

**Compendiums of Schemes/ Programmes Run by  
Ministry of Minority Affairs**

**Introduction:** The Ministry of Minority Affairs was established on 29 January 2006 for the Socio-Economic Educational Development of notified Minority Communities. The six notified Minority Community include Muslims, Christians, Sikhs, Buddhists, Parsis and Jains as per the National Commission for Minorities Act 1992.

S No	Scheme	Eligibility	Entitlement	Mode of Advertisement	Mode of Application	Remarks
<b>Part- I</b>  <b>1.</b>  <b>a.</b>	<b>Educational Empowerment</b>  <b>Scholarships</b>  <b>Pre-Matric</b>  30 Lakh scholarship awarded every year  Students class 1 to 10	Annual income of parents should not be more than Rs.1 Lakh  Minimum 50% Marks in the previous Exam	Admission fee from Class VI to X @ Rs.500/- per annum  Tuition fee from class VI to X @ Rs.350/- per month  Maintenance fee from class 1 to V @ Rs.100/- for scholars for 10 months  Maintenance allowance for class VI to X @ Rs.600/- per month (for 10 months) for hostellers and @ Rs.100 per month for 10 month for day scholars	Advertisements  given by Central/ State Governments/ UT Administrations in June-July every year	Online  <a href="http://www.minorityaffairs.gov.in">www.minorityaffairs.gov.in</a>  <a href="http://www.scholarships.gov.in">www.scholarships.gov.in</a>	Helpline  0120-6619540  <a href="mailto:helpdesk@nsp.gov.in">helpdesk@nsp.gov.in</a>
          <b>b.</b>	<b>Post-Matric</b>  5 Lakh Scholarship awarded every year  Students XI to Ph.D.  30% for girls Transfer to Bank (DBT)	Annual income of parents should not be more than Rs.2 Lakh  Minimum 50% Marks in the previous Exam  Studying in Govt./ recognised private schools	Admission and Tuition fee from classes XI to XII @ Rs.7000/- per annum, subject to actual for hostellers as well as day scholars.  Admission and course fee/tuition fee for technical and vocational course of class XI to XII @ Rs.10,000/- per annum  Admission and tuition fee for UG & PG level Rs.3000/- per annum subject to actual for both hostellers as well as day scholars.	Advertisements  given by Central/ State Governments/ UT Administrations in June-July every year	Online  <a href="http://www.minorityaffairs.gov.in">www.minorityaffairs.gov.in</a>  <a href="http://www.scholarships.gov.in">www.scholarships.gov.in</a>	Helpline  0120-6619540  <a href="mailto:helpdesk@nsp.gov.in">helpdesk@nsp.gov.in</a>

			<p>Maintenance allowance (for 10 months)</p> <p>a) For Class XI to XII including technical and professional Rs.230/- per month.</p> <p>b) For Courses other than technical and vocational at under graduate and post graduate level Rs.570 per month.</p> <p>c) For M.Phil and Ph.D for researchers who are not awarded any fellow ship by university of any authority Rs.1200/ per month for hostellers</p>			
c.	<p><b>Merit-cum- Means Based</b></p> <p>60,000 Scholarship awarded every year</p> <p>Students undergraduates and Post Graduates.</p> <p>30% for girls</p> <p>Transfer to Bank (DBT)</p>	<p>Annual income of parents should not be more than Rs.2.50 Lakh</p> <p>Minimum 50% Marks in the previous Exam</p>	<p>Course fee reimbursement in full for 85 institutes listed under the scheme and for others Rs.20,000/- per annum, subject to actual, to hostellers as well as day scholar.</p> <p>Maintenance allowance (for 10 months) per month to hostellers and Rs.500/- per month to day scholar.</p>	<p>Advertisements given by Central/ State Governments/ UT Administrations in June-July every year</p>	<p>Online</p> <p><a href="http://www.minorityaffairs.gov.in">www.minorityaffairs.gov.in</a></p> <p><a href="http://www.scholarships.gov.in">www.scholarships.gov.in</a></p>	<p>Helpline</p> <p>0120-6619540</p> <p><a href="mailto:helpdesk@nsp.gov.in">helpdesk@nsp.gov.in</a></p>
2.	<p><b>Maulana Azad National Fellowship (MANF)</b></p> <p>M.Phil/ Ph.D</p> <p>To students researching in UGC recognised institutes</p>	<p>Annual income of parents should not be more than 6 Lakh</p> <p>Prior clearance UGC-NET or Joint CSIR-UGC</p> <ul style="list-style-type: none"> <li>- Eligible for one time fellowship at a time</li> <li>- Employees are not eligible</li> </ul>	<p>Fellowship in Science , Humanities and Social Science, Engineering and Technology @Rs31,000/- per month for two years @Rs.35,000/- per month for remaining tenure</p> <p>Contingency for Humanities &amp; Social Sciences @ Rs.10,000/- per annum for initial two years and @ Rs.20,5000/ per annum for remaining years</p> <p>Contingency for Sciences, Engineering &amp; Technology @ Rs.12,000/- per annum for initial two years and @ 25,000/- per annum for remaining three years</p> <p>Escorts/Reader Assistance (All Subjects) @ Rs,2,0000/- per month in cases of</p>	<p>The total number of slots for the fellowships to be awarded under the scheme is 1000 per year. The net is held twice in a year through 500 selections will be made from each net</p>	<p><a href="http://www.minorityaffairs.gov.in">www.minorityaffairs.gov.in</a></p> <p><a href="http://www.ugc.ac.in">www.ugc.ac.in</a></p>	<p>Helpline</p> <p>1800 11 2001</p>

			<p>physically and visually challenged candidates</p> <p>House rent allowance (HRA) at the rate 8%, 16% and 24% is allowed to those students who are not provided with hostel accommodation in accordance with Govt. of India norms as applicable in the city/location where the research fellows are working.</p> <p>- Duration is specified</p>			
3.	<p><b>Naya Savera</b></p> <p>For Competitive Examinations for Recruitment to UPSC/PSC/SSC/Railway/Banks/Entrance Exam for Medical, Engineering; Professional Courses</p>	<p>Annual income of parents should not be more than 6 Lakh</p> <p>- Govt. Sector Institute</p> <p>Institute should be registered body or run by any organisation registered under the Societies Registration Act 1860 / Companies Act 2014 or any other relevant act of the State/ Union Territory.</p> <p>- Candidate must have obtained required mark</p>	<p>Grant will be provided as per student cost basis. The amount of coaching fee for the programme awarded to the institution/ organisation will be released to the coaching institutions/ organisations in two instalment every year.</p> <p>Residential coaching programme for composite preparation of civil service exam @ maximum Rs.1 lakh per candidate</p> <p>Group A Services @ maximum Rs.50,000/- per candidate</p> <p>Technical and professional courses maximum @ Rs.50,000/- per candidate</p>	<p>The Ministry of Minority affairs advertise the details of the scheme and invite proposal from the schools/ colleges/ Institute having facility of hostel accommodation separately for boys and girls and running regular classes of XIth XIIth with Science depending on the need for inclusion of more schools/colleges or states/UT for the component from time to time</p>	<p><a href="http://www.minorityaffairs.gov.in">www.minorityaffairs.gov.in</a></p>	<p>Helpline</p> <p>1800 11 2001</p>
4.	<p><b>Padho Pardesh</b></p> <p>Scheme of Interest Subsidy on Educational Loans for</p>	<p>Must have obtained admission in foreign University</p>	<p>Under the scheme, interest payable by the students of the education loans of the IBA for the period of moratorium (course</p>			

	Overseas Studies for the Students Belonging to the Minorities Communities	Annual income of parents should not be more than 6 Lakh  Masters Degree M.Phil or Ph.D  Should have availed loan from scheduled bank under educational loan scheme	period) shall be borne by the Government of India	In accordance with the existing educational loan scheme as may be amended from time to time	<a href="http://www.minorityaffairs.gov.in">www.minorityaffairs.gov.in</a>	Helpline  1800 11 2001
5.	<b>Nai Udaan</b> Supporting for minority students clearing prelims conducted by UPSC, SPSC	Annual income of parents should not be more than 8 Lakh  Candidates belongs to minority communities	UPSC (Civil Services, Indian Engineering Services & Indian Forest Services) One Lakh per candidate  State PSC @ Rs.50,000/- per candidate  SSC (CGL) & (CAPF-Group B) @ Rs.25,000/- per candidate  State PSC (Graduate Level) @ Rs.25,000/- per candidate	100% financial support provided to the selected candidates through Ministry of Minority Affairs as this is Central Sector Scheme.	<a href="http://www.minorityaffairs.gov.in">www.minorityaffairs.gov.in</a>	Helpline  1800 11 2001
<b>Part -II</b>	<b>Economic Empowerment</b>		Components	On approval of the project Release of Fund (30:50:20)	Ministry of Minority Affairs will invite Expression of Interest (EOI) for empanelment through an advertisement in news papers and official website of the Ministry form	
1.	<b>Seekho aur Kamao (Learn and Earn)</b>  - To improve eligibility of existing workers, Schools dropouts and ensure placement. - Improve employability. - Human Resource	The trainee should be belongs to Minority Community 14-45 age, minimum qualification class V,	Placement liked skills Training for Modern Trades  Skills Training programme for Traditional Trades Cost to Organization will be given @Rs.10,000/- per trainee. Non residential programme @Rs.13,000/ per trainee	30% of the project cost on approval of the project  50% of the project cost on		Helpline  1800 11 2001

	<p>Development.</p> <ul style="list-style-type: none"> <li>- Implemented through NGO's, CSO, etc</li> </ul>		<p>Boarding Lodgings for outstation beneficiary @Rs.2,000/- per month. Beneficiary also entitled stipend @Rs.1000/- per month.</p>	<p>Utilization of 60% 1<sup>st</sup> instalment, Submission of progress and audit report and finally the inspection by Ministry of Minority affairs</p> <p>20% 3<sup>rd</sup> instalment the project completion report as prescribed by the ministry</p>	<p>organisations.</p> <p><a href="http://www.minorityaffairs.gov.in">www.minorityaffairs.gov.in</a></p>	
2.	<p><b>USTTAD</b> (Upgrading Skills and Training in Traditional/Arts/Crafts for Development) To Preserve rich heritage of traditional arts and crafts of minorities. Preservation of linguistic Arts and Crafts.</p> <ul style="list-style-type: none"> <li>- Up-gradation of skills and Training in Traditional Arts/ Crafts through institutions.</li> <li>- USTTAD apprentice ship stipend for Research and Development.</li> <li>- Support to Craft Museum for Curating traditional Arts/ Crafts.</li> </ul>	<p>Trainees should be belong to Minority Community</p> <p>Trainee should be 14 – 45 years of age</p>	<p>Components Up-gradation of skills and Training in Traditional Arts/Crafts through Institutions:</p> <p>Eligibility for PIAs (Project Implementing Agencies)</p> <p>Societies registered under Societies Registration Act for at least 3 years, and having experience of conducting such traditional skill development courses with established market linkages.</p> <p>Any privates recognized/ registered professional institution of repute conducting such additional skill development courses for at least 3 years</p> <p>Any industry or an association of industries who run such a training</p> <p>Any institution or central/state</p>	<p>On approval of the project Release of Fund (30:50:20)</p> <p>30% of the project cost on approval of the project</p> <p>50% of the project cost on Utilization of 60% 1<sup>st</sup> instalment, Submission of progress and audit report and finally the inspection by Ministry of Minority affairs</p> <p>20% 3<sup>rd</sup></p>	<p>Advertisements may be given on Television/AIR and in local newspapers by MOMA. All PIAs working for MOMA may be requested to make wide publicity about USTTAD SAMMAN in their programmes funded by MOMA.</p> <p><a href="http://www.minorityaffairs.gov.in">www.minorityaffairs.gov.in</a></p>	Helpline

			Government including Universities and Public Undertaking	instalment the project completion report as prescribed by the ministry		1800 11 2001
<b>3.</b>	<p><b>Nai Manzil</b> An Integrated Education and Livelihood Initiative for Minorities.</p> <p>- To impart skills training including soft skills leading to Productive employment.</p>	<p>Trainees should be belong to Minority Community</p> <p>(Muslims, Christians, Sikhs, Budhists, Jains and Parsis)</p> <p>Trainee should be 14 – 45 years of age</p>	<p>The scheme provide non residential integrated education and skills training programme for 9 – 12 months of which a minimum of 3 months is devoted to skill training.</p> <p>Nai Manzil scheme aims to integrate disadvantaged minority youth who were left out from formal schooling by helping them attain certification from the National Institute of Open schooling</p>	<p>Release of funds made on a per beneficiary basis such as</p> <p>Mobilisation, Education, Skill Training, Placement and Tracking, Report and monitoring</p>	<p>The Ministry will undertake annual benchmarking surveys by a third party to assess the impact of the scheme and fin tune its strategy and/ or target areas and population</p> <p><a href="http://www.minorityaffairs.gov.in">www.minorityaffairs.gov.in</a></p>	<p>Helpline</p> <p>1800 11 2001</p>
<b>Part-III.</b>	<p><b>Infra structure Development</b></p> <p><b>Pradhan Mantri Jan Vikas Karyakram (PMJVK)</b></p>	<p>The PMJVK aims at improving socio-economic conditions of the minorities and providing basic amenities to them for improving quality of life of the people and reducing imbalances in the identified minority concentration areas.</p> <p>Minority notified by the Central Government</p>	<p>Implemented through State/ Central Agencies. The State may, however, decide to execute the project through any qualified/ reputed/ experienced agency, including renowned and widely accepted NGO through private/ public partnership.</p> <p>The projects submitted b the Central Government Ministries or their organisation may be supported fully under PMJVK.</p>	<p>All sanctioned schemes/ projects shall be given wide publicity in the local media and placed in web-site concerned.</p> <p>Immediately after the project approval, the State Government shall display at project site a board indicating the date of sanction of the project, likely date of</p>	<p>Committees as under</p> <p>Block level Committee District level Committee</p> <p>State/ UT level Committee</p> <p>Screening Committee</p> <p>Empowered Committee in the Ministry of Minority Affairs</p>	<p>Helpline</p> <p>1800 11 2001</p>

				completion, estimated cost of the project etc.	<a href="http://www.minorityaffairs.gov.in">www.minorityaffairs.gov.in</a>	
<b>Part-IV</b>	<b>Special Needs</b>					
1	<b>Nai Roshni</b> (Scheme for Leadership Development for Minority Workers)	Eligible Organizations: Society registered under the societies Registration Act. Public Trust registered under the law. Private Limited non profit company registered under Section 25 of the Indian Companies Act.1956 Universities/ Institutions of higher learning recognized by University Grants Commission. Training Institutes of Central and State Government/ UT Administration include Panchayath Raj Training Institute. Duly registered Cooperative Societies of Women/ Self help Groups. State Channelizing Agencies of State Government.	a) Non Residential Leadership Development Training. Up to 25 Women in one batch from village/ urban locality, who re dedicated, motivated and committed to work for the betterment of the welfare of women from the minority committed in particular and the society in general, would be imparted leadership training. At least 10% of the total women in a group of 25 women should have passed Class X or its equivalent. This maybe relaxed to class V level or its equivalent n case women who have passed Class X are not easily available. Under this non residential programme after the completion of the training, the organisation may provide these trained women short term skill training and they may be supported to obtain sustainable economic livelihood opportunities through suitable way employment of self employment.  b) Residential Leadership Development Training. Out of a group of 25 women (one batch) for residential training, not more than five women from a single village/ urban locality may be selected for residential leadership development training. They should posses at least Class XII certificate or its equivalent, which may relaxed to class X certificate old or its equivalent, in case Class XII pass are not easily available and should be dedicated, motivated, physically fit and health and	Advertisements and Submission of Proposals  Advertisements will be published by the Ministry of Minority Affairs in the National/ Local newspapers for inviting proposal from Organisations through Oline Application Management System (OAMS) at  The link of OAMS is available on official website of Ministry of Minority Affairs i.e  The intending Organizations shall apply online in OAMS. All the documents will be submitted online in OAMS.	<a href="http://www.minorityaffairs.gov.in">www.minorityaffairs.gov.in</a>  <a href="http://nairoshini-moma.gov.in">http://nairoshini-moma.gov.in</a>  <a href="http://www.minorityaffairs.gov.in">www.minorityaffairs.gov.in</a>	Helpline 1800112001

			<p>committed to work for the betterment of the welfare of women from minority communities in particular and Society in General.</p> <p>They also available to Government agencies and Organizations for furtherance of the objectives of the scheme.</p>			
2.	<b>Hamari Dharohar</b> (A scheme to Preserve Rich Heritage of Minority Communities of India)	<p>Eligible Organizations</p> <p>State Archaeological Departments/ Agencies</p> <p>Renowned Organisations of national repute registered under Societies Registration Act for at least three years.</p> <p>Registered/ Recognized Cultural Institutions of Minority Communities, registered under Societies Registration Act for at least 3 years</p> <p>Trusties, Companies, Partnership Firms or Societies registered under Societies Registration Act 1960</p>	<p>Objectives</p> <p>To curate rich heritage of minorities under overall concept of Indian Culture</p> <p>Curetting exhibitions</p> <p>Preservation of literature/ documents</p> <p>Support and promotion of calligraphy and Research and Development</p> <p>Ministry of Minority Affairs will implement this scheme in consultation with Ministry of culture with the help of expert National and International knowledge Partners in this field.</p> <p>On approval of a project, the funds will be released in 3 instalments (40:40:20)</p> <p>Funds towards release will be disbursed directly to the selected PIAs by electronic transfer in account of the PIA.</p> <p>In case of fellowships, the funds also will be released as follows:</p> <p>The rates of Senior Research Fellow as per University Grants Commission will be applicable. The Fellowship will be awarded for three years. Fellowship for 1<sup>st</sup> year and 2<sup>nd</sup> year and will be @Rs.25,000/-pm and 3<sup>rd</sup> year will be Rs.28,000/-</p> <p>The funds will be transferred on half yearly basis.</p>	<p>Ministry of Minority Affairs will invite proposals in prescribed format for selection through advertisements in news papers and official website of the ministry from organizations. Institutions.</p> <p>The Ministry may also directly sponsor the project to expert organizations who submit project in prescribed format and are renowned for experience in the relevant field or on the panel of Ministry of Culture for curetting works</p>	<p><a href="http://www.minorityaffairs.gov.in">www.minorityaffairs.gov.in</a></p>	<p>Helpline 1800112001</p>



			Project submitted by Organizations including the project cost may be examined and considered by Project Approval Committee (PAC) under the chairmanship of Joint Secretary (Concerned).			
3.	<b>Jiyo Parsi</b> (Central Sector Scheme for Containing Population Decline of Parsis in India)	Annual Family Income below Rs.15 lakh 100% financial assistance provided. Annual Family Income Rs.15 – 25 lakh 75% financial assistance provided. Annual Family Income Rs.15 lakh and above 50% financial assistance provided.	Objective The Objective of the scheme is to reverse the declining trend of Parsi population by adopting by scientific protocol and structured interventions, stabilize their populations and increase the population of Parsis in India  To arrest population decline, there will be requirement of multi pronged approach. Thus scheme will have three component  Advocacy: Counselling of couples with infertility, marriage, family and elderly counselling.  Health of the Community: This will cover crèche/ childcare support, senior citizen honorarium for childcare, assistance to elderly.  Medical Assistance: Assisted Reproductive Technologies (ART) which includes In-Vitro Fertilization (IVF) and Intra Cytoplasmic Sperm Injection (ICSI) and other modes including surrogacy and medical assistance when required.	Ministry will constitute a Sanctioning Committee to consider and approve proposals under the scheme.  Sanctioning Committee will comprise the concerned Joint Secretary as Chairman, Director (Finance) in Ministry, Representatives from Ministry of Health and Family Welfare, Representatives from Parsi Community and other Stakeholders.	<a href="http://www.minorityaffairs.gov.in">www.minorityaffairs.gov.in</a>	Helpline 1800112001
4.	<b>Waqf Management</b> Shahari Waqf Sampatti Vikas Yojana	Waqf Institutions for specified development projects approved by CWC	With view to improving the financial position of the Auqaf Waqf Board and to enable them to enlarge the area of their welfare work	Prescribed application form and Web portal	<a href="http://www.minorityaffairs.gov.in">www.minorityaffairs.gov.in</a>	Helpline 1800112001

5.	<b>Scheme of Research/ Studies</b> Monitoring and Evaluation of Development of Schemes including Publicity.	Research Organisations/ institutions/ Councils Registered Civil Societies under Societies Registration Act. Universities including Deemed Universities recognized by University Grant Commission Reputed Institutions of higher learning Autonomous bodies Reputed media Agencies empanelled with BOC and National Film Development Corporation	Ministry of Minority Affairs under the Central Sector Scheme Monitoring and Evaluation of Development schemes including Publicity shall provide professional charges to those Research Organisation/ Institutions/ Councils/ Civil Societies/ Universities including Deemed Universities, Reputed Institutions of higher learning, Autonomous Bodies/ Market Research Agencies and Registered Bodies of Professionals which have the expertise and are willing to undertake purposeful operation Research/ Market Research/ Action Research.  Total proposed cost of scheme is 165 cr  Financial Assistance (Total 2.5 for 50 participants) consists of Travelling allowance to participants Boarding and Lodging Honorarium to resource person Stationery, Hire of Conveyance Refreshment, Lunch, Contingencies including postage, Hall and infra structure	Proposals for Operation Research/ Market Research/ Action Research including baseline advertisement in the newspaper and website of the Ministry or directly from Research Organisation of the Government or may be proposed/ sponsored directly by the Ministry itself.	<a href="http://www.minorityaffairs.gov.in">www.minorityaffairs.gov.in</a>	Helpline 1800112001
Part -V	<b>Haj Management</b>	Haj is an annual religious pilgrimage for Muslims to Makkha in a specified period of the year.	Haj Policy – This is Central Government responsibility , in this regard is largely supervisory rather than executive, with the Haj Committee primarily looking after arrangements in India and the Consulate General of India, Jeddah, supervised by the Ambassador, doing so in Saudi Arabia	Haj Committee invites application for the intending Haj pilgrims, make selection of pilgrims for Haj and make arrangements for their Haj Visa, accommodation and transport in CGI, Jeddah.		

<p><b>Part-VI</b></p>	<p><b>15 Point Programme</b> Prime Minister's New 15 Point Programme for the Welfare of Minorities</p>	<p>Availability of ICDS Services Improving Access to School Education Greater resources for teaching Urdu Modernizing Madarsa Education Scholarship for Meritorious students Improving Educational</p> <ul style="list-style-type: none"> <li>- Infrastructure Self Employment and wage employment for the poor</li> <li>- Upgrading skills and technical training enhanced credit support</li> <li>- Recruitment of State and Central Service Equitable share in the Rural Housing scheme</li> <li>- Improving conditions Slums area inhabited by minority communities. Prevention of Communal incidents</li> <li>- Prosecution for Communal Offences</li> </ul>	<p>The Objectives of the Programmes as under:</p> <ol style="list-style-type: none"> <li>a) Enhancing opportunities for education.</li> <li>b) Ensuring equitable share for minorities in economic activities and employment, through existing new schemes, enhanced credit support for self employment and recruitment to State and Central Government Jobs</li> <li>c) Improving the conditions of living minorities</li> <li>d) Preventions and control of communal disharmony and violence.</li> <li>e) To ensure the benefits of Government schemes.</li> <li>f) Maintenance of Communal Peace and Harmony</li> </ol> <p>Considering the complexity of the programme and its wide reach, wherever possible, Minorities Departments concerned will earmark 15 percent of the physical targets and financial outlays for minorities (for schemes BPL minority population in rural areas would be considered).</p>	<p>Ministries/ Department Implementing the schemes, included in the programme shall continue to implement and monitor these schemes with reference to the physical and financial outlays are expected to review the progress of the programme on a monthly basis and report the progress of implementation</p>	<p><a href="http://www.minorityaffairs.gov.in">www.minorityaffairs.gov.in</a></p>	<p>Helpline 1800112001</p>
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		skills and knowledge for appearing in the competitive examinations (no.8.7)				
<b>Part-VII</b> 1.	<b>Support Institutions</b> <b>Maulana Azad Education Foundation (MAEF)</b>  Begum Hazrat Mahal National Scholarship for Meritorious Girl Students Belonging to Minority Communities	Only girls students belonging to 6 notified Minorities Communities (Muslims, Christians, Sikhs, Buddha, Jains and Parsi)  Annual Income of the Parents not exceed 2 Lakh per annum	To recognize, promote and assist girl students belonging to National Minorities who cannot continue their education due to lack of financial support. It is mandatory for all students to apply on the online Portal, before filling up online application. Scholarship will be admissible for expenditure on payment of School/College fee, Boarding/Lodging charges, purchase of syllabus books and stationery/ equipment required for the course. Amount of scholarship will be provided Rs.5000/- each for Class IX & X and Rs.6000/ each for Class XI and XII.	The scheme will be announced by the Maulana Azad Education Foundation (MAEF)	www.maef.nic.in	
2.	<b>National Minorities Development and Finance Corporation (NMDFC)</b>	The benefit under the scheme are available for persons having annual family income of up to Rs.98,000/ in rural areas and Rs.1.20 lakh in Urban areas As a part of new initiative NMDFC, additional household income eligibility criterion of up to Rs.6.00 lacs per annum has been introduced to	<b>Term Loan Scheme</b> This scheme is for individual beneficiaries and is implemented thru SCAs, Project costing up to Rs/30.00 lacs are considered for financing NMDFC providing 90% of the loan amounting to Rs.27.00 lacs. Remaining cost to be borne by SCA & beneficiary. Interest @ 3% p.a.for females and 5% p.a. for the males.  <b>Educational Loan Scheme</b> Maximum Loan amount up to Rs.20 lac for professional and job oriented Degree course with the duration of 5 years. Rs.30 lac for courses abroad of 5 years 6 lacs per annum		www.nmdfc.org	Helpline 1800112001

		expand to coverage under its schemes.	<p>Micro fiancé scheme  Micro credit extended to the members of Self Help Group, especially Women.</p> <p>Virasat Scheme  This scheme has be launched with the objectives to meet credit requirements of the Artisans, both in terms of Working capital requirement.</p> <p>Promotional Schemes  Mahila Samridhi Yoojana  Linking micro-credit with the training to the women member  Kaushal Se Kashalta Scheme  Imparting skills for the individual for self/wage employment  Marketing Assistance Scheme  Meant for individual craft persons</p>			
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**Prepared by**

**Fr. Eugene H. Pereira,  
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