



**AWARENESS ON VARIOUS
SCHEMES FOR UPLIFTMENT OF
MINORITIES IN TAMILNADU**

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SOURCES

1. <https://www.minorityaffairs.gov.in>
2. <https://www.tn.gov.in>
3. <https://www.tamco.tn.gov.in>
4. <https://www.bcmbcmw.tn.gov.in>
5. <https://www.bhmnsmaef.org>

MINORITY WELFARE

1. DEPARTMENT OF MINORITIES WELFARE

- MUSLIM WOMEN AID SOCIETY [MWAS]
- ULEMA & OTHER PERSONNEL WELFARE BOARD
- BEGUM HAJRAT MAHAL NATIONAL SCHOLARSHIP SCHEME

2. BC, MBC & MINORITIES WELFARE DEPARTMENT

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- FREE EDUCATION SCHEME
- FREE EDUCATION FOR PROFESSIONAL COURSES (ENGINEERING, MEDICAL, AGRICULTURE, VETERINARY AND LAW)
- FREE EDUCATION SCHOLARSHIP FOR THREE YEAR DIPLOMA (POLYTECHNIC COURSES)
- GRANT-CUM-LOAN SCHEME FOR SMALL AND MEDIUM FARMERS
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- PERARIGNAR ANNA MEMORIAL AWARD
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- STUDENTS STATE LEVEL PRIZES
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- STATIONERY - FREE SUPPLY OF TEXT BOOKS

MINORITY WELFARE

MUSLIM WOMEN AID SOCIETY

- District Muslim Women Aid Society was formed in all the Districts under the Chairmanship of District Collector for the welfare of Destitute, Abandoned and Old Age Women belonging to Muslim religion in Tamil Nadu
- Matching Grant to a maximum of Rs.20 Lakh per year at the ratio of 1:2 between the donation collected by the society and Government matching grant by the Government to each society with effect from 01.04.2012.
- To help very poor Muslim Old Women /widows/ destitute to avail grants /concessions which are available in other State / Central Government schemes and thereby improve their livelihood.
- To arrange home exclusively Muslim women [Old Women /widows/ destitute]
- To form Self help Groups, impart them training and extend Micro Finance loan to needy women beneficiaries for starting petty trades through Tamil Nadu Minorities Economic Development Corporation (**TAMCO**) schemes under the guidance of **DISTRICT MAGALIR THITTAM** situated at district collectorate
- No security required

MINORITY WELFARE

ULEMA & OTHER PERSONNEL WELFARE BOARD

- Formed and functioning for the Social, Economical and Educational advancement to Ulemas in State.
- The employees working in Mosque, Madharasas, Teachers in Arabic School, Mothinars, Bilals, Durgahs, Asharkhana Thaikkahs, Khabarasthan etc. are eligible for members for availing financial assistance
- If the Member demise after that
 - 1) his- wife or her husband
 - 2) Children
 - 3) Widow daughter and his/her children become as legal heirs and are covered.
- Family means, if the member is male, his wife, married or unmarried children, dependent parents, daughter-in-law (widow) with her son/daughter are covered. If the member is female, her husband & children are covered under the criteria of the family.
- Age between 18 years completed and within 60 years
- Member should renew their ID card once in three years
- Identity Card will be given to the Members of the Board at free of cost

MINORITY WELFARE

FINANCIAL ASSISTANCE

1. Accidental Insurance
2. Natural Death
3. Funeral Expenses
4. Scholarship for children
5. Marriage assistance
6. Maternity Assistance
7. Reimbursement for cost of Spectacle
8. Old Age Pension

Note: Members cannot avail the assistance in this welfare Board if they have availed the same assistance from any other Welfare Board.

MINORITY WELFARE

BEGUM HAJRAT MAHAL NATIONAL SCHOLARSHIP SCHEME

Under this scheme Maulana Azad Education Foundation, scholarship is given to meritorious girl students belonging to minority communities so that they can continue their education.

ELIGIBILITY

- Students should have secured at least 55% marks in their previous exams.
- Family income should not exceed Rs. 2.00* lakh per annum. (* Check latest notification)
- The schools/colleges/institutions in which the students are studying should be government recognized.

BENEFITS

- Scholarship amount of Rs. 10,000/- Rs. 5,000/- for class 9th and Rs. 6,000/- for class 10 th
- Scholarship amount of Rs. 12,000/- Rs. 6,000/- for class 11th and Rs. 6,000/- for class 12 th

MINORITY WELFARE

DISTRICT LEVEL PRIZES PUBLIC EXAM(10th Std and 12th Std)

FIRST PRIZE

Four First Prizes for one boy and one girl from Backward Classes and one boy and one girl from Most Backward Classes / Denotified Communities. Rs.6,000/-
Rs.3,000/-

SECOND PRIZE

Four Second Prizes for one boy and one girl from Backward Classes and one boy and one girl from Most Backward Classes / Denotified Communities. Rs.4,000/-
Rs.2,000/-

THIRD PRIZE

Four Third Prizes for one boy and one girl from Backward Classes and one boy and one girl from Most Backward Classes / Denotified Communities. Rs.2,000/-
Rs.1,000/-

MINORITY WELFARE

FREE EDUCATION SCHEME

APPLICABLE TO BC, MBC & DNC STUDENTS STUDYING IN

- 3 Year Arts/Science Degree courses (B.A., B.Sc., B.Com, etc.,)
- 3 Year Polytechnic Diploma Courses
- Professional Degree courses

CONDITIONS:

For BCs / MBCs/DNCs

- Parental annual income (Refer latest notification).
- Students should be first graduate in the family.

For MBCs & DNCs

- No conditions in so far as the 3 year Degree Courses only
- Professional Degree Courses applicable to BC also applicable to MBC/DNC.

MINORITY WELFARE

NATURE OF CONCESSIONS:

- Tuition fees, Special fees, Examination fees, Other Compulsory fees payable by the students to the institutions at the rate fixed by respective Departments are reimbursed to the students.
- The fees structure charged in Government Colleges alone will be sanctioned irrespective of the rates charged by other private Colleges.

The approximate amount totally sanctioned to the students under free education schemes for various courses are indicated below

Sl.No	Name of the Course	Total amount sanctioned (Approx)
1	B.A	1200
2	B.B.A., B.Com	1450
3	B.Sc	1490
4	MBBS	6400
5	Indian Medicine	2900
6	B.E / B.Tech	10000
7	BVSc	5000
8	B.Sc (Agri)	3600
9	Poly technic / Diploma	5000
10	B.Pharm	4250
11	B.Sc (Nursing)	2700

MINORITY WELFARE

FREE EDUCATION SCHOLARSHIP FOR PROFESSIONAL COURSES (ENGINEERING, MEDICAL, AGRICULTURE, VETERINARY AND LAW)

Description:

Tuition fee, Special fee and other non-refundable compulsory fees are paid as prescribed by Government and Examination fee in full.

Other Details:

Condition for Backward Classes, Most Backward Classes and Denotified Communities students

- 1) The income of the parents should not exceed **Rs.1,00,000/-**
- 2) There should be no graduate in the family.

How To Avail:

Government and Government Aided Professional Colleges and in Self Financing Professional Colleges

MINORITY WELFARE

FREE EDUCATION SCHOLARSHIP FOR 3 YEAR DIPLOMA (POLYTECHNIC)

DESCRIPTION:

Backward, Most Backward Classes and Denotified Communities students studying in 3 year Diploma courses in Government and Government Aided Polytechnics.

OTHER DETAILS:

Tuition fee, Special fee and non-refundable compulsory fees are paid as prescribed by Government and examination fee in full. Condition for Backward Classes, Most Backward Classes and Denotified Communities students

- 1) The income of the parents should not exceed Rs.1,00,000/-
- 2) There should not be any Diploma / Graduate in the family.

HOW TO AVAIL: Refer in govt polytechnic

GRANT-CUM-LOAN SCHEME FOR SMALL AND MEDIUM FARMERS

Description:

Schemes of BC, MBC dept Grant-cum-loan scheme for small and medium farmers for the creation of new minor irrigation facility

- For the upliftment of small and medium farmers of BC, MBC / DNC Communities the Government have introduced a grant cum loan scheme.
- Under this scheme, bank loan with 50% Government Subsidy subject to a maximum of Rs.50000/- is provided to each eligible beneficiary.

How To Avail: District Collector / District Backward Classes and Minorities Welfare Officer of the concerned district

MILCH ANIMAL LOAN SCHEMES

DESCRIPTION:

The loan amount of Rs.30000 is sanctioned for two animals through Aavin Loan is sanctioned for the purchase of Auto by forming Individual Co-op. Societies.

- LPG Auto - Rs.121000
- Career Auto - Rs.128000
- Other Auto - Rs.100000

All the above loan schemes are sanctioned at 6% rate of interest per annum

HOW TO AVAIL:

District Backward Classes and Minorities Welfare Officer/ Superintendent, Minorities of the District concerned (or) Regional Joint Registrar of Co-operative Societies or concerned Co-operative Banks.

MINORITY WELFARE

PERARIGNAR ANNA MEMORIAL AWARD

Awarded to the boys and girls who secure the first and second ranks in the 12th Public examination in each District and pursue their studies in professional colleges in Tamil Nadu.

- 2 Boys and 2 Girls in each district from **BC/MBC/DNC** students who secured Highest marks in +2 Exams in each District and pursuing Professional Courses Viz. Medical, Engineering , Veterinary, Law, Agriculture, etc., in the Institutions situated in Tamil Nadu are awarded Rs.3000/- per year for four years or till the normal Course completion.
- The prizes will be awarded by DBCOs on receipt of merit list from Directorate of Government Examination and disbursed through the Heads of Educational Institutions.
- Other Details:
 - 1) Should belong to BC/ MBC/DNC.
 - 2) No income limit.
 - 3) No income ceiling is fixed and no applications is necessary.

How To Avail: District Collector / District Backward Classes and Minorities Welfare Officer of the concerned district

THANTHAI PERIYAR MEMORIAL AWARDS

- Two Boys and Two Girls in each district, who secured Highest marks in X Std. among the BC/MBC/DNC students and studying Diploma Courses in Polytechnics are awarded Rs.3000/- per year for three years.
- There is no income ceiling fixed and no application is necessary. Prizes will be awarded by the DBCWOs on receipt of merit list from Directorate of Government Examinations and disbursed through the Heads of Educational Institutions

MINORITY WELFARE

PRE-MATRIC SCHOLARSHIP SCHEME

FOR ENGLISH MEDIUM

- Tuition Fee From 6th to 8th Rs.200/- at the rate of Rs.20/- per month for 10 month
- For 9th and 10th Standard Rs.250/- at the rate of Rs.25/- per month for 10 months.
- Examination Fee Sanctioned in full for 10th Standard Students.

FOR TAMIL MEDIUM

- No special fees for 6 to 12 th Standard
- No examination fees for 10 th Standard
- Conditions for Backward Classes Students
 - 1) The income of the parents should not exceed Rs.1,00,000/-
 - 2) There should be no graduate in the family.
- Most Backward Classes and denotified community : no conditions

HOW TO AVAIL: SCHOOLS [only through NODAL OFFICER in schools]

MINORITY WELFARE

POST MATRIC SCHOLARSHIP:

Students studying in 11th and 12th std in English Medium

Other Details:

- Tuition Fee Rs.500/- at the rate of Rs.50/- per month for 10 months
- Examination Fee Sanctioned in full for 12th Standard Students
- Conditions for Backward Classes Students
 - 1) The income of the parents should not exceed Rs.1,00,000/-
 - 2) There should be no graduate in the family.
- Most Backward Classes and Denotified Communities Students no conditions.

How To Avail: Refer in Govt.School

MINORITY WELFARE

POST MATRIC SCHOLARSHIP TO RESEARCH LEVEL

Postgraduate, Diploma, Professional and Research Courses in Govt./Govt. aided colleges. for BCs.MBCs.& DNCs

Other Details

Special fees, Tuition fees and Book-Money as prescribed in the Scholarship Notification and examination fees in full.

Conditions for Backward Classes Students

- 1. The income of the parents should not exceed Rs.1,00,000/-**

MINORITY WELFARE

SCHEMES TO THE STUDENTS STATE LEVEL PRIZES

Prize	Std.	I Prize Rs.	II Prize Rs.	III Prize Rs.	Document to be submitted and to whom approach the District Official
State Level	12	50,000	30,000	20,000	10 / 12 Std. Mark sheet, Community Certificate.
	10	25,000	20,000	15,000	
District Level	12	3,000	2,000	1,000	District Backward Classes and Minorities Welfare Officer in the respective District Collectorate
	10	1,500	1,000	500	

Other Details:

- Students should belong to BC/ MBC / DNC
- There is no income limit for receiving awards.
- Students studying in Government/Government Aided and Private Schools.
- Students should have studied Tamil as first Language.
- State Level Topper students who are awarded prizes in Education Department are not eligible to receive prize in this department
- If more than one student secure same marks, awards are granted to all students.

MINORITY WELFARE

SCHEME FOR MERITORIOUS STUDENTS TO PURSUE HIGHER SECONDARY EDUCATION IN THE BEST SCHOOLS OF TAMIL NADU

Description:

Financial assistance is given to 10 students from each district who secure the highest marks in 10th Public examination by studying in Government High Schools to pursue their higher secondary education in the best private schools of their choice in Tamil Nadu.

Other Details:

- BC (3 Boys and 3 Girls)
- MBC / DNC (2 Boys and 2 Girls)
- Should belong to BC/MBC/ DNC.
- The parental annual income should not exceed Rs.1.00 lakh

How To Avail: Through Schools

MINORITY WELFARE

Prize Amount

Tuition Fees-	Rs. 8000/-
Maintenance Fees-	Rs. 3650/-
Hostel Fees-	Rs.15000/-
Special Coaching Fees-	Rs. 1500/-

Total	Rs. 28150/-
	OR
	Rs.28000/-

Under this scheme
Maximum of Rs.28,000/- per year
per student for 2 years is sanctioned
for 11th and 12th Standard

MINORITY WELFARE

SCHEMES OF BC, MBC, DEPT - STATIONERY - FREE SUPPLY OF TEXT BOOKS

Description:

The schemes of BC, MBC, Department under which free supply of Text Books to 1st standard to 12th standard students are provided

How To Avail: Headmaster of the school concerned

MINORITY WELFARE

FREE HOSTELS :

The Government is running 973 BC, MBC & DNC Hostel throughout the State.

Eligibility:

- Parental annual income should not exceed Rs.50,000/-
- Distance limit of 5 kms. from residence (for Boy students)
- No distance limit is prescribed for Girl students.
- IV to XII Standards are admitted in School Hostels.
- Degree and Polytechnic Students are admitted in College Hostels. Separate Hostels are maintained for Boys and Girls.

Facilities available in Free Hostels

- Free Boarding & Lodging facilities
- Two sets of Polyester Cotton Uniforms to students upto X Std.
- Special Guides to X and XII students
- Woolen Sweaters to Hostels in Hill areas.
- Free Text Books to students studying from VI to VIII Std.

Application Forms

Printed application forms are available with the Wardens/Matrons of the respective Government hostels and District Backward Classes and Minorities Welfare. Form is also made available in this website

MINORITY WELFARE

Following equipment's are supplied free of cost to BC , MBC&DNC people subject to conditions given against each.

SI.No	Concessions/Benefits	Conditions	Contact Officer
1	Brass iron boxes	Annual income should not exceed Rs.16,000 in rural areas and Rs.24,000 in urban areas.	Applications should be sent to respective DBC & MWO.
		The beneficiary should be actually engaged in the profession.	
		Minimum age limit 21 years.	
		Only one person will be supplied tools in a family.	
2	Sewing Machine	Annual income should not exceed Rs 16,000 in rural Rs 24,000 in urban areas	Applications should be sent to respective DBC & MWO.
		Age:20-45 years	
		should have knowledge of Tailoring.	
		Should not have benefited through Social Welfare Department.	

MINORITY WELFARE

BOARDING GRANTS

- Besides free Government Hostels, the Government have also recognised privately managed subsidized Hostels for enabling the poor BC/MBC/DNC Students to secure accommodation and food for continuing their studies.
- The managements of these private Hostels are sanctioned boarding grants at the rate of Rs. 650/- Per month to meet the feeding charges of the students.
- As a policy new hostels are not recognized by the Government for financial assistance. Only old hostels recognized long back are sanctioned financial assistance.

ELIGIBILITY:

BC/MBC/DNC Students staying in the recognized Private Hostels .

QUANTUM OF GRANT :

- Rs.650/- p.m. to each student for 10 months in a year.

CONDITIONS :

- Parental Annual income should not exceed Rs.50,000/-
- Students need not apply for this benefit which is claimed by the Hostel authority and appropriated against students hostel bill.

JOB ORIENTED TRAINING SCHEMES

- Job oriented training is provided to BC, MBC & DNC Candidates to enable them to acquire the requisite skill for self employment. The training Courses and the Number of Candidates to be trained may vary from year to year according to the funds provided.

ELIGIBILITY:

- For all these training schemes, the applicants parental income should not exceed Rs.50,000/- per annum.
- The trainees should bear only 10% of the total course fee and the balance 90% will be borne by the Government
- Advertisement will be issued in Newspapers calling for applications.

MINORITY WELFARE

The Tamil Nadu Backward Classes Economic Development Corporation (TABCEDCO) is extending term loans to the Backward Classes / Most Backward Classes / Denotified Communities for their socio-economic development

Various schemes of financial assistance

- Trades and Small Business
- Transport
- Agriculture
- Handicrafts and Traditional Occupations. (Artisan).

Beneficiaries should belong to

- Backward Classes
- Most Backward Classes
- Denotified Communities

The following conditions should be fulfilled:

- The family income of the beneficiary should not exceed Rs.40,000/- p.a. in Rural areas and Rs.55,000/- p.a. in Urban areas.
- Beneficiaries' age should be above 18 years and below 60 years.
- Loan assistance will be sanctioned for one person in a family.

MINORITY WELFARE

The objective of the Corporation is to provide loans for individuals, Groups, Societies, at lower interest rates for their economic upliftment through the following Sub - Channelizing Agencies.

- District Central Co-operative Banks/Urban Co-operative Banks/Primary Agricultural
- Co-operative Banks.
- Tamil Nadu Industrial Co-operative Bank.
- Tamil Nadu Handloom Development Corporation.
- Private Banks/ Nationalized Banks.
- District Co-operative Milk Producers Unions.

Loan Application forms can be had free of cost

- From the office of the TABCEDCO situated in Chennai.
- From the District Backward Classes and Minorities Welfare Officer & Regional Manager of TABCEDCO / Regional Joint Registrar of Co-Operative Societies in the Districts.
- from Co-operative Banks in Districts.

MINORITY WELFARE

GENERAL TERM LOAN SCHEME:-

ELIGIBILITY CRITERIA:-

- Annual Family Income Limit:-
 - 1) Rural : Below Rs. 40,000/-
 - 2) Urban : Below Rs. 55,000/-
- Age Limit: Individual's Age should be 18 years and above.
- Should be Backward Classes/Most Backward Classes/De-notified Community.

DOCUMENTS NEEDED:-

- Submission of loan application:-
 - 1) The District Backward Classes and Minority Welfare Officer and
 - 2) Regional Manager , TABCEDCO in the Districts.
 - 3) The Regional Joint Registrar of Co-operative Societies in the Districts.
 - 4) Concerned Co-operative Banks in the Districts.
- Income and Community Certificates.
- Ration Cards.
- Reason for applying loan (Details of Business)
- Project Report (In case of big project only)
- Driving License (In case of loan for applying for the Transport Sector).
- Documents required by the bank if any.

MINORITY WELFARE

SELECTION OF BENEFICIARY:

FOR THE DISBURSEMENT OF TERM LOAN THROUGH CO-OPERATIVE BANKS

- Term loan applications are being received from the beneficiaries at the office of District Backward Classes and Minorities welfare officer in Districts, Office of the Joint Registrar of co-operative societies and at the Co- operative Banks.
- After scrutiny and testing the viability of the schemes and credit worthiness of the applicant by the co-operative Banks, the applications are being placed before the District Screening Committee in the respective Districts.
- Beneficiaries are being selected by the Screening Committee functioning at District level and the District Screening committees recommend for sanction of loan to such beneficiaries through Co-operative Banks together with Form 'A'.

FOR THE DISTRIBUTION OF LOAN UNDER MILCH ANIMAL SCHEME THROUGH AAVIN

- District Milk Producers Unions are selecting the candidates among the members of the Milk Producers Co-operative Societies under their control and AAVIN (Federation) recommend for sanction of loan to such beneficiaries.

MINORITY WELFARE

Sharing Pattern:-

Sharing Pattern of Term Loan (Except Transport Sector)

NBCFDC Share	TABCEDCO Share	Beneficiary Share
85%	10%	5%
(Interest at 6% pa)	(Interest at 10% pa)	

Amount and Repayment :

Quantum of Loan and Repayment Period		
Purpose of Loan	Maximum Loan amount	Period of Repayment
Small Trade Business/ Artisan and Traditional Occupations/ Agricultural and allied Activities/Service Sector.	Rs.100000/-	-
	(More than Rs.1 lakh loan will be sanctioned with the permission of NBCFDC)	Maximum 5 years in 20 quarterly instalments.
Milch Animal Scheme	Rs. 15000/- per animal	Maximum 3 years in 12 quarterly instalments.
	(2 animals per individual)	
Van/Car/Tractor with Trailor.	Rs. 3.13 lalks at 10% interest	Maximum 5 years in 20 quarterly instalments.

MINORITY WELFARE

II. LOAN TO ENTREPRENEURSHIP DEVELOPMENT PROGRAM TRAINED WOMEN:

TABCEDCO to disburse loans to 5000 Entrepreneurship Development Program Trained Women at Rs.10,000/- each through Co-operative Banks under General Loans Schemes.

III. NEW SWARNIMA SCHEME FOR WOMEN:

TABCEDCO has implemented a new scheme called New Swarnima Scheme exclusively for Women whose annual family income is within the norms of poverty line from 2004-05 through Co-operative Banks, same Terms and conditions of General Term Loan Scheme.

SHARING PATTERN OF NEW SWARNIMA SCHEME FOR WOMEN.

NBCFDC Share	TABCEDCO Share	Beneficiary Share
95%	5%	NIL
(Interest at 4% pa)	(Interest at 10% pa)	

Quantum of Loan and Repayment Period

Purpose of Loan	Maximum Loan amount	Period of Repayment
Small Trade Business/ Artisan and Traditional Occupations/ Agricultural and allied Activities/Service Sector.	Rs.50000/-	-
	(More than Rs.1 lakh loan will be sanctioned with the permission of NBCFDC)	Maximum 5 years in 20 quarterly instalments.
Milch Animal Scheme	Rs. 15000/- per animal (2 animals per individual)	Maximum 3 years in 12 quarterly instalments.

MINORITY WELFARE

IV. MICRO CREDIT SCHEME:

- TABCEDCO to implement Micro Credit Scheme with the financial of NBCFDC, New Delhi benefiting one lakh women belonging to Backward Classes / Most Backward Classes/ Denotified Communities.
- This scheme has been implemented since the year 2002-03.

SALIENT FEATURES OF THE SCHEME:

1. Maximum loan limit per beneficiary (This can be given upto Rs.20,000/- in deserving cases for group activities requiring higher credit)	Rs.2000/-
2. Rate of Interest	4% PA
3. Maximum repayment period	12 months
5. Sub-Channeling Agency.	District Central Co-operative Bank Ltd., and Urban Co-operative Banks
6. Selection of beneficiary	District Screening Committee
7. Annual Income Limit	Rural : Not Exceeding Rs. 40,000 / - Urban : Not Exceeding Rs. 55,000/ -

MINORITY WELFARE

MICRO CREDIT SCHEME (MAHILA SAMRIDHI YOJANA) FOR WOMEN

- Minimum Rs.2000/- and Maximum Rs.30000/-per beneficiary will be given.
- Repayment period – Minimum 12 Months and Maximum 3 Years.
- (Loans will be given to the members of Self Help Groups through Self Help Group)

PATTERN OF ASSISTANCE

- 1) TABCEDCO Share : 5%
- 2) National Corporation Share : 95%
- 3) Rate of Interest to Self Help Group through Co-operative Bank : 4% (p.a.)

MICRO CREDIT SCHEME FOR MEN

- Minimum Rs.2000/- and Maximum Rs.30000/- per beneficiary will be given.
- Repayment period :- Minimum 12 Months and Maximum 3 Years.

PATTERN OF ASSISTANCE

- Beneficiary Share : 5%
- TABCEDCO Share : 5%
- National Corporation Share : 90%
- Rate of Interest to Self Help Group through Co-operative Bank : 5% (p.a.)

MINORITY WELFARE

Other items - Transport

- | | | |
|--|---|-----------------------------|
| 1) Car/ Van/Mini van | } | Maximum |
| 2) Agricultural purchase of Tractor/ Trailer | } | Loan Amount : Rs.3.13 lakhs |
| | } | Interest : 10% (p.a.) |
| | } | (Repayable in 5 years.) |

a). Education Loan:-

Maximum Loan amount Per Student:

In India- Rs.10,00,000/-

Abroad- Rs.20,00,000/-

	<u>Pattern of Assistance</u>	<u>Rate of Interest</u>
Beneficiary Share	5%	--
TABCEDCO Share	5%	4% (p.a.)
National Corporation Share	90%	4% (p.a.)

(*) Rate of Interest 3.5% p.a. for girl student.

MINORITY WELFARE

(b). Saksham:-

(Loan for young Professionals to set up their self-employment ventures),

Under the Scheme loan will be given at a maximum of Rs.10,00,000/- per beneficiary under General Loan Scheme terms and conditions.

	Pattern of Assistance	Interest	
		(Upto Rs. 5.00 Lakhs)	(Above Rs.5.00 Lakhs)
Beneficiary Share:	5%	-	-
TABCEDCO Share:	10%	6%	8%
NBCFDC Share:	85%	6%	8%

MINORITY WELFARE

REHABILITATION ASSISTANCE

- Financial assistance are provided to the victims of minority people who have been affected due to communal riots and discharged prisoners for petty offence for their rehabilitation.
- The victims should have been affected by means of economically or physically and unable to do any work physically or who have not involved in any major offences under IPC or should be the discharged prisoners for petty offence as first instance
- If the applicant is physically affected should produce a Medical Certificate from the Medical Officer of District.
- If the applicant is economically affected should produce a necessary certificate from the Tahsildar (Revenue Department) for loss of his property.
- Petty Offences/punishment should be taken into account as defined under various sections of the IPC
- Annual income of the applicant should not exceed Rs. 40000/- for Rural areas and Rs. 60000 for Urban areas

MINORITY WELFARE

(c). Shilp Sampada:-

(Loan for upgradation of technical and entrepreneurial skill and self-employment of traditional Artisans & Craftsmen)

Under the Scheme loan will be given at a maximum of Rs.10,00,000/- per beneficiary under General Loan Scheme terms and conditions.

	Pattern of Assistance	Interest	
		(Upto Rs. 5.00 Lakhs)	Above Rs.5.00 Lakhs)
Beneficiary Share:	5%	-	-
TABCEDCO Share:	10%	6%	8%
NBCFDC Share:	85%	6%	8%

(d). Kirishi Sampada:-

(Micro Finance for small farmers & vegetable growers),

Under the Scheme loan will be given at a maximum of Rs.50,000/- per beneficiary. Rate of Interest: 4%, TABCEDCO Share: 5%, NBCFDC Share:95%.

MINORITY WELFARE

IV. Loan for the purchase of Auto by forming Individual Co-op. Societies through TAICO Bank.

This loan is sanctioned at 6% rate of interest through TAICO Bank and Industrial Co-operative Society for Auto.

The pattern of the loan:

NMDFC : 85%

TAMCO : 10%

Beneficiary : 5%

In addition, he should remit 10% of the loan amount as deposit with TAICO Bank.

Minorities are eligible. (Religious)

Muslims, Christians, Sikhs, Buddhists, and Parsis, are eligible to apply.

Annual income of the applicant should be within Rs.40,000/- in rural areas and Rs.55,000/- in urban areas.

Loan Amount

LPG Auto Rs.1.21 lakhs

Other Auto Rs.1 lakh.

This loan is sanctioned at 6% rate of Interest through TAICO Bank and Industrial Co-operative Auto Society.

The loan is repayable in 48 monthly instalments.

Age limit above 18 years.

The Individual should be a member of Auto Industrial Co-operative Society. He should have driving license with Batch.

MINORITY WELFARE

MEMBERS OF DISTRICT SCREENING COMMITTEE:-

1. Regional Joint Registrar of Co-operative Societies : Chairman
2. District Backward Classes and Minorities Welfare Officer : Convener
3. General Manager, District Industries Center : Member
4. Special Officer, District Central Co-operative Bank : Member
5. Project Officer, Tamil Nadu Corporation for Development of Women : Member
6. Representative of concerned Co-operative Banks : Member
7. Representative of Self Help Groups : Member

Officers of the Corporate Office	Address	Phone No.	Districts:
1. Chairman	807, Anna Salai, (V th Floor) Chennai 600 002, Tamil Nadu.	28520422	0/o. District Backward Classes and Minorities Welfare Officer at District Collectorate.
2. Managing Director		28520422	0/o. The Regional Joint Registrar of Co-operative Societies in Districts.
3. Financial Advisor-cum-Company Secretary		28520144	Milch Animal Scheme through Tamil Nadu Co-operative Milk Producers Federation Limited.
4. Manager (Project - BC)		28520144	<u>Co-ordinating Officers in Districts:-</u> District Backward Classes and Minorities Welfare Officer and Regional Manager, TABCEDCO, and
5. Assistant Accounts Officer		28520144	Regional Joint Registrar of Co-operative Societies.



QUESTIONS?

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THANK
YOU

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