

GOVERNMENT OF INDIA
MINISTRY OF MINORITY AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 2951
TO BE ANSWERED ON 06.08.2025

WELFARE SCHEMES FOR MINORITIES

2951. SHRI K RADHAKRISHNAN:

Will the Minister of MINORITY AFFAIRS be pleased to state:

- (a) the details of the major welfare schemes currently being implemented by the Government for educational, economic and social upliftment of minority communities;
- (b) the total funds allocated and utilised under these schemes during the last three financial years, State/UT-wise;
- (c) whether there has been any delay in the release of funds or implementation of these schemes particularly in Southern States like Kerala and if so, the details thereof;
- (d) the criteria adopted to identify minority beneficiaries and ensure transparency and inclusion; and
- (e) whether the Government is planning any new schemes or policy revisions in view of the growing concerns about minority rights and access to opportunities and if so, the details thereof?

ANSWER

THE MINISTER OF MINORITY AFFAIRS

(SHRI KIREN RIJU)

(a) to (d): The Government implements various schemes for the welfare and upliftment of every strata, including minorities, especially the economically weaker and lesser privileged sections of the society. Ministry of Minority Affairs specifically implements following schemes across the country for socio-economic and educational empowerment of the six (6) centrally notified minority communities viz. Muslim, Buddhist, Christian, Jain, Parsi and Sikh. These schemes are as under:

SCHOLARSHIP SCHEMES

This Ministry implements the following three Scholarship schemes for the educational empowerment of the six centrally notified minority communities:

- i) Pre-Matric Scholarship Scheme;
- ii) Post Matric Scholarship Scheme; and
- iii) Merit-cum-Means based Scholarship Scheme.

All the above Scholarship Schemes of the Ministry are implemented through a revamped version of the National Scholarship Portal (NSP 2.0). The scholarship amount is transferred to the bank accounts of students through Direct Benefit Transfer (DBT) mode. However, the Scholarship Schemes have not been approved for implementation beyond 2021-22.

PRADHAN MANTRI JAN VIKAS KARYAKRAM (PMJVK)

"Pradhan Mantri Jan Vikas Karyakram" (PMJVK), a Centrally Sponsored Scheme, is one of the flagship program of the Ministry of Minority Affairs for creation of community infrastructure in the Minority Concentration Areas of the country in the sectors viz. Health, Skill Development, Women Centric Projects, Education, Drinking Water and Supply, Sanitation and Sports.

The scheme is a demand driven Scheme, hence the States/ UTs-wise allocation is not made under PMJVK. The States/ UTs wise details of fund released during last three Financial Years are as below:

S. No.	Name of States/UTs	Amount released (Rs. in Lakh)
1.	Assam	12900.00
2.	Arunachal Pradesh	7300.00
3.	Andaman & Nicobar Island	875.00
4.	Himachal Pradesh	500.00
5.	Karnataka	12533.75
6.	Ladakh	1598.00
7.	Manipur	6875.00
8.	Mizoram	7319.00
9.	Maharashtra	2000.00
10.	Nagaland	5600.00
11.	Punjab	10457.7
12.	Rajasthan	2350.00
13.	Sikkim	14998.00
14.	Tripura	1750.00
15.	Tamil Nadu	7013.00
16.	Uttar Pradesh	3500.00
17.	Uttarakhand	11796.00

PMJVK is a community infrastructure development scheme and thus the infrastructure developed is for the benefits of the whole population of the respective minority concentration areas. The important requirement for releasing funds under the PMJVK scheme is that the State must follow the rules of the Public Financial Management System (PFMS), as set by the Department of Expenditure, Ministry of Finance. This system helps to ensure that government money is used properly and transparently.

PMJVK Scheme is now applicable in all districts across the country. The States and Union Territories (UTs) can submit infrastructure project proposals for areas where the minority population is more than 25% within a 15 km radius.

PRADHAN MANTRI VIRASAT KA SAMVARDHAN (PM VIKAS)

Pradhan Mantri Virasat Ka Samvardhan (PM VIKAS) is a Central Sector Scheme of the Ministry which converges five erstwhile schemes viz. 'Seekho Aur Kamao', 'Nai Manzil', 'Nai Roshni', 'USTTAD' and 'Hamari Dharohar' schemes.

The scheme focuses on upliftment of six notified minority communities through the following:

- i. Skilling and Training (Non-traditional and traditional);
- ii. Women Leadership and Entrepreneurship;
- iii. Education (through National Institute of Open Schooling);
- iv. Infrastructure Development (through Pradhan Mantri Jan Vikas Karyakram).

This scheme also facilitates credit linkages by connecting beneficiaries with loan programs offered by the National Minorities Development & Finance Corporation (NMDFC).

Under this scheme, a project has recently been allocated to Indian Institute of Information Technology (IIIT), Kottayam, Kerala.

These schemes were implemented as Central Sector Schemes and no financial targets were allocated to States. A brief of fund allocated under these schemes is as below:

Statement showing Allocation (In Rs. Cr.) for Skilling Schemes					
	Seekho Aur Kamao	Nai Manzil	USTTAD	Nai Roshni	PM VIKAS
Year	BE	BE	BE	BE	BE
2022-23	235.41	46	47	2.5	0
2023-24	0	0.1	0.1	0.1	290.15
2024-25	0	0	0	0	255.43
Grand Total	235.41	46.1	47.1	2.6	545.58

Further, the beneficiaries under the PM Vikas scheme are identified as per the eligibility criteria of PM Vikas scheme guidelines.

NATIONAL MINORITIES DEVELOPMENT & FINANCE CORPORATION (NMDFC)

NMDFC implements its schemes for socio-economic empowerment including educational empowerment of “backward sections” among the notified minority communities by providing concessional loan for income generation ventures & education loan for technical & professional courses, across the country. The schemes of NMDFC are implemented through State Channelizing Agencies (SCAs) nominated by respective State Govt./ UT Administration, Punjab Gramin Bank and Canara Bank.

The year-wise details of fund allocated/released by GOI for Equity contribution in NMDFC & concessional loan disbursed by NMDFC through its SCAs, Punjab Gramin Bank & Canara Bank during the last three years are as follows:

F.Y.	Fund Allocated/Released by GOI for Equity Contribution in NMDFC (In Rs. Cr.)	Concessional credit, disbursed by NMDFC (In Rs. Cr.)
2022-23	159.00	881.70
2023-24	61.00	765.45
2024-25	NIL	860.44

State/UT- wise details of concessional loan disbursed by NMDFC during the last three years is enclosed as **Annexure I**.

NMDFC releases funds to the respective SCAs based on field level demand, status of past fund utilization, repayment status and fund availability with NMDFC. So far NMDFC has

released funds to its SCAs considering the above criteria based on request received from respective SCAs including those from southern States like Kerala.

The eligibility criteria under NMDFC schemes are as follows:

1. Muslim, Christian, Sikh, Buddhist, Parsi & Jain notified as National Minorities by the Central Government under the National Minorities Commission Act, 1992 are eligible to avail benefit under NMDFC schemes.
2. The annual family income eligibility criterion under Credit Line-1 is upto Rs. 3.00 lacs p.a. for both rural & urban areas. Under Credit Line -2, persons with higher annual family income of upto Rs.8.00 lacs p.a. can avail higher quantum of financial assistance at a higher rate of interest.

(e): No new schemes are being envisaged.

Annexure- I

State/UT wise details of Concessional Loan disbursed by NMDFC during last 3 years i.e. F.Y. 2022-23 to F.Y. 2024-25

Sl. No.	State/UT	Amt. of Concessional Loan disbursed (In Rs. Cr.)
1	ANDAMAN & NICOBAR	0.02
2	ANDHRA PRADESH	8.52
3	ARUNACHAL PRADESH	1.90
4	ASSAM	0.67
5	BIHAR	0.28
6	CHANDIGARH	0.20
7	CHHATISGARH	0.03
8	DELHI	0.25
9	GOA	1.34
10	GUJARAT	1.40
11	HARYANA	17.17
12	HIMACHAL PRADESH	36.30
13	JHARKHAND	3.40
14	KARNATAKA	5.18
15	JAMMU & KASHMIR	120.34
16	LADAKH	1.00
17	LAKSHADWEEP	0.03
18	KERALA	975.75
19	MADHYA PRADESH	0.02
20	MAHARASHTRA	76.15
21	MANIPUR	0.03
22	MEGHALAYA	0.03
23	MIZORAM	6.87
24	NAGALAND	0.03
25	ODISHA	0.06
26	PUDUCHERRY	0.02
27	PUNJAB	13.42
28	RAJASTHAN	10.66
29	SIKKIM	0.20
30	TAMIL NADU	190.83
31	TELANGANA	6.34
32	TRIPURA	0.04
33	UTTAR PRADESH	4.03
34	UTTARAKHAND	0.53
35	WEST BENGAL	1024.55
Total		2507.60