



BJS

Bharatiya Jain Sanghathan

Benefits of Minority for Business

2014

Compiled from Internet and Published by :

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Yerawada, Pune - 411 006. India.
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Email: info@bjsindia.org
Website: www.bjsindia.org

Printed at:
Prabhat Printing Works,
427, Gultekdi, Pune 411 037. India.

For Private Circulation only.

Price : ₹ 25/-

(Set of 6 Books ₹ 200)

Edition : March 2014

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Chapter 1

Preface

२७ जनवरी २०१४ को भारत सरकार ने जैन समाज को राष्ट्रीय स्तर पर अल्पसंख्यक का दर्जा प्रदान किया। भारतीय संविधान में अल्पसंख्यक समुदाय की सुरक्षा, शिक्षा, स्वरोजगार एवं सक्षमीकरण के कई विशेष प्रावधान हैं। इसे क्रियान्वित करने के उद्देश्य से भारत सरकार ने अल्पसंख्यक विभाग एवं अल्पसंख्यक आयोग का गठन किया है। जनवरी २०१४ तक मुस्लिम, बौद्ध, क्रिश्चियन, सिख एवं पारसी धर्मों को अल्पसंख्यक दर्जा प्राप्त था। अब जैन धर्म को भी यह अधिकार प्राप्त है।



जैन समाज को अल्पसंख्यक दर्जा मिलना चाहिए या नहीं इस पर मतभिन्नता है। कुछ लोगों को ऐसा लगता है कि, जैन समाज को अल्पसंख्यक का दर्जा प्राप्त होने से जैन समाज मुख्य प्रवाह से दूर हो जायेगा। कुछ लोगों को लगता है कि, इस घोषणा से जैन समाज को आरक्षण का दर्जा मिलेगा जो कि निम्न जाति के लाभ के लिए है। यह मतभिन्नता संपूर्ण जानकारी के अभाव की वजह से है। अल्पसंख्यक का दर्जा मिलने की वजह से, जैन समाज इस देश के मुख्य प्रवाह से दूर हो जायेगा, ऐसा संभव ही नहीं है। ना ही अल्पसंख्यक याने आरक्षण है। इसके विपरित अल्पसंख्यक दर्जा मिलने से जैन समाज के सभी धर्मस्थल, धार्मिक संस्थाएँ, संस्कृति, भाषा व लिपी सुरक्षित रहेगी। जैन समाज अपनी रूचि के अनुसार शैक्षणिक संस्थाओं की स्थापना कर सकेगा और उसका प्रशासन भी कर सकेगा। जैन समाज आर्थिक दृष्टी से सुसंपन्न समाज है, ऐसी धारणा है, यह अंशतः सत्य भी है। तथापि इस समाज में बहुत बड़ा मध्यम वर्ग है व अल्प आय प्राप्त करने वाला वर्ग भी है। जिन्हें दैनंदिन जीवन जीने के लिए अत्यधिक कठिनाई का सामना करना पड़ता है।

भारत सरकार द्वारा अल्पसंख्यक समाज के उत्थान की अनेक योजनाओं के लिए प्रति वर्ष करोड़ों रूपये का प्रावधान बजट में किया जाता है। अल्पसंख्यक दर्जा मिलने की वजह से अब जैन समाज को भी इन सारी योजनाओं में हिस्सा लेने का एवं विविध योजनाओं को क्रियान्वित करने का अधिकार प्राप्त होगा। यह जैन समाज के उत्थान के लिए बड़ी बात है।

देश में आंध्रप्रदेश, छत्तीसगढ़, दिल्ली, हरियाणा, झारखंड, कर्नाटक, मध्यप्रदेश, महाराष्ट्र, पंजाब, उत्तरप्रदेश, उत्तरांचल, आसाम, पश्चिम बंगाल, त्रिपुरा इन राज्यों में जैन समाज को पहले से ही राज्यस्तर पर अल्पसंख्यक दर्जा प्राप्त था। इन सभी राज्यों में राज्यस्तर के अल्पसंख्यक योजनाओं का लाभ उन उन राज्यों के जैन समाज के लोगों को मिल रहा है। राष्ट्रीय व राज्य स्तर पर अल्पसंख्यक की योजनाओं में काफी भिन्नता है। अल्पसंख्यक समाज के उत्थान के लिए राज्य स्तर की योजनाओं से काफी ज्यादा योजनाएँ राष्ट्रीय स्तर पर उपलब्ध है। जैन समाज के विद्यार्थियों की शिक्षा एवं छात्रवृत्ति की विविध योजनाएँ, शैक्षणिक संस्थाओं की स्थापना एवं प्रशासन की विविध योजनाएँ, युवतियाँ एवं महिलाओं के सक्षमीकरण की योजनाएँ, व्यवसाय के विकास की विभिन्न योजनाएँ, धर्मस्थान की सुरक्षा की विभिन्न योजनाएँ एवं स्वयंसेवी संस्थाओं के माध्यम से समाज उत्थान की विविध योजनाएँ उपलब्ध है। हाल ही में राष्ट्रीय स्तर पर जैन समाज को अल्पसंख्यक दर्जा प्राप्त होने की वजह से इन सभी योजनाओं की जानकारी जैन समाज के घर घर तक पहुँचाना आवश्यक है।

भारतीय जैन संघठन सन १९८५ से देशभर में सामाजिक उत्थान एवं शैक्षणिक विकास का कार्य कर रहा है। देश में जैन समाज के विभिन्न संस्थाओं द्वारा २५०० शैक्षणिक संस्थाओं का निर्माण सौं डेढ़सौं वर्ष पूर्व किया गया। इन शैक्षणिक संस्थाओं के माध्यम से, सभी जाति-धर्म के जरूरतमंद विद्यार्थियों को शिक्षा, सेवा के रूप में प्रदान की जाती है। भारतीय जैन संघठन द्वारा सन २००२ में फेडरेशन ऑफ जैन एज्युकेशन इन्स्टिट्यूट की स्थापना की गई। जैन समाज की १७०० शैक्षणिक

संस्थाएँ इस फेडरेशन का हिस्सा है। राष्ट्रीय स्तर पर जैन समाज को अल्पसंख्यक दर्जा प्राप्त होने की वजह से इन शैक्षणिक संस्थाओं को विकास के अनेक अवसर प्राप्त होंगे।

केंद्र सरकार का अल्पसंख्यक कानून, अल्पसंख्यक विभाग, अल्पसंख्यक आयोग, प्रधानमंत्री १५ सूत्री कार्यक्रम एवं संबंधित अन्य विभाग तथा वेबसाइट का अध्ययन कर, भारतीय जैन संघठन द्वारा ६ पुस्तकों का संकलन किया गया है। आशा है कि, निम्नलिखित पुस्तकों के माध्यम से अल्पसंख्यक योजनाओं व लाभ की जानकारी जैन समाज के सभी वर्गों को आसानी से उपलब्ध हो सकेगी।

- अल्पसंख्यक योजनाओं का जैन विद्यार्थियों को लाभ
- अल्पसंख्यक योजनाओं का जैन समाज की शिक्षण संस्थाओं को लाभ
- अल्पसंख्यक योजनाओं का जैन समाज की धार्मिक संस्थाओं को लाभ
- अल्पसंख्यक योजनाओं का जैन महिलाओं को लाभ
- अल्पसंख्यक योजनाओं का जैन व्यवसायियों को लाभ
- अल्पसंख्यक योजनाओं का जैन सामाजिक संस्थाओं को लाभ

आप यह पुस्तकें भारतीय जैन संघठन के मुख्य कार्यालय से प्राप्त कर सकते हैं अथवा www.bjsindia.org वेबसाइट से भी डाउनलोड कर सकते हैं। अधिक जानकारी के लिए निम्नलिखित पते पर संपर्क करें।

भारतीय जैन संघठन,

मुथ्था टॉवर्स, डॉन बॉस्को मार्ग, गोल्फ कोर्स के पास, चेरवडा, पुणे - ४११ ००६.

आपसे विनम्र निवेदन है कि, उपरोक्त जानकारी जैन समाज के प्रत्येक व्यक्ति तक पहुँचाने हेतु अपने सामाजिक दायित्व का निर्वाह करें।

धन्यवाद,

शांतीलाल मुथ्था
संस्थापक

Chapter 2

Scheme Of Prime Minister's New 15 Point Programme

(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 section, by providing services through Anganwadi Centers 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 Centers will be located in blocks/villages with a substantial population of minority communities to ensure that the benefits of the 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 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 basis educational infrastructure in areas of concentration of educationally backward minorities and resources for the modernization of Madarsa education. Keeping in view of 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*
The Swarnjayanti Gram Swarajgar Yojna (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.

The Swarnjayanti Shahary Rohgar Yojna(SSRY) 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.

The Sampurna Grameen Rozgar Yojna(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) Up-gradation of skill 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 it is to be upgraded to 'Centres of Excellence' will be selected on the same basis.

(9) Enhanced credit support for economic activities

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 objective.

Bank credit is essential for creation and sustenance of self-employment initiative. 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, loan 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

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.

The Central Government will take similar action in the recruitment of personnel to the Central police forces. 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.

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 Yojna (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 areas.

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

Under the schemes of Integrated Housing & Slum Development Programme (IHSDP) and Jawaharlal Nehru Urban Renewal Mission (JNURM), 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 equitable 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 districts 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 performance 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.

Chapter 3

Scheme Of Interest Free Loan For Promotion Of SHGs

Name of Supporting Agency: National Minorities Development and Finance Corporation (A Govt. India Undertaking, Ministry of Minority Affairs)

Address of Supporting Agency: Corporate Office : Core I, First Floor, Scope Minar, Laxminagar, Delhi - 110092

Contact Number : 011- 22441442 / 44 / 52 / 53 / 55

Email Address : nmdfc@nmdfc.org

Website : www.nmdfc.org/ilp.html

Description of Scheme: Financial assistance in the form of Interest Free Loan is provided to the NGOs for promotion of Self Help Groups (SHGs). The maximum amount of loan available is Rs. 2.15 lakhs for promotion of 50 SHGs of about 1000 members. The loan is repayable after one year and is adjusted by way of grant at the rate of 25% of the loan advanced by the SHGs and 5% on their growth of savings (provided the growth in savings is at least 10% over the last year).

Scholarship/Stipend Offered:

Application Procedure:

Documents Required: For more Information please click on above website link...

Last Date of Application: ..	
Eligibility Criteria	
Main Criteria	:
A Domicile of	: Any
Gender	: Both
Category	:
Minimum Age	:
Maximum Age	:
Marital Status	:
Minimum Education	: Other
Other Qualification	:
Health	:
Physical Disability	:
Occupation:	:
Economic Condition	: NA
Minimum Family Income	:

Chapter 4

Scheme For Financing & Promotional Of Various Loans By NMDFC

The Board of NMDFC in its 84th Board meeting held on 20th March, 2013 has accorded approval for Revision of Financing & Promotional Schemes of NMDFC.

The detail of the revised parameters, as approved by the Board of NMDFC, is given in the following tables. The table also shows the existing scheme parameters for facilitating reference & comparison.

The SCAs are requested to make note of the changes carried out in respect of each scheme of NMDFC & start its implementation with immediate effect.

Term Loan

Scheme Details

It is the main activity of NMDFC, which is undertaken through the SCAs. Loans to individual beneficiaries are provided for projects with a maximum unit cost of Rs. 5.0 Lakhs. The pattern of funding envisages 85% NMDFC share and the SCA and beneficiary contribute the remaining 15% with minimum 5% share from the beneficiary. NMDFC provides loans to the SCA at 3% rate of interest and in turn the SCA charge 6% interest per annum from the beneficiary.

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.

1. Term Loan

A. Term Loan scheme has been revised with the following terms & conditions:-			
S.No.	Parameters	Existing Scheme Parameters	Details of Revised Scheme
1.	Loan Amount	Upto Rs. 5.00 Lacs	Upto Rs. 10.00 Lacs.
2.	Rate of Interest for beneficiaries	@ 6% p.a. on all loans	On loan amount Upto Rs. 50,000/- @5% p.a Over Rs. 50,000/- @ 6% p.a
3.	Rate of Interest for SCAs	3% p.a	3% p.a
4.	Moratorium period	6 months	6 months
5.	Repayment period for beneficiaries	5 years	5 years
6.	Repayment period for the SCAs	8 years	8 years
7.	Means of Financing NMDFC: SCA: Benef. contribution	85:10 : 5	90 : 5 : 5
8.	Need Based Financing	SCAs to sanction/ disburse loan upto Rs.1.00 lac. One time approval of NMDFC is essential for loan beyond Rs.1.00 lac.	SCAs are advised to sanction/disburse loan as per ground realities & requirement of the beneficiaries. Preference may be given to poorest of poor while selecting the beneficiaries for maximizing the number of beneficiaries

9.	Utilization Period	3 Months	3 Months
10.	Loaning under Transport Sector	Maximum loan up to 20% of disbursement under Term Loan can be utilised for with financing transport sector schemes. While for SCAs hilly areas & North East, financing for transport sector can be up to 50% of funds disbursed under the Term Loan scheme.	Maximum loan up to 20% of disbursement under Term Loan can be utilised for financing transports sector schemes. While for SCAs with hilly areas & North East, financing for transports sector can be up to 50% of funds disbursed under the Term Loan Scheme.

- B. After disbursement of 50% of the sanctioned amount, verification of its utilization should be conducted by the SCAs before release of further funds to the beneficiaries.
- C. Details of all such cases should be uploaded on its website by the SCAs before disbursement of loan to the beneficiaries.

II. Micro-Finance Scheme

Micro-Finance scheme with revised terms & conditions is given in the following table:-

S.No	Parameters	Existing Scheme Parameters	Details of Revised Scheme
1.	Loan Amount	Upto Rs.25,000/- per member of SHG	Upto Rs.50,000/- per member of SHG
2.	Rate of Interest SCA	1% P.A (Margin for SCA 1%)	2% p.a (Margin For SCA 1%)
3.	Rate of Interest for NGOs by SCAs	2% p.a (Margin For NGO 3%)	2% p.a (Margin For SCA 1%)
4.	Rate of Interest for SHGs by NGOs	5% p.a. (Margin for SCA 4%)	6% p.a. (Margin for NGO 4%)

5	Rate of Interest for SHGs by SCAs	5% p.a. (Margin for SCA 4%)	6%p.a. (Margin for SCA 5%)
6.	Rate of Interest for Beneficiaries/ SHGs	5% p.a.	6% p.a.
7.	Rate of Interest for NGOs by NMDFC directly	1% p.a. (Margin for NGO 4% p.a.)	1% p.a. (Margin for NGO 5% p.a.)
8.	Moratorium period	3 months	3 months
9.	Delegated authority to SCA to sanction loan to NGOs/Federation	Limit of Rs.25 Lacs per NGO/Federation.	Limit of Rs.25 Lacs per NGO/Federation.
10.	Repayment period for the Beneficiaries	3 years	3 years
11.	Repayment Period for the SCAs/NGOs	3 Months/1 Month	3 Months/1 Months
12.	Utilization Period for the SCAs/NGOs	3 Months/1 Month	3 Months/1 Month
13.	Means Of Financing NMDFC : SCA Beneficiary contribution	90 :5:5	90 :5:

III. Education Loan Scheme

(a). Educational Loan scheme with revised terms & condntions is given in the following table:-

S. NO	Parameters	Existing Scheme Parameters	Details of Revised Scheme
1.	Loan Amount	Maximum Loan of Rs.2.50 lacs i.e.,Rs.50,000 every year for pursuing professional & technical courses of duration not exceeding 5 years.	Maximum Loan amount per beneficiary would be :- -Up to Rs.3.00 lacs for Shorts Team High Skill Development Courses of one year Duration. -Up to Rs.10.00 lacs for Professional & Job Oriented Degree Courses' in india with a maximum duration of 5 year @ Rs.2.00 Lacs per annum. -Up to Rs.20.00 lacs for Courses Aborad'with a maximum duration of 5 years @ Rs.4.00 Lacs per annum.
2.	Rate Of Interest for beneficiaries	3% p.a.	3% p.a.
3.	Rate of Interest for SCA	1% p.a.	1% p.a.
4.	Moratorium period	6 months after completion of the course or getting a job, whichever is earlier.	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 though the restriction have been removed.	SCAs are advised to sanction /disburse loan based on ground reality though the restriction have been removed.
6.	Repayment period for beneficiaries	5 years	5 years
7.	Repayment period for the SCA	5 years	5 years
8.	<u>Means of Financing</u> NMDFC : SCA: Beneficiary Contribution	85 : 10 : 5	90 : 5 : 5

- (b) The Education Loan be extended for good quality Educational Courses with employment potential through any College/Institution duly recognized by the A, Government /Govt Agencies.—"

IV. Vocational Training Scheme

- a) Vocational Training Scheme with revised Terms & Conditions is as follows:-

S. No.	Parameters	Existing Scheme Parameters	Details of Revised Scheme
1.	Training Cost	Upto Rs. 1,000/- per month per trainee	Upto Rs. 2,000/- per month per trainee
2.	Duration of Training	Upto 6 months	Upto 6 months
3	Stipend	Rs.500/- per month per	Rs. 1,000/- per month per trainee.
4.	Means of Financing NMDFC : SCA/Trg. Institute	85 : 15	90 : 10

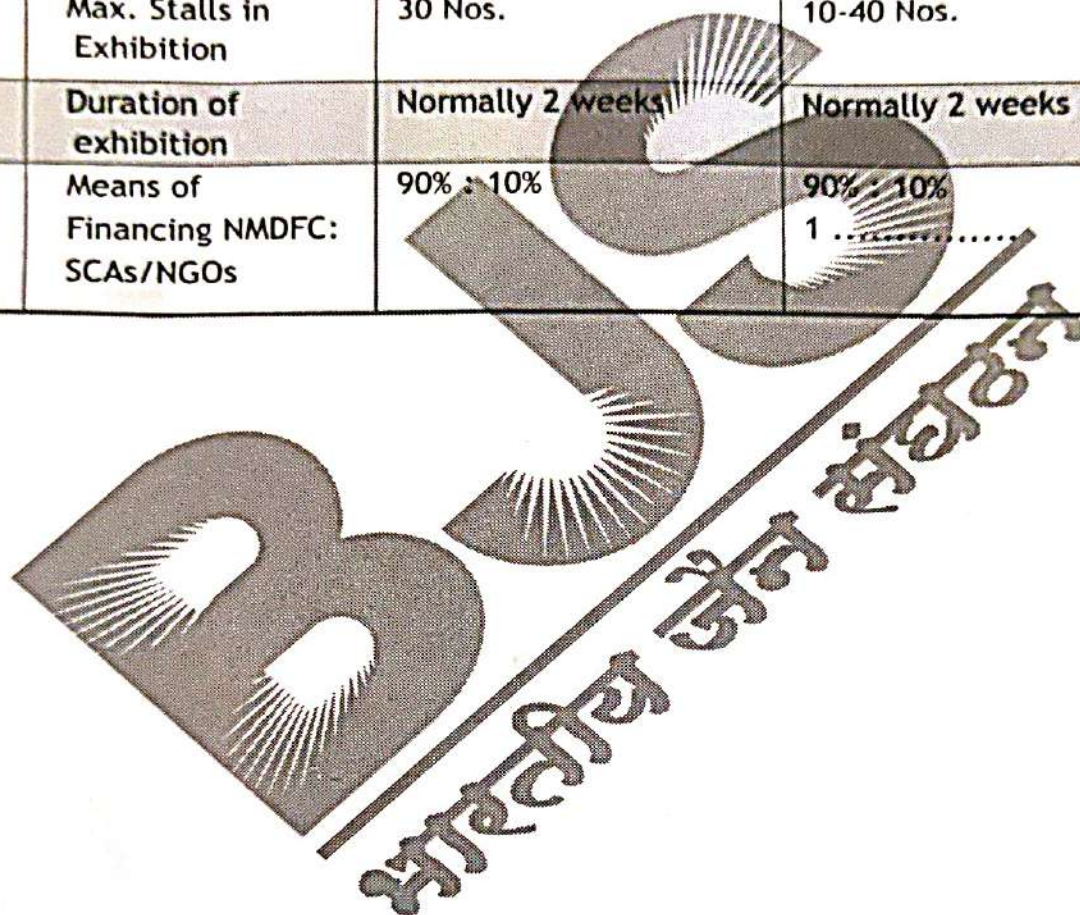
- (b) It must be ensured that only those implementing organizations/training institutions should be selected which can provide at least 80% employment / self employment to the trainees after the training program.
- (c) The impact of the vocational training scheme by way of employment/self employment details of the trainees is to be ascertained by the SCAs after a gap of 6 months from the completion of the training & reported to the NMDFC for reference & use.

V. Marketing Assistance Scheme

The Marketing Assistance Scheme with the revised Terms & Conditions is as per the following table:-

Sr.	Parameters	Existing Scheme	Details of Revised Scheme
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.	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	2 nd class sleeper or ordinary bus fare for 2 persons (on actuals)	2 nd class sleeper or ordinary bus fare for 2 persons (on actuals)
3.	DA	Rs.300/- per person for 2 persons representing each artisan/SHG.	Rs.500/- per person for 2 persons representing each artisan/SHG.

4	Participants	Artisans/Individual beneficiary (2 beneficiaries per stall); preference would be given to SHGs having IQ- 15 members; Stalls would be allocated in the ratio of 2:1:: SHGs: Artisans/ Individual beneficiaries.	Artisans/Individual beneficiary (2 beneficiaries per stall); preference would be given to SHGs having IQ- 15 members; Stalls would be allocated in the ratio of 2:1:: SHGs: Artisans/ individual beneficiaries.
5	Max. Stalls in Exhibition	30 Nos.	10-40 Nos.
6	Duration of exhibition	Normally 2 weeks	Normally 2 weeks
7	Means of Financing NMDFC: SCAs/NGOs	90% : 10%	90% : 10% 1



Chapter 4a

List of Recognised Courses for Availing Assistance under Education Loan Scheme of NMDFC

Corporation Illustrative List of Recognised Courses for Availing Assistance under Education Loan Scheme of NMDFC

• Bachelor of Arts Bachelor of Education (B.A.B.Ed)
• Bachelor of Arts Bachelor of Law (B.A.B.L)
• Bachelor of Arts Bachelor of Law (B.A.LLB)
• Bachelor of Ayurvedic Medicine and Surgery (B.A.M.S)
• Bachelor of Applied Science (B.A.S)
• Bachelor of Audiology and Speech Language Pathology (B.A.S.L.P)
• Bachelor of Architecture (B.Arch)
• Bachelor of Business Administration (B.B.A)
• Bachelor of Business Administration Bachelor of Law (B.B.A LL.B)
• Bachelor of Business Management (B.B.M)
• Bachelor of Business Studies (B.B.S)
• Bachelor of Computer Applications (B.C.A)
• Bachelor of Communication Journalism (B.C.J)
• Bachelor of Computer Science (B.C.S)
• Bachelor of Commerce (B.Com)
• Bachelor of Divinity (B.D)
• Bachelor of Dental Surgery (B.D.S)
• (B.D.T)

- Bachelor of Design (B.Des)
- Bachelor of Engineering (B.E)
- Bachelor of Electronic Science (B.E.S)
- Bachelor of Education (B.Ed)
- Bachelor of education in Artificial Intelligence (B.Ed AI)
- Bachelor of Education (B.EdQ)
- Bachelor of Fine Arts (B.F.A)
- Bachelor of Financial Investment and Analysis (B.F.I.)
- Bachelor of Fishery Sciences (B.F.S)
- Bachelor of Fashion Technology (B.F.Tech)
- Bachelor of General Law (B.G.L)
- Behavioral Healthcare Education (B:H.Ed)
- Bachelor of Hotel Management (B.H.M)
- Bachelor Hotel Management and Catering Technology (B.H.M.C.T)
- Bachelor of Homeopathic Medicine & Surgery (B.H.M.S)
- Bachelor of Hospitality and Tourism Management (B.H.T.M)
- Bachelor of Information Systems Management (B.I.S.M)
- Bachelor of Laws (B.L)
- Bachelor of Library and Information Science (B.L.I.S)
- Bachelor of Labour Management (B.L.M)
- Bachelor Library Science (B.L.Sc)
- Bachelor of Literature (B.Lit)
- Bachelor of Medical Laboratory Technology (B.M.L.T)

Benefits of Minority for Business

- Bachelor of Mental Retardation (B.M.R)
- Bachelor of Medical Record Science (B.M.R.Sc)
- Bachelor of Medical Technology (B.M.T)
- Bachelor of Naturopathy and Yogic Sciences (B.N.Y.Sc)
- Bachelor of Occupational Therapy (B.O.T)
- Bachelor of Occupational Therapy (B.O.Th)
- Bachelor of Optometry and Vision Science (BOptom)
- Bachelor of Physical Education (B.P.E)
- Bachelor Of Physical Education (B.P.Ed)
- (B.P.O)
- Bachelor of Public Relations (B.P.R)
- Bachelor of Physiotherapy (B.P.T)
- Bachelor of Pharmacy (B.Pharma)
- Bachelor of Speech Language & Audiology (B.S.L.A)
- Bachelor of Socio Legal Sciences Bachelor of Laws (B.S.L.LL.B)
- Bachelor of Siddha Medical Sciences (B.S.M.S)
- Bachelor Of Social Work (B.S.W)
- Bachelor of Science in Education (B.Sc.Ed)
- Bachelor of Tourism Administration (B.T.A)
- Basic Training Certificate (B.T.C)
- Bachelors of Technology (B.Tech)
- Bachelor of Unani Medicine & Surgery (B.U.M.S)
- Bachelor of Veterinary Science (B.V.Sc)

• (Bachelor of Medicine)
• (D.S.E (CP))
• Bachelor of Unani Medicine & Surgery (Kamile Tob o Jarahat)
• Bachelor of Law (LL.B)
• Bachelor of Medicine Bachelor of Surgery (M.B.B.S)
• (Psy.D (Cl.Psy))
• Executive Fellow Program In Management (E.F.P.M)
• Fellow Programme in Management (F.P.M)
• Master of Law (LL.M)
• Master of Arts (M.A)
• Master of Arts in Management (M.A.M)
• Master of Arts in Personal Management (M.A.P.M)
• (M.A.S.L.P)
• Master of Audiology & Speech Language Pathology (M.A.S.L.P)
• Master of Arts in Theatre & Television (M.A.T.T)
• Master of Architecture (M.Arch)
• Master of Business Administration (M.B.A)
• Master of Business Economics (M.B.E)
• Master of Business Laws (M.B.L)
• Master of Business Management (M.B.M)
• Master of Business Studies (M.B.S)
• Master of Computer Applications (M.C.A)
• Master of Communication & Journalism (M.C.J)

- Master of Comparative Laws (M.C.L)
- Master of Computer Management (M.C.M)
- Master of Corporate Secretaryship (M.C.S)
- Doctor of Medicine (M.D)
- Management Development Programme (M.D.P)
- Master of Dental Surgery (M.D.S)
- Master of Engineering (M.E)
- Master of Education (M.Ed)
- Master of education in Artificial Intelligence (M.Ed AI)
- Master of Fine Arts (M.F.A)
- Master of Finance & Control (M.F.C)
- Master of Film Management (M.F.M)
- Master of Financial Services (M.F.S)
- Master of Fishery Sciences (M.F.Sc)
- Master of Foreign Trade (M.F.T)
- Master of Hospital Administration (M.H.A)
- Master of Hospitality & Hotel Management (M.H.H.M)
- Master of Hospitality Management (M.H.M)
- Master of Human Resource Management (M.H.R.M)
- Master Of Health Science (M.H.Sc)
- Masters of Hospitality and Tourism Management (M.H.T.M)
- Master of International Business (M.I.B)
- Master of Information Management (M.I.M)

• Master of Journalism (M.J)
• Master of Laws (M.L)
• Master of Library and Information Science (M.L.I.Sc)
• Master of Labour Management (M.L.M)
• Master of Library Science (M.L.Sc)
• Master of Marketing Management (M.M.M)
• Master of Management Program (M.M.P)
• Master of Management Studies (M.M.S)
• Master of Occupational Therapy (M.O.T)
• Master of Performing Arts (M.P.A)
• Master of Psychiatric Epidemiology (M.P.E)
• Master Of Physical Education (M.P.Ed)
• Master of Public Health (M.P.H)
• Masters Programme in International Business (M.P.I.B)
• Master of Performance Management (M.P.M)
• Master of Physiotherapy (M.P.T)
• Master of Pharmacy (M.Pharm)
• Master of Science (M.S)
• Master of Social Dynamics (M.S.D)
• Masters Programme In Sports Physiotherapy (M.S.P.T)
• Master of Social Work (M.S.W)
• Master of Tourism Administrations (M.T.A)
• Master of Tourism Management (M.T.M)

- Master of Technology (M.Tech)
- Master of Veterinary Science (M.V.Sc)
- Doctor of Medicine Unani (Mahir e Tibb)
- Master of Business Administration (MBA)
- Master of Industrial Relation and Personal Management (MIR and PM)
- Master of Personnel Management (MPM)
- Master of Personal Management and Industrial Relation (MPM and IR)
- Advanced Diploma (Advanced Diploma)
- Advanced Post Graduate Diploma (Advanced PG Diploma)
- Arts Teacher Diploma (ATD)
- Diploma in Banking Administration (D.B.A)
- Diploma in Education (D.B.Ed)
- Diploma in Early Childhood Care & Education (D.E.C.C.E)
- Diploma in Electrical Engineering (D.E.E)
- Diploma in Embedded Electronics Design (D.E.Ed)
- Diploma in Electronics & instrumentation Engineering (D.E.I.E)
- Diploma in Education (D.Ed)
- Diploma in Education (D.Ed.Q)
- Diploma in Film Technology (D.F.Tech)
- Dynamic Graphics Project (D.G.P)
- Diploma in International Trade (D.I.T)
- Diploma in Medical Laboratory Technology (D.M.L.T)
- Diploma in Media Planning and Buying (D.M.P.B)

• Diploma in Primary Education (D.P.E)
• Diploma in Physical Education (D.P.Ed)
• Diploma in Pharmacy (D.Pharm)
• Diploma in Technical Education (D.T.E)
• Diploma in Teacher Education (D.T.Ed)
• Diploma in Teacher Education (D.T.Ed AI)
• Diploma in Vocational Training and Employment (D.V.T.E)
• Diploma in Yoga Education (D.Y.Ed)
• (Diploma in Special Education)
• Higher Diploma in Footwear Technology (HDFT)
• International Diploma in Hotel Management (I.D.H.M)
• Post Graduate Diploma in Business Management (P.G.D.B.M)
• Post Graduate Diploma in Computer Application (P.G.D.C.A)
• post graduate diploma in management (P.G.D.M)
• Doctor of Medicine (D.M)
• Doctor of Philosophy (D.Phil)
• Doctor of Medicine (M.D)
• Doctor of Medicine in Ayurveda (M.D.Ayurveda)
• Doctor of Medicine in Homeopathy (M.D.Homeo)
• Doctor of Medicine in Siddha (M.D.Siddha)
• Doctor of Medicine in Unani (M.D.Unani)
• Doctor of Philosophy (Ph.D)
• Agricultural Engineering

Benefits of Minority for Business

- Aeronautical Engineering
- Architecture Engineering
- Automobile Engineering
- Biomedical Engineering
- Biotechnology
- Broadcast Engineering
- Communication Engineering
- Ceramic Technology
- Chemical Engineering
- Civil Engineering
- Computer Engineering
- Environmental Engineering
- Electrical Engineering
- Earthquake Engineering
- Electronics Engineering
- Fire Engineering
- Genetic Engineering
- Industrial & Production Engineering
- Instrumentation Engineering
- Marine Engineering
- Mechanical Engineering
- Metallurgical Engineering
- Mining Engineering

• Material Engineering
• Nuclear Engineering
• Ocean Engineering
• Petroleum Engineering
• Plastic Technology
• Polymer Engineering
• Rubber Technology
• Space Technology
• Textile Industry
Audiology Electropathy Microbiology Nutrition and Dietetics Optometry Pharmacognosy Physiotherapy Speech Therapy Ayurveda Homeopathy Naturopathy Ophthalmologist Occupational Therapy Pharmacovigilance Psychiatry Veterinary Science Dentistry
• Medical Lab Technologist Nursing Orthopedics Pathology Pharmacy
• Career as a Executive Chef/Catering
• Career in Bartending
• Career in Hotel Management
• Career in Hospitality Industry
• Aircraft Maintenance Engineering (A.M.E)
• Broadcast Journalism (B.J)
• Chartered Accountants (C.A)
• Company Secretary (C.S)
• District Institute of Educational and Training (D.I.E.T)
• Fellowship of the College of Physicians & Surgeons (F.C.P.S)
• Fellow Programme in Rural Management (F.P.R.M)

Benefits of Minority for Business

- Graduate Basic Training Course (G.B.T.C)
- Health & Physical Education (H.C.P.ED)
- Institute of Cost and Works Accountants (I.C.W.A)
- Institute of Cost and works accountants of india (I.C.W.A.I)
- Joint Astronomy Programme (J.A.P)
- Junior Basic Training (J.B.T)
- Junior teacher's Training Certificate Courses (J.T.T.C)
- Licenciante in Teaching (L.T)
- Microsoft Certified Professional (M.C.P.S)
- National Management Programme (N.M.P)
- New Technologies for Energie production (N.T.E)
- Native Teacher Education Program (N.T.E.P)
- Nursery Teacher Training Course (N.T.T)
- Occupational Therapy (O.T)
- Patient Care Technician (P.C.T)
- Pre-Primary Teacher Course (P.P.T.C)
- Pre-Primary Teacher Training Course (P.P.T.T.C)
- Pre-Primary Teacher Training Course (P.P.T.T.I)
- Process safety management training (P.S.M)
- Pre-Service Teacher Education (P.S.T.E)
- Primary Teachers Certificate (P.T.C)
- Primary Teachers Education (P.T.E)
- Primary Teacher's Training (P.T.T)

• Pre Primary (Pre Primary)
• Pre School (Pre School)
• Senior Teaching Certificate (S.T.C)
• Senior Teaching Certificate or Elementary Teacher Training (STC or ETT)
• Teacher Certificate Higher (T.C.FI)



Chapter 4b**List of Short Term High Skill Courses for
Availing Assistance under Education Loan
Scheme of NMDFC**

1.	Game Design & Development
2.	SAP/ERP
3.	VCSI & Robotics courses
4.	Graphic Designing
5.	Multimedia
6.	Animation
7.	Diploma in Visual Effects
8.	PG Diploma in Jewellery & Accessory Design
9.	PG Diploma in Pharmacy Vigilance
10.	Mass Communication
11.	Event Management
12.	Diploma in Film & TV Direction
13.	Diploma in Camera & Lighting
14.	Interior Design
15.	Fashion & Textile Design
16.	Paramedic Training

Chapter 4c

FAQs for concessional finance for self-employment activities And Micro Finance

Q. 1 What are the aims and objectives of National Minorities Development and Finance Corporation?

ANS. The Corporation promotes economical and developmental activities for the benefit of backward sections amongst the minorities with preference to occupational groups and women.

Q. 2 Who are the promoters of the NMDFC?

ANS. The Government of India jointly with the State Governments of Andhra Pradesh, Bihar, Karnataka and Uttar Pradesh have promoted NMDFC.

Q. 3 What are the activities of NMDFC?

ANS.

- I. Provision of finance for income generating activities at concessional rate of interest, through the State Channelising agencies.
- II. Providing Micro Finance to the poorest of poor among minorities through NGOs.
- III. Providing Educational Loans to persons belonging to minorities.
- IV. Organisation of vocational training programmes.
- V. Design development and marketing assistance to artisan and craft persons.

Q. 4 Who comprise the target groups for NMDFC assistance?

ANS. Target groups for NMDFC with regard to direct benefits will be persons belonging to minority communities . At present, minority communities as per National Minorities Commission Act, 1992 are Muslims, Sikhs, Buddhists, Christians, Parsis and Jains. Families having annual income less than Rs.81,000 in rural areas and Rs.1,03,000 in urban areas are is the target group of NMDFC.

Q. 5 How much is the authorised and paid-up Share Capital of NMDFC?

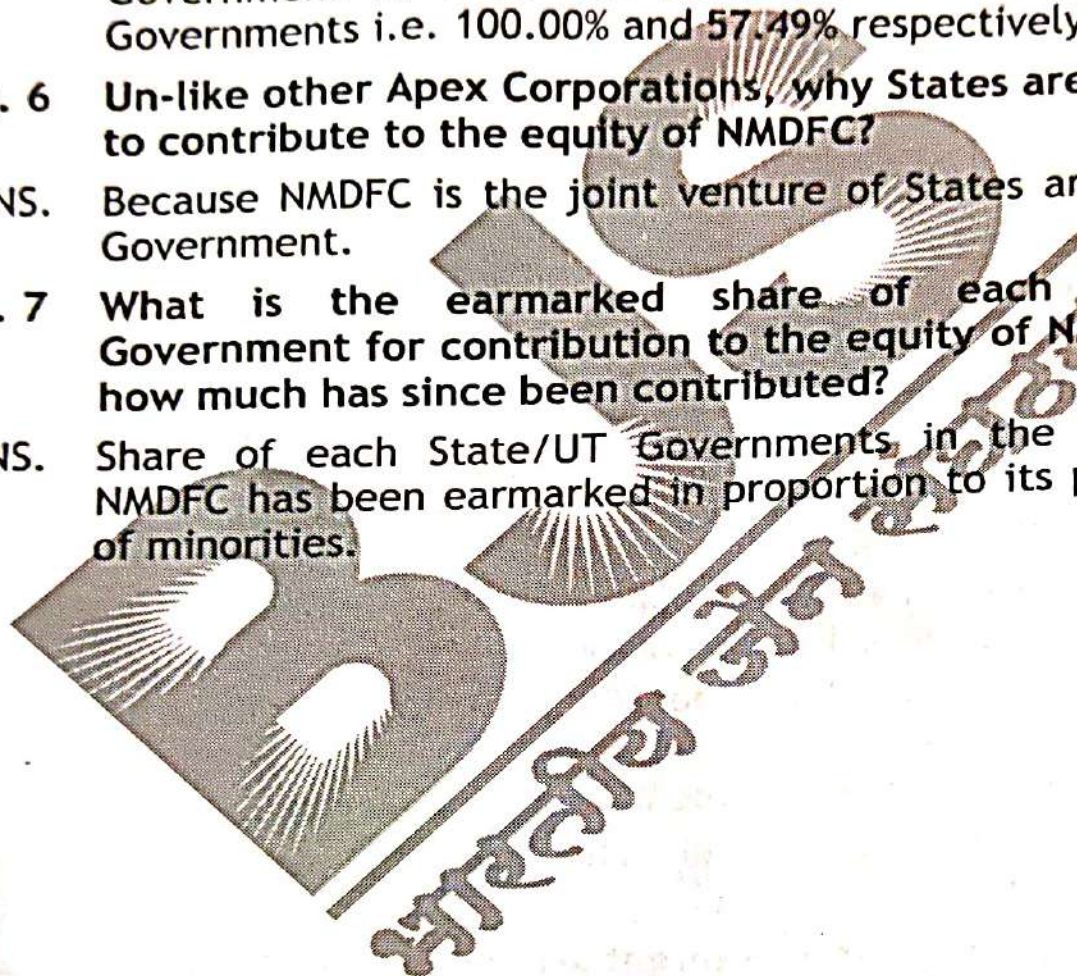
ANS. The authorized share capital of NMDFC is Rs.1500 crores with 65% (975.00 crores) contribution from Central Government, 26% (390.00 crores) contribution from various State/UT Governments and 9% (135.00 crores) from individuals / organizations having interest in minorities. The paid up share capital of NMDFC as on 25/10/2013 is Rs. 1199.22 crores with contribution of Rs.975.00 crores by Government of India and Rs.224.21 crores by State/UT Governments i.e. 100.00% and 57.49% respectively.

Q. 6 Un-like other Apex Corporations, why States are required to contribute to the equity of NMDFC?

ANS. Because NMDFC is the joint venture of States and Central Government.

Q. 7 What is the earmarked share of each State/UT Government for contribution to the equity of NMDFC and how much has since been contributed?

ANS. Share of each State/UT Governments in the equity of NMDFC has been earmarked in proportion to its population of minorities.



NATIONAL MINORITIES DEVELOPMENT AND FINANCE CORPORATION

STATE/UT WISE DETAILS OF EQUITY EARMARKED,
CONTRIBUTED & PENDING (As on 25/10/2013)

Rs. In lakh

Sr. No	Name Of The State / Ut	Equity To Be Contributed By States/Ut	Actual Equity Contribution Received	Balance To Be Received	% Age Of Contribution Made	%Age Of Short fall
1	Andaman & Nicobar	22.33	0.00	22.33	0.00	100.00
2	Andhra Pradesh	1694.69	734.37	960.32	43.33	56.67
3	Arunachal Pradesh	76.40	0.00	76.40	0.00	100.00
4	Assam	1914.75	1232.00	682.75	64.34	35.66
5	Bihar	2844.06	2022.43	821.63	71.11	28.89
6	Chandigarh	39.05	39.05	0.00	100.00	0.00
7	Chhattisgarh	194.66	194.66	0.00	100.00	0.00
8	Dadra Nagar Haveli	2.71	1.45	1.26	53.51	46.49
9	Daman & Diu	3.28	0.00	3.28	0.00	100.00
10	Delhi	480.33	480.33	0.00	100.00	0.00
11	Goa	93.34	0.00	93.34	0.00	100.00
12	Gujarat	1017.08	1017.07	0.01	100.00	0.00
13	Haryana	499.83	211.20	288.63	42.25	57.75
14	Himachal Pradesh	56.70	56.70	0.00	100.00	0.00
15	J&K	1468.78	1232.50	236.28	83.91	16.09
16	Jharkhand	1011.65	550.00	461.65	54.37	45.63
17	Karnataka	1622.45	1081.63	540.82	66.67	33.33
18	Kerala	2866.97	2866.97	0.00	100.00	0.00
19	Lakshadweep	12.03	0.00	12.03	0.00	100.00
20	Madhya	900.05	297.36	602.69	33.04	66.96

	Pradesh					
21	Maharashtra	3578.62	2244.00	1334.62	62.71	37.29
22	Manipur	191.89	25.00	166.89	13.03	86.97
23	Meghalaya	357.39	0.00	357.39	0.00	100.00
24	Mizoram	175.76	99.60	76.16	56.67	43.33
25	Nagaland	376.30	220.00	156.30	58.46	41.54
26	Orissa	347.35	111.58	235.77	32.12	67.88
27	Pondicherry	26.19	26.19	0.00	99.99	0.01
28	Punjab	3151.62	560.00	2591.62	17.77	82.23
29	Rajasthan	1171.33	1171.33	0.00	100.00	0.00
30	Sikkim	40.56	0.00	40.56	0.00	100.00
31	Tamilnadu	1496.81	750.00	746.81	50.11	49.89
32	Tripura	94.09	94.09	0.00	100.00	0.00
33	Uttar Pradesh	6574.04	700.06	5873.98	10.65	89.35
34	Uttaranchal	260.16	65.00	195.16	24.98	75.02
35	West Bengal	4336.76	4336.76	0.00	100.00	0.00
TOTAL		39000.00	22421.33	16578.67	57.49	42.51

Q. 8 What are the financial assistance schemes of NMDFC ?

ANS. SCAs PROGRAMME
I) THE TERM LOAN SCHEME

The scheme is for individual beneficiaries and is implemented through the SCAs. Under the Term Loan Scheme, projects costing up to Rs. 10.00 Lakhs are considered for financing. NMDFC provides loan to the extent of 90% of the project cost subject to a maximum of Rs. 9,00,000. 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 ventures,

which for the purpose of convenience are classified in to the following sectors.

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

II) EDUCATIONAL LOAN SCHEME

The scheme is 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 a maximum amount of Rs. 10.00 Lakhs is available at the rate Rs. 2.00 lakhs p.a. for technical and professional courses of durations not exceeding five years. An amount of Rs.3.00 lakhs is available for short duration cost intensive skill development trainings having duration of upto one year. Further, for courses abroad, a 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 are 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.

NGOs PROGRAMME

iii) MICRO CREDIT 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 bonafide 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. 50,000 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.

Q. 9 How does NMDFC reach the beneficiaries?

ANS. NMDFC has two channels to reach to the ultimate beneficiaries; (i) through the State Channelising Agencies (SCAs) nominated by respective State/UT Government; generally each Channelising Agency has an office at district level where the beneficiary is required to make formal application. And the other channel is through the network of NGOs and SHGs for micro credit.

Q.10 What is the rate of interest structure for NMDFC's schemes?

ANS. Term Loan up to Rs.50,000/- is provided at interest rate of 5% p.a.

Term Loan above Rs.50,000/- up to 10,00,00/- is provided at interest rate of 6% p.a.

Under the educational loan scheme loan from Rs. 3.00 lacs to Rs. 20.00 Lakhs is given at 3% p.a.

Under Micro credit, the funds are provided to NGOs at interest rate of 1% for further lending to SHGs and beneficiaries at 7% interest p.a..

Q.11 Does NMDFC ask for any security for its loan?

ANS. The funds are lent to the State Channelising Agencies against State Government Guarantee while the funds are provided to NGOs based on their financial strength and credit worthiness.

Q.12 What are the sectoral groups of NMDFC financial assistance?

ANS. NMDFC finances any viable and bankable proposal with maximum project cost of Rs.10 lac. However, proposals could be categorised in the following sectors:

1. AGRICULTURE AND ALLIED

This includes schemes such as animal breeding, poultry farming, bee keeping etc.

2. TECHNICAL TRADE-SELF EMPLOYMENT

These include technical trades at village/taluka level such as electrician, plumber, sheet metal, TV/Radio repair, motor mechanic, tyre puncture repair, cycle/taxi/auto rickshaw repairing and vulcanization, refrigeration mechanic etc.

3. SMALL BUSINESS

These include small business/tea shop/pan shop, egg sale/general provision shop/laundry, popcorn/text book shop magazine shop, newspaper, vendor, photocopier service, typewriting and word processing service etc.

4. SMALL SCALE AND TINY INDUSTRY

Hawai chappal manufacturing, hair brush manufacturing, safety match box manufacturing, manufacturing of papad, jams, pickles, ready-made garments etc.

5. TRANSPORT SERVICE

These include plying of auto-rickshaws, cycle rickshaws, tempos, bullock and other animal driven carts for hire, cycle hiring service etc.

Q.13 What are the other activities of NMDFC?

ANS. Besides loan, NMDFC provides grant to SCAs/NGOs for organizing Vocational Training Programs Design Development & Marketing Assistance to craft persons.

Q.14 How different States and UTs are making use of financial assistance from NMDFC?

ANS. State-wise disbursement of funds and the number of beneficiaries assisted up to 30.09.2013 is as given below:

Term Loan through the SCAs

Sr. No.	STATE	NAME OF SCA/NGO	Amt.	Benefcs.
1	Andhra Pradesh	APSMFC	5331.32	30309
2	Assam	AMDFC	786.58	1740
3	Bihar	BSMFC	5097.11	13136
4	Chandigarh	CHCFDCL	102.12	221
5	Chhatisgarh	CHACDFC	565.26	1062
6	Delhi	DSCSTFDC	371.7	791
7	Gujarat	GBCDC	1214.21	2616
		GMFDC	5909.97	14097
8	Haryana	HBCKN	3688.97	8730
		MDA	276	554
9	Himachal Pradesh	HPMFDC	1632.83	2907
10	Jammu & Kashmir	JKEDI	1800	2722
		JKSCSTDC	576.91	826
		JKWDC	4516.85	9304
11	Jharkhand	JSCSTDC	345	894
12	Karnataka	KMDC	8599.64	20655
13	Kerala	KBCDC	28318.46	56772
		KSCFFDC	2849.08	5756
		KSWDC	6628.63	13953
14	Madhya Pradesh	MPBCMFC	1060.55	4206
		MPHDC	258.96	848
15	Maharashtra	MAAAVM	5934	10762
		Mphule	582.95	850
16	Manipur	MTDC	189.26	430
17	Mizoram	MCAB	2671.63	7136
		ZIDCO	1446.58	6073

18	Nagaland	HFL	200	400
		NHDC	1051.25	2385
		NIDC	5625.54	10106
19	Odisha	OBCFDCC	200	211
		ORSCSTFDC	873.05	2913
20	Pudducherry	PDBCMDCC	837.75	1591
21	Punjab	BACKFINCO	7384.65	15100
22	Rajasthan	RMFDCC	5205	7857
		RSCSTFDCC	229.12	587
23	Tamilnadu	TABCEDCO	464	1000
		TAMCO	5650	10224
24	Tripura	TMCDC	1558.21	2422
25	Uttar Pradesh	UPMFDC	14056.29	33028
26	Uttaranchal	UMFDC	685	891
27	West Bengal	WBMDFC	41851.99	90101
	Grand Total		176626.42	396166
Amt. Rs. in Lacs				

Micro Credit through SCAs & NGOs

Sr.No.	STATE	Amt.	Benefcs.
1	ANDHRA PRADESH	669.38	21871
2	ARUNANCHAL PRADESH	2.25	42
3	ASSAM	515.42	7713
4	BIHAR	120.27	6084
5	DELHI	72.8	611
6	GUJARAT	145.5	1769
7	HARYANA	630.52	5609
8	JAMMU & KASHMIR	282.715	3078
9	JHARKHAND	35.19	456
10	KARNATAKA	335.02	4315
11	KERALA	14966.76	118465
12	MADHYA PRADESH	115.31	1379
13	MAHARASHTRA	500.79	5313
14	MANIPUR	16.6	1765
15	MEGHALAYA	3.6	62
16	MIZORAM	9.81	123
17	NAGALAND	990.51	6212
18	ORISSA	234.28	4213
19	PONDICHERY	60	750
20	RAJASTHAN	65.245	3003
21	TAMILNADU	9409.63	100148
22	TRIPURA	5	50
23	UTTAR PRADESH	217.66	9718
24	UTTARANCHAL	19.93	1130
25	WEST BANGAL	33156.15	233453
	Grand Total	62580.34	537332

Q.15 How Many States And Uts Have Already Nominated Their Channelising Agencies for NMDFC?

Ans. 27 States And 7 Uts Have Already Nominated Their Channelising Agencies For Nmdfc As Per The List Is Given Below:

Sr.No.	States	Channelising Agency
1.	Andaman & Nicobar	Andaman Nicobar Industrial Devt. Corpn.
2.	Andhra Pradesh	Andhra Pradesh State Minorities Finance Corpn.
3.	Assam	Assam Minority Development Corpn.
4.	Bihar	Bihar State Minority Finance Corpn.
5.	Chandigarh	Chandigarh Scheduled Castes Scheduled Tribes Finance And Devt. Corpn
6.	Chhatisgarh	Chhattisgarh State Antyavasyee Cooperative Finance & Development Corporation Corpn
7.	Dadra & Nagar Haveli	Dadra & Nagar Haweli Damam & Diu Sc/St Financial Corpn.
8.	Daman & Diu	As Above
9.	Delhi	Delhi Scheduled Castes Scheduled Tribes Finance And Devt. Corpn
10.	Goa	Goa State Sc & Obc Finance & Development Corporation
11.	Gujarat	Gujarat Minorities Finance An Development Corporation
12.	Haryana	A. Haryana Backward Classes & Eco. Weaker Section Kalyan Nigam B. Mewat Development Agency
13.	Himachal Pradesh	H.P. Minorities Finance And Development Corporation
14.	Jammu & Kashmir	A. J&K Sc/St & Backward Classes Development Corpn. B. J&K Women Devt. Corpn.
15.	Jharkhand	Jharkhand State Scheduled Tribes Cooperative Development Coporation
16.	Karnataka	Karnataka Minorities Devt. Corpn.

17.	Kerala	A. Kerala State Backward Classes Development Corporation B. Kerala State Women Development Corporation C. Kerala State Cooperative Federation For Fisheries Devt. Corporation
18.	Lakshadweep	Lakshaadweep Development Corpn.
19.	Madhya Pradesh	A. M.P. Backward Classes & Minorites Finance And Development Corporation B. M.P. Hastshilp Vikas Nigam
20.	Maharashtra	Maulana Azad Minorities Finance & Development Corporation
21.	Manipur	Directorate For Minorities And Other Backward Classes
22.	Meghalaya*	Meghalaya Industrial Devt. Corpn.
23.	Mizoram	A. Mizoram Cooperative Apex Bank B. Zoram Industrial Devt. Corpn.
24.	Nagaland	A. Nagaland Industrial Devt. Corpn. B. Nagaland Handloom & Handicraft Dev. Corpn. C. Nagaland State Social Welfare Board
25.	Orissa	Orissa State Scs/Sts Finance And Development Corporation
26.	Pondicherry	Pondicherry Backward Classes Devt. Corporation
27.	Punjab	Punjab Backward Classes Land Devt And Finance Corpn.
28.	Rajasthan	Rajasthan Minorities Finance And Development Corpn.
29.	Sikkim*	Sikkim Sc/St/Obc Devt. Corpn.
30.	Tamil Nadu	Tamil Nadu Minorities Economic Development Corporation
31.	Tripura	Tripura Minorities Coop. Devt. Corpn.
32.	Uttar Pradesh	U.P. Minorities Finance And Devt. Corpn.
33.	Uttarakhand	Uttaranchal Alp Shankhyak Klyan Tatha Waqf Vikas Nigam
34.	West Bengal	West Bengal Minorities Devt. And Finance Corpn.

Q.16 Which are the States who have not nominated their Channelising Agencies?

ANS. Only Arunachal Pradesh has not nominated its Channelising Agency for NMDFC so far.

Q.17 How many States have established Minorities Development Corporations?

ANS. States where Minority Corporations are already in existence are:

1.	ASSAM	8.	TAMIL NADU
2.	ANDHRA PRADESH	9.	UTTAR PRADESH
3.	BIHAR	10.	WEST BENGAL
4.	HIMACHAL PRADESH	11.	MAHARASHTRA
5.	GUJARAT	12.	RAJASTHAN
6.	KARNATAKA	13.	UTTRANCHAL
7.	TRIPURA		

Q.18 Which are the States/UTs who have not availed NMDFC assistance so far?

ANS. Following States/UTs have not availed NMDFC assistance so far: STATES Meghalaya, Sikkim, Arunachal Pradesh and Goa.

UTs Dadra & Nagar Haveli, Ladshadweep, Daman and Diu, Andaman and Nicobar.

Q. 19 Who are the Directors on Board of NMDFC?

ANS. Following are the Directors on Board of NMDFC:

As on 20.05.2013

Sr. No	Name of the Directors	Telephone Nos. (office)	Residential Address
1.	Sh. Yashpal Singh Managing Director, National Minorities Development & Finance Corporation SCOPE Minar, Core1, 1st Floor, Laxmi Nagar, Delhi 110 092	Tel: 011-22441635 Off: 011- 24364312(MOMA) Fax: 011- 22441637 Email :- Yp.singh57@nic.in	506, Parivar Apartment Patparganj Delhi- 110092
2.	Sh. Rakesh Kumar Mishra Managing Director, Uttar Pradesh Minorities Financial and Dev. Corporation 746, 7th Floor, Jawahar Bhawan, Ashok Marg Lucknow - 226 001. Uttar Pradesh.	Tel: 0522- 2286158, 2286854 Fax: 0522-2286053 upmfdc@gmail.com	538 K, 11/90 Triveni Nagar Lucknow, Uttar Pradesh- 226001
3.	Sr. Mohd. Abdul Waheed Vice Chairman & Managing Director Andhra Pradesh State Minorities Financial Corporation 5th Floor, Razzak Manzil Haj House, Nampally Hyderabad - 500 001 Andhra Pradesh	040-23244500 040-23244501 (P) 040-23244368 (Fax) vc_managingdirector@apsmfc.com	H.NO.9-4- 133/C/8 Chabra Enclave Tolichoki Hyderabad
4.	Sh. Saadat Hasan Mintu Managing Director, Bihar State Minorities Financial Corporation 34, Ali Imam Path, Harding Road, Patna, Bihar - 800 001	0612-2224975(P) Mobile 09934474433 0612-2215994 (Fax) Bsmfc_patna@yahoo.co.in	Harun Nagar Phulwari sharif, Patna, Bihar Pin-801505
5.	Smt. Sadiya Sultana, Managing Director Karnataka Minorities Development Corporation 12th Floor, Main Tower, Vishveshwaraya Centre,	080-22864720 080-22864782 080-22861226 (Direct) 080-22864720 (Fax) kmdc.ho.info@gmail.com	61/10, 7th A Main B.T.M. 1st Stage Jayanagar Bangalore-

	Dr. B.R. Ambedkar Veedi, Bangalore - 560 001	l.com	560029
6.	Sh. M.J SAVE DGM, Small Industries Development Bank of India New Delhi Branch Office, Ground Floor, Videocon Tower, E-1, Rani Jhansi Road, Jhandewalan Extension, New Delhi - 110 055	011-23593339(Delhi) 011-23682462 (FAX) Mobile 9811551153 mjsave@sldb.in	Karnataka C-115, Inderpuri New Delhi- 110002
7.	Smt. Rashmi Singh Executive Director, Rashtriya Mahila Kosh No.1 Abdul Fazal Road, Near Bengali Market, New Delhi - 110 001.	Tel: 011-23354619, 011-23354620 & 23354628 (P), 011- 23354621(Fax)	
8.	Md. Motaleb Ali sardar Managing Director West Bengal Minorities Development & Finance Corporation Amber, DD-27/E, Sector 1, Salt lake City, Kolkata- 700 064 WEST BENGAL	033-23212995(Tel) 033- 23210629(Fax) md.wbmdfc@yahoo.com	Musalman Para,45 Sankrali Howrah- 711109 West Bengal

Q.20 What is the present level of recoveries of NMDFC loan?

ANS. The present level of recoveries is 86.06% under SCA programme and 97.98%.under NGO programme (As on 30.09.2013).

Chapter 5

Scheme Of One Time Settlement in NMDFC

(w.e.f. 01/04/2013)

Coverage:

All borrowers (SCAs/NGOs), who have overdues at the end of the financial year (i.e. as on 31st March) shall be eligible for OTS scheme.

Procedure:

In the first Quarter of the Financial Year, NMDFC will intimate the borrowers about the overdue amount as on 31st March. NMDFC will also inform the borrowers about the amount which can be written off and the amount of overdue which would be payable by the borrower, under various options of One Time Settlement. On receipt of the acceptance, NMDFC will issue sanction to this effect to the borrower.

Settlement formula & Payment conditions:

Terms used:

Settlement amount: Overdue amount minus amount to be written off. **Current year:** Financial year when proposal of OTS is approved.

Previous year: Previous Year is the Financial Year preceding the Current Year.

Sr. No.	Formula	Payment Conditions
1	(i) 100% of penal interest overdue (receivable) as on 31 st March will be written off. (ii) 100% amount of penal interest already adjusted till 31 st March from the repayments by NMDFC will be written off.	100% payment of the settlement amount at the time of acceptance of OTS proposal.
2	(i) 100% of penal interest overdue (receivable) as on 31 st March will be written off. (ii) 100% amount of penal interest already adjusted from there payments during the last three Previous Year	50% repayment of the settlement amount at the time of acceptance of OTS proposal. Balance 50% within 6 month.
3	100% of penal interest overdue (receivable) as on 31 st March will be written off. 15% of normal interest overdue (receivable) as on 31 st March will be written off. 100% amount of penal interest already adjusted from the repayments during the last two previous years.	35% repayment of the settlement amount at the time of acceptance of OTS proposal. Balance 65% within 9 month.
4	100% of penal interest overdue (receivable) as on 31 st March will be written off. 25% of normal interest overdue (receivable) as on 31 st March will be written off. 100% amount of penal interest already adjusted from the repayments during the last one previous year.	15% repayment of the settlement amount at the time of acceptance of OTS proposal. Balance 85% within one year from the date of acceptance of proposal.
5	100% of penal interest overdue (receivable) as on 31 st March will be written off.	25% repayment of the settlement amount at the time of acceptance of OTS proposal. Balance 75% within two year from the date of acceptance of proposal.

Note: Overdue amount as on 31st March shall be freezed and no further simple interest/penal interest will be levied.

4. In case of partial compliance or non-compliance of the terms and conditions, within the stipulated time by the borrowers, interest/penal interest shall not be waived and overdue amount already freezed will be restored.

Scheme for writing off of loans/ Dues of SCAs in the Event of Non-receipt of loan from Beneficiaries due to Death, disability and Natural Calamity

Objective of the Scheme

NMDFC is engaged in social lending for poverty alleviation through State Channelising Agencies (SCAs) nominated by the respective State Govt. NMDFC loan is secured against the Govt. Guarantee provided by the SCAs and in turn loan advanced by the SCAs to beneficiaries is generally secured by some sort of security measure taken by the SCAs. Despite of this, there bound to be some NPA in the event of death or disability or suffering from natural calamities by the beneficiaries. The objective of the scheme is to consider writing-off of loans/ dues of the SCAs of NMDFC in the event of non receipt of loan from the beneficiaries due to death, disability and natural calamities.

Definition of Events

Death means natural, accidental or incidental death. Natural death could be due to age or unavoidable disease and accidental/incidental death could be due to road accident or any other incident.

Disability means full or partial disability (physical/ mental) of permanent nature, minimum of 40%, due to accident or disease.

Calamities include natural or accidental calamities. Natural calamities could be flood, cyclone, earthquake or drought.

Accidental calamities could be fire or riots. Damages arising out of theft of the assets are excluded.

Eligibility Criteria

All affected beneficiaries of SCAs having outstanding loans/ dues.

In case of death, where the running of the income generating unit is adversely affected and the legal heir/ family of the beneficiary are not in a position to carry on the business or repay the outstanding loan/ dues.

In case of disability, where the beneficiary has suffered a permanent disability, thereby affecting the performance of the business activity and reducing the income generation/ repayment capacity.

In case of calamities, where beneficiary/ unit has suffered an irretrievable loss or damage to the working tools / equipments / productive assets purchased out of NMDFC loan and used for self- employment/ income generation.

Identification of Affected Beneficiaries

The SCAs would identify and carry out detailed verification/ assessment of the loss/ damage to the affected beneficiaries' consequent to the occurrence of events specified above. Based on the assessment report, the SCAs will submit their claims/ proposals for writing-off of loans/ dues of the affected beneficiaries.

Documents Required With the Claim/ Proposal

In case of death, death certificate issued by the registrar in the District or Municipality will be required.

In case of disability, certificate issued by the Medical Board with regard details of disability including percentage disability of the beneficiary will be required. The basis of percentage of disability will be the disability certificate issued by the Medical Board as per the provisions of the notification dated 01.06.2001 (for all types of disability except mental illness) and the

notification dated 18.02.2002 (for mental illness) issued by the ministry of Social Justice & Empowerment. These notifications are published in the Gazette of India, Extraordinary, Part I, Section I dated 13.06.2001 and dated 23.02.2002 respectively.

In case of loss due to calamities, certificate with regard to the extent of damage to the beneficiary issued by the District Authorities will be required.

After verification/ assessment of the loss/ damage to the beneficiaries as per the abovementioned supporting documents and relief required thereof, the SCA would prepare claim/ proposal to be submitted to NMDFC. The claim/ proposal of the SCA would consist of beneficiary-wise details with all supporting documents.

Procedure for Settlement of Claims

The SCA would apply for write-off of loans/ dues in the prescribed format as per the Annexure - I after the event had occurred and verification/ assessment of the damage had been made. SCA shall submit a Fact Finding report as per the format at Annexure - II. SCA shall also submit a certificate from Chartered Accountant for outstanding Dues and Verification of the Beneficiary as per the format at Annexure - III.

On receipt of the application from SCA, NMDFC would appraise the same and intimate its decision about the amount to be written-off to the SCA at the earliest. As per the decision of NMDFC, amount written-off would be credited to concerned SCA's loan / dues account and communicated to the SCA for adjustment in its accounts. NMDFC is already making provision for bad and doubtful debts and the amount written-off under this scheme would be adjusted against this cumulative provision. In any case, NMDFC will waive/write off a loan (including interest/Penal interest) to the extent it has actually charged on SCAs.

Extent of Write-Off of Loans Dues

In case of death, writing-off of 100% loan/ dues would be considered.

In case of disability, writing-off of loan/dues would be done on the basis of percentage disability mentioned in the certificate. Assets may continue to remain with the beneficiary and used by the family members for income generation.

In case of calamities, since the beneficiary gets compensation from Government agencies and insurance companies, writing-off of loan/ due by NMDFC would be by way of adjusting all repayments made by the beneficiary till the date of occurrence of the event in the loan/ principal amount. This would nullify the liability towards interest due up till the occurrence of event and reduce the liability towards principal repayment to the extent of interest already paid by the beneficiary. Further, the beneficiary would be eligible for a fresh loan from the SCA for restarting the business unit.

Benefits of the Scheme

In case of death, the successor of the beneficiary would not face any liability for repayment of loan/dues. The beneficiaries facing disability subsequent to availing NMDFC loans would also get relief as major portion of their liability is written-off and the beneficiaries affected by the calamities (natural or accidental) would be in a position to restart their activities by availing fresh loans.

The SCAs would be benefited as their liability towards repayment of NMDFC dues would be reduced to the extent of amount written-off by NMDFC. In turn SCAs, at their level, would also be in a position to waive/ write-off loans/ dues of the beneficiaries with genuine problems. As a result this would help shedding NPAs and improving grass-root level recoveries.

Chapter 5a.**Application Form for Availing Write-Off of Loans/ Dues**

1. Name of the SCA/ State:-----
2. Details for Writing-Off of Loans/ Dues of Beneficiaries (Attested Copies of Supporting Documents Required)

(a) To be Written-Off for Death of Beneficiaries

S. No.	Name, Age & Address of the Beneficiary	Activity Undertaken & Whether Assets Taken Over by the SCA	Outstanding		Total	Natural Death/ Accidental Death (Supporting Documents Required)	Amount Proposed for Written-Off	
			Loan	Interest			Loan	Interest
1	2	3	4	5	6	7	8	9

Total (a) (8+9): Rs.-----

(b) To be Written-Off for Disability of Beneficiaries

S.No	Name, Age & Address of the Beneficiary	Activity Undertaken	Outstanding		Total	Nature / % of Disability (Accidental/ Disease) (Supporting Documents Required)	Amount Proposed for Written-Off	
			Loan	Interest			Loan	Interest
1	2	3	4	5	6	7	8	9

Total (b) (8+9): Rs.-----

(c) To be Written-Off for Beneficiaries Affected by Calamity

S. No	Name, Age & Address of the Beneficiary	Activity Undertaken	Outstanding		Total	Nature of Calamity (Natural/ Accidental (Supporting Documents Required))	Interest Payment Adjusted Against Principal & Waived	Whether Fresh Loan Applied
			Loan	Interest				
1	2	3	4	5	6	7	8	9

Total (c)(8): Rs.-----

Grand Total (a+b+c): Rs.-----

It is to certify that the information given above is correct and the cases for writing-off of loans/ dues have been recommended after due verification/ assessment of the actual loss/ damage to the affected beneficiaries in line with the guidelines given in the scheme of NMDFC.

Date:

Managing Director

State Channelising Agency

Chapter 5b

Application Form for Making a Fact Finding Report

1. Name of the Beneficiary:
2. Date & Amount of Loan Taken under NMDFC Programme:
3. Activity for which the Loan was taken:
4. Status of the Beneficiary and the Value of Assets before the happening of Event (Death/ Disability/ Calamity):
5. Date of happening of the Event (Death/ Disability/ Calamity):
6. Details of the happening of the Event (Death/ Disability/ Calamity):
7. Status of the Beneficiary or Family of the Beneficiary (in case of death) and Value of the Assets after the happening of the Event (Death/ Disability/ Calamity):
8. Any other Remark or Justification in support of Write-off of Dues:

It is to certify that the information given above is correct as per the documents and the verification conducted by the undersigned on (Date).

Verified by

Name, Designation and Signature of Officer of the SCA

Date :

Place:

Chapter 5c

Application Form for Auditors' / Chartered Accountant's Certificate for Outstanding Dues and Verification of the Beneficiary

Name of the Beneficiary:

Date & Amount of Loan Taken under NMDFC Programme:

Activity for which the Loan was taken:

Outstanding Dues of the Beneficiary with regard to Principal and Interest as on the date of Claim:

Date of Claim:

Total Outstanding:

Principal Outstanding:

Interest Outstanding:

Enclose copy of loan ledger of the beneficiary.

It is to certify that the above information is correct as per the verification and compilation done from the records maintained by the SCA.

Verified and Certified by

Name of the Partner, Seal and Signature on Behalf of Firm of the Chartered Accountants

Date :

Place:

Chapter 6

Addresses

Following are the addresses of National Commission for Minorities, States Minorities Commission and Names & Addresses of the State Channelising Agencies Of NMDFC for your ready reference.



Chapter 6a

Address Of National Commission For Minorities

Office Address:

National Commission for Minorities,
5th Floor, Lok Nayak Bhavan, Khan Market, New Delhi 110 003
Tel. 24615583 Fax 24693302, 24642645, 24698410
Toll Free Number: 1800110088 E-mail: ro-ncm@nic.in

Chapter 6 b

Addresses Of States Minorities Commission

No	Name	Address	Telephone/Fax No./Email
1.	Andhra Pradesh	No Commission	Fax-23452114
2.	Assam State Minorities Commission 1. Sh. Abdul Muhib Mazumdar, Chairman 2. Sh. Allen Brooks, Member 3. Dr MuktiDeb Choudhury, Member 4. Sh. Parvez Shah, ACS, Secy. cum AO	Assam State Minorities Commission RGB Road, New Ganeshgudi, Dispur, Guwahati - 781 006.	Ph. 0361-2383000 Mobile -9435345015
3.	Bihar State Minorities Commission 1. Sh. Naushad Ahmed, Chairman 2. Sh. Prahlad Kumar Sarkar, Member 3. Sh. Zaheer Malmali, Member 4. Sh. Razia Kamil Ansari, Member 5. Sh. Liyaqat Ali Mansoori, Member 6. Dr. Islam Rahi, Member 7. Sh. Shamshad Alam, Member	Bihar State Minorities Commission Barrack No. 7, Old Secretariat, Patna - 300 015	Mobile-9431476236 Ph-2213595 Fax-2215051

	<p>8. Mohd. Abdullah, Member</p> <p>9. Sh. T.B.S. Jain, Member</p> <p>10. Mohd. Farooquzzamam, Section Officer</p>		
4.	<p>Chhattisgarh Minorities Commission Sardar Dalip Singh Hora, Chairman Sh. Murtja Vanak, Member Sh. M. R. Khan, Secy</p>	<p>Chhattisgarh Minorities Commission C-186, Shailendra Nagar, Raipur (C.G.) - 492 001</p>	<p>Ph-2434809 Fax-2445073</p>
5.	<p>Delhi State Minorities Commission, Pushpinder Singh, Member A.C. Michael, Member</p>	<p>Delhi State Minorities Commission, 1st Floor, C- Block, Vikas Bhawan, New Delhi- 110002</p>	<p>Tele/Fax- 23370823-25 Email: dmc_nct@rediffmai l.com</p>
6.	<p>Jharkhand Minorities Commission Dr. Shahid Akhtar, Chairman Bhushan Tiarky, VC Yaqoob Ansari, VC Shri Shailendra Singh, Member Md. Eqrarul Hasan, Member Sh. Rafique Anwar, Member Sh. Kari Barkat Ali, Memer Sh. Asgar Misbahi,</p>	<p>Jharkhand Minorities Commission Building No. 3, Artisen Hostel, Sector-3, Dhurwa Ranchi-834004</p>	<p>Ph-0651-2400946 Mobile- 09534212588 Fax-06512400946 Email- chairman@jsmc.in</p>

	<p>Member Shi Samuel Guria, Member Sri Kalyan Bhattacharya, Member</p>		
7.	<p>Karnataka State Minorities Commission 1. Sh. Anwar Manippady, Chairman, 2. Sh. Ateeque Ahmed, Secretary,</p>	<p>Karnataka State Minorities Commission 5th Floor, Vesveshwariah Tower (M) Dr. B.R. Ambedkar Veedhi, Bangalore - 560 001.</p>	<p>Phone- 080 - 2286 4204 / 3400 Fax- 080-2286 3282 Email: secretary@karmin.i n</p>
8.	<p>M.P. State Minorities Commission Sh. Trilochan Singh , Member Sh. Surjit singh Gill, PS to Member</p>	<p>M.P. State Minorities Commission, E-Block, Old Secretariat, Bhopal - 462 011</p>	<p>Ph-0755-2730873 Fax-0755- 2733065</p>
9.	<p>Maharashtra State Minorities Commission 1. Sh. Munaf</p>	<p>Maharashtra State Minorities Commission Behind J.J. School of Arts, Mumbai</p>	<p>22650085 / 22610156</p>

Chapter 6c**Names & Addresses of the State Channelising Agencies Of NMDFC**

Andhra Pradesh	Assam
<p>Andhra Pradesh State Minorities Financial Corporation 5th Floor, Haj House, Nampally, HYDERABAD-500 001 (A.P.) Ph. 040-23244500, 23244501 23244368 (Fax)</p>	<p>Assam Minorities Development & Finance Corporation R.G.B. Road, Dispur, GUWAHATI - 6 Ph. 036 1-2595480, 2207373</p>
Bihar	Chandigarh
<p>Bihar State Minorities Financial Corporation Ltd. Haj Bhawan, 1st Floor, 34 Harding Road, Ali Imam Path, PATNA - 800 001 Ph. 0612-224975, 2224975, 2215994 (Fax) www.bsmfcl.org</p>	<p>Chandigarh Scheduled Caste, Backward Classes & Minorities Financial & Development Corporation Ltd. Additional Town Hall Building, 3rd Floor, Sector 17-C, CHANDIGARH. Ph. 0172-2701449, 2707527, 2712797, 2708690 (Fax)</p>
Chattisgarh	Delhi
<p>Chhatisgarh State Antyavasayee Coop. Finance and Dev. Corpn. Ltd. B-9, Sector-5, Devender Nagar, Raipur, CHHATISGARH Ph. 0771- 4248601-15, 4248617 (Fax)</p>	<p>Delhi SC/ST/OBC Minorities & Handicapped Financial & Dev. Corporation Ltd. Ambedkar Bhawan, Sector - 16, Rohini, DELHI - 110 054 Ph. 011-27570627, 27570502, 27572706, 27572630 (Fax)</p>
Gujarat	Haryana
<p>Gujarat Minorities Finance and Development Corporation 2nd Floor Block No.11, Dr. Jivraj Mehta Bhawan, GANDHINAGAR - 382 010</p>	<p>Haryana Backward Classes & Economically Weaker Sections Kalyan Nigam, SCO 813-14, Sector 22-A, CHANDIGARH - 160 022.</p>

Ph. 079-23253757, 23254581, 23254583, 23254584, 23254152 (Fax)	Ph. 0172-2701722, 2701074, 2707539, 2726826 (Fax) Mewat Development Agency Housing Board Colony, Nuh, (Distt. Mewat) - 122 107. Ph. 01267-271179, 274603, 271461 (Telefax)
Himachal Pradesh	Jharkhand
H.P. Minorities Finance and Development Corporation SDA Complex, Block No.3 8, First Floor, Kasumpti, SHIMLA - 171 009. Ph. 0177-2621669, 2621271, 2622164 (Telefax)	Jharkhand State Scheduled Tribes Cooperative Development Corporation Ltd. Balihar Road, Morabadi, RANCHI - 834 008, JHARKHAND Ph. 0651-2552398 (Off), 2551686 (Fax)
Jammu & Kashmir	
1st May to 30th October J&K Women's Development Corporation Old Secretariat, Block-A, 1st Floor, SRINAGAR Ph. 0194- 2450432	1st November to 30th April J&K Women's Development Corporation, Hall No:6-B, 2nd Floor, Aquaf Complex, Gandhi Nagar, JAMMU (J&K) Ph.0191-2430321,2439370
J&K Entrepreneurship Development Institute (JKEDI) Sempora, Pampore, Pantha Chowk, SRINAGAR- 191101. Ph. 01933-224362/65/67, 224402 (Fax)	J&K Entrepreneurship Development Institute (JKEDI) Ground Floor, Jawaharlal Nehru Udhyog Bhawan, Railhead Complex, JAMMU - 180 012 Ph. 0191-24745 12, 2477327, 2477329 (Fax)
J&K Entrepreneurship Development Institute (JKEDI) Government Industrial Estate LEH	J&K SCs/STs & BCs Development Corporation Romesh Market, Shastri Nagar, JAMMU - 180 004 0191-2433229, 2451762, 2452009

Kerala

Kerala State Backward Classes
Development Corporation
"SENTINEL" 2nd Floor, TC
No.27/588 (7) & (8) Pattoor,
THIRUVANTHAPURAM - 695
035.
Ph. 0471-2577550, 2577539(Fax)
www.ksbcd.com

Kerala State Women's
Development Corpn.
T.C.20/2170, Opp. Manmohan
Bungalow, Kowdiar P.O.,
THIRUVANTHAPURAM - 695
003.
Ph. 0471-2727668, 2316006 (Fax),
www.kswdc.org

Kerala State Cooperative Federation for Fisheries Development Ltd.
Kamaleswaran, Manacaud P.O., THIRUVANTHAPURAM - 695 009.
Ph. 0471- 2457172, 2457756, 2458606, 2457752 (Fax)
www.matsyafed.org

Karnataka

Minorities Development
Corporation Ltd.
12th Floor, Main Tower, Dr. B.R.
Ambedkar Veedi, BANGALORE
- 560 001
Ph. 080- 22861226, 22864720,
22860999, 22864782 (Fax)
www.knmdc.in

Maharashtra

Maulana Azad Alpsankhyak Aarthik
Vikas Nigam
DDA Building, 2nd Floor, Old
Custom House,
Shahid Bhagat Singh Marg,
MUMBAI - 400 023
Ph. 022-22633351, 22653080,
22672293, 22672294 (Fax)

Mizoram

Mizoram Cooperative Apex Bank
Ltd.
Bazar Bungkawn, PB-138,
AIZWAL - 796 001 MIZORAM
Ph. 0389- 2312307, 2322744,
2317190, 2327765, 2327764
(Fax)

Zoram Industrial Development
Corporation
New Secretariat Complex, Khatla,
Aizawl, P. Box - 125, AIZWAL -
796 001. MIZORAM
Ph. 0389-2310190, 2326271(Fax)

Madhya Pradesh	
<p>M.P. Backward Classes & Minorities Finance and Development Corporation Rajiv Gandhi Bhawan, Parisar-2, 1st Floor, 35, Shyamala Hills, BHOPAL - 462 002, Madhya Pradesh. Ph. 0755-2660209, 2660207-08, 2660390, 2660175 (Fax)</p>	<p>Madhya Pradesh Hastshilp Avam Hathkargha Vikas Nigam Ltd. Hastshilp Bhawan, 03 Hamidia Road, BHOPAL - 462 001. Ph. 0755-2676920, 2676927, 2676928, 2676926 (Fax)</p>
Manipur	Nagaland
<p>Manipur Minorities & Other Backward Classes Economic Development Society Babupara, IMPHAL - 795 001, Manipur. Ph. 0385-2442539, 2451902</p>	<p>Nagaland Industrial Development Corpn. Ltd. IDC House, P.B. No.5, DIMAPUR - 797 112, NAGALAND. Ph. 03862-230571-74, 226473 (Fax)</p> <p>Nagaland Handloom & Handicrafts Development Corporation Ltd., P.B.No.81, Half Nagarajan, DIMAPUR - 797 112, NAGALAND Ph. 03862-224591, 230130, 230046</p> <p>Nagaland State Social Welfare Board New Secretariat Complex, KOHIMA - 797 001, NAGALAND. Ph. 0370-22703 10, 2270307 (Fax)</p>
Orissa	Punjab
<p>Orissa Backward Classes Finance Development Cooperative Corporation Ltd. Q.No. A/6, Unit - 5, Near Rajiv Bhawan, BHUBANES WAR - 751 001. Ph. 0674- 2391061</p>	<p>Punjab State Backward Classes Land Development & Finance Corporation SCO No.60-61, Sector 17-A, CHANDIGARH 160 017. Ph. 0172-2709261, 2705982, 2705995</p>

Puducherry	Rajasthan
<p>Puducherry Backward Classes & Minorities Development Corn. Ltd. No.5, Zamindar Gardens, PUDDUCHERRY - 605 001. Ph. 0413- 2332076, 2225859 (Telefax)</p>	<p>Rajasthan Minorities Finance and Development Corporation Ltd. Ambedkar Bhawan, Plot No.G-3/1, Room No.403/412, 3rd Floor, Near Civil Line Railway Crossing, JAIPUR(Rajasthan) Ph. 0141-2220258, 2220721 (Telefax)</p>
Tamilnadu	Tripura
<p>Tamil Nadu Minorities Economic Development Corporation 807, Anna Salai, Vth Floor, CHENNAI - 600 002. Ph. 044-285 14846, 28515450 (Fax)</p>	<p>Tripura Minorities Cooperative Development Corporation Ltd. Lake Chowmuhani, Agartala, WEST TRIPURA - 799 005. Ph.0381-2326512, 2300083, 2328232 (Fax)</p>
Uttar Pradesh	Uttanchal
<p>U.P. Minorities Financial Development Corpn. Ltd. 746, 7th Floor, Jawahar Bhawan, Ashok Marg, LUCKNOW - 226 001. Ph. 0522-2236976, 2286401, 2286854, 2286053(Fax)</p>	<p>Uttanchal Alpsankhyak Kalyan Tatha Wakf Vikas Nigam 161, Old Nehru Colony, DEHRADUN (UTTRANCHAL). Ph. 0135- 2657747, 2652458, 2652458, 2665228 (Fax) www.alpsankhyak.org.in</p>
West Bengal	
<p>West Bengal Minorities Development and Finance Corporation "AMBER", DD-27/E, Sector-1, Salt Lake City, KOLKATA - 700 064. Ph. 033-23219619, 23212998 www.wbmdfc.org</p>	

Chapter 7

The Gazette of India For Jain Minority

रजिस्ट्री सं० डी० एल०-33004/99

REGD NO D.L.-33004/99



भारत का राजपत्र The Gazette of India

असाधारण
EXTRAORDINARY
भाग II—खण्ड 3—उप-खण्ड (ii)
PART II—Section 3—Sub-section (ii)
प्राधिकार से प्रकाशित
PUBLISHED BY AUTHORITY

सं. 217]
No. 217]

नई दिल्ली, सोमवार, जनवरी 27, 2014/माघ 7, 1935
NEW DELHI, MONDAY, JANUARY 27, 2014/MAGHA 7, 1935

अल्पसंख्यक कार्य मंत्रालय
अधिसूचना

नई दिल्ली, 27 जनवरी, 2014

क्र.अ. 267(अ).—राष्ट्रीय अल्पसंख्यक आयोग अधिनियम, 1992 (1992 का 19) की धारा 2 खंड (ग) द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, केन्द्र सरकार एतद्वारा कल्याण मंत्रालय की अधिसूचना सं. क्र.अ. 816(अ), दिनांक 23-10-1993 द्वारा उक्त अधिनियम के प्रयोजन हेतु अल्पसंख्यक समुदायों के रूप में पहले से ही अधिसूचित अर्थात् मुस्लिमों, ईसाइयों, सिक्खों, बौद्धों और पारसियों के अलावा जैन समुदाय को अल्पसंख्यक समुदाय के रूप में अधिसूचित करती है।

[फ. सं. 1-1/2009-एनसीएम]

ललित के. पंवार, सचिव

MINISTRY OF MINORITY AFFAIRS
NOTIFICATION

New Delhi, the 27th January, 2014

S.O. 267(E).—In exercise of the powers conferred by clause (c) of Section 2 of the National Commission for Minorities Act, 1992 (19 of 1992), the Central Government hereby notifies the Jain community as a minority community in addition to the five communities already notified as minority communities viz. Muslims, Christians, Sikhs, Buddhists and Zoroastrians (Parsis) vide Ministry of Welfare Notification No. S.O. 816(E), dated 23.10.1993 for the purposes of the said Act.

[F.No. 1-1/2009-NCM]

LALIT K. PANWAR, Secy.

Chapter 8

भारतीय जैन संघठन (BJS) - एक परीचय

भारतीय जैन संघठन (BJS) यह समस्त जैन समाज का प्रतिनिधित्व करने वाली एक सामाजिक संस्था है। जिसकी स्थापना इसके संस्थापक पूना निवासी श्री. शांतिलालजी मुथ्या ने १९८५ में की। यह संस्था सामाजिक उत्थान, शैक्षणिक विकास तथा आपदा प्रबंधन क्षेत्र में कार्य कर रही है।

BJS मुख्य रूप से राष्ट्रीय समस्याओं पर अपना लक्ष्य केन्द्रित कर उनके निवारण हेतु गहराईसे अध्ययन कर समाधान प्रस्तुत करने का कार्य तीन दशक से कर रहा है।

BJS में राष्ट्रीय कार्यकारिणी से लगाकर शहर/गांव कार्यकारिणी की शृंखला स्थापित है। संस्था में पदाधिकारियों का चयन चुनाव पद्धति से ना होकर मनोनयन पद्धति से होता है। पदाधिकारियों को मनोनित करने का सम्पूर्ण अधिकार संस्थापक व राष्ट्रीय अध्यक्ष को है। यह कार्य वरिष्ठ पदाधिकारियों की सलाह से किया जाता है।

वर्तमान में BJS का कार्यक्षेत्र देश के लगभग २० राज्यों में है। संस्था में हजारों पदाधिकारी एवं कार्यकर्ता समर्पण भाव से समाज उत्थान के कार्य में लगे हुये हैं। पूना मुख्य कार्यालय में लगभग ५०० प्रोफेशनल लोग रिसर्च के माध्यम से समाज उपयोगी समाधान के मॉडल्स एवं कार्यक्रम तैयार करने का कार्य बड़ी कुशलतापूर्वक कर रहे हैं। सामाजिक उत्थान, शैक्षणिक विकास व आपदा प्रबंधन के क्षेत्र में पिछले तीन दशक में किये गये विशेष कार्य की जानकारी निम्नलिखित है। आपसे विनम्र निवेदन है कि, BJS के कार्यों से जुड़कर देश निर्माण में अपना योगदान दें।

सामाजिक उत्थान

समय काफी तेजीसे बदल रहा है। २५-३० वर्षों में बदलाव की जो रफ्तार रही है, वह पिछले १००-२०० वर्षों में भी अनुभव करने को नहीं मिली। तेजीसे बदलते हुए इस युग में 'परिवार' यह अवधारणा बिखर रही है, तथा इसे बांधे रखने का कार्य अत्याधिक कठिन होता जा रहा है। परिवार ही नहीं बचेंगे, तो समाज का अस्तित्व कैसे रहेगा? इस गंभीर समस्यापर BJS ने, परिवार में रहनेवाले प्रत्येक सदस्य की जरूरतों को समझकर, गहराईसे अध्ययन कर निम्नलिखित समाधान प्रस्तुत किये हैं।

छात्र मूल्यांकन कार्यक्रम' कक्षा ४थी एवं ८वी के विद्यार्थियों के लिए (Student Assessment Program - SAP 4th & 8th)

तीन घंटे की इस जांच परिक्षा के लिए किसी भी प्रकार की पूर्व तैयारी की आवश्यकता नहीं है। विद्यार्थी बड़े मजे से, खेल खेल में इस जांच परिक्षा में सहभाग लेते हैं, तथा बड़ी सहजता से पालकों को अपने बच्चों की भावनात्मक, मानसिक, सामाजिक योग्यता व सामान्यज्ञान, स्वास्थ्य, संबंधित विषयों पर जानकारी प्राप्त होती है। बीजेएस द्वारा, इस कार्यक्रम के माध्यम से, विद्यार्थियों की क्षमता एवं योग्यता का आकलन कर, उन्हें अपनी रूचि अनुसार, शिक्षा के क्षेत्र में, प्राविण्यता प्राप्त करने के उद्देश्य से, पालकों का विशेष मार्गदर्शन किया जाता है। SAP 4 अब Online www.bjssap.org पर भी उपलब्ध है।

कैरियर मार्गदर्शन कार्यक्रम (Carrier Guidance Program)

स्पर्धा के इस युग में, दसवी तथा बारहवी के पश्चात विद्यार्थियों ने कौन से शैक्षणिक क्षेत्र का चयन करना चाहिए, कौन कौन से क्षेत्र भविष्य की शिक्षा के लिए उपलब्ध है, कौन से कॉलेजों का चयन करना चाहिए, उनमें प्रवेश प्राप्त करने की क्या प्रणाली है, पिछले वर्ष का कट ऑफ प्रतिशत क्या था, इत्यादि अनेक प्रश्नों का सामना करना पड़ता है। इस विषय में, जानकारी के अभाव की वजह से, ना ही माता-पिता मदद कर पाते हैं और ना ही स्कूल मदद कर पाता है। आज के दौर में विद्यार्थियों को योग्य कैरियर मार्गदर्शन की अत्याधिक आवश्यकता है। BJS अपने एक्सपर्ट कैरियर मार्गदर्शकों के माध्यम से परिवार की इस जरूरत की पूर्ति हेतु विद्यार्थी एवं पालकों के लिए कैरियर मार्गदर्शन के वर्कशॉप आयोजित करता है।

युवतियों का सक्षमीकरण'- २१ वी सदी की सामाजिक चुनौतियों का सामना करने हेतु Empowerment of Girls to face the social challenges of 21st century (EoG)

आज के इस दौर में, स्कूली शिक्षा पूर्ण कर, उच्च शिक्षा हेतु कॉलेज में प्रवेश करनेवाली, सोलह से पच्चीस वर्ष की युवतियों के समक्ष अनेक कठिनाईयाँ, आग के समान विक्राल रूप धारण किये खड़ी हैं। जैसे की

अपनेही परिवार में कैसे जीना, माता-पिता से संवाद कैसे करना, नए एवं अच्छे मित्रों का चयन कैसे करना, अपने आत्मविश्वास को टिकाये कैसे रखना, मिडीया-मोबाईल-इंटरनेट के दुष्परिणाम से कैसे बचना, व्यक्तिगत सुरक्षा का ध्यान कैसे रखना, पारंपरिक विवाह व प्रेम विवाह के गुण एवं दोष का पूर्व आकलन कैसे करना, इत्यादि अनेक प्रकार की आग आज जमाने में लगी है। इस आग को हम बुझा सकते नहीं। लेकिन इसका सामना करने के लिए युवतियों को प्रशिक्षण के माध्यम से फायर फायटर जरूर बना सकते हैं। यह अत्याधिक महत्वपूर्ण कार्य है। BJS ने अपने तीन दशक के सामाजिक अनुभव के आधार पर, युवतियों को सक्षम करने हेतु, एक्सपर्ट के माध्यम से तीन दिवसीय कार्यशाला तैयार की है। यह कार्यशाला युवतियों को सुरक्षा कवच प्रदान कर, इस सदी की सामाजिक चुनौतियों का सामना करने हेतु सक्षम बनाती है। इस कार्यक्रम के द्वारा ११ राज्यों में १०,००० से अधिक युवतियों का सक्षमीकरण किया गया है। EoG अब Online (www.eogonline.org) पर भी उपलब्ध है।

युवक-युवती परिचय संमेलन (Matrimonial Meet)

योग्य जीवन साथी की तलाश सभी परिवारों की है। परिवार कितनाही समृद्ध क्यों न हो, शिक्षित क्यों न हो, नामी क्यों न हो, योग्य रिश्तों की कमी सभी की है। ढूँढने पर भी योग्य रिश्ते मिल नहीं पाते। नजदीक के रिश्तेदार भी, ना ही रिश्तों की जानकारी देते हैं और ना ही रिश्तों के बीच में पड़ते हैं। रिश्ते ठीक से मिलेंगे नहीं तो जुड़ेंगे कैसे? रिश्ते ठीक से जुड़ेंगे नहीं तो टिकेंगे कैसे? रिश्ते ठीक से टिकेंगे नहीं तो परिवार आगे बढ़ेंगे कैसे? BJS ने सन १९८५ में इस समस्या को समझा, गहराईसे अध्ययन किया तथा 'परिचय संमेलन' विकल्प के रूप में समाज के समक्ष प्रस्तुत किया। एक ही दिन में, एक ही स्थान पर, अपने बेटे या बेटी के लिए, पचास-सौ रिश्ते उपलब्ध करवाने का मंच है, 'परिचय संमेलन'। समाज की जरूरतों को समझते हुए विभिन्न प्रकार के परिचय संमेलन आयोजित किये जाते हैं। जैसे की, प्रोफेशनल परिचय संमेलन, उच्च शिक्षित परिचय संमेलन, सामान्य शिक्षित परिचय संमेलन, शहरी परिचय संमेलन, ग्रामीण परिचय संमेलन, पुनर्विवाह हेतु परिचय संमेलन। पिछले तीन दशक में इन परिचय संमेलनों को अत्याधिक प्रतिसाद मिला है। तथा रिश्ते तय करने में परिचय संमेलन वरदान साबित हुए हैं।

आगामी परिचय संमेलन किन्न शहरों में आयोजित किये जा रहे हैं, इसकी जानकारी www.bjsindia.org वेबसाइट पर उपलब्ध रहती है।

नव विवाहितों का सक्षमीकरण - सुखी घर परिवार के लिए Empowerment of Couples for Happy Family & Happy Home (EoC)

आज के जमाने में रिश्ते तय होने जितने कठिन हैं, उससे ज्यादा कठिन हैं, रिश्ते निभाना। छोटी छोटी बातों पर बड़ी बड़ी खटपट होने लगी है। खान-पान, रहन-सहन, बोल-चाल, पहनावा आदि में अत्याधिक बदलाव आये हैं। जीने के तौर तरिके बदल गए हैं। पति - पत्नी दोनों ही शिक्षित, उच्चशिक्षित हैं। करियर ने घरेलू कामकाज के ऊपर प्राथमिकता ले ली है। धैर्य, समर्पण, विश्वास, सामंजस्य, सुसंवाद आदि में काफी कमी आयी है, वहीं अहंकार अत्याधिक बढ़ गया है। यही सब वजह है, रिश्तों में दरार की व परिवारों में बिखराव की। भारतीय जैन संघठन के संस्थापक, दूरदृष्टा श्री. शांतीलालजी मुथ्था ने सन २०१० में जैन समाज के राष्ट्रीय अधिवेशन में घोषणा की, कि आनेवाले दस-पंद्रह वर्षों में हर दो विवाह में से एक विवाह टुटेंगा। अगर सही में ऐसा होता है, तो यह समाज के अस्तित्व के लिए अत्याधिक हानिकारक होगा। इस बात को ध्यान में रखकर BJS ने नवविवाहिताओं (विवाह के दस वर्ष तक) में आपसी सौहार्द एवं सामंजस्य स्थापित रहने के दृष्टिकोण से दो दिवसीय कार्यशाला तैयार की है। इस दो दिवसीय कार्यशाला के माध्यम से नव विवाहित जोड़ो तथा उनके पालकों के आपसी सम्बन्धों में सामंजस्य, बेहतर संवाद, संगठित एवं संयुक्त रहने की भावना, एक दूसरे का विशेष ध्यान, देखभाल, त्याग एवं समर्पण भाव के साथ वैवाहिक और परिवारिक दायित्व एवं सम्बन्धों को विकसित करने हेतु प्रशिक्षण दिया जाता है।

व्यवसाय वृद्धि कार्यक्रम (Business Development Program)

परिवर्तन के इस युग में पारंपारिक व्यवसायों में नई पिढी की घटती रूची, पुराने व्यवसायों के अस्तित्व का प्रश्न, मॉल संस्कृति का प्रभाव, व्यवसाय की नई संभावना के प्रति दुर्लक्ष, नई पिढी के कार्यक्षमता का पूरा उपयोग ना होना आदि बातों की वजह से व्यवसाय में अपेक्षित प्रगति नहीं हो पा रही है। BJS अपने एक्सपर्ट प्रोफेशनल मार्गदर्शकों के माध्यम से नये एवं पुराने व्यवसायियों के लिए Business & Entrepreneurship Development Program द्वारा मार्गदर्शन करता है।

प्लॉस्टिक सर्जरी (Plastic Surgery)

BJS सन १९९० से लगातार, छोटे बच्चों के कटे फटे ओंठ, (Cleft leaf) पलक एवं नाक और कान की बाह्य विकृती, चेहरे के दाग आदि का उपचार निशुल्क प्लॉस्टिक सर्जरी के द्वारा, अमेरिका के एक्सपर्ट डॉक्टर की टीम के माध्यम से कर रहा है। अब तक दो लाख पचास हजार से ज्यादा निशुल्क प्लॉस्टिक सर्जरी BJS द्वारा की गई है।

अल्पसंख्यक सम्बंधित जानकारी (Minority Cell)

२७ जनवरी २०१४ को भारत सरकार ने जैन समाज को राष्ट्रीय स्तर पर अल्पसंख्यक का दर्जा प्रदान किया। अब तक मुस्लिम, बौद्ध, ख्रिश्चन, सिख एवं पारसी धर्मों को अल्पसंख्यक दर्जा प्राप्त था। भारत सरकार द्वारा अल्पसंख्यक समाज के उत्थान की अनेक योजनाओं के लिए प्रति वर्ष करोड़ों रूपये का प्रावधान बजट में किया जाता है। जैन समाज के विद्यार्थियों की शिक्षा एवं छात्रवृत्ति की विविध योजनाएँ, शैक्षणिक संस्थाओं की स्थापना एवं प्रशासन की विविध योजनाएँ, युवतियाँ एवं महिलाओं के सक्षमीकरण की योजनाएँ, व्यवसाय के विकास की विभिन्न योजनाएँ, धर्मस्थान की सुरक्षा की विभिन्न योजनाएँ एवं स्वयंसेवी संस्थाओं के माध्यम से समाज उत्थान की विविध योजनाएँ उपलब्ध हैं।

BJS द्वारा संकलनीत, निम्नलिखित पुस्तकों के माध्यम से अल्पसंख्यक योजनाओं व लाभ की जानकारी जैन समाज के सभी वर्गों को आसानी से उपलब्ध हो सकेगी।

- १) अल्पसंख्यक योजनाओं का जैन विद्यार्थियों को लाभ
- २) अल्पसंख्यक योजनाओं का जैन समाज की शिक्षण संस्थाओं को लाभ
- ३) अल्पसंख्यक योजनाओं का जैन समाज की धार्मिक संस्थाओं को लाभ
- ४) अल्पसंख्यक योजनाओं का जैन महिलाओं को लाभ
- ५) अल्पसंख्यक योजनाओं का जैन व्यवसायीयों को लाभ
- ६) अल्पसंख्यक योजनाओं का जैन सामाजिक संस्थाओं को लाभ

यह पुस्तकें भारतीय जैन संघठन के मुख्य कार्यालय से प्राप्त कर सकते हैं अथवा www.bjsindia.org वेबसाइट से डाऊनलोड भी कर सकते हैं।

शैक्षणिक विकास

सामाजिक उत्थान के कार्य के साथ साथ, देश निर्माण का कार्य भी भारतीय जैन संघठन की प्राथमिकता रही है। देश निर्माण के कार्य में शैक्षणिक विकास की भूमिका सर्वाधिक महत्वपूर्ण है। अतः भारतीय जैन संघठन ने इस विषय पर भी अपना लक्ष केंद्रित किया है।

देश में जैन समाज के विभिन्न संस्थाओं द्वारा २५०० शैक्षणिक संस्थाओं का निर्माण १००-१५० वर्ष पूर्व किया गया। इन शैक्षणिक संस्थाओं के माध्यम से, सभी जाती धर्म के जरूरतमंद विद्यार्थियों को शिक्षा, सेवा के रूप में प्रदान की जाती है। भारतीय जैन संघठन द्वारा सन २००२ में फेडरेशन ऑफ जैन एज्युकेशन इन्स्टिट्यूट (FJEI) की स्थापना की। जैन समाज की १७०० शैक्षणिक संस्थाएँ इस फेडरेशन का हिस्सा हैं। सभी संस्थाओं का अपना अस्तित्व कायम रखते हुए, इन संस्थाओं द्वारा मूल्यआधारित गुणवत्तापूर्ण शिक्षण विद्यार्थियों तक पहुँचाना ही भारतीय जैन संघठन की प्राथमिकता है। साथ ही साथ, यह मूल्यआधारित गुणवत्तापूर्ण शिक्षण, देश की १३,००,००० सरकारी एवं प्रायव्हेट स्कूलों में भी लागू करने का ध्येय है। इस बात को ध्यान में रखते हुए BJS ने निम्नलिखित कार्यक्रम तैयार कर देश के लिए उपलब्ध किये हैं।

स्कूल असेसमेंट अँड अक्रेडिटेशन (School Assessment & Accreditation)

देश में कॉलेजों की गुणवत्ता का विकास करने की दृष्टिकोण से सरकार ने १९९४ में National Assessment & Accreditation Council (NAAC) का गठन किया। लेकिन ऐसी कोई योजना स्कूलों के लिए उपलब्ध नहीं है। इण्ड ने सन २००४ में स्कूलों के असेसमेंट और अक्रेडिटेशन का कार्यक्रम तैयार कर देश की चार हजार से अधिक सरकारी एवं प्रायव्हेट स्कूलों में क्रियान्वित किया। यह कार्यक्रम उपचारात्मक पद्धति का कार्यक्रम है। निर्धारित संकेतको व मानकों के आधार पर स्कूल की प्रक्रिया का मूल्यांकन करता है। सुधार के आवश्यक क्षेत्रों का पता लगाता है। स्कूल के मुख्याध्यापक एवं प्रबंध समिति को विशेष सुधार की क्रियाओं से अवगत कराता है। जिससे स्कूल की प्रक्रिया में गुणात्मक सुधार लाया जा सकता है।

भारतीय जैन संघठन ने यह स्कूल असेसमेंट अँड अक्रेडिटेशन कार्यक्रम विभिन्न राज्य सरकारों के लिए उपलब्ध किये हैं। जिसके माध्यम से उन राज्यों की सरकारी एवं प्रायव्हेट स्कूलों में गुणवत्ता विकास होने में सुविधा

मिलेगी। भावी पिढी को मूल्यआधारित गुणवत्तायुक्त शिक्षण द्वारा तैयार कर सशक्त देश निर्माण के स्वप्न को पूर्ण करने का लक्ष्य है।

मूल्यवर्धन (Value Education Program)

संस्कृति प्रधान इस देश में मूल्यों का पतन हो रहा है। आपसी भाईचारा, एक दुसरे के प्रति सौहार्द, सहिष्णुता, प्रामाणिकता आदि गुण कम होते जा रहे हैं। तथा इनकी जगह दुर्व्यसन, संवेदनहीनता, हिंसा आदि ने स्थान ले लिया है। भावी पिढी को गुणवत्ता आधारित शिक्षण के साथ साथ मूल्यआधारित शिक्षण भी देना आज की प्राथमिकता हो गई है। भारतीय जैन संघठन ने इस बात को ध्यान में रखकर सन २००९ में 'मूल्यवर्धन' नामक पाठ्यक्रम तैयार कर महाराष्ट्र के बीड जिले में सरकार की सहमती से ५०० स्कूल के ३५,००० बच्चों पर प्रयोगात्मक कार्य शुरू किया है। मूल्यवर्धन कार्यक्रम का विद्यार्थियों पर, उनके परिवारों पर, आसपास के क्षेत्र पर क्या परिणाम हो रहा है, यह जानने के लिए NCERT, Cambridge University (UK), Oregon University (USA) जैसी राष्ट्रीय एवं आंतरराष्ट्रीय संस्थाओं द्वारा Impact Assessment कराया गया, तथा इसके परिणाम उत्साहवर्धक हैं। विद्यार्थी केंद्रित यह पाठ्यक्रम देश की सभी स्कूलों के लिए आज उपलब्ध है। शैक्षणिक क्रांति करने की क्षमता जैन समाज में है। १३,००,००० स्कूलों में शिक्षा ग्रहण कर रहे विद्यार्थी देश का भविष्य है। इन्हीं स्कूलों के माध्यम से गुणवत्तायुक्त मूल्य आधारित शिक्षण इन विद्यार्थियों तक पहुँचाना ही भारतीय जैन संघठन का उद्देश्य है। सन २००५ में विश्व की सभी सामाजिक संस्थाओं के संघठन (World Association of Non Governmental Organization - WANGO) ने भारतीय जैन संघठन को शिक्षा के क्षेत्र में विश्व की सर्वोच्च स्वयंसेवी संस्था के रूप में सम्मानित किया।

आदिवासी समाज विकास कार्यक्रम (Tribal Project)

BJS द्वारा सन १९९७ से महाराष्ट्र के मेलघाट एवं ठाणे से हर वर्ष आदिवासी समाज के ५० बच्चों को निशुल्क शिक्षा हेतु पुना के इगड स्कूल में प्रवेश देते हैं। इन विद्यार्थियों को ५ वी कक्षा से १२ वी कक्षा तक पढाई, लिखाई, उनको लगने वाले पुस्तकें व साहित्य, कपड़े लत्ते, खाना-पिना तथा होस्टेल में रहने की निशुल्क सुविधा इगड द्वारा की जाती है। स्कूल की पढाई के अलावा इन विद्यार्थियों को व्यक्तित्व विकास, जरूरत मंद विद्यार्थियों को ट्यूशनस आदि दिया जाता है। बारहवी कक्षा के पश्चात इन विद्यार्थियों को प्रोफेशनल कोर्स में अॅडमिशन हो सके इस बात को ध्यान में रखकर इन आदिवासी विद्यार्थियों को तैयार किया जाता है। उद्देश्य यह है, की प्रोफेशनल

बनने के बाद यह बच्चे अपने समाज की मदद कर आदिवासी समाज को देश की मुख्य धारा में लाने का कार्य करेंगे। पिछले २ दशक में इसके बेहतर परिणाम देखने को मिले हैं।

आपदा प्रबंधन

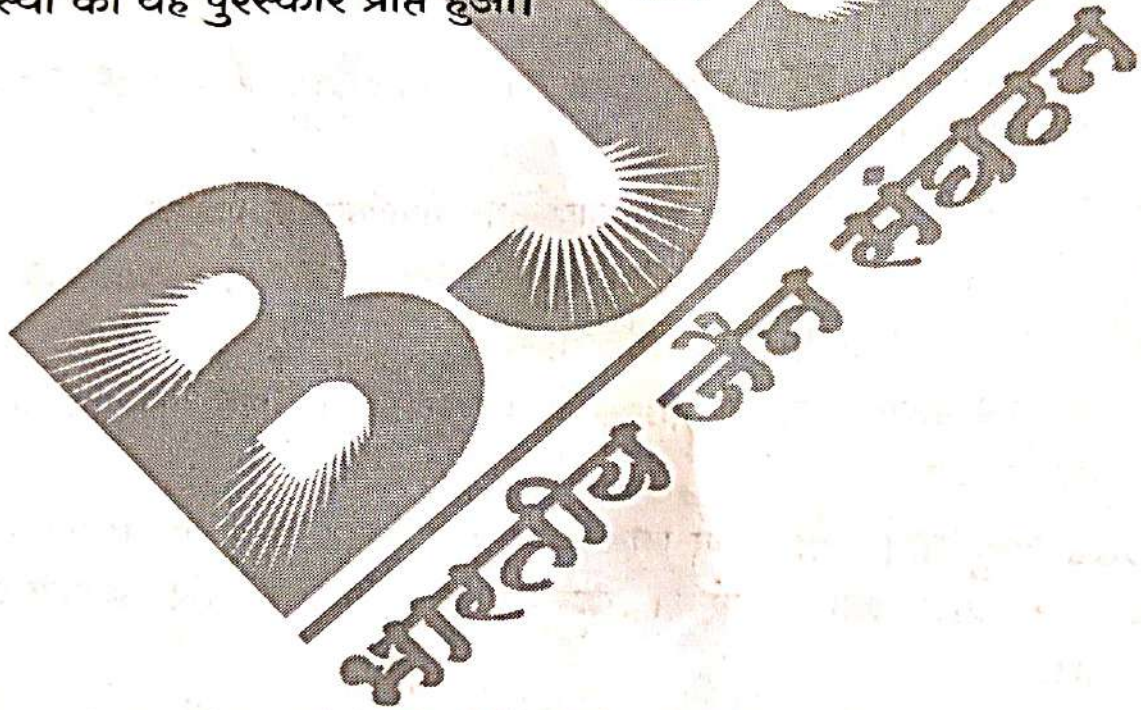
जैन समाज संवेदनशील समाज है। जब भी देश में कोई नैसर्गिक आपदा आती है, तो जरूरतमंद देशवासियों को मदद करना यह जैन समाज की प्राथमिकता रही है। पिछले दो दशक से भारतीय जैन संघठन ने देश में आये हुए सभी प्रमुख नैसर्गिक आपदा में निम्नलिखित रूप से अपना योगदान दिया है।

- १९९३ लातूर भूकम्प: १२०० बच्चों का कक्षा ५वीं से स्नातक स्तर तक शैक्षणिक पूर्णवसन
- १९९७ मेलघाट कुपोषण: ३५० बच्चों का १० वर्षों तक निरंतर शैक्षणिक पूर्णवसन
- १९९७ जबलपूर भूकम्प: ५० छात्रों का शैक्षणिक पूर्णवसन
- २००१ गुजरात भूकम्प: मात्र १० दिनों में ३६८ शालाओं का पुर्ननिर्माण कर प्रशासन को हस्तांतरण
- २००२ अकोला बाढ़: १५,००० बाढ़ पीड़ितों के लिए अस्थाई आवास निर्माण करना
- २००४ त्सुनामी: अंदमान निकोबार द्वीप समूह में १ वर्ष में ११ स्कूलों एवं ३४ प्राथमिक स्वास्थ्य केन्द्रों का निर्माण कर प्रशासन को हस्तांतरण
- २००५ जम्मू और कश्मीर भूकम्प: मात्र ४० दिनों में ८७० मकान का सामान उपलब्ध कर १५,००० पीड़ितों को आवास प्रदान करना
- २००५-२००६ महाराष्ट्र बाढ़: ५००० बाढ़ पीड़ितों को घरेलू आवश्यक उपयोगी सामग्री का वितरण
- २००८ बिहार बाढ़: १,५०,००० बाढ़ पीड़ितों को १८१ दिन निरंतर चिकित्सा सुविधा प्रदान करना

Benefits of Minority for Business

- २०१३ महाराष्ट्र अकाल: महाराष्ट्र के बीड जिले में ११५ सुखा प्रभावित तालाबों का सफाई कार्य (Desilting) मात्र १ माह में किया, २० लाख लिटर पानी की क्षमता इन तालाबों में बढ़ गई। तथा Silt के माध्यम से पांच हजार एकड़ बंजर भूमि को उपजाऊ बनाने का कार्य किया।
७ सुखा प्रभावित जिलों में १०,००० पशुओं के लिए २८ पशु शिविरों की स्थापना कर प्रबंधन का कार्य किया।

सन १९९३ से अबतक BJS ने आपदा प्रबंधन के कार्यों की सराहना महाराष्ट्र विधान सभा से लेकर भारत की लोकसभा में की गई। राष्ट्रीय आपदा प्रबंधन प्राधिकरण (NDMA) व आयआयएम रायपुर ने ३ दिसंबर २०१३ को आपदा प्रबंधन क्षेत्र में उच्चतम काम करनेवाले ९ संस्थाओं को गौरवान्वित किया उसमें ८ सरकारी संस्थाएँ थी व BJS ही एकमात्र स्वयंसेवी संस्था को यह पुरस्कार प्राप्त हुआ।



BJS Happenings



Leaders of Jain community meeting Law Minister Shri. Kapil Sibal for Jain Minority issue.

Girls giving introduction at a Matrimonial meet



Girls participating in Empowerment of Girls (EOG) programme

Dr. Parag Sancheti, Chairman of Sancheti Hospital, Pune addressing at inaugural programme of "Free Plastic Surgery Camp"



Dr. Raghunath Mashelkar, eminent scientist felicitating a member of recently formed BJS Ex-Student Alumni



Members participating in BJS National Executive Council meeting at Aamby Valley, Lonavla

BJS programmes and activities

Social Development

- ▶ Empowerment of Girls (EOG)
- ▶ Empowerment of Boys (EOB)
- ▶ Empowerment of Couples (EOC)
- ▶ Matrimonial Meet
- ▶ Plastic Surgery Camps

- ▶ Minority Cell
- ▶ Student Assessment Programme (SAP) Std. IV, VIII
- ▶ Career Guidance

- ▶ Mass Marriages
- ▶ Basic Family & Marriage Counseling Course (BFMC)
- ▶ And many more....

Educational Initiatives

School Assessment and Accreditation

- ▶ Process Assessment
 - Critical expert evaluation of school processes for internal improvement plans
 - Based on comprehensive key areas of school operations
- ▶ Profile Classification
 - Placement of School with respect to availability of infrastructure, facilities and human resources
 - Useful for fund-based development planning
- ▶ Grading of school
 - Third party validated report for school's outreach
 - Based on extensive feature list of school
- ▶ Member of CBSE Empanelment for School Quality Assessment and Accreditation

Mulyavardhan- a value education programme

Imbibe universal values and morals and build the character of a child from the formative years.

- ▶ Thorough Design
 - Extensive research on global trends in decline in values & its root causes
- ▶ Innovative Teaching-Learning Methods
 - Emphasis on self evaluation rather than examination for stress free learning
- ▶ Universal applicability
 - Universal context maintained along with the regional flavour
- ▶ Sustainable implementation
 - Covering total 38,000 students of 500 Primary schools of Patoda, Ashti tehsil of Beed & Municipal Corporation schools of Jalgaon, Maharashtra

Disaster Response

- ▶ **1993: Latur Earthquake, Maharashtra**
Educational Rehabilitation of 1200 boys (Std V to graduation)
- ▶ **1997: Melghat Malnutrition Project**
Educational Rehabilitation of 350 boys from tribal community for 10 years.
- ▶ **2001: Gujarat Earthquake**
Re-constructed 368 schools in 90 days and handed over to the government.
- ▶ **2002: Akola floods**
Temporary shelters provided to 15,000 victims.
- ▶ **2004: Tsunami**
 - Rescue and relief operations through 6 camps in Tamil Nadu.
 - Constructed 11 schools and 34 primary health centres in 1 year at Andaman & Nicobar islands.

- ▶ **2005: Jammu & Kashmir Earthquake**
870 pre-fabricated shelters despatched for giving refuge to 15,000 affected people.
- ▶ **2008: Bihar floods**
Medical aid to 1,50,000 victims in 181 days.
- ▶ **2013: Maharashtra Drought**
 - Desilting of 115 water bodies in drought-prone district of Beed within a period of one month as a long-term mitigation measure.
 - Establishment and management of 28 cattle camps in 7 drought ridden districts for 10,000 animals.

BJS
भारतीय जैन संघठन

Bharatiya Jain Sanghathan

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