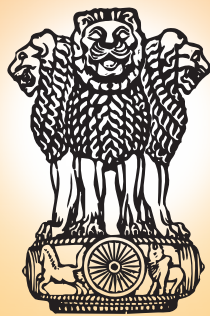


# **COMPENDIUM OF SCHEMES**

**2016**



सत्यमेव जयते

**Government of India**  
**Ministry of Social Justice & Empowerment**  
**Department of Social Justice & Empowerment**

**The Ministry of SJ & E is under the charge  
of the following Ministers:**



**Sh. Thaawarchand Gehlot**  
(Cabinet Minister)  
(26.5.2014 onwards)



**Sh. Krishan Pal Gurjar**  
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(10.11.2014 onwards)



**Sh. Vijay Sampla**  
(MOS)  
(10.11.2014 onwards)



**Sh. Ramdas Athawale**  
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(06.07.2016 onwards)

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## INTRODUCTION

The Department of Social Justice & Empowerment is entrusted mainly with the task of empowerment of the socially and economically marginalized target groups in the country. It aims to build an inclusive society wherein members of the target groups can lead productive, safe and dignified lives with adequate support for their growth and development. In this endeavour, the Department has been mandated to support and empower its target groups through programmes of educational, economic and social development, and rehabilitation wherever necessary. The target groups of the Department are (i) Scheduled Castes (ii) Other Backward Classes (iii) Senior Citizens (iv) Victims of Alcoholism and Substance Abuse (v) Transgender Persons (vi) Beggars (vii) Denotified and Nomadic Tribes (DNTs) (viii) Economically Backward Classes (EBCs)

### **The key mandates of the Department include:**

- i) Educational and Economic Development along with the Social Empowerment of Scheduled Castes (SCs);
- ii) Educational and Economic Development along with the Social Empowerment of Other Backward Classes (OBCs); and Denotified and Nomadic Tribes (DNTs);
- iii) Support to Senior Citizens by way of their Maintenance, Welfare, Security, Health Care, Productive and Independent Living;
- iv) Prevention & Treatment of Alcoholism and Substance Abuse (Drugs);
- v) Educational and Economic Development along with the Social Empowerment of Transgender Persons;
- vi) Educational & Economic Empowerment of Economically Backward Classes (EBCs); and
- vii) Rehabilitation of Beggars

These are addressed through implementation of several Central Sector and Centrally sponsored schemes. This Compendium provides details of the Central Sector and Centrally sponsored schemes run by the Department of Social Justice and Empowerment for the economic, educational and social empowerment of the target groups.





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# Scheduled Castes Development

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## Scheduled Castes (SC) Development: An Overview

### I. Schemes for Educational Empowerment

#### A. Centrally-sponsored Schemes

1. Pre-Matric Scholarships for SC Students studying in IX and X
2. Pre-Matric Scholarships to the Children of those engaged in Occupations involving cleaning and prone to health hazards
3. Post Matric Scholarships Scheme for Scheduled Caste students
4. Babu Jagjivan Ram Chhatrawas Yojana
5. Up gradation of Merit of SC Students

#### B. Central Sector Schemes

6. National Fellowships for Scheduled Caste Students
7. Top Class Education for Scheduled Caste Students
8. National Overseas Scholarships for Scheduled Caste Students
9. Free Coaching for SCs and OBCs

### II. Schemes for Economic Empowerment

#### A. Centrally-sponsored Schemes

10. Assistance to State Schedule Castes Development Corporations

#### B. Central Sector Schemes

11. Special Central Assistance (SCA) to Scheduled Castes Sub-Plan (SCSP)
12. Self-Employment Scheme for Rehabilitation of Manual Scavengers

## SCHEDULED CASTES DEVELOPMENT

### I. Schemes for Educational Empowerment

#### A. Centrally Sponsored Schemes

#### 1. PRE-MATRIC SCHOLARSHIPS FOR SC STUDENTS STUDYING IN CLASSES IX & X

Pre-Matric Scholarship to the SC Students studying in classes IX & X is a Centrally Sponsored Scheme implemented through State Government and UT Administration. During 2015-16, the scheme had a budgetary allocation of Rs 842.55 crore covering 24.44 lakh beneficiaries. The objectives of the scheme are:

- i. To support parents of SC children for education of their wards studying in classes IX and X so that the incidence of drop-out, especially in the transition from the elementary to the secondary stage is minimized, and
- ii. To improve participation of SC children in classes IX and X of the pre-matric stage, so that they perform better and have a better chance of progressing to the post-matric stage of education.

The Scheme is be available for studies in India only and is awarded by the Government of the State/ Union Territory to which the applicant belongs i.e. where he is domiciled.

#### Conditions of eligibility:

- i. Student should belong to Scheduled Caste.
- ii. His/ her Parent/Guardian's income should not exceed Rs. 2 lakh per annum.
- iii. She / he should not be getting any other Centrally-funded Pre-Matric Scholarship.
- iv. She/ he should be a regular, full time student studying in a Government School or in a School recognized by Government. or a Central/State Board of Secondary Education.

13. Venture Capital Fund for Scheduled Caste Entrepreneurs.
14. Credit Enhancement Guarantee Scheme for Young and Start-Up Entrepreneurs belonging to Scheduled Castes:

### **III. Schemes for Social Empowerment & Integrated Area Development**

#### **A. Centrally-Sponsored Schemes**

15. Assistance to States/UTs for implementation of the Protection of Civil Rights Act, 1955 and the Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) Act, 1989
16. Pradhan Mantri Adarsh Gram Yojana (PMAGY)

#### **B. Central Sector Schemes**

17. Assistance to Voluntary Organizations working for the Welfare of SCs

#### **Foundations: Autonomous Organizations under the Ministry)**

18. Dr. Ambedkar Foundation
19. Dr. Ambedkar National Memorial
20. Dr. Ambedkar International Centre

- v. Scholarship for studying in any class will be available for only one year. If a student has to repeat a class, she / he would not get scholarship for that class for a second (or subsequent) year.

#### **Income Ceiling:**

Scholarships will be paid to the students whose parents/guardians' income from all sources does not exceed Rs. 2,00,000/- (Rupees two lakh only) per annum.

#### **How to apply:**

The Scheme will be implemented through State Governments/U.T. Administrations. All the State Governments/UT Administrations will, at the appropriate time, suitably publicise the Scheme and invite applications by issuing an advertisement in local language, in the leading newspapers of the State and through their respective websites and other media outfits. The applicant should submit the completed application to the designated authority, as mentioned below before the last date prescribed for receipt of applications.

State Government would prescribe a suitable application form in the local language and place it on its websites. School authorities will get these forms filled by the eligible students and send them to Block/District level authorities. State Governments/UT Administrations will delegate powers to sanction scholarships under the scheme to appropriate District/Block level authorities/ Heads of Institution, as appropriate.

## 2. PRE-MATRIC SCHOLARSHIPS TO THE CHILDREN OF THOSE ENGAGED IN OCCUPATIONS INVOLVING CLEANING AND PRONE TO HEALTH HAZARDS

The Government of India is implementing the Scheme of Pre-Matric Scholarship to children of those engaged in 'unclean' occupations since 1977-78. Under the scheme, 100 per cent central assistance is provided to State Governments/UT Administrations from the Government of India for the total expenditure under the Scheme, over and above their respective committed liability to implement this Scheme. During 2015-16, the scheme had a budgetary allocation of Rs 10 crore, covering 3.39 lakh beneficiaries.

### Objective:

The objective of the scheme is to provide financial assistance to children whose parents/guardians belong to one of the following categories, to pursue Pre-matric education:-

- Persons who are either presently engaged in manual scavenging or were so engaged upto or after 1.1.97 or the date on which the "The Employment of manual scavengers and construction of Dry latrines (Prohibition) Act 1993" came into force in their State/UT, whichever is earlier;
- Tanners;
- Flayers; and
- Waste pickers

### Conditions of Eligibility:

Scholarship will be admissible to the children/wards of Indian Nationals who, irrespective of their religion are:

- a) Either presently engaged in manual scavenging or were so engaged upto or after 1.1.97 or the date on which the "The Employment of manual scavengers and construction of Dry latrines (Prohibition) Act 1993" came into force in their State/UT, whichever is earlier;
- b) presently engaged in Tanning and/or Flaying/ or waste picking.
- c) Children who are born to parents who are not engaged in such occupations, but have been adopted by such person (as mentioned above) will be eligible for scholarship only after a lapse of three years from the date of such adoption provided that they have been living with the adopted parents since the date of such adoption. Such children will be eligible only if their parents furnish such certificates (such as of proof of their occupation, date of adoption etc.) as may be required by the concerned State Government/Union Territory administration.
- d) A certificate should be obtained from the eligible candidates as follows:
  1. From Children/wards mentioned in sub- para (a): only once, at the time of their first application/ renewal, as the case may be, of Pre-matric Scholarship, after coming into force of this revision (of 2011), to the effect that at least one parent belongs to the relevant categories;
  2. From Children/wards mentioned in sub- para (b): every year, to the effect that at least one parent is currently engaged in tanning and/or flaying.

### **Duration and course of studies:**

The scholarships may be given to students enrolled in class I or any subsequent class or pre-matric stage in the case of day scholars, and class III or any subsequent class of pre-matric stage in case of hostellers. The scholarship will terminate at the end of class X. The duration of scholarship in an academic year is ten months.

### **The rates under the scheme are as follows:**

#### **Day Scholars:**

Class I to X in a year Rs. 110/- p.m. for ten months

#### **Hostellers:**

Class III to X in a year Rs. 700/- p.m. for ten months

In addition an ad-hoc grant of Rs. 750/- per student per annum to all day scholars and Rs. 1000/- per student per annum to hostellers would be admissible. Besides this there are additional provisions of allowances for students amongst target groups with disabilities.

### **Mode of applying:**

The concerned Department of the State Government/Union Territory administration will supply the application forms, which should be received back by that department along with prescribed certificate, by the last date.

## **3. POST MATRIC SCHOLARSHIP FOR SCHEDULED CASTE STUDENTS**

The Scheme is the single largest intervention by Government of India for educational empowerment of scheduled caste students. The Scheme is in operation since 1944. This is a centrally sponsored scheme. 100% central assistance is released to State Governments/UTs for expenditure incurred by them under the scheme over and above their respective committed liability. The committed liability of a State/UT is the total expenditure incurred by it under the scheme during the terminal year of the last plan period. North-Eastern states are however, exempted from committed liability. During 2015-16, the scheme had a budgetary allocation of Rs 1599 crore, covering 64.60 lakh beneficiaries.

### **Objective**

In the objective of the Scheme is to provide financial assistance to scheduled caste students studying at post matriculation or post-secondary stage to enable them to complete their education.

### **Salient Features:**

The financial assistance includes maintenance allowance, reimbursement of non-refundable compulsory fee charged by educational institutions, Book Bank facility and other allowances. The scholarships are available for studying in India only and are awarded by the Government of the States/Union Territories to which the applicant actually belongs.

**Main provisions of the Scheme:**

Sl. No.	Items / Components	Revised Rates with effect from 01.07.2010		
1.	Annual ceiling on family income	Rs.2.5 lakh p.a. from selection year 2013-14		
2.	Grouping of Courses			
<b>Group I</b>				
(i) Degree and Post Graduate level courses including M.Phil., Ph.D. and Post-Doctoral research in Medicine (Allopathic, Indian and other recognized systems of medicines), Engineering, Technology, Planning, Architecture, Design, Fashion Technology, Agriculture, Veterinary & Allied Sciences, Management, Business Finance /Administration, Computer Science/ Applications				
(ii) Commercial Pilot License (including helicopter pilot and multiengine rating) course.				
(iii) Post Graduate Diploma courses in various branches of management & medicine.				
(iv) C.A./I.C.W.A./C.S./ I.C.F.A. etc.				
(v) M. Phil., Ph.D. and Post-Doctoral Programs (D. Litt., D.Sc. etc.) –				
a) In existing Group II courses				
b) In existing Group III courses				
(vi) L.L.M.				
<b>Group II</b>				
(i) Graduate/ Post Graduate courses leading to Degree, Diploma, Certificate in areas like Pharmacy (B Pharma), Nursing(B Nursing), LLB, BFS, other para-medical branches like rehabilitation, diagnostics etc., Mass Communication, Hotel Management & Catering, Travel/Tourism/Hospitality Management, Interior Decoration, Nutrition & Dietetics, Commercial Art, Financial Services (e.g. Banking, Insurance, Taxation etc.) for which entrance qualification is minimum Sr. Secondary (10+2).				
(ii) Post Graduate courses not covered under Group I e.g. MA/M Sc/M.Com/M Ed./M. Pharma etc.				
<b>Group III</b>				
All other courses leading to a graduate degree not covered under Group I & II e.g. BA/B Sc/B Com etc.				
<b>Group IV</b>				
All post-matriculation level non-degree courses for which entrance qualification is High School (Class X), e.g. senior secondary certificate (class XI and XII); both general and vocational stream, ITI courses, 3 year diploma courses in Polytechnics, etc.				
3	Monthly Maintenance Allowance (Rs)	<b>Group</b>	<b>Day Scholars</b>	<b>Hosteller</b>
		Group I	550	1200
		Group II	530	820
		Group III	300	570
		Group IV	230	380
4	<b>Other Allowances (Rupees)</b>			

4.1	Study Tour Charges (One Time)	1600
4.2	Thesis Typing/Printing Charges (One Time)	1600
4.3	Book Grant for Correspondence Courses (One Time)	1200
4.4	<b>Allowance for Students with Disability</b>	
	(i) <u>Monthly Reader Allowance for Blind students</u>	240(Group I&II) 200(Group III) 160 (Group IV)
	(ii) <u>Monthly Transport Allowance for Disabled Students</u> (as defined under the Persons with Disabilities Act 1995), if such students do not reside in the hostel which is within the premises of the Educational Institution.	160
	(iii) <u>Monthly Escort Allowance for Severely Handicapped Day Scholars/ Students with low extremity disability</u>	160
	(iv) <u>Monthly Helper Allowance</u> admissible to any employee of the hostel willing to extend help to a severely orthopedically handicapped student residing in the hostel of an Educational Institution who may need the assistance of a helper.	160
	(v) <u>Monthly Coaching Allowance to Mentally Retarded and Mentally ill Students</u>	240

#### 4. BABU JAGJIVAN RAM CHHATRAWAS YOJNA

##### Objective

The objective of the Scheme is to provide residential accommodation facilities to SC Boys and Girls studying in middle schools, higher secondary schools, colleges and universities. During 2015-16, the scheme had a budgetary allocation of Rs 50 crores for girls and Rs 25 crores for boys' hostel.

##### Implementing Agencies and Eligibility

The State Governments/ Union Territory Administrations and the Central & State Universities / Institutions will be eligible for central assistance, both for new construction of hostel buildings and for expansion of the existing hostel facilities. The NGOs and Deemed Universities in the private sector are eligible for Central assistance only for expansion of their existing hostel facilities.

##### Funding pattern:

Implementing Agency	Central Assistance Component	
	Boys Hostel	Girls Hostel
State Government	50%*	100%
UT Administration	100%	100%
Central University/Institution	90%**	100%



State University/Institution	45% ***	100%
NGO/Deemed University	45%****	90% (remaining 10% cost to be borne by NGO/Deemed University)

\* Remaining 50% to be shared by State Government.

\*\* Remaining 10% cost to be borne by University/Institution.

\*\*\* Remaining 55% cost to be borne by University/Institution and State Government in the ratio of 10:45

\*\*\*\* Remaining 55% cost to be borne by NGO/ Deemed University and State Government in the ratio of 10:45.

In case the State Government/UT Administration concerned do not contribute their expected share to NGOs/Universities, the share of former will also have to be borne by the NGOs/Universities concerned.

### Maintenance of Hostels

The expenditure on maintenance of the hostels will be borne by implementing agencies concerned from their own funds.

### Release of Central Assistance

- The Central assistance to the State Government/Union Territory Administrations and Central and State Universities/Institutions would be released in one single instalment after ensuring physical release of matching share by them.
- The admissible grant-in-aid to the implementing agencies would be released to them directly.
- The grant-in-aid would be released generally in two equal instalments to NGOs/Deemed Universities. The second instalment is released to them after completion of construction work at least upto roof level and full utilization of the first instalment.

### Monitoring and Evaluation

A Steering Committee under the chairmanship of Secretary (SJ&E) will monitor and review the construction of hostels regularly based on the progress reports, both physical and financial, submitted by the Field Implementing Authorities.

### General Provisions

- In addition to the admissible central assistance under the Scheme, one-time grant of Rs.2500/- per student would also be provided for making provisions of a cot, a table and a chair for each student.
- Central assistance is released only for meeting the cost of hostel buildings. It will be limited towards sharing of cost of construction of the hostels.
- The proposal of NGOs / Deemed Universities for expansion of existing hostels is to be routed through the State Government/ UT Administration with their recommendation to the Ministry of Social Justice and Empowerment.
- The Hostel shall be completed within a period of 2 years from the date of sanction of the project by the Ministry.
- The execution of construction work of hostels may be carried out by the State/ UT Department concerned or through their agencies.

## 5. SCHEME FOR UPGRADATION OF MERIT OF SC STUDENTS

### Objective

The objective of the Scheme is to upgrade the merit of SC students by providing them remedial and special coaching in classes IX to XII. While the remedial coaching aims at removing deficiencies in school subjects, the special coaching is provided with a view to prepare the students for competitive examinations for seeking entry into professional courses like engineering and medical disciplines. During 2015-16, the scheme had a budgetary allocation of Rs 4 crore, covering 1283 beneficiaries.

### Financial Implications

The Scheme provides for 100% central assistance to the States/UTs. A package grant of Rs.25,000/- per student per year is provided and the States/UTs are not required to bear any financial burden. The students with disabilities amongst SCs, receive specified special allowances like readers allowance, transport allowance, escorts allowance etc. The details of financial assistance provided under the scheme are as given below:

- Package grant of Rs.25,000 with the following break-up:
  - ◆ Rs.15,000 per student per year as under:
    - ◆ Boarding & lodging charges @ Rs.900 per month for 10 months=Rs.9,000 (This component would be payable to the students studying in residential schools only)
    - ◆ Pocket money @ Rs.300 for 10 months=Rs.3,000
    - ◆ Books and Stationery Rs.3,000
- Rs.10,000 per year per student for honorarium to Principal, Experts and other incidental charges.

### Coverage

- Maximum 2050 fresh students will be covered under the Scheme annually.
- The coaching should start at class IX level and continue till a student completes class XII.
- The Scheme is presently being implemented in 19 States/UTs.

### Preference to Girls and Disabled Students

Allocated awards may be used by States/UTs for boys and girls students in the ratio of 50:50. However, unutilized awards by girls may be used by boys and vice-versa. Besides the amount of scholarship, students with disabilities would also be eligible for the following assistance:

- Reader Allowance of Rs. 200 per month for blind students.
- Transport allowance of Rs. 100 per month for the disabled students if such a student does not reside in the hostel, which is within the premises of educational institution.

- Special pay of Rs. 200 per month be admissible to any employee of the hostel helping a severely orthopedically handicapped student residing in a hostel managed by the State Government/UT Administration who may need the assistance of a helper.
- Escort allowance of Rs.100 per month for severely handicapped day scholar students with lower extremity disability.
- Allowance of Rs.200 per month towards extra coaching to mentally retarded and mentally ill students.

## **B: CENTRAL SECTOR SCHEMES**

### **6.NATIONAL FELLOWSHIP FOR SCHEDULED CASTE STUDENTS**

Government of India had launched a Central Sector scheme namely, National Fellowship during the financial year 2005-06 to increase opportunities to Scheduled Castes students for pursuing higher education leading to degrees such as M.Phil. and Ph.D. The scheme has been revised with effect from 1.4.2010. The scheme caters to the requirements of the Scheduled Caste students for pursuing research degree in universities, research institutions and scientific institutions. This will not only enable them to be eligible for employment to the posts of Lecturers lying vacant in various colleges and universities but will equip them to effectively take advantage of the growing opportunities at the national and international level in the context of the new economic order. During 2015-16, the scheme had a budgetary allocation of Rs 209.55 crore.

#### **Scope of the Scheme:**

The Scheme caters to a total number of 2000 fellowships (Junior Research Fellows) per year to Scheduled Caste students. The Scheme covers all universities/institutions recognized by the University Grants Commission (UGC) and is implemented by the UGC itself on the pattern of the scheme of UGC Fellowships being awarded to research students pursuing M.Phil, and Ph.D.

#### **Implementing agency:**

UGC is the nodal agency for implementing the scheme. UGC notifies the scheme by releasing suitable advertisements in the Press.

#### **Eligibility:**

Any student belonging to Scheduled Caste category who has been admitted to M.Phil./PhD degree in a University or academic institution by completing the required formalities for admission at that University or academic institution is eligible for the award of fellowship subject to provision of the Scheme as per the advertisement of UGC.

In order to qualify for the award of Senior Research Fellowship the UGC norms would be applicable.

### Duration of Fellowship:

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

### Rates of fellowship:

The rates of fellowship for Junior Research Fellow (JRF) and Senior Research Fellow (SRF) will be at par with the UGC fellowships. The rates with effect from 01-12-2012 are as under:

Fellowships in Science, Humanities and Social Sciences	@ Rs. 25000 per month for initial two years (JRF) @Rs. 28000 per month for remaining tenure (SRF)
Fellowship in Engineering and Technology	@ Rs. 25000 per month for initial two years (JRF) @Rs. 28000 per month for remaining tenure (SRF)
Contingency for Humanities and Social Sciences	@ Rs. 10000 per annum for initial two years @Rs. 20500 per annum for remaining tenure
Contingency for Sciences, Engineering and Technology	@ Rs. 12000 per annum for initial two years @Rs. 25000 per annum for remaining tenure
Departmental Assistance (All subjects)	@ 3000 per annum per students to the host Institution for providing Infrastructure
Escorts/Reader assistance (All subjects)	@ 2000 per month in cases of physically and visually handicapped candidates

The House Rent Allowance (HRA) will be on the UGC pattern and will be payable to those Students who are not provided with the Hostel accommodation. In case Hostel accommodation offered by the University/Institutions is refused, student will forfeit his claim of HRA. The other facilities such as medical facilities, leave, including maternity leave will be governed as per the guidelines of the UGC in case of their fellowship programme.

## 7. SCHOLARSHIP OF TOP CLASS EDUCATION FOR SC STUDENTS

The Scheme framed in pursuance of the Union Budget 2005-06 announcements is effective from 21st June, 2007. The Scheme was subsequently revised in January 2012.

### Objective:

Objective of the Scheme is to promote qualitative education amongst SC students, by providing full financial support for pursuing studies beyond 12th class.

**Coverage:**

- There are 175 notified institutions of excellence spread all over the country including IIMs, IITs, NITs, commercial pilot training institutions and reputed medical/law and other institutions of excellence. A total of 1250 slots are to be granted scholarships every year. Courses of study covered are Engineering, Medicine/Dentistry, Law, Management and other Specialized Streams.
- The scholarship, once awarded, continues till the completion of the course, subject to the satisfactory performance.

**Income Ceiling and Eligibility**

- The annual family income ceiling from all sources for eligibility under the Scheme is Rs.4.50 lakh. The general selection criteria among the eligible candidates of any institution must be the merit. However, if for the last available slot in an institution, there are more than one students with equal marks, preference may be given to the student with the lowest annual family income.
- The SC students, who secure admission in the notified institutions, according to the norms prescribed by the respective institutions, are eligible for the scholarship under the scheme to the extent of the number of scholarships allocated to the institutions concerned.
- The scholarship is merit based and would be secured by the top ones in each institutions (subject to their eligibility). In case the number of students admitted exceeds the number of awards, then the scholarship will be restricted to the top ones in the inter-se merit list institute-wise. In case the institute finds that the number of eligible candidates in the 1st year are less than the number of scholarships allotted to it, the balance scholarships may be offered to students studying in 2nd, 3rd and 4th year, etc. on the basis of inter-se merit of previous year's results giving priority to those with higher number of years left to complete their respective courses i.e., 1st year student is to get priority over the 2nd year student and so on.

**Quantum of Assistance****Scholarship is awarded for:**

- Full tuition fee and other non-refundable charges (there is a ceiling of Rs.2 lakh per annum per student towards fee in the private institutions and Rs.3.72 lakh per annum per student in private commercial pilot training institutions).
- Living expenses @ of Rs.2220 per month per student
- Books & stationery @ Rs.3000 per annum per student and
- A latest computer with full accessories limited to Rs. 45000 per student as one time assistance (Living expenses, cost of books and stationery and computer are subject to actual).

**Funding Pattern:**

Funds are released by the Ministry directly to the institutions in a single instalment on yearly basis, upon receipt of necessary details about admission of SC students. During 2015-16, the scheme had a budgetary allocation of Rs 21.42 crore, covering 1907 beneficiaries.

## 8. NATIONAL OVERSEAS SCHOLARSHIP FOR SC ETC. CANDIDATES

The Scheme provides financial assistance to the finally selected candidates for pursuing Master level courses and Ph.D abroad in the accredited Institutions/University by an authorized body of that country, under the Scheme in following specified fields of study:

- (i) Engineering and Management
- (ii) Pure Sciences & Applied Sciences;
- (iii) Agricultural Sciences and Medicine;
- (iv) Commerce, Accounting & Finance; and
- (v) Humanities, Social Science & Fine Arts

Hundred awards, subject to availability of funds, per year are available under the Scheme. 30% of the awards for each year shall be earmarked for women candidates. During 2015-16, the scheme had a budgetary allocation of Rs 6.12 crore.

### Minimum Qualification:

**For Ph.D:** 55% marks or equivalent grade in relevant Masters' degree.

**For Masters' Degree:** 55% marks or equivalent grade in relevant Bachelors' degree.

### AGE:

Below 35 (Thirty Five) years, as on the first day of the month of the advertisement of the scheme.

### Income Ceiling:

Total family income from all sources of the employed candidate or his/her parents/guardians, shall not exceed Rs.6,00,000 (Rs. six lakhs per annum), (excluding such allowances as are not treated as part of total income for the purpose of income tax) as certified by the employer. A copy of latest tax-assessment as well as latest monthly salary slip from the employer is also required to be enclosed with the application.

### Financial Assistance:

#### Quantum of Annual Maintenance Allowance:

##### (i) For United States of America and other countries except United Kingdom:

The annual maintenance allowance of US Dollars 15400/- (Fifteen Thousand four hundred) has been prescribed for all levels of courses covered under the Scheme.

##### (ii) Only for United Kingdom:

The annual maintenance allowance of 9900/- (Nine Thousand nine hundred) Great Britain Pound (GBP) has been prescribed.

Besides the above, there is provision for contingency allowance, incidental journey allowance, poll tax, visa fee, fees and medical insurance premium, air passage will also be provided.

**Duration of Award with Financial Assistance:**

The prescribed financial assistance is provided up to completion of the course/research or the following period, whichever is earlier:-

1. Ph.D. -- 04 years (Four years)
2. Master Degree -- 03 years (Three years)

**9. FREE COACHING FOR SC AND OBC STUDENTS**

The objective of the Scheme is to provide coaching of good quality for economically disadvantaged SC and OBC candidates to enable them to appear in competitive examinations and succeed in obtaining an appropriate job in Public/Private sector. During 2015-16, the scheme had a budgetary allocation of Rs 12.24 crore.

**Courses for Coaching****Coaching is provided for:**

- Group A and B examinations conducted by the Union Public Service Commission (UPSC), the Staff Selection Commission (SSC), the Railway Recruitment Boards (RRBs);
- Group A and B examinations conducted by the State Public Service Commissions;
- Officers' Grade examinations conducted by Banks, Insurance Companies and Public Sector Undertakings (PSUs);
- Premier Entrance Examinations for admission in
  - a) Engineering (eg. IIT-JEE & AIEEE),
  - b) Medical (eg. AIPMT),
  - c) Professional courses like Management (eg. CAT) & Law (eg. CLAT); and
- Eligibility tests/examinations like SAT, GRE, GMAT and TOEFL.

**Duration of Empanelment:**

Empanelment for 3 years has been introduced. Proposals are being invited through State Government as Nodal Agencies.

**Implementing Agencies:**

The Scheme will be implemented through reputed coaching institutions/centres run by the:

- Central Government/ State Governments/ UT Administrations/ PSUs/ Autonomous Bodies under Central/ State Governments;
- Universities (both Central and State) including the Deemed Universities and Private Universities recognized by concerned authority; and
- Registered private institutions/NGOs.

### **Selection of Institutions:**

- The proposals for empanelment of coaching institutions will be considered and recommended by a Selection Committee and recommended for selection based on their past record of performance and other criteria. Final selection of the institutions will be made by the Ministry based on the recommendations of the Selection Committee.
- The selected institutions will enter into an Agreement with the Ministry of Social Justice and Empowerment with regard to the courses to be offered, terms and conditions, fee structures, number of slots, duration of courses, furnishing of Utilization Certificates, etc.
- Selected coaching institutions will be empanelled for a period of three years subject to their Agreements entered with the Ministry.

### **Funding Pattern:**

- The Ministry of Social Justice and Empowerment, Government of India will fund the entire expenditure of coaching provided to SC/OBC candidates.
- Grant-in-aid along with eligible amount of stipend for the students will be released directly to the coaching institutions/centres concerned.
- Grant-in-aid will be released to the institutions concerned in two equal instalments every year.
- Grant-in-aid for 2nd and 3rd year would be released to empanelled institutions only after receipt of due Utilization Certificate, list of students coached with the previous year's grant, details of stipend paid to the students, audited accounts in respect of previous year's funds and performance of students coached during previous year.

### **Quantum of Fee:**

The quantum of fees will be as agreed to in the Agreement between the Ministry of Social Justice and Empowerment, Government of India and the coaching institution.

### **Ratio of Candidates:**

The ratio of SC and OBC students to be coached under the Scheme will be 70:30. In case of non-availability or inadequate availability of candidates in a particular category, the Ministry can relax this ratio.

### **Eligibility criteria and selection of beneficiary students:**

- The students should be selected by the coaching institution based on academic criteria prescribed by the institution itself. The institution may relax these criteria for SC/ OBC candidates.
- Only students belonging to SCs and OBCs having total family income from all sources of Rs.6.00 lakh or less per annum will be eligible for benefits under the Scheme.



- Benefits under the Scheme can be availed by a particular student not more than twice irrespective of the number of chances.
- Where examination is conducted in two stages viz. Preliminary and Main, the candidates will be entitled for free coaching for both the examinations. They will be entitled for free coaching upto two times each for Preliminary and Main examinations as per their convenience. However, there will be no restriction in number of chances for coaching for Interview, if the candidate is selected for interview.

### Stipend :

Monthly stipend of Rs.2500/- per student will be paid for local students for attending the coaching class. Similarly, Rs.5000/- per student will be paid per month for outstation students.

### Special Allowance:

Students with disabilities (equal to or more than 40% disability) would also be eligible for Special Allowance of Rs.2000/- per student per month towards reader allowance, escort allowance, helper allowance, etc.

## II. SCHEMES OF ECONOMIC EMPOWERMENT FOR SCS

### A. CENTRALLY-SPONSORED SCHEMES

#### 10. ASSISTANCE TO STATE SCHEDULED CASTES DEVELOPMENT CORPORATIONS

The Centrally Sponsored Scheme for participating in the equity share of the State Scheduled Castes Development Corporation (SCDCs) in the ratio of 49:51 (Central: State) was introduced in 1979. At present, SCDCs are functioning in 27 States/UTs.

The main functions of SCDCs include identification of eligible SC families and motivating them to undertake economic development schemes, sponsoring the schemes to financial institutions for credit support, providing financial assistance in the form of margin money at low rate of interest and subsidy in order to reduce the repayment liability and providing necessary tie up with other poverty alleviation programmes. The SCDCs are playing an important role in providing credit and inputs by way of margin money loans and subsidy to the target group.

The SCDCs finance employment oriented schemes to cover: (i) Agriculture and allied activities including minor irrigation, (ii) Small Scale Industry, (iii) Transport and (iv) Trade and Service Sector. The SCDCs finance projects by dovetailing loan component from NSFDC/banks along with margin money out of their own funds and subsidy out of Special Central Assistance (SCA) to Scheduled Castes Sub-Plan (SCSP).

### Procedure to release the funds

In this Scheme the fund flow is as follows:

SCD Bureau (Department of SJE, Govt of India)



State/UT



State Scheduled Castes Development Corporations

The details of the Schemes are given at the following Web Address: <http://socialjustice.nic.in/scdc.php>

## B. CENTRAL SECTOR SCHEMES

### 11. SPECIAL CENTRAL ASSISTANCE (SCA) TO SCHEDULED CASTES SUB-PLAN (SCSP)

Special Central Assistance (SCA) to Scheduled Castes Sub Plan (SCSP) is a central sector scheme, started in 1980, under which 100 per cent grant is given to the States/UTs, as an additive to their Scheduled Castes Sub Plan (SCSP). The main objective is to give a thrust to family oriented schemes of economic development of SCs below the poverty line.

Central assistance under the scheme is released to States/UTs on the basis of the following criteria:

Criteria for release of funds to States/UTs under SCA to SCSP	
SC Population of the States/UTs	40%
Relative backwardness of the States/UTs	10%
Percentage of SC families in the States/UTs covered by Composite economic Development programmes in the State Plan to enable them to cross the poverty line	25%
Percentage of SCP to the Annual Plan as compared to SC population percentage of the States / UTs	25%

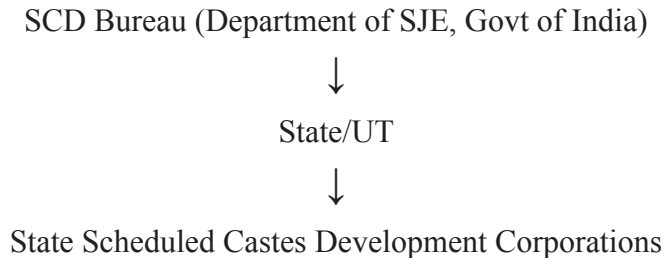
#### Salient features of the Scheme:

- Funds under the scheme are provided as an additive to the SCSP of the States/UTs
- Main thrust is on economic development of SC population in order to bring them above poverty line through self employment or training
- Amount of subsidy admissible under the scheme is 50 per cent of the project cost, subject to a maximum of Rs. 10,000/ per beneficiary
- At least 10 per cent of SCA to SCSP funds released to States/UTs to be utilized for skill development programmes

- Upto 10 per cent of the total release to State/UT can be utilized for infrastructure development in villages having 50 per cent or more SC population
- At least 15 per cent of the SCA to be utilized by States/UTs for SC women.

### Procedure to release the funds

In this Scheme the fund flow is as follows:



### Procedure to obtain benefits under the schemes by the beneficiaries.

To avail the benefits under the schemes, the eligible beneficiaries should contact District Collector and the State Governments. The details of the Schemes are given at the following Web Address : <http://socialjustice.nic.in/scatoscp.php>

## 12. SELF-EMPLOYMENT SCHEME FOR REHABILITATION OF MANUAL SCAVENGERS

A 'Self Employment Scheme for Rehabilitation of Manual Scavengers' (SRMS) was introduced in January 2007 with the objective of rehabilitating remaining manual scavengers and their dependents.

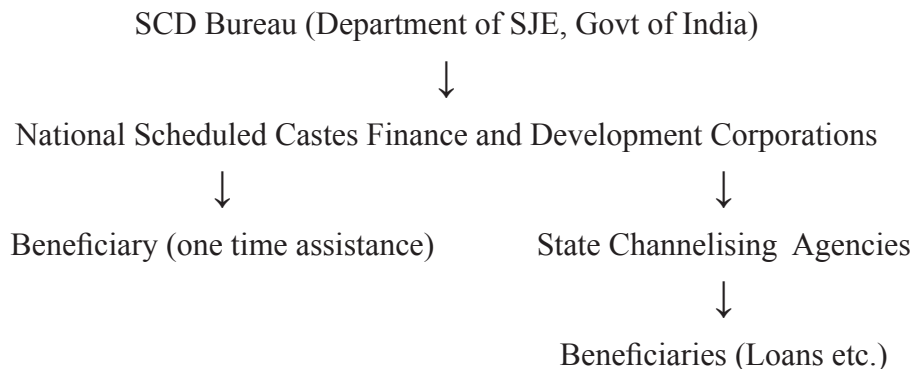
### Salient Features

The Scheme has been revised in November 2013 in consonance with the prohibition of employment as Manual Scavengers and their Rehabilitation Act 2013 (MS Act 2013). Under the Scheme, identified beneficiaries are provided loan, at subsidized rate of interest (4-6% per annum), and credit linked capital subsidy. The main provisions of the revised scheme are as follows:

- One time cash assistance of Rs.40,000 to one manual scavenger in a family.
- Capital subsidy upto Rs.3.25 lakh for setting up self employment projects costing up to Rs. 15.00lakh.
- Liberal provisions for training of beneficiaries in marketable skills to enhance their employability. They are paid stipend of Rs. 3000 per month during the period of training which may extend upto 2 years.

### Procedure to release the funds

In this Scheme the fund flow is as follows:



### Procedure to obtain benefits under the schemes by the beneficiaries

All the eligible beneficiaries should contact the State Governments / State Channelizing Agencies to avail the benefits under the scheme. The details of the Schemes are given at the following Web Address: [www.ministryofsocialjustice &empowerment.gov.in](http://www.ministryofsocialjustice&empowerment.gov.in) / [socialjustice.nic.in](http://socialjustice.nic.in)

## 13. VENTURE CAPITAL FUND FOR SCHEDULED CASTE ENTREPRENEURS:

The Government set up a Venture Capital Fund for Scheduled Castes during 2014-15. The Scheme is being implemented by the IFCI Limited. The objectives of the Scheme are to promote entrepreneurship amongst the Scheduled Castes who are oriented towards innovation and growth technologies and to provide concessional finance to the scheduled caste entrepreneurs.

### Eligibility Criterion:

- The project/ units being set up in manufacturing and servicing sector ensuring asset creation out of the fund deployed in the unit shall be considered;
- Companies having at least 60 per cent stake holding by Scheduled Castes entrepreneurs with management control;

### Nature of Financial Assistance:

- Equity / Optionally/Compulsorily convertible preference shares (maximum up to 25% of the corpus)
- Equity linked debt instruments such as:
  - ◆ Compulsorily Convertible Debenture:
  - ◆ Optionally Convertible Debenture:
  - ◆ Non – Convertible Debenture etc;
- Debt / Subordinate Loans:

**Funding Pattern:**

- **Financial assistance upto Rs 2 Crore** - Investment under this category shall be funded maximum upto 75 per cent of the project cost and the balance 25 per cent of the project cost will be funded by the promoters;
- **Financial assistance above Rs 2 Crore** - Investment under this category shall be funded maximum upto 50 per cent of the project cost and the balance 25 per cent of the project cost has to be financed by bank / other institution. Balance 25 per cent of the project cost will be funded by the promoters;

**Expected Returns:**

Equity instruments may yield returns at 15 per cent per annum.

Debt/Convertible Instruments may carry returns at 10 per cent per annum.

The details of the Schemes are given at the following Web Address : [www.ministryofsocialjustice&employment.gov.in](http://www.ministryofsocialjustice&employment.gov.in) / [socialjustice.nic.in](http://socialjustice.nic.in)

**Procedure for sanctioning of fund under the Scheme:**

**Any proposal under the scheme shall be placed before two committees:**

**Screening Committee:** Committee will examine whether the proposal is meeting the eligibility criteria.

**Investment Committee:** The proposal will be considered for sanction in case eligibility criteria is fulfilled. The quantum of assistance will be decided by this Committee. After sanction, the letter of Intent along with terms of conditions of sanction shall be issued.

**Procedure for obtaining benefit under the Scheme by the beneficiaries:**

The prospective entrepreneur may apply to IFCI Ltd with following documents/information:

- Documentary proof of being SC
- Name of the Company
- Tenure of project
- Investment size
- Information about expected returns
- Time limit of the project
- Present financial structure
- Projected profitability
- Experience

(For details please contact IFCI Venture Capital Funds Ltd Telephone No. +91-011-26453359/43. Website: [www.ifciventure.com](http://www.ifciventure.com))

#### 14. CREDIT ENHANCEMENT GUARANTEE SCHEME FOR YOUNG AND START- UP ENTREPRENEURS BELONGING TO SCHEDULED CASTES:

The Credit Enhancement Guarantee Scheme for Scheduled Castes was initiated in 2014-15. The Scheme is implemented by the IFCI Ltd. The funds under the scheme are allocated towards Credit Enhancement Guarantee for Young and Start –up Entrepreneurs, belonging to Scheduled Castes, who aspire to be part of neo middle class category, with an objective to encourage entrepreneurship in the lower strata of the society resulting in job creation besides creating confidence in Scheduled Castes.

##### Eligibility Criterion:

- Small and Medium Enterprises, projects/units being set up, promoted and run by Scheduled Castes in manufacturing and services sector ensuring asset creation;
- Registered Companies and Societies having more than 75% shareholding by Scheduled Caste entrepreneurs with management control for the past 12 months

**Amount of Guarantee Cover:** The Amount of guarantee cover will be as per the below:

Parameters	Loan amount (Rs. in Crore)		
	Rs. 0.25 to Rs. 2.00	Rs. 2.00 to Rs. 5.00	More than Rs. 5.00
<b>Amount of guarantee cover</b>	80 per cent of the sanctioned facility	70 per cent of the sanctioned facility	60 per cent of the sanctioned facility
<b>Guarantee Obligation</b>	80 per cent of the amount in default subject to maximum of amount of guarantee cover	70 per cent of the amount in default subject to maximum of amount of guarantee cover	60 per cent of the amount in default subject to maximum of amount of guarantee cover
<b>Minimum Cover</b>	0.20	1.60	3.50
<b>Maximum Cover</b>	1.60	3.50	5.00

**Tenure of Guarantee:** Maximum 7 years or repayment period whichever is earlier.

**Maximum Guarantee Coverage:** Maximum amount of Rs. 5.00 crore. The term 'Loan' shall cover Term Loan / Composite Term Loan granted to SC Enterprises by full.

The details of the Schemes are given at the following: [www.ministryofsocialjustice&empowerment.gov.in / socialjustice.nic.in](http://www.ministryofsocialjustice&empowerment.gov.in / socialjustice.nic.in)

**III. SCHEMES FOR SOCIAL EMPOWERMENT & INTEGRATED AREA DEVELOPMENT****A. CENTRALLY-SPONSORED SCHEMES****15. ASSISTANCE TO STATES/UTS FOR IMPLEMENTATION OF THE PROTECTION OF CIVIL RIGHTS ACT, 1955 AND THE SCHEDULED CASTES AND THE SCHEDULED TRIBES (PREVENTION OF ATROCITIES) ACT, 1989**

Under the scheme, financial support is provided to the States/ UTs for implementation of the above two Acts by way of:

- (i) Functioning and strengthening of the Scheduled Castes and Scheduled Tribes Protection Cell and Special Police Stations.
- (ii) Setting up and Functioning of Exclusive Special Courts.
- (iii) Awareness generation.
- (iv) Incentive for inter-caste marriages.
- (v) Relief and rehabilitation of atrocity victims.

Article 17 of the Constitution of India has abolished ‘untouchability’, and forbidden its practice in any form. Enforcement of any disability arising out of ‘untouchability’ is an offence in accordance with provisions of the Protection of Civil Rights {PCR} Act, 1955, which is an Act of Parliament. Likewise, the Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) {PoA} Act, 1989, another Act of Parliament, which also falls within the provisions of Article 17 of the Constitution, was enacted for preventing atrocities against members of Scheduled Castes (SCs) and Scheduled Tribes (STs), to provide for Special Courts for the trial of such offences as well as relief and rehabilitation of the victims of atrocities.

Despite the deterrent provisions made in the PoA Act, continuing atrocities against the members of SCs and STs had been a cause of concern. High incidence of occurrences of offences against members of SCs and STs also indicated that the deterrent effect of the PoA Act was not adequately felt by the accused. It was, therefore, considered appropriate to strengthen the Act and make the relevant provisions of the Act more effective. Based on the consultation process with all the stakeholders, and having followed all procedural processes, with an objective to deliver members of SCs and STs, a greater justice as well as to be an enhanced deterrent to the offenders, the PoA Act has been amended by the Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) Amendment Act, 2015 (No.1 of 2016), and enforced with effect from 26.01.2016. The amendments in the PoA Act broadly relate to re-phrasing and expanding existing offences as well as inclusion of certain new offences, addition of certain IPC offences attracting less than ten years of imprisonment, committed against members of SCs and STs, establishment of special and exclusive special courts with power to take direct cognizance of offence, specification of special and exclusive special public prosecutors, expeditious disposal of cases within two months as far as possible, addition of new section on ‘Appeals’, and a new chapter on the ‘Rights of Victims and Witnesses’.

Consequent upon amendments done in the PoA Act, certain amendments have been done in the subordinate legislation namely the Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) Rules, 1995, made by the Central Government in exercise of powers conferred by sub-section (1) of Section 23 of the PoA Act, and the Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) Amendment Rules, 2016, have notified in the Gazette of India on 14.04.2016. The amendments broadly relate to prescribing relief for new offences of atrocities as well for rephrased/expanded offences, modification in phasing of payment of relief amount to victims for various offences of atrocities, provision of admissible relief within seven days, to the victims of atrocity, their family members and dependents and completion of investigation and filing of charge sheet in the court within sixty days. Enhancement of relief amount to atrocity victims between Rs. 85,000/- to Rs. 8, 25,000/-, depending upon the nature of the offence. The following table indicates the admissible relief amount with effect from 14.04.2016:-

<b>Sr. No.</b>	<b>Name of the offence</b>	<b>Minimum amount of relief</b>
(1)	(2)	(3)
1.	Putting any inedible or obnoxious substance [Section 3(1) (a) of the Act]	One lakh rupees to the victim. Payment to the victim be made as follows: (i) 10 per cent at First Information Report (FIR) stage for serial numbers (2) and (3) and 25 percent at FIR stage for serial numbers (1), (4) and (5); (ii) 50 per cent when the charge sheet is sent to the court; (iii) 40 per cent when the accused are convicted by the lower court for serial numbers (2) and (3) and likewise 25 percent for serial numbers (1), (4) and (5).
2.	Dumping excreta, sewage, carcasses or any other obnoxious substance [Section 3(1)(b) of the Act]	
3.	Dumping excreta, waste matter, carcasses with intent to cause injury, insult or annoyance [Section 3(1)(c) of the Act]	
4.	Garlanding with footwear or parading naked or semi-naked[Section 3(1)(d) of the Act]	
5.	Forcibly committing acts such as removing clothes, forcible tonsuring of head, removing moustaches, painting face or body [Section 3(1)(e) of the Act]	
6.	Wrongful occupation or cultivation of land [Section 3(1)(f) of the Act]	
7.	Wrongful dispossession of land or premises or interfering with the rights, including forest rights. [Section 3(1)(g) of the Act]	



Sr. No.	Name of the offence	Minimum amount of relief
(1)	(2)	(3)
		(i) 25 per cent at First Information Report (FIR) stage; (ii) 50 per cent when the charge sheet is sent to the court; (iii) 25 per cent when the accused are convicted by the lower court.
8.	Begar or other forms of forced or bonded labour [Section 3(1)(h) of the Act]	One lakh rupees to the victim. Payment to be made as follows:
9.	Compelling to dispose or carry human or animal carcasses, or to dig graves [Section 3(1)(i) of the Act]	(i) Payment of 25 per cent First Information Report (FIR) stage;
10.	Making a member of the Scheduled Castes or the Scheduled Tribes to do manual scavenging or employing him for such purpose [Section 3(1)(j) of the Act]	(ii) 50 per cent when the charge sheet is sent to the court;
11.	Performing, or promoting dedication of a Scheduled Caste or a Scheduled Tribe woman as a devadasi [Section 3(1)(k) of the Act]	(iii) 25 per cent when the accused are convicted by the lower court.
12.	Prevention from voting, filing nomination [Section 3(1)(l) of the Act]	Eighty-five thousand rupees to the victim. Payment to be made as follows:
13.	Forcing, intimidating or obstructing a holder of office of Panchayat or Municipality from performing duties [Section 3(1)(m) of the Act]	(i) 25 per cent at First Information Report (FIR) stage;
14.	After poll violence and imposition of social and economic boycott [Section 3(1)(n) of the Act]	(ii) 50 per cent when the charge sheet is sent to the court;
15.	Committing any offence under this Act for having voted or not having voted for a particular candidate [Section 3(1)(o) of the Act]	(iii) 25 per cent when the accused are convicted by the lower court.

Sr. No.	Name of the offence	Minimum amount of relief
(1)	(2)	(3)
16.	Instituting false, malicious or vexatious legal proceedings [Section 3(1)(p) of the Act]	Eighty-five thousand rupees to the victim or reimbursement of actual legal expenses and damages, whichever is less. Payment to be made as follows: <ul style="list-style-type: none"> <li>(i) 25 per cent at First Information Report (FIR) stage;</li> <li>(ii) 50 per cent when the charge sheet is sent to the court;</li> <li>(iii) 25 per cent when the accused are convicted by the lower court.</li> </ul>
17.	Giving false and frivolous information to a public servant [Section 3(1)(q) of the Act]	One lakh rupees to the victim or reimbursement of actual legal expenses and damages, whichever is less. Payment to be made as follows: <ul style="list-style-type: none"> <li>(i) 25 per cent at First Information Report (FIR) stage;</li> <li>(ii) 50 per cent when the charge sheet is sent to the court;</li> <li>(iii) 25 per cent when the accused are convicted by the lower court.</li> </ul>
18.	Intentional insult or intimidation to humiliate in any place within public view [Section 3(1)(r) of the Act]	One lakh rupees to the victim. Payment to be made as follows: <ul style="list-style-type: none"> <li>(i) 25 per cent at First Information Report (FIR) stage;</li> </ul>
19.	Abusing by caste name in any place within public view [Section 3(1)(s) of the Act]	<ul style="list-style-type: none"> <li>(ii) 50 per cent when the charge sheet is sent to the court;</li> </ul>
20.	Destroying, damaging or defiling any object held sacred or in high esteem [Section 3(1)(t) of the Act]	<ul style="list-style-type: none"> <li>(iii) 25 per cent when the accused are convicted by the lower court.</li> </ul>
21.	Promoting feelings of enmity, hatred or ill-will [Section 3(1)(u) of the Act]	
22.	Disrespecting by words or any other means of any late person held in high esteem [Section 3(1)(v) of the Act]	

Sr. No.	Name of the offence	Minimum amount of relief
(1)	(2)	(3)
23.	Intentionally touching a Scheduled Caste or a Scheduled Tribe woman without consent, using acts or gestures, as an act of sexual nature, [ Section 3(1)(w) of the Act]	<p>Two lakh rupees to the victim. Payment to be made as follows:</p> <ul style="list-style-type: none"> <li>(i) 25 per cent at First Information Report (FIR) stage;</li> <li>(ii) 50 per cent when the charge sheet is sent to the court;</li> <li>(iii) 25 per cent when the accused are convicted by the lower court.</li> </ul>
24.	Section 326B of the Indian Penal Code (45 of 1860)--Voluntarily throwing or attempting to throw acid. [Section 3(2) (va) read with Schedule to the Act]	<ul style="list-style-type: none"> <li>(a) Eight lakh and twenty-five thousand rupees to the victim with burns exceeding and 2 per cent and above burns on face or in case of functional impairment of eye, ear, nose and mouth and or burn injury on body exceeding 30 per cent;</li> <li>(b) four lakh and fifteen thousand rupees to the victim with burns between 10 per cent to 30 per cent on the body;</li> <li>(c) eighty-five thousand rupees to the victim with burns less than 10 per cent on the body other than on face.</li> </ul> <p>In addition, the State Government or Union territory Administration shall take full responsibility for the treatment of the victim of acid attack.</p> <p>The payment in terms of items (a) to (c) are to be made as follows:</p> <ul style="list-style-type: none"> <li>(i) 50 per cent at First Information Report (FIR) stage;</li> <li>(ii) 50 per cent after receipt of medical report.</li> </ul>
25.	Section 354 of the Indian Penal Code (45 of 1860) -- Assault or criminal force to woman with intent to outrage her modesty. [Section 3(2) (va) read with Schedule to the Act]	<p>Two lakh rupees to the victim. Payment to be made as follows:</p> <ul style="list-style-type: none"> <li>(i) 50 per cent at First Information Report (FIR) stage;</li> <li>(ii) 25 per cent when the charge sheet is sent to the court;</li> <li>(iii) 25 per cent on conclusion of trial by the lower court.</li> </ul>

Sr. No.	Name of the offence	Minimum amount of relief
(1)	(2)	(3)
26.	Section 354A of the Indian Penal Code (45 of 1860)--Sexual harassment and punishment for sexual harassment. [Section 32) (va) read with Schedule to the Act]	Two lakh rupees to the victim. Payment to be made as follows: (i) 50 per cent at First Information Report (FIR) stage; (ii) 25 per cent when the charge sheet is sent to the court; (iii) 25 per cent on conclusion of trial by the lower court.
27.	Section 354 B of the Indian Penal Code (45 of 1860)-- Assault or use of criminal force to woman with intent to disrobe [ Section 3(2)(va) read with Schedule to the Act]	Two lakh rupees to the victim. Payment to be made as follows: (i) 50 per cent at First Information Report (FIR) stage; (ii) 25 per cent when the charge sheet is sent to the court; (iii) 25 per cent on conclusion of trial by the lower court.
28.	Section 354 C of the Indian Penal Code (45 of 1860)-- Voyeurism. [Section 3(2) (va) read with Schedule to the Act]	Two lakh rupees to the victim. Payment to be made as follows: (i) 10 per cent at First Information Report (FIR) stage (ii) 50 per cent when the charge sheet is sent to the court. (iii) 40 per cent when the accused are convicted by the lower court.
29.	Section 354 D of the Indian Penal Code (45 of 1860) -- Stalking. [Section 3(2) (va) read with Schedule to the Act]	Two lakh rupees to the victim. Payment to be made as follows: (i) 10 per cent at First Information Report (FIR) stage; (ii) 50 per cent when the charge sheet is sent to the court; (iii) 40 per cent when the accused are convicted by the lower court.

Sr. No.	Name of the offence	Minimum amount of relief
(1)	(2)	(3)
30.	Section 376B of the Indian Penal Code (45 of 1860)-- Sexual intercourse by husband upon his wife during separation. [Section 3(2)(va) read with Schedule to the Act]	Two lakh rupees to the victim. Payment to be made as follows: (i) 50 per cent after medical examination and confirmatory medical report; (ii) 25 per cent when the charge sheet is sent to the court; (iii) 25 per cent when the accused are convicted by the lower court.
31.	Section 376C of the Indian Penal Code (45 of 1860) -- Sexual intercourse by a person in authority. [Section 3(2)(va) read with Schedule to the Act]	Four lakh rupees to the victim. Payment to be made as follows: (i) 50 per cent after medical examination and confirmatory medical report; (ii) 25 per cent when the charge sheet is sent to the court; (iii) 25 per cent on conclusion of trial by the lower court.
32.	Section 509 of the Indian Penal Code (45 of 1860)-- Word, gesture or act intended to insult the modesty of a woman. [Section 3(2)(va) read with Schedule to the Act]	Two lakh rupees to the victim. Payment to be made as follows: (i) 25 per cent at First Information Report (FIR) stage; (ii) 50 per cent when the charge sheet is sent to the court; (iii) 25 per cent when the accused are convicted by the lower court.
33.	Fouling or corrupting of water [ Section 3(1)(x) of the Act]	Full cost of restoration of normal facility, including cleaning when the water is fouled, to be borne by the concerned State Government or Union territory Administration. In addition, an amount of eight lakh twenty-five thousand rupees shall be deposited with the District Magistrate for creating community assets of the nature to be decided by the District Authority in consultation with the Local Body.

Sr. No.	Name of the offence	Minimum amount of relief
(1)	(2)	(3)
34.	Denial of customary right of passage to a place of public resort or obstruction from using or accessing public resort [ Section 3(1)(y) of the Act]	Four lakh twenty-five thousand rupees to the victim and cost of restoration of right of passage by the concerned State Government or Union territory Administration. Payment to be made as follows: (i) 25 per cent at First Information Report (FIR) stage; (ii) 50 per cent when the charge sheet is sent to the court; (iii) 25 per cent when the accused are convicted by the lower court.
35.	Forcing of causing to leave house, village, residence desert place of residence [Section 3(1)(z) of the Act]	Restoration of the site or right to stay in house, village or other place of residence by the concerned State Government or Union territory Administration and relief of one lakh rupees to the victim and reconstruction of the house at Government cost, if destroyed. Payment to be made as follows: (i) 25 per cent at First Information Report (FIR) stage; (ii) 50 per cent when the charge sheet is sent to the court; (iii) 25 per cent when the accused are convicted by the lower court.
36.	(A) Obstructing or preventing a member of a Scheduled Caste or a Scheduled Tribe in any manner with regard to—  using common property resources of an area, or burial or cremation ground equally with others or using any river, stream, spring, well, tank, cistern, water-tap or other watering place, or any bathing <i>ghat</i> , any public conveyance, any road, or passage [Section 3(1)(za)(A) of the Act]	(A): Restoration of the right using common property resources of an area, or burial or cremation ground equally with others or using any river, stream, spring, well, tank, cistern, water-tap or other watering place, or any bathing <i>ghat</i> , any public conveyance, any road, or passage equally with others, by the concerned State Government or Union Territory Administration and relief of one lakh rupees to the victim. Payment to be made as follows: (i) 25 per cent at First Information Report (FIR) stage;

Sr. No.	Name of the offence	Minimum amount of relief
(1)	(2)	(3)
	<p>(B) mounting or riding bicycles or motor cycles or wearing footwear or new clothes in public places or taking out wedding procession, or mounting a horse or any other vehicle during wedding processions [Section 3(1)(za)(B) of the Act]</p> <p>(C) entering any place of worship which is open to the public or other persons professing the same religion or taking part in, or taking out, any religious, social or cultural processions including <i>jatras</i> [Section 3(1)(za)(C) of the Act]</p>	<p>(ii) 50 per cent when the charge sheet is sent to the court;</p> <p>(iii) 25 per cent when the accused are convicted by the lower court.</p> <p>(B): Restoration of the right of mounting or riding bicycles or motor cycles or wearing footwear or new clothes in public places or taking out wedding procession, or mounting a horse or any other vehicle during wedding processions, equally with others by the concerned State Government or Union territory Administration and relief of one lakh rupees to the victim. Payment to be made as follows:</p> <p>(i) Payment of 25 per cent. at First Information Report (FIR) stage;</p> <p>(ii) 50 per cent when the charge sheet is sent to the court;</p> <p>(iii) 25 per cent when the accused are convicted by the lower court;</p> <p>(C): Restoration of the right of entering any place of worship which is open to the public or other persons professing the same religion or taking part in, or taking out any religious procession or <i>jatras</i>, as is open to the public or other persons professing the same religion, social or cultural processions including <i>jatras</i>, equally with other persons, by the concerned State Government or Union territory Administration and relief of one lakh rupees to the victim. Payment to be made as follows:</p> <p>(i) 25 per cent at First Information Report (FIR) stage</p> <p>(ii) 50 per cent when the charge sheet is sent to the court.</p> <p>(iii) 25 per cent when the accused are convicted by the lower court.</p>

Sr. No.	Name of the offence	Minimum amount of relief
(1)	(2)	(3)
	<p>(D) entering any educational institution, hospital, dispensary, primary health centre, shop or place of public entertainment or any other public place; or using any utensils or articles meant for public use in any place open to the public [Section 3(1)(za)(D) of the Act]</p> <p>(E) practicing any profession or the carrying on of any occupation, trade or business or employment in any job which other members of the public, or any section thereof, have a right to use or have access to [Section 3(1)(za)(E) of the Act]</p>	<p>(D): Restoration of the right of entering any educational institution, hospital, dispensary, primary health centre, shop or place of public entertainment or any other public place; or using any utensils or articles meant for public use in any place open to the public, equally with other persons by the concerned State Government or Union territory Administration and relief of one lakh rupees to the victim. Payment to be made as follows:</p> <ul style="list-style-type: none"> <li>(i) 25 per cent at First Information Report (FIR) stage;</li> <li>(ii) 50 per cent when the charge sheet is sent to the court;</li> <li>(iii) 25 per cent when the accused are convicted by the lower court.</li> </ul> <p>(E): Restoration of the right of practicing any profession or the carrying on of any occupation, trade or business or employment in any job which other members of the public, or any section thereof, have a right to use or have access to, by the concerned State Government/Union territory Administration and relief of one lakh rupees to the victim. Payment to be made as follows:</p> <ul style="list-style-type: none"> <li>(i) 25 per cent at First Information Report (FIR) stage;</li> <li>(ii) 50 per cent when the charge sheet is sent to the court;</li> <li>(iii) 25 per cent when the accused are convicted by the lower court.</li> </ul>
37.	Causing physical harm or mental agony on the allegation of being a witch or practicing witchcraft or being a witch [Section 3(1)(zb) of the Act]	<p>One lakh rupees to the victim and also commensurate with the indignity, insult, injury and defamation suffered by the victim. Payment to be made as follows:</p> <ul style="list-style-type: none"> <li>(i) 25 per cent at First Information Report (FIR) stage;</li> </ul>



Sr. No.	Name of the offence	Minimum amount of relief
(1)	(2)	(3)
		(ii) 50 per cent when the charge sheet is sent to the court; (iii) 25 per cent when the accused are convicted by the lower court.
38.	Imposing or threatening a social or economic boycott. [Section 3(1)(zc) of the Act]	Restoration of provision of all economic and social services equally with other persons, by the concerned State Government or Union territory Administration and relief of one lakh rupees to the victim. To be paid in full when charge sheet is sent to the lower court.
39.	Giving or fabricating false evidence [Section 3(2)(i) and (ii) of the Act]	Four lakh fifteen thousand rupees to the victim. Payment to be made as follows: (i) 25 per cent at First Information Report (FIR) stage; (ii) 50 per cent when the charge sheet is sent to the court; (iii) 25 per cent when the accused are convicted by the lower court.
40.	Committing offences under the Indian Penal Code (45 of 1860) punishable with imprisonment for a term of ten years or more [Section 3(2) of the Act]	Four lakh rupees to the victim and or his dependents. The amount would vary, if specifically otherwise provided in this Schedule. Payment to be made as follows: (i) 25 per cent at First Information Report (FIR) stage; (ii) 50 per cent when the charge sheet is sent to the court; (iii) 25 per cent when the accused are convicted by the lower court.
41.	Committing offences under the Indian Penal Code (45 of 1860) specified in the Schedule to the Act punishable with such punishment as specified under the Indian Penal Code for such offences [Section 3(2) (va) read with the Schedule to the Act]	Two lakh rupees to the victim and or his dependents. The amount would vary if specifically otherwise provided in this Schedule. Payment to be made as follows: (i) 25 per cent at First Information Report (FIR) stage;

Sr. No.	Name of the offence	Minimum amount of relief
(1)	(2)	(3)
		(ii) 50 per cent when the charge sheet is sent to the court; (iii) 25 per cent when the accused are convicted by the lower court;
42.	Victimisation at the hands of a public servant[ Section 3(2) (vii) of the Act]	Two lakh rupees to the victim and or his dependents. Payment to be made as follows: (i) 25 per cent at First Information Report (FIR) stage; (ii) 50 per cent when the charge sheet is sent to the court; (iii) 25 per cent when the accused are convicted by the lower court.
43.	Disability. Guidelines for evaluation of various disabilities and procedure for certification as contained in the Ministry of Social Justice and Empowerment Notification No. 16-18/97-NI, dated the 1 <sup>st</sup> June, 2001. A copy of the notification is at Annexure-II.  (a) 100 per cent incapacitation  (b) where incapacitation is less than 100 per cent but more than 50 per cent.  (c) where incapacitation is less than 50 per cent.	Eight lakh and twenty-five thousand rupees to the victim. Payment to be made as follows: (i) 50 per cent. after medical examination and confirmatory medical report; (ii) 50 per cent. when the charge sheet is sent to the court;  Four lakh and fifty thousand rupees to the victim. Payment to be made as follows: (i) 50 per cent after medical examination and confirmatory medical report; (ii) 50 per cent when the charge sheet is sent to the court;  Two lakh and fifty thousand rupees to the victim. Payment to be made as follows: (i) 50 per cent after medical examination and confirmatory medical report; (ii) 50 per cent when the charge sheet is sent to the court.

Sr. No.	Name of the offence	Minimum amount of relief
(1)	(2)	(3)
44.	<p>Rape or Gang rape.</p> <p>(i) Rape[Section 375 of the Indian Penal Code(45 of 1860)]</p> <p>(ii) Gang rape [Section 376D of the Indian Penal Code( 45 of 1860)]</p>	<p>Five lakh rupees to the victim. Payment to be made as follows:</p> <p>(i) 50 per cent after medical examination and confirmatory medical report;</p> <p>(ii) 25 per cent when the charge sheet is sent to the court;</p> <p>(iii) 25 per cent on conclusion of trial by the lower court.</p> <p>Eight lakh and twenty-five thousand rupees to the victim. Payment to be made as follows:</p> <p>(i) 50 per cent after medical examination and confirmatory medical report;</p> <p>(ii) 25 per cent when the charge sheet is sent to the court;</p> <p>(iii) 25 per cent on conclusion of trial by the lower court.</p>
45.	Murder or Death.	<p>Eight lakh and twenty-five thousand rupees to the victim. Payment to be made as follows:</p> <p>(i) 50 per cent after post mortem report;</p> <p>(ii) 50 per cent when the charge sheet is sent to the court.</p>
46.	Additional relief to victims of murder, death, massacre, rape, gang rape, permanent incapacitation and dacoity.	<p>In addition to relief amounts paid under above items, relief may be arranged within three months of date of atrocity as follows:-</p> <p>(i) Basic Pension to the widow or other dependents of deceased persons belonging to a Scheduled Caste or a Scheduled Tribe amounting to five thousand rupees per month, as applicable to a Government servant of the concerned State Government or Union territory Administration, with admissible dearness allowance and employment to one member of the family of the deceased, and provision of agricultural land, an house, if necessary by outright purchase;</p>

Sr. No.	Name of the offence	Minimum amount of relief
(1)	(2)	(3)
		(ii) Full cost of the education up to graduation level and maintenance of the children of the victims. Children may be admitted to Ashram schools or residential schools, fully funded by the Government; (iii) Provision of utensils, rice, wheat, dals, pulses, etc., for a period of three months.
47.	Complete destruction or burnt houses.	Brick or stone masonry house to be constructed or provided at Government cost where it has been burnt or destroyed.”

As the PCR and PoA Acts are implemented by the respective State Governments and Union Territory Administrations. Central assistance is provided to them, towards their effective implementation. under the Centrally Sponsored Scheme for implementation of the PCR and PoA Acts, mainly for strengthening of the Scheduled Castes and Scheduled Tribes Protection Cell and Special Police Stations, setting up and functioning of exclusive Special Courts, relief and rehabilitation of atrocity victims, incentive for inter-caste marriages where one of the spouses is a member of a SC and awareness generation. As per the funding pattern of the Scheme, total expenditure over and above the committed liability of the State Government is shared between Centre and States on 50:50 basis and Union Territory Administration receives 100 per cent Central assistance, on the basis of their specific proposals in a prescribed Performa for a financial year. Central assistance of Rs 119.07 crore released to State Governments/Union Territory Administrations during 2015-16.

Procedure to safe guard the SCs and STs under the Act: The District Collector should be contacted for getting assistance under the scheme. The details of the Schemes are given at the following Web Address: <http://socialjustice.nic.in/SchemeList/Send/39?mid=24541>.

## 16. PRADHAN MANTRI ADARSH GRAM YOJANA

The Centrally Sponsored Scheme ‘Pradhan Mantri Adarsh Gram Yojana’ (PMAGY) is being implemented for integrated development of Scheduled Castes (SC) majority villages having SC Population concentration greater than 50%. Initially the scheme was launched on Pilot basis in 1000 villages in 5 States viz. Assam, Bihar, Himachal Pradesh, Rajasthan and Tamil Nadu. The Scheme was further revised on 22.01.2015 with expansion to another 1500 SC majority villages distributed in Assam, Uttar Pradesh, West Bengal, Madhya Pradesh, Karnataka, Punjab, Uttarakhand, Odisha, Jharkhand, Chhattisgarh, Andhra Pradesh, Telangana and Haryana.

**The principal objective of the Scheme is integrated development of SC majority Villages:**

- Primarily through convergent implementation of the relevant Central and State Schemes;
- By providing these villages Central Assistance in form of gap-filling funds to the extent of Rs.20.00 lakh per village, to be increased by another 5 lakh if States make a matching contribution.
- By providing “gap-filling” component to take up activities which do not get covered under the existing Central and State Government Schemes.

**Monitorable Targets:**

Para 10 of Scheme guidelines provides for monitorable targets, ie, quantifiable outcomes/deliverables viz. socio-economic indicators, in terms of achievement of which the performance of the Scheme will be specifically monitored, at the end of the third year of PMAGY implementation. These are as follows:

- As far as possible, elimination of poverty, but reduction in its incidence by at least 50% within 3 years.
- Universal adult literacy.
- 100 per cent enrolment and retention of children at the elementary stage.
- Reduction of infant mortality rate (per 1000 live births) to 30 and maternal mortality (per lakh) to 100, by 2012.
- 100 per cent allotment of IAY houses to all eligible families.
- Village should fulfill Nirmal Gram Puraskar norms of the Deptt of Drinking Water Supply, M/o Rural Development.
- Access to safe drinking water facility to all villagers on a sustainable basis.
- 100 per cent institutional deliveries for pregnant women.
- Full immunization of children.
- Achieving all weather road connectivity to the village.
- 100 per cent registration of births and deaths in the village.
- No child marriages and child labour.
- No public consumption of liquor and other intoxicating substances.

**While aiming to achieve all of the above targets, the States are expected to achieve at least three of them fully by the end of the third year of implementation of the PMAGY**

Social parameters which do not require funds could be taken up first in the PMAGY villages for a period of 5-7 months, eg, 100 per cent immunization of children, 100 per cent registration of births and deaths. Once these parameters are achieved, the work of creation of some physical asset, as listed in the Vendor Development Programme, either under convergence or gap filling, could be initiated.

### Other details about the Scheme:

As per Census 2011, there are 46844 SC majority villages (having greater than 50 per cent SC population) in the country. With the pilot phase and the present expansion total 2500 SC majority villages will be covered under the Scheme.

## B. CENTRAL SECTOR SCHEMES

### 17. ASSISTANCE TO VOLUNTARY ORGANIZATION WORKING FOR THE WELFARE OF SCS

The basic objective/purpose of the scheme of Grant-in-Aid (GIA) to Voluntary Organizations is to provide financial assistance for undertaking projects for the development of the Scheduled Castes, so as to bring them into the mainstream of development by assisting them in the provision of education, health & skill development..

Financial assistance is provided under this scheme to the extent of 90 per cent of total approved expenditure given to eligible voluntary organizations. Projects are in 31 areas of different activities, mostly relating to the education, health and vocational sector e.g. Mobile Dispensary, Residential/Non-Residential School, 10 bedded Hospital, computer training centre etc. GIA is to be provided for making payment of honorarium, stipend, purchases of books, uniform, furniture, rent for premises etc.

**Revision:** The Scheme has been revised in July 2014, and States/UTs informed accordingly.. Following revisions have been made in the financial norms:

- Generally 100 per cent enhancement
- Honorarium of teachers has been revised upward at par with the salary of teachers in Kasturba Gandhi Vidhyalaya

### Procedure of Sanction Under Scheme of n under Scheme

1. Online Application at [ngogrant.sje.gov.in](http://ngogrant.sje.gov.in) which has to be forwarded to Ministry of Social Justice & Empowerment (MSJE) through State Government.
2. NGO must be involved in these activities from the last two years
3. Inspection note from the District authorities
4. State recommendations.
5. NGO should be registered with NITI AYOOG Portal under NGO Partnership Scheme.

After positive state recommendations Screening Committee of MSJE recommends the eligible projects of NGO and after that fund is directly sent to the NGOs from Government of India. The details of the Schemes are available at the Web Address: [www.ministryofsocialjustice&empowerment.gov.in/socialjustice.nic.in](http://www.ministryofsocialjustice&empowerment.gov.in/socialjustice.nic.in)

**FOUNDATIONS: (AUTONOMOUS ORGANIZATIONS UNDER THE MINISTRY)****18. DR. AMBEDKAR FOUNDATION**

The Foundation was set up on 24th March, 1992 in pursuance of the recommendations of the Centenary Celebrations Committee of Babasaheb Dr. B. R. Ambedkar constituted under the Chairmanship of the then Hon'ble Prime Minister of India. The main objective of the Dr. Ambedkar Foundation, inter alia include implementation of programmes and activities for furthering the ideology and message of Babasaheb Dr. Ambedkar among the masses in India as well as abroad. The Foundation has been entrusted with the responsibility of managing, administering and carrying on the important and long-term schemes and programmes identified during the Centenary Celebrations of Dr. B. R. Ambedkar.

The General Body is the Supreme Body of Dr. Ambedkar Foundation. It is headed by the Minister of Social Justice & Empowerment. There are 11 Ex-officio Members representing various disciplines of education, social work, administration and 32 members nominated by Minister of Social Justice & Empowerment from amongst the eminent social workers, educationists, journalists etc. The Governing Body of the Foundation is vested with powers of direction, control and administration of the Foundation. It is also headed by Minister of Social Justice & Empowerment with Secretary, Department of SJ&E, Financial Advisor, SJ&E and Joint Secretary (SCD) as ex-officio members. There are also four nominated members in the Governing Body among the members of General Body including one Executive Vice President.

**Dr. Ambedkar Foundation Schemes/Programmes/Projects/Activities****(i) Celebration/ Observance of Birth Anniversary / Mahaparinirvan Diwas**

Every year the Foundation celebrates the Birth Anniversary of Babasaheb Ambedkar on 14th April and observes Mahaparinirvan Diwas on 6th December in a befitting manner in the Parliament House Lawns. During the year, on this day, President of India leads the nation in paying the floral tributes. The functions are attended by the Hon'ble President, the Vice-President, Prime Minister, Speaker, Lok Sabha and other eminent dignitaries. General public, in large number, also pay floral tributes to Babasaheb Dr. Ambedkar.

**(ii) Dr. Ambedkar Chairs in Universities / Institutions**

This scheme was started in 1993 with the objective to provide well equipped centers of learning to intellectuals, academicians & students to undertake studies & research with an intention to understand, assess and disseminate ideas and thoughts of Dr. B.R. Ambedkar. So far, 21 Dr. Ambedkar Chairs have been instituted in thrust areas such as Legal Studies, Education, Social Change & Development, Social Policy & Social Action, Social Work, Sociology, Economics, Anthropology, Dalit Movement & History, Ambedkarism & Social Change and Social Justice in various Universities / Institutions. The annual Grant –in- aid is Rs. 35.00 lakhs. The beneficiaries are Universities /Institutions where the Dr. Ambedkar Foundation had agreed to set up the Dr. Ambedkar Chairs.

**The Ambedkar Chairs submits application which will contain the following:**

- (i) Utilization Certificate in respect of Grants-in-aid released to the Chair earlier.
- (ii) Annual Progress Report in respect of the previous year in accordance with the 10 point action plan.
- (iii) Audited Accounts for the previous year
- (iv) Annual Action Plan for the current year
- (v) The MoU signed should be valid.

**Procedure:**

The complete proposals received are proposed on file. Grant-in-aid is released with the approval of the Chairman, Dr. Ambedkar Foundation & Ministry of Social Justice and Empowerment.

**(iii) Dr. Ambedkar Medical Aid Scheme**

This Scheme provides medical aid to poor SC and ST patients, whose annual family income is less than Rs. 2.5 lakh, and who are required to undergo surgery of kidney, heart, liver and cancer and for any other life threatening diseases including organ transplant and spinal surgery.

**Eligibility:**

The applicant should belong to Scheduled Caste and Scheduled Tribe community. Annual family income should not exceed Rs. 2.5 lakh per annum. Those who are suffering from major ailments which need surgery such as kidney, heart, liver, cancer, brain or any other life threatening disease including organ transplant and spinal surgery are eligible to apply.

**List of Approved Hospitals**

1. All India Institute of Medical Sciences, New Delhi.
2. Sanjay Gandhi Post Graduate Institute, Lucknow, Uttar Pradesh.
3. Patna Medical College Hospital, Patna, Bihar.
4. Jabalpur Hospital and Research Centre, Jabalpur, Madhya Pradesh
5. B. Barua Cancer Institute, Guwahati, Assam.
6. Birla Heart Foundation, Kolkata, West Bengal
7. Kalinga Hospital Ltd. Chandrashekharapur, Bhubaneswar, Orissa.E
8. Tata Cancer Research Institute, Mumbai, Maharashtra
9. Nizam Institute of Medical Sciences, Hyderabad, Andhra Pradesh.
10. The Voluntary Health Services, Chennai.J&
11. All CGHS approved Hospitals as revised from time to time by the Ministry of Health& Family Welfare, Government of India.



12. All State Government Medical Colleges attached Hospitals even if not included under CGHS Scheme.
13. All State Hospitals
14. All Hospitals recognized by State Government
15. All Hospitals fully funded by either the Central Government or the State Governments.
16. All Government Hospitals in District Headquarters/ major towns where surgery or treatment facility for Kidney, Heart, Liver, Cancer and Brain or any other life threatening disease including organ transplant and spinal surgery is available.
17. In exceptional cases where the Chairperson is personally convinced of the genuineness and justification for the need to cover any hospital outside the approved list, can be approached for eligible treatment

### How to Apply

As per the Revised Scheme-2016, the application must be submitted along with the attested copies of documents required. The application shall be recommended and forwarded by the Members of the General Body of Dr. Ambedkar Foundation or local sitting Member of Parliament (Lok Sabha or Rajya Sabha) or by the District Magistrate & Collectors / Deputy / Commissioner of the concerned District / Secretaries in-charge of Health & Social Welfare Department of States / UTs, on their letter heads. The duly filled in form should reach the Director, Dr. Ambedkar Foundation, 15, Janpath, New Delhi at least 15 days before the date of surgery. As far as the disbursement is concerned, 100 per cent of the total estimated cost of the treatment will be released to the hospital concerned before surgery directly in one instalment with maximum ceiling limit.

Application received from person: Prescribed Dr. Ambedkar Foundation application filled by patient.

### Documents Required

The Applications form should be accompanied with the following documents / certificates :- (i) Original Estimated Cost certificate duly signed by the Medical Superintendent of the concerned hospital (ii) Original or attested photocopies of the income certificate, caste certificate and the ration card of the patient (iii) Documents required for kidney transplant i.e. relationship with beneficiary ( Form -14 format for the decision about the authorization committee certificate) details about donor, about kindey i.e. name, age, address ,blood group, Aadhar No of beneficiary.

**Approval Authority:** Joint Secretary (SCD) SJ&E & Member Secretary, Dr. Ambedkar Foundation

Financial assistance through Hospital to patient : 100 per cent of the estimated cost of the Surgery will be directly released to the concerned hospital. With a maximum ceiling limit as indicated in the following in each case, in the form of a crossed cheque / Demand Draft.

**The Rates are as below:**

S. No.	Disease	Maximum Amount (Rs. in lakhs)
1.	Heart Surgery	1.25
2.	Kidney Surgery / Dialysis	3.50
3.	Cancer Surgery / Chemotherapy / Radiotherapy	1.75
4.	Brain Surgery	1.50
5.	Kidney / Organ Transplant	3.50
6.	Spinal Surgery	1.00
7.	Other Life threatening diseases	1.00

**(iv) Dr. Ambedkar National Merit Award Scheme for Secondary (Class-10th) Examination**

This scheme provides onetime cash award to meritorious students belonging to SCs and STs. There are 4 awards for each of the 29 Boards covered. The Merit awards are given to the three students scoring highest marks, on the basis of information received from the Boards/Councils. In case none of the first three eligible students are girls, one girl student is given the special award of Rs 40,000/-. In addition to this there are 250 special merit awards of Rs. 10,000 each to the SC and ST students securing the next highest marks after first, second and third position.

**Eligibility :** (i) Students should belong to Scheduled Castes (SC) or Scheduled Tribe (ST). (ii) There shall be separate awards for SCs and STs. (iii) The student should have appeared in any of the recognized State/Central Board of Secondary Education and scored not less than 50% marks in the aggregate in the Secondary School Examination (10th Class).

**Approval Authority :** Hon'ble Minister, Social Justice & Empowerment and Chairman, Dr. Ambedkar Foundation.

**Financial Assistance :** The merit awards will be given as one-time Cash award as per the following norms: -

S. No.	Student securing marks	Amount in Rs
1.	Highest marks	60,000
2.	Second highest marks	50,000
3.	Third highest marks	40,000
4.	Girl student securing highest marks (in case she is not in the above three categories)	40,000

**Financial assistance disbursed through:** Student awardees securing first, second, third and the girl student securing highest mark in each of the 29 boards/councils may either be invited to the Dr. Ambedkar

Foundation, New Delhi for a felicitation each year or Foundation may send the awards to the student awardees through the respective District Magistrate/ Deputy Commissioners as per the convenience. In case the Foundation invites the students, the awardee and one escort will be paid actual fare by sleeper class train/bus from their place of study or from their hometown (both ways).

**Beneficiary :** Name of the Students given by the Board / Council

**(v) Dr. Ambedkar National Merit Award Scheme for meritorious students of Senior Secondary (Class-12th) Examination belonging to Scheduled Castes**

The Dr. Ambedkar National Merit Award will be given to three students scoring highest marks in the regular Class XII level examination conducted by the Senior Secondary Board/Council in Arts, Science (with Maths), Science (with Biology/Maths) and Commerce streams. Thus, there shall be 12 awards for each of the 29 Boards (including 3 All India Boards). In the case of more than one student getting the same marks, the number of awards would be suitably increased for covering all such eligible students. After first three positions of merit, the next three girl students securing the highest marks in each stream would be given a special Award @ Rs.20,000/- each. This is in addition to the other Awards in order to encourage girl students.

**Eligibility:** (i) Students should belong to Scheduled castes (SC). (ii) the students should have appeared in any of the recognized State/Central Board of Secondary Education Examination, Council for the Indian School Certificate Examination and National Institute of Open Schooling examination and scored not less than 50 per cent marks in the aggregate in the Senior Secondary Certificate Examination.

**Approval Authority :** Hon'ble Minister, Social Justice & Empowerment and Chairman, Dr. Ambedkar Foundation.

**Financial Assistance:** The merit awards will be given as one time grant as per the following norms:

Student securing	With Maths	Science With Biology	Arts	Commerce
	Rs	Rs	Rs	Rs
Highest marks	Rs. 60,000/-	Rs. 60,000/-	Rs. 60,000/-	Rs. 60,000/-
2nd highest marks	Rs. 50,000/-	Rs. 50,000/-	Rs. 50,000/-	Rs. 50,000/-
3rd highest marks	Rs. 40,000/-	Rs. 40,000/-	Rs. 40,000/-	Rs. 40,000/-

After first three positions of merit, the next three girl students securing the highest marks in each stream would be given a special merit award @ Rs.20,000/- each. This is in addition to the other merit awards in order to encourage girl students.

**Mode of Disbursal:**

Student awardees securing first, second, third and the girl student securing highest mark in each of the 29 boards/councils may either be invited to the Dr. Ambedkar Foundation, New Delhi for a felicitation

each year or Foundation may send the awards to the student awardees through the respective District Magistrate/ Deputy Commissioners as per the convenience. In case the Foundation invites the students, the awardee and one escort will be paid actual fare by sleeper class train / bus from their place of study or from their hometown (Both ways).

**Beneficiary :** Name of the Students given by the Board / Council

**(vi) Dr. Ambedkar National Relief Scheme for SC victims of Atrocities**

The Scheme is in the nature of contingency arrangement to provide instant monetary relief to the victims of relatively heinous offences of atrocities under the Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) Act, 1989. The relief amount under this Scheme is directly provided to the victims or their family members or dependents by the Foundation once the FIR of the offence under the Act has been lodged/registered as apprised by the concerned State Government / Union Territory.

**Procedure for sanction of funds to the atrocity Victims or dependents of atrocity victims:**

A proposal for financial assistance for the Scheduled Caste victims of atrocities is required to be forwarded by the concerned State/UT Government or District Magistrate or Collector in the prescribed format to the Director, Dr. Ambedkar Foundation, 15 Janpath, New Delhi-110001, alongwith the copy of the FIR, Inquiry Report, Postmortem Report, Medical or Disability Certificate etc. as the case may be, to the concerned District Collector who would forward the same to Dr. Ambedkar Foundation.

Proposals received are processed and concurrence of Integrated Finance Division is obtained on the financial assistance/atrocity relief and thereafter administrative and financial approval of Head of Ministry of Social Justice and Empowerment & Chairman, Dr. Ambedkar Foundation is obtained.

Thereafter, Sanction Order/Release Order along with the atrocity relief Demand Draft is issued to the concerned DM/Collector with the request to identify the victim/dependent of victim and hand over the atrocity relief Demand Draft to him/her and Receipt duly signed by the victim/dependent of the victim is sent by DM/Collector to Dr. Ambedkar Foundation.

S.No.	Relief Item	Amount Rupees in lakh
1.	Murder/Death of earning member of a family	2.00
2.	Rape case	5.00
3.	Arson leading to complete homelessness	2.00
4.	Disability—complete and permanent leading to loss of earning capacity of Non Earning member of family	1.50
5	Disability—complete and permanent leading to loss of earning capacity of Earning member of family	3.00

**(vii) Dr. Ambedkar Foundation National Essay Competition Scheme**

The aim of this annual Essay Competition is to encourage writing on social issues, among the Students of Schools / Colleges / Universities / Institutes and arouse their interest in Dr. Ambedkar's thoughts on fundamental social issues. This competition is for students of recognized Schools (from class 9th to class 12th) and colleges / Universities / Institutes. Prizes to the over-all best three entries in Hindi & English for school students range from Rs.10,000/- to Rs.25,000/- and for Colleges /Universities /Institutes students it is from Rs. 25,000/- to Rs. 1,00,000/-.

**Procedure for sanction of funds to the Winners of Essay Competition:**

Subjects for Essays are got approved by the Honourable of Minister of Social Justice and Empowerment & Chairman, Dr. Ambedkar Foundation separately for school students and for Colleges/Universities/Institutions. An Advertisement is published in Major national newspapers and also published in the website of Dr. Ambedkar Foundation ([www.ambedkarfoundation.nic.in](http://www.ambedkarfoundation.nic.in)) and Department of Social Justice & Empowerment, Ministry of Social Justice & Empowerment. Also publicity is given through NGOs, through letters to State Welfare Departments/Ministries, UGC, Kendriya Vidyalaya, Navodaya Vidyalaya Samiti and through Members of Governing Body/General Body , Dr. Ambedkar Foundation, Students are required to send their Essay Articles direct to Dr. Ambedkar Chair, Aligarh Muslim University, Aligarh, who evaluate and furnish the results to the Dr. Ambedkar Foundation..

**Winners are handed over the Prize money through Demand Draft and the Citation**

College Students	Rs. 1.00 lakh (1 <sup>st</sup> Prize)
	Rs. 50,000/- (2 <sup>nd</sup> Prize)
	Rs. 25,000/- (3 <sup>rd</sup> Prize)
School Students	Rs. 25,000/- (1 <sup>st</sup> Prize)
	Rs. 15,000/- (2 <sup>nd</sup> Prize)
	RS. 10,000/- (3 <sup>rd</sup> Prize)

**How to Apply**

On publication of advertisement of the subject matter, students are required to send their essay entries on the given subject either in Hindi or English directly to Aligarh Muslim University, Aligarh, the official partner in the implementation of this scheme.

**(viii) Scheme of Birth Anniversary of Great Saints:**

Under this Scheme financial assistance is extended to Institutions/ Colleges/Universities/NGO's for celebrating birth anniversary of Great Saints such as Sant Kabir, Guru Ravi Das, Guru Ghasi Das, Chokhamela, Nandnar, Sri Nandna Guru Namdev, Lord Buddha, Maharishi Valmiki, Mahatma Phule,

Savitri Bai Phule Ayyankali and Dr.Ambedkar. The maximum grant that could be given to a University / College is Rs. 5.00 lakh, For NGOs the limit is Rs. 2.00 lakh.

**(ix) Dr. Ambedkar International Award for Social Change**

The award has been instituted to commemorate the singular service rendered by Dr. B.R.Ambedkar to India and the humans at large. The award is given to individual / organization for:-

- Waging an exemplary fight against inequality and injustice
- Resolutely espousing the cause of the exploited and under privileged
- Contributing significantly to social change
- Bringing about reconciliation among conflicting social groups and
- Serving the ideal of social harmony and human dignity.

The award symbolizes the vision of Babasaheb Dr. B.R Ambedkar for social change and national integrity. One award is given every year, which carries an amount of Rs.15.00 lakh only and a citation. The Jury for selecting the awardees consists of seven members who shall be Indian Nationals as given below:

- i) The Honourable Vice President of India (Chairman),
- ii) Honourable Speaker - Lok Sabha (Vice-Chairman),
- iii) Chairperson of the National Commission for Scheduled Castes (Member),
- iv) One eminent educationist (Member),
- v) One eminent social worker (Member) who has done outstanding work for social change, and
- vi) Two eminent persons (members) from public life in India including one with experience of international affairs

**(x) Dr Ambedkar National Award for Social Understanding and Upliftment of Weaker Sections**

Dr. Ambedkar National Award was instituted in the year 1992, and selection is made on the basis of a published work or a mass movement, which has made considerable impact on the quality of life of the weaker sections of the society.

One award is given every year, which carries an amount of Rupees 10.00 lakhs and a citation.

**(xi) Dr. Ambedkar Scheme for Social Integration through Inter-Caste Marriages**

The objective of the scheme is to appreciate the socially bold step, of an inter-caste marriage, taken by the newly married couple and to extend financial incentive to the couple to enable them to settle down in the initial phase of their married life. The incentive for a legal inter-caste marriage shall be Rs.2.50 lakh per marriage. The eligible couples will be paid the incentive of Rs 2.50 lakhs in single instalment..

**The beneficiary has two options:**

- i) To submit the complete application with the recommendation of a sitting MP/MLA direct to the Dr Ambedkar Foundation

- ii) To submit the complete application to the state Government / District Administration which in turn will forward the same to the DAF with their recommendation

**The application should contain attested copies of the following:**

- i) Certificate that one of the spouse belongs to Scheduled Caste Community
- ii) Caste Certificate issued by the Competent Authorities in respect of the bride and bridegroom
- iii) Marriage Certificate duly registered under the Hindu Marriage Act, 1955
- iv) An affidavit of their being legally married and in matrimonial alliance
- v) A certificate to the effect that it is the first marriage of both bride and bridegroom
- vi) The application should be within one year of marriage
- vii) Income certificate of the both husband and wife issued by competent authority
- viii) In case the applicant had received any incentive for the same purpose, they are not eligible for incentive from the Foundation

**Procedure:**

All complete applications are examined on file and submitted for the orders of Chairman, Dr Ambedkar Foundation & Ministry of Social Justice & Empowerment. On approval, the total amount ( Rs 2.50 lakhs) will be transferred to the beneficiary through Real Time Gross Settlement (RTGS).

**Samajik Nyay Sandesh**

The Foundation is publishing a monthly Hindi magazine “Samajik Nyay Sandesh’ since December, 2002. It has been priced at Rs. 10/- per copy. The subscription is Rs 100/- for one year, Rs 180/- for two years and Rs. 250/- for three years.

**Collected Works of Babasaheb Ambedkar (CWBA) Project**

Dr. Ambedkar Foundation took up the work of translation and publication of Collected Works of Babasaheb Ambedkar, published by Government of Maharashtra in Hindi and other regional languages in 1993. The Foundation also reprinted CWBA Volumes in English and published 5 CWBA Volumes in Braille Script.

**19. DR. AMBEDKAR NATIONAL MEMORIAL**

Dr Ambedkar breathed his last on 6th December 1956, at his residence at 26, Alipur Road- Delhi. This place is considered to be sacred, as Mahaparinirvan Sthal and was dedicated to the Nation by the then Hon’ble Prime Minister of India on 2nd December 2013 by setting up of photo galleries on the life and mission of Dr Ambedkar. The Government has initiated the process to construct a well designed

& fully developed Dr Ambedkar National Memorial at 26, Alipur Road Delhi. The Memorial is being constructed by the CPWD.

## 20. DR. AMBEDKAR INTERNATIONAL CENTRE

Dr. Ambedkar International Centre has been envisioned as a world class institution of national importance dedicated to the multi-dimensional study of social justice and to promote human rights. The Centre will be spread over 3.25 acres at an important location at the intersection of Janpath and Dr. Rajendra Prasad Road, surrounded by important buildings of Lutyen's Delhi. The major facilities in the Centre will consist of Research & Extension Centre, Media-cum-Interpretation Centre, Library, Auditoriums, Convention Centre and Administrative wing. The Centre is being constructed by the NBCC Ltd.



## NATIONAL COMMISSIONS

### 21. NATIONAL COMMISSION FOR SCHEDULED CASTES

The National Commission for Scheduled Castes and Scheduled Tribes which was set up under Article 338 of the Constitution in 1990 was bifurcated into two Commissions namely, National Commission for Scheduled Castes and National Commission for Scheduled Tribes after the 89th Constitutional (Amendment) Act, 2003.

#### Functions

The National Commission for Scheduled Castes is responsible for monitoring the safeguards provided for Scheduled Castes and also to review issues concerning their welfare. Functions of the NCSC as enumerated in the Article 338(5) of the Constitution are:

- a) To investigate and monitor all matters relating to the safeguards provided for the Scheduled Castes under this Constitution or under any other law for the time being in force or under any order of the Government and to evaluate the working of such safeguards;
- b) To inquire into specific complaints with respect to the deprivation of rights and safeguards of the Scheduled Castes;
- c) To participate and advise on the planning process of socio-economic development of the Scheduled Castes and to evaluate the progress of their development under the Union and any State;
- d) To present to the President, annually and at such other times as the Commission may deem fit, reports upon the working of those safeguards;
- e) to make in such reports recommendations as to the measures that should be taken by the Union or any State for the effective implementation of those safeguards and other measures for the protection, welfare and socio-economic development of the Scheduled Castes; and
- f) To discharge such other functions in relation to the protection, welfare and development and advancement of the Scheduled Castes as the President may, subject to the provisions of any law made by Parliament, by rule specify. The Commission has wide powers to protect, safeguard and to promote the interests of the SCs.

The National Commission for Scheduled Castes was reconstituted on 12.03.2014, for a period of three years. The National Commission for Scheduled Castes has one Chairman, one vice- Chairman and 3 members.

### 22. NATIONAL COMMISSION FOR SAFAI KARAMCHARIS

A National Commission for Safai Karamcharis Act, 1993 was enacted in September, 1993. The Act defined the term “Safai Karamchari” as follows”-“Safai Karamchari” means a person engaged in, or employed for, manually carrying human excreta or any sanitation work. Section 3 of the Act envisaged establishment of a National Commission for Safai Karamcharis to perform the following functions:

- a. Recommend to the Central Government specific programmes of action towards elimination of inequalities in status, facilities and opportunities for Safai Karamcharis under a time bound action plan;
- b. Study and evaluate the implementation of the programmes and schemes relating to the social and economic rehabilitation of Safai Karamcharis and make recommendations to the Central Government and State Governments for better coordination and implementation of such programmes and schemes;
- c. Investigate specific grievances and take suo moto notice of matters relating to non-implementation of:
  - (i) Programmes or schemes in respect of any group of Safai Karamcharis;
  - (ii) Decisions, guidelines or instructions aimed at mitigating the hardship of Safai Karamcharis;
  - (iii) Measures for the social and economic upliftment of Safai Karamcharis;
  - (iv) The provisions of any law in its application to Safai Karamcharis;

And take up such matters with the concerned authorities or with the Central or State Governments.

As per sub-section (4) of Section 1 of the Act, it was to cease to have effect after 31.3.1997. However, validity of the Act was extended up to March 2002, and then upto February, 2004 vide (Amendment) Acts passed in 1997 and 2001 respectively. The Act ceased to have effect on 29.2.2004. After that, the tenure of the Commission is being extended as a non-statutory body through Resolutions, with approval of the Cabinet. Its current tenure is up to 31.03.2019.

### National Scheduled Castes Finance and Development Corporation: An Overview

1. Term Loan
2. Seed Capital
3. Bridge Loan
4. Working Capital Loan
5. Micro-Credit Finance
6. Mahila Samridhhi Yojana
7. Mahila Kisan Yojana
8. Shilpi Samridhhi Yojana
9. Educational Loan Scheme
10. Laghu Vyavasaya Yojana(LVY)
11. Nari Arthik Sashaktikaran Yojana (NASY)
12. Vocational Education & Training Loan Scheme
13. Green Business Scheme
14. Skill Development Training Programme

Board of Directors with representation from Central Government, State Scheduled Caste Development Corporation, Financial Institutions and Non-official members representing Scheduled Castes.

The broad objective of NSFDC is socio- economic empowerment of Persons belonging to Scheduled Castes living below Double the Poverty Line (DPL) limit. (Presently, Annual Family income up to Rs 98,000/- for rural areas and Rs 1,20,000/- for Urban areas).

## 2. Vision

To be leading catalyst in systematic reduction of poverty through socio-economic development of Scheduled Castes living below double the poverty line, working in an efficient, responsive and collaborative manner with channelizing agencies and other development partners.

## 3. Mission

To promote prosperity among Scheduled Castes by improving flow of financial assistance and through skill development and other innovative initiatives.

## FINANCIAL CORPORATIONS

### 23. NATIONAL SCHEDULED CASTES FINANCE AND DEVELOPMENT CORPORATION

#### 1. Corporate Profile

National Scheduled Castes & Scheduled Tribes Finance and Development Corporation was set up on 08.02.1989 as a Company 'not for profit' under Section 25 of the Companies Act, 1956 (now under Section 8 of the Companies Act, 2013). It catered to the needs of both Scheduled Castes and Scheduled Tribes target group till 09.04.2001. On 10.04.2001, NSFDC was bifurcated after creation of National Scheduled Tribes Finance & Development Corporation for Scheduled Tribes target group under Ministry of Tribal Affairs. Consequent upon bifurcation, NSFDC now exclusively caters to the needs of Scheduled Castes target group.

NSFDC is a fully owned Government of India Schedule "C" Central Public Sector Enterprises (CPSE) under the Administrative Ministry of Social Justice & Empowerment. NSFDC is managed by a

#### 4. Objectives

**The Memorandum of Association of NSFDC lists the following main objectives to be pursued:**

- Identification of trades & other economic activities of importance to Scheduled Castes population.
- Upgradation of skills & processes used by persons belonging to Scheduled Castes.
- Promotion of small, cottage & village industries.
- Financing of pilot programmes for upliftment and economic welfare of persons belonging to Scheduled Castes.
- Improvement in flow of financial assistance to persons belonging to Scheduled Castes for their economic well-being.
- Assistance to target group in setting up their projects by way of project preparation, training and financial assistance.
- Extending loans to eligible students belonging to Scheduled Castes for pursuing full-time professional and technical courses in India and abroad.
- Extending loans to eligible youth to enhance their skill & employability by pursuing vocational education & training courses in India.

In pursuance of above objects, NSFDC is engaged in providing financial assistance at concessional interest rates under various credit based schemes to eligible persons belonging to Scheduled Castes through the State/UT Channelizing Agencies and other channel partners and is also extending various non-credit schemes to support the target groups.

#### 5. Authorized and Paid-up Share Capital

The authorized share capital of NSFDC is Rs.1500.00 crore. The paid up share capital as on 15.09.2016 is Rs.1208.02 crore.

#### 6. Target Group

The eligibility criteria of target group for coverage under NSFDC schemes are as under:

- (i) The beneficiary(ies) should be from the Scheduled Caste community.
- (ii) Individual, Partnership firms and Co- operative Societies are eligible to undertake income generation activities. However, the proposal submitted by Partnership firms and Co- operative Societies shall be considered subject to the following:
  - (a) All the Members of Partnership firms and Co-operative Societies belong to Scheduled Caste community

- (b) Annual Family income of each member/applicant below Double the Poverty Line (DPL) income limit.

**Note:** Applicants are required to apply for financial assistance from NSFDC through the concerned State Channelizing Agencies (SCAs)/ Channelizing Agencies (CAs). Direct Contact or Correspondence by the Applicants/ Beneficiaries shall not be entertained by the NSFDC under any circumstances.

- (iii) Annual family income of the beneficiary(ies)/ Member (s) of Partnership firms and Co-operative Societies should not exceed Double the Poverty line income limit.

(Presently Rs 98,000/- for rural areas and of Rs 1,20,000/- for urban areas).

**Note :** The verification of eligibility criteria shall be the sole responsibility of the SCAs/CAs. NSFDC shall, however, be entitled to re- verify the eligibility of the applicants, if it so desires.

## 7. Organization

NSFDC is headed by a Chairman-cum-Managing Director who is assisted by a Deputy General Manager and a team of senior executives. There are 78 employees working in NSFDC against a sanctioned strength of 117. Apart from Head Office in Delhi, NSFDC has three Zonal Offices at Bengaluru, Kolkata & Mumbai.

## 8. Mode of Operation

NSFDC extends various credit based and non-credit based facilities to the target group through Channel Finance System. NSFDC has a network of 37 State/UT Channelizing Agencies (SCAs) nominated by respective State Governments/UT Administrations and Other 42 Other Channelizing Agencies (OCA) consisting of 6 Public Sector Banks, 28 Regional Rural Banks, 3 Non – Banking Financial Companies-Micro Finance Institutions etc for implementation of its schemes.

## 9. Schemes of NSFDC

NSFDC has various credit based & non-credit based schemes to provide economic and other assistance to the beneficiaries under Agriculture & Allied, Small Industries, Services including Transport Sectors, Educational Loan Scheme and Vocational Education and Training Loan scheme.

The main objective of NSFDC schemes is to improve the socio-economic status of the target group. Loans are provided at concessional interest rates depending on scheme/quantum of loan extended.

The details of the credit / non credit based schemes are given as under:

### 9.1 Term Loan (TL) (08.02.1989)

#### (i) Unit Cost

NSFDC provides Term Loan for project (s)/unit(s) costing upto Rs.30.00 lakh.

#### (ii) Quantum of Assistance

NSFDC provides Term Loan upto 90 per cent of the cost of project subject to the condition that SCAs/CAs contribute their share of assistance as per their schemes and also provide the required subsidy besides tying up of the financial resources from other sources available.

#### (iii) Promoters Contribution

Sl. No.	Project/Unit Cost	Minimum Promoter's Contribution as %age of Project/Unit Cost
(a)	Projects costing upto Rs.1.00 lakh	Not to be insisted upon
(b)	Projects costing above Rs.1.00 lakh and upto Rs.2.50 lakh	2%
(c)	Projects costing above Rs.2.50 lakh and upto Rs.5.00 lakh	3%
(d)	Projects costing above Rs.5.00 lakh and upto Rs.10.00 lakh	5%
(e)	Project costing above Rs.10.00 lakh and upto Rs.20.00 lakh	7%
(f)	Project costing above Rs.20.00 lakh and upto Rs.30.00 lakh	10%

#### iv) Subsidy

Under the Central-Sector Scheme of Special Central Assistance to the Scheduled Castes Sub-Plan, the Below Poverty Line (BPL) beneficiaries are eligible for subsidy @ Rs.10,000/- or 50 per cent of the unit cost, whichever is less.

#### (v) Interest Rates

Sl. No.	Amount of Loan Per Unit/Profit Centre (NSFDC's Share)	Interest Per Annum chargeable to	
		SCAs	Beneficiaries
(a)	Upto Rs.5.00 lakh	3%	6%
(b)	Above Rs.5.00 lakh & upto Rs.10.00 lakh	5%	8%
(c)	Above Rs.10.00 lakh & upto Rs.20.00 lakh	6%	9%
(d)	Above Rs.20.00 lakh & upto Rs.27.00 lakh	7%	10%

**(vi) Repayment Period**

Term Loan is to be repaid in quarterly/half yearly/yearly instalments, within a maximum period of 10 years including moratorium period.

**(vii) Second Loan**

With effect from 1.4.2011, beneficiaries provided loan under Term Loans costing upto Rs.2.00 lakh per unit are eligible for second time loan assistance subject to the condition that (a) the earlier loan is fully repaid and (b) field report of actual asset creation and successful running of the business.

**9.2 Laghu Vyavasay Yojana (LVY) (01.04.2011) revised w.e.f 01.04.2016****(i) Unit Cost**

NSFDC provides loan under Laghu Vyavasay Yojana (LVY) for project(s)/unit(s) costing upto Rs.3.00 Lakh. Under this scheme, loans are provided to take up small business activities as per the beneficiaries' needs.

**(ii) Quantum of Assistance**

NSFDC provides loans upto 90 per cent of the Project Cost.

**(iii) Promoters Contribution**

As per Term Loan.

**(iv) Subsidy**

Under the Central-Sector Scheme of Special Central Assistance to the Scheduled Castes Sub Plan, the Below Poverty Line (BPL) beneficiaries are eligible for subsidy @ Rs.10,000/- or 50 per cent of the unit cost, whichever is less. Wherever the beneficiaries are not provided subsidy, the State Channelising Agencies (SCAs)/Channelizing Agencies(CAs) shall provide their share of Margin Money.

**(v) Interest Rates**

NSFDC shall charge interest @ 3 per cent from the SCAs/CAs, which in turn, shall charge 6 per cent from the Beneficiaries.

**(vi) Repayment Period**

The loan under the Yojana is to be repaid in quarterly/half-yearly instalments, within a maximum period of 6 years including moratorium period.

### 9.3 Micro Credit Finance (MCF) (01.10.2000)

**(i) Unit Cost**

NSFDC provides Micro Credit Finance for units costing upto Rs.50,000/-.

**(ii) Quantum of Assistance**

NSFDC provides loans up to 90 per cent of the Project Cost.

**(iii) Subsidy**

Under the Central-Sector Scheme of Special Central Assistance to the Scheduled Castes Sub Plan, the Below Poverty Line (BPL) Beneficiaries are eligible for subsidy @ Rs.10,000/- or 50 per cent of the unit cost, whichever is less. Wherever the beneficiaries are not provided subsidy, the SCAs/CAs shall provide their share of Margin Money.

**(iv) Interest Rates**

The NSFDC shall charge interest @ 2 per cent from the SCAs/CAs, which in turn, shall charge 5 per cent from the Beneficiaries.

**(v) Repayment Period**

The loan under the Yojana is to be repaid in quarterly-instalments within a maximum period of three years from the date of each disbursement including the moratorium period.

**(vi) Second Loan**

On repayment of loan under Micro-Credit, through the concerned SCAs/CAs, the eligible beneficiaries can avail any loan under NSFDC schemes.

### 9.4 Mahila Samriddhi Yojana (MSY) (01.10.2003)

**(i) Unit Cost**

NSFDC provides Mahila Samriddhi Yojana for units costing upto Rs.50,000/-.

**(ii) Quantum of Assistance**

NSFDC provides loans upto 90 per cent of the Project Cost.

**(iii) Subsidy**

Under the Central-Sector Scheme of Special Central Assistance to the Scheduled Castes Sub Plan, the Below Poverty Line (BPL) Beneficiaries are eligible for subsidy @ Rs.10,000/- or 50 per cent of the unit cost, whichever is less. Wherever the beneficiaries are not provided subsidy, the SCAs/CAs shall provide their share of Margin Money.



**(iv) Interest Rates**

NSFDC shall charge interest @ 1 per cent from the SCAs/CAs, which in turn, shall charge 4 per cent from the Beneficiaries.

**(v) Repayment Period**

The loan under the Yojana is to be repaid in quarterly instalments within a maximum period of three years including the moratorium period.

**(vi) Second Loan**

On repayment of loan under Mahila Samridhi Yojana through the concerned SCAs, the eligible beneficiaries can avail any loan under NSFDC scheme.

**9.5 Shilpi Samridhi Yojana (SSY) (01.04.2009)****(i) Unit Cost**

NSFDC provides loan under Shilpi Samridhi Yojana for units costing upto Rs.50,000/-.

**(ii) Quantum of Assistance**

NSFDC provides loan upto 90 per cent of the project cost.

**(iii) Eligibility**

Apart from caste and income criteria, Scheduled Castes Artisans must possess Identity Card issued by the Development Commissioner (Handicrafts), Ministry of Textile, Govt. of India or State Government.

**(iv) Subsidy**

Under the Central-Sector Scheme of Special Central Assistance to Scheduled Castes Sub Plan, Below Poverty Line (BPL) beneficiaries are eligible for subsidy @ Rs.10,000/- or 50 per cent of unit cost, whichever is less. Wherever the beneficiaries are not provided subsidy, the SCAs shall provide their share of Margin Money.

**(v) Interest Rates**

NSFDC shall charge interest @ 2 per cent p.a. from the SCAs, which in turn, shall charge 5 per cent p.a. from the beneficiaries.

**(vi) Repayment Period**

The loan under the Yojana is to be repaid in quarterly instalment within a maximum period of 5 years including moratorium period.

### 9.6 Mahila Kisan Yojana (MKY) (01.05.2008)

**(i) Unit Cost**

NSFDC provides loan under Mahila Kisan Yojana for project(s)/unit(s) costing upto Rs.50,000/-.

**(ii) Eligibility**

SC women beneficiaries living below Double the Poverty Line (DPL).

**(iii) Activities**

Income Generating Ventures in Agriculture and/or Mixed Farming related economic activities.

**(iv) Quantum of Assistance**

NSFDC provides loans upto 90 per cent of the Project Cost.

**(v) Subsidy**

Under the Central-Sector Scheme of Special Central Assistance to the Scheduled Castes Sub Plan, the Below Poverty Line (BPL) beneficiaries are eligible for subsidy @ Rs.10,000/- or 50 per cent of the unit cost, whichever is less. Wherever the beneficiaries are not provided subsidy, the SCAs/CAs shall provide their share of Margin Money.

**(vi) Interest rates**

NSFDC shall charge interest @ 2 per cent from the SCAs/CAs, which in turn, shall charge 5 per cent from the Beneficiaries.

**(vii) Repayment Period**

The loan under the Yojana is to be repaid in quarterly instalments within a period of 10 years including moratorium period.

### 9.7 Educational Loan Scheme (ELS) (01.12.2009) Modified from 30.11.2013

**(i) Introduction**

NSFDC provides loan under Educational Loan Scheme for pursuing full-time Professional/ Technical courses in recognized Institutions with upto Rs.10.00 lakh (for studies in India) and upto Rs.20.00 lakh (for studies abroad) as NSFDC share. The Educational Loan is provided as one time assistance.

Educational loan can be considered for sanction during the currency of the course. However, educational loan cannot be provided for the completed course.

**(ii) Purpose of Loan**

The Educational Loan shall cover Admission Fee, Tuition Fee, Books, Stationery, Equipments, Examination Fee, Hostel & Mess Expenses, Insurance Premium for Policy for insuring loanees against loan in case of death or permanent disability, Travel Expenses/Passage Money including Visa Expenses for studying abroad, Caution Money, Development Fund, Clothing Allowance including weather protective clothing in extreme climate (in case of foreign study), 1 per cent contingencies of the total course cost to meet un-foreseen expenses, Thesis Printing charges and other charges related to submission of thesis, campus conveyance (including bus & railway fare). Further any other item required for the course may also be considered based on college certification.

**(iii) Professional/Technical Courses covered**

Educational Loan shall be provided for pursuing full-time Professional/Technical courses in the fields of Engineering, Medical, Dental, Management, Information Technology, Hotel Management, CA/ICWA/CS/AMIE/FIA/IETE and any other course certified as a Professional/Technical course by the authorizing/ recognizing body appointed by the appropriate Government.

**(iv) Quantum of Assistance**

NSFDC provides loan upto Rs.10.00 lakh (for studies in India) and upto Rs.20.00 lakh (for studies abroad) or 90 per cent of the course expenses, whichever is less, under the scheme. The balance 10% shall be borne by the applicant/SCA.

**(v) Interest Rates**

NSFDC shall charge interest @ 1.5 per cent per annum from the SCAs, which in turn, shall charge 4 per cent per annum from the beneficiaries. In case of women beneficiaries, an interest rebate of 0.5 per cent is provided.

**(vi) Repayment Period**

Loan under Educational Loan Scheme is to be repaid in quarterly instalments within a maximum period of 15 years including study period. The moratorium period will be considered as six months after completion of the course or getting employment, whichever is earlier. However, the currency of loan shall not exceed 15 years from the date of first disbursement.

The repayment period under the Educational Loan Scheme is as under:-

Amount of Loan	Maximum Repayment Period including Study Period
For Loan upto Rs.7.50 lakh	Upto 10 years
For Loan above Rs.7.50 lakh	Upto 15 years

**(vii) Interest Subsidy**

NSFDC shall send claim under the scheme of Interest Subsidy for the period of moratorium on educational loan for the students enrolled in recognized professional and technical courses (after class 12<sup>th</sup>) in India in Educational Institutions established by Acts of Parliament, other Institutions recognized by the concerned Statutory Bodies, Indian Institutes of Management (IIMs) and other institutions set up by the Central Government, to the Department of Higher Education, Ministry of Human Resource Development, Government of India.

**(viii) Scholarship/Concession/Free ship**

The scheme shall bridge the gap before receipt of the scholarship/concession/free-ship by the candidates under various schemes of appropriate Bodies. The cost of the course shall be restricted on pro-rata basis, in case scholarship/concession/free-ship is granted by the State/Central Government or any other sources.

**(ix) Loan during currency of course**

Educational loan during the currency of the course which have started after 1.12.2009 (i.e. date of start of the scheme) shall be considered based on SCAs' recommendations.

**(x) Takeover of Loan**

NSFDC shall take over the Bank Loan for courses which have started after 01.12.2009 (i.e. from date of start of the scheme) provided all the eligibility criteria are fulfilled and No Objection Certificate, Sanction Letter copy are obtained from the Banks. In case the Banks levy any foreclosure charge(s), the same shall be borne by the candidate(s). The takeover loan proposals shall either be processed individually or in group, as need arises.

**9.8 Nari Arthik Sashaktikaran Yojana (NASY) (08.02.2013)**

**(i) Objective**

To support the Single Women/Widows/Women who are head of their families to take up income generating activity and improve their socio-economic status.

**(ii) Eligibility**

Apart from Caste and Income, the following criteria shall be satisfied:

- (a) The applicant should be either Single Woman (Widow, Divorcee, Single Mother, or Single Women aged above 35 years).
- (b) All women registered under Widow Pension Scheme who strictly meet the conditions as per (a) & (b) above would also be eligible for loans under the Scheme.
- (c) The age of the applicant should be between 25-50 years.

**(iii) Unit Cost**

The eligible candidates can avail financial assistance under any of NSFDC's Schemes as per unit cost prescribed for those Schemes.

**(iv) Quantum of Assistance**

- (a) NSFDC shall provide need based loans under the Scheme as permissible under NSFDC Term Loan Lending Policy, without insisting on any promoter contribution and after taking into consideration the margin money being provided by SCAs/CAs and subsidy provided to Below Poverty Line (BPL) beneficiaries under the Central Sector Scheme of Special Central Assistance to the Special Component Plans @ Rs.10,000/- or 50 per cent of the unit cost, whichever is less.
- (b) The beneficiaries selected under the Scheme can also be considered for assistance under NSFDC's Skill Training Programme to undergo relevant vocational and entrepreneur development training in reputed institutions, if she so desires.
- (c) The SCAs/CAs shall be provided 2 per cent of the loan amount as grant for the purpose of carrying out 'handholding activity' for the beneficiaries covered under the Scheme, subject to a maximum of Rs.4,000/- per unit.
- (d) The beneficiaries covered under the Scheme shall be eligible to avail further assistance for expansion of business after two years of availment of first loan provided the repayment is regular.

**(v) Interest Rates**

The NSFDC shall charge moderate interest under Nari Arthik Sashaktikaran Yojana (NASY) @ 1 per cent per Annum from the SCAs/CAs, which in turn, shall charge 4 per cent per Annum. from the beneficiaries.

**(vi) Repayment Period**

The loan under the Yojana is to be repaid in quarterly instalments, within a maximum period of 10 years including moratorium period. The actual repayment period would be based on the nature of economic activity and income generation.

## **9.9 Vocational Education & Training Loan Scheme (VETLS) (08.02.2014) Revised w.e.f 14.01.2016**

**(i) Purpose of Loan**

To provide financial assistance in the form of loan to youth of target group to enhance their skill & employability by pursuing Vocational Education & Training Courses in India. The following expenses may be considered under the scheme:

- ❖ Admission/Tuition fee

- ❖ Examination, Library, Laboratory Fee
- ❖ Caution Deposit
- ❖ Purchase of Books, Equipments, Instruments
- ❖ Boarding & Lodging
- ❖ Insurance for loan amount
- ❖ Any other reasonable expenses found necessary for completion of the course certified by Vocational Education & Training Institute.

NSFDC shall take over the Bank Loan for courses which have started after the date of introduction of the scheme provided all the eligibility criteria are fulfilled as well as No Objection Certificate and copy of Sanction Letter are obtained from the Banks. In case the Banks levy any foreclosure charge(s), the same shall be borne by the candidate(s).

**(ii) Unit Cost**

NSFDC provides loan upto Rs.1.50 lakh under Vocational Education & Training Loan Scheme for pursuing Training Courses of duration of upto two years. Need based finance to meet 100 per cent expenses as worked out under Point No (1) of above shall be considered subject to the following ceilings;

- ❖ For courses of duration of upto 1 year : Upto Rs.1,00,000/-
- ❖ For courses of duration above one year & upto two years : Upto Rs.1,50,000/-

**Note:** In case of cost over-run, it shall be borne by the beneficiary (ies).

The scheme shall bridge the gap before receipt of the scholarship/concession/free-ship by the candidates under various schemes of appropriate Bodies. The cost of the course shall be restricted on pro-rata basis, in case scholarship/concession/free-ship is granted by the State/Central Government or any other sources.

**(iii) Vocational Education & Training Courses covered**

The trainee should have secured admission in a Vocational Education & Training course of duration of upto two years and run or supported by a Ministry/Department/ Organization of the Government or a Company/Society/Organization supported by National Skill Development Corporation or State Skill Missions/State Skill Corporations, preferably leading to a Certificate/Diploma/Degree etc. issued by a Government Organization or an Organization recognized/authorized by the Government to do so.

**(iv) Quantum of Assistance**

NSFDC provides loan upto 100 per cent of the expenditure of entire duration of the course on semester/yearly basis.

**(v) Interest Rates**

NSFDC shall charge interest @ 1.5 per cent per Annum from the SCAs which in turn, shall charge 4 per cent per annum from the beneficiaries. In case of women beneficiaries, an interest rebate of 0.5 per cent is provided

**(vi) Repayment Period**

Loan under Vocational Education & Training Loan Scheme is to be repaid in quarterly instalment within a maximum period of 7 years including moratorium period. The moratorium period will be considered as six months after completion of the course or getting employment, whichever is earlier. However, the total currency of loan shall not exceed 7 years from the date of first disbursement.

The repayment period under the Vocational Education & Training Loan Scheme is w.e.f. 08.02.2014 as under

Amount of Loan	Maximum Repayment Period including study period
For Loan upto Rs.1.00 lakh	Upto 5 years
For Loan above Rs.1.00 lakh	Upto 7 years

**(vii) Pre-payment of Loan**

The beneficiary (ies) can repay the loan at any time after commencement of repayment of loan. No pre-closure charges shall be insisted from beneficiary (ies) in case of early repayment of loan.

**9.10 Green Business Scheme (04.12.2014) Revised w.e.f 14.01.2016****(i) Objective**

To provide financial assistance in the form of loan for the activities which could tackle the climate change alongwith income generation. The income generating activities which could mitigate the Green House effect or could be classified under adaptation initiatives, would be covered under the scheme.

**(ii) Indicative Schemes**

- ❖ Battery electric vehicle (E-rickshaw)
- ❖ Compressed air vehicle
- ❖ Solar energy gadgets
- ❖ Poly houses

**(iii) Unit Cost**

NSFDC provides loan upto 90 per cent of the projects costing upto Rs.2.00 lakh.

**(iv) Quantum of Assistance**

NSFDC shall provide need based loans under the Scheme as permissible under NSFDC Term Loan Lending Policy, promoter contribution and after taking into consideration the margin money being provided by SCAs/CAs, subsidy provided by other Government agencies and subsidy provided to Below Poverty Line (BPL) beneficiaries under the Central-Sector Scheme of Special Central Assistance to the Special Component Plan to the extent of @ Rs.10,000/- or 50 per cent of the unit cost, whichever is less.

**(v) Interest Rates**

The NSFDC shall charge interest under the scheme @ 1 per cent p.a. from the SCAs/CAs, which in turn, shall charge 3 per cent per Annum from the beneficiaries for project costing upto Rs.1.00 lakh and @ 2% per cent per annum from the SCAs/CAs, which in turn, shall charge 5 per cent per Annum from the beneficiaries for project costing above Rs.1.00 lakh.

**(vi) Repayment Period**

The loan under the scheme shall be repaid in quarterly instalments, within a maximum period of 6 years including moratorium period.

**9.11 Aajeevika Microfinance Yojana (AMY) (01.11.2015)**

**(i) Objective**

To provide prompt and need based micro finance to eligible scheduled caste persons at reasonable rate of interest through NBFC-MFIs to pursue small/micro business activities.

**(ii) Eligibility**

The Last Mile Financier i.e. NBFC-MFI fulfilling the following norms shall be considered eligible to avail financial assistance from NSFDC:

- a) The NBFC-MFI should be registered with the RBI as Non-Banking Financial Company-Micro Finance Institution (NBFC-MFI).
- b) NBFC-MFI should be following all RBI norms related to Micro Finance.
- c) The NBFC-MFI should have 3 years of continuous profit track record.
- d) The NBFC-MFI should have Gross Non-Performing Assets (NPA) less than 2 per cent and net NPA below 0.5 per cent as per their Annual Accounts for the preceding financial year.
- e) The NBFC-MFI should be a member of a Credit Bureau.
- f) The NBFC-MFI should have minimum Capacity Assessment Rating of mfr5 by CRISIL or its equivalent.
- g) The NBFC-MFI should not have defaulted in repayment of outside borrowings in the last three years or undergone a corporate debt re-structuring.



- h) The NBFC-MFI should have proper system for internal accounting, risk management, internal audit, MIS, cash management etc. and its annual accounts should have been audited in the last three years.
- i) It will be desirable for the NBFC-MFI to have undergone Code of Conduct Assessment (COCA) with a minimum score of 60 or equivalent.

**(iii) Unit Cost**

The unit cost of the project could be up to Rs.60,000/-.

**(iv) Quantum of Assistance**

The NSFDC's share could be up to 90 per cent of the project cost. The balance share shall be contributed by the NBFC-MFI and/or beneficiaries.

**(v) Interest Rates**

The NSFDC shall charge interest @5 per cent per annum from NBFC-MFIs which in turn shall charge @ 13 per cent per annum from beneficiaries. In case of women beneficiaries, an interest rebate of 1 per cent per annum is provided.

**(vi) Interest Subvention**

The beneficiaries shall be eligible to get interest subvention @ 2 per cent per annum from NSFDC on timely full repayment of dues on yearly basis. The amount shall be credited by NSFDC directly to the account of the beneficiaries by Direct Benefit Transfer (DBT) after receiving information from NBFC-MFIs about prompt repayment made by the beneficiaries subject to full repayment made by NBFC-MFIs.

**(vii) Repayment Period**

The loan is to be repaid in quarterly instalments within a maximum period of three years from the date of each disbursement including moratorium period.

**(viii) Second Loan**

After repayment of earlier loan, the eligible beneficiaries can avail further loan under NSFDC schemes from NBFC-MFIs or other channelizing agencies of the NSFDC

**9.12 Working Capital Loan (WCL) (08.02.1989) revised w.e.f 1.4.2016**

**(i) Unit Cost**

- (a) For Projects/Units costing upto Rs. 5.00 lakh entire Working Capital may be taken as part of the cost of project.

(b) For Projects/Units costing above Rs. 5.00 lakh and upto Rs 30.00 lakh working capital margin being the proposed Beneficiary/Promoter's contribution as required by third party financial institutions alone, shall be considered as part of the project cost.

**(ii) Quantum of Assistance**

NSFDC may, in suitable cases, provide Working Capital Loan upto 70 per cent of the total Working Capital Loan requirement or Rs 7.00 lakh per Unit, whichever is less.

**(iii) Interest Rate**

NSFDC shall charge interest @ 8 per cent per annum from the SCAs, which in turn, shall charge 10 per cent per annum from the beneficiaries.

**(iv) Repayment Period**

State Channelizing Agencies and Promoters shall ensure that the Working Capital Loan sanctioned by the NSFDC is taken over by Banks or any other sources within 2 years from the date of first disbursement of Working Capital Loan by the NSFDC. All dues on this account should be repaid back to the NSFDC within 2 years.

Working Capital Loan shall be considered only for Projects availing Term Loan from the National Scheduled Castes Finance and Development Corporation.

### 9.13 Skill Development Training Programmes - Non credit based scheme

**(i) Introduction**

NSFDC sponsors Skill Development Training Programmes through its SCAs or directly to the reputed Training Institutions for educated unemployed youths of the target group to enable them for Self/Wage Employment. The training programmes are conducted by reputed Government / Semi-Government/Autonomous Institutions / Universities/Deemed Universities/Sector Skill Councils/ Sector Skill Council Affiliated Training Providers.

**(ii) Quantum of Assistance**

100 per cent course fee is funded by NSFDC in the form of grants including stipend.

**(iii) Duration**

Short Term Skill Development Programmes in Trades having good potential for Self/Wage Employment are conducted having duration ranging from one month to one year.

**(iv) Stipend**

During the training Programmes, stipend @ Rs.1,500/- per month is paid to each trainee to meet their incidental expenses, subject to 90 per cent attendance each month.

**(v) Training Programme**

The training provided in various job oriented course such as Apparel Technology, Computer Technology, Plastics Technology, Electrical Repairs & Maintenance, Hardware and Networking, Mobile Phone Repairs, , Entrepreneurship Development Programme etc.

**(vi) Post Training Assistance**

On passing the examinations conducted by the Training Institutions, certificates are issued and placement assistance is provided to the successful trainees by the respective Training Institution. Besides, the trainees are informed about the facilities available for taking loans to setup their own ventures with the financial assistance of NSFDC through respective State Channelizing Agency of the State/UT.

**10. Procedure to obtain benefits of the Schemes of NSFDC****a) Procedure for submission of proposals to NSFDC**

In order to obtain benefits under the Scheme, the beneficiary (ies) is/are required to fulfill the following criteria:

- i) She/he should belong to Scheduled Caste.
- ii) Their annual family income should be below Double the Poverty Line (DPL) limit, as prescribed from time to time.

The eligible beneficiaries should submit their project proposals as per the prescribed format along with all requisite documents to the concerned State Channelizing Agencies (SCAs)/Other Channelizing Agencies (OCAs). List of the SCAs/OCAs is available at [www.nsfdc.nic.in](http://www.nsfdc.nic.in). The concerned SCA/OCA, after scrutiny of the proposal about credit worthiness of the beneficiaries and viability of the proposals, forwards the same to NSFDC for sanction.

**(b) Procedure for sanction and disbursement of funds to the SCAs/OCAs**

The proposals along with all requisite documents received from SCAs/OCAs are examined by the Project Clearance Committee (PCC). If the proposals are found technically feasible and economically viable, they are recommended for sanction to the Competent Authority. Upon sanction, NSFDC issues Letter of Intent (LOI) in duplicate with request to return one copy duly signed and stamped by an authorized signatory of the SCAs/OCAs along with the request for disbursement of funds.

The funds are disbursed by NSFDC subject to the fulfilment of prudential norms given as under:

<b>Prudential norms for Disbursement</b>		
<b>For SCAs</b>	<b>For RRBs</b>	<b>For Other Channel Partners except PSBs</b>
<ul style="list-style-type: none"> <li>• Availability of Government Guarantee</li> <li>• No overdues which is more than one year old at the end of preceding financial year</li> <li>• There should be a minimum of 80 per cent Cumulative utilization level of funds already disbursed in the last three financial years to the concerned SCA, as at the end of preceding month. Funds disbursed to the SCA should be fully utilized by the SCA within 3 year of disbursement.</li> </ul>	<ul style="list-style-type: none"> <li>• No over dues payable to NSFDC at the time of disbursement.</li> <li>• Cumulative utilization of earlier disbursement funds is 80% and above at the end of preceding month.</li> <li>• Net Non-Performing Assets (NPA) of the RRBs should be less than 10 per cent as per the annual accounts for the preceding financial year.</li> <li>• RRB should have profit as per the annual accounts for the preceding financial year.</li> <li>• RRB should not be defaulter of any regulatory body as per the annual accounts for the preceding financial year.</li> </ul>	<ul style="list-style-type: none"> <li>• Adequate required Bank Guarantee/PDCs in advance as security.</li> <li>• No over dues which is more than one year old at the end of preceding financial year</li> <li>• Cumulative utilization of earlier disbursement funds is 80 per cent and above at the end of preceding month.</li> </ul>

## National Safai Karamcharis Finance and Development Corporation An Overview

1. General Term Loan
2. Mahila Adhikarita Yojana (MAY)
3. Mahila Smridhi Yojana (MSY)
4. Micro Credit Finance (MCF)
5. Education loan
6. Swachha Udyami Yojana – “ Swachhta Se Sampannta Ki Aur
7. Sanitary Marts Scheme
8. Green Business Scheme

## 24. NATIONAL SAFAI KARAMCHARIS FINANCE AND DEVELOPMENT CORPORATION (NSKFDC)

### Background

National Safai Karamcharis Finance and Development Corporation (NSKFDC), a wholly owned Government of India Undertaking under the Ministry of Social Justice & Empowerment (SJ&E), was set up on 24th January 1997 as a Company ‘not for profit’ under Section 8 of the Companies Act, 2013 (erstwhile Section 25 of the Companies Act, 1956).

NSKFDC is in operation since October, 1997, as an Apex Corporation for all round socio-economic upliftment of the Safai Karamcharis, Scavengers and their dependents through various loan and non-loan based schemes, across the country.

The schemes & programmes of NSKFDC are implemented through State Channelizing Agencies (SCAs) nominated by the State Government/UT Administrations, Regional Rural Banks (RRBs) and Nationalized Banks. The financial assistance is provided at concessional rates of interest to the SCAs/RRBs/Nationalized Banks for onward disbursement to the target group of NSKFDC.

The Vision of the Corporation is to strive for elimination of inhumane practice of manual scavenging and socio-economic upliftment of Safai Karamcharis/ Scavengers and their dependants. As a Mission, the Corporation endows alternate means of livelihood to Safai Karamcharis/Scavengers and their dependants to enable them to live with dignity, honour and pride along with the mainstream of the society.

The details of schemes and programmes of NSKFDC are given as under:

### A. LOAN BASED SCHEMES

#### 1. General Term Loan

Term Loans are extended through State Channelizing Agencies (SCAs), Regional Rural Banks (RRBs) and Nationalized Banks to the target group for any viable income generating schemes including sanitation related activities.

### Quantum of loan

- ❖ Term loan can be provided up to maximum of 90 per cent of the unit cost with a maximum of Rs. 15 lacs.
- ❖ Balance 10 per cent share is to be provided by the State Channelizing Agencies in the form of loan, subsidy and promoter's contribution, if any, and from all other available sources of funds.

### Promoter's contribution

- ❖ Promoter's contribution is not insisted upon for project costing up to Rs.2.00 lac.
- ❖ For projects costing more than Rs.2.00 lac, the promoter's contribution from the beneficiaries is 5 per cent.

### Rate of Interest

- ❖ From NSKFDC to SCAs : 3 per cent per annum
- ❖ From SCAs to beneficiaries : 6 per cent per annum.

### Repayment period

Up to 10 years after moratorium of 6 months and implementation period of 3 months and 6 months for RRBs / Nationalized Banks from the date of disbursement of loan depending on the viability/profitability and repaying capacity of the unit.

## 2. Mahila Adhikarita Yojana (MAY)

### Eligibility

Women Safai Karamcharis/ Scavengers and their dependant daughters for small and petty trade/business and sundry income generating activities.

### Quantum of loan

- ❖ Loan component from NSKFDC can be provided up to maximum of 90 per cent of the unit cost upto a maximum of Rs.75000/-
- ❖ Balance 10 per cent is to be provided by the State Channelizing Agencies (SCAs) in the form of loan, subsidy and from all other available sources of funds

### Promoters' contribution

Promoter's contribution is not insisted upon from the beneficiaries

**Rate of interest**

- ❖ From NSKFDC to SCAs : 2 per cent per annum.
- ❖ From SCAs to beneficiaries : 5 per cent per annum.

**Repayment period**

Up to 5 years after implementation period of 3 months and 6 months for RRBs / Nationalized Banks and a moratorium of 6 months.

**3. Mahila Samridhi Yojana (MSY)****Eligibility**

Women Safai Karamcharis/ Scavengers and their dependant daughters for small and petty trade/business and sundry income generating activities.

**Quantum of loan**

- ❖ Loan component from NSKFDC can be provided up to maximum of 90 per cent of the unit cost up to a maximum of Rs.50,000/-Balance 10 per cent is to be provided by the State Channelizing Agencies (SCAs) in the form of loan, subsidy and from all other available sources of funds.

**Promoters' contribution**

Promoter's contribution is not insisted upon from the beneficiaries

**Rate of interest**

- ❖ From NSKFDC to SCAs : 1 per cent per annum
- ❖ From SCAs to beneficiaries : 4 per cent per annum

**Repayment period**

Upto 3 years after implementation period of 3 months and 6 months for RRBs / Nationalized Banks and a moratorium of 6 months.

**4. Micro Credit Finance (MCF)****Eligibility**

Safai Karamcharis/ Scavengers and their dependants for small and petty trade/business and sundry income generating activities.

### Quantum of loan

- ❖ Loan component from NSKFDC can be provided up to maximum of 90% of the unit cost upto a maximum of Rs.50,000/-
- ❖ Balance 10% is to be provided by the State Channelizing Agencies (SCAs) in the form of loan, subsidy and from all other available sources of funds

### Promoters' contribution

Promoter's contribution is not insisted upon from the beneficiaries

### Rate of interest

- ❖ From NSKFDC to SCAs : 2 per cent per annum
- ❖ From SCAs to beneficiaries : 5 per cent per annum

### Repayment period

Up to 3 years after implementation period of 3 months and 6 months for RRBs / Nationalized Banks and a moratorium of 6 months.

## 5. Education loan

### Eligibility:

Students of the community of Safai Karamcharis, Scavengers & their dependants for pursuing professional or Technical Education of Graduation or higher levels in Medical, Engineering, Management, Law, IT/Computers, Graduation courses in all disciplines (i.e. B.A., B.Sc; & B.Com etc), Sanitary Inspector & other similar job oriented courses having minimum period of one year, Diploma in Physiotherapy, Pathology, Nursing, Hotel Management & Tourism, Journalism & Mass Communication, Geriatric Care, Academic/Professional courses at Graduate & Post Graduate level like Bachelor of Education, Ph.D, Language courses, BCA, MCA etc; (from authorized/recognized Institutes/Universities).

### Quantum of loan

90 per cent of the total cost with a maximum of -

- ❖ For study in India : Rs. 10 lacs
- ❖ For study abroad : Rs. 20 lacs



**Promoter's contribution**

Promoter's contribution is not insisted upon from the beneficiaries

**Rate of interest**

- ❖ From NSKFDC to SCAs : 1 per cent per annum
- ❖ From SCAs to beneficiaries : 4 per cent per annum\*

\*0.5 per cent rebate in rate of interest for female beneficiaries. The interest is reimbursable on education loan to those beneficiaries whose family income is up to Rs. 4.50 lacs p.a. under the scheme of Ministry of Human Resource Development, Government. of India.

**Repayment period**

5 years after co-termination of course and with a moratorium of period of one year.

**6. Swachhta Udyami Yojana – “Swachhta Se Sampannta Ki Aur”**

	<b>Scheme for pay and use Toilets</b>	<b>Scheme for sanitation related vehicles</b>
<b>Eligibility</b>	Individual beneficiaries / self-help groups in collaboration with reputed organizations	Target group of Manual scavengers / Safai Karamcharis and their dependents
<b>Purpose</b>	For construction, Operation and maintenance of Pay and use Community Toilets in Public Private Partnership (PPP) Mode	Procurement and operation of Sanitation related Vehicles viz. Garbage Trucks, Suction and Jetting Machine, Vacuum Loader
<b>Quantum of Loan</b>	Maximum amount of Rs. 25 lacs	Maximum amount of Rs. 15 lacs
<b>Rate of Interest</b>	i) 4 per cent per annum. (Rebate of 1 per cent per annum for women beneficiaries and rebate of 0.5 per cent for timely repayment)	i) 4 per cent per annum. (Rebate of 1 per cent per annum for women beneficiaries and rebate of 0.5 per cent for timely repayment)
<b>Repayment Period</b>	Up to ten years	Up to ten years
<b>Moratorium period</b>	Six months in addition to implementation period of six months	Six months in addition to implementation period of three months

<b>Subsidy</b>	Maximum subsidy of Rs. 3.25 lacs is payable under the Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS) when the unit is set up by the Manual Scavengers identified in accordance with the “Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013.	Maximum subsidy of Rs. 3.25 lacs is payable under the Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS) when the unit is set up by the Manual Scavengers identified in accordance with the “ Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013.
<b>Training</b>	NSKFDC will provide skill development training to the beneficiaries wherever required along with stipend during the training period.	NSKFDC will provide skill development training to the beneficiaries wherever required along with stipend during the training period.

## 7. Sanitary Marts Scheme

A Sanitary Mart is a one-stop-shop for all things for sanitation and hygiene. It is a shopping place where the sanitary needs of the common man could be met. It serves both as a shop and as a service centre. Under the scheme, financial assistance would be extended to individual beneficiaries/self help groups of Liberated Manual Scavengers/Safai Karamcharis and their dependants for setting up of Sanitary Marts.

### Quantum of loan

90 per cent of total cost with a maximum of Rs. 15 lacs for starting a Sanitary Mart. However, the quantum of loan will be reduced by the subsidy amount, if applicable.

### Promoters' contribution

10 per cent of the total cost of a Sanitary Mart will be brought in by the beneficiaries.

### Rate of interest

4 per cent per annum, with a rebate of 1 per cent per annum to women beneficiaries and a rebate of 0.5 per cent for timely repayment.

**Repayment Period**

Term loans drawn from NSKFDC will be required to be repaid upto 10 years in Quarterly instalments

**Moratorium period**

A moratorium period of 6 months in addition to implementation period of 3 months and 6 months for RRBs / Nationalized Banks will be allowed.

**Subsidy**

Maximum subsidy of Rs.3.25 lacs is payable under the Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS) when the unit is set up by the Scavengers identified in accordance with the “Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013

**8. Green Business Scheme**

To provide financial assistance in the form of loan for the activities which could tackle the climate change alongwith income generation. The income generating activities which could mitigate the Green House effect or could be classified under adaptation initiatives, would be covered under the scheme.

**Eligibility**

Safai Karamcharis, Scavengers and their dependants

**Indicative schemes**

Battery electric vehicle (E-rickshaw), Compressed air vehicle, Solar energy gadgets, Poly houses

**Quantum of loan**

90 per cent of the Unit cost with a maximum of Rs. 2 lac. Quantum of loan shall, however, be reduced to the extent of the amount of subsidy available, if any.

**Promoters' contribution**

10% of the unit cost.

**Rate of Interest**

- ❖ From NSKFDC to SCAs : 2 per cent per annum.
- ❖ From SCAs to beneficiaries : 4 per cent per annum

(1 per cent Rebate from NSKFDC share of interest in case of Female Beneficiaries.)

The loan under the scheme shall be repaid in quarterly installments, within a maximum period of 6 years including moratorium period of 6 months.

## B. NON- LOAN BASED SCHEMES

### 1. Skill Development Training:

#### Eligibility

- ❖ Safai Karmacharis/Manual Scavengers and their dependants
- ❖ As per the admission requirements of the training institutes
- ❖ Between the age group of 17-50 years or as prescribed by the training institutes.

#### Purpose

To provide training to Safai Karmacharis/Manual Scavengers and their dependants to make them self-dependent through appropriate technical training in the field of traditional & technical occupations and entrepreneurship for taking up income generating activities in industry, service and business sector.

#### Quantum of assistance

100 per cent in the form of grant towards actual fee, boarding & loading charges etc. and stipend of Rs. 1500 per month for Safai Karmacharis and their dependants and Rs.3000/- per month for Manual Scavengers and their dependants.

#### Types of Training Programmes

Programme	Purpose	Assistance	Duration
Institutional Linkages Programme (ILP)	To establish training linkages with reputed training institutions and arrange training in specialized trader	100% as grant towards actual fee, boarding & loading charges, tools and material cost and stipend of Rs. 1500 p.m. for Safai Karmacharis and their dependants and Rs.3000/- p.m. for Manual Scavengers and their dependants.	Up to six months. In special cases, duration may be up to a maximum of one year depending upon the requirement of the training / course

Skill up-gradation Training Programme (STP)	To equip the craftsmen / artisans to the changing markets demands of their products and upgrading skills of those traditional craftsmen / artisans, who have inherited the trade / occupation from the generations	100 per cent as grant towards actual fee, and if residential training, boarding & loading charges, tools and raw material cost and stipend of Rs. 1500 per month. for Safai Karamcharis and their dependants and Rs.3000/-per month. for Manual Scavengers and their dependants.	Up to two months
Entrepreneurship Development Programme (EDP)	To provide training in entrepreneurship development to prospective beneficiaries to set up their own business, training.	100% as grant towards actual fee, tools and raw material cost and stipend of Rs. 1500 per month for Safai Karamcharis and their dependants and Rs.3000/- per month for Manual Scavengers and their dependants.	Up to 1 month

### Procedure of funds flow

#### (i) Procedure for sanction of funds to the States/UTs/or any other agency under the scheme and programmes;

The procedure adopted for sanction of funds to the States/UTs/or any other agency under the scheme and programmes of NSKFDC are given as under:

1. Notional allocation for sanction & disbursement of loan under various NSKFDC schemes are made and conveyed by NSKFDC to its Channelizing Agencies on the basis of Scheduled Castes population.
2. Based on the Notional Allocation, local conditions in the State/UTs and viability of various income generating activities, the proposals are sent by the Channelizing Agencies to NSKFDC for sanction.
3. Proposals received from the Channelizing Agencies are appraised by the Project Appraisal Committee (PAC) of the Corporation keeping in view of the MoU targets, availability of funds, coverage & demand of the States.

4. The recommendations of the PAC are placed before the Board for approval.
5. After approval by the Board, the Financial Sanction of the project proposals is conveyed to the concerned Channelizing Agencies by NSKFDC.
6. The accepted copies of the Financial Sanction and its terms & conditions are sent by the Channelizing Agencies to NSKFDC for their acceptance.
7. On the basis of the demands received from the Channelizing Agencies, the funds are released to the concerned Channelizing Agencies as per the Lending Policy & Guidelines (LPG) of NSKFDC.
8. The Channelizing Agencies are disbursing the funds to the District Offices for the disbursement to the beneficiaries selected by the District Beneficiary Selection Committee by account payee cheques/ demand drafts in favour of concerned supplier of the fixed assets & in favour of the beneficiaries for working capital & other items of cost of projects.
9. The Utilization Certificates are sent by the Channelizing Agencies to NSKFDC by giving the particulars of the beneficiaries and payment made by the District Offices to the beneficiaries.
10. The Utilization is considered in the Utilization data being maintained by NSKFDC and reminder for balance unutilized funds is issued by NSKFDC to its Channelizing Agencies.
11. Quarterly demand for repayment and interest payment is sent by NSKFDC to its Channelizing Agencies.

**(ii) Procedure to obtain benefits under the schemes by the beneficiaries**

Following procedure to obtain benefits under the schemes by the beneficiaries

1. Based on the funds and units/beneficiaries sanctioned by NSKFDC, publicity of the schemes is made by the Channelizing Agencies by giving advertisements in regional language in leading local newspapers, by pasting the notices on the notice boards of District Collector, District Welfare Officers, Block Development Officers & Village Development Officers and Gram Panchayat Officers for inviting applications from the eligible persons.
2. The eligible beneficiaries are selected by the Beneficiary Selection Committee under the Chairmanship of District Collector and having other Members i.e. District Welfare Officers, District Manager of the SCA and specialist from Agriculture/ transport/industries departments
3. The documentation formalities like verification of eligibility documents, loan agreement, surety papers, other legal documents are got completed from the beneficiaries and the list of beneficiaries is prepared.

**(iii) Other norms**

1. Target Group: Safai Karamcharis, Scavengers & their dependents
2. The schemes of NSKFDC are based on occupation and not on caste.
3. There are no income criteria for availing the benefits under the schemes of NSKFDC.
4. The benefits under the schemes of NSKFDC may be obtained under any viable income generating activity.
5. Loan Assistance up to Rs.15.00 lac is being provided for income generating activities.
6. The interest rates being charged from the beneficiaries are 3 per cent to 6 per cent per annum. The Skill Development Training is also being provided up to the duration of 1 year with stipend of Rs.1500/-per month for Safai Karamcharis and their dependants and Rs.3000/- per month for Manual Scavengers and their dependants.
7. The Education loan is also being provided for technical and professional courses up to Rs.10.00 lac for studying in India & Rs.20.00 lac for study outside India.





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# Backward Classes Development

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## Backward Classes (BC) Development

### An Overview

1. Pre-Matric Scholarships for the Other Backward Classes Students
2. Post-Matric Scholarships for the Other Backward Classes Students
3. Construction of Hostel for OBC Boys and Girls
4. Grant in Aid to voluntary Organizations working for welfare of OBCs
5. National Fellowship for OBC Students
6. Dr. Ambedkar Central Sector Scheme of Interest Subsidy on Educational Loan for Overseas Studies for Other Backward Classes & Economically Backward Classes.
7. Dr. Ambedkar Pre-Matric & Post-Matric Scholarships for Denotified Nomadic Tribes Students.
8. Nanaji Deshmukh Scheme for Construction of Hostels for Denotified Nomadic Tribes Boys and Girls
9. Dr. Ambedkar Post-Matric Scholarship Scheme for Economically Backward Classes.

### Pattern of Financial Assistance

The State Government is provided 50 per cent central assistance. The scholarship is given to the selected students by the State Government/UT Administration to which they belong in accordance with the procedure laid down by the State Government / UT Administration. Remaining 50 per cent and additional demand, if any, is borne by the State Government. The confirmed budget availability towards State Government share of assistance is shown by concerned State Government while sending proposal for the central assistance under the scheme. In case of UTs, 100 per cent central assistance is provided. It is a 'fund-limited scheme'.

## BACKWARD CLASSES DEVELOPMENT

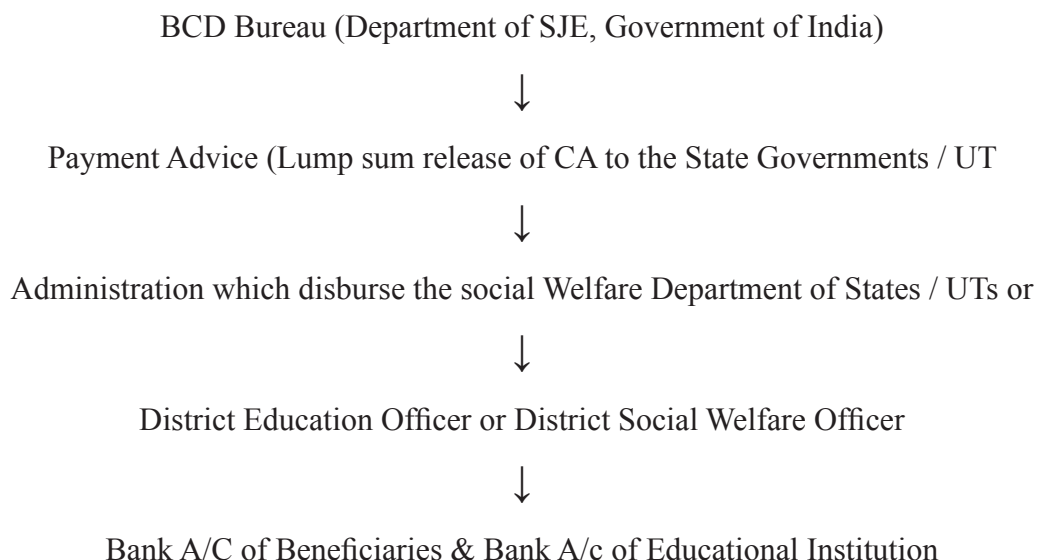
### SCHEMES FOR WELFARE OF OBCS

#### 1. Pre-Matric Scholarships For The Other Backward Classes Students

- ❖ Under this scheme, day scholar students are covered from Class I to X. The rates of scholarship are as under:
- ❖ Class I to V Rs. 25/- per month for 10 months
- ❖ Class VI to VIII Rs. 40/- per month for 10 months
- ❖ Class IX to X Rs. 50/- per month for 10 months
- ❖ The students from class III to X are covered as Hostellers, the rates of scholarship are as under:
- ❖ Class III to VIII Rs. 200/- per month for 10 months
- ❖ Class IX to X Rs. 250/- per month for 10 months
- ❖ In addition to ad-hoc grant of Rs. 500/- per student per annum to all students i.e. hostlers as well as day scholars is also given.

### Procedure to release the funds

In this Scheme, the Department of Social Justice and Empowerment releases Central Assistance (CA) to the State / UTs on the basis of their complete proposal for further disbursement to the beneficiaries. 50 per cent of the admissible demand is paid as CA to the States / UTs over and above their committed liability. In Pre-Matric OBC, there is no committed liability for the North-East States. The fund flow for this Scheme is as follows:



### Procedure to obtain benefits under the schemes by the beneficiaries.

All the eligible students who desire to avail the scholarship under the above scheme should submit their scholarship applications to the school authorities for availing the Pre Matric Scholarship. The details of the Schemes are given at the following Web Address : <http://socialjustice.nic.in/SchemeList/Send/2?mid=32549>

## 2. Post-Matric Scholarships scheme for OBC Students

The objective of the scheme is to provide financial assistance to the OBCs students studying at post matriculation or post-secondary stage to enable them to complete their education. The scholarship is available for studies in India only and is awarded by the State Government/Union Territory to which the applicant actually belongs i.e. where the applicant is permanently settled. 100 per cent central assistance is provided to State Governments/UT Administrations for this purpose subject to the availability of budget. It is a 'fund-limited scheme'.

### Eligibility Conditions

- (i) The scholarships is open to Indian Citizens belonging to OBCs as notified by the Central Government./ State Government./UT Administration. Courses are categorized in four Groups. E

- (ii) These scholarships are given for the study of all recognized post-matriculation or post-secondary courses pursued in recognized institutions with the exceptions viz. for training courses like Aircraft Maintenance Engineer's Course and Private Pilot License Courses, Courses at Training-Ship Dufferin (Now Rejendra), course of training at the Military College, Dehradun, courses at Pre-examination Training Centres of All India and State levels.
- (iii) Only those candidates who belong to OBCs, and who have passed the Matriculation or Higher secondary or any higher examination of a recognized University or Board of Secondary Education are eligible
- (iv) Students pursuing Post-graduate courses in medicine are eligible if they are not practicing during the period of their course.
- (v) Students who, after failing or passing the Under Graduate/Post-Graduate examinations in Arts/ science/ Commerce, join any recognized professional or Technical certificate/diploma/ degree courses will be awarded scholarships if otherwise eligible. No subsequent failure will be condoned except courses in Group 'A' and no further change in the course will be allowed.
- (vi) Students who pursue their studies through correspondence courses are eligible towards reimbursement of non-refundable fee.
- (vii) Employed students whose income combined with the income of their parents/guardians does not exceed Rs. 1.00 lakh per annum are eligible for post-matric scholarships to the extent of reimbursement of all compulsorily payable non-refundable fees.
- (viii) Unemployed students whose 'parents'/ 'guardians' income from all sources does not exceed Rs. 1.00 lakh per annum are entitled for scholarship under the scheme.
- (ix) Only two children of the same parents/guardian are entitled to receive scholarships. This restriction, however, does not apply to girls. Accordingly, scholarship availed by girls of the same parents/guardian does not adversely affect admissibility of availing scholarship up to two boys of the same parents/guardian.

### Value of Scholarship

(a). Maintenance allowance (Rs per month)			(e). Reader charges for blind students (Rs. Per month)	
	Day Scholars	Hostellers		
<b>Group A</b>	350/-	750/-	<b>Group A,B</b>	175/-
<b>Group B</b>	335/-	510/-	<b>Group C</b>	130/-

<b>Group C</b>	210/	400/	<b>Group D</b>	90/-
<b>Group D</b>	160/	260/		
(b). Study Tour Charges 900/-p.a. (subject to actual expenditure)			(f). Scholarship for Commercial Pilot License (CPL) Course Rs. 5,000/- per flying hour in single/ multiengine aircraft for 200 hours, as per DGCA approved rates. In addition, maintenance allowance at the rates applicable to Group 'A' courses will be provided (This will be subject to the candidate undergoing the CPL training in Govt. of India flying club/ institutions only and his confirmation to meet the balance of the cost on his own). The number of awards for CPL will be 20 per annum on first-cum-first serve basis.	
(c). Thesis Typing & Printing charges 1000/- (Maximum)				
(d). Book Allowance for correspondence course 900/- per annum..				

### Procedure to release the funds

In this Scheme, the Department of Social Justice and Empowerment releases Central Assistance (CA) to the State / UTs on the basis of their complete proposal for further disbursement to the beneficiaries. 100 percent of the admissible demand is paid as CA to the States / UTs over and above their committed liability. There is no committed liability for the North-East States under the scheme, up to the national allocation of the State/ UT calculated in proportion to the population of the State / UT as per 2011 Census. The fund flow for this Scheme is as follows:

BCD Bureau (Department of SJE, Government of India)



Payment Advice (Lump sum release of CA to the State Governments / UT Administration which disburse the Scholarship to the Individual beneficiaries



Social Welfare Department of States / UTs



or



District Education Officer

District Social Welfare Officer



Bank A/C of Beneficiaries



& Bank A/c of Educational Institution

### Procedure to obtain benefits under the schemes by the beneficiaries.

All the eligible students who desire to avail the scholarship under the above scheme should submit their scholarship applications to the school authorities for availing the

Post Matric Scholarship. The details of the Schemes are given at the following Web Address: <http://socialjustice.nic.in/SchemeList/Send/4?mid=32549>

### 3. Construction of Hostel for OBC Boys and Girls

The Scheme aims at providing hostel facilities to students belonging to socially and educationally backward classes, especially from rural areas, to enable them to pursue secondary and higher education.

#### Agencies Eligible for Assistance under the Scheme

- (i) State Governments, UT Administrations, Universities
- (ii) Institutions or organizations set up by the Central Government as autonomous bodies under a statute (e.g. Central Universities, IIT, NIT, etc.) or Societies under the Registration of Societies Act, 1860, or otherwise;
- (iii) Well-established NGOs with a good track record in implementation of development schemes for OBCs, especially in the education sector. These organizations should have been registered for at least two years at the time of applying for grant under the Scheme.

#### Important provisions under the Scheme:

The Scheme has been revised in 2014-15. The important provisions are:

- (i) The cost per hostel seat in different areas are as follows:-
 

a.	North Eastern Region	-	Rs.3.50 lakh per seat
b.	Himalayan Regions	-	Rs.3.25 lakh per seat
c.	Rest of country	-	Rs.3.00 lakh per seat
- (ii) The cost of construction of hostels for Boys has to be shared between the Centre and the State in 60:40 ratio.
- (iii) There will be 90 per cent central assistance to State Governments in case of Girls Hostels and 10 per cent of cost will be borne by the State Governments.
- (iv) In case of Union Territories, the Central Assistance shall be 100 per cent and for North Eastern States, it shall be 90 per cent.

- (v) For Central Universities/Institutes, the share will be 90 per cent by Government of India and 10 per cent by the Central University/Institute for both Boys and Girls Hostels.
- (vi) The Private Universities/Institutions and NGOs can avail central assistance up to 45 per cent of the cost. The remaining 55 per cent shall be borne by State and University/Institution/NGO in 45:10 ratio. The concerned State Government/UT Administration shall furnish an undertaking to this effect while recommending the proposals from such Universities/Institutions/NGOs.
- (vii) The construction work of the Hostel has to be completed within eighteen months from award of work order or two years from the release of Central assistance, whichever is earlier. In no case the time will be extended beyond 2 years. Any cost escalation due to delay in project will be borne by the State/Institute.
- (viii) Proposals for integrated hostel in which required number of seats for OBCs are reserved shall ordinarily be considered under the scheme.
- (ix) The amount of grant will be released in 3 instalments in 50:45:5 ratio, of which 5% grant will be released after completion of the work and occupation of the rooms by the OBC boys and girls.
- (x) There will be a one-time non-recurring grant of Rs.2500/- per seat for providing furniture/equipment to the hostels constructed under the Scheme.
- (xi) The State Governments can also send proposals for purchase of furniture/equipment under this Scheme, for their own Hostels (built through the State Government's funds) for which an amount of Rs.2,500/- per seat for 100 seats only will be granted only once for a newly constructed Hostel, subject to availability of funds.
- (xii) The State Government or the Central Institute shall ensure that their due share is arranged before sending proposal to Government of India.
- (xiii) Construction of Hostels for OBC Boys and Girls in an Adarsh Village selected under the "Saansad Adarsh Gram Yojana (SAGY)", can be taken up provided land is available and the selected village is located in the catchment area of the existing educational institutions.

### **Location and Capacity of Hostels**

While sanctioning hostels, priority will be given to (a) Regions/districts not covered so far, and (b) districts/towns having a large number of educational institutions. As far as possible, hostels will be constructed in close vicinity of educational institutions.

### **Eligibility criteria for students to be admitted to hostels under the Scheme**

Students fulfilling the following eligibility criteria may be allotted seats in Hostels constructed under the Scheme:



- i. Students whose castes are included in the Central/State/UT list of Backward Classes, and who do not belong to the “creamy layer”
- ii. Hostels would be essentially for post matric students. However, if there are vacant seats, pre-matric students especially of the secondary level, would also be eligible to be accommodated.
- iii. Other things, being equal preference will be given to OBC students hailing from low income families.
- iv. At least 5 per cent of the total seats should be reserved for students with disabilities.

### Procedure for funds release

Department of Social Justice & Empowerment releases the funds to the Implementing Agency, which could be any of the following:

- |                    |                                |
|--------------------|--------------------------------|
| ❖ State Government | Central University / Institute |
| ❖ State University | Private institution            |
| ❖ NGO              | Panchayati Raj Institutions    |

### The fund flow is as follows:

BCD Bureau (Department of SJE, Govt of India)



Implementing Agency

The details of the Schemes are given at the following Web Address <http://socialjustice.nic.in/SchemeList/Send/9?mid=32549>

## 4. Grant in Aid (GIA) to voluntary Organizations working for welfare of OBCs

The objective of the Scheme is to provide training in various trades those belonging to OBCs, through Voluntary Organizations assisted under the Scheme.

### List of activities which NGO can opt are as under :-

(i) Carpentry (ii) Computer Education (iii) Craft Centre (iv) Dari making Training (v) Diesel Pump set repairing (vi) Electrical training (vii) Fruit Preservation Training (viii) Gem cutting (ix) Welding and Fitter training (x) Photography (xi) Plumbing (xii) Printing, composing and book binding (xiii) Scooter, motorcycle and auto rickshaw repairing (xiv) Spinning and weaving (xv) Typing and shorthand (xvi) Tie

and dye training (xvii) Leather art ( xviii) Denting and spray painting (xix) TV, VCR and radio repair.

The selection of the trades will be contingent upon the existing infrastructure as well as the employment potential in the proximity of the proposed location.

### **Salient Features**

- i. The scheme has been made online from 2014-15. As per this, the eligible NGOs are required to upload their applications in the online portal. After this it is processed in the State / UT and Centre up to release of GIA to the NGO. All the processes are completed online.
- ii. The agencies /Voluntary organizations eligible under the Scheme will be given grant-in-aid up to 90 per cent of the cost of project.
- iii. The VOs / NGOs have to register themselves on the NGO Partnership System (NGO PS) Portal (<http://ngo.india.gov.in / auth / default.php>) recently developed by NITI Aayog and communicate their registration number along with the proposal, pending which grants shall not be released.
- iv. Recurring / non-recurring grant will be sanctioned as per norms for following admissible items viz. (a) Rent for the building in which the project is being run; (b) Purchase of furniture; (c) Purchase of equipment and machinery; (d) Honorarium to the staff; (e) Stipends to students and trainees; (f) Material for use in learning the skills and creating awareness; (g) Stationary; and (h) Contingencies which includes TA/DA and other such expenditure. The above is not exhaustive but merely an illustrative list of items for which assistance may be provided.
- v. The organizations will be given grant-in-aid to run projects either in rented building or in the building owned by the organization.
- vi. It is the mandatory for NGO to furnish list of beneficiaries online indicating there in Voter ID No. Details like name, address, etc. shall be as per the Voter ID issued by the Government of India / Election Commission.
- vii. The agencies running the vocational training centers shall also arrange for loan and subsidy either through State Channelizing Agencies of National Backward Classes Finance & Development Corporation or through any other Agency for enabling each successful trainee for starting his / her new job.
- viii. The organization desirous of getting grant-in-aid under the scheme shall be sanctioned grant under the scheme as per the procedure laid down under Rule-149 of General Financial Rules, 1963 as amended from time to time and on the recommendation of the State Governments/UT Administrations, National Commissions, Tribal Research Institutes of the State Government or any other agency to designated by the Ministry of Social Justice & Empowerment for this purpose.

- ix. Grants for the new cases under the scheme will be released as soon as possible in the year to which the application pertains in two equal instalments.
- x. The funds should be spent exclusively for the purpose for which they are meant, and it shall not accept assistance for the same purpose from more than one source. The facilities provided by the organization with the assistance of Government of India should be free from any encumbrance and no contribution or fee should be charged from the beneficiaries studying in the complex.
- xi. Before a grant is released, the grantee institutions will have to execute a bond on non-judicial stamp paper with two sureties to the President of India to the effect that it will abide by the terms and conditions attached to the grant and that in case of its failure to abide by the same, it will refund to the Government the total grant-in-aid sanctioned to it for the purpose with interest thereon under general financial rule (GFR) or the same specified under the bond. Execution of bond will not apply to quasi-Government institutions and institutions whose budget is either approved by the Government or Government has nominated its representative in the Managing Committee / Governing Body.
- xii. Institutions or Bodies receiving grants should, irrespective of the amount involved, be required to maintain subsidiary accounts of the Government Grant.
- xiii. The organization should be agreeable to occasional visit of the Government officers and consider their suggestions for improvement in the working of the scheme.
- xiv. The accounts of the organization will be subjected to the test check by the Comptroller and Auditor General of India at his discretion.
- xv. The organization will have no authority to dispose of any capital equipment and property purchased out of grant-in-aid, sanctioned, without prior approval of the Government. In the event of the organization discontinuing the scheme or being wound up, the ownership of such equipment and property would vest in Government of India. The organization will also maintain the audited record of all assets acquired wholly or substantially out of the Government grants.
- xvi. The organization would agree to make reservations for the Scheduled Castes, Scheduled Tribes and Other Backward Classes (OBCs) in the posts on the lines of reservations provided in the services under the Central Government for these communities.
- xvii. The funds will not be used for party, political or antigovernment propaganda. If it is found that this has been done, future grants will be withheld, and those already sanctioned recovered.
- xviii. The organization will submit to the Government of India, a detailed reports of the work done with the statement of accounts audited by a registered auditor within three months of the close of the

financial year. The Agencies provided with the central assistance for running the courses in the trades which lead to production of finished products shall market these products to earn income to making these VTCs self sustainable in future. The sale proceeds accrued out of marketing of finished products should be reflected in their Annual Accounts.

- xix. The Chief Instructor / Instructors / Master Craftsman to be engaged under the Scheme to impart training should be technically trained in the respective trades adequately and preferably on the pattern being adopted in the like institutions by the Government.

### Procedure for funds release

The fund flow is as follows:

BCD Bureau (Department of SJE, Govt of India)



Non-Government Organizations



Beneficiary

### Procedure of Sanction under Scheme

1. Online Application
2. NGO must be involved in these activities from last Two years
3. Inspection note from the district authorities
4. State recommendations.

After positive state recommendations screening committee of MSJE clears the eligible projects of NGO & after that fund is directly sent to the NGOs from Government of India. The details of the Schemes are given at the following Web Address: <http://socialjustice.nic.in/SchemeList/Send/1?mid=32549>

## 5. National Fellowship for OBC Students

The scheme aims at providing financial assistance to the OBC students in obtaining quality higher education leading to degrees such as M.Phil and Ph.D in universities, research institutions and scientific institutions.

**Salient Features:**

- i. The scheme is designed to provide a total number of 300 Junior Research Fellowships per year from the year 2014-15 onwards and 300 Senior Research Fellowships from 2016-17 to Other Backward Class (OBC) students. The scheme covers all universities/institutions recognized by the University Grants Commission (UGC) and is implemented by the UGC itself on the pattern of the scheme of UGC Fellowships being awarded to research students pursuing M. Phil. and Ph.D.
- ii. The UGC is the nodal agency for implementing the scheme and notifies the scheme by releasing advertisements in the Press at a suitable date.
- iii. Any student belonging to Other Backward Class (OBC) category who has been admitted to M.Phil./Ph.D. course in a University or academic institution after completing the required formalities of admission in that University or academic institution is eligible for the award of Fellowship subject to provisions of the scheme as per the advertisement of UGC.
- iv. After two years, if the progress in the research work of the awardees is found satisfactory, his/her tenure will be extended for a further period of three years as Senior Research Fellow (SRF). The research work will be assessed as per the UGC norms. The total period of award of JRF and SRF shall not exceed 5 years. The fellowship will be paid from the date of registration of the student in the M.Phil./Ph.D. course.
- v. Students belonging to Other Backward Class (OBC) category once considered eligible for the fellowship shall not be entitled to any other benefits from Central or State Government or any other body like UGC offering similar benefit to avoid duplication and increase coverage. Only those, doing regular and full time M.Phil./Ph.D. course of a University/Research Institution shall be eligible for the fellowship. Employees of any University/College/ Educational Institution/ Central/State/UT Government shall be excluded from availing Fellowship, even if they are on Study Leave or EOL to pursue the M.Phil./Ph.D. course.
- vi. The rate of fellowship for JRF level is Rs. 25,000/- per month and for SRF level, it is Rs. 28,000/- per month.

**Procedure to obtain benefits under the schemes by the beneficiaries.**

The eligible students should apply to the University Grants Commission as and when the applications for the fellowship are invited through advertisements. The details of the Schemes are given at the following Web Address: [www.socialjustice.nic.in/SchemeList/Send/7?mid=32549](http://www.socialjustice.nic.in/SchemeList/Send/7?mid=32549)

## 6. Dr. Ambedkar Scheme of Interest Subsidy on Educational Loans for Overseas Studies for OBC & EBCs.

The scheme aims at providing scholarships to the needy and meritorious OBC & EBC students to facilitate them to achieve their goal of higher education abroad without any hindrance.

### a) Objective

The objective of the scheme is to award interest subsidy to meritorious students belonging to OBCs & EBCs so as to provide them better opportunities for higher education abroad at Masters and Ph.D level and enhance their employability.

### b) Scope

Under this scheme, subsidy on the interest payable for the period of moratorium for the Education Loans under the Scheme will be borne by Government of India

### c) Conditions for Interest Subsidy

- i. The Scheme is applicable for higher studies abroad. The interest Subsidy shall be linked with the existing Educational Loan Scheme of Indian Banks Association (IBA) and restricted to students enrolled for course at Masters, M.Phil and Ph.D level.
- ii. The subsidy under the scheme shall be available only once, either for Masters or Ph.D levels. Benefits shall not be available to students who either discontinued the course mid-stream due to any reason, or those who are expelled from the institutions on disciplinary or academic grounds.
- iii. If a student violates any condition of the scheme, the subsidy will be discontinued forthwith and amount of the subsidy paid may be recovered with penal interest, apart from taking criminal action as per law.
- iv. The Nodal Bank will maintain a separate account and records relating to the funds received from the Ministry and these will be subject to inspection/audit by the officers of the Ministry, or any other agency designated by the Ministry and C&AG.
- v. The Nodal Bank will lay down the detailed procedure for processing and sanctioning of interest subsidy to eligible students in consultation with the Ministry.

### d) Eligibility

- i. The students should have secured admission in the approved courses at Masters, M.Phil or Ph.D levels abroad.

- ii. He/ She should have availed loan from a scheduled bank under the Education Loan Scheme of the Indian Banks Association (IBA) for the purpose.

**e) Income Ceiling**

- i. Total income from all sources of the employed candidate or his/her parents/guardians in case of unemployed candidate shall not exceed Rs.3.00 lakh per annum for OBCs and Rs1.00 lakh for EBCs.
- ii. Under this Scheme, Income certificate produced by the student for availing Educational Loan viz. ITR/Form 16/Audited Accounts/Income certificate issued by the authority of State Government/ UT Administration is acceptable to determining Income ceiling.
- iii. The OBC Caste certificate issued by the competent authority must be taken by the Banks

**f) Recommendatory Committee**

- i. Recommendatory Committee headed by Joint Secretary in-charge of Backward Classes Division with representatives of Finance Division, representative of Nodal Bank and concerned Director/ Deputy Secretary as convener examine and recommend the applications for award of interest subsidy on quarterly basis.
- ii. Every year 50 per cent of the outlay under the scheme are earmarked for the women candidates.

**g) Rate of Interest Subsidy**

Under the scheme, interest payable by the students availing the education loans of the IBA for the period of moratorium (i.e. course period, plus one year or six months after getting job, whichever is earlier) as prescribed under the Education Loan Scheme of the IBA, shall be borne by the Government of India.

After the period of moratorium is over, the interest on the outstanding loan amount shall be paid by the student, in accordance with the existing Educational Loan Scheme as may be amended from time to time.

The candidate will bear the principal installments and interest beyond moratorium period.

**h) Implementing Agencies**

The Scheme will be implemented by the Nodal Bank as per MoU between the Banks and the Ministry of Social Justice & Empowerment.

**i) Procedure for Fund released to obtain benefits**

Since this is a loan scheme the students availing loans from banks under IBA will have to apply

to the nodal Bank appointed by Ministry for interest waiver on the loan sanctioned as per the norms. After receiving such proposals the nodal bank takes approval of the Screening Committee constituted for the purpose. Subject to such approval the interest amount will be released to the concerned banks so that the beneficiaries repay only the principal part. However this interest waiver is applicable for the moratorium period only as per the scheme guidelines. The details of the Schemes are given at the following Web Address: <http://socialjustice.nic.in/SchemeList/Send/11?mid=32549>

## **7. Schemes for Denotified and Nomadic Tribes**

Government has launched two schemes for educational development of Denotified and Nomadic Tribes (DNTs) who are not covered under SC, ST or OBC and any other Schemes. Due to “ funds limited “nature of the scheme, these welfare schemes for the DNTs are to be implemented through allocation of funds to the State Governments / UT Admin. On first – come first- served basis, subject to maximum amount to be worked out every year based on total budget made available that year under the scheme.. As per the provisions under the schemes, the ratio of State and Centre would be 25:75 for funding. In order to ensure timely payment of scholarship amount to the beneficiaries, the payment of scholarship should be made in Direct Benefit Transfer (DBT) mode so that the scholarship is credited directly to Bank Accounts of the beneficiaries. Payment by cash or any other mode will not be permitted under the Scheme.

### **The following are the two Schemes for DNTs:**

#### **(i) Dr. Ambedkar Pre-Matric & Post-Matric Scholarships for DNT Students**

Under this Scheme, the rates for Pre-Matric Scholarships are Rs 1000/per month for 10 months for class I to class VIII and Rs 1500/ per month for 10 months for class IX to class X. The rates under post - Matric Scholarships for different courses range between Rs 1200/ per month, and Rs 380/ per month for Hostellers and for the Day Scholars, the range is Rs 550/ to Rs 230/ per month. Those DNT students whose family income is less than Rs. 2.0 lacs per annum will be eligible for awarding the scholarship under the Scheme. It is a ‘Fund- Limited Scheme’.

#### **Procedure to obtain benefits under the schemes by the beneficiaries.**

All the eligible students who desire to avail the scholarship under the above scheme should submit their scholarship applications to the school authorities or as decided by the State Government for availing the benefits. The details of the Schemes are given at the following Web Address: <http://socialjustice.nic.in/SchemeList/Send/5?mid=32549>



**(ii) Nanaji Deshmukh Scheme for Construction of Hostels for DNT Boys and Girls**

The Scheme for construction of hostels for the boys and girls of DNTs is an additional support to the existing hostels for the SCs/OBCs/General category students. Construction of hostels would be done in conjunction with other similar hostel schemes being implemented by the Ministry of Social Justice and Empowerment and other Ministries / Departments (viz. Department of Higher Education etc) for the welfare of SCs, STs and OBCs. Hence there would be no overlap of the schemes between the Departments/Ministries. The cost norm under the scheme is Rs.3 lakh per seat for construction of the hostel and Rs.5,000/- per seat for furniture. The Central Government will provide a maximum of 500 seats per annum throughout the country.

Those DNT students whose family income is less than Rs. 2.0 lacs per annum will be eligible for allotment of seat in the Hostel.

**Procedure to obtain benefits under the schemes by the beneficiaries**

The financial assistance would be released to the State Governments/UT Administrations/ Universities/ Colleges which would cater to the requirements of the students belonging to DNT communities. The details of the Schemes are given at the following Web Address: <http://socialjustice.nic.in/SchemeList/Send/10?mid=32549>

**8. Schemes for Economically Backward Classes (EBC)****Dr. Ambedkar Post-Matric Scholarship Scheme for EBCs**

Dr Ambedkar Post-Matric Scholarship Scheme for EBCs is a Centrally Sponsored Scheme. The Students whose parent's income is less than Rs.1.00 lakh per annum will be eligible for the Scholarship. The value of Scholarship is Rs.160 to Rs.350 per month for Day Scholars for different Post-matric courses. For the Hostellers, the Scholarship is in the range of Rs.260 to Rs.750 per month for different Post-Matric courses. There is separate provision for enrolment/registration, tuition fee, reader charges (for blind students), study tours, thesis typing/printing etc

**Procedure to obtain benefits under the schemes by the beneficiaries.**

The eligible student should contact the college/Schools Authorities for availing the benefits. The details of the Schemes are given at the following Web Address: <http://socialjustice.nic.in/SchemeList/Send/6?mid=32549>

## NATIONAL COMMISSIONS UNDER BACKWARD CLASSES

**(i) National Commission for Backward Classes (NCBC)**

The commission is headed by Chairperson and 3 Members & 1 Member Secretary. After consideration of advice of the National Commission for Backward Classes (NCBC), a total no of 2479 entries have been made in the central list of the OBCs as on 17.08.2016. Recruitment Rules for strengthening the functioning of National Commission for Backward Classes have been framed and notified.

**(ii) National Commission for Denotified and Nomadic Tribes (NCDNT)**

The rules for the Commission for Denotified and Nomadic Tribes have been notified and the Commission has been made functional by appointing the Chairperson, the Member Secretary and the Member. The DNT Commission will prepare state wise list of the target communities and also suggest appropriate measures for their development. The tenure of the Commission is for three years, up to January 2018.

## National Backward Classes Finance And Development Corporation

### An Overview

1. New Swarnima for Women
2. Education Loan Scheme
3. Saksham
4. Shilp Sampada
5. Micro Finance Scheme
6. Mahila Samridhi Yojana
7. Krishi Sampada

### Other Development Activities:

1. Training & Development
2. Marketing Linkages

## 25. NATIONAL BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION

National Backward Classes Finance and Development Corporation (NBCFDC), a Government of India Undertaking under the aegis of Ministry of Social Justice & Empowerment has an authorized share capital of Rs.1500 crore against which the Ministry has so far released Rs.1124 Crore as on 31.08.2016.

NBCFDC was incorporated on 13 January, 1992 under Section 8 of Companies Act 2013 (earlier Section 25 of the Companies Act, 1956) as a Company “not for profit” with an objective to promote economic and developmental activities for the benefit of Backward Classes and to assist the poorer section of these classes in skill development and self employment ventures. Schemes are implemented through State Channelizing Agencies (SCAs) nominated by respective State Government/ UT.

### Eligibility for Loans

Members of Backward Classes having annual family income less than double the poverty line (i.e. Rs.98,000/- in rural areas and Rs.1,20,000/- in urban areas) are eligible to obtain loan from NBCFDC.

NBCFDC assists a wide range of income generating activities which include agricultural and allied activities, small business/artisan and traditional occupation, transport sector & service sector, technical and professional trades/courses.

### Types of Loan & Pattern of Finance

- a) **Term Loan:** Maximum loan limit is Rs. 10 Lakh per beneficiary.

NBCFDC Loan : upto 85 per cent of the project cost in general scheme. Balance 15% to be shared by SCA/Beneficiary.

- b) **Margin Money Loan:** Maximum loan limit is Rs. 10 Lakh per beneficiary.

**NBCFDC Loan:** upto 40 per cent of the project cost, balance amount of project cost is contributed by Bank/Financial Institution (50 per cent), SCA (5 per cent), and the beneficiary (5 per cent).

- c) **Micro Finance Maximum loan limit:** Rs. 50,000/- per beneficiary/member of the SHG.

**NBCFDC Loan:** upto 90 per cent to 95 per cent of the project cost. Balance 5 per cent - 10 per cent to be shared by SCA/Beneficiary.

### Activities which can be financed

The Corporation can assist a wide range of income generating activities under following broad sectors:

1. Agriculture & Allied Activities
2. Small Business/Artisan & Traditional Occupation
3. Transport Sector & Service Sector
4. Technical and Professional Trades/Education loan for professional Courses

The SCAs disburse loans for viable projects as per needs and choice of beneficiaries under above mentioned broad sectors.

### Types of loan

#### Term Loan / Margin Money Loan

- a) **New Swarnima for Women**

Under this scheme, women belonging to backward classes living below double the poverty line can obtain loan upto Rs.1,00,000/- @ 5 per cent per annum.

NBCFDC loan : 95 per cent of Project Cost.

- b) **Education Loan Scheme**

NBCFDC provides Educational Loans to the students of Backward Classes living below double the poverty line for pursuing general/ professional/technical courses or trainings at graduate and/or higher levels. Maximum loan limit is Rs.10 lakh in India and is Rs.20 Lakh in abroad. The rate of interest is 4 per cent per annum and girl students get a special concessional rate of interest @ 3.5 per cent per annum

NBCFDC loan: 90 per cent for study in India and 85 per cent for study abroad.

- c) **Saksham**

This is a special scheme under Term Loan for young professional belonging to Backward Classes of the target group. Maximum loan limit is Rs.10 Lakh per beneficiary. The loan upto Rs.5 Lakh bears

interest @ 6 per cent per annum and loan above Rs.5 Lakh to Rs.10 Lakh bears interest @ 8 per cent per annum.

NBCFDC loan: 85 per cent of Project Cost.

**d) Shilp Sampada**

The objective of this scheme is to upgrade the technical and entrepreneurial skill of Backward Classes by way of providing training and financial assistance under Term Loan for self-employment in traditional craft etc. The artisans and handicraft persons of Backward Classes living below double the poverty line (presently Rs.98,000/- in rural areas and Rs.1,20,000/- in urban areas) can obtain loan upto Rs.10 Lakh under this scheme. Loans upto Rs.5 Lakh bears interest @ 6 per cent per annum and above Rs.5 Lakh to Rs.10 Lakh bears interest @ 8 per cent per annum.

NBCFDC loan: 85 per cent of Project Cost.

**Micro Finance**

**a) Micro Finance Scheme**

NBCFDC's Micro Finance Scheme is implemented by SCAs through accredited NGOs/Self-Help Groups. The maximum loan limit per beneficiary is Rs.50,000/-. The rate of interest is 5 per cent per annum from SCA to Beneficiary.

NBCFDC loan: 90 per cent of Project Cost

**b) Mahila Samridhi Yojana (Micro Finance Scheme for Women)**

NBCFDC's Mahila Samridhi Yojana is implemented by SCAs through accredited NGOs/Self-Help Groups (SHGs).

The maximum loan limit per beneficiary is Rs.50,000/-. The rate of interest is 4 per cent per annum from SCA to Beneficiary.

NBCFDC loan: 95 per cent of Project Cost

**c) Krishi Sampada**

To provide concessional loans under Micro Finance to small farmers, vegetable vendors of the target group for requirement of funds during Rabi & Kharif or any cash crop. The loanee can obtain loan upto Rs.50,000/- @ 4 per cent per Annum.

NBCFDC loan: 95 per cent of Project Cost

## Other Development Activities:

### Training & Development

The Corporation provides financial assistance for Skill Development Training Programme and for entrepreneurial skill of eligible member of Backward Classes living below the poverty line. Financial assistance is provided through SCAs/National Level/State Level Training Institutes/Sector Skill Councils, to create an ecosystem of empowerment of Backward Classes (Target Group) by skilling on a large scale with high standards and to promote a culture of entrepreneurship which can generate wealth and self-employment or wage employment leading to sustainable livelihood for target group population in the country.

### Marketing Linkages

Besides other developmental activities, the Corporation is promoting marketing facilities for the artisans of the target group by providing opportunities to participate in the country's leading fairs like India International Trade Fair, Dilli Haat and Suraj Kund Craft Mela etc. as well as in exhibitions/fairs organized in their respective States. The event not only gives much needed marketing exposure to these artisans, but also provide an opportunity to market their products at good price which they usually find difficult in their own places. NBCFDC helps traditional BC Artisans by way of providing them platform to exhibit their products in the exhibition to establish marketing linkages. NBCFDC also motivates the SCAs to organise or participate in exhibitions to showcase the schemes of the Corporation and also to exhibit the diverse products and service for which NBCFDC has provided financial assistance to the members of Backward Classes in different parts of the country through SCA. The objective of such exhibitions is to generate awareness about the NBCFDC schemes as well as to give exposure to the artisans of the target group to a bigger market. Beneficiaries are also being provided to and fro expenses, etc. NBCFDC also motivates its beneficiaries to take benefit of online portals.

### Procedure To Obtain Benefits Under The Schemes By Beneficiaries

In order to obtain benefits under the Scheme, the beneficiary(ies) is/are required to fulfil the following criteria :

- i) She/he should belong to other Backward Classes.
- (ii) Her / His annual family income should be below Double the Poverty Line (DPL) limit, as prescribed from time to time.

The eligible beneficiaries should submit their project proposals as per the prescribed format along with all requisite documents to the concerned State Channelizing Agencies (SCAs)/Other Channelizing Agencies (OCAs). The concerned SCA/OCA, after scrutiny of the proposal about credit worthiness of the beneficiaries and viability of the proposals, forwards the same to NBCFDC for sanction.

### Procedure For Sanction Of Funds To The State Channelizing Agencies (SCAS) / Other Channelizing Agencies (OCAS).

The SCAs/OCAs submit Annual Action Plan (AAP) in the prescribed format for approval to NBCFDC. Proposals are examined as per guidelines of NBCFDC and NBCFDC issues Letter of Intent (LOI) in duplicate with request to return one copy duly signed and stamped by an authorized signatory of the SCAs/OCAs along with the request for disbursement of funds. The funds are disbursed by NBCFDC subject to the fulfilment of Prudential norms furnished as under:

<b>Prudential norms for disbursement</b>	
<b>For SCAs</b>	<b>For RRBs/PSBs</b>
<ul style="list-style-type: none"> <li>❖ Availability of Government Guarantee.</li> <li>❖ Adequate repayment of loan by SCAs against dues.</li> <li>❖ Utilization of earlier released funds.</li> </ul>	<ul style="list-style-type: none"> <li>❖ No overdues payable to NBCFDC at the time of disbursement.</li> <li>❖ Cumulative utilization of earlier disbursement funds is 80 per cent and above at the end of preceding month.</li> <li>❖ Net Non-Performing Assets (NPA) of the RRBs should be less than 10 per cent as per the annual accounts for the preceding financial year.</li> <li>❖ RRB should have profit as per the annual accounts for the preceding financial year.</li> <li>❖ RRB should not be defaulter of any regulatory body as per the annual accounts for the preceding financial year.</li> </ul>





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# Social Defence

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**A National Toll Free Helpline number – 1800110031 for prevention of Alcoholism and Drug abuse has been setup on 07.01.2015**

### Social Defence An Overview

1. Prevention of Alcoholism and Substance (Drug) Abuse.
2. Integrated Programme for Older Persons – (IPOP) :
3. Transgender Persons
4. Beggars.

### Schemes Of Social Defence

1. The Scheme Of Assistance For Prevention Of Alcoholism And Substance (Drug)  
The Scheme has two components:
  - (i) Assistance for Prevention of Alcoholism and substance (Drug ) Abuse.
  - (ii) Financial Assistance in the Field of Social Defence

### 1. Assistance for Prevention of Alcoholism and Substance ( drug) Abuse:

The Scheme of Assistance for the Prevention of Alcoholism and Substance (Drugs) Abuse is being implemented for identification, counseling treatment and rehabilitation of addicts through voluntary and other eligible organizations.

### Funding Pattern

Under this scheme, financial assistance up to 90 per cent of the approved expenditure is given to the voluntary organizations and other eligible agencies for setting up/running Integrated Rehabilitation Centre for Addicts (IRCA), Regional Resource and Training Centres (RRTC), for holding Awareness-cum-de-addiction camps (ACDC) and Workplace Prevention Programmes etc. In case of North-Eastern States, Sikkim and Jammu & Kashmir, the quantum of assistance is 95 per cent of the total admissible expenditure. The balance has to be borne by the implementing agency.

### Eligible Organizations / Institutions

The following organizations / institutions are eligible for assistance under this scheme:

- i) A Society registered under the Societies' Registration Act, 1860 (XXI of 1860) or any relevant Act of the State Governments / Union Territory Administrations or under any State law relating to the registration of literary, scientific and charitable societies, **or**
- ii) A Public Trust registered under any law for the time being in force, **or**
- iii) A Company established under Section 25 of the Companies Act, 1956; **or**
- iv) Panchayati Raj Institutions (PRIs), Urban Local Bodies (ULBs), organizations / institutions fully funded or managed by State / Central Government or a local body; **or**

- v) Universities, Schools of Social Work, other reputed educational institutions, Nehru Yuvak Kendra Sanghathan (NYKS) and such other well established organizations / institutions which may be approved by the Ministry of Social Justice & Empowerment

**Organization / Institutions should have the following characteristics:**

- i) It should have a properly constituted managing body with its powers, duties and responsibilities clearly defined and laid down in writing.
- ii) It should have resources, facilities and experience for undertaking the programme.
- iii) It should not be run for profit to any individual or a body of individuals.
- iv) It should not discriminate against any person or group of persons on the ground of sex, religion, caste or creed.
- v. It should ordinarily have existed for a period of three years.
- vi. Its financial position should be sound.

**Functions of Integrated Rehabilitation Centre for Addicts (IRCA) and Regional Resource and Training Centres (RRTCs)**

The functions of IRCA and RRTCs, as prescribed under the scheme, are as under:

**a) IRCA**

The IRCA provides composite/integrated services for the rehabilitation of the substance dependent person. The IRCA would be responsible for the following services:

- ❖ Preventive Education and Awareness Generation
- ❖ Identification of substance dependent persons for motivational counselling
- ❖ Detoxification and Whole Person Recovery
- ❖ Referral services
- ❖ After-care and Follow-up
- ❖ Care and support to families for co-dependence and rehabilitation
- ❖ Rehabilitation

**b) RRTCs**

The Ministry designates an NGO of repute with adequate experience and consistently good track record as RRTC for each State following the procedure prescribed by it. RRTCs so designated are responsible for devolution of the mandate of National Centre for Drug Abuse Prevention (NCDAP) at the State level.

RRTCs carry out inspections and monitoring. RRTC will give feedback to Ministry if NGOs continue to perform poorly (in spite of repeated warnings) and are involved in malpractices. In case the Ministry decides to discontinue grant to an NGO, RRTCs' feedback can also be obtained with regard to resumption of grants. They would, for the state represented by them, undertake the following activities:

- ❖ Training of service providers
- ❖ Documentation of programmes/ results.
- ❖ Advocacy, research and monitoring
- ❖ Technical support to NGOs CBOs and Enterprises
- ❖ Strengthening the rehabilitation of the addicts
- ❖ Exposure visits
- ❖ Exchange programmes.

### Procedure for sanctioning of fund under the scheme

Fund is provided for ongoing programmes and new programmes, procedure for which is as follows:

#### a) For Ongoing Programmes/Projects:

For the release of grant-in-aid under the Scheme an Organization/ Institution, shall register themselves online on the website <http://ngograntsje.gov.in/ngo-login> and then file their application along with the relevant documents ( to be uploaded along with the application) immediately on the commencement of the financial year to the Ministry of Social Justice & Empowerment(Social Defence Division), Government of India, New Delhi. Grants for a particular year are released in one or more instalment as per instructions issued in this regard by the Ministry from time to time. For release of full amount of grants in a financial year, the recommendation and inspection report of the State Government or the any other authority/ institution designated by the Government of India is mandatory.

#### b) For A New Activity/ Programme:

Any request for a new programme/ activity should also be sent online to the Ministry of Social Justice & Empowerment, Government Of India , accompanied with the relevant documents( to be uploaded along with the application form) The receipt of such an application would not suo moto entitle an organisation to the sanction of grants. The Ministry of Social Justice & Empowerment, Government of India, considers the release of financial support, in each case, on the basis of the procedure prescribed by it from time to time and proposals complete in all respect, as per norms of the Scheme. An aided organization/ institution/ establishment is required to execute a bond in a prescribed proforma before it receives assistance from the Ministry of Social Justice & Empowerment. The transfer of funds is done only after acceptance of the Bond by the competent authority in the Ministry. The requirements regarding indemnity bond and pre

stamped receipt and transfer of funds are fulfilled by the organisation / establishment as per the extant instruction of the Ministry in this regard.

### Financial Assistance in the Field of Social Defence

The Scheme of 'General Grant-in-Aid Programme for Financial Assistance in the Field of Social Defence' aims to:

- ❖ Meet urgent needs falling within the mandate of the Ministry which cannot be met under its regular schemes and
- ❖ Support such initiatives of an innovative/pilot nature in the area of welfare and empowerment of the Ministry's target groups, as cannot be supported under its regular schemes.

Financial assistance is given up to 90 per cent of the approved expenditure to the voluntary and other eligible organizations. In case of an organization working in a relatively new area where both voluntary and Government effort is very limited but the need for the service is very great the Government may bear up to 100 per cent of the cost.

### Procedure for funds release

In this scheme the fund flow is as follows:

SD Bureau (Department of SJE, Govt. Of India)



Non-Government Organisations



Beneficiary

### 2. Scheme Of Integrated Programme For Older Persons – (IPOP) :

Under the Scheme, financial assistance is given to the implementing agencies for running and maintenance of the following:

- i. Maintenance of Old Age homes including those under Sansad Adarsh Gram yojana (SAGY)
- ii. Maintenance of Respite Care Homes and Continuous Care Homes
- iii. Multi Service Centres for Senior Citizens
- iv. Mobile Medicare Unit for Senior Citizens
- v. Running of Day Care Centres for Senior Citizens afflicted with Alzheimer's Dementia
- vi. Multi Facility Care Centre for Older Widows

- vii. Physiotherapy clinics for Senior Citizens
- viii. Regional Resource and Training Centres
- ix. Help-lines and Counselling Centres for Senior Citizens including Help-line for Senior Citizens at the National and District level by the Ministry
- x. Programmes for Sensitisation of School/College students
- xi. Awareness Generation Projects including those relating to Maintenance and Welfare of Parents and Senior Citizens (MWPSA) Act, 2007 and National Policy for Senior Citizens (NPSrC)
- xii. Volunteers Bureaus for Senior Citizens
- xiii. Formation of Vridha Sanghas/ Senior Citizens Association /Self Help Groups
- xiv. Any other activity, which is considered suitable to meet the objective of the scheme, including implementation of the Provisions of National Policy for Senior Citizens (NPSrC)

### **Funding Pattern under the Scheme**

- i. Up to 90 per cent of the cost of the project indicated in the scheme is provided by the Government of India remaining shall be borne by the organization/ institution concerned.
- ii. In the case of schools, colleges, Educational Institutions and recognized youth organizations such as Nehru Yuvak Kendra Sanghathan (NYKS) and the National Service Scheme (NSS) undertaking programmes and services for Older Persons, up to 100 per cent cost of the project indicated in the scheme shall be provided by the Government.

### **Agencies Eligible for Assistance**

- i) Panchayati Raj Institutions (PRI) / Local bodies;
- ii) Non-Governmental/ Voluntary Organizations;
- iii) Institutions or Organizations set up by Government as autonomous/
- iv) subordinate bodies
- v) Government Recognized Educational institutions, Charitable Hospitals/ Nursing Homes, and recognized youth organizations such as Nehru Yuvak Kendra Sanghathan (NYKS)
- vi) In respect of Helpline for Senior Citizens at the National and District level, the Agencies selected by the Ministry of Social Justice & Empowerment and
- vii) In exceptional case, financial assistance under the Scheme shall also be provided to State Governments/ Union Territory administrations

### Eligibility Criteria for Availing Assistance

- i. The non- Governmental /voluntary organisations should be a registered body, under an appropriate Act so that it gets a corporate status and a legal personality and a group liability is established for its activities;
- ii. It should be registered either under the Societies Registration Act, 1860 or relevant State Societies Registration Act and has already been working for at least two years; or a Public Trust registered under any law for the time being in force or a charitable company licensed under Section **25 of Companies Act, 1956.**
- iii. It should have been registered for a minimum period of two years but in the case of the North Eastern region, J&K, Desert areas and under - serviced/Under-represented areas, this condition of two years will not be applicable. In other deserving cases, the condition of two years may be relaxed with the approval of the Secretary (SJ&E) on a case-to-case basis.
- iv. The organization shall have a properly constituted Managing body with its powers, duties and responsibilities clearly defined and laid down in a written Constitution; It shall have an appropriate administrative structure and a duly constituted Managing/Executive committee;
- v. The organization is initiated and governed by its own members on democratic principles.
- vi. The aims and objects of the organization and programmes in fulfilment of those aims and objects are precisely laid down; and
- vii. The Organization shall not run for profit to any individual or a body of individuals; The Organization should possess proven credentials and capabilities to handle such projects.

Detailed Particulars of the IPOP Scheme, Guidelines and procedure, extent of assistance etc are available on the website of the Ministry:[www.Socialjustice.nic.in](http://www.Socialjustice.nic.in)

### Procedure for sanctioning of fund under the Scheme

Fund is provided for ongoing programmes and new programmes, procedure for which is as follows:

#### For ongoing Programmes / Projects:

In order to expedite the processing of the proposals and transparency, the Ministry has started online receipt and processing of grant in aid proposals, from the financial year 2014-15, for both ongoing and new cases, wherein the eligible organizations are required to register online on the web portal [www.ngograntsje.gov.in](http://www.ngograntsje.gov.in) of the ministry and also at [www.ngo.india.gov.in](http://www.ngo.india.gov.in) portal of NITI Aayog and obtain a UID, and the proposal is processed online at various levels i.e. District level, State Level and Central level. The eligible organizations are required to upload the requisite supporting documents i.e. Annual Report, Audited Accounts, list of beneficiaries etc. for seeking Grant-in-aid. Grants for a particular year will be released in one or more instalment as per instructions issued in this regard by the Ministry. In case of ongoing projects, the grant-in-aid is released on the recommendations and inspection



report of the State Government/UT Administration/ any other authority/Institution designated by the Government of India and completeness of the proposal as per norms of the Scheme.

### **For New Programmes/Projects:**

In case of new projects, the proposal duly recommended by States/UTs is placed before the Screening Committee constituted in the Ministry for consideration. The cases recommended by the Screening Committee are considered for Grant-in-aid. The proposal for a new project should also be made online to the Ministry through the concerned State Governments/UT administration.

### **Cost Norms of Financial Assistance:**

Revised cost norms have been effective w.e.f. 1st April, 2015.

## **Scheme Of Grant-In-Aid Rules For Research And Publications**

The impact of the schemes / programmes implemented is assessed and evaluated from time to time by the Ministry through independent evaluation agencies. Research/ Evaluation studies are sponsored through Universities/Research institutions/ professional bodies to get feedback about effectiveness of the schemes. These agencies collect information from actual beneficiaries to know the success (or failure) of the programmes/ schemes. Reports of these agencies serve as a yard stick for assessing the status of programme implementation.

The research/evaluation studies, seminars/workshops/conferences in the areas of Scheduled Castes (SC) Development, Other Backward Classes (OBC) and Social Defence are sponsored under the Scheme of Grant-in-aid Rules for Research and Publications. Grants to individual scholars for research and publication are also given under the scheme.

### **Procedure for Fund Flow :**

- ❖ Research Advisory Committee will consider and recommend the proposal received from various organizations
- ❖ The approved proposal will be considered by the Ministry and funds would be sanctioned in favour of the organizations.

### **Procedure to obtain work under the scheme :**

- ❖ The desirous organization may apply to the Deputy Director General (Statistics) on the priority areas of the Ministry of Social Justice and Empowerment.
- ❖ The Ministry will examine the proposals and will place before the Research Advisory Committee for its recommendation.

**Recent Activities:**

- i). The following evaluation studies have been completed by the Department:
  - a) Evaluation of the scheme of Assistance to Voluntary Organisations working for the welfare of Scheduled Castes in the States of Karnataka, Madhya Pradesh and West Bengal.
  - b) Empowerment of women in Scheduled Castes through Entrepreneurship Development in selected districts of Andhra Pradesh, Tamil Nadu, Kerala and Odisha.
  - c) Evaluation of the scheme of Assistance to Voluntary Organisations working for the welfare of Other Backward Classes in the States of Delhi, Madhya Pradesh, Maharashtra, Manipur and Rajasthan.
  - d) Evaluation of the Effectiveness of Integrated Programmes for Addicts getting Grant-in-aid under the scheme of Assistance to Voluntary Organizations for Prevention of Alcoholism and Substance (Drugs) Abuse in the States of Haryana, Maharashtra, Uttar Pradesh, Odisha, Tamil Nadu and Manipur.

The findings and recommendations of these reports help in revising the approach, norms and coverage of the programmes and in identifying the emerging issues which require policy interventions.
- ii). A Handbook on '**Social Welfare Statistics 2016**' has been published.

## Ministry Of Social Justice & Empowerment Telephone Directory of the Department-2016

### UNION CABINET MINISTER OF SOCIAL JUSTICE & EMPOWERMENT

Name & Designation Smt./Shri/Mrs.	Inter-com	Telephone (office)	Telephone (Res./Mobile)	Room No.
<b>Thaawarchand Gehlot</b> Union Cabinet Minister of Social Justice & Emp.		23381001 23381390 23381902 (Fax)	23012175 23012195(Fax)	201 C-wing
PS to Minister	101 102	23381001 23381390 23782132	7042912233	202 C-wing
<b>Pankaj Kr. Mehta</b> OSD to Minister	110	23381001 23381390 23782132	9868155144	202 C-wing
<b>Yogesh Kr. Upadhaya</b> Addl. PS to Minister	110	23381001 23381390	09425088129	202 C-wing

### MINISTER OF STATE OF SOCIAL JUSTICE & EMPOWERMENT

Name & Designation Smt./Shri/Mrs.	Inter-com	Telephone (office)	Telephone (Res./Mobile)	Room No.
<b>Krishan Pal Gurjar</b> Minister of State for Social Justice & Empowerment		23072192 23072193 23072194 (Fax)	23794728 23794729	301 A-wing
<b>Ajay Kumar</b> PS to MOS	141	23072192 23072193		301 A-wing
<b>Kiranpal Khatana</b> Addl. PS to MOS	142	23072192 23072193	9910500335	301 A-wing

**MINISTER OF STATE OF SOCIAL JUSTICE & EMPOWERMENT**

<b>Name &amp; Designation Smt./Shri/Mrs.</b>	<b>Inter-com</b>	<b>Telephone (office)</b>	<b>Telephone (Res./Mobile)</b>	<b>Room No.</b>
<b>Vijay Sampla</b> Minister of State for Social Justice & Empowerment		23383757 23383745 23074097(Fax)		251 A-wing
<b>Dhanpreet Kaur</b> PS to MOS	106	23383757 23383745	09878000580	250 A-wing
<b>Pradeep K. Dhudharia</b> Addl.PS to MOS	104	23383757 23383745	09780027943	249 A-wing

**MINISTER OF STATE OF SOCIAL JUSTICE & EMPOWERMENT**

<b>Name &amp; Designation Smt./Shri/Mrs.</b>	<b>Inter-com</b>	<b>Telephone (office)</b>	<b>Telephone (Res./Mobile)</b>	<b>Room No.</b>
<b>Ramdas Athawale</b> Minister of State for Social Justice & Empowerment	124	23381656 23381657 23381669(Fax)		101 C-Wing
<b>Prashant Rokade</b> PS to MOS	125 126	23381656 23381657 23381669(Fax)	09422888800	101 C-Wing
<b>Pruthviraj Sinh Bhatti</b> Addl.PS to MOS	125 126	23381656 23381657 23381669(Fax)	09899345459	101 C-Wing

**SECRETARY (Department of Social Justice & Empowerment)**

<b>Name &amp; Designation Smt./Shri/Mrs.</b>	<b>Inter- com</b>	<b>Telephone (office)</b>	<b>Telephone (Res./Mobile)</b>	<b>Room No.</b>	<b>E-mail address</b>
<b>G. Latha Krishna Rao</b> Secretary	121	23382683 23389184 23385180(Fax)	26885240	604 A-wing	secywel@nic.in
<b>S. Sudarshan</b> Sr. PPS to Secretary	122	23382683 23389184	45027871	604 A-wing	
<b>Suresh Chand</b> PPS to Secretary	123	23382683 23389184	25526876	604 A-wing	

**SPECIAL SECRETARY**

<b>Name &amp; Designation Smt./Shri/Mrs.</b>	<b>Inter- com</b>	<b>Telephone (office)</b>	<b>Telephone (Res./Mobile)</b>	<b>Room No.</b>	<b>E-mail address</b>
<b>Arun Kumar</b> Special Secretary	131	23384259 23388440(Fax)	24677344	617 A-wing	as-sje@nic.in
<b>Balram</b> Sr. PPS to Spl. Secretary	132 133	23384259 23388440(Fax)		603 A-wing	Balram.sharma63@gov.in

**JOINT SECRETARY**

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<b>Ghazala Meenai</b> JS (Social Defence) Vigilance Section-Addl. Charge	203	23387269 23382072(Fax)	9818185764	616 A-wing	jssd-msje@nic.in
<b>B.L. Meena</b> JS (Backward Class & Schedule Caste Division-A)	404	23753403(JPB) 23753410(Fax) 23384284 (SB) 23388152(Fax)	9560414440	JPB or 612 A-wing (SB)	jsbc-msje@nic.in
<b>Aindri Anurag</b> JS (Schedule Caste Division-B)	206	23383853 23073452(Fax)	26251020 9899634388	613 A-wing	jsscd-msje@nic.in
<b>Manisha Sensarma</b> Economic Advisor (Plan Division) 1. SCD-III Section - Addl.Charge 2. Statistics Division- Addl.Charge	201	23383004 23381643(Fax)	9818473458	611 A-wing	ms.sharma@nic.in

**DIRECTOR**

Name & Designation Smt./Shri/Mrs.	Inter-com	Telephone (office)	Telephone (Res./Mobile)	Room No.	E-mail address
<b>Gyanendra Kr. Dwivedi</b> Dir (Admin), Cdn, Parliament, Official Language, CR, FC&RTI, E-off, Pub.Grievence (SCD-A)	306	23383256 23386320(Fax)	9868220147	636 A-wing	gkdwivedi1970@gmail.com
<b>Arvind Kumar</b> (SCD-B/DBT/Corporate Cell)	220	23388519	9412059607	630 A-wing	arvind.k76@gov.in
<b>Sandeep Kr. Gupta</b> (IFD)	224	23386220	9990006425	643 A-wing	sandeep-pan2000@yahoo.in
<b>Rakesh Singh Lal</b> IFD(Budget)	216	23381930	9968268487	639 A-wing	rakeshs.lal@nic.in
<b>TVA Ram</b> SCD-V	217	23387430	9958582753 23073882	211 D-wing	tva.ram@nic.in
<b>Khagesh Garg (DP)</b>	219	23383464	09599043655	633 A-wing	khagesh.g@gov.in
<b>C.S. Verma</b> (Plan Division)		26109063	09818873733	R.K. Puram	cs.verma70@gov.in

**DEPUTY SECRETARIES**

Name & Designation Smt./Shri/Mrs.	Inter-com	Telephone (office)	Telephone (Res./Mobile)	Room No.	E-mail address
<b>Surendra Rawat</b> SCD-VI	221	23070095	987349092	740 A-wing	rawat.surendra57@nic.in
<b>S.Nicholas Kujur</b> (SCD-I)	230	23070912	9968286888	439 A-wing	kujur.nicholas@nic.in
<b>J.P. Dutt</b> (BC)	214	23753405	9871523145	637 A-wing	jashap.dutt@nic.in
<b>T.P. Madhukumar</b> (Ageing)	240	23388837	9810233816	642 A-wing	tpm.kumar@nic.in
<b>Dr. M.M. Chattopadhyay</b> Joint Director, NCDNT	JPB	23753407	9818793568	JPB	madhumala.c@gov.in

## UNDER SECRETARIES/DDs/ADs

Name & Designation Smt./Shri/Mrs.	Inter- com	Telephone (office)	Telephone (Res./Mobile)	Room No.	E-mail address
<b>M. Jena</b> (SCD-II & IV)	239	23381641	25517109	253 A-wing	m.jena@nic.in
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<b>Rajesh Kumar Sinha</b> (DP)	245	23073703	9868997852	721 A-wing	rajeshkr.sinha@nic.in
<b>Praveen Kr. Tripathi</b> (SCD-V)	231	23389368		253 A-wing	pravin.tripathi@nic.in
<b>Paras Kumar Singh</b> (FC/RTI/Legal Cell)	232	23389368	9891599080	253 A-wing	pk.singh72@nic.in
<b>Hariom</b> (SCD-B)	338	23382857		240 A-wing	
<b>N.S. Venkateshwaran</b> (SCD-A)-(SCD.VI & RIC)	312	23388541		622 A-wing	ns.venkatmama@nic.in
<b>Asokan P.K.</b> (Vig/Cdn./CR/Record Room)	213	23389581		622 A-wing	asokan_pk14@nic.in
<b>Rajesh Kumar</b> (Ageing)	233	23388541	9013850499	622 A-wing	rajesh.kumar.dor@nic.in
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<b>Deepak Kr. Sah</b> (Admn./Cash/General)	238	23382184		240 A-wing	sahdk.68@nic.in



<b>Manoj Kumar Jha</b> (SCD-III)	237	23383688		609-A A-wing	manojk.jha@nic.in
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<b>P.L. Meena</b> DD(OL)	335	23384583		242 A-wing	
<b>K.M. Tembhurney</b> Assistant Director(PCR)	329	23386981	25633359	721 A-wing	kishorM.tembhurney@ nic.in
<b>Arvind Pareek, AE</b>	327	23073567		721 A-wing	pareekmedia@yahoo.co.in
<b>Aruna Vohra</b> AD(OL)	341	23384583		242 A-wing	sjehindi@gmail.com
<b>R. Ramesh</b> Assistant Director(Plan)	207	23385037	9871680238	627 A-wing	mayradhamesh@gmail.com
<b>Umesh Kumar Ram</b> Assistant Director(Plan)	207	23385037	9958616605	627 A-wing	umeshkr.ram@gov.in

**NIC**

<b>Name &amp; Designation</b> <b>Smt./Shri/Mrs.</b>	<b>Inter-com</b>	<b>Telephone</b> <b>(office)</b>	<b>Telephone</b> <b>(Res./Mobile)</b>	<b>Room</b> <b>No.</b>	<b>E-mail address</b>
<b>Padmavathi</b> <b>Viswanathan</b> Dy. Director General		24363372 24305598		CGO Complex	padma-vathi@nic.in
<b>Ajay Kumar Chhakara</b> Sr. Technical Director	343	23383342		634 A-wing	ak.chhakara@nic.in

**National Commission For Scheduled Castes**  
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**Secretariat of the Commission**

S.N	Name	Designation	Office
1	Shri Dr. PL Punia	Chairman	24620435,24606802
2	Shri Raj Kumar Verka	Vice Chairman	24654105,24606828
3	Shri Raju Parmar	Member	24624801,24606826
4	Shri Ishwar Singh	Member	24623266,24606833
5	Smt. P. M. Kamalamma	Member	24626061,24606836
6	Shri Arun Jha	Secretary	24620308,24606804
7	Smt. Smita Chaudhri	Joint Secretary	24635722,24606805

**Dr. Ambedkar Foundation, Ministry of Social Justice & Empowerment**  
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S.No	Name of The Employee	Designation	Tel. No's. E-Mail Id
1.	Shri Gyanendra Kumar Dwivedi	Director	23385491/9868220147 Ambedkarfoudation.newdelhi@gmail.com

**National Scheduled Castes Finance and Development Corporation**  
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3.	Shri C. Ramesh Rao, AGM (Banking Division)	crameshrao1967@yahoo.com	9818819992
4.	Shri Rajesh Bihari, AGM-cum-CVO	rajeshbhr@hotmail.com	9818819911
5.	Shri V.P. Singh, AGM (Projects)	vpsingh.singh@yahoo.co.in	9958219898
6.	Smt. Annu Bhogal, Company Secretary	annubhogal@gmail.com	9971656540

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1.	Sh. K. Narayan	Managing Director	011-29224077, 29221331 9810462266	md-nskfdc@nic.in
2.	Shri P. K. Bhandari	Deputy General Manager	011-29221331 29216330 9818385726	bhandari-nskfdc@nic.in
3.	Sh. B. L. Yadav	Asstt. General Manager	011-29221331 29216330 9899097167	yadav-nskfdc@nic.in
4.	Ms. Ruchi Sharma	Company Secretary	011-29221331 29216330 9971675238	nskfdc-msje@nic.in



