance for which the yardstick will be decided by the competent authority of the school.
 - (v) Income Certificate; Income certificate from the employer for employed parents/guardian or Certificate to be issued by the Competent Authority declared by the State Government/ UT Administration.
 - (vi) The school/institute will certify the claim of student of being an outstation student not residing in hostel of the school/institute concerned.
 - (vii) Migration of student from one school/institute to another would not normally be during the course of academic year except under exceptional circumstances and in the interest of student's academic career.
 - (viii) If a student violates school discipline or any other terms and conditions of the scholarship, scholarship may be suspended or cancelled. The State Government/ Union Territory Administration can also directly cancel the award if duly satisfied of the reasons of violation of these regulations governing the scheme.
 - (ix) If a student is found to have obtained a scholarship by false statement, his/her scholarship will be cancelled forthwith and the amount of the scholarship paid will be recovered, at the discretion of the concerned State Government/ Union Territory Administration. (x) The State Government/Union Territory Administration will lay down the detailed procedure for processing and sanctioning of scholarship to eligible students. (xi) Course fee/Tuition fee will be credited to the school's/institute's bank account. Efforts will be made for transferring it electronically through the banks. (xii) Maintenance allowance will be credited to the student's bank account. Efforts will be made for transferring it electronically through the banks. (xiii) The State Government/Union Territory Administration will maintain normal and records relating to the funds received from the Ministry and they will be subjected to inspection by the officers of the Ministry or any other agency designated by the Ministry.
 - (xiv) The student obtaining benefits under this scheme shall not be allowed to avail of benefits under any other scheme for this purpose. (xv) A student shall be eligible for only one scholarship for all sources, i.e., SC/ST/OBC. (xvi) The State Governments/Union Territory Administrations shall constitute a committee of the Departments implementing such scholarship schemes to ensure that the student from the minority community, who may also belong to children of those engaged in unclean occupation and OBC do not avail scholarship from other sources for the same purpose and avail only one source. (xvii) The fund for distribution of scholarship in subsequent year will be released after receiving



the utilization certificate for the previous year. (xviii) The scheme will be evaluated at regular intervals by the Ministry or any other agency designated by the Ministry and the cost of the evaluation will be borne by the Ministry of Minority Affairs under the provision of the scheme. (xix) The State/Union Territory shall place all relevant details of financial and physical achievements on their website. (xx) The regulations can be changed at any time at the discretion of the Government of India.

12. ADMINISTRATIVE EXPENSES

As the magnitude of data to be entered and processed would be enormous and the scheme gets implemented over the years, there would be a need to engage qualified skilled personnel right from the beginning to ensure that the data based computerized systems are operational. Qualified skilled personnel possessing requisite expertise to operate computer programme designed for this purpose, enter, process, analyse, monitor, retrieve and transfer data should be engaged on contract basis as per need. Data provided by the States/Union Territories will be maintained and managed by the Ministry with personnel of similar expertise to be engaged on contract basis. A provision not exceeding 1% of the total budget will be made to meet the administrative and allied costs viz. expenditure of the States/Union Territories for office equipments including computers and accessories, furniture, printing of application forms, advertisement, engagement of personnel, etc. This provision will also be used for evaluation and monitoring of the scheme, through outside reputed institutions/agencies engaged by the Ministry of Minority Affairs, Government of India or by the State Governments/ Union Territory administrations.

13. RENEWAL OF SCHOLARSHIP :

The scholarship, once awarded, may be renewed during next academic year of the course on the production of certificate that the student has secured 50% marks.

14. ANNOUNCEMENT OF SCHEME :

The scheme will be announced by the concerned State Government/Union Territory Administration well in time, by giving advertisements in the leading language newspapers and local dailies/vernacular and by using other suitable publicity media.

15. MODE OF APPLYING :

The concerned State Government/Union Territory Administration will supply the application forms, till such time computerized systems are made operational by the State Governments/Union Territory Administrations. The application forms should be received back alongwith requisite certificates/certifications within the stipulated period.

16. PATTERN OF FINANCIAL ASSISTANCE :

Funding pattern between Centre and States will be in the ratio of 75:25. However,



session 2014-15 on becoming Central Sector Scheme. Funding will be 100%. Union Territories will be provided 100 per cent Central assistance.

17. MONITORING & TRANSPARENCY :

The States/Union Territories implementing the scheme shall monitor the financial and physical performance of the scheme at State/Union Territory level. For this purpose, an I.T. enabled mechanism shall be in place. The State/Union Territory will be required to furnish quarterly financial and physical progress reports to the Ministry. The State/Union Territory shall maintain year-wise details of the students receiving scholarship, indicating school/institute, location of school/institute, government or private, class, gender, new or renewal, permanent address and parents' address. The States/ Union Territories shall place relevant physical and financial details in their official website.

18. EVALUATION :

The monitoring of the financial and physical performance of the scheme will be evaluated by assigning evaluation/impact studies to reputed institutions/agencies by the Ministry of Minority Affairs, Government of India.

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SCHEME OF 'POST-MATRIC SCHOLARSHIP' FOR STUDENTS BELONGING TO THE MINORITY COMMUNITIES

1. **BACKGROUND :**

The Prime Minister's New 15 Point Programme for the Welfare of Minorities was announced in June, 2006. It provides that a post-matric scholarship scheme for meritorious students from minority communities would be implemented.

2. **OBJECTIVE :**

The objective of the scheme is to award scholarships to meritorious students belonging to economically weaker sections of minority community so as to provide them better opportunities for higher education, increase their rate of attainment in higher education and enhance their employability.

3. **SCOPE :**

The scholarship is to be awarded for studies in India in a government or private higher secondary school/college/university, including such residential institutes of the Government and eligible private institutes selected and notified in a transparent manner by the State Government/Union Territory Administration concerned. It will also cover technical and vocational courses in Industrial Training Institutes/ Industrial Training Centres affiliated with the National Council for Vocational Training (NCVT) of classes XI and XII level.

4. **ELIGIBILITY :**

Scholarship will be awarded to the students 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 Rs.2.00 lakh.

5. **DISTRIBUTION :**

Muslim, Christian, Sikh, Buddhist, Jain and Zoroastrians (Parsis) have been notified as minority communities under Section 2 (c) of the National Commission for Minorities Act, 1992. The distribution of scholarship among the States/Union Territories will be made on the basis of population of the above notified minorities in the States/Union Territories of Census 2001.

6. **EARMARKING FOR GIRL STUDENTS :**

30% of scholarship will be 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.

7. **SELECTION PROCEDURE :**

Unlike scholarship for SC and ST, there are a fixed number of scholarships for minorities is small and limited. Students from BPL families, having the lowest



income shall be given preference in the ascending order. The renewal applications would be fully exhausted before the new applications are considered.

8. DURATION

Scholarship will be provided for the entire course. However, maintenance allowance will be given for a period not exceeding 10 months only in an academic year.

9. RATE OF SCHOLARSHIP

Actual financial assistance will be provided for admission & course /tuition fee and maintenance allowance as given below subject to a maximum ceiling indicated against item concerned:

(Amount in Rs.)

S.N.	Item	Hostellers*	Day Scholars
1	Admission and tuition fee for classes XI and XII.	Actual subject to a maximum ceiling of Rs.7,000 p.a.	Actual subject to a maximum ceiling of Rs.7,000 p.a.
2	Admission and course/tuition fee for technical and vocational courses of XI and XII level. (Includes fees/charges for raw materials, etc.)	Actual subject to a maximum ceiling of Rs.10,000 p.a.	Actual subject to a maximum ceiling of Rs.10,000 p.a.
3	Admission and tuition fee for under-graduate, post graduate.	Actual subject to a maximum ceiling of Rs.3,000 p.a.	Actual subject to a maximum ceiling of Rs.3,000 p.a.
4	Maintenance allowance for 10 months only in an academic year (Includes expenses for study material, etc.)		
	(i) Classes XI and XII including technical and vocational courses of this level.	Rs.380 p.m.	Rs.230 p.m.
	(ii) Courses other than technical and professional courses at under-graduate and post graduate level	Rs.570 p.m.	Rs.300 p.m.
	(iii) M. Phil and Ph.D. (For those researchers who not awarded any fellowship are by university or any other authority)	Rs.1200 p.m.	Rs.550 p.m.

* Hostellers include students who are not staying in hostel of the school/institute concerned but are staying as paying guest or in rented accommodation in towns/cities which are not the places where their parents reside.

10. IMPLEMENTING AGENCIES

The scheme will be implemented through the State Government/Union Territory Administration.



11. CONDITIONS FOR SCHOLARSHIP

- (i) Scholarship will be awarded to the students 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 Rs.2.00 lakh. Unlike scholarship for SC and ST, there are a fixed number of scholarships for minorities and hence preference for selection has been laid down. Students from BPL families, having the lowest income shall be given preference in the ascending order. The renewal applications would be fully exhausted before the new applications are considered.
- (ii) The award will be discontinued if a student fails to secure 50% marks or equivalent grade in the previous final examination. Scholarship will not be awarded for more than the normal period of time taken to obtain Certificate/Degree/M. Phil Degree/Doctorate Degree.
- (iii) Scholarships will not be given to more than two students in a family.
- (iv) The students should be regular in attendance for which the yardstick will be decided by the competent authority of the school/college/university.
- (v) Migration of students from one Institution to another would not normally be allowed during the course of the academic year except under exceptional circumstances and in the interest of the student's academic career.
- (vi) If a student violates any other term and condition of the scholarship, the scholarship may be suspended or cancelled. The State Government/Union Territory Administration can also directly cancel the award if duly satisfied of the reasons of violation of these regulations governing the scheme.
- (vii) If a student is found to have obtained a scholarship by false statement/certificates, his/her scholarship will be cancelled forthwith and the amount of the scholarship paid shall be recovered, at the discretion of the concerned State Government/Union Territory Administration.
- (viii) Course fee/tuition fee and maintenance allowance will be credited directly to the students' bank account.
- (ix) The State Government/Union Territory Administration will maintain a separate account and records relating to the funds received from the Ministry and they will be subjected to inspection by the officers of the Ministry or any other agency designated by the Ministry.
- (x) The student obtaining benefits under this scholarship scheme shall not be allowed to avail of benefits under any other scholarship scheme implemented by State Government/UT Administration, for the same purpose.
- (xi) The State Government/Union Territory Administration shall constitute a Committee of the departments implementing such scholarship schemes to ensure that the students from the minority community, who may also belong



- to SC/ST/OBC category, does not avail scholarship from other sources for the same purpose and avail only from one source.
- (xii) The fund for distribution of scholarships in subsequent years will be released after receiving the utilization certificate for the previous year.
 - (xiii) The scheme will be evaluated at regular intervals by the Ministry or any other agency designated by the Ministry and the cost of the evaluation study will be borne by the Ministry under the provision of the scheme.
 - (xiv) The State/Union Territory shall place all relevant details of financial and physical achievements on their website.
 - (xv) The regulations can be changed at any time at the discretion of the Government of India.
 - (xvi) The concerned State Government/Union Territory Administration will be responsible for processing and scrutinizing the applications submitted by the students (as per the work flow opted) and send the proposal of eligible students online to this Ministry for sanction of the scholarships as per timelines.

12. ADMINISTRATIVE EXPENSES :

As the magnitude of data to be entered and processed would be enormous as the scheme gets implemented over the years, there would be a need to engage qualified skilled personnel right from the beginning to ensure that the data based computerised systems are operational. Qualified skilled personnel possessing requisite expertise to operate computer programme designed for this purpose, enter, process, analyse, monitor, retrieve and transfer data should be engaged on contract basis as per need. Data provided by the States/Union Territories will be maintained and managed by the Ministry with personnel of similar expertise to be engaged on contract basis.

A provision not exceeding 2% of the total budget will be made to meet the administrative and allied costs viz. expenditure of the States/Union Territories and the Ministry for office equipments including computers and accessories, furniture, printing of application forms, advertisements, engagement of personnel, etc. This provision will also be used for evaluation and monitoring of the scheme, through outside reputed institutions/agencies engaged by the Ministry of Minority Affairs, Government of India and the State Governments/Union Territory Administrations.

13. RENEWAL OF SCHOLARSHIP :

The scholarship, once awarded, may be renewed during the next academic year of the course on the production of certificate that the student has secured 50% marks in the examination.

14. ANNOUNCEMENT OF SCHEME

The scheme will be announced by the concerned State Government/Union Territory Administration well in time, through advertisements in the leading language newspapers and local dailies and by using other suitable publicity media.



16. PATTERN OF FINANCIAL ASSISTANCE :

100% funding will be given by the Central Government to the State Government/ Union Territory Administration.

17. MONITORING & TRANSPARENCY

The States/Union Territories implementing the scheme shall monitor the financial and physical performance of the scheme at the State/Union Territory level. For this purpose, an IT enabled monitoring mechanism shall be in place. The State/Union Territory will be required to furnish quarterly financial and physical progress reports to the Ministry. The State/Union Territory shall maintain year-wise details of the students receiving scholarship, indicating school/college/institute, location of school/college/institute, government or private, class, gender and new or renewal. The States/Union Territories shall place relevant physical and financial details in their official website.

18. EVALUATION :

The monitoring of the financial and physical performance of the scheme will be evaluated by assigning evaluation/impact studies to reputed institutions/agencies by the Ministry of Minority Affairs, Government of India.

19. PROCEDURE FOR APPLYING :

- (i) The scheme is implemented through National Scholarship Portal (NSP). It is mandatory for all students to apply online on the website of this Ministry *i.e.* www.scholarships.gov.in.
- (ii) The list of documents to be scanned & uploaded for both Fresh and Renewal Scholarships as under:
 - (a) Student Photo. (Mandatory).
 - (b) Institution Verification Form. (Mandatory).
 - (c) Self declaration of Income Certificate by the student. (Mandatory).
 - (d) Self declaration of community by the student. (Mandatory).
 - (e) In case of Fresh: Self Attested Certificate of 'Previous Academic Mark sheet' as filled in Form. (Mandatory).
 - (f) In case of Renewal: Self-Attested Certificate of Previous Year Marksheet as filled in the Form. (Mandatory).
 - (g) Fee Receipt of current course year. (Mandatory).
 - (h) Proof of Bank Account in the name of student. (Mandatory).
 - (i) Aadhaar Card (optional).
 - (j) Residential Certificate. (Mandatory).

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SCHEME OF 'MERIT CUM MEANS BASED SCHOLARSHIP' FOR STUDENTS BELONGING TO THE MINORITY COMMUNITIES

1. OBJECT :

The objective of the Scheme is to provide financial assistance to the poor and meritorious students belonging to minority communities to enable them to pursue professional and technical courses.

2. SCOPE :

These scholarships are available for studies in India only and will be awarded through State Government/UT Administration or an Agency designated by the State Government/UT Administration for this purpose.

3. NUMBER OF SCHOLARSHIP :

During 12th Five Year Plan, 60000 fresh Scholarships will be awarded each financial year, besides renewals among the students of minority communities in States/UTs throughout the country based on the State/UT-wise population of these communities. The distribution of fresh scholarships based on 2001 census is as under:

State-wise distribution of scholarship among the students belonging to minority communities.

State/UT- wise & Community- wise distribution of Merit-cum-means based Scholarships for students belonging to the minority communities

S. No.	States/UTs	Muslim	Christian	Sikh	Buddhist	Jain	Parsi	Total
1	Andhra Pradesh	2165	366	10	10	13	0	2564
2	Arunachal Pradesh	6	64	1	44	0	0	115
3	Assam	2553	306	7	16	7	0	2889
4	Bihar	4251	16	6	6	5	0	4284
5	Chhattisgarh	127	124	22	20	17	0	310
6	Goa	29	111	2	0	0	3	145
7	Gujarat	1423	88	14	6	163	3	1697
8	Haryana	379	8	363	2	18	0	770
9	Himachal Pradesh	37	2	22	24	0	0	85
10	Jammu & Kashmir	2105	6	64	35	1	0	2211
11	Jharkhand	1156	339	26	2	5	0	1528
12	Karnataka	2002	313	5	122	128	0	2570
13	Kerala	2436	1877	1	1	1	0	4316
14	Madhya Pradesh	1190	53	47	65	169	0	1524
15	Maharashtra	3180	328	67	1809	403	10	5797
16	Manipur	59	229	1	1	0	0	290



STUDENTS

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minority

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Total

2564

115

2889

4284

310

145

1697

770

85

2211

1528

2570

4316

1524

5797

290

Minority Benefit



17	Meghalaya	31	505	1	1	0	0	538
18	Mizoram	3	239	0	22	0	0	264
19	Nagaland	11	555	0	0	1	0	567
20	Odisha	236	278	5	3	3	0	525
21	Punjab	118	91	4518	13	12	0	4752
22	Rajasthan	1483	23	254	3	202	0	1965
23	Sikkim	2	11	0	47	0	0	60
24	Tamil Nadu	1075	1173	3	2	26	0	2279
25	Tripura	79	32	0	31	0	0	142
26	Uttar Pradesh	9514	66	210	94	64	0	9948
27	Uttarakhand	314	8	66	4	3	0	395
28	West Bengal	6266	160	23	75	17	0	6541
29	Andaman & Nicobar	9	24	0	0	0	0	33
30	Chandigarh	11	2	45	0	2	0	60
31	Dadra & Nagar Haveli	2	2	0	0	0	0	4
32	Daman & Diu	4	1	0	0	0	1	6
33	Delhi	503	40	172	7	48	0	770
34	Lakshadweep	17	0	0	0	0	0	17
35	Puducherry	18	21	0	0	0	0	39
	Total:	42794	7461	5955	2465	1308	17	60000

* Full Course Fee will be reimbursed for the listed institutions.

4. CONDITIONS FOR SCHOLARSHIP

- (i) Financial assistance will be given to pursue graduate level or post graduate level technical and professional courses from a recognized institution. Course fee and Maintenance allowance will be credited/transferred directly into the bank account of selected students.
- (ii) Students who get admission to a college to pursue technical/professional courses, on the basis of a competitive examination will be eligible for the scholarship.
- (iii) Students who get admission in technical/professional courses without taking any competitive examination will also be eligible for scholarship. However, such students should have not less than 50% marks at higher secondary/graduation level. Selection of these students will be done strictly on merit basis.
- (iv) Continuation of the scholarship in subsequent years will depend on successful completion of the course during the preceding year.
- (v) A scholarship holder under this scheme will not avail any other scholarship/stipend for pursuing the course.
- (vi) The annual income of the beneficiary/parent or guardian of beneficiary should

Minority Benefits



not exceed Rs.2.50 lakh from all sources. vii) The Income Certificate would remain valid for One Year

- (viii) The State Department will advertise the Scheme every year and receive the applications online through the concerned institutions as per the timeline.
- (ix) Aadhaar Number is also required for payment of scholarship.
- (x) The concerned State Government/Union Territory Administration will be responsible for processing and scrutinizing the applications submitted by the students (as per the work flow opted) and send the proposal of eligible students online to this Ministry for sanction of the scholarships as per timelines.
- (xi) The online proposal for release of fund from the State Department must be forwarded to and received in the Ministry as per the timeline fixed by this Ministry every year.
- (xii) Fund for Administrative Expenses in subsequent year will be released after receipt of the Utilization Certificate for the fund released in the previous year.

5. EARMARKING

- (i) 30% scholarship is earmarked for girls students of each minority community in a State/UT which is transferable to male students of that community in case of non-availability of female students in that community in the concerned State/UT. 30% is the floor and not the ceiling for eligible girl students.
- (ii) If the physical target of scholarship for a particular minority community in a state/UT is not utilized, it will be distributed among the same minority community in other States/UTs strictly in accordance with merit and without disturbing the national ratio.
- (iii) A student residing in a particular State/UT will be entitled for scholarship under the quota of that State/UT only irrespective of his/her place of study.
- (iv) The number of scholarship has been fixed State/UT-wise on the basis of minority population of the States/UTs. Within the State-wise allocations, the applications from Listed Institutions will be exhausted first. The list of such Institutions is available on the website of this Ministry *i.e.* www.minorityaffairs.gov.in

6. EVALUATION :

- (i) The Scheme will be evaluated at regular intervals and the cost of the evaluation will be borne by the Ministry of Minority Affairs under the provision of the Scheme. A provision of 2% of the total budget will be made to meet the Administrative and Allied costs viz. expenditure on monitoring of the Scheme, impact study, evaluation study, purchase of office equipments, engaging of contract employees, if necessary and other expenditure to run the Cell etc. This will be shared between the Ministry of Minority Affairs, Government of India and the State Governments/UT Administration.



7. MODIFICATION

i) Minor modification in the Scheme with no financial implication may be made by the Competent Authority in the Ministry without seeking recourse to SFC/EFC/Cabinet. However, Ministry of Finance, Department of Expenditure would be consulted.

8. RATE OF SCHOLARSHIP The rate of scholarship will be as under :

The rate of scholarship will be as under :

Sl. No.	Type of Financial Assistance	Rate for hostler	Rate for Day Scholar
1.	Maintenance Allowance (For 10 months only)	Rs.10,000/-per annum (Rs.1000 p.m.)	Rs.5,000/- per annum. (Rs.500 p.m.)
2.	Course Fee*	Rs.20,000/- per annum or Actual whichever is less	Rs.20,000/- per annum or Actual whichever is less
	Total	Rs.30,000/-	Rs.25,000/-

* Full Course Fee will be reimbursed for the listed institutions.

9. PAYMENT

- (i) The scholarship amount *i.e.* Course fee and Maintenance allowance would be credited/transferred directly into the bank account of selected students. ii) Scholarship will not be paid for the period of internship/housemanship in the M.B.B.S. course or for a practical training in other course if the student is in receipt of some remuneration during the internship period or some allowance/stipend during the practical training in other course.

10. OTHER CONDITIONS FOR THE AWARD

- (i) The scholarship is dependent on the satisfactory progress and conduct of the scholar. If it is reported by the Head of the Institution at any time that a scholar has by reasons of his/her own act of default failed to make satisfactory progress or has been guilty of misconduct such as resorting to or participating in strikes, irregularity in attendance without the permission of the authorities concerned etc., the authority sanctioning the scholarship may either cancel the scholarship or stop or withhold further payment for such period as it may think fit.
- (ii) If a student is found to have obtained a scholarship by false statement, his/her scholarship will be cancelled forthwith and the amount of the scholarship paid will be recovered, at the discretion of the concerned State Government. The student concerned will be blacklisted and debarred for scholarship in any scheme forever.
- (iii) A scholarship awarded may be cancelled if the scholar changes the subject of



the course of study or changes the Institution of study, without prior approval of the State Government/UT Administration. The Head of the Institution shall report such cases to this Ministry.

- (iv) A scholar is liable to refund the scholarship amount, if during the course of the year, the studies for which the scholarship has been awarded, is discontinued or change in the subject of study.
- (v) The regulations under the scheme can be changed at anytime at the discretion of the Government of India.
- (vi) The list of Graduate Degree level and Post Graduate level technical and professional courses under Merit cum Means based Scholarship scheme is available on the website of this Ministry *i.e.* www.minorityaffairs.gov.in

11. PROCEDURE FOR APPLYING

- (i) The scheme is implemented through National Scholarship Portal (NSP). It is mandatory for all students to apply online on the website of this Ministry *i.e.* www.scholarships.gov.in.
- (ii) The list of documents to be scanned & uploaded for both Fresh and Renewal Scholarships as under:
 - (a) Student Photo. (Mandatory)
 - (b) Institution Verification Form. (Mandatory)
 - (c) Self declaration of Income Certificate by the student. (Mandatory)
 - (d) Self declaration of community by the student. (Mandatory)
 - (e) In case of Fresh: Self Attested Certificate of 'Previous Academic Mark sheet' as filled in Form. (Mandatory)
 - (f) In case of Renewal: Self-Attested Certificate of Previous Year Marksheet as filled in the Form. (Mandatory)
 - (g) Fee Receipt of current course year. (Mandatory)
 - (h) Proof of Bank Account in the name of student. (Mandatory)
 - (i) Aadhaar Card (optional)
 - (j) Residential Certificate. (Mandatory)

12. FUNDING PATTERN OF THE SCHEME

100% Central Assistance will be given.

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**The Maulana Azad Education Foundation (MAEF)
was established in 1989 as a voluntary, non-political,
non-profit making society registered under the Societies
Registration Act, 1860.**

Aims & Objectives :

The main objectives of MAEF are to formulate and implement educational schemes and plans for the benefit of the educationally backward minorities in particular and weaker sections in general, to facilitate establishment of residential schools, especially for girls, in order to provide modern education to them and to promote research and encourage other efforts for the benefit of educationally backward minorities.

Schemes Details :

The Schemes of the Foundation are mainly of two types, Viz; Grants-in-aid to NGOs for construction and expansion of schools / hostels, technical / vocational training centres with emphasis on girl students and Scholarships to meritorious girl students. The various schemes run by the Foundation are as under :

- Financial assistance to establish/expand schools/residential schools/colleges;
- Financial assistance for purchase of laboratory equipment and furniture etc;
- Financial assistance for setting up/strengthening vocational/technical training centre/institutes;
- Financial assistance for construction of hostel buildings;
- Maulana Azad National Scholarships for meritorious girl students;
- Maulana Abdul Kalam Azad Literacy Awards.

Corpus Fund :

The Foundation is implementing its schemes out of the interest earned on its Corpus Fund, which is its main source of income. The Corpus Fund has been provided to the Foundation as part of plan assistance. The Corpus fund, which stood at Rs.100 crores in the year 2006-07 now stands at Rs. 1249.00.



The National Minorities Development & Finance Corporation (NMDFC)

The National Minorities Development & Finance Corporation (NMDFC) was incorporated on 30th September 1994, with the objective of promoting economic activities amongst the backward sections of notified minorities. To achieve its objective, NMDFC is providing concessional finance for self-employment activities to eligible beneficiaries belonging to the minority communities, having a family income Rs. 81,000/-p.a. in Rural Areas and Rs. 1,03,000/- p.a. in Urban Areas. As a special initiative, a new annual family income eligibility of up to Rs. 6.00 lakh per annum has been introduced with effect from September, 2014. This category will get concessional credit at a high rate of interest. The authorised share capital of NMDFC which stood Rs.650 crore in 2004 now stands at Rs.1500 crore.

Term Loan Scheme Details :

The scheme is for individual beneficiaries and is implemented through the SCAs. Under the Term Loan Scheme, projects costing up to Rs. 20.00 Lakhs are considered for financing. NMDFC provides loan to the extent of 90% of the project cost subject to a maximum of Rs. 18.00 lakh. The remaining cost of project is met by the SCA and the beneficiary. However the beneficiary has to contribute minimum of 5% of the project cost. The rate of interest charged from the beneficiary is 6% p.a. on reducing balance method. For higher income group of up to 6.00 lakh, the rate of interest is 8% for males and 6% for females.

Scheme Guidelines :

The steps for provision of term loan like collecting applications from the perspective beneficiaries, short-listing the applications through desk scrutiny and physical verification, interviewing the short-listed applicants by the Selection Committee (as per the existing procedure), selection of beneficiaries, sanction of loan and disbursement of loan taken up through the campaign approach.

The National Minorities Development & Finance Corporation (NMDFC) was incorporated on 30th September 1994, as a company not for profit, under Section 25 of the Companies Act 1956. It is a National Level Apex Body for the benefit of Minorities as defined under the National Commission for Minorities Act 1992.

The prime mandate of NMDFC is to provide concessional finance to the Minorities for self employment/ income generation activities. As per the National Commission for Minorities Act, 1992, the notified Minorities are Muslims, Christians, Sikhs, Buddhists & Parsis. Subsequently, Jain community was also added into the list of notified Minority Communities in January 2014. Under NMDFC programme, preference is given to Artisans & Women.



Corporation

Target Groups :

The prime mandate of NMDFC is to provide concessional finance to the Minorities for self employment/ income generation activities. As per the National Commission of Minorities Act, 1992 the notified Minorities are Muslims, Christians, Sikhs, Buddhists, and Parsis. Subsequently, Jains community was also added into the list of notified Minority Communities in January, 2014.

At present, the families having annual income up to Rs. 81,000 in Rural areas and Rs. 1,03,000 in urban areas are eligible under the NMDFC schemes. As a special initiative of NMDFC, a new annual family income eligibility limit of up to Rs. 6.00 lacs has been introduced with effect from September, 2014 by adopting the "Creamy Layer" criterion currently followed amongst the OBC community by Government of India.

CHANNELS TO REACH THE TARGET GROUPS

NMDFC has the following two Channels to reach the target groups :

(i) STATE CHANNELISING AGENCIES (SCAs)

It is the main channel. State Channelising Agencies (SCAs) are nominated by the respective State Governments. At present, NMDFC has 37 operational Channelising Agencies and their break-up is given below :

a.	Minority Development & Finance Corporations	15 Nos.
b.	State SC/ST Development Corporations	4 Nos.
c.	State Backward Classes Development Corporations	8 Nos.
d.	State Women's Development Corporations	3 Nos.
e.	Handloom & Handicrafts Corporations	2 Nos.
f.	Other Agencies (Cooperative Banks, Industrial Devlpt. Corpns, etc.)	5 Nos.
	TOTAL	37 Nos.

(ii) NON-GOVERNMENTAL ORGANISATIONS (NGOs) :

The services of selected Non Governmental Organisations (NGOs) are availed for reaching the Target Groups through SHGs. Such an NGO should be more than three years old, apolitical, financially sound, engaged in socio economic activities with minimum one year experience in thrift and credit.

Credit Line - 1

(i) Term Loan Scheme :

This scheme is for individual beneficiaries and is implemented through the SCAs. Under the Term Loan Scheme, projects costing up to Rs. 20.00 Lakhs are considered for financing. NMDFC provides loan to the extent of 90% of the project cost subject



to a maximum of Rs. 18.00 lacs. The remaining cost of project is met by the SCA and the beneficiary. However the beneficiary has to contribute minimum of 5% of the project cost. The rate of interest charged from the beneficiary is 6% p.a. on reducing balance method.

Assistance under Term Loan Scheme is available for any commercially viable and technically feasible venture, which for the purpose of convenience, are classified into the following sectors.

- a. Agriculture & allied
- b. Technical trades
- c. Small business
- d. Artisan and traditional occupations, and
- e. Transport and services sector

S. N.	Parameters	Scheme Details
1	Loan Amount	Up to Rs. 20.00 Lakhs
2	Rate of Interest for beneficiaries	6% p.a.
3	Rate of Interest for SCAs	3% p.a.
4	Moratorium period	6 months
5	Repayment period for beneficiaries	5 years
6	Repayment period for the SCAs	8 years
7	Means of Financing NMDFC: SCA : Benef. Contribution	90 : 5 : 5
8	Utilization Period 3 Months	3 Months

(ii) Educational Loan Scheme :

This scheme is also for the individual beneficiaries and is implemented through the SCAs. The NMDFC extends educational loans with an objective to facilitate job oriented education for the eligible persons belonging to Minorities. Under this scheme, loan of up to Rs. 15.00 Lakhs is available at the rate Rs. 3.00 lakhs p.a. for 'technical and professional courses' of durations not exceeding five years. Further, for courses abroad, maximum amount of Rs.20.00 lakhs is available @ Rs.4.00 lakhs per annum for a course duration of maximum 5 years. Funds for this purpose are made available to the SCAs at an interest rate of 1 % p.a. for on-lending to the beneficiaries at 3% interest p.a. The loan is payable in maximum five years after completion of the course.



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Details

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S. N.	Parameters	Scheme Details
1	Loan Amount Maximum	Loan amount per beneficiary is:- Up to Rs.15.00 Lakhs for 'Professional & JobOriented Degree Courses' in India with amaximum duration of 5 years @ Rs. 3.00 -Up to Rs.20.00 Lakhs for 'Courses Abroad' with a maximum duration of 5 years @ Rs. 4.00 Lakhs per annum.
2	Rate of Interest for beneficiaries	3%p.a.
3	Rate of Interest for SCA	1%p.a.
4	Moratorium period	6 months after completion of the course or getting a job, whichever is earlier.
5	Delegated authority to SCA to sanction loan	SCAs are advised to sanction/disburse loan based on ground reality.
6	Repayment period for beneficiaries	5 years
7	Repayment period for the SCA	5 years
8	Means of Financing NMDFC : SCA : Beneficiary contribution	90 : 5 : 5

(iii) Micro Financing Scheme :

Under the Micro Financing Scheme, micro-credit is extended to the members of the Self Help Groups (SHGs), specially the minority women scattered in remote villages and urban slums, who are not able to take advantage of the formal banking credit as well as the NMDFC programmes, through its SCAs. NMDFC is implementing the scheme on the pattern of Grameen Bank of Bangladesh and Rashtriya Mahila Kosh (RMK). The scheme 'requires that the beneficiaries are organized into Self Help Groups (SHGs) and get into habit of thrift & credit, however small.

The scheme envisages micro-credit to the poorest among the poor through NGOs of proven track-record and their network of Self Help Groups (SHGs). It is an informal loan scheme which ensures quick delivery of loan at the door steps of the beneficiaries. Under this scheme, small loans up to a maximum of Rs. 1.00 lacs per member of SHG are provided through the NGOs / SHGs. The scheme is implemented through the SCAs as well as the NGOs. Funds are given to the NGOs /SCAs at an interest



rate of 1%, which further on-lend to the SHGs, at an interest rate not more than 7% p.a. The repayment period under the scheme is maximum of 36 months.

S. N.	Parameters	Scheme Details
1	Loan Amount	Up to Rs. 1.00 Lakh per member of SHG
2	Rate of Interest for SCA	1% p.a.
3	Rate of Interest for NGOs by SCAs	2% p.a. (Margin for SCA 1%)
4	Rate of Interest for SHGs by NGOs	7% p.a. (Margin for NGO 5%)
5	Rate of Interest for SHGs by SCAs	7% p.a. (Margin for SCA 6%)
6	Rate of Interest for Beneficiaries/SHGs	7% p.a.
7	Rate of Interest for NGOs by NMDFC directly	1% p.a. (Margin for NGO 6% p.a.)
8	Moratorium period	3 Months
9	Delegated authority to SCA to sanction loan to NGOs/Federation	Limit of Rs. Lakhs per NGO/Federation
10	Repayment period for the Beneficiaries	3 Years
11	Repayment period for the SCAs/NGOs	4 Years / 3 Years
12	Utilization Period for the SCAs/NGOs	3 Months/ 1 Month
13	Means of Financing NMDFC: SCA : Beneficiary Contribution	90: 5 : 5

(iv) 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 Channelising 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. The maximum duration of



the training is of six months with maximum training expenses of Rs. 1,500 p.m. per trainee. During the training a stipend of Rs. 1,000 p.m. is also paid to the trainees. 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.

Credit Line - 2

The detail of the financing schemes of NMDFC with revised quantum of loan & rates of Interest is given below :

(i) **Term Loan Scheme :**

This scheme is for individual beneficiaries and is implemented through the SCAs. Under the Term Loan Scheme, projects costing up to Rs. 30.00 Lakhs are considered for financing. NMDFC provides loan to the extent of 90% of the project cost subject to a maximum of Rs. 27.00 lacs. The remaining cost of project is met by the SCA and the beneficiary. However the beneficiary has to contribute minimum of 5% of the project cost. The rate of interest charged from the beneficiary is 8% p.a. on reducing balance method for male beneficiaries & 6% p.a for women beneficiaries.

S. N.	Parameters	Scheme Details
1	Loan Amount	Up to Rs. 30.00 Lakhs
2	Rate of Interest for beneficiaries	8% p.a. for male beneficiaries 6% p.a for women beneficiaries
3	Rate of Interest for SCAs	3% p.a.
4	Moratorium period	6 months
5	Repayment period for beneficiaries	5 years
6	Repayment period for the SCAs	8 years
7	Means of Financing NMDFC: SCA : Benef. Contribution	90 : 5 : 5
8	Utilization Period 3 Months	3 Months

(ii) **Educational Loan Scheme :**

This scheme is also for the individual beneficiaries and is implemented through the SCAs. The NMDFC extends educational loans with an objective to facilitate job



oriented education for the eligible persons belonging to Minorities. Under the scheme an amount of upto Rs. 20.00 Lakhs is available at the rate Rs. 4.00 lakhs p.a. for 'technical and professional courses' of durations not exceeding five years. Further, for courses abroad, a maximum amount of Rs.30.00 lakhs is available @ Rs.6.00 lakhs per annum for course duration of maximum 5 years. Funds for this purpose are made available to the SCAs at an interest rate of 2 % p.a. for on-lending to the beneficiaries at 8% interest p.a for male beneficiaries & at 5% p.a for women beneficiaries. The loan is payable in maximum five years after completion of the course.

S. N.	Parameters	Scheme Details
1	Loan Amount Maximum	Loan amount per beneficiary is :- Up to Rs.20.00 Lakhs for 'Professional & Job Oriented Degree Courses' in India with amaximum duration of 5 years @ Rs. 4.00
		Up to Rs.30.00 Lakhs for 'Courses Abroad' with a maximum duration of 5 years @ Rs. 6.00 Lakhs per annum.
2	Rate of Interest for beneficiaries for male beneficiaries Rate of Interest for beneficiaries for women	8% p.a. 5% p.a.
3	Rate of Interest for SCA	2% p.a.
4	Moratorium period	6 months after completion of the course or getting a job, whichever is earlier.
5	Delegated authority to SCA to sanction loan	SCAs are advised to sanction/disburse loan based on ground reality.
6	Repayment period for beneficiaries	5 years
7	Repayment period for the SCA	5 years
8	Means of Financing NMDFC : SCA : Beneficiary contribution	90 : 5 : 5

(iii) Micro Financing Scheme :

This scheme envisages credit to the poorest amongst the poor through SCAs/NGOs and network of Self Help Groups (SHGs). It is an informal loan scheme which ensures quick delivery of loan at the door steps of the beneficiaries. Under this scheme, small loans up to a maximum of Rs. 1.50 lacs per member of SHG and



Rs.30.00 lacs to a group of 20 women are provided through the SCAs/NGOs & network of SHGs. Funds are given to the SCAs/NGOs, which further on-lend to the SHGs, at an interest rate not more than 10% p.a. for male beneficiaries & 8% p.a. for women beneficiaries.

S. N.	Parameters	Scheme Details
1	Loan Amount	Up to Rs. 1.50 lac per member of SHG Up to Rs.30.00 lacs for a group of 20 members in one SHG
2	Rate of Interest for SCA	4% p.a. for male beneficiaries 2% p.a. for women beneficiaries.
3	Rate of Interest for NGOs by SCAs	5% p.a. (Margin for SCA 1%) for male beneficiaries 3% p.a (Margin for SCA 1%) for women beneficiaries
4	Rate of Interest for SHGs by NGOs	10% p.a. (Margin for NGO 5%) for male beneficiaries 8% p.a. (Margin for NGO 5%) for women beneficiaries.
5	Rate of Interest for SHGs by SCAs	10% p.a. (Margin for SCA 6%) for male beneficiaries 8% p.a (Margin for SCAs 4%) for women beneficiaries.
6	Rate of Interest for Beneficiaries/SHGs	10% p.a. in case of male beneficiaries 8% p.a. for women beneficiaries.
7	Rate of Interest for NGOs by NMDFC directly	4% p.a. (Margin for NGO 6% p.a.) for male beneficiaries 2% p.a (Margin for NGO 6% p.a) for women beneficiaries.
8	Moratorium period	3 Months
9	Delegated authority to SCA to sanction loan to NGOs/Federation	Limit of Rs. 25 Lakhs per NGO/Federation.
10	Repayment period for the Beneficiaries	3 Years
11	Repayment period for the SCAs/NGOs	4 Years/3 Years
12	Utilization Period for the SCAs/NGOs	3 Months/1 Month
13	Means of Financing NMDFC: SCA : Beneficiary Contribution	90: 5 : 5



Promotional Schemes :

(i) Vocational Training Scheme :

The Vocational Training Scheme of NMDFC aims at imparting skills to the targeted individual beneficiaries leading to self/wage employment. The scheme is implemented through the State Channelising Agencies, which organize need based vocational training programmes in their States with the help of local Government owned / recognized training institutes in trades having potential for self/wage employment. The cost of the training programme is upto Rs. 2000 per candidate per month for courses of maximum duration of 6 months. Stipend @ Rs.1000 per month per trainee is also offered during the training. As per the scheme 90% of the training cost is met by NMDFC as a grant while the remaining 10% is borne by the SCA/ Training Institute. The SCAs/Training Institute have to ensure placement of at least 80% trainees in wage employment/self-employment. Handholding support of 1 year is also given to trainees after the training program.

The SCAs are required to submit their proposals to NMDFC in the prescribed formats for approval/release of funds.

S. N.	Parameters	Scheme Details
1	Training Cost	Up to Rs. 2,000/- per month per trainee
2	Duration of Training	Up to 6 months
3	Stipend	Rs. 1, 000/- per month per trainee.
4	Means of Financing NMDFC : SCA/ Trg. Institute	90: 10

(ii) Marketing Assistance Scheme :

The Marketing Assistance Scheme is meant for individual crafts-persons, beneficiaries of NMDFC as well as SHGs and is implemented through both SCAs as well as NGOs. With a view to support the crafts-persons to promote marketing & sale of their products at remunerative prices, NMDFC assists the SCAs and NGOs in organizing State / District level exhibitions at selected locations. In these exhibitions, hand loom / handicraft products of Minority crafts-persons are exhibited and sold. Such exhibitions also serve the purpose of organizing "buyer seller meet", which is considered very useful for product development and market promotion, for domestic market as well as for exports. NMDFC provides grants for organizing exhibitions, as per the specific guidelines of the scheme, after due appraisal of the proposals.



S. N.	Parameters	Scheme Details
1	Cost for organizing exhibition at SCA level	For A Class cities Rs.20,000/stall For B Class cities Rs.16,000/stall For C Class cities Rs.12,000/stall For D Class cities Rs.10,000/stall All metros are A class cities, All State Capitals other than Metros are B Class cities, District headquarters are C Class cities & others are D Class cities.
2	TA	2nd class sleeper or ordinary bus fare for 2 persons (on actual)
3	DA	Rs. 500/-per person for 2 persons representing each artisan/SHG.
4	Participants	Artisans 1 Individual beneficiary (2 beneficiaries per stall); preference being given to SHGs having 10-15 members; Stalls would be allocated in the ratio of 2: 1:: SHGs: Artisans/individual beneficiaries.
5	Max. Stalls in Exhibition	10-40 Nos.
6	Duration of exhibition Normally	2 weeks
7	Means of Financing NMDFC : SCAs/NGOs	90 : 10

(iii) Grant in Aid Assistance Scheme :

The SCAs of NMDFC are supported under the scheme of Grant In Aid Assistance (GIA) of the Ministry of Minority Affairs to strengthen their infrastructure for effective implementation of NMDFC schemes. So far, Rs.17.14 crores has been released to the various SCAs by NMDFC.



List of Schemes of NMDFC

AGRICULTURAL & ALLIED SECTOR :

1. Pump set with Shallow Bullock driven Cart
2. Tubewell Dairy Unit
3. Jasmine cultivation Mushroom Cultivation
4. Poultry (Broiler) Power Tiler

ARTISANS SECTOR :

1. Barber Shop (Rural/Urban) Carpentry
2. Cotton Weaving Laundry Unit (Dhobi)
3. Powerloom Project Wood Carving
4. Handloom Weavers Silk Embroidery Works

SMALL BUSINESS SECTOR :

1. Bakery Shop Book Shop
2. Cycle Rickshaw Repair Dhaba Unit
3. Cable T.V./Dish-antenna Electric/Electronic Shop
4. Electric/Manual Typewriter Fast Food Restaurant
5. Foot Wear Shop Fruit & Vegetable Shop
6. Fruit/Veg. Vendor (mobile) General Store
7. Juice and Cold Corner Meat Shop
8. Pan Shop Pest./Fertilizer/Seed Shop
9. Photocopy Center Ready made Garments
10. Reksin Works Small Business
11. Bangle Shop Book Binding
12. STD/ISD/PCO Shop Sweet/Namkeen Shop
13. Tea Shop Tyre Repairing Shop
14. Hardware Store

TECHNICAL TRADE SECTOR :

1. Advertising Agency Aluminum Fabrication
2. Arc Welding Architect Consultancy
3. Audio/Video Servicing Auto Repair (2 Wheeler)
4. Autoelectric Workshop Automobile Repair (LMV)



5. Automobile Repair (HMV) Babui/Jute Rope Mfg.
6. Battery Servicing Videography
7. Beauty Parlour Bicycle Hiring and Repair
8. Civil Engg. Consultancy Dental Clinic
9. DTP Unit Electric Motor Rewinding
10. Small Restaurants Stationery Shop
11. Electric Repair Shop Electronic Repair Shop
12. Flour Mill Foot Wear Manufacturing
13. Gas Welding Fabrication Unit
14. Lathe Machine Laundry Unit (Modern)
15. Medical Shop Oil Expeller
16. Photography Plumber Shop
17. Printing Press Spray Painting Unit
18. Tailoring Shop Tailoring cum Readymade Garments
19. Videography

TRANSPORT SECTOR :

1. Autorickshaw Diesel Autorickshaw Petrol
2. Car Texi/Maruti Van Jeep Taxi
3. Loading Autorickshawuse



SCHEME OF MAULANA AZAD NATIONAL FELLOWSHIP FOR MINORITY STUDENTS

1. Objective :

The objective of the Fellowship is to provide integrated five year fellowships in the form of financial assistance to students from minority communities, as notified by the Central Government 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) under section 2(f) and section 3 of the UGC Act and will be implemented by the Ministry of Minority Affairs through UGC for students belonging to the minority communities. The fellowship under Fellowships awarded to research students pursuing regular and full time M. Phil and Ph.D courses. The fellowship holders under this Fellowship will be known as Ministry of Minority Affairs scholars.

2. Scope of the Fellowship :

The Fellowship will cater to the requirements of the minority community students pursuing research studies leading to regular and full time M.Phil and Ph.D courses only and equivalent research degree in universities, research institutions and scientific institutions within India. This will enable them 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.

3. Implementing Agency :

UGC will be the nodal agency for implementing the Fellowship. UGC will notify the Fellowship by releasing suitable advertisement in the newspapers, internet, webpage & other media.

4. Eligibility :

A candidate has to fulfill the following conditions to be eligible for award of this fellowship:

- (i) He/she should belong to one of the minority communities notified under Section 2 (c) of the National Commission for Minorities Act, 1992.
- (ii) He/she should get admission and registration for regular and full time M.Phil/ Ph.D courses in University/Academic Institution by fulfilling conditions of admission of that University/Institution, subject to provisions of the Fellowship as per advertisement of UGC.
- (iii) The minority community students once considered eligible for the fellowship shall not be entitled to benefits under any other source, Central or State Government or any other body like UGC for the same study.
- (iv) Prior clearance of NET/SLET examination will not be a prerequisite for award



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of Maulana Azad National Fellowship for minority students for M.Phil/Ph.D.

- (v) In order to qualify for the award of JRF/ SRF the UGC norms would be applicable at pre-M.Phil and pre-Ph.D stage, respectively, including the minimum score of 50% at post graduate level.

5. Distribution of Fellowships :

- (i) The total number of fellowships each year will be 756 (state wise distribution is at annexure). In case of non-availability of adequate number of candidates, the number of fellowships not availed during a year will be carried forward to the next academic session.
- (ii) 30% of the fellowship shall be earmarked for women students; remaining 70% will be general. In case there are shortage of women candidates, the fellowship can be passed on to male students of the same minority community.
- (iii) In case the numbers of candidates exceed the number of available awards, UGC will select the candidates for the fellowships based on the percentage of marks obtained by them in their qualifying Post Graduation examination.
- (iv) The reservation for differently abled students shall be made as per UGC norms and in a horizontal manner.
- (v) Scholars will be selected under the Scheme in all domains of knowledge.
- (vi) Community wise selection of scholars at the national level will be done on the basis of their pro-rata population.
- (vii) The State/UT wise selection of Research Scholars would be ensured to the extent possible.
- (viii) Un-utilized Fellowship of any community in a State/ UT will be transferred to eligible Scholars of the same community at national level. Thereafter, un-utilized Fellowship; if any; will be transferred to eligible Scholars of other Notified Minority Communities purely on merit basis at the national level.

6. Duration of Fellowship :

These are integrated five year fellowships for M.Phil & Ph.D subject to academic criteria in force for selection to Ph.D programme. The duration of fellowship is as under :

Name of the Course	Maximum duration	Admissibility of JRF and SRF	
		JRF	SRF
M. Phil	2 years	2 Years	Nil
M.Phil + Ph.D	5 years	2 Years	Remaining 3 years



7. Rate of Fellowship :

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.25,000/- p.m. for initial two years (JRF) @ Rs.28,000/- p.m. for remaining tenure (SRF) (Revised w.e.f. 01.12.2014)
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

* In addition, for physically /visually handicapped candidates escorts/reader assistance will be given @ Rs. 2,000 p.m. HRA and other incidentals will be paid as per the UGC pattern.

8. Implementation of Scheme :

- (i) UGC will be the nodal agency for implementing the Maulana Azad National Fellowship for minority students, as defined by Government of India from time to time.
- (ii) UGC will notify the fellowship by inserting suitable advertisement in the Press and other media.
- (iii) Clearing NET/SLET shall not be insisted upon by UGC for the award of Maulana Abul National Fellowship for minority students. UGC will give adequate time to the candidates for applying for the fellowship.
- (iv) UGC will select the candidates for award of Maulana Azad National Fellowship for minority students in a transparent manner.
- (v) In case the numbers of candidates exceed the number of available awards, the UGC will select the candidates based on the percentage of marks obtained by the candidates in their Post Graduation Examination.
- (vi) The distribution of fellowship among different States/UTs would be in proportion to minority population in respective States/UTs as per 2001 census. However, all States/UTs shall have at least 4 fellowships by suitably reducing the targets of states having higher allocations. There will be no community-wise distribution in States/UTs with four fellowships. All applications will be pooled together and decided on the basis of merit.
- (vii) In case the number of fellowship so allocated to a State/UT are not fully utilised,



due to non-availability of eligible candidates, UGC will reallocate the slots amongst other States/UTs where the number of eligible candidates is more than the slots allocated to that State/UT. This decision will be taken by a Committee consisting of the representatives of UGC and Joint Secretary in-charge of the scholarship in Ministry of Minority Affairs.

- (viii) UGC shall disburse the fellowship amount to the candidates through Aadhaar Payment Bridge System (APBS) under Direct Benefit Transfer (DBT) wherever feasible.
- (ix) UGC will also issue a booklet containing all the details about the fellowship for the benefit of prospective candidates, and upload the details of the Fellowship in its webpage with appropriate reference to Ministry of Minority Affairs. To the extent possible e-application will be actively promoted by UGC.
- (x) UGC will evolve its own mechanism for verifying the genuineness of the minority community certificates furnished by the candidates in order to eliminate the possibility of students availing of the fellowship on the basis of fake certificates.
- (xi) The decision of UGC in regard to awarding the Maulana Azad National Fellowship for minority students shall be final and no appeal would lie against any decision by UGC in regard thereof, except as provided under law in force.
- (xii) The income ceiling of the parents/guardian of the candidate for Maulana Azad National Fellowship for minority students will be Rs.2.5 Lakh per annum.
- (xiii) Selection of candidates, within the prescribed annual income limit will be based on inter-se merit, as under Merit-cum-Means Scholarship Fellowship.
- (xiv) In case any candidate obtaining a Maulana Azad National Fellowship for minority students fraudulently, the cancellation should be automatic and the amount disbursed shall be recovered with interest at prevailing State Bank of India rate for student loans.

9. Administrative Expenses :

Administrative charges will be paid by Ministry of Minority Affairs to UGC for implementation of the fellowship at the rate decided by M/o Human Resource Development in consultation with M/o Finance.

10. Monitoring and Evaluation :

- (i) UGC shall assess the work on completion of two years' period of the JRF and two years' period of SRF. The research work being done by the students shall be monitored as provided under UGC Rules.
- (ii) UGC will send a quarterly physical and financial progress report to Ministry of Minority Affairs and provide a list of Maulana Azad National Fellowship for minority students, university, minority community & State/UT-wise, for



Ministry's information and follow-up actions, if any, apart from displaying the same in its website.

- (iii) Fellows who cannot complete M.Phil in 2 years time or are found ineligible to register in the Ph.D programme during the 3rd year will be discontinued forthwith.
- (iv) Income certificates will be issued by the competent authority as notified by the State/UT Governments.
- (v) The Minority Community certificate, until issued by designated authorities in the States and UTs, should be based on an actionable and legally valid affidavit so that no candidate avails a scholarship through falsification of one's community status.

11. Modification of the Fellowship :

Ministry of Minority Affairs, if it comes across developments that necessitate some changes while implementing the Scheme and in the interest of smooth implementation, will make minor modifications in the Scheme with no financial implication.

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MAULANA AZAD NATIONAL SCHOLARSHIP SCHEME FOR MERITORIOUS GIRL STUDENTS BELONGING TO MINORITIES

Maulana Azad Education Foundation was established on the occasion of Maulana Abul Kalam Azad's birth centenary. The Foundation was registered under the Societies Registration Act 1860, on 6th July, 1989. The Foundation is a voluntary non-political, non-profit making social service organization establish to promote education amongst the educationally backward sections of the society. It is funded by the Ministry of Minority Affairs, Government of India. The Hon'ble Minister of Minority Affairs is its Ex-officio President. The aim of the Foundation is to formulate and implement educational schemes and plans for the benefit of the educationally backward minorities in particular and weaker sections in general.

TITLE OF SCHEME :

"Maulana Azad National Scholarship Scheme for Girls belonging to Minorities"

OBJECTIVE OF THE SCHEME :

To recognize, promote and assist meritorious Girl students belonging to National Minorities who can not continue their education without financial support.

PURPOSE OF SCHOLARSHIP :

Scholarship will be admissible for expenditure on payment of School/College Fee, purchase of syllabus books, purchase of stationery/equipments required for the course & payment of Boarding/Lodging charges.

IMPORTANT :

1. Application can be downloaded from the website www.maef.nic.in. Photocopy of the application form can be used freely. No fee/any other amount is to be paid for application.
2. Application form can be sent by the student directly to the Foundation by post or can be submitted by hand from 10.00 a.m. to 5.00 p.m. on all working days in the office of the Foundation.
3. No charges/fee is to be paid to any one for any services.
4. Sanction letter/cheque for scholarship will sent by Regd. Post directly to the address of successful candidate on completion of prescribed papers/formalities.
5. For any query/information, only Secretary, MAEF should be contacted directly.

ELIGIBILITY CRITERION/WHO CAN APPLY :

1. Only Girl Students belonging to National Minorities, (i.e., Muslims, Christians, Jain, Buddhists, Sikhs, Parsis) can apply :
2. Should have secured not less than 55% marks (in aggregate) in the secondary school



certificate examination (Class xth) conducted by any recognized Centre/State Board of Secondary Education. The List of 33 recognized Boards/Councils is given in Annexure-III. This is only qualifying percentage for applying and does not guarantee grant of scholarship which is given to the top eligible applicant based on the quota fixed for the concerned state from amongst the eligible application received from the state.

3. Family income of the student from all source should be less than Rs. 1,00,000/- (Rupees one lakh only) in the preceding financial year :
 - In case of salaried class, the student must indicate the designation, pay-scale, basic pay and other allowances alongwith total gross & take home employment of the parent/guardian. Amere statement saying "Service" will not be acceptable. The student must attach a Salary Certificate or Pension Certificate (in case of retired persons), duly authenticated by controlling authority, of her parent/guardian alongwith the application.
 - In case of agriculture/horticulture etc., the students has to mention total land holding with details of irrigated and non-irrigated and other landed property owned by her family alongwith total income of the family. These details will also be mentioned in the affidavit of teh parent/guardian (Annexure-II) as well as in teh certificate from Revenue authority.
 - In case of business class, the student must categorically state the name & type of the business alongwith the total turn over and the total income of family. The same details will also be stated in the Affdavit (Annexure-II) from her parent/guardian.
 - Income form all other sources must also be mentioned, specially if mother is also employed.
 - It must be noted that all income certificate and statements made by the students in the application is subject to further verification of Maulana Azad Education Foundation. In case of any deliberate discrepancy/concealment of facts, the MAEF may cancel/recover the scholarship granted/released as well as initiate necessary action as per lay.
 - The income certificate/affidavit (Annexure-II) must be from the parents/guardian's side and should have been issued from the respective home station. The income certificate issued or affcavit made from the place where the student is studying, as against the home station, will NOT be acceptable (in case of photocopy, it should be attested by Gazetted Officer or Head of Institution).
4. Should have Confirmed admission in Class-XI, **Admission Slip issued by the college/school where the student is presently studying** and verification of the principal (Annexure-I), in the prescribed proforma must be sent with the appliation.
5. The University/College/Institute offering admission should be recognized by the



Government at the Central or State level or any other competent authority.

6. It is one time scholarship, and no claim as permanent beneficiary will be entertained. Student once selected for scholarship can not avail the same again.
7. A student getting a scholarship from any other source would not be eligible for this Scholarship.
8. The last date for receipt of application in the office of the Maulana Azad Education Foundation in **September 30th** which must be adhered to. The application of the Scholarship received after **30th September**, will not be entertained under any circumstances. MAEF will not be responsible for postal delay in the matter.
9. The amount of Scholarship will be Rs. 12,000/- (Rupees twelve thousand only) which will be released in two installments of Rs. 6,000/- each. The first installment will be released after sanction of scholarship and the second installment will be released when the student will submit proof of passing class XIth, and admission to Class XIIth in the office of the Foundation.
10. The scholarship is given to student passing Xth exam and taking admission in XIth in the year when result of Xth exam is declared. Applications received in subsequent years will not be entertained.

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Maulana Azad Sehat Scheme for Institutions Financially Aided

1. Introduction :

The Hon'ble Finance Minister had announced in his budget speech 201314 that 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. He also, allocated Rs. 100.00 crore to launch this initiative. Maulana Azad Education Foundation (MAEF) is a voluntary, non-political, non-profit making social service organization, established to promote education amongst educationally backward sections of the Society. It is fully funded by the Ministry of Minority Affairs, Govt. of India. The Honorable Minister of Minority Affairs is the Ex-Officio President of the Foundation. It was registered under the Societies Registration Act, 1860 on 6th July 1989.

2. Sehat Scheme :

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 institution with all requisite medical equipments for Health Check-ups. 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.

3. Funds for Sehat Scheme :

Funds will be provided to the educational institutions for disbursement of fees to Doctors engaged on call basis and for payment of remuneration to fone Nurse/attendant engaged on contract basis in selected institutions. The logistic support *i.e.* medicine, other medical equipments along with the recurring expenditure will also be provided by MAEF.

•The expenditure would be funded in the following manner:



S. No.	Doctors/Staff	Call Hours	Calculation Amount	Total
1.	Doctor (MBBS)	4hoursx8days in a month= 32 hours	32x500x12=1,92,000	Rs. 1,92,000
2.	One Nurse/Attendant*	On contract basis Rs. 20000 per month	12x20,000=2,40,000	Rs 2,40,000
3.	Preventive Health Check-up Camps	L.S.(including USC/chest Xray/TC/DC/ Hb/Sugar/ Culture etc)		Rs.3,00,000**
			Total	Rs.7,32,000

* of Attendant is engaged his recommendations will be as per minimum wages declared by the concerned state governments.

* subject to minimum 300 students

Other expenditure

S. No.	Description	@	Total Amount
1	Packed medicine for 200 students	Rs. 1000 per student annually	Rs. 2,00,000/-
2	Basic Medical Equipments and furniture i.e Nebuliser, stethoscope, hanger, bed, stature, wheel chair, table, chairs, fans etc.	One Time	Rs. 1,00,000/-
3	Miscellaneous		Rs. 50,000
		Total	Rs. 3,50,000

- Mobile dispensary can also be provided, where, proper infrastructure is not available or number of students is less than 3000.
- The above said amount has been calculated on the basis of 300 students enrolled in the school. Therefore this figure may vary according to the strength of the students in the school



4. Empanelment of Doctors and Recruitment of Nurses/Attendants :

The empanelment of Doctors and recruitment of Nurses/Attendants will be done by the Institute from the available doctors/nurses in the locality. The institute can empanel more than one doctor and their dates of visit can be fixed as per the convenience of the institute and looking into the requirement of the students. But in any case the number of visit days may not increase 8 days/month in a particular institute.

5. Selection of Educational Institutes :

The selection of the educational institutes to be assisted for establishment of medical facility will be done on the basis of actual field assessment. list of the institutes financially aided by MAEF is available at our website www.maef.nic.in

The Screening Committee/Sanctioning Committee shall be headed by the Secretary, MAEF and consists of the following officials:

1. Joint Secretary incharge pf MAEF
2. Secretary, MAEF
3. DS/Director incharge of MAEF
4. Treasurer, MAEF

In all matters the Sanctioning Committee will be the competent authority for implementation of the scheme.

After approval of the Screening Committee, the selected institutions would be requested to empanel the doctor and appoint the Nurse/Attendant. Thereafter, they will submit their estimated expenditure likely to be incurred to MAEF MAEF would verify the claims of the institutes and after due verification recommend for disbursement of the admissible amount. MAEF would release the amount in two installments viz 50% for incurring admissible expenditure in advance and the remaining 50% after the expenditure has been incurred subject to furnishing of Utilization Certificate. MAEF would transmit the funds electronically by ECS to the institute concerned,

6. Scheme of Financial Assistance to Students for Further Treatment in Hospitals for Serious Ailments :

- In exceptional and deserving cases, the students would be provided financial assistance for further treatment in hospitals for serious ailments. The scheme is meant to provide medical treatment facility to the students suffering from serious ailments of Kidney, Heart, liver, Cancer and Brain or any other life threatening diseases including Knee surgery and Spinal surgery, belonging to the notified Minorities whose annual family income is less than Rs. 1,00,000/- p.a. and will be implemented through the Government Hospitals recognised Hospitals.
- The student shall belong to Six notified minority communities under section 2(c) of the National Commission of Minorities Act 1992, i.e Muslim, Sikh,



Christian, Buddhist, Jain & Parsi. Annual family income of the applicant including all sources shall not exceed Rs. 1,00,000/- per annum. Those who are suffering from major ailments which needs surgery such as kidney, heart, liver, cancer, brain or any other life threatening disease including knee surgery and spinal surgery etc. The student shall apply for medical aid in the prescribed application form at Annexure-II duly certified by the Attending Doctor of the Institute/Medical Superintendent of the concerned Hospital. The application must be submitted along with the income certificate, certificate for identification such as ration card/adhaar card/driving license/identity cards issued by the employer etc along with estimated cost of the I treatment duly certified by the Medical Superintendent of the Hospital.

- The application shall be recommended and forwarded by the Medical Superintendent of the concerned Hospital and the Head of the Institution where the student is studying. The doctor concerned is required to give a declaration that he/she is treating the patient and that the student is suffering from the disease mentioned in the application. The duly filled in form should be sent to the Secretary, Maulana Azad Education Foundation, Chelmsford Road, New Delhi at least 15 days before the actual date of surgery. The scheme will be implemented through the Government or recognized Hospitals/Medical Colleges, List of authorized Hospitals are given at Annexure-III. The list of indicative ailments is given at Annexure-N. The estimated cost for the medical treatment including surgery should be submitted along with the application in the prescribed format to the Secretary, MAEF and should contain the actual date fixed for the medical treatment/surgery. The maximum amount of aid available under this scheme for each individual shall not exceed Rs. 2.00 Lakhs. The claim under the medical aid shall be considered in accordance with the CGHS rates updated from time to time.
- The Screening Committee shall verify the authenticity of the application received and process the same thereafter, put up, for recommendation to the President of MAEF.
- After approval of the sanctioning authority, a certificate will be issued to the concerned hospital where treatment of the patient is going on, that the expenditure subject to the ceiling of Rs 2.0 lakh would be paid/reimbursed by the MAEF. If required, an advance amount of 90% of the estimated cost of the treatment subject to a maximum ceiling of Rs. 1 Lakh will be released directly to the concerned hospital through ECS before the commencement of medical treatment/surgery. The remaining amount as per the CGHS rate list may be released directly to the Hospital after the surgery is performed based on the certificate of the Medical Superintendent of the said Hospital or to the applicant



as the case may be. In no case, the payments to be made will exceed Rs. 2 Lakh. The Estimated Cost certificate to be submitted along with the application should contain the date fixed for the surgical operation.

7. Application Form for Availing the Financial Assistance to Students for Further Treatment in Hospitals/Serious Ailments :

The Application form should be accompanied with the following documents/certificates (Check-list) :

1. Original cost estimate certificate for the medical treatment and surgery of the patient duly signed by the Medical Superintendent of the concerned hospital and the Head of the Institution where the student is studying. The medical superintendent will ensure that a photograph of the patient to be treated in his/her hospital is affixed and certified.
2. Original income certificate of the family of the student for whom the financial assistance has been applied for. The income certificate is to be issued by the State Government. In case of families having BPL card, income certificate is not required to be produced.
3. Certificate for identification such as School 10 Card/ration card/adhaar card/driving license etc.
4. The Cost Estimate Certificate, accompanied with the application, should contain the date fixed for the surgical operation.
5. Medical Aid from the Foundation and other sources should not exceed the total estimated cost of the treatment. A certificate in this regard may be obtained from the MS of the concerned Hospital.
6. After receipt of funds from the MAEF, the concerned Hospital should submit a certificate that the funds have been received and utilized for the treatment.

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EDUCATIONAL FACILITIES FOR MINORITIES

Constitutional Safeguards

Article 30 of the Constitution gives the right to minorities, whether based on religion or language, to establish and administer educational institutions of their choice. Schemes under the Ministry of Social Justice & Empowerment The following two institutions are working under the Ministry of Social Justice & Empowerment-

- (i) Maulana Azad Education Foundation
- (ii) National Minorities Development & Finance Corporation
- (i) **Maulana Azad Education Foundation**

Maulana Azad Education Foundation is a registered society established with the objectives of promoting education amongst the educationally backward sections of the society and the minorities in particular. The Government of India provides grant-in-aid to the Foundation for building its corpus. The Foundation was having a corpus of Rs.70.01 crores earlier. With the addition of Rs.30 crores made in the Budget for the year 2005-06, the Corpus Fund of the Foundation has been enhanced to Rs.1 00 crores.

During the year 2004-05 the Foundation has released an amount of Rs.1.74 crores as subsequent installment of grant-in-aid to 102 NGOs/Local Bodies all over the country upto 31 st March, 2005. Three schemes viz. Maulana Azad Sadbhawna Kendra, Maulana Azad National Scholarship for Meritorious Girl Students and Maulana Azad Literacy Award are being implemented since 2003-04. The Foundation has enhanced the total number of Scholarships to be given to meritorious girl students belonging to minorities from 1200 to 3000. During the year 2004-05, the Foundation has sanctioned scholarship of Rs.10,000 each to 2774 girl students from 22 States during 2004-05. For the first time three hundred scholarships were distributed in the State of Jammu and Kashmir.

Under the scheme of Maulana Azad Literacy Award, the Foundation has selected following three NGOs for their outstanding performance in the field of promoting education amongst the educationally backward minorities:

- (i) Marwar Education Society, Jodhpur (Rajasthan)
- (ii) Farook College, Calicut (Kerala)
- (iii) Maharashtra Cosmopolitan Education Society, Pune (Maharashtra)

The foundation has also successfully organized In-service Teachers Training Programmes at the following three places :



- (i) Anjuman-i-Islam, Mumbai (Maharashtra)
- (ii) Murthuzaviya Educational & Cultural Foundation of South India, Chennai (Tamil Nadu) and
- (iii) Amanat Foundation Trust, Kolkata (West Bengal)

The Foundation is also running a Vocational Training Centre for Women at Ajmeri Gate, Delhi where approximately 250 girls are getting free training in the trades of Cutting & Tailoring, Textile Designing, Beauty Culture, Arts & Crafts and Computers.

(ii) National Minorities Development and Finance Corporation :

National Minorities Development & Finance Corporation (NMDFC) was set up in 1994, with an objective to promote economic and developmental activities for backward sections among minorities. To achieve this objective, the NMDFC is providing concessional finance for self-employment activities to eligible beneficiaries belonging to minority communities having family income below double the poverty line.

In December 2004, the authorized share capital of the Corporation has been enhanced from Rs.500 crores to Rs.650 crores. Out of this, the share of Govt. of India is Rs.422.50 crores (65%) and that of State Govts./UTs is Rs.169 crores (26%) while the remaining Rs.58.50 crores (9%) is to be contributed by individuals/institutions having interest in welfare of minorities and financial institutions. Paid up capital of the Corporation is 363.67 crores. Of this, Govt. of India have contributed RS.299.42 crores and various State Governments/JUTs have contributed Rs.64 25 crore.

The NMDFC has two channels to reach the ultimate beneficiaries: (i) through the State Channelising Agencies (SCAs) nominated by the respective State Govts./IUTs and the other (ii) through Non Governmental Organisations (NGOs). Under the SCA programme, projects costing upto Rs,5,00 lakhs to the individual beneficiaries are financed. Funds for this purpose are made available to the SCAs at interest rate of 3% for further loaning to the beneficiaries at 6%. The Corporation is also implementing the scheme of vocational training through the SCAs for capacity building of the target groups for self-employment as well as wage employment.

Under the NGO programme, a micro credit upto Rs.25,000 is given to minority members of the Self-Help Groups (SHGs) through the NGOs. Funds for this purpose are made available to NGOs at 1% for further loaning at an interest rate of 5% per annum. In addition to loaning activity, the NMDFC assists the target group in training for skill up-gradation and also provides marketing assistance. Under the NGOs programme, there is also a provision of Interest Free Loan (IFL) for promotion and stabilization of SHGs.

The NMDFC has launched the Educational Loan Scheme through the State Channelising Agencies, which has come in to operation from the last financial year. Under this scheme, the NMDFC provides loan of Rs.2,50,000 to the eligible candidates



belonging to minorities at a concessional interest rate of 3% p.a. for pursuing professional and technical education.

CENTRAL WAKF COUNCIL

Educational Development Programmes :

The grant-in-aid received by the Central Wakf Council is released to the loanee Wakf Institutions on 6% donation basis for the Development of Urban Wakf Properties.

The 6% donation received from the loanee Wakfs on the outstanding loan as well as the interest accrued on the Bank deposit form Revolving Fund for the "Educational Scheme" of the council which is utilized for the following purposes :

- (i) Scholarships to the poor students pursuing Technical/Professional Degree Courses @ Rs6,000 per annum.
- (ii) Ad-hoc grant to poor and needy students of General Degree Courses @ Rs.3,000 per annum.
- (iii) Matching grant to the State Wakf Boards for providing scholarships in their respective States to the School students, Madarsa students and to the students doing Technical/Professional Diploma Courses.
- (iv) Grant for the establishment of ITIs. 10 in the Muslim concentrated areas.
- (v) Financial assistance to Voluntary Organizations for Vocational Training Centres. (vi) Financial assistance to libraries for developing Book Bank.

Schemes of NMDFC and achievements :

NMDFC has two channels to reach to the ultimate beneficiaries - one through the State Channelising Agencies (SCA) nominated by the respective State/UT Governments and the other through the Non Governmental Organisation (NGO). The schemes implemented by the SCA and NGOs are as under :

Through SCAs

Term Loan Scheme
Margin Money Scheme
Educational Loan Scheme
Mahila Samridhi Yojana

Through the NGOs

Micro Financing Scheme
Interest Free Loan
Revolving Funds Scheme

Term Loan Scheme

This is the main scheme of NMDFC being implemented since inception of the Corporation. The Corporation provides loan to the extent of 85% of the project cost



subject to a maximum of Rs.25,000. The remaining cost of the project is met by the SCA and the beneficiary Corporation.

Margin Money Loan Scheme :

Margin Money assistance is required by beneficiaries availing bank finance. Generally, Public Sector banks finance 60% of the project cost and seek 40% margin from the beneficiaries. Funds for this purpose are provided to the SCAs at interest rate of 1% and the same are further lent to the beneficiaries at interest rate of 3%.

Educational Loan Scheme :

NMDFC has introduced the scheme of Educational Loans in January 2004 with the objective to facilitate job-oriented education amongst the weaker section of the Minorities. NMDFC increased the loan amount to a maximum of Rs. 2.50 Lakhs per beneficiary at the rate of maximum of Rs. 50,000 each year.

GUIDELINES FOR THE SCHEME OF SCHOLARSHIP FOR COLLEGE AND UNIVERSITY STUDENTS

1. BACKGROUND:

National Merit Scholarship Scheme was introduced by Department of Education in 1961-62. It was available to brilliant but poor students from class XI to Post-Graduation level. In addition a Scheme of Scholarship at the Secondary stage for talented children from rural areas was also introduced by Department of Education in 1971-72. It was available to talented but poor students from rural areas from class VI to class XII. These two Schemes were merged and a single Scheme, namely, the 'National Merit Scholarship Scheme' was established by Department of Education for implementation from 2005-06. This was available to meritorious students from class IX to Post Graduation level. However, since funds were not provided by the Planning Commission for the year 2007-08, the Scheme has been discontinued w.e.f. 1.4.2007. School Education has come under a new Department, namely, Department of School Education & Literacy w.e.f. the year 2007-08. The Department of School Education and Literacy has introduced a new Scheme: 'National Means-Cum-Merit Scholarship Scheme'. This Scheme will cover students from class IX to XII. The Department of Higher Education has introduced a new scheme for meritorious students from low income families going to colleges I universities for implementation during the XI Five Year Plan period with an approved outlay of Rs. 1000 crore. This is a Central sector scheme titled "Central Sector Scheme of Scholarship for College and University Students"..

2. OBJECTIVE :

To provide financial assistance to meritorious students from low income families to



meet a part of their day-to-day expenses while pursuing higher studies.

3. SCOPE :

The scholarships will be awarded on the basis of the results of senior secondary examination. 82000 fresh scholarships per annum [41000 for boys and 41000 for girls] will be awarded for graduate I postgraduate studies in colleges and universities and for professional courses, such as Medical, Engineering etc.

4. ALLOCATION OF SCHOLARSHIPS :

The total number of scholarships will be divided amongst the State Boards based on the State's population in the age group of 18-25 years, after segregating share of CBSE and ICSE on the basis of number of students passing out from various Boards in the country. 50% of the scholarships would be earmarked for girls, The number of scholarships allotted to a State Board would be distributed amongst pass outs of the Science, Commerce and Humanities streams of the State Board in the ratio of 3:2:1.

5. ELIGIBILITY

Students who are above 80th percentile of successful candidates in the relevant stream for a particular Board of Examination, in class XII of 10+2 pattern or equivalent and not belonging to the creamy layer as defined by the Deptt. of Personnel and Training in their Notification No. 36012/22/93-Estt. (SCT), dated 8.11.93 (Annexure IV), and as modified vide their OM No. 36033/3/2004. Estt. (Res), dated 9th March, 2004 (Annexure V), and as may be further modified from time to time, pursuing regular courses (not correspondence or distance mode) from recognised educational institutions and not availing of any other scholarship scheme, would be eligible for consideration under this Scheme. This is applicable to all categories of students both 'general' and 'reserved'.

5.1 Reservation

Students belonging to reserved categories i.e. weaker section/minorities are eligible on the basis of merit, subject to Central Reservation Policy and internal earmarking. The scholarship would be available to students belonging to 'non-creamy layer'. As per the latest guidelines on the subject, the income-ceiling for 'non-creamy layer' is Rs. 4.5 Lakh (Rs. 6 Lakh from academic year 2013_14) per annum. At present, reservations for the various categories are as follows: SC 15 % ST 7 1/2 % OBC 27 % and horizontally 3 % for Physically Handicapped in all the categories.

6. SELECTION PROCEDURE

The examining bodies will draw up a merit list of scholars likely to be eligible for scholarship within five weeks after the results of the examinations announced by the Boards/Universities/Authority for all students. The Income of the students' parents will be taken into account before preparing the list.



The Boards/Universities/Authority in the State/Union Territory will write to the eligible students from the top of the merit list up to twice the number of scholarships available (to provide for possible refusal and ineligible cases) through a registered letter to confirm within 15 days whether he/she is prepared to accept the scholarship.

The candidates from whom replies are not received within 30 days of the State Board/CBSE /ICSE seeking their willingness will not be considered for scholarship and the award will be given to the next eligible candidates in the merit list.

The Boards/Universities in the State/Union Territory will send to each candidate shortlisted for consideration for award of scholarships the following:

(a) Entitlement Card

The graduation level of that course. For all the courses the scholarship would be renewed up to a maximum of five years. The renewal will depend on promotion to the next class provided the scholar secures 60% or more marks or equivalent Grade Point Average in aggregate for the two preceding semesters or of the annual examination which determines his promotion to the next class. It will also be subject to discipline and maintenance of attendance of at least 75% by the scholar. Complaints against the scholars regarding indiscipline including any complaints of having indulged in ragging would lead to forfeiture of scholarship.

If a scholar is unable to appear in the annual examination owing to illness and or on account of any unforeseen event, the award may be renewed for the next academic year on submission of medical certificate and other proof to satisfy the Head of the Institution who will certify that the student would have passed with 60% or equivalent Grade Point Average, had he appeared in the examination.

A scholar would be allowed to continue/renew his scholarship if he changes the course of study to a stream not offered by his school Board in Class XII (e.g. Law, Fashion Technology, etc.). Students pursuing courses in which the duration is 5 years, would get scholarship of Rs. 1000/- per month for the first three years and Rs. 2000/- per month for the subsequent two years. Students changing their college/institute of study would be allowed to continue/renew the scholarship provided the course of study and the institution is recognized. A student will be eligible for the scholarship for a total duration not exceeding 5 years regardless of the courses and stream of study. Good conduct and regularity in attendance as mentioned above are also required for continuance of the scholarship. The decision of the MHRD will be final and binding in all such matters. Scholarship once cancelled will not be revived under any circumstances.



10. PAYMENT OF SCHOLARSHIP

Scholarship will be paid to the selected students directly by the Central Government into a Bank Account opened by them.

The payment of scholarship will start from the month the admission is obtained.

The scholarship will be paid for a period maximum of up to 10 months in an academic year.

(*Revised vide letter No. 1-19/2013-NS-I dated 06-06-2013)

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Administered through Non-Governmental Organisations (NGOs)

Guidelines/Application form for Grant-in-Aid to NGOs

INTRODUCTION :

The Foundation was established on the occasion of Maulana Abul Kalam Azad's birth centenary celebrations. His eventful life was packed with outstanding achievements in the diverse fields. He was towering figure on the Indian political scene and a scholar rated high in the realms of Urdu Literature. To this, he added a trend-setting innings as a journalist. But his greatest claim to fame was his contribution as a thinker with a world vision and humanist outlook. A dogged freedom fighter and an un-failing upholder of secular and democratic values. Maulana Azad deserves to be introduced afresh to the modern generation of Indians.

The Foundation is a voluntary, non-political, non-profit making social service organization, established to promote education amongst educationally backward sections of the Society. It is funded by the Ministry of Minority Affairs, Govt. of India. The Hon'ble Minister of Minority Affairs is Ex-Officio President of the Foundation. It was registered under the Societies Registration Act, 1860 on 6th July 1989.

The details about the schemes of providing financial assistance to NGOs being undertaken by the Foundation and the prescribed formats of application are given in the following pages.

Objective of the Scheme :

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.

Propose 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 institutions 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,

Eligibility Criteria for grant :

- Society/Trust should be registered under the Societies Registration Act/Indian Trust Act for the last three years,
- 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 receive 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 institutions 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,
- Society/Trust should not in any manner incite communal disharmony,
- The majority (ie, 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 8th standard.
- 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.

Guidelines for submission of Proposal :

- The Society/Trust seeking assistance under the Scheme shall apply for purposes specified on the prescribed proforma given at Annexure –I to VII,
- Backward areas, particularly areas that are educationally backward should receive appropriate attention/priority,
- Assistance to an individual unit should not exceed Rs.30.00 lakhs. and proposal for only one purpose will be accepted at a time. For details and ceiling limit see Annexure –A,
- The grantee should undertake to name the entire beneficiary institution or a part of it after Maulana Abul Kalam Azad,
- The Scheme may be revised as and when required and no claim will be entertained from any Organization/Institution for consideration as a permanent beneficiary,
- The applications may be sent to the Foundation by post or may be submitted personally in the Foundation office on all working days between 10.00 A.M to 5.00 P.M. from May 1st to 30th September every year. The incomplete proposals will not be accepted, and the same will be returned back pointing out the deficiency. Revised complete applications resubmitted will be treated as fresh applications,
- The Checklist available at Annexure –I should be filled carefully and the page numbers of each document should be mentioned properly. No column should be left blank. Each page must be signed,
- Only one proposal will be entertained at a time,
- Each document/enclosure attached to the application, must be certified/attested by Society/Trust official or Notary Public.
- In case of application for Girls/Boys Hostel building, a note justifying the need of Hostel building in the Institution shall be submitted separately. However while considering the proposals for construction of Hostel buildings, preference will be given to the Institutions, which are already running hostels

Procedure for Sanctioning Financial Assistance under the Scheme :

- On receipt of proposal, it will be scrutinized in the office of the Foundation, and the shortcomings will be communicated to the Organization/Institution by registered post.
- The complete proposals shall be referred for inspection, which shall be carried out through State Government officials, members of the Foundation or by any other



- person to whom the Foundation may entrust this job,
- The inspection reports shall be placed before the Sub-Committee/Governing Body of the Foundation for consideration and the decision shall be communicated to the Organization/Institution,

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PADHO PARDESH

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

1. Background :

The Prime Minister's New 15 Point Programme for the Welfare of Minorities was announced in June, 2006. It provides that the schemes for scholarships for meritorious students from minority communities will be formulated and implemented. The scheme of Interest Subsidy on educational loans for overseas studies will promote educational advancement of student from minority communities.

2. Objective :

The objective of the 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 and enhance their employability

3. Scope :

This is a central Sector Scheme to provide interest subsidy to the student belonging to the communities declared as minority communities in terms of section 2 (c) of National Commission for Minorities Act, 1992, on the interest payable for the period of moratorium for the Education Loans under the Scheme of Interest subsidy on Educational Loans for Overseas Studies to pursue approved courses of studies abroad at Masters and Ph.D levels.

4. Conditions for Interest Subsidy :

- (i) The Scheme is applicable for higher studies abroad. The interest Subsidy shall be linked with the existing Educational Loan Scheme of Indian Banks' Association (IBA) and restricted to students enrolled for course at Masters, M.Phil and Ph.D levels.
- (ii) The interest subsidy under the scheme shall be available to the eligible students only once, either for Masters or Ph.D levels. Interest subsidy shall not be available to those students who either discontinued the course mid- stream,
- (iii)
due to any reason, or those who are expelled from the institutions on disciplinary or academic grounds.
- (iv) If a student violates any condition of the scheme, the subsidy will be discontinued forthwith.
- (v) If a student is found to have obtained the subsidy by false statement/certificates, the subsidy will be withdrawn/cancelled forthwith and amount of the subsidy



- paid shall be recovered with panel interest, apart from taking criminal action as per law.
- (vi) The students obtaining benefits under this Scheme shall not be given the interest subsidy if he gives up Indian citizenship during the tenure of the loan.
 - (vii) The designated bank will maintained a separate account and records relating to the funds received from the ministry and these will be subject to inspection/audit by the officers of the Ministry, or any other agency designated by the Ministry and C&AG.
 - (viii) The fund for interest subsidy from the 2nd year onwards will be released to the designated Bank after receiving the utilization certificate for the earlier releases as per provisions of GFR.
 - (ix) The designated Bank shall place all relevant details of financial and physical achievements on its website and implement the scheme as per the Memorandum of understanding to be signed between the designated Bank and Ministry of Minority Affairs.
 - (x) The designated Bank will ensure that the students from the minority communities, who may also belong to SC/ST/OBC category, do not avail interest subsidy from other sources for the same purpose.
 - (xi) The designated Bank will lay down the detail procedure for processing and sanctioning of interest subsidy to eligible students in consultation with Ministry of Minority Affairs.
 - (xii) The scheme will be evaluated at regular intervals by the Ministry or any other agency designated by the Ministry and the cost of the evaluation study will be borne by the Ministry.
 - (xiii) The terms and conditions of the scheme can be changed at any time at the discretion of Ministry of Minority Affairs to improve procedure and achieve more effective implementation. However, there should not be financial implications.

5. Eligibility :

- (i) The student should have secured admission in the approved courses at Masters, M.Phil or Ph.D levels abroad for the courses shown at Para-14.
- (ii) He/She should have availed loan from a scheduled bank under the Education Loan Scheme of the Indian Banks Association (IBA) for the purpose.

6. Income Ceiling :

- (i) Total income from all sources of the employed candidate or his/her parents/guardians in case of unemployed candidate shall not exceed Rs. 6.00 lakh per annum.
- (ii) Income certificate should be submitted from the competent authority in the



State/Union Territory.

7. Recomendatory Committee :

- (i) Recomendatory Committee headed by Joint Secretary in-charge of the Scheme with representatives of Finance Division, representative of Nodal Bank and concerned Director/Deputy Secretary as convener will examine and recommend the applications for award of interest subsidy on quarterly basis.
- (ii) To the extent possible, the benefit of Interest Subsidy will be given to notified minority communities in the ratio of their population.
- (iii) Preference will be given to the girl candidates.

8. Rate of Interest Subsidy :

- (i) Under the scheme, interest payable by the students availing of the education loans of the IBA 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 IBA, shall be borne by the Government of India.
- (ii) After the period of moratorium is over, the interest on the outstanding loan amount shall be paid by the student, in accordance with the existing Educational-Loan Scheme as may be amended from time to time.
- (iii) The Candidate will bear the principal installments and interest beyond moratorium period,

9. Implementing Agencies :

The scheme will be implemented by the designated Bank as per MoU between the Bank and Ministry of Minority Affairs.

10. Administrative Expenses :

- (i) A provision not exceeding 3% of the annual budget allocation for the scheme will be made to meet the administrative and allied costs viz. expenditure of the Ministry for office equipments including computers and accessories, advertisements, engagement of personnel, etc.
- (ii) This provision will also be used for evaluation and monitoring of the scheme, through outside reputed institutions! agencies engaged by the Ministry of Minority Affairs, Government of India. Administrative cost of the Bank will be shared as per provision in the MoU.

11. Monitoring & Transparency :

- (i) The Ministry of Minority Affairs shall monitor the performance of the scheme.
- (ii) For this purpose, a web enabled monitoring mechanism shall be put in place by designated Bank.



- (iii) The Designated Nodal Bank will be required to furnish quarterly financial and physical progress reports to the Ministry.
- (iv) The designated Nodal Bank shall maintain year-wise details of the students receiving scholarship, indicating institute, location of the institute, class, gender, new or renewal, permanent address and parents address.
- (v) Designated Nodal Bank shall place relevant physical and financial details on their official website.

12. Minor Modifications/Changes :

Minor Modifications/Changes in the Scheme with no financial implications may be made by the Competent Authority without seeking recourse to SFC/EFC/Cabinet.

13. Evaluation :

The monitoring of the financial and physical performance of the scheme will be periodically evaluated by the assigning evaluation/impact studies to reputed institutions/agencies by the Ministry of Minority Affairs, Government of India.

14. *Indicative Subjects/Disciplines Covered Under The Scheme (for Masters, M.Phil and Ph.D) :

The subjects/disciplines in which Courses may be undertaken for the grant of interest subsidy are listed below :

1. Arts/Humanities/Social Sciences
2. Commerce
3. Pure Sciences
4. Engineering
5. Bio-technology/Genetic Engineering
6. Industrial Environmental Engineering
7. Nano-technology
8. Marine Engineering
9. Petro-chemical Engineering
10. Plastic Technology
11. Cryogenic Engineering
12. Mechatronics
13. Automation Robotics including artificial intelligence
14. Laser Technology
15. low Temperature Thermal Dynamics
16. Optometry
17. Art Restoration Technology
18. Dock and Harbour Engineering



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19. Imaging System Technology
20. Composite Materials Engineering including Decentralized power Distribution (for Solar Heat) system, Energy Storage Engineering, Energy conservation, Energy Efficient Habitat
21. Packaging Engineering/Technology
22. Nuclear Engineering
23. Information Technology including Computer Engineering, Software, Software Quality assurance, Networking/Connectivity Engineering, Communication system under Hazardous or Post-disaster conditions, Multi- media Communication
24. Industrial Safety Engineering
25. Agriculture & Agro Technology
26. Agronomy
27. Medical
28. Floriculture & Landscaping
29. Food Sciences & Technology
30. Forestry & Natural Resources
31. Horticulture
32. Plant Pathology
33. Energy Studies
34. Farm Power & Machinery
35. Veterinary Sciences
36. Soils & Water Management
37. Plant Breeding & Genetics
38. Small- scale Rural Technology
39. Ocean & Atmospheric Sciences
40. M.B.A
41. M.C.A
42. Any other Subject -----*

* Subject may be deleted or added by the Ministry from time to time as situation demands.

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Nai Udaan

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

1. Background and Justification of the Scheme :

National Commission on Religious and Linguistic Minorities in its report has highlighted that all communities and groups should have equal share in economic opportunities and employment. It envisages proactive measures for those communities that lag behind and become increasingly marginalized. Hence interventions in the form of Government programs need to help these communities, with earmarking of targets on (1) Self-employment and Wage employment and (2) Recruitment to State and Central Services.

An exclusive scheme was launched during the 11th Five Year Plan Period to provide pre-examination coaching for competitive examinations in government and private institutions for candidates from minority communities.

The representation of the Minority Communities in the Civil Services continue to be lower compared to the ratio of their population. Recruitment of minority candidates as reported by Ministry of Personnel, Public Grievance and Pensions, Department of Personnel and Training (DoPT) was, 8.23% ; 9.90%; 7.28% and 11.9 % in 2007-08;2008-09; 2009-10; and 2010-11 respectively . This calls for policy intervention in the form of special support for minorities to clear the competitive Civil Services Examinations.

2. Objectives :

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 minority 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.

Implementing Agency and Eligibility: Ministry of Minority Affairs will be the implementing agency and only candidates belonging to notified Minority Communities who clear the Prelim examinations conducted by UPSC; SPSC or SSC etc. and fulfill all other eligibility criteria and conditions will be considered for financial support under the scheme. Eligibility criteria and conditions of the Scheme will be as follows:



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- (i) The candidate should belong to one of the Minority Communities notified under Section 2 (C) of National Commission for Minorities Act, 1992 and should have passed the Prelims Examination conducted by UPSC; SPSC or SSC etc.
- (ii) Total family income of the candidates from all sources should not exceed Rs. 4.5 lakh per annum*.
- (iii) The financial support can be availed by a candidate only once. The candidate will not be eligible to benefit from any other similar Scheme of the Central or State Governments/UT Administrations. In case the candidate decides to opt for other Schemes; he/she will have to forgo the claim from this Ministry and refund the amount if already availed with 10% interest. He/she needs to give an affidavit to the effect, that he/she is not availing such benefit from any other source.

Note* : Income from all sources which has been projected as Rs. 4.5 lakh in para 3(ii) above is subject to change with change in creamy layer exemption/ceiling over the 12th plan period and beyond.

3. Procedure :

Every year Ministry of Minority Affairs will advertise for inviting applications from eligible candidates through News Papers and on its website. Eligible candidates will apply to this Ministry on the pro forma developed for this purpose under the Scheme.

4. Cost/Number of Beneficiaries :

Every year up to a maximum of 800 candidates will be given financial support under the scheme throughout the country on fulfilling the eligibility criteria till the budgetary allocation is exhausted. Selection of the candidates will be based on merit in case of limited number of slots available for any particular community. Till the Census of 2011 is available the Ministry will use the figures of 2001 Census. The physical distribution of benefits to different notified minority communities will be as follows:

Muslims: 568; Christians: 96; Sikhs:80;

Buddhists:32; Parsis: 7; Jains: 17.

The rate of financial assistance will be maximum Rs. Fifty thousand(Rs. 50,000/- for Gazetted Post; and Rs 25,000/- for Non- Gazetted Post) only as support to the minority candidates who have cleared the Prelims conducted by Union Public Service Commissions; Staff Selection Commissions or State Public Service Commissions etc for Group 'A' and 'B' Civil Services.

5. Terms and Conditions for Candidates :

- (i) The candidate should submit the proof of passing of preliminary examination conducted by Union Public Services Commission, State Public Services Commission, Staff Selection Commission etc. or equal examination for Group 'A' and 'B'(Gazetted and Non Gazetted) Civil Services. This consists of Roll Number slip, Identity Card and Result.



- (ii) The candidate should submit a Self Declaration of annual Income of the family from all sources.

6. Conditions for payment of Financial assistance to the Candidates :

1. The financial benefit will be given to the candidate only once and for one examination only *i.e.* if a candidate qualifies prelims exam of Civil Service conducted by UPSC and simultaneously qualifies Combined Graduate Level Prelims Exam conducted by SSC, the financial benefit will be given for only one exam.
2. Payment of financial benefit may be linked with Aadhar Number if available.
3. In case of non availability of candidates of particular community, the unutilized quota of that particular community may be transferred to eligible candidates belonging to other community/ies.
4. A mechanism of getting Feedback of beneficiaries may also be developed to assess its impact.
5. Candidates who have availed the benefit of this Scheme shall not be eligible to avail the benefit of free coaching for Civil Services(Mains) conducted by UPSC/SSC/State PSCs etc.
6. Payment of financial benefit may be given in one installment. However, in the award letter, the candidate may be instructed to inform the Ministry about the outcome/result of Mains Exam through e-mails or through Performa to be devised for this purpose.
7. **Funding Pattern :** 100% financial support will be provided to the selected candidates through a Nationalized Bank as this is a Central Sector Scheme (CSS). Payment will be through ECS/RTGS/Cheque/e-payment.
8. **Procedure on the receiving the proposals/applications under the scheme. The following committee will evaluate and select the applicants for grants-in-aid under the scheme:**

(a) Joint Secretary (Minority Affairs)	Chairperson
(b) Deputy Secretary(DS)/Director (Finance)	Member
(c) Representative from DoPT not below the rank of Director/DS;	Member
(d) Representative from Ministry of HRD not below the rank of Director/DS;	Member
(e) Representative from UGC not below the rank of Director/DS;	Member
(f) Deputy Secretary/Director (SS) (Minority Affairs)	Convener



9. Monitoring and Evaluation Mechanism :

A monitoring mechanism would be put in place to see that there is timely disbursement of amount through the concerned banks so that the selected students do not suffer due to delay. Evaluation of the scheme will be taken up after 3 years of its implementation through an independent and specialized agency. Impact assessment will be conducted towards the end of the 12th Plan Period.

Important instructions to the Candidates :

General Instructions :

The financial benefit will be given to the candidate only once and for one examination only *i.e.* if a candidate qualifies prelims exam of Civil Service conducted by UPSC and simultaneously qualifies Combined Graduate Level Prelims Exam conducted by SSC, the financial benefit will be given for only one exam.

Before starting to fill up the on-line application, the candidate should keep at hand the following details/documents :

1. His/her personal details including valid email ID.
2. His/her scanned photo and scanned signature.
3. His/her Self Declaration of belonging to Minority Community or Minority Community certificate *i.e.* Muslim, Christian, Sikh, Buddhist, Jain and Parsi. As per **Format I** under Forms & Guidelines on website.
4. His/her Self Declaration of Annual Income of the family from all sources as per **Format II** under Forms & Guidelines on website.
5. His/her scanned documents for identity *i.e.* Aadhar Card., PAN Card, Driving License, Voter I. Card, Passport, Ration Card, BPL Card.
6. His/her scanned copy of a cancelled Cheque of Bank Account of the student to verify the Account Number and Banks IFSC Code.
7. His/her he/she on Non-Judicial Paper of Rs 5/- duly notarized to the effect that he/she is not availing/not availed financial assistance from any other source.
8. His/her scanned copy of Admit Card of the particular exam
9. His/her scanned copy of Roll number slip with copy of result page in which the Roll No. is reflected.

How to apply :

1. Candidates are required to apply through On-line mode only. Only online applications are allowed. Manual/paper applications will not be entertained. Applications sent through other modes will not be accepted/entertained and no further intimation will be sent in this regard.
2. Candidates should have a valid personal e-mail ID. It should be kept active during the entire process Registration number, password, and all other important communication



- will be sent on the same registered email ID (please ensure that email sent to this mailbox is not redirected to your junk / Spam folder). The candidates are requested to check regularly their-mail for any communication from Ministry. The candidate should not share email ID or password with any other person,
3. Candidates should take utmost care to furnish the correct details while filling in the online application, Any mistake committed by the candidate shall be his/her sole responsibility.
 4. The candidates should ensure the completion of registration process by the stipulated date and time given in the Detailed Notification.
 5. First, the candidate has to register with valid Email ID and fill up all the desired information *i.e.* Personal Details uploading of Photograph, Signature, and necessary documents then click on 'Save' button a message will be generated for successful registration, After registration system will generate registration number, ID and Password and send to candidate registered Email ID.
 6. After registration, the candidate should login with ID and password and fill up all the desired information related to his/her Prelims exam and upload necessary documents. Then click on 'Submit' button. A message will be generated for successful applied.
 7. You may also take the print out of your application for your record.

Check Box :

- I agree that I have not availed the benefit of this scheme in past for clearing UPSC/SSC/State PSC and any other exam.
- I declare that my annual family income from all sources does not exceed from Rs. 4.50 lakh.
- I belong to one of the Minority Communities notified under Section 2 (CC) of National Commission for Minorities Act, 1992.
- If found any wrong declaration by me, the financial assistance awarded to me may be recovered with penal interest and legal action in accordance with Law may be initiated, I authorize Ministry of Minority Affairs to cancel my application without any intimation,

Note :

Please note that above information will be used during the entire applying process, no changes/modifications will be entertained under any circumstances Please be careful while filling up the application.

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Format I

SELF DECLARATION OF MINORITY COMMUNITY BY CANDIDATE FOR SUPPORT FOR MINORITY STUDENTS CLEARING PRELIMS CONDUCTED BY UPSC, SSC, STATE PSC.

DECLARATION

I, _____ Son/Daughter/of _____
Resident of _____ hereby
declare that I belong to the _____ (Muslims/Sikhs/Christians/
Buddhists/Jains and Zoroastrians (Parsis) which is a notified minority community as per
Section 2(c) of National Commission for Minorities Act, 1992).

Date: _____

Place: _____

Signature of Candidate: _____

Name of Candidate: _____

Format II

SELF DECLARATION OF FAMILY INCOME FOR SUPPORT FOR MINORITY STUDENTS CLEARING PRELIMS CONDUCTED BY UPSC, SSC & STATE PSC.

I, _____ Son/Daughter of _____
Resident of _____

_____ do hereby solemnly affirm and declare as under :

1. That I am citizen of India.
2. That my Father's/Mother's name is _____
3. That my annual Family income from all sources is Rs.(in figures) (in words).
4. I declare that my Father/Mother/Both* is/are earning member (s) in my family.

I certify that the above information given by me is true.

In case of false declaration by me, the financial assistance awarded to me may be recovered with penal interest and legal action in accordance with Law may be initiated.

Signature _____

(Name: _____)

Name of Examination Passed: _____

Roll No.: _____

Year of Examination: _____

*Strike off the non-applicable part in the underlined clause above.



FREE COACHING AND ALLIED SCHEME FOR THE CANDIDATES/STUDENTS BELONGING TO MINORITY COMMUNITIES (with effect from 2013-14)

1. Background :

- 1.1 The scheme aims to empower the minority communities, which are relatively disadvantaged section of their skills and capabilities to make them employable in industries, services society, by assisting them as well as those institutions working for them, towards in-resilience to adapt itself to the market dynamics on a continuous basis so that the target groups are not deprived of the professional acumen demanded by the enhancing and business sectors in addition to the government sector. It has the built changing/emerging market needs and opportunities for employment at domestic as well as international levels.
- 1.2 Separate schemes for providing coaching to students belonging to scheduled caste, minority communities and backward classes were being implemented from 6th Five Year Plan. These separate schemes were amalgamated with effect from September, 2001 into a combined Scheme of Coaching and Allied Assistance for Weaker Sections including Scheduled Castes, Other Backward Classes and Minorities. However, after the creation of Ministry of Minority Affairs, a new scheme called "Free Coaching and Allied Assistance for candidates belonging to the minority communities is being implemented by this Ministry. The scheme has been made more comprehensive keeping in view the emerging trends of employment in the era of economic reforms, liberalization and globalization.

2. OBJECTIVES :

The objectives of the scheme are to assist students belonging to the minority communities by way of special coaching for the following :

- a) Qualifying examinations for admission in technical/ professional courses such as engineering, law, medical, management, information technology etc. and language/aptitude examinations for seeking admission to foreign universities.
- b) 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, banks, insurance companies as well as autonomous bodies; and
- c) Coaching/training for jobs in the private sector such as in airlines, shipping, fisheries, information technology (IT), business process outsourcing (BPO) and other IT enabled services, hospitality, tours and travels, maritime, food



processing, retail, sales and marketing, bio-technology and other job oriented courses as per the emerging trend of employment. The duration of the courses should not exceed nine months.

3. IMPLEMENTING AGENCIES AND ELIGIBILITY :

A. The following types of organizations will be eligible for receiving financial assistance under this Scheme :

- (i) All institutes in the government sector, including universities and autonomous bodies, engaged in coaching/training activities.
- (ii) Universities/colleges in Private Sector engaged in coaching/training activities, including deemed Universities.
- (iii) Institutes in the Private Sector engaged in coaching activities/job oriented coaching/training for placement in private sectors, which are a Trusts, Companies, Partnership Firms, or Societies registered under Societies Registration Act, 1960.

B. The following will be the eligibility criteria for receiving financial assistance under this Scheme :

- (i) The institutes should have the required number of qualified faculty members either on its pay roll or on part-time basis.
- (ii) The institutes should have necessary infrastructure such as premises, library, requisite equipment etc. to run the coaching classes/training centers.
- (iii) The institutes should have experience of imparting coaching/training in the relevant Course/Programme.
- (iv) Coaching institutes should have a minimum success rate of 15% in respect of training institute; 50% placement, including self employment if they have been conducting coaching in the past year/s.
- (v) Coaching/training for industry specific courses/jobs will be encouraged for Private Sector jobs; like Plastic Technology etc.
- (vi) Ministry of Minority Affairs may empanel institutes to apply directly to the Ministry from time to time.

4. Details of procedure :

- (i) The Ministry of Minority Affairs will advertise the details of the scheme and invite proposals from the coaching/training Institutes. The Institutes selected for 2013-14 will be empanelled for the remaining period (of four years) in the XIIth Five Year Plan *i.e.* upto 2016-17.
- (ii) While the Institutes in Government Sector can send proposals in the prescribed proforma, directly to the Ministry of Minority Affairs, the Organizations in the Private Sector, including Non-Governmental organizations (NGOs) should submit their proposals through the State Government/UT Administration concerned.



- (iii) The State Governments/UT Administrations will conduct necessary inspection of the projects and forward the proposals with specific recommendations to the Ministry of Minority Affairs (as per the set time line).
- (iv) The proposals received under the Scheme will be scrutinized/processed in the Ministry and placed before the Selection Committee consisting of the following members, for consideration and approval :
- | | |
|--|-----------------|
| (a) Joint Secretary concerned of
Ministry of Minority Affairs | - Chairperson |
| (b) Director/Deputy Secretary (Finance) | - Member |
| (c) Representative from Ministry of HRD | - Member |
| (d) Representative of UGC | - Member |
| (e) Representative from Education Institutions | - Co-opt Member |
| (f) Director/Deputy Secretary of
Ministry of Minority Affairs | - Convener |

5. ELIGIBILITY CRITERIA FOR CANDIDATES/STUDENTS :

- (i) Candidates must have secured the requisite percentage of marks in the qualifying examination prescribed for admission into the desired courses/recruitment examinations.
- (ii) Only candidates belonging to the Minority Communities, having total family income from all sources not exceeding Rs.3.00 lakh per annum, will be eligible under the Scheme.
- (iii) Benefits of coaching/training under the scheme can be availed by a particular student once only, irrespective of the number of chances he/she may be entitled to in a particular Competitive Examination. The coaching/training institution will be required to take an Affidavit from the student that he/she has not taken any benefit under this Scheme earlier.
- (iv) Students/Candidates covered under the scheme shall have to attend all classes. In the event of any student remaining absent for more than 15 days, without any valid reason or leaving the coaching/training midway, the entire expenditure incurred on the candidate will be recovered from the institute/student/candidate concerned.
- (v) 30% of the numbers sanctioned for coaching/training shall be earmarked for girl students/candidates. It may be transferred to boy students only in case girl students/candidates meeting the standards for coaching/training set by the institute are not available.

6. FUNDING :

- (i) 100 % financial assistance will be provided to the selected coaching/training institutes under the Scheme.



- (ii) Stipend will be given by the Ministry for maintenance of the students/candidates. The details of the rates of financial assistance are given below:

Sl. No.	Type of Coaching/ training	Coaching/ training fee per candidate	Amount of Stipend per month
1.	Group "A" Services	As fixed by the institute, subject to a maximum ceiling of Rs. 20,000/-	Rs.3000/- for outstation candidates, Rs. 1500/-for local Candidates
2.	Group "B" Services	As fixed by the institute, subject to a maximum ceiling of Rs. 20,000/-.	-Do-
3.	Group "C" Services	As fixed by the institute, subject to a maximum ceiling of Rs. 15,000/-.	-Do-
4.	Entrance examination for technical/professional courses	As fixed by the institute, subject to a maximum ceiling of Rs. 20,000/-	-Do-
5.	Coaching/Training for jobs in Private Sectors	As fixed by the institute, subject to a maximum ceiling of Rs. 20,000/-.	-Do- -Do-

- (iii) The grant-in-aid released by the Ministry shall be deposited directly into an account of the institute.
- (iv) The grant-in-aid shall be released as per norms prescribed in the General Financial Rules and by the Ministry.
- (v) Funds will be released to the selected institutes in two equal installments. The First Instalment shall be released once the list of selected students/candidates to be coached/trained is furnished by the institute to the Ministry of Minority Affairs and also placed on the website of the institute. The Second Instalment will be released only on completion of the coaching/training course, submission of list of students/candidates trained/coached and their result/ outcome or placement status in the prescribed proforma.
- (vi) Government of India reserves the right to release funds in subsequent years after inspection of the organization by the Central Government/State Government/



UT Administration or any other agency designated by the Ministry. The Government of India reserves this right exclusively to get inspection conducted in subsequent years.

7. TERMS AND CONDITIONS TO BE COMPLIED WITH BY THE COACHING INSTITUTES

- (i) The institute shall maintain full details of name, address, telephone number, e-mail i.d. (if available) etc. of the candidates enrolled for coaching/training programme and furnish this information to the Ministry.
- (ii) The institute shall maintain full records of each candidate admitted like age, gender, educational qualifications, bank account number etc.
- (iii) The admissible amount payable towards stipend shall be paid to the candidates on monthly basis directly into their bank accounts or through cheque.
- (iv) Separate account will be maintained by the institute for the funds released by the Ministry and will be made available to the Ministry of Minority Affairs as and when requisitioned for inspection.
- (v) The institutes shall utilize the funds for the specified purposes only. The grantee institute shall give an undertaking that in the event of acting in contravention of this condition, it will refund the amount received with 18% penal interest and any other action, as deemed proper by the Government.
- (vi) The coaching/training institution will also be required to take an affidavit from the student that they have not taken benefit earlier under this scheme or any other similar scheme funded by the Government.
- (vii) The institution shall submit a certificate accepting the terms and conditions laid down by the Ministry of Minority Affairs and furnish a bond with two sureties in the name of the competent authority responsible for actual implementation of the scheme and also responsible for furnishing of accounts of the grant sanctioned.
- (viii) The institute shall be solely responsible for ensuring that only students of meritorious standing are admitted for coaching/training.
- (ix) For enabling E-payment directly into the account of societies/NGOs/institutions/ etc. through ECS, RTGS, NIFT, TTs system, an authorization letter from the payee, with full details of e-payment *i.e.* name of payee, bank IFC code number, bank branch number, bank branch name, bank branch address etc. should be provided. The authorization letter must be counter-signed by the manager of the respective bank branch to avoid wrong account number. Only one authorization letter is required for the entire financial year or till the account number is changed during the year. A proforma of the authorization is annexed.
- (x) After completion of the coaching/training programme, the institute shall



immediately submit the utilization certificate and audited accounts, certified by a Chartered Accountant, to the Ministry of Minority Affairs, along with the following documents :

- (a) Income and expenditure account/balance sheet for the year, including receipt & payment account of the institute, in respect of funds received during the year.
- (b) A certificate to the effect that the institution has not received any other grant for the same purpose from any other Ministry/Department of the Government of India, State/UT Government and any other Government/Non-Government organization.
- (xi) The selected institute should be willing to mobilize its own resources for smooth conduct of the approved programme. They shall be duty bound to ensure that neither the coaching/training programme nor the payment of stipend to the enrolled candidates suffers due to delay, if any, in release of funds.
- (xii) The coaching/training institute shall be informed of the in-principle approval, indicating the type of coaching/training, number of students/candidates and the estimated amount for sanction. The institute will be required to place advertisement in the local paper inviting applications from eligible students/candidates from the minority communities. The name of students selected for coaching/training along with details like address, community, gender and annual income should be submitted directly to the Ministry within the shortest time possible and not beyond a period of three months.
- (xiii) The grantee institute shall furnish a certificate to the effect that it has paid the sanctioned amount of stipend to the students concerned.
- (xiv) The grantee institute shall furnish a utilization certificate in the prescribed proforma (GFR-19A), running or final as the case may be, along with the application for release of second instalment for the year concerned or fresh application for another year".
- (xv) The grantee institute will upload daily progress, relevant visuals etc. of coaching classes on the website/portal of the Ministry.

8. MONITORING :

Monitoring of the progress made by the grantee institutes will be carried out as follows:

- (i) The institute shall submit periodic progress report of the coaching/training classes as prescribed in the sanction order to the Ministry of Minority Affairs and the State Government/UT administration.
- (ii) The institute shall submit information of employment secured by the candidates coached/trained by them in Government and placements secured through their



efforts in private sector to the Ministry of Minority Affairs and the State Government/UT administration.

(iii) The grantee institute will be open to inspection by the officers of Central Government/State Government/UT Administration.

9. NEW COMPONENT UNDER THE SCHEME FROM 2013-14 FOR FOCUSED PREPARATION OF MONORITY STUDENTS AT CLASSES 11 & 12 WITH SCIENCE (PHYSICS, CHEMISTRY, BIOLOGY AND/OR MATHEMATICS)

- (i) Initially, during 2013-14 the new component of the scheme will be launched on pilot basis for about 1000 or more students @ 100 or more students per Centre in 10 States/UTs, viz Uttar Pradesh, Bihar, Assam, West Bengal, Maharashtra, Karnataka, Tamilnadu, Andhra Pradesh, Kerala and Delhi. More Sates/UTs may bre covered in later years as per scheme guidelines and availability of funds.
- (ii) The Ministry of Minority Affairs may advertise the details of the Scheme and invite proposal from the Schools/Colleges/Institutes having the facility of Hostel accommodation separately for Boys and Girls and running regular classes of XIth and XIIth with Science depending on the need for inclusion and more Schools/Colleges or States/UTs for this component from time to time.
- (iii) The Institutes/Schools/Colleges should be affiliated with CBSE/ICSE or State Eudcation Boards to be eligible for this components. The physical verification of the Institute will be conducted by the Ministry.
- (ix) Recommendation of the State Govt./UT Administration in respect of finally selected Institute/College/School will also be obtained only once. Subsequent inspection of the institute will be conducted by the Ministry.
- (v) Ministry may also conduct mind-term inspection.
- (vi) The physical verification of teh Institute will be conducted by the Ministry through an agnecy/ies, so slected by the Ministry from time to time.
- (vii) The selection of students will be done by the selected Scholls/Colleges/ Institutes from students belonging to the notified minority communities on the basis of merit of marks or CGPA. The slection would be made starting from the highest % of marks of CGPA in the merit list for total number of students allotted to the selected Schools/Colleges/Institutes. The students who are selected under this component must be willing to take entrance exams for Engineering Degree/ Medical Degree after completion of this course.
- (viii) The selection of Institution/Schools/Colleges will be made by the Selection Committe consisting of the following :
 - (a) Joint Secretary concerned of
Ministry of Minority Affairs

- Chairperson



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- (b) Director/Deputy Secretary (Finance) - Member
(c) Representative from Ministry of HRD - Member
(d) Representative of UGC - Member
(e) Representative from Education Institutions - Co-opt Member
(f) Director/Deputy Secretary of
Ministry of Minority Affairs - Convener

(ix) The selection of students will be done by the selected Institutes/Schools/Colleges from students belonging to the notified minority communities. The students will be selected by the concerned Institutes/Schools/Colleges on merit. Merit list will be prepared from eligible students of notified minority communities on the basis of merit (% of marks or CGPA). The selection would be made starting from the highest % of marks or CGPA from the merit list, and, in any case, the students shall not be selected below 76% of marks or equivalent grade subject to total number of allotted students. The students who are selected for focused coaching must be willing to undergo Engineering Degree/Medical Degree after completion of course.

(x) The rate of financial support for a selected student under this Component is up to Rs. 1,00,000/- (Rs. one lakh only) per annum which is payable to the Institute. (xi) The Outcome/Success Rate should not be less than 30% in case of allocation of students up to 100, 40% in case of allocation of students up to 200 under New Component of this Scheme. In case the stipulated Success Rate is not achieved, the amount of the last Installment payable to the Institute would be reduced proportionate to the percentage of deficiency in the outcome/success rate as penalty.

10. MINOR MODIFICATION WITHOUT ANY FINANCIAL IMPLICATION :

Minor modification in the Scheme without any financial implication may be effected by the Ministry without seeking recourse to SFC/EFC.

11. EVALUATION :

The Scheme will be evaluated by an independent agency to assess its impact after the end of XII Five Year Plan.

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Learn & Earn

A Central Sector Scheme for Skill Development of Minorities

1. INTRODUCTION :

- 1.1 According to latest Report of National Sample Survey Organization – 61st Round (2004-05) published in March 2007, self employment in the Rural areas – in agriculture as well as non agriculture – was the main statue for the Religious Groups. In 2004-05, 26% of Muslims and 35% of Christians depended on “self employment in agriculture”, whereas in “self employment in non-agriculture sector”, 28% of Muslims and 15% of Christians were involved.
- 1.2 In Urban India, during 2004-05, proportion of Muslims households depending on “self employment”, “regular wage/salary” and “casual labour” were 49%, 30% and 14% respectively, whereas for the Christian it was 27%, 47% and 11% respectively.
- 1.3 In Rural areas, the Workers Population Ration (WPR) among the males of all ages in 2004-05 was the highest among Christians (56%) followed by Hindus (55%) and then Muslims were the lowest (50%). Similarly WPR for Females for Christians (36%) and Hindus (34%) was much higher than that for Muslims (18%).
- 1.4 In Rural India, the unemployment rate was higher in Christians (44%) followed by Muslims (23%) and Hindus (15%). Similarly in Urban India the unemployment rate was highest among Christians (86%) followed by Hindus (44%) and Muslims (41%).
- 1.5 According to reports of Directorate General of Employment and Training (DGE&T), a majority of India workforce does not possess marketable skills which is an impediment in getting decent employment and improving their economic condition.
- 1.6 While India has large young population, only 10% of the Indian labour forces – 8% informally and 2% formally have acquired vocational skills. About 63% of the school students drop out at different stages reaching class- X. Only about 3.1 million vocational training seats are available in the country whereas about 12.8 million persons enter the labour market every year. Even out of these training places, very few are available for early school dropouts. This signifies that a large number of school drop outs do not have access to skill development for improving their employability at one side and availability of 12.8 million jobs at the other side. As per estimates of 2011, in India there is a skill gap of about 244 million across 21 key sectors.



- 1.7 According to Sachar Committee Recommendations, the country is going through a high growth phase. This is a time to help the underprivileged to utilize new opportunity through Skill development and education. A large segment of the Muslim community is engaged in self-employment activities. Besides, a significant proportion, especially women, is actually engaged in home-based work. While some of these workers are engaged in sectors that have experienced growth, many are engaged in occupations/sectors that are stagnant. The policy intervention needs to help workers engaged in growth oriented sectors to become part of the larger network of market oriented firms engaged in that sector. For those caught in the stagnant sectors, a transition path will have to be evolved. Skill upgradation, education and credit availability, will have an important role in both these strategies.
- 1.8 National Skill Development Policy envisages that the skills and knowledge are the driving forces of economic growth and social development for any country. Countries with higher and better levels of skills adjust more effectively to the challenges and opportunities.
- 1.9 India is in transition to a knowledge based economy and its competitive edge will be determined by the abilities of its people to create, share and use knowledge more effectively. This transition will require India to develop workers into knowledge workers who will be more flexible, analytical, adaptable and multi skilled.
- 1.10 India has the advantage of “demographic dividend. Harnessing the demographic dividend through appropriate skill development efforts would provide an opportunity to achieve inclusion and productivity within the country and also a reduction in the global skill shortages. Large scale skill development is thus an imminent imperative.

Keeping in view the above mentioned points and the recommendations of the Working Group on “Empowerment of Minorities” for 12th Five Year Plan, Ministry of Minority Affairs proposes “*lh[kks vkSj dekvks (Learn and Earn)*”, a new 100% Central Sector Scheme for “Skill Development of Minorities” to be implemented from the financial year 2013-14 onwards. The guidelines under the scheme are as follows:

2. OBJECTIVES :

- 2.1 To bring down unemployment rate of minorities during 12th Plan period.
- 2.2 To conserve and update traditional skills of minorities and establish their linkages with market.
- 2.3 To improve employability of existing workers, school dropouts etc. and ensure their placement.
- 2.4 To generate means of better livelihood for marginalized minorities and bring them in the mainstream.



- 2.5 To enable minorities to avail opportunities in the growing market.
- 2.6 To develop potential human resource for the country.

3. SCOPE OF THE SCHEME :

- 3.1 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.
- 3.2 Ministry of Minority Affairs will take up skill development programme for Modular Employable Skills (MES) which are approved by National Council of Vocational Training (NCVT). The MES courses approved by NCVT include majority of traditional skills being practiced by the minority communities e.g. Embroidery, Chikankari, Zardosi, Patch work, Gem and Jewelry, Weaving, Wooden works, Leather goods, Brass metal works, Glass wares, Carpet etc. Moreover, other courses approved by NCVT may also be taken up in a particular State or region depending on the demand and local market potential. This would help, on one hand to conserve the traditional arts and crafts practiced by minorities and on the other hand empower the minority communities to face the market challenges and avail opportunities.

4. ELIGIBILITY :

- 4.1 The scheme will be implemented following Project Implementing Agencies (PIAs) through:
 - (a) Societies of the State Governments/UT Administrations registered under Societies Registration Act. The Societies may be constituted at State/UT level or District level depending upon the size of the State/UT. The Societies will be responsible for identification of the employment potential in their respective State/UT and the training institution, sponsoring minority candidates, monitoring their training and their placement.
 - (b) Any private recognized/registered professional institution of repute conducting such skill development courses for at least last three years with established market linkages and placement record.
 - (c) Any industry or an association of industries like ASSOCHAM, CII, FICCI etc.who are willing to run such skill up-gradation training centres as per financial norms of the scheme with a proper plan of placements.
 - d) Any institution of Central/State Governments including Public Sector Undertakings and Training institutes of Central/State Governments including Panchayati Raj Training institutions.
 - (e) Civil Societies (CS)/Non-Governmental Organizations (NGOs) which fulfill the following requirements:



- (i) Any registered CS/NGO engaged in conduct and promotion of social welfare of communities, particularly minorities.
 - (ii) The organization should have been registered for at least last three years.
 - (iii) Experience of at least three years in the field of skill upgradation programmes.
 - (iv) Financial viability of the organization and ability to continue the work for limited periods in absence of assistance from the Ministry.
 - (v) Good reputation and credentials.
 - (vi) Capacity to mobilize minority community, particularly minority women.
 - (vii) Networking with other institutions for optimum utilization of resources allocated and assets created.
- (f) Black listed or debarred organizations by any Central/State Ministry/ Department will not be eligible.

4.2 Eligible Trainees/beneficiaries

- (a) The trainee should belong to minority community.
- (b) The trainee should be between 14-35 years of age.
- (c) The minimum qualification of trainee should be at least Class V.
- (d) In case reserved categories as prescribed under this scheme remain vacant, these vacant seats may be treated as unreserved.

5. COMPONENTS OF THE SCHEME

- 5.1 The scheme will be implemented for the benefit of the 5 (five) notified minority communities under National Commission for Minorities Act 1992 (viz. Muslims, Christians, Sikhs, Buddhists and Parsis). However, in the States/UTs where some other minority communities notified by respective State/UT Governments exist, they may also be considered for the programme but they will not occupy more than 5% of the total seats. 9
- 5.2 The scheme can be taken up anywhere in the country but preference will be given to organizations which aim at developing traditional skills of minorities with ensured market linkages and propose the programme for identified minority concentration districts/blocks/towns/cluster of villages and the North-Eastern region. Under the scheme, priority will also be given to promote the traditional skills including arts and crafts practiced by minority communities and establish their linkages with the national and global market. However, the training for various modern trades having employment potential in the region shall also be encouraged.
- 5.3 It will be imperative on the part of the implementing organization to assess



the employment potential in a particular area in advance depending on the educational qualification of the target population, present economic trend and market potential before proposing the trades.

- 5.4 The Project Implementation Agency (PIA) may consider activation of mechanisms in conjunction with Industry for “Job fairs” and “Job counseling” in order to spread awareness, create choice and ensure that the poor and vulnerable are adequately catered to in the skilling process.
- 5.5 The implementing organizations will be required to establish linkages with institutions recognized by NCVT which can provide a Certificate/Diploma to the candidates for the trades in which they have been trained. The module of the training should be approved by NCVT/DG (ET)/National Skill Development Corporation.
- 5.6 The implementing organization shall also establish linkages with placement services, and for the candidates interested in self employment after availing the training, the organization shall arrange easy micro finance/loans for them through financial institutions, National Minority Development Finance Corporation (NMDFC), banks, etc.
- 5.7 Minimum 33% seats will be reserved for minority girl/women candidates.
- 5.8 Priority will be given to organizations who would guarantee 75% overall placement percentage and out of that at least 50% placement should be in organized sector.
- 5.9 The scheme would have two components:
 - (a) Placement linked skills training program for Modern Trades.
 - (b) Skills Training Program for Traditional Trades/Crafts/Art Forms.
- (a) Placement linked Skills Training Programme for Modern trades:
 - (i) The training programmes are to be of minimum 3 months duration.
 - (ii) The training programme must include soft skills training, basic IT training and basic English training.
 - (iii) The focus of this programme is that the training should result in gainful and sustainable employment for the youth.
 - (iv) Each participant will undergo a training based on his/her aptitude and capability to be selected from the options of Sector specific Vocational Skills Program available under this Programme.
 - (v) The skills training must focus on industry readiness and must be compliant with MES guidelines.
 - (vi) The skills training for modern skills must result in minimum of 75% placement and out of that at least 50% placement should be in organized sector.



(b) Skills Training Programme for Traditional Trades:

- (I) The Skill Training Programme would have to be supported by the following activities to ensure that the desired employability outcomes are achieved amongst the trainees.
- (i) Identification and Collectivization of the youth involved in traditional trades into Self Help Groups (SHGs)/Producer companies. The SHG would have an average of 20 members.
 - (ii) Provision of skills training to youth to enhance their skills levels (domain training, entrepreneurial training, soft skills, IT Training, English Language training) that would enable the SHG develop a market oriented production model.
 - (iii) Provide forward (customer access) and backward linkages (vendor access). These should be clearly established through a Memorandum of Understanding (MoU) arrangement.
 - (iv) Assist in development of business plan proposal for submission to various financial institutions including National Minorities Development and Finance Corporation (NMDFC). Raise funds for the SHG through these efforts.
 - (v) Assist in hiring of management team for the SHG/producer company.
- (II) The programmes are to be of minimum 2 months duration and a maximum of 1 year depending upon the selected trade.
- (III) The focus of this programme is that the activities should result in creation of an SHG of skilled youth with access to funds for establishment and operation thereby ensuring income enhancement for the youth.
- (IV) The skills training must focus on industry readiness and must be compliant with Modular Employable Skills guidelines.

5.10 The trainees will be linked with Aadhaar/UID Number, if available or any other Government recognized identification number.

5.11 The organization shall ensure the residential facilities for the outstation trainees (separate for male and female trainees) enrolled in the institute. The training institutes will be meant for trainees belonging to minority communities. However, to promote inter-community solidarity, 15% candidates belonging to BPL families of non-minority communities may also be considered. In addition, 2.5% will also be reserved for disabled persons belonging to minority communities.

5.12 The organization should have sufficient number of class rooms, demonstration facilities, toilets (with separate toilets for females) and infrastructure etc. for conducting quality training.



6. PATTERN OF FUNDING :

- (a) This is a 100% Central Sector Scheme and will be implemented by the Ministry directly through empanelled eligible organizations.
- (b) Full cost of the approved projects as per prescribed financial norms would be borne by the Ministry.
- (c) An incentive amount of 5% of the project cost will be payable to PIA's who successfully complete the project in time with all conditions met including placements.
- (d) The cost norms for various components of the placement linked skills training programme per beneficiary are as per the table below and cost breakup must separately cover all the components given below:

Cost head	Maximum allowed expenditure (INR)
Rental/Lease expenditure including Computers, tables, chairs, workstations etc.	Maximum Rs 20,000 per candidate
O&M of training centres including rental, electricity, water, generator and other running expenses	
Lunch, Tea and Travel expenses during training	
Training of Trainers and Induction	
Training expenses including salaries of trainers & other resource persons, learning kit, assessment & certification	
MIS website, tracking and other monitoring expenses	
Institutional overheads (Max 10 % of all above)	
Post placement support (to be given to all placed candidates for 2 months after placement) @ 2000 per month	4000
Sub-total	24000
Incentive @ 5 % of all costs excluding Post placement support to be payable to PIA's who successfully complete the project in time with all conditions met	1,000
Total cost	25000

In addition to above, following costs will also be admissible:

- (i) Boarding/Lodging of outstation beneficiary (for whom the organization arranges



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the residential facility) for three months @ Rs.1500 per month for 3 (three) months. The beneficiary will also be entitled for monthly stipend @ Rs.750 p.m.

(ii) Monthly stipend for local Non-residential trainees would be Rs.1500 per month.

(e) The cost norms for various components of the skills training programme for traditional trades are as below:

Cost to Organization will be given @ Rs. 10000/- per trainee per month for Non-residential program and Rs. 13000/- per trainee per month for Residential program which includes as follows: (the organization/institutes will submit calculations on the basis of duration of program (includes SHG formation, training, fund raising, establishing backward and forward linkages and hiring of management team in months)

(i) Boarding/Lodging of outstation beneficiary (for whom the organization arranges the residential facility) for three months @ Rs.1500 per month. The beneficiary will also be entitled for monthly stipend @ Rs.750 p.m.

(ii) Monthly stipend for local Non-residential trainees would be Rs.1500 per month.

(iii) Rs. 2000/- per trainee for procurement of raw material etc. as a one time cost.

(iv) Monthly remuneration to faculty/supporting staff etc.

(v) Other Training Costs.

(vi) Testing and certification fees.

7. Release of Funds :

(i) On approval of a project, the funds will be released in 3 installments *i.e.* 40:40:20+Incentive (if applicable). Funds towards release will be disbursed directly to the PIAs by electronic transfer in the account of the PIA.

(ii) Installment pattern for fund release will be as follows:

1. **Ist Installment** : The first instalment (i.e. 40% of the project cost) will be released after the approval of the project and the entering into of an Memorandum of Understanding (MOU) between parties.

2. **IInd Installment** : The 2nd installment of 40% of project cost will be released subject to the compliance with the following:

(a) Utilization of 60% of the 1st instalment supported by an audited utilization certificate and weekly off site (i.e. online) and monthly on-site inspection of PIA accounts by the Technical Support Agency. This checking is to ensure that weekly and monthly targets are being met.

(b) Submission of year-wise audit reports for the preceding years of the project as soon as due.



3. **IIIrd Installment (Final installment) :** The 3rd installment of 20%+ Incentive (if applicable) of project cost will be released upon:
- The project completion report as prescribed by the Ministry.
 - The audited utilization certificate is submitted.
 - Deliverables as required in the projects are met and is verified by the Technical Support Agency through random physical verification of MIS data both physical and financial.
 - Details of placement done in prescribed format. e. Details of trained candidates self employed in prescribed format.

8. PROCEDURE FOR APPLICATION

- 8.1 Ministry of Minority Affairs will invite Expression of Interest (EoI) for empanelment through an advertisement in newspapers and official website of the Ministry from organizations/institutions.
- 8.2 The EoIs will be examined by a Screening Committee of the Ministry for empanelment. The empanelment would be valid for entire 12th Plan Period. However, Ministry reserves the right to cancel empanelment at any stage without notice.
- 8.3 Ministry may empanel organizations every financial year as per requirement.
- 8.4 The Ministry may verify the credentials of the organizations through Technical Support Agency.
- 8.5 The proposals of empanelled organizations will be considered by the following **Sanctioning Committee:**

1	Concerned Joint Secretary in the Ministry	Chairperson
2	Representative of Planning Commission	Member
3	Representative of Ministry of Labour & Employment	Member
4	Representative of JS & FA	Member
5	Director (MsDP) in the Ministry	Member
6	Director (concerned with the scheme) Member	Secretary

- 8.4 The proposals recommended by the Sanctioning Committee will be approved by the Secretary (Minority Affairs).
- 8.6 In addition to above, the Ministry may also follow an alternative route to give a fillip to employment opportunities for minorities. Ministry may enter in MoU with industries or industrial associations for conducting training courses and 100% placements of trained minority candidates.

9. Duration of the Project and its components :

- (i) The total duration of projects under „Seekho aur Kamao“ programme would be coterminous with 12th Five Year Plan.



- (ii) The duration of each training programme for modern skills shall be of minimum 3 months duration depending on the Skill Set including Technical Skills, Soft Skills and Life Skills.
- (iii) The duration of each programme for traditional skills shall be up to a maximum of 1 year duration depending on the trade. The program would include formation of SHGs/Producer Companies.

10. Placement and Post Placement Support :

As the focus of this programme is to provide meaningful employment, following are some general placement conditions which must be met by PIAs:

- (i) Placement assistance and counselling should be offered to all candidates and placement must be ensured for a minimum of 75% candidates and at least 50% in organized sector.
- (ii) Placement as far as possible should be made with minimum dislocation. (iii) The aim of providing Post Placement Support (PPS) is to help the candidates in settling down and taking care of their needs in the starting months of employment.
- (iv) The distribution of PPS is one of the key responsibilities of the PIA.
- (v) Preferably, placement should be in organized sector with associated benefits like PF, ESI etc.
- (vi) But as some sectors like construction are not very organized but payments mostly exceed the organized sector; hence informal sector jobs would be considered subject to the following stipulations:
 - (a) A particular job recognizes skills acquired by the candidate.
 - (b) Offers a valid future progression.
- (vii) The placement in the informal sector should be considered only if the following conditions are met:
 - (a) A offer letter assuring the minimum wages of the state.
 - (b) Certificate from the employer that wages have been paid as per the minimum wages.
 - (c) The jobs should not be purely temporary and must have stability.
- (viii) The candidate would be treated as placed if he/she continues to be in job for at least 3 continuous months after training. One of the following documents would be treated as proof of placement:
 1. Salary slips issued by employer.
 2. Account statement of bank account of candidate with credits of salary.
 3. Letter with name of candidate and salary details.
- (ix) PIA has to ensure Post placement tracking and monitoring the extent of retention in the new jobs for a period of one year.



11. Management Information System (MIS)

- (a) The management of the quality of the programme requires information to be constantly assessed and built upon. This can be ensured only through regular tracking and follow up. Thus maintenance of MIS as per formats and standards prescribed by the Ministry will have to be done by the PIAs.
- (b) Use of ICT platform for hosting and delivering variety of project services like financial management system (FMS), decision support systems (DSS) for the project. Implementation agencies will have to maintain participant specific information and meet all applicable reporting requirements. The regularity and quality of entry of information may prescribed by the Ministry or the appointed TSA.
- (c) The PIA would maintain tracking data for one year after completion of training and would maintain the same on real - time web based system to monitor the progress of trainees.

12. Knowledge Partner/Technical Support Agency (TSA), Supervision and Quality Management

- 12.1 The Ministry will not only make the implementing agencies accountable for the components listed under appraisal, but will also position systems and checks to ensure that what actually is happening on the ground is effectively and consistently supervised. For this purpose, the Ministry will engage a specialized agency in the field of skill development programmes as "Knowledge Partner or Technical Support Agency (TSA)" following due procedure prescribed under General Financial Rules right from the time of launch of the scheme.
- 12.2 The TSA will assist the Ministry of Minority Affairs in devising area specific strategies, designing of project format, training, developing performance indicators and monitoring of implementation of programme.
- 12.3 TSA would develop suitable protocols for the supervision of the following processes:
 - (a) Ensuring that PIA's adopt appropriate mobilising strategies as well as candidate selection and counselling.
 - (b) Ensuring compliance with certification and accreditation procedures prescribed.
 - (c) Presence of minimum training infrastructure and requisite human resource at the PIA's skill training centres, before allowing project to commence.
 - (d) Updation of required MIS entries, at pre-determined time intervals.
 - (e) PIA's adherence to transparency requirements, as prescribed by the Ministry from time to time.
 - (f) Maintenance of training centres, as per the norms prescribed from time to time.



- (g) Ensuring quality of training imparted and participation of trainees throughout.
- (h) Fund releases.
- (i) Grievance redress arrangements for PIAs, trainers, candidates and employers.
- (j) Regular review of the projects.

12.4 The TSA or any of its sister organization/franchise would not be eligible for empanelment with the Ministry for project implementation.

12.5 The Ministry would evolve an institutional mechanism for supervision; all PIAs would have to adhere to the norms of this mechanism.

12.6 About 3% of the annual budget may be allowed to be used for engagement of TSA and management of the scheme.

13. Project Monitoring :

- (i) Monitoring is a continuous measurement of progress while the project is ongoing which involves checking and measuring progress, analysing the situation and reacting to new events, opportunities, and issues. Ministry may authorize TSA or any other agency to conduct concurrent monitoring and random checking of physical and financial reports on the MIS. Ministry's officials may also monitor the projects. The Information gathered from this will be fed into the decision making process for release of funds and sanctions of project proposals.
- (ii) Monitoring may entail random visits to training centres and validate:
 - (a) The presence of minimum infrastructure supposed to be present as per due requirements.
 - (b) MIS entries of conducting door to door household surveys/test calls to certify the veracity of beneficiaries.
 - (c) Validate facts about training, placement and retention of those candidates from the residing area who were trained under the project and placed outside the Panchayat, by meeting members of the beneficiary's family.

14. Audit :

- (i) The Ministry retains the right to carry out audit of the accounts of the project, if deemed necessary, including audit by the CAG and by the Principal Account officer of the Ministry or by independent agency. The PIA shall make available all relevant records for the purpose whenever requested by an agency authorized by the Ministry.
- (ii) Financial audit is to be carried out by the Chartered Accountant of PIA as per the statutory provisions, and the accounts of the project shall be maintained separately in order to facilitate meaningful audit. (iii) The Audit Report together



with action taken on the auditor's observations and physical progress under the project shall be furnished at the time of release of 2nd/3rd instalment of Central funds.

15. Project Completion :

- (i) The completion report of the project should be made available by the PIA to the Ministry along with audited utilization certificate and audit reports of 2nd instalment before the release of the 3rd (final) instalment.
- (ii) Documentation (including videos, audio and photographs) is an integral part of the project along with video recording giving the status of beneficiaries before and after the project. It should cover the details of deliverables as indicated in the project and achievements made against these deliverables.

16. TERMS AND CONDITIONS :

16.1 The implementing organizations shall be bound by the terms and conditions of the scheme as at Appendix.

17. Mid-Term Appraisal :

The scheme will be subjected to mid-term appraisal after 3 (three) years and review in last year of the 12th Plan period after getting evaluation and impact assessment done by a reputed independent agency.

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Terms and Conditions attached to the Central Sector Scheme of Learn & Earn

Skill Development of Minorities

The grant-in-aid sanctioned under the scheme is subject to fulfillment of following terms and conditions by the implementing organizations/institutions:

1. that the organization which intends to receive the Grant-in-aid under the Scheme, will fulfill the eligibility criteria as specified under the scheme;
2. the grants cannot be claimed as a matter of right, it depends on sole discretion of Government of India depending on the merit of the project;
3. that the organization will confirm in writing to the effect at the beginning of each financial year that the conditions contained in this document and as revised from time to time for the implementation of this scheme are acceptable to it;
4. that the organization will also execute a Bond on Non-Judicial Stamp Paper of Rs.20 in favour of the President of India to the effect that it will abide by terms and conditions attached to the grant and the scheme that revised from time to time and



- that in case of its failure to abide by the same, it will refund to the Government the total Grant-in-aid sanctioned to it for the purpose with interest accrued thereon and shall be liable for criminal action as per law;
5. that the Ministry shall not be liable for any kind of payment to the temporary/regular employees appointed by the organization for running the project;
 6. that the organization shall maintain a separate account in a nationalized/scheduled Bank in respect of this grant. All receipts and payments involving Rs.10,000/- and above of the grantee institution must be through cheques only. The grantee institutions are required to submit at the time of seeking grant for continuation of the project, a copy of the bank pass book indicating all transactions made in connection with the running of the sanctioned project. The accounts will remain open for inspection by representatives/officers from the Ministry, office of Comptroller and Auditor General of India, Government of India, or concerned State Government at any time. The organization shall have the accounts of the grant-in-aid audited either by CAG empanelled Auditors or Chartered Accountant and supply a copy of the following audited accounts, together with Utilisation Certificate in GFR 19(A), to the Ministry latest by first week of June month every year:
 - (a) the receipt and payment account of grant-in-aid in question for the year;
 - (b) the income and expenditure accounts of grant-in-aid in question for the year;
 - (c) the balance sheet, indicating assets and liabilities from grant-in-aid in question;
 - (d) the utilization certificate in prescribed format (GFR-19A) as per General Financial Rules along with the item-wise break-up;
 - (e) the audited accounts of the organisation as a whole for the year.
 7. the organization shall submit performance-cum-achievement report as prescribed by the Ministry for which it received Grant-in-aid;
 8. that the facilities to be extended with the help of the Grant-in-aid will be available for the welfare of all minorities irrespective of creed, religion, colour, etc.;
 9. the organization will not obtain grant for the same purpose/project from any other source, including the Government sources. In case, it receives grant for the same project from other sources also, the same will be intimated to Ministry of Minority Affairs immediately after receipt with proper reference;
 10. the organization will not divert Grant-in-aid or entrust the execution of the project for which Grant-in-aid is sanctioned, to another organization or institution;
 11. that if the Government is not satisfied with the progress of the project or considers that the guidelines of the scheme, terms & conditions of the sanction etc., are being violated, it reserves the right to terminate the Grant-in-aid with immediate effect and also take such other actions as it deems fit with or without prior notice. Further,



- an organization once black listed by the Ministry, will never be considered by the Ministry for grants in future, even if delisted from the black list at any point of time;
12. that at the time of renewal of the project any unspent balance out of the grants shall be adjusted by the Ministry in the subsequent admissible grant due;
 13. no assets acquired wholly or substantially out of this Grant-in-aid will be disposed off or encumbered and or otherwise utilized for the purpose other than for which sanctioned;
 14. the organization shall maintain a register in the GFR (19) of permanent and semi-permanent assets acquired wholly or in part out of this Grant-in-aid. This register shall remain open for inspection to the officials from the Office of the Comptroller and Auditor General of India/Government of India/State Government/Union Territories. The register shall be maintained separately in respect of this grant and a copy thereof furnished to the Ministry, along with the Audited Accounts;
 15. the release of the last installment of the annual grant will be conditional upon the grantee institutions to provide reasonable evidence of proper utilization of installment released earlier during the year as prescribed by the Ministry;
 16. the organizations should liaise with District Administration for convergence of other existing services for the welfare of minorities. It should also maintain contact and seek cooperation of local Panchayati Raj Institutions. It should also have institutional arrangements for seeking community participation;
 17. provisions of General Financial Rule 150(2) would be applicable where the NGOs are being provided assistance for the prescribed amount;
 18. the organization shall appropriately display the boards that should be erected at the project site indicating that the project is running under the aegis of Ministry of Minority Affairs, Government of India;
 19. the purchase of non-recurring items (if any) should be made only from authorized dealers at competitive prices and subject to vouchers being produced for inspection;
 20. that the organization shall not charge any fees from the beneficiaries;
 21. in case of new projects, the organization shall intimate this Ministry and the State Minority Welfare Department about the date of commencement of project and that should be within 15 days from the receipt of funds by the organization in their bank account;
 22. that the organization shall not profess or promote any religious/communal/fundamentalist/divisive beliefs or doctrines with these grants;
 23. in the event of a Court case, the organization shall not be entitled to any grant-in-aid till the matter is pending in the Court of Law; the Ministry shall not be responsible for any legal/intellectual/contractual disputes between the implementing organization



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- and a third party. By accepting the grant, the recipient accepts this condition;
24. for all disputes involving Ministry of Minority Affairs with regard to release of grants, the jurisdiction of the Courts will be Delhi;
 25. the organization shall abide by all the aforesaid terms & conditions, guidelines of the scheme, provisions of GFRs, and any subsequent revision/changes therein.

Place
Date

Date Signature of President/Secretary/CEO

Full Name
Designation
Official Stamp

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Frequently asked Questions (FAQs) related to the Scheme of Padho Pardesh (For Students)

1. Who is eligible for this Scheme?

Ans. : Students who belong to minority communities viz. Muslims Christians, Sikhs, Buddhists, Jains, and Parsis and want to pursue higher studies *i.e.* Masters, M.Phil & Ph. D level abroad.

2. What will be the time period for interest subsidy?

Ans. : 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).

3. What is the procedure to avail the benefit of the Scheme?

Ans. : Student can avail the benefit of the Scheme by following the given procedure:•

- (i) 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.
- (ii) 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.
- (iii) Student should have the proof of belonging to a minority community (details at Q. No. 10).
- (iv) Student should inform their lending Banks that Ministry of Minority Affairs has launched a new Scheme of Padho Pardesh - interest subsidy on educational loans for pursuing higher studies abroad and he/she is eligible under that particular Scheme. Then the lending Bank will feed the students information into the Portal of Padho Pardesh launched by Canara Bank which is the implementing Agency of this Scheme. The Portal will remain open for the period of two month in every quarter.

4. Whether Ministry gives educational loan under this Scheme?

Ans. : No, Ministry does not give educational loan under this Scheme. The Scheme provides reimbursement of Interest accrued on the Education Loan taken by a student from Bank, which is a member of IBA for moratorium period (*i.e.* Course period + one year after completion of course or six months after getting employment whichever happens earlier).

5. How much interest subsidy is given under this Scheme?



Ans. : Ministry will reimburse 100 % interest component of the Educational loan availed by a student from Bank up to moratorium period (i.e. Course period + one year after completion of course or six months after getting employment whichever happens earlier).

6. What documents are required to be submitted for claiming the benefits of the Scheme?

Ans. : Ministry does not require any document from the student directly. Students have to submit the documents as per requirement of Lending Bank for availing the Educational Loan. Ministry will provide reimbursement of interest accrued on Educational Loan up to moratorium period.

7. From which Bank, can a student take Education loan?

Ans. : The interest subsidy is linked with the existing Educational Loan Scheme of Indian Banks Association (IBA). Student can take Educational Loan from any Private Bank, Public Sector Bank, Scheduled commercial Bank and member urban Co-operative Banks etc. which is a member of IBA.

8. Can some part of the principal component of loan also be covered by this Scheme?

Ans. : No, Scheme is covering only interest part of the Education loan taken by a student for the period of moratorium (i.e. course period, plus one year or six months after getting job, whichever is earlier).

9. Is there any periodical report/document to be submitted by student during the course of pursuing his/her studies abroad?

Ans. : No. MoMA does not require any report/documents. Students have to submit periodical progress reports/documents to their respective lending Banks on time to time during the period of pursuing their studies abroad. On completion of course, student may submit a copy of Mark list and certificate to the lending Bank as well as Ministry of Minority Affairs for records.

10. Which Authority will issue Minority Certificate or who will Issue Minority Certificate?

Ans. : You may obtain Minority Certificate from:

- (i) Any Religious body who issues such certificate;
- (ii) From School/College Principal; and
- (iii) Self declaration

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Frequently asked Questions (FAQs) related to the Scheme of Padho Pardesh (For Banks)

1. **Whether disbursements made during Financial Year 2013-14 in respect of loans sanctioned during earlier years will be eligible?**
Ans. : No, loan sanctioned and disbursed from 2013-14 onwards will only be eligible for interest subsidy.
2. **If student has availed subsidy under any other scheme including the CSIS scheme for undergraduate courses, whether he/she will be eligible under this scheme?**
Ans. : Student will be eligible, (as the interest subsidy) under the Scheme for pursuing Post Graduate Diploma, Post Graduate degree course/Masters, M.Phil & Ph.D. Further, those students, who have completed M.Tech in India but is now pursuing MBA abroad and these students have got subsidy under CSIS/state subsidy scheme for the M.Tech course, are also be eligible in this Scheme.
3. **Is Interest Subsidy guaranteed for all eligible applicants?**
Ans. : No, interest subsidy is not guaranteed for all eligible applicants. However, it would be Ministry's endeavor to provide interest subsidy to all eligible applicants to the extent possible.
4. **As per Model Scheme of IBA, the maximum loan for study abroad is Rs.20 lakhs. Whether interest subsidy is admissible for loan amount disbursed above Rs.20.00 lakh?**
Ans. : Presently, subsidy is restricted to the limits specified under IBA model scheme i.e. Rs 20.00 lakh only.
5. **Whether latest income certificate only should be obtained or the income certificate obtained during earlier years/at the time of availing loan can be taken?**
Ans. : Certificate obtained at the time of availing loan, will be sufficient 6. **Whether student is required to submit any certificate/document regarding minority community OR only declaration in the loan application to be taken as a proof. Answer: Yes, Self-declaration in this regard is sufficient.**
7. **What is the 'Meritorious' element in the Scheme for eligibility for interest subsidy?**
Ans. : Those who have secured admission abroad and are eligible as per Scheme Guidelines will be considered as meritorious under the Scheme.
8. **If the course pursued by the minority student is partly in India and partly abroad, shall be eligible for the interest subsidy?**
Ans. : Such students will be eligible for interest subsidy, if the Degree is awarded by Foreign University.

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Frequently Asked Questions (IFAQs) Scheme for Leadership Development of Minority Women

Q 1 : Why was the scheme launched?

- A. A report of the high level Committee on the social, economic and educational status of the Muslim community of India (Popularly known as the Sachar Report) had highlighted the fact that India's largest minority group have been left out of the development trajectory and within this group Muslim women are doubly disadvantaged. Keeping this in view, the Ministry of Minority Affairs has launched 'Scheme for Leadership Development of Minority Women'.

Q.2 : When was the scheme launched and implemented?

- A. The scheme was launched in January, 2010 and is being implemented from 2010-11.

Q.3 : What is the objective of the scheme?

- A. The objective of the scheme is to empower and instill confidence in women including their neighbors from other communities living in the village/locality by providing knowledge, tools and techniques for interacting with Government system.

Q.4 : What is the purpose of the scheme?

- A. The scheme is envisaged to reach out to women through nongovernmental organizations who will be provided with financial support for conducting leadership development trainings so that women are empowered and emboldened to move out of the confines of home and community and assume leadership roles and assert their rights collectively or individually.

Q.5 : What is the target group and distribution of target?

- A. The minority communities served by the Ministry of Minority Affairs are Muslims, Sikhs, Christians, Buddhists and Zoroastrians (Parsis) as notified as minority communities. Eligible women of these minority communities would be the target group. However, the scheme permits a mix of women from other non-minority communities not exceeding 25% of a project proposal.

Q. 6 What is the eligibility criteria for women to be selected?

- A. Although there will be no annual income bar, woman/parent or guardian, woman having annual income not exceed 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.

Q. 7: What are the types of trainings and their eligibility?

- A. There are two types of training:



- (i) Leadership development training in the village/locality. Upto 50 women in a village/locality who are dedicated, motivated and committed to work for the betterment of the welfare of women from the minority communities in particular. At least, 10% of the total woman in a group of 50 women should have passed Class X. This may be relaxed to class V level in case women who have passed class X are not easily available.
- (ii) Leadership development training In residential training institutes. Out of a group of 50 women for residential training, not more than five women from a single villagellocality may be selected in residential government training institutes. They should possess at least a graduation degree, which may be relaxed to class X certificate holder in case graduates are not easily available, and should be dedicated, motivated, physically fit and healthy and committed to work for the betterment of the welfare of women from the minority communities in particular and the society in general.

Q. 8 : Who are the implementing agencies of the project proposals?

- A. The leadership development training scheme is implemented by the Ministry of Minority Affairs through the organizations/institutes. Apart from non-governmental organizations, organisations/institutions which would be eligible for applying for financial assistance under this scheme are given below :
- (i) A Society under the Societies Registration Act, 1860,
 - (ii) A Public Trust registered under any law for the time being in force,
 - (iii) A Charitable Company licensed under Section 25 of the Companies Act, 1956 and
 - (iv) Universities/Institutions of higher learning.
 - (v) Panchayati raj institutes.

Q.9: How are organizations shortlisted?

- A. Expression of Interest is invited by the Government through advertisement in the newspapers and organizations fulfilling the pre-qualification criteria are short listed.

Q 10. What is the purpose of nurturing and hand holding?

- A. Nurturing!hand holding service envisaged in the scheme linked with involvement and availability of facilitators at the doorsteps of the target group. The personnel of the organization is required to visit the villagellocality periodically for providing nurturing!handholding service to the group of women imparted training so that they are gUided in the use of tools and techniques taught to them for extracting the benefit from their efforts.

Q 11. What is the purpose of workshops?

- A. The organization, in collaboration with the District Collector! Deputy



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Commissioner! SDO! Block Development Officer, is required to organize a half day workshop to sensitize government functionaries, bankers including Panchayati Raj functionaries etc. at the district, Sub Division! Block, etc. concerned about the women empowerment programme carried out by them under the scheme. In this workshop, the functionaries would be informed of the remedial action which may be brought and sought by groups of women and to be responsive in addressing their problems and grievances.

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“Nai Roshni”

The Scheme for Leadership Development of Minority Women

1. Background :

- 1.1. The status of women in the country, particularly those from the disadvantaged sections of the society, is unfavourable. A girl child suffers from discrimination even before birth and also after birth in the allocation of household resources such as food, education, access to health care and at puberty, sometimes coerced into early marriage. Most women in the rural areas suffer from double burden of carrying out less quantifiable work like cooking, fetching water, sending children to school along with agriculture labour, feeding cattle, milking cows etc., while the men folk perform defined activities like selling milk and grains produced by the household. Women in the minority communities fare badly too. They are not just a minority, but the 'marginalized majority' and are sidelined in decision making in the family, and usually cut off from full involvement in the workings of the community and form an equal share in the rewards from social institutions.
- 1.2. 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.
- 1.3. A report of the High Level Committee on the social, economic and educational status of the Muslim community of India (popularly known as the Sachar Report) had highlighted the fact that India's largest minority group, the Muslim numbering 13.83 Crore, have been left out of the development trajectory and within this group Muslim women are doubly disadvantaged.
- 1.4. Keeping this in view, Ministry of Minority Affairs has reformulated the scheme in 2011-12 and renamed it as "Scheme for Leadership Development of Minority Women". The implementation of the Scheme started in 2012-13.
- 1.5. Based on experience in the first year of implementation, it was felt to bring in certain modifications to ensure its reach to the target groups and effective implementation at ground level, and therefore an appraisal was made by the Standing Finance Committee in on 6th March 2013. As per their recommendations, the scheme has been revised as follows for continuation during 12th Five Year Plan :



2. Target Groups

2.1. Target Group includes women belonging to all minorities notified under Section 2 (c) of the National Commission for Minorities Act, 1992 viz. Muslims, Sikhs, Christians, Buddhists, Zoroastrians (Parsis) and Jains. However, to further strengthen the mosaic of plurality in the society and bring about solidarity and unity through their own efforts to improve their lot, the scheme permits a mix of women from non-minority communities not exceeding 25% of a project proposal. Efforts should be made by the Organization for having a representative mix of women from SCs/STs/OBCs, women with disabilities and other communities under within this 25% group.

2.2. Efforts will be made to persuade Elected Women Representatives (EWRs), from any community, under the Panchayati Raj institutions to be included as a trainee.

3. Objective :

3.1. The objective of the scheme is to empower and instill confidence among minority women, including their neighbours 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.

3.2. 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.

4. Eligible Organizations :

4.1. Nurturing/hand holding service envisaged in the scheme being linked with advocacy is a field intensive activity. It requires continuous involvement and availability of facilitators at the doorsteps of the target group. The personnel of the Organization implementing the scheme would be required to visit the village/locality periodically for providing nurturing/handholding service to the group of women imparted leadership development training so that they are guided in the use of tools and techniques taught to them and are able to extract the benefit from their efforts. Such field intensive activities are best suited for highly motivated and dedicated community based organizations. Due to the very nature of women's household activities requiring them to stay close to their home, it is important that the organization implementing this scheme have the experience, personnel and resources to carry out trainings in the village/locality where the women reside.

4.2. The organization should also have prior experience and resources to arrange residential training in recognized Government training institutes or their

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own facility. It is, therefore, necessary that organizations having the reach, motivation, dedication, manpower and resources to carry out such trainings in the villages/localities and also arrange residential training courses are eligible to participate in the implementation of the scheme. This does not preclude Central and State Government's training institutes including universities and institutes of higher learning in participating in the implementation of this scheme.

- 4.3. Organizations which would be eligible for applying for financial assistance under this scheme are given below:
- (i) Society registered under the Societies Registration Act, 1860.
 - (ii) Public Trust registered under any law for the time being in force.
 - (iii) Private limited non-profit company registered under Section 25 of the Indian Companies Act, 1956.
 - (iv) Universities/ Institutions of higher learning recognized by University Grants Commission (UGC).
 - (v) Training institutes of Central and State Government/UT Administration including Panchayati Raj Training institutes.
 - (vi) Duly registered Cooperative Societies of Women/ Self Help Groups.
- 4.4. Hereinafter "organizations" would mean the organizations mentioned above including non-governmental organization (NGOs) falling within the above definition.

5. Implementation of Projects :

- 5.1. The leadership development training scheme shall be implemented by the Ministry of Minority Affairs through selected organizations.
- 5.2. The selected organizations should implement the project directly through their organizational set-up in the locality/village/area.
- 5.3. The onus of implementing the project properly and successfully would rest with the organization assigned with work by the Ministry.

6. Leadership Development Training Modules :

- 6.1. New leadership training modules would cover issues relating to Leadership of women, Educational Programmes, Health and Hygiene, Swachch Bharat, Financial Literacy, Life Skills, Legal rights of women, Digital Literacy and Advocacy for Social and Behavioural change. The suggested contents for the above issues is given in Schedule-I. The Training Modules are available on Ministry's website www.minorityaffairs.gov.in.
- 6.2. These modules provide a basic framework to develop training programmes. However, specific training modules based on local issues/needs may be developed by implementing agency within the given framework in local language.



- 6.3. The training module will be structured in such a manner that training inputs are given in short phases.
- 6.4. The training module will also use audio-visual aids and case studies for making it more interesting and comprehensible. Qualities of leadership like organizational capacity, communicable skill, self development and articulation, communication and public speaking, organizing capabilities, negotiation and conflict resolutions etc. will form integral part of the training. Group exercises and discussions will be incorporated in the training modules to encourage active participation and make the scheme more lively and interactive. Experts should be invited to speak on relevant issues as per the training programme. 6.5 In case the need arises, the Ministry may engage outside expert/consultant/agency to prepare suitable training modules/material for leadership development of women from the minority communities . 6.6 The Sanctioning Committee will also function as the Committee for recommending/approving training modules prepared by outside expert/consultant/agency.
- 7. Various Activities to be carried out by the Organizations**
- 7.1. Selection of villages/ urban localities: Villages/ urban localities in rural/urban areas having a substantial percentage of minority population shall be selected by the organization for conducting the leadership development training programme. A list of villages where the village/urban locality trainings are proposed to be conducted should be submitted to the Ministry along with the percentage of minority population.
- 7.2. Identification of women for training and selection criteria: Organization selected for carrying out training for leadership development of minority women would have the responsibility to motivate, identify and select women to be trained in accordance with the criteria of the scheme from villages/localities having a substantial minority population. The Organizations will involve Head of Gram Panchayat/Municipal Body/ Local Authority for identification/ selection of women trainees. The details of the trainees will be submitted by the organization before start of training through the Online Application Management System (OAMS) for Nai Roshni, once the project is approved.
- 7.3. Eligible Women Trainees: 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.
- 7.4. Aadhaar / UID number: All citizens in the country are being given a unique identity (UID) number called Aadhaar. Aadhaar number should be collected by the organization wherever it has been issued and indicated against the name of the woman selected for training. The organizations shall also assist the



women trainees in obtaining their Aadhaar Number from the office of District Collectors/District Magistrate or any other institute, organization authorized for this purpose by the Central/ State Government/s, Unique Identification Authority of India (UIDAI) etc.

7.5. **Types of Trainings :** There will be two types of leadership development trainings viz. Non-residential and Residential, and the criteria for selection of women for each type of trainings are as follows :

(a) **Non-residential Leadership Development Training in the village/urban locality :** Up to 25 women in one batch from a village/ urban locality who are dedicated, motivated and committed to work for the betterment of the welfare of women from the minority communities in particular and the society in general, would be imparted leadership training. At least 10% of the total women in a group of 25 women should have passed Class X or its equivalent. This may be relaxed to Class V level or its equivalent in case women who have passed Class X are not easily available. Organizations would be required to give proposal for this training in sets of five batches of trainees.

(b) **Residential Leadership Development Training :** Out of a group of 25 women (one batch) for residential training, not more than five women from a single village/urban locality may be selected for residential leadership development training. They should possess at least Class XII certificate or its equivalent, which may be relaxed to class X certificate holder or its equivalent, in case Class XII pass are not easily available and should be dedicated, motivated, physically fit and healthy and committed to work for the betterment of the welfare of women from the minority communities in particular and society in general. After their advanced training they should be expected to become community-based leaders/trainers in the village and assume leadership role as envisaged in the scheme. They would also be available to Government agencies and organizations for furtherance of the objectives of the scheme.

7.6. **Conduct of the Trainings :**

- (1) Taking into consideration the fact that most women, especially in the rural areas are required to stay close to their home and are not able to venture far out and also the fact that there would still be some educated and young women who would like to dedicate themselves to work for the betterment of women folk in particular and the community in general, the two types of trainings are provided under this scheme.
- (2) It is envisaged that women imparted leadership development training would work towards achieving the objectives of the scheme.



- (3) The organization shall carry out nurturing and handholding for a period of one year to ensure that the empowered women folk are able to act as a pressure group to take up their grievances/problems with the village/block/district/State authorities relating to availability of basic infrastructure and services identified during formulation of the project as requiring improvement or provisioning in the village/locality.
- (4) The organization would need to ensure that facilitators engaged for nurturing/handholding service visit the village/urban locality as stipulated, carry out their assignments diligently, report the monthly progress and are assisted by the organization whenever the need arises.
- (5) The training programmes shall be conducted in the manner given below :
 - (a) **Non-residential Training in the Village/Urban Locality :** The training shall be conducted in the village/locality by using existing facilities or rented permanent structure. The duration of the training shall be for six days and each day will be of six hours. Each batch of 25 trainees will be trained separately. Care should be taken to ensure that the dates for training are fixed in order to avoid religious/festive occasions and demands of seasons. Printed training material in local language would be prepared by the organization within the framework of training modules. To incentivize the training course, allowance/stipend to partially compensate/offset the loss of income/wage would be given to the selected women trainees along with a meal and crèche arrangement for their children while the training is ongoing during the day. The implementing agency would open the account in the banks for those women trainees who do not have their own accounts and transfer the stipend amount to their bank accounts electronically. At least twothird of the trainers engaged by the Organization shall be women and they should be able to deliver their inputs in the local language of the area on the topics given in the training module.
 - (b) **Residential Leadership Development Training :** Selected eligible women would be imparted leadership training in residential training institutes. For approving residential trainings in training institutes of organizations, the institute concerned must have boarding/lodging arrangements for at least 25 women in a secured location. Printed training material in local language would be prepared by the organization within the framework of training modules. Each batch of 25 trainees will be trained separately. Care should be taken to ensure that the dates for training are fixed to avoid religious/festive occasions and demands of seasons. The entire training fees, training materials, boarding, food, refreshment and travel expenses would be covered under the scheme. The trainees would be also given allowance/



stipend for the duration of the training period. The implementing agency would open the account in the banks for those women trainees who do not have their own accounts and transfer the stipend amount to their bank accounts electronically. The organization carrying out training for leadership development of minority women would be responsible to select women who are capable of becoming trainers and assume leadership role to be trained in accordance with the criteria of the scheme.

- 7.7. **Workshop** : Training organization, in collaboration with the District Collector/ Deputy Commissioner/Sub Divisional Officer/Block Development Officer, will organize at least half-day workshop to sensitize Government functionaries, bankers including Panchayati Raj functionaries etc. at the district, sub-division/ block level etc. concerned about the women empowerment programme carried out by them under this scheme. The Government functionaries would be informed of the remedial action which may be sought by groups of women and how to be responsive in addressing their problems and grievances. In case more than one organization is approved for implementing this scheme in a district/ sub-division/block concerned, the District Administration may give the responsibility of holding such a workshop to one of the selected organizations. The selected organization shall ensure that other organizations sanctioned training projects under this scheme in the district/subdivision/ block participate in the workshop. For holding this workshop, an amount of Rs.15,000/- only would be admissible to the organization concerned.
- 7.8. **Nurturing and Hand Holding** : Nurturing and hand holding would be a post-training service to be rendered by the organization for a period not exceeding one year from the beginning of the training programme to women who have undergone leadership development training. The facilitators of organization shall visit the village/locality to assist the empowered women at least once a month during the project period and hold meetings with them. Mahila Mandals/ Mahila Sabhas/ Self Help Groups, etc. from amongst the trainees may be constituted. Regular meetings shall be held for these Mahila Mandals/ Mahila Sabhas/ Self Help Groups. The implementing agency shall engage the experts for hand holding. The agency shall maintain the records of meetings, attendance, photographs and the issues discussed and resolved during these meetings. This is considered critical for the success of the scheme in order to ensure that they are guided and assisted in placing their problems and grievances before the authorities concerned for remedial action as envisaged in the scheme.
- 7.9 **Concurrent Monitoring and Reporting**: The organization shall, while extending nurturing and hand holding service, carry out concurrent monitoring for taking corrective action, wherever required. The organization shall submit monthly/ quarterly progress reports and project completion report to the Ministry in

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the formats to be prescribed. It shall also submit such reports to the State and District Administration if so required by the Ministry. Further, the organization shall, through the Global Positioning System (GPS) enabled mobile phone, send photos of all important activities of the training programme such as address by faculty, government functionaries, lunch/meals being provided, usage of audio-visual equipments, submitting petitions for redressal of grievances/problems faced, workshop being conducted etc.

8. Agency Fees/Charges for Organization :

8.1. The organization shall submit proposal through Online Application Management System (OAMS) for a minimum of 5 (five) batches of village/locality level training. The organization would be entitled an amount of Rs.25,000/- only as agency fees/charges per project of 5 (five) Non-residential village/ urban locality trainings for services rendered towards proper, timely and successful implementation of the project. Agency fees/charges admissible to the Organization for Non-residential village/urban locality training would cover items of expenditure of the organization on concurrent monitoring and reporting, administrative costs, all other expenses required for implementation of the scheme, etc. 8.2. In respect of Residential training, an amount of Rs.15,000/- only would be the entitlement of agency fees/charges for one batch of trainees.

9. Prescribed Financial Norms :

9.1. The organization shall be provided financial assistance for implementation of the scheme. The item-wise rates given below in the table shall be followed. The total cost indicated for each type of training would be the maximum permissible cost that may be sanctioned for a batch of 25 women. Supporting documents, if any, should be provided in the project proposal by the organization for proposed expenditure to be incurred in respect of training, travel etc. The rates are given in the table below :

DETAILS OF RATES FOR NON-RESIDENTIAL LEADERSHIP DEVELOPMENT TRAINING IN VILLAGE/LOCALITY FOR WOMEN					
Sl. No.	Items of expenditure for leadership development training programme	No. of persons	Rate (Rs)	Duration /units	Total cost (Rs)
1	(i) Leadership development training in the village/locality.				
	(a) Fees/honorarium for engaging faculty members/resource person	2	500	6 days	6000
	(b) To and fro transportation cost for faculty members/resource person	2	2500	3 occasions	15000



	(c) Lodging cost for faculty members	2	250	6 days	3000
	(d) Hiring of venue, furniture, and creche facility		750	6 days	4500
	(e) Cost for one meal for trainee women	25	50	6 lunches	7500
	(f) Cost for using/hiring audio-visual aids, participatory training kits and taking audiovisual clips of different activities for reports.		2000	6 days	12000
	(g) Cost for distribution of training material, literature in local language and stationary.	25	200	One time	5000
	(h) Allowance/stipend for women (To be electronically transferred into the Account of the trainees)	25	50	6 days	7500
	(i) Cost for motivation, identification and selection of eligible women.	25	50	One time	1250
	(j) Cost for hand holding/nurturing by facilitators for project period including concurrent monitoring and reporting.		400	Once a month for 12 months	4800
2	TOTAL				66550
3	Total for 5 batches of Non-residential village trainings		66550	5 batches (125 Women)	332750
4	Add agency fees/charges for 5 batches of village trainings		25000		357750

DETAILS OF RATES FOR RESIDENTIAL LEADERSHIP DEVELOPMENT TRAINING					
Sl. No.	Items of expenditure for leadership development training programme	No. of persons	Rate (Rs)	Duration /units	Total cost (Rs)
1	(i) Residential Leadership development training.				
	(a) Includes fees, boarding, food etc. (actuals to be reimbursed)	25	1000	6 days	150000
	(b) Literature, training material, information booklets, copies of government schemes and programmes, relevant laws and Acts, stationary.	25	600	One time	15000
	(c) Indicative transport expenditure (actuals to be reimbursed)	25	1000	One return trip	25000



3000
4500
7500
12000
5000
7500
1250
4800
66550
332750
357750

TRAINING

Total cost (Rs)
150000
15000
25000

	(d) Allowance/stipend for women (To be electronically transferred into the Account of the trainees)	25	100	6 days	15000
	(e) Cost for motivation, identification and selection of eligible women.	25	50	One time	1250
2	TOTAL				206250
3	Add agency fees/charges for one batch (25 Women) trainings		15000		221250

10. Administrative Expenditure for Ministry :

10.1. The Ministry shall be permitted to set aside up to the extent of 1.5% of the annual allocation under this scheme to meet administrative expenditure for managing Online Application Management System (OAMS), purchase of computers and accessories, GPS enabled mobile phones and accessories, furniture, stationary and developing software, DVDs of training modules, engaging qualified personnel/ agency for entering and analyzing data, processing proposals, monitoring and evaluating reports, preparation of notes, power point presentation and reports, preparing material for placing information and data on the Ministry's website, manning telephone during office days for question and answer (Q & A) facility or outsourcing such activities, issue of advertisement, consultancy charges for preparation of pedagogy and training materials, etc.

11. Financial and Physical Targets :

11.1 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 Crore.

12. Advertisement and Submission of Proposals :

12.1 Advertisement will be published by the Ministry of Minority Affairs in the National/Local newspapers for inviting proposals from organizations through **Online Application Management System (OAMS)**. The link of OAMS is available on official website of Ministry of Minority Affairs i.e. www.minorityaffairs.gov.in. The intending organizations shall apply online in OAMS. No documents will be submitted by the organizations to the Ministry, unless asked for. All the documents will be submitted online in OAMS.

13. Criteria for Selection of Organizations :

13.1 **Mandatory qualifications** : Stringent requirements would be adopted for selection of organizations in order to ensure that organizations that have capacity



are highly motivated, dedicated and committed to the welfare of women and working in the field among women, especially minority women, qualify. They should have the requisite personnel, financial viability and infrastructure to operate at the grass root level for implementation of the project. Given below are mandatory qualifications required to be fulfilled by the organization before consideration of other requirements:

- (a) The organization must be duly registered and should have been in operation for a minimum of three years.
- (b) The organization should be financially viable and not have deficit account during last three years. For this, duly audited annual accounts of the last three years should be uploaded on OAMS.
- (c) The organization must have undertaken at least one project exclusively for development of women and also conducted programmes, where minority community was included. Evidence to that effect should be uploaded on the OAMS.
- (d) Preference will be given to local ground level organization which are certified by the local authorities/District Collector/ Urban Local Bodies that such organization has worked in that particular area for women development projects and delivered good results.
- (e) The organization must have at least three key training personnel who should at least be a Graduate/a Graduate Diploma holder. A list of all the key training personnel containing their names, gender, educational qualifications, area of expertise, number of years and type of experience, full postal address and contact numbers should be given on OAMS.
- (f) The organization should not have been blacklisted by any Government Departments/agency. Organization or any of its head should not have been convicted for any criminal offence. An affidavit certified by NOTARY should be provided.
- (g) In case of residential trainings for trainees, the organization must have the requisite residential boarding facilities, training space and toilets which should be sufficient for at least 25 trainees. Safety of trainees must be of prime importance.

13.2 Requirement for processing request : The organisations are required to Register on the Online Application Management System (OAMS) of „Nai Roshni“ and get the ID and Password for login. The Registration of the organisations will be done only once. Registration would be done through One Time Password (OTP) gateway on registered mobile number of the organisation. After registration, the organisations are required to upload the information on the Online Application Management System (OAMS) and submit their application online for processing



of their request. The documents are required to be scanned and uploaded on the OAMS.

13.3 Mandatory Criteria to be Given Weightage for Selection: Mandatory Criteria, which may be modified/changed as per the requirement to assess the competence of the application organisation and under General Financial Rules (GFR)/relevant instructions of the Government in this regard, for assessing the suitability of Organizations by assigning weights and minimum qualification marks for selection of organization, are given below :

- (a) The number of years of existence and operation of the organization beyond the minimum requirement of three years.
- (b) The number of projects implemented by the organization for development of women.
- (c) Performance record of the institution evaluated by any recognized agency.
- (d) The number of projects implemented by the organization in the region/area/locality similar cultural environment where it intends to implement the projects under this scheme.
- (e) The number of key personnel working for the organization with undergraduate or post graduate degree in social work.
- (f) The number of field women workers/facilitators working for the organization the organization.
- (g) The number of projects of Government, bi-lateral, multi-lateral funding agencies/institutions or United Nations funded projects taken up by the organization.

14.1 The Proposal will be submitted in Prescribed Format through Online Application Management System (OAMS).

14.2 After filling up the Complete Proposal in the OAMS, a print of the same may be taken and submitted to the District Collectors/ District Magistrates for their recommendation in the prescribed format, which is available on OAMS Homepage under "Forms and Guidelines". The District Administration will require to ascertain credentials as per prescribed format given on OAMS Homepage. The DC/ DM will furnish a copy of the recommendation to the concerned organisation. The organisation will submit scanned copy of the recommendation through the OAMS and complete the process of online submission of applications.

14.3 The Organizations will require to qualify on mandatory criteria to make their project eligible for examination and consideration. The organization is required to achieve minimum 70% marks for this purpose.

14.4 The Projects of qualified organizations shall be placed for consideration and



approval of the Sanctioning Committee in the Ministry. Financial assistance would be given to the organizations whose project proposals are found in order and would serve the objectives of the scheme.

15. Evaluation of Proposals :

15.1 Organizations fulfilling the mandatory qualifications and essential requirements laid down by the Ministry would be examined by the Ministry and placed before the Sanctioning Committee.

16. Sanctioning Committee :

16.1 A Sanctioning Committee as follows will consider and recommend projects submitted by the empanelled organizations for implementation of the scheme:

- (a) Joint Secretary, Ministry of Minority Affairs (dealing with the scheme) – Chairperson
- (b) Director/ Deputy Secretary (Finance), Ministry of Minority Affairs
- (c) Director, Ministry of Women & Child Development – Member
- (d) Director, Ministry of Rural Development – Member
- (f) Director/ Deputy Secretary, Ministry of Minority Affairs (dealing with the scheme) – Convener and Member

17. Terms and Conditions for Release of Fund :

The terms and conditions for release of financial assistance, which may be reviewed/modified by the Ministry at any stage, are as follows :

- (a) The organization shall have a website displaying all the details of their organization, head office, field offices, land line telephone numbers, personnel, details of past operations and activities, etc..
- (b) The organization shall have in their possession Global Positioning System (GPS) digital camera for taking photos of all important activities such as address by faculty, government functionaries, lunch being provided, usage of audio-visual equipments, submitting petitions for redressal of grievances/problems faced, workshop being conducted etc.
- (c) The Organization shall furnish an undertaking, in the name of the competent authority responsible for actual implementation of the scheme, accepting the terms and conditions laid down by the Ministry of Minority Affairs and furnish a bond with two sureties and will also be responsible for furnishing of accounts of the grant sanctioned. The requirement of furnishing two sureties would not be required in the case of Central and State Universities/Institutions of higher learning recognized by University Grants Commission (UGC) and training institutes of Central and State Government.
- (d) The organization shall maintain a separate account for the financial assistance released by the Ministry of Minority Affairs and shall make the books of



accounts available to the Ministry as and when requisitioned for inspection.

- (e) The organization shall utilize the financial assistance for the specified purposes only.
- (f) The stipend to trainees **will be given by Cheque/online transfer** into the bank account of the beneficiary.
- (g) The organization shall give an undertaking that in the event of acting in contravention of this condition, it will refund the amount received from the Government with 18% annual penal interest or the penal interest prescribed by Chief Controller of Accounts and any other action, as deemed necessary by the Government.
- (h) The organization shall be solely responsible for ensuring that women fulfilling the eligibility criteria are selected for training.
- (i) The Organization shall give an undertaking that their books for this project will be open to inspection by the officers of Central Government, concerned State Government/UT Administration or any Chartered Accountant authorized by the Ministry.
- (j) On completion of the project, the organization shall submit to the Ministry of Minority Affairs, the utilization certificate (GFR-19A), and audited accounts, certified by a Chartered Accountant along with the following documents through the Online Application Management System (OAMS):
 - (i) Duly audited income and expenditure account/balance sheet for the year, including receipt & payment account of the organisation, in respect of funds received during the year.
 - (ii) A certificate to the effect that the organisation has not received any other grant for the same project from any other Ministry/Department of the Government of India, State Government/UT Administration and any other Government/Non-Government organization/bilateral/ multilateral funding agencies or United nations.
- (k) The organization shall erect at the venue of the training programme, banners/ boards indicating the date and venue of the training and that the training/ workshop is organized on behalf of Ministry of Minority Affairs, Government of India.
- (l) The organization shall give prior intimation of the training programme on OAMS to the Ministry/ State Government/UT Administration to enable officials to be deputed to inspect the training programme.
- (m) The organization shall submit photographs, video clippings as evidence of holding the training programme/workshop to the Ministry through the Online Application Management System (OAMS). These shall also be hosted in the website of the Organization.



- (n) The organization shall submit copies of pamphlets, publicity materials etc. brought out in the local language in connection with the training programme to the Ministry/State Government through the Online Application Management System (OAMS).
- (o) The Government of India will have the right to direct the organization for making any changes in the programmes or in the estimated cost.
- (p) The Government shall have the right to lay down any other conditions prior to the release of the grants-in-aid.
- (q) The organization approved for implementation of the project proposal in the villages/localities shall ensure that, as far as possible, majority of the trainers deployed are women, preferably some of them from the minority community concerned.

18. Requirements for Release of Fund in Installments :

- 18.1 A bond furnished by the organization along with two sureties shall be sufficient if the bond covers the amount that would be released directly to the organization. Release of second and subsequent installments will be based on the various requirements to be fulfilled by the organization as stated in the guidelines and also in the Annex to the sanction order and will invariably include photographic evidence of all activities/trainings, Progress reports and utilization certificate by the organization, etc. submitted through OAMS. For the release of 2nd Installment, an inspection report in prescribed format at OAMS with regard to satisfactory completion of training will be necessary.
- 18.2 **Photographs :** With the Global Positioning System (GPS) enabled camera/ mobile phones available with the organization, the photos of all daily activities would be captured and uploaded on OAMS. Submission of photographs to the Ministry and State Government on each of the activities carried out by the organization would be a requirement for release of the 2nd and subsequent installments. The Organization shall place the photographs on their website also.
- 18.3 **Release of Funds :** Funds will be released electronically by the Ministry in the Bank account of the organization concerned based on the approved project proposal in installments as follows:
- For Non-residential Village/urban locality Training :**
- 1st installment :** 50% of the approved project cost would be released before the commencement of the training. The organization will ensure that this release covers expenditure for conduct of training and allowance/stipend. Expenditure for holding workshop will be released in one lump sum along with the first installment, if necessary.
- 2nd installments :** 40% of the approved project cost/ admissible cost incurred on conducting the training programme would be released on submission of



Utilisation Certificate along with audited statement of accounts of the project, a certificate of satisfactory completion of the training course duly signed by all women trained and countersigned by Head of Panchayat/ Municipal Body/ Local Authority and submission of utilization certificate and other documents as per the guidelines. These will be submitted through OAMS.

3rd Installment : 10% of the approved project cost/ admissible cost would be released on submission of Project completion report, details of handholding/ nurturing countersigned by Head of Panchayat/ Municipal Body/ Local Authority and submission of utilization certificate and other documents as per the guidelines. These will be submitted through OAMS.

For Residential Training :

1st installment : 50% of the approved project cost would be released before the commencement of the training. The organization will ensure that this release covers expenditure for conduct of training and allowance/stipend. Expenditure for holding workshop will be released in one lump sum along with the first installment, if necessary.

2nd installment : 50% of the approved project cost/ admissible cost incurred on conducting the training programme would be released on submission of Utilisation Certificate along with audited statement of accounts of the project, a certificate of satisfactory completion of the training course duly signed by all women trained and countersigned by Head of Panchayat/ Municipal Body/ Local Authority and other documents as per the guidelines.

19. Electronic Fund Transfer :

19.1 Transfer of fund would be done through electronic transfer by the bank.

19.2 For enabling E-payment directly into the account of organization/training institute, the organization shall furnish an Authorization Letter from the payee, with full details of e-payment of the Organization *i.e.* name of payee, bank IFS code number, bank branch, bank branch name, number and address etc. The Authorization Letter must be uploaded on the OAMS in Prescribed Format and counter-signed by the manager of the bank branch concerned to avoid wrong account number. To provide correct account number would be responsibility of the organisation.

20. Transparency :

20.1 Having a website of the organization will be mandatory, which should display all the details of their organization, head office, field offices, land line telephone numbers, personnel, details of past operations and activities.

20.2 Ministry will also post the details of the organisation implementing the project, sanctioned projects, location of the projects, MIS of trainees, etc. in the



public domain on the web portal of Online Management Application System (OAMS).

21. Monitoring and Evaluation :

- 21.1 Ministry will put in place a mechanism for monitoring the progress of implementation of the projects by organizations and for this purpose invite State Secretary concerned and also some renowned women/NGOs to the review meetings. The Sanctioning Committee will also review the progress of implementation of the projects.
- 21.2 The District Level Committees constituted under Multi-sectoral Development Programme (MsDP), which also involve People's representative, may also be assigned the task of monitoring this programme.
- 21.3 Financial monitoring of implementing organizations may also be done through Chartered Accountants empanelled for this purpose by the Ministry for which charges shall be met from the sub head professional charges of the scheme.
- 21.4 There will be a Mid-Term Evaluation of the Scheme. During Mid-Term Evaluation, the Ministry will particularly review the necessity of the training modules in a particular area, financial viability of such trainings, maximum number of women who could be trained by an organization. This could be done by the agencies empanelled with the Ministry under the Research/Studies, Monitoring and Evaluation of Development Schemes including Publicity, experienced officers, women, NGOs could also be involved in this process.
- 21.5 Impact assessment and evaluation of the project would be carried out periodically or as and when required, by an empanelled agency of the Ministry as above. Such studies will be funded under the existing scheme of Research/studies, Monitoring and Evaluation of the Ministry.

22. Review of the Scheme :

- 22.1 The implementation of the scheme would be reviewed by the Ministry from time to time.
- 22.2 Ministry of Minority Affairs may make changes/modifications, not involving financial aspects, in the scheme as and when required for improvement in implementation keeping in view the National, Regional needs and requirements of target groups.

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Hamari Dharohar

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

1. Introduction :

- 1.1 Government of India believes in Unity in Diversity which is the basic tenet of Indian Culture. The Constitution of India grants equal rights and opportunities to all communities including minority communities of India to profess their religion and culture. Following the spirit of the Constitution, the Government of India is of firm conviction that there is a strong need to curate the rich heritage and culture of Minorities particularly miniscule minorities and supporting calligraphy and related crafts.
- 1.2 There are 6 (six) notified minorities in India which have been notified under National Commission for Minorities Act, 1992. They are Muslims, Christians, Sikhs, Buddhists, Parsis and Jains. Going by Census data of 2001, Buddhists and Jains have small population *i.e.* less than a Crore. The Parsis are even less than a lakh, hence may fall under miniscule minority category.
- 1.3 There is a general lack of information among people about the rich cultural heritage of minority communities of India, particularly of Parsis, Christians, Buddhists etc. Good knowledge about culture and rich heritage of communities develops better understanding among masses and strengthens tolerance and social knitting.
- 1.4 Ministry of Minority Affairs has been mandated to look after all issues related with minorities except Law and Order as per Allocation of Business. Therefore going with the priority of the Government, Ministry of Minority Affairs intends to launch a new scheme "Hamari Dharohar" to preserve rich culture and heritage of minority communities of India.

2. Objectives :

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

3. Activities to be covered under the scheme :

- 3.1 Selective intervention for preservation of heritage and may cover following kinds of projects:
 - 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.

4. Knowledge Partners :

4.1 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:

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

5. Implementing Organizations :

5.1 Project Implementing Agencies (PIAs) for projects :

- a) State Archaeological Departments
- b) Renowned organizations like Aga Khan Heritage Trust etc.;
- c) Reputed Registered Minority Community Organizations, registered under Societies Registration Act for at least three years, and having experience of such curating works of heritage.
- d) Registered/Recognized Cultural Institutions of Minority Communities, registered under Societies Registration Act for at least three years, and having experience of such curating works of heritage.
- e) Recognized Universities/Research Institutions having experience and facility of such curating works of heritage.
- f) Institutions of Central/State Government having experience and facility of such curating works of heritage.



5.2 Fellowships: Fellowship will be awarded as per following eligibility criteria :

- (a) The candidate should be a notified minority and Post Graduate with minimum 50% marks from a recognized institution in the relevant field in which he/she wants to avail the Fellowship to meet the above mentioned objectives.
- (b) He/she should have secured admission in a University/Institution for a regular M. Phil/Ph.D.
- (c) He/She should not be more than 35 years of age.
- (d) 33% seats of annual targets will be earmarked for minority girls/women candidates.

6. Implementation of the Scheme :

- 6.1 The scheme will be implemented for curating rich heritage of 6 (five) notified minority communities under National Commission for Minorities Act 1992 (viz. Muslims, Christians, Sikhs, Buddhists, Parsis and Jains).
- 6.2 The scheme can be taken up in the entire country.
- 6.3 The scheme may be implemented during remaining 3 years of 12th Five Year Plan period from 2014-15 to 2016-17.

7. Pattern of Assistance and Quantum :

- 7.1 This is a 100% Central Sector Scheme and will be implemented by the Ministry directly through selected PIAs.
- 7.2 Assistance under the scheme will be provided in form of Recurring grants and Non-recurring grants including the capital cost for infrastructure development, with a view to address areas critical for conservation and propagation of all forms of rich heritage of minorities and curating them.
- 7.3 Since, curating and preservation of heritage may involve a variety of activities depending on specific requirements, it may not be appropriate to identify items and fix an item-wise cost. The cost would depend on the kind of work being undertaken.
- 7.4 The projects recommended by the Project Approval Committee (PAC) will be approved by the competent authority. The Secretary (Minority Affairs) will be the Competent Authority to approve the recommendation of Project Approval Committee (PAC).
- 7.5 Assistance will also be provided for fellowship, research and development works of rich heritage and its presentation, promotion as well as for projects in the field of heritage education, popularization and publication works etc. The fellowship may be awarded as per prevailing financial norms of UGC for Senior Research Fellows.

8. Release of Funds

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- 8.1 On approval of a project, the funds will be released in 3 installments *i.e.* 40:40:20. Funds towards release will be disbursed directly to the selected PIAs by electronic transfer in the account of the PIA.
- 8.2 Installment pattern for fund release in respect of projects will be as follows :
1. **1st Installment :**
The first installment (*i.e.* 40% of the project cost) will be released after the approval of the project and entering into a Memorandum of Understanding (MOU) between parties. The PIA will also furnish a bond and the bank details in prescribed format.
 2. **2nd Installment:**
The 2nd installment of 40% of project cost will be released subject to the compliance with the following:
 - a. Audited Utilization of 90% of the 1st installment supported by an audited utilization certificate and
 - b. On-site inspection of works by the Authorized Agency.
 - c. Submission of audit reports.
 - d. Submission of Photographs of works undertaken.
 3. **3rd Installment :**
The 3rd and final installment of 20% of project cost will be released subject to the compliance with the following:
 - a. The project completion report with photographs.
 - b. Audited Utilization Certificate for the entire 80% funds released in 1st and 2nd Installments.
 - c. Audited accounts with auditor's report.
 - d. Deliverables as required in the projects are met and is verified by the Authorized Agency through random physical verification.
- 8.3 In case of fellowships, the funds also will be released as follows :
- (a) The rates for Senior Research Fellow as per University Grants Commission will be applicable. The Fellowship will be awarded for three years. Fellowship for 1st and 2nd year will be @ Rs. 25,000/p. m. and for 3'd year @ Rs. 28,000/- p.m. depending on the progress of research work.
 - (b) The Fellowship would be admissible maximum for 3 years. If the research is not completed within 3 years, it may be extended by maximum one year more @ Rs. 28,000/- p.m. with the approval of competent authority on the merit of the case and progress of Research Work.
 - (c) The funds will be transferred on half-yearly basis (Fellowship for 6 months in one go) in the bank account of the student directly by the Ministry through e-transfer. First, fund of first year would be transferred in the bank

account after 6 months of securing admission in Ph.D. Subsequent funds would be transferred after every 6 months accordingly.

PROCEDURE FOR APPLICATION :

- 9.1 Ministry of Minority Affairs will invite proposals in prescribed format for selection through an advertisement in newspapers and official website of the Ministry from organizations/institutions. The Ministry may also directly sponsor the projects to expert organizations who submit projects in prescribed format, and are renowned for their experience in the relevant field or on the panel of Ministry of Culture for curating works. Similarly, the Ministry may also award fellowships in the relevant field, provided the candidate fulfills the eligibility criteria prescribed in Para 5.2 of this guidelines.
- 9.2 The project proposals will be screened on the basis of operational guidelines, the prescribed pre-determined point-based system for mandatory criteria and will be placed before the Project Approval Committee (PAC) of the Ministry.
- 9.3 However, Ministry reserves the right to cancel the selection at any stage without notice.
- 9.4 The Ministry may verify the credentials of the PIAs through any authorized organization/institution.
- 9.5 The proposals of selected PIAs will be considered with the approval of the competent authority *i.e.* Secretary (Minority Affairs).

10. Project Approval Committee (PAC) :

- 10.1 The project submitted by organizations including the project cost may be examined and considered by a Project Approval Committee (PAC) under the Chairpersonship of Joint Secretary (Concerned). The PAC may also have members from Ministry of Culture, Archaeological Survey of India, National Museum and National Gallery of Modern Arts. The PAC may co-opt the expert institutions as per requirement.
- 10.2 The PAC will have the power to examine, and recommend the project(s).

11. Project Monitoring :

- (i) Monitoring is a continuous measurement of progress while the project is on-going which involves checking and measuring progress, analyzing the situation and reacting to new events, opportunities, and issues.
- (ii) Ministry may authorize an independent agency or the knowledge partner to conduct concurrent monitoring and random checking.
- (iii) Ministry's officials may also monitor the projects. The information gathered from this will be fed into the decision making process for release of funds and sanctions of project proposals.
- (iv) 3% of the total cost will be spent on professional services for Administration



and Management of the scheme including consultations, Monitoring and Evaluation. For administration and management, a Project Management Unit (PMU) will be established with contractual outsourced staff as per need. For engaging contractual staff, relevant GFRs will be followed. The expenses would be borne out of 3% budget set aside for Administration and Management of the scheme.

12. Audit :

- (i) The Ministry retains the right to carry out audit of the accounts of the project, if deemed necessary, including audit by the CAG and by the Principal Account officer of the Ministry or by independent agency. The PIA shall make available all relevant records for the purpose whenever requested by an agency authorized by the Ministry.
- (ii) Financial audit is to be carried out by the Chartered Accountant of PIA as per the statutory provisions, and the accounts of the project shall be maintained separately in order to facilitate meaningful audit. (iii) The Audit Report together with action taken on the auditor's observations and physical progress under the project shall be furnished at the time of release of 2nd and final installment of Central funds.

13. Terms and Conditions :

The selected PIAs shall be bound by the terms and conditions of the scheme as at Appendix.

14. Review of the scheme :

The scheme will be subjected to review in last year of the 12th Plan period after getting evaluation and impact assessment done by a reputed independent agency.

Terms and Conditions attached to the Central Sector Scheme of "Hamari Dharohar"

The grant-in-aid sanctioned under the scheme is subject to fulfillment of following terms and conditions by the selected PIAs/organizations/institutions/individuals (hereinafter organization) :

1. that the organization which intends to receive the Grant-in-aid under the Scheme, will fulfill the eligibility criteria as specified under the scheme;
2. the grants cannot be claimed as a matter of right, it depends on sole discretion of Government of India depending on the merit of the project;
3. that the organization will confirm in writing to the effect at the beginning of each financial year that the conditions contained in this document and as revised from time to time for the implementation of this scheme are acceptable to it;



4. that the organization will also execute a Bond on Non-Judicial Stamp Paper of Rs.20 in favour of the President of India to the effect that it will abide by terms and conditions attached to the grant and the scheme that revised from time to time and that in case of its failure to abide by the same, it will refund to the Government the total Grant-in-aid sanctioned to it for the purpose with interest accrued thereon and shall be liable for criminal action as per law;
5. that the Ministry shall not be liable for any kind of payment to the temporary/regular employees appointed by the organization for running the project;
6. that the organization shall maintain a separate account in a nationalized/scheduled Bank in respect of this grant. All receipts and payments involving Rs.10,000/- and above of the grantee institution must be through cheques or electronic transfer only. The grantee institutions are required to submit at the time of seeking grant for continuation of the project, a copy of the bank pass book indicating all transactions made in connection with the running of the sanctioned project. The accounts will remain open for inspection by representatives/officers from the Ministry, office of Comptroller and Auditor General of India, Government of India, or concerned State Government at any time. The organization shall have the accounts of the grant-in-aid audited either by CAG empanelled Auditors or Chartered Accountant and supply a copy of the following audited accounts, together with Utilization Certificate in GFR 19(A), to the Ministry latest by first week of June month every year:
 - (a) the receipt and payment account of grant-in-aid in question for the year;
 - (b) the income and expenditure accounts of grant-in-aid in question for the year;
 - (c) the balance sheet, indicating assets and liabilities from grant-in-aid in question;
 - (d) the utilization certificate in prescribed format (GFR-19A) as per General Financial Rules along with the item-wise break-up;
 - (e) the audited accounts of the organization as a whole for the year.
7. the organization shall submit performance-cum-achievement report as prescribed by the Ministry for which it received Grant-in-aid;
8. that the facilities to be extended with the help of the Grant-in-aid will be available for the welfare of all minorities irrespective of creed, religion, colour, etc.;
9. the organization will not obtain grant for the same purpose/project from any other source, including the Government sources. In case, it receives grant for the same project from other sources also, the same will be intimated to Ministry of Minority Affairs immediately after receipt with proper reference;
10. the organization will not divert Grant-in-aid or entrust the execution of the project for which Grant-in-aid is sanctioned, to another organization or institution;
11. that if the Government is not satisfied with the progress of the project or considers that the guidelines of the scheme, terms & conditions of the sanction etc., are being



- Violated, it reserves the right to terminate the Grant-in-aid with immediate effect and recover the funds with penalty or take such other actions as it deems fit with or without prior notice. Further, an organization once black listed by the Ministry, will never be considered by the Ministry for grants in future, even if delisted from the black list at any point of time;
12. that at the time of renewal of the project any unspent balance out of the grants shall be adjusted by the Ministry in the subsequent admissible grant due;
 13. no assets acquired wholly or substantially out of this Grant-in-aid will be disposed off or encumbered and or otherwise utilized for the purpose other than for which sanctioned;
 14. the organization shall maintain a register in the GFR (19) of permanent and semi-permanent assets acquired wholly or in part out of this Grant-in-aid. This register shall remain open for inspection to the officials from the Office of the Controller and Auditor General of India/Government of India/State Government/Union Territories. The register shall be maintained separately in respect of this grant and a copy thereof furnished to the Ministry, along with the Audited Accounts;
 15. the release of the 2nd and final installment of the annual grant will be conditional upon the grantee institutions to provide reasonable evidence of proper utilization of installment released earlier during the year as prescribed by the Ministry;
 16. the organizations should liaise with District Administration for convergence of other existing services for the welfare of minorities. It should also maintain contact and seek cooperation of local Panchayati Raj Institutions. It should also have institutional arrangements for seeking community participation;
 17. provisions of General Financial Rule 150(2) would be applicable where the NGOs are being provided assistance for the prescribed amount;
 18. the organization shall appropriately display the boards that should be erected at the project site indicating that the project is running under the aegis of Ministry of Minority Affairs, Government of India;
 19. the purchase of non-recurring items (if any) should be made only from authorized dealers at competitive prices and subject to vouchers being produced for inspection;
 20. that the organization shall not charge any fees from the beneficiaries;
 21. in case of new projects, the organization shall intimate this Ministry and the State Minority Welfare Department about the date of commencement of project and that should be within 15 days from the receipt of funds by the organization in their bank account;
 22. that the organization shall not profess or promote any religious/communal/fundamentalist/divisive beliefs or doctrines with these grants;



23. in the event of a Court case, the organization shall not be entitled to any grant-in-aid till the matter is pending in the Court of Law; the Ministry shall not be responsible for any legal/intellectual/contractual disputes between the implementing organization and a third party. By accepting the grant, the recipient accepts this condition;
24. for all disputes involving Ministry of Minority Affairs with regard to release of grants. **the jurisdiction of the Courts will be Delhi;**
25. the organization shall abide by all the aforesaid terms & conditions, guidelines of the scheme, provisions of GFRs, and any subsequent revision/changes therein.

Signature of President/Secretary/CEO

(Full Name)

Designation

Official Stamp

Place

Date

Operational Guidelines for the scheme of Hamari Dharohar, a scheme preserve rich heritage of minority communities under overall concept of Indian Culture (w.e.f. 10.07.2015)

The Ministry will follow following criteria for a project to be considered under this Scheme and for selection of agencies:

1. Eligible organizations

- (i) A recognized and registered body under appropriate law. It should be at least 3 years old. The organization should have experience of at least 25 years in works related to preservation of heritage and curating;
- (ii) Renowned organizations like Aga Khan Foundation etc.
- (iii) A Central/State Government Organization or their autonomous expert bodies engaged in such kind of preservation/curating works.
- (iv) Recognized Universities/Research Institutions having experience and facilities for preservation works.

2. Selection Criteria

- (i) The proposal will be first screened by the Ministry on the basis of pre-determined Point-Based Mechanism (Annexure). An organization will be required to achieve minimum 70% points to be considered for 2nd level screening by a Project Approval Committee.
- (ii) The Project Approval Committee would include Members concerned Joint Secretary in the Ministry of Minority Affairs, representative of Ministry of



Culture, National Museum, Archaeological Survey of India, National Archives, National Gallery of Modern Arts and Indira Gandhi National Centre for Arts.

- (iii) The Committee will first assess whether the activity indicated in the proposal falls within the heritage.
- (iv) The Committee while examining the proposal, generally will follow the following criteria to decide whether the item of work falls within the parameters of a 'Heritage':
 - (a) The proposed item for preservation should generally be at least 100 years old. It should represent the age old culture of minority communities of India.
 - (b) The proposed item should represent a master piece of human genius. (c) It should represent an important interchange of human values over a span of time or within a cultural area of the country on evolution and development of civilization, architecture, literature, documents, monumental arts/crafts, designs etc.
 - (d) It should be an outstanding example of significant stages of history of the community.
 - (e) It should be an outstanding example of traditional culture(s) or community interactions especially which have become vulnerable over a period of time.
 - (f) It should be directly or tangibly associated with events or living traditions, with ideas or beliefs, with artistic and literary works of outstanding universal significance.
 - (g) The protection, management, authenticity and integrity of the proposed item/activity shall also be of important considerations.

Explanation: The term "item" can also denote an institution working continuously for the period prescribed in (a) in the area of heritage and culture.

- (v) The Committee will determine the cost of the project once the heritage value of the proposal is established by them.
- (vi) While applying to Ministry of Minority Affairs under "Hamari Dharohar", the organization should certify that it has not obtained funding from any other Government organization for the same item or project.

3. Illustrative list of projects which may be considered under the scheme:

- (a) Ministry of Minority Affairs will consider selective intervention for preservation of heritage and may cover following kinds of projects:
 - i. Curating exhibitions including iconic exhibitions.
 - ii. Supporting calligraphy and related crafts.
 - iii. Preservation of literature, documents, manuscripts etc.
 - iv. Documentation of oral traditions and art forms.



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- v. Support to ethnic museums (not supported under schemes of Ministry of Culture or its bodies) for showcasing and preserving heritage of minority communities.
 - vi. Support for organizing heritage related seminars/workshops.
 - vii. Fellowship for research in preservation of heritage and development.
 - viii. Any other support to individual! organization in furtherance of cause of protection and promotion of rich heritage of minority communities.
4. All the projects supported by Ministry under the scheme will be open to public, where applicable.
 5. The procedure for application will be followed as per Para 9.1 of the scheme guidelines.

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Weightage assigned for each of the mandatory criterion under “Hamari Dharohar” scheme to preserve rich heritage of minority communities under overall concept of Indian culture

Note : The minimum qualifying points for an Organization to fall in zone of consideration for next level of screening under the scheme, would be 35 out of 50 *i.e.* 70%. After qualifying, the organizations will be asked to present before Project Approval Committee.

Sl no.	Criteria	Maximum Points	Points Obtained
1	Criteria to be given weightage for short listing	50	50
	(a) The number of years of existence and operation of the organization beyond the minimum requirement of three years. (Registration certificate to be uploaded). Marks would be awarded as follows: Total 3-6 years: 2 7-10 years: 4 More than 10 years: 6 Note: If the organization is not registered for minimum 3 (three) years, they will not be eligible to apply.		
	(b) The experience of the organization in preservation of heritage and curating works. Supporting documents to be enclosed. Marks would be awarded as follows: Total 25 years: 4 More than 25 years: 8	8	
	(c) Number of years for which the organization is involved in curating and preservation of heritage of minority communities exclusively. Supporting documents to be enclosed. Marks would be awarded as follows: Total 25 years: 3 More than 25 years: 6	6	
	(d) The number of projects funded by Central Government Ministries/Departments/State Governments to the organization for curating and	9	



preservation of heritage works exclusively. Marks would be awarded as follows: <p style="text-align: right;">Total 1-5 projects: 3 5-10 projects: 6 More than</p>		
(e) Financial viability of the Organization: Quantum of funds operated by the organization in last three years. The average of Expenditure of last 3 (three) years by the organization would be taken up to assess the viability. The Audited accounts with Auditors report for past 3 years to be provided. Marks would be awarded as follows: <p style="text-align: right;">Total Rs. 10.00 lakh to Rs.25.00 lakh: 2 More than Rs.25.00 lakh to Rs.50 lakh : 4 More than Rs.50.00 lakh: 5</p>	5	
(f) The number of graduate! post-graduate qualified professionals in preservation and curating works with the organization. Marks would be awarded as follows: <p style="text-align: right;">Total 1-3: 3 4-6 : 5 Over 6: 8</p> <p>(Note: List of professionals to be attached in prescribed format)</p>	8	
(g) Number of successful Government projects for preservation of heritage and curating works implemented by organization. Marks would be awarded as follows: <p style="text-align: right;">Total 1-5 projects: 4 More than 5 projects : 8</p> <p>(Note: State-wise list of successful projects along with the works done and photo.raohs to be attached).</p>	8	
Total	50	



USTTAD

Upgrading the Skills and Training in Traditional Arts/Crafts for Development

1.0 Introduction

1.1 India is known for its traditions and culture. Minority communities in India are known for their traditional skills, arts and crafts. But due to forces of competitive market and globalization, and also due to deteriorating socioeconomic condition of master craftsmen/artisan, these skills are not being pursued by the young generation. Government of India is of firm conviction that these arts/crafts are needed to be preserved. There is a need to augment traditional arts and entrepreneurial skill which are the backbone of cottage and small scale industry and establish better market linkages, enhance branding and ensure access to credit. Therefore, Ministry of Minority Affairs launches a new scheme "USTTAD" as 100% Central Sector Scheme.

2.0 Objectives

- 2.1 To build capacity of master craftsmen/artisans and training of young generation through the master craftsmen/ artisans for traditional arts/crafts.
- 2.2 Set up standards of identified arts/ crafts and their documentation.
- 2.3 To establish linkages of traditional skills with the global market.
- 2.4 To improve employability of existing workers, school dropouts etc.
- 2.5 To generate means of better livelihood for marginalized minorities and bring them in the mainstream.
- 2.6 To enable minorities to avail opportunities in the growing market.
- 2.7 To ensure dignity of labour.
- 2.8 Design development and Research in traditional arts/crafts.

3.0 Scope of The Scheme

- 3.1 The scheme will aim at capacity building and updating the traditional skills of master craftsmen/artisans. These trained master craftsmen/artisan will train the minority youths in various specific traditional arts/crafts.
- 3.2 Ministry of Minority Affairs will take up this skill development programme for all important traditional arts/crafts being practiced by minority communities, for their development and market linkages.

4.0 Knowledge Partners

To support Ministry and the Project Implementing Agencies (PIAs) with technical inputs for capacity building of master craftsmen/artisan and upgrading their traditional skills, four knowledge partners will be involved by the Ministry. The knowledge partners will have to support the Ministry and the PIAs through Identification of traditional skills/crafts being practiced by minority communities, Setting standards



of the identified crafts, Documentation of the identified crafts, Design development and research, Development of course curriculum for master craftsmen and trainees, Monitoring, assessment and certification of the training, etc.

5.0 Components of The Scheme

5.1 The scheme will have following programmes

- (a) Up-gradation of Skills and Training in Traditional Arts/Crafts through Institutions.
- (b) USTTAD Fellowship for Research and Development.
- (c) Support to Craft museum for curating traditional arts/ crafts.
- (d) Support to minority craftsmen/artisans for marketing their products.

5.2 Component

Up-gradation of Skills and Training in Traditional Arts/Crafts through Institutions: This component will be implemented through an institutional framework wherein Ministry will provide support to institutions for Certificate/ Diploma courses on traditional arts/ crafts recognized by Ministry of Skill Development and Entrepreneurship (MSDE), DC Handicrafts or Sectoral Export Promotion Councils.

I. ELIGIBILITY for PIAs

- (a) The scheme will be implemented through following Project Implementing Agencies (PIAs) selected on the basis of predetermined mandatory criteria:
 - (i) Societies registered under Societies Registration Act for at least three years, and having experience of conducting such traditional skill development courses with established market linkages.
 - (ii) Any private recognized/registered professional institution of repute conducting such traditional skill development courses for at least last three years with established market linkages.
 - (iii) Any industry or an association of industries like ASSOCHAM, CII, FICCI etc. who are willing to run such training centers as per financial norms of the scheme with a proper plan.
 - (iv) Any institution of Central/State Governments including Universities, Public Sector Undertakings and Training institutes of Central/ State Governments including Panchayati Raj Training institutions having the capacity to conduct such training programmes and fulfill the mandatory criteria.

(II) Eligible Trainees/beneficiaries

- (a) The trainee should belong to minority community. However, to promote inter-community solidarity, 25% candidates belonging to BPL families of non-minority communities may also be considered. In addition, 3% seats will also be reserved for differently abled persons belonging to minority communities.



- (b) The trainee should be between 14-35 years of age. Upper age limit may be relaxed for differently abled persons belonging to minorities.
- (c) The minimum qualification of trainee should be at least Class V. This may also be relaxed for differently abled persons belonging to minorities.
- (d) More than one member of a family is eligible for training in the same art/craft form, provided she/he fulfills the eligibility criteria.

(III) IMPLEMENTATION OF THE SCHEME

The scheme will be implemented for preservation and promotion of traditional arts/crafts being practiced by minority communities notified under National Commission for Minorities Act 1992 (viz. Muslims, Christians, Sikhs, Buddhists, Parsis and Jains) and its promotion with market linkages. The scheme can be taken up anywhere in the country. The projects with National/ State Awardee Master Craftsmen/ Artisans, National Merit Certificate Holders will be given preference. Minimum 33% seats will be earmarked for minority girl/women. However, the PIAs covering more girls will be given preference.

(IV) Duration and Course Curriculum:

The courses should be of minimum two months duration and a maximum of 1 (one) year depending upon the selected traditional art/craft. The course curriculum and duration of programme either should be as per modules of MSDE, DC Handicrafts, Sectoral Export Promotion Councils or developed by selected Knowledge Partners. The course would also include training on soft skills, IT, Spoken English (depending on the educational level of trainees) etc. In a week maximum 6 (six) days and in a month maximum 24 days will be training days. In a day, training will be of minimum 5 (five) hours. The project would include formation of SHGs/ Producer Companies.

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