





# RESOURCE WORLD

**KPSC - District Minority Officer** 





# Minority Welfare Schemes

**Book for Various Competitive Exams** 

(Like KPSC technical Post C, KSRTC, PDO, RRB, SSC, FDAA, SDAA, PSI, PC, CET, etc..)



















# About Minority Department and Welfare Schemes

## About the Directorate

The Directorate of Minorities was carved out of Directorate of Backward Classes and created in the year 1999–2000 to ensure a more focus approach towards issues relating to the notified Minorities communities, namely Muslim, Christians, Jains, Buddhist, Sikhs and Parsis. The Directorate working with vision to enable all the Minority Community people to lead a productive life with equal opportunities in the field of Socio, Economic, Education etc. The mandate of the Directorate includes Planning Co-ordination, Evaluation and Implement development programmes for the benefit of the Minority Community. The main functions of the department are introduce schemes to promote accelerated socio economic development of Minorities, introduce educational concessions for students, implement scheme for development of Women and Children, providing training and employment opportunities, there by tackling the problems of economic backwardness among the Minorities. The Directorate is the nodal agency of the schemes being implemented by the State and Central Government Minority Welfare Department. The Directorate is located in Bengaluru.

Sri. Akram Pasha, KAS is the Director, Directorate of Minorities. The Director is assisted by the Joint Director, Deputy Director and three Assistant Directors. The Directorate has a sanctioned strength of 48 Officers/Staff.

District Minority Welfare Offices attached to all 30 District Deputy Commissioner (D.C) office in Karnataka. These offices constituted for coordinating the Minority welfare activities in each District with a sanctioned strength of 6 to 13 Officers/staff.

## No. of Posts under Directorate of Minorities

S1.	Post	Group				Total
No		A	В	С	D	Total
1	46 Directorate of Minorities	10	7	23	6	46
2	30 District Office	0	30	255	37	322
3	71 Taluk Extension Officer	0	71	0	0	71
4	274 Pre Matric/Post Matric Hostels	0	0	274	1096	1370
5	72 Morarji Desai Residential Schools	0	72	936	792	1800
6	04 Minority Model Residential School	4	4	112	56	176
7	11 Morarji Desai PU Residential Colleges	11	77	22	99	209
8	05 Govt Muslim Residential School	0	5	65	35	105
9	Information Centre (Temporary Post)	0	0	178	178	356
Total			266	1865	2299	4455

Under the Directorate of Minorities, 4455 posts have been created for the improvement and increase of the education standard of the improvement and increase of the education standard of Residential Schools, and also to strengthen the Directorate and Minority District Offices nearly 1500 group 'B' and 'C' posts of Teaching/Non-teaching staffs. Among them, nearly 300 posts are categorised under Section 371(j) and reserved for Hyderabad Karnataka Region.

During 2016–17 a Sum of Rs.637.00 lakhs budget was provided for Officers/Staff Salary, Office Administration & Other Expenses and Rs.637.00 lakhs was released and Rs.631.52 lakhs was spent upto March 2017.

#### Vision and Mission

#### FOR NEXT THREE YEARS FROM 2017-2020

- Pre metric scholarship will be sanctioned to 30 lakh students.
- Post metric and Merit cum Means scholarship will be sanctioned to 8 lakh students.
- Fee reimbursement facility will be sanctioned to 2.25 lakh students.
- 1000 students will be provided financial assistance to study in foreign universities, through National Overseas Scheme.

- Vidyasiri facility will be sanctioned to 30,000 students.
- Under Minority Welfare Department 300 post/pre metric hostels are being maintained. Out of which, 150 hostels are running in rented buildings. With the objective to provide better educational facilitates to students, it is proposed to build 150 new own hostels buildings.
- 50 new post metric hostels will be opened.
- Additional 50,000 new students will be given admission into post metric and pre metric hostels.
- Under Minority Welfare Department there are 92 Residential schools/ college/ model schools are being run as per today. Out of them around 55 are in rented building. With the objective to provide better educational facilitates to students, it is proposed to build at least 10 own new buildings for Residential schools/ college/ model schools.
- 50 new Residential schools/ college/ model schools will be opened.
- Additional 25,000 new students be given admission into Residential schools/ college/ model schools.
- 25 Maulana Azad Bhavans will be constructed at District centres as office complexes of Minority Welfare Department.
- Pre coaching for IAS/KAS/other exams will be provided to 1,000 candidates.
- 5,000 students will be given nursing training.
- 60,000 beneficiaries will be provided with assistance under Bidaai scheme.
- Under Chief Ministers Minority Development Programme, 75,000 beneficiaries will be provided with basic facilities in Minority Colonies.
- For working women belonging to minority community, 10 'Working Women Hostels' will be opened for 500 working women.

## FOR NEXT SEVEN YEARS FROM 2017-2024

- Pre metric scholarship will be sanctioned to 80 lakh students.
- Post metric and Merit cum Means scholarship will be sanctioned to 18.66 lakh students.
- Fee reimbursement facility will be sanctioned to 5.25 lakh students.
- 2,350 students will be provided financial assistance to study in foreign universities, through National Overseas Scheme.
- Vidyasiri facility will be sanctioned to 70,000 students.
- Under Minority Welfare Department 350 post/pre metric hostels are being maintained. Out of which, 200 hostels are running in rented buildings. With the

objective to provide better educational facilitates to students, it is proposed to build 150 new own hostels buildings.

- 120 new post metric hostels will be opened.
- Additional 1 lakh new students will be given admission into post metric and premetric hostels.
- Under Minority Welfare Department there are 92 Residential schools/ college/ model schools are being run as per today. Out of them around 55 are in rented building. With the objective to provide better educational facilitates to students, it is proposed to build at least 23 own new buildings for Residential schools/ college/ model schools.
- 115 new Residential schools/ college/ model schools will be opened.
- Additional 60,000 new students be given admission into Residential schools/ college/ model schools.
- 40 Maulana Azad Bhavans will be constructed at District centres as office complexes
  of Minority Welfare Department.
- Pre coaching for IAS/KAS/other exams will be provided to 2,450 candidates.
- 5,000 students will be given nursing training.
- 1,40,000 beneficiaries will be provided with assistance under Bidaai scheme.
- Under Chief Ministers Minority Development Programme, 1 lakh beneficiaries will be provided with basic facilities in Minority Colonies.
- For working women belonging to minority community, 10 'Working Women Hostels' will be opened for 600 working women.

#### FOR NEXT FIFTEEN YEARS FROM 2017-2030

- Pre metric scholarship will be sanctioned to 165 lakh students.
- Post metric and Merit cum Means scholarship will be sanctioned to 40 lakh students.
- Fee reimbursement facility will be sanctioned to 26.25 lakh students.
- 5,035 students will be provided financial assistance to study in foreign universities, through National Overseas Scheme.
- Vidyasiri facility will be sanctioned to 1,50,000 students.
- Under Minority Welfare Department 500 post/pre metric hostels are being maintained.
   Out of which, 150 hostels are running in rented buildings. With the objective to provide better educational facilitates to students, it is proposed to build 200 new own hostels buildings.
- 250 new post metric hostels will be opened.
- Additional 2 lakh new students will be given admission into post metric and pre metric hostels.

- Under Minority Welfare Department there are 92 Residential schools/ college/ model schools are being run as per today. Out of them around 55 are in rented building. With the objective to provide better educational facilitates to students, it is proposed to build at least 23 own new buildings for Residential schools/ college/ model schools.
- 190 new Residential schools/ college/ model schools will be opened.
- Additional 80,000 new students be given admission into Residential schools/ college/ model schools.
- 80 Maulana Azad Bhavans will be constructed at District centres as office complexes of Minority Welfare Department.
- Pre coaching for IAS/KAS/other exams will be provided to 5,000 candidates.
- 25,000 students will be given nursing training.
- 2,80,000 beneficiaries will be provided with assistance under Bidaai scheme.
- Under Chief Ministers Minority Development Programme, 2 lakh beneficiaries will be provided with basic facilities in Minority Colonies.
- For working women belonging to minority community, 48 'Working Women Hostels' will be opened for 2,400 working women.

## Associated Organisations

## KARNATKA MINORITIES DEVELOPMENT CORPORATION LIMITED

## INTRODUCTION:

The population of religious minorities as per 2011 Census is about 96,00,475 which forms 15.92% of the total population of Karnataka. People belonging to Muslim, Christian, Buddhist, Jain, Sikh and Parsi communities come under religious minorities. It was observed that a majority of the minority communities are reeling below the poverty line and they need a helping hand to improve their economic and educational status.

## Objective.

The task of implementing measures to the social and economic status of religious minority communities, was entrusted to the then Karnataka Backward Classes Development Corporation (renamed as D.Devaraj Urs Backward Classes Development Corporation). However, it was noticed by Late Ramakrishna Hegde, the then Hon'ble Chief Minister of Karnataka that the development schemes implemented through KBCDC had not significantly impacted the livelihood of religious minorities. With this deep concern over

the backwardness and to improve the Socio economic condition of religious minorities the Karnataka Minorities Development Corporation was established in the year 1986.

#### Schemes:

- 1. 'Swavalambana' Margin Money Loan and Subsidy Scheme
- 2. 'Arivu' (Education Loan) Scheme
- 3. Ganga Kalyana Scheme
- 4. 'Shramashakthi' Loan Scheme
- 5. Land Purchase Scheme
- 6. Micro Loan with Subsidy Scheme
- 7. Karnataka Christian Development Parishat
- 8. Site Purchase cum Home Loans Interest subsidy scheme
- 9. National Minorities Development & Finance Corporation's Direct loan schemes

## KARNATAKA STATE WAKF COUNCIL

#### INTRODUCTION:

The State Government has constituted the Karnataka State Wakf Council on the lines of Central Wakf Council vide Govt. Order No. RD 06 WGA 1991, dated 27.03.1992.

## Objective.

The object of the scheme is to sanction of loans to the Wakf Institutions for development of Prime Wakf Properties comprising Commercial Shopping Complex/Shadi Mahal/Hostels etc to make them economically self-reliant. The loan sanctioned is up to the 75% of the estimated cost of the Project.(excluding the value of land) subject to a maximum of Rs. 50.00 Lakhs, which can be released in 2 to 4 instalments on production of Progress Report/Utilization Certificate and Photographs of the project.

#### KARNATAKA STATE WAKF FOUNDATION FOR WOMEN DEVELOPMENT. BENGALURU

#### INTRODUCTION:

The State Government has constituted the Karnataka State Wakf Foundation for Women Development vide Govt. Order No. RD 39 WGA 1991, dated 27/03/1992.

## Objective.

The objective of the scheme is primarily aimed to promote the development of Muslim Women particularly in the field of Education, Self Employment, improvement of working conditions in home / Cottage Industries like Ready Made Garments, Handicrafts, and Tailoring etc. To provide financial and other aid to Institutions /NGO's engaged in the Promotion and Development of Women.

KARNATAKA STATE WAKF BOARD ANNUAL REPORT OF THE KARNATAKA STATE BOARD OF AUQAF FOR THE FINANCIAL YEAR 2016-17

## INTRODUCTION:

This annual report is being presented to inform that the responsibilities of the Board are underlined under Section 32 of Waqf Act, 1995. The Board has set targets to accomplish. Mr. Syed Shabbir Ahmed Jeelani, I.A.S., was officiating as Chief Executive Officer of Waqf Board till 07–10–2015. Thereafter w.e.f. 08–10–2015 to date Shri. S.M. Zulfiquar Ulla is officiating as Chief Executive Officer of the Board, it is a challenging task to monitor all the Waqf Institutions with the cooperation of the related Govt., Departments and its agencies to protect and develop the properties of Auqaf. The Board during this year has successfully encountered these challenges.

The Government of Karnataka by virtue of its power conferred under section 14 [a] of the Waqf Act, 1995 has constituted Karnataka State Board of Waqfs for a period of 5 years, under Section 15 of the Waqf Act vide notification No.MWD/237/WES 2011, Bangalore dated 20-08-2011. The term has been expired on 19-08-2016.

## KARNATAKA STATE HAJ COMMITTEE

The Karnataka State Haj Committee is a Autonomous Body under Minorities Welfare Department of Government of Karnataka. It functions under the Haj Committee Act 2002 and under the Ministry of External Affairs, (Haj Cell), Government of India, New Delhi, through the Haj Committee of India, Mumbai.

Holy Haj is one of the five basic tenets of Islam. It is every Muslim's desire to perform Haj at least once in his life time. Performing Haj is obligatory duty to every sane, financially able and adult Muslim.

Shri Sarfaraz Khan, KCAS is the Executive Officer of the Karnataka State Haj Committee, Bangalore. The State Haj Committee office is situated in Sadath Haj House, No. 84/A, Richmond Road, Bengaluru – 560 025. Telephone No. is 080-22244434 and Fax No. is 080-41272349

The Minorities Welfare, Haj and Wakfs Department, Government of Karnataka has constituted the Karnataka State Haj Committee with 16 Members vide its Notification No. MWD 10 WHJ 2016 dated: 19-01-2017 for 3 years with effect from 19-01-2017.

## KARNATAKA URDU ACADEMY, BANGALORE

## Annual report for the year 2016-17

The Karnataka Urdu Academy was constituted vide G.O. No. ED/MSA/77 on 1st June 1977. Initially the Academy was functioning as advisory body to the Directorate of Kannada and Culture. In the interest of achieving better results, the Government vide Order No.ED/72/MSA/78, Bangalore, dated 20–11–1978, converted the Academy as an autonomous body, and it kept functioning under the Administrative control of the Department of Kannada and Culture. However, from 1–4–2011, the Karnataka Urdu Academy was transferred to the Department of Minorities Welfare, Hajj and Wakf, vide G.O. No. Ka.Sam.Va.Pra/119/ka.ra.aa.2010, Bangalore, dated 10–02–2011.

## AIMS and OBJECTIVES

The Aims and Objectives of the Karnataka Urdu Academy are to work for the Development and Promotion of Urdu Language, Literature, and Culture in the State.

## Activities and Programmes of the Academy

- Conducting literary competitions for Urdu Students at School and College level
- Extending financial assistance to Urdu writers and poets for publication of books
- Honouring the poets/writers/authors/journalists for their contributions to Urdu
- Organising literary programmes such as workshops on creative writings, Trainings, Seminars
- Organising cultural programmes such as Ghazals, Qawwalis, Mushairas, Dramas etc. at District, State and All India level
- Printing of Urdu literary books for free distribution to the selected Libraries and literary persons and organizations
- Extending medical aid to ailing Urdu poets, writers, journalists and literary persons

- Conducting Extension Lectures for Urdu P.G. Students of Universities in the State
- Promotion of Dakhani Literature and Research
- Documentaries and short films on Urdu literary persons
- Mobile library for the promotion of Academy publications and sale covering the entire State
- Teaching of Urdu and DTP training to Non-Urdu candidates
- Conducting Translation Workshops to translate selected Urdu literature into Kannada and other languages and vice versa
- Preparing audio/video programmes based on Urdu literature in order to disseminate the same throughout the world by utilizing the internet and youtube

Sponsoring preparation of the History of Urdu literature of Karnataka including the classics of Dakhani literature.

## KARNATKA STATE MINORITY COMMISSION

- The **Karnataka State Minorities Commission** was constituted under the Karnataka State Minorities Commission Act 1994 with its Headquarters at Bangalore.
- The Karnataka State Minorities Commission consists of a Chairman and Eight other members nominated by the Government and the Secretary is the Chief Executive of the Commission.td=""">

SI No	o Name	Designation			
1.	Shri. Naseer Ahmed	Chairman			
2.	Dr. R. Abdul Hameed	Member			
3.	Shri. Rafi Bhandari	Member			
4.	Shri. Mahmood Patel	Member			
5.	Shri. K. Mahender Jain (Solanki ) Member				
6.	Shri. Adil Suleman	Member			
7.	Shri. Marcel Monteiro	Member			
8.	Shri. Baljeet Singh				
9.	Dr. Matilda D'souza	Member			
10.	Shri. S. Anees Siraj	Secretary			

• The following communities are declared as Minority Communities in Karnataka namely Muslims, Christians, Jains, Buddhists, Sikhs, Zoroastrians (Parsis).

#### Functions of the Commission are.

- 1. To examine the working of various safeguards provided in the Constitution and in the laws passed by the State Legislature for the protection of minorities.
- 2. To make recommendations with a view to ensuring effective implementation and enforcement of all the safeguards.
- 3. To monitor the working of the safeguards provided in the constitution, laws enacted by the State Legislature and policies and schemes of the Government for minorities.
- 4. To conduct studies, research and analysis on the questions of avoidance of discriminations against minorities.
- 5. To make a factual assessment of the representation of minorities in the services of the Government undertakings, Government and quasi-Government bodies and in case representation is inadequate, to suggest ways and means to achieve the desired level.
- 6. To make recommendations for ensuring, maintaining and promoting communal harmony in the State.
- 7. To make periodical reports at prescribed intervals to the Government.
- 8. To study any other matter which in the opinion of the Commission is important from the point of view of the welfare and development of minorities and to make appropriate recommendation.
- 9. To consider the grievances of the minorities and to suggest appropriate solution from time to time.
- 10. To look into specific complaints regarding deprivation of rights and safeguards of minorities and take up such matter with the appropriate authorities. Provided that if any matter specified in sub-section (1) is undertaken by the National Commission for Minorities constituted under section 3 of the National Commission for Minorities Act, 1992 (Central Act 19 of 1992), the State Commission for Minorities shall cease to have jurisdiction in such matters.
- 11. By The Karnataka State Minorities Commission (amendment) act 2016, Commission is conferred with the powers of a Civil Court, in respect of the following matters:
  - Summoning and enforcing the attendance of any person from any Part of State and examining him on oath;
  - o Requiring the discovery and production of any document;
  - o Receiving evidence on affidavits;
  - o Requisitioning any public record or copy thereof from any court or Office;
  - o Issuing commissions for the examination of witnesses and documents;
  - Any other matter as may be prescribed.

## List of Directors

S1 No	Director	Period
1.	J.D.Srishailam,IAS	20.05.1999 to 23.08.1999
2.	Sri.Rajneesh Goel,IAS	04.11.1999 to 19.01.2000
3.	Sri Veerabhadrachari	19.01.2000 to 10.10.2000
4.	Sri A.L.Umesh,IAS	11.10.2000 to 27.07.2001
5.	Sri.B.L.Vedhamurty,KAS	27.07.2001 to 31.12.2003
6.	Sri Mohammed Iqbal,(I/c)	31.12.2003 to 07.02.2004
7.	Sri.Meer Anees Ahmed,KAS	07.02.2004 to 24.10.2005
8.	Sri N.M.Panali,KAS	24.10.2005 to 06.10.2008
9.	Sri.M.Abdul Jabbar,KAS	07.10.2008 to 28.02.2011
10.	S <mark>ri.Ateeq Ahmed,KAS(</mark> I/C)	28.02.2011 to 17.05.2011
11.	Sri Nusrathulla Sharieff,KMAS(I/C)	17.05.2011 to 23.09.2011
12.	S <mark>mt.Sad</mark> iya Sulthana,KAS	23.09.2011 to 27.08.2013
13.	Sri Akram Pasha,KAS	28.08.2013 to date

## Scholarships – Frequently Asked Questions

Pre matric – CLICK HERE

Post matric - CLICK HERE

## Minority Schemes

## Vidyasiri (Food & Accommodation Scheme)

Vidyasiri Scheme for Minority students studying in Post-Matric Courses/PUC upto Ph.D.level in Government/Aided/Un-Aided institutions across the State who are not provided with Hostels facilities.

- 1. Students should be a domicile of Karnataka State.
- 2. Students annual family income should be less than Rs.2.00 lakh.
- 3. Category 1 and converted Christian Minority students family income should be less than Rs.2.50 lakh.
- 4. Students should be from rural areas and distance between college and their residence should be more than 5km.
- 5. The students should have passed their previous year's examination without any backlog.

- 6. Students residing in BBMP, Town Municipal and Corporation limits are not eligible under this scheme.
- 7. Students staying in Hostels/Paying Guests (PG) Houses or any other accommodation are also eligible for this benefit.
- 8. Selected students will get an amount of Rs.1.500 per month for period of 10 months (max Rs.15,000) during their study period.
- Padho Pradesh Detail Booklet CLICK HERE

## Fee Reimbursement (MUSLIMS, CHRISTIANS, SIKHS, BUDDHISTS, PARSIS & JAINS)

The main objective of the Scheme is to arrest the tendency of drop out due to economic incapability and in order to create the possibilities of employment opportunities amongst the Meritorious minorities students to continue the Pre-University, Professional and Technical Courses in Degree at Post-Graduation level, M.Phil and PHD.

## National Overseas Scholarship for Minorities

The State Government through the Directorate of Minorities have introduced a scheme for providing financial assistance to Minority students of Karnataka State for pursuing higher studies aboard in Master Degree, Ph.D and Post Doctoral Courses etc., in prestigious Foreign Universities. Minority students who opt to pursue higher studies Abroad in prestigious foreign Universities after their degree course are provided with National Overseas Scholarship by Government of Karnataka at the rate of Rs. 20.00 lakhs for 2 years course only.

#### Who can Apply?

Students of Karnataka State Domicile can apply in the prescribed application downloading the same from the official website of Directorate of Minorities

## **Hostels for Minority Students**

## 1. Pre-Matric Hostels

To facilitate quality education and to achieve Compulsory primary education 24 pre-matric boys hostels & 27 girls hostels are functioning under this Directorate with 2550 student beneficiaries/ inmates. The following facilities are provided in these hostels.

Students studying from 5th to 10th Std are eligible to get admission.

- o Food charges at the rate of Rs. 900/- will be provided for 10 months.
- o Free accommodation.
- Two pairs of Uniforms.
- o Rs. 200/– for text books & stationary.
- o Rs. 300/- for bed sheets once in 3 years.
- o Medical Charges, Hair cut charges for boys.
- Rs. 500/- monthly will be paid to 3 part-time teachers in each hostel.
- o Supply of newspapers.

#### 2. Post-Matric Hostels

To facilitate higher education 39 boys & 34 girls hostels are functioning with 4530 students under this Directorate. These beneficiaries are provided the following facilities.

- Minority students studying in PUC, Degree & Post graduation Courses & equivalent courses are eligible to get admission.
- o Food charges at the rate of Rs. 1000/- per month for ten months.
- o Free Accommodation.
- o Provision of medical & library Facilities.

## 3. Private Hostels run by Minority Organizations

Minority voluntary organizations are running hostels for the benefit of students studying from 5th to 10th Std. These Private hostels are being supported with a boarding grant Rs. 500 per boarder for 10 months in an academic year. Presently 60 Grant-in-aid pre matric minority hostels with a strength of 3350 are being supported by the Department.

## Hostel's for Working Womens

#### Eligibility Criteria

All Minority Working Womens Belonging to Muslims, Christians, Jains, Buddhist, Sikhs and Parsis are Elgible.

- They Should Be Above 18 Years of age.
- They Should Be Employees in Govt/Pvt/IT/BT Sector
- Those Who are Under Going Training for their Employment will also be Eligible to get Accomodation.

## **Facilities**

- o Good Infrastructure with Library facilities
- o Good environment with CC Camera Surveillance
- o Free Accomodation(Rs 1500/-Per Month Food Charges)

## Construction of Shaadi Mahals/Community Halls

To encourage & promote cultural activities & collective community benefits financial Assistance for construction of Shaadimahals/Community halls will be sanctioned to Muslim, Christian, Jain, Buddhist, Sikh & Parsi organizations at the rate of one crore at district head quarters and Rs. 50.00 lakhs in other places to each building. To get the assistance:-

- The organization should be a registered body.
- The organization should have a land and land documents in its name.
- There should be a license, for construction of the building.
- There should be a plan and estimate of the building to be constructed.
- There should be a resolution of the concerned organization in favour to get the Government grant etc.,

## Coaching / Trainings

Pre-Examination training for competitive examinations (IAS / KAS / CET / Police training)

Taking into consideration of competitive examinations conducted by UPSC/KPSC, PU Board (CET), Police recruitment and other examination authorities the Government of Karnataka has taken up the pre-examination training programme through prestigious institutions.

Bidaai (Shaadi Scheme)

Bidaai Scheme for financial assistance to the poor minority women/divorcees and widows belonging to Muslim, Christian, Jain, Buddhist and Parsi community of the state for their marriage purpose.

As per the Government order No. MWD 533 MDS 2013, dated 13.11.2013 the bidaai scheme is being implemented to dole out Rs. 50000/- to the poor muslim, jain, Christian, Buddhist, Sikhs & parsi women/divorcees and widows at the time of marriage for purchasing essential commodities.

Eligibility:

- 1. Must be a holder of BPL Card.
- 2. This benefit can be availed only once in lifetime.
- 3. The bride who gets this benefit should attain 18 years and bridegroom 21 years.
- 4. Beneficiaries will be given Rs. 50000/- under this scheme.

## Christian Development Program

Government of Karnataka has considered the Christian Community as Minority community in Karnataka state. As per 2011 census the Christian population is 11.43 lakhs. As per section 15 (4) and 16 (4) of constitution of India they are classified into 3 "B" categories to get benefit under Education, Employment, Reservations and other Social and Economical development. In this line of development the Government of Karnataka has implemented numerous schemes for the development of Christian community, out of these schemes the following schemes such as providing financial assistance for the Construction of Community Halls, Repairs and Renovation of Churches, funds for providing basic necessities to Orphanages, Old Age Homes, Providing various Trainings under Skill Development Programmes, and also providing scholarships and incentives to Christian students through the Directorate of Minorities.

Funds for Construction, Renovation and Development of Churches

As per the Government order No. MWD.318MDS2011 Dated: 16/01/2012 funds are provided for the construction, renovation and development of churches across the state. As per this order for the repairs and renovation/development of churches a financial assistance of up to Rs.10 lakhs is provided.

To get this benefit the following documents are to be produced.

- The interested persons/church authorities have to submit the following documents.
- Application in the prescribed format.
- Church Registration Certificate issued by the competent authorities/departments as the case may be.
- Audit Report (Prepared by a Charted Accountant).
- Site Documents in the name of the Church.
- The list of elected administrative members of the Church.
- Recommendation Letter from the Deputy Commissioner of the respective district.
- Spot inspection report issued by the District Officer Minorities/ District Officer Backward Classes and Minorities of the District.

- Church Photocopy Attested by the District Deputy Commissioner.
- Building Estimate Copies.
- An undertaking in a Stamp Paper.
- Any other document required at the time of scrutiny of file.

## Construction of Community Hall

If any Christian Community association is interested to construct community hall for the social and cultural activities of Christian Minority Communities across the state, the minority department will provide a financial assistance of up to Rs.100 lakhs at district head quarters and up to a maximum of Rs.50 lakhs, for other places depending upon the requirement and estimate.

To get this benefit the following documents are to be produced.

- The association must be a registered association (Registration Certificate to be produced)
- The land/site details on which the community hall is to be constructed. (The documents) should be in the name of association.
- The Association must have obtained the building construction licence from the competent authorities for the construction of the said community hall/building.
- The Association shell provides the blueprint and the original estimate copies duely attested by the competent authorities.
- Copy of the committee's resolution and other details to get this funds sanctioned.
- To furnish the names list and addresses of the members of the working committee of the association.
- Attested building plan by Competent City Municipal Council, Town Municipal Council/Grama Panchayath as the case may be.

## Funds for Orphanages/Oldage Homes

As per Government order No. MWD 320 MDS 2011 Bangalore, Dated: 16/01/2012, grantin-aid will be provided to self service institutions of Christian community across the state who maintain Orphanages and Old Age Homes, to provide the basic necessities.

To get this benefit the following documents are to be produced.

- Application.
- Registration Certificate (In currency at least for the last 2 years).
- By law of the Association.
- Audit Report.
- Admission certificate with photos of the Orphans/Old Age people.

- Building Rent Agreement Paper/Khata Extract of Building.
- For 25 members at least 2500 sq feet building is required.
- Dimension and accommodation available in the building with photos.
- An Affidavit to the effect that the Association is not receiving benefits or assistance from any other person or source.
- Undertaking an Agreements as per the Government order.
- The Associations Bank Account Passbook attested Xerox copy.
- The list of Names and Addresses of the elected members and working staffs of the association.
- Spot inspection report of the Deputy Commissioner of the concerned District.
- Recommendation letter from the Deputy Commissioner of the concerned District.

## Jain Development

An Scheme of extending financial assistance for renovation, repairs and improvement of jain Basadis (Temples).

Government of Karnataka vide its order No MWD-174 MDS-2015 dated 23.09.2015 has introduced a Scheme to provide financial assistance of upto 50 % of the total estimated cost subject to a maximum of 10.00 lakhs whichever is less. For renovation, repairs and improvement of jain Basadis (Temples).

#### Eligibility:

- 1. The temple site should be in name of Management.
- 2. The temple must have been registered.
- 3. The estimate for renovation repair or improvement must have been done by an authorized engineer.
- 4. Amount for renovation, repairs and improvement will be. Sanctioned only after report from the competent authority.

## Incentive to Minority Students of IITs, IIMs & IISc

Students belonging to minority community (Muslim/Christian/Sikh/Buddhist/Jain/Parsi) who are pursuing higher education in the following institutes are eligible for one time incentive of Rs. 2 Lakh for full course duration.

- 1. Indian Institutes of Technology (IITs)
- 2. Indian Institute of Information Technology (IIITs)
- 3. National Institutes of Technology (NITs)

- 4. Indian Institute of Management (IIMs)
- 5. Indian Institute of Science Education & Research (IISERs)
- 6. All India Institute of Medical Sciences (AIIMS)
- 7. All National Law University Schools (NLU)
- 8. Institute of National Importance (INIs)
- 9. Institute under State Legislature Act (IuSLAs)

## Incentive to Journalism and Mass Communication Students

As per the Government of Karnataka order No: NWD 196 MDS 2017, (P-2), dated: 05/08/2017, incentive will be provided to candidates belonging to minority communities (Muslim, Christian, Buddhist, Sikh, Jain & Parsi) who are pursuing Journalism and Mass Communication related Training/ Certification Courses (Both Printed & Electronic Media) to avail monthly incentive.

For 3 Month Course Rs. 30,000/-, for 6 Months Course Rs. 60,000/- and 12 Month Course Rs. 1,20,000/- of incentive will be provided.

- 1. Student should be a domicile of state of Karnataka)
- 2. Students annual family Income should be less than Rs.6 Lakhs.
- 3. Student age should be of Minimum 18 years & Maximum 40 years.
- 4. Students should be a Graduate.
- 5. Student should be pursuing Journalism & Mass Communication Related Training/ Certification Course in Government/ Aided/ Prestigious private institutions.
- 6. Students pursuing Journalism & Mass Communication UG/PG Courses will be eligible to this Incentive during the internship period or during their training/certification period after successful completion of UG/PG Course. However during UG/PG Course students are eligible for Post Matric Scholarship.
- 7. Students should maintain monthly attendance of 80% & candidates should submit Monthly Attendance & Monthly Progress Report issued by the Institute.
- 8. Candidate can utilizes this scheme benefit only one time.

## **Incentives for SSLC & 2nd PUC Students**

As per Government of Karnataka Order No. MWD 141 MDS 2016 Dated 04/10/2016. Top 250 students each in SSLC & 2nd PUC who have scored highest marks will get incentive of Rs. 10,000/- & Rs. 20,000/- respectively.

Morarji Desai Residential Schools

To promote educational levels by increasing enrolment and retention and to bring down drop-out rate with greater focus on quality education Morarji Desai Residential Schools are opened and are in function across Karnataka for 6th to 10th Std students. There are 64 Morarji Desai Residential Schools, 4 Minority Model Residential School, 9 Pre University residential colleges & 5 Muslim residential Schools running under this directorate.

The facilities provided in these Morarji Desai Residential Schools are:-

- Boarding facilities for each student at the rate of Rs. 1400/- per month for 10 months.
- Free Accommodation.
- Free Uniform, Shoes & Socks.
- Free Text Books & Stationery.
- Free other Facilities.

#### Madarasa Scheme

- 1. Basic education of the tenets of Islam is compulsory for the muslim community. The muslim children are getting Islamic education alone in the Madrasaa. As they are deprived of formal and computerized education the children of muslim community has remained away from the mainstream. The Madrasas are being run by the unorganized organizations devoid of basic facilities viz., drinking water, lavatories, class rooms, hostels, teaching and non teaching staff, tools & equipments required for computer education, library, laboratory and other facilities.
- 2. Providing these facilities it is propose to modernize the Madrasas. The basic infrastructure and other facilities require to run a school is proposed to provide for the purpose.
- 3. While providing these facilities to the Madrasas, ensure that the inmates to secure employment in private sector and march progressively with the mainstream of the society.
- 4. It is proposed to impart skilled training to the students of Madrasa in order to make them self reliant in the society.
- 5. It is proposed to provide formal and computerized education, impart training in Spoken English and Vocational Skills and encourage to opt for sports activities to these students.

6. It is proposed to create awareness and train the teaching staff to provide formal, computerized and other models of education.

## M.Phil & Ph.D Fellowship

As per the Government of Karnataka Order no: MWD 462 MDS 2016 Date: 24.01.2017 and amended Government of Karnataka order No. MWD 157 MDS 2017, Date: 09.05.2017. The "Directorate of Minorities Fellowship for Minority Students" is formulated and funded by Government of Karnataka, in line with Junior Research Fellowship Programme. The scheme is open to candidates who belong to Minority Community i.e. Muslim, Sikh, Parsi, Buddhist, Christian & Jain and are pursuing higher studies such as full time M.Phil/Ph.D degree in Government regular, recognised Universities/Institutions/Colleges, in minority related subjects on priority basis first and other subjects will also be considered.

Sir Syed Ahmed Khan Research Centre

Sir Syed Ahmed Khan born on 17th October 1817 is commonly known as Sir Syed, was an Indian Muslim pragmatist, Islamic modernist, philosopher and Social activist of 19th century India. He was one of the founder of the Aligarh Muslim University. Sir Syed earned a reputation as a distinguished scholar while working as jurist for British Government.

He was a great thinker of Muslim's future in India and believing that future of Muslim's was threatened by the rigidity of British out look, Sir Syed Ahmed began promoting western style Scientific Education by founding modern Schools and Journals and organizing Muslim entrepreneurs. towards this goal he founded the famous 'Aligarh Muslim University(AMU) earlier known as Anglo Muhammadan Oriental College in 1875 with aim of promoting Social, Scientific and Economic development of Indian Muslims.

Sir Syed Ahmed Khan was interested in the education of both Muslims and Hindus and visualised India as a 'Beautiful Bride'. As a result of this view he was regarded as a reformer and nationalist leader.

The main aim of this centre is evaluation of the reports and recommendation of different committees constituted by the Government of India and Government of Karnataka .A Minority study chair is established in National Law School Bangalore to conduct study, Research, seminars etc. and to promote M.Phil and P.hd Scholars in Minority Related issues.

## Minority Programmes / Schemes

#### To read CLICK the below links

- ... National Law School of India University (NLSIU)
- ... Rights of Minorities 2017-18
- ... Minorities, Democracy and Capitalism
- ... Analysis of Government of Karnataka Budgets for Minorities
- ... Report On Socio-Economic condition of Minorities in Karnataka
- ... Workshop On Inclusive Development of Karnataka Minorities. Role of NGOs & CBOs
- ... Minorities, Democracy and Capitalism
- ... Baseline Survey of Peripheral Village Clusters Under the Multi-Sector Development Programme
- ... Facing Sheet
- ... Chapter-I
- ... Chapter-II
- ... Chapter-III
- ... Chapter-IV
- ... Chapter-V
- ... Chapter-VI
- ... Constitutional Rights of Minorities
- ... An Overview of Christians in Karnataka with a Special Focus On the Plight of Dalit
- ... Mainstreaming Madrassa Education
- ... Socio-Economic Conditions of Jains in Karnataka
- ... Status of Urdu Medium Schools in Karnataka

## District Level Schemes

#### Hostels for Minorities

#### 1. Pre-Matric Hostels:-

To facilitate quality education and to achieve Compulsory primary education 24 pre-matric boys hostels & 27 girls hostels are functioning under this Directorate with 2550 student beneficiaries/ inmates. The following facilities are provided in these hostels.

- o Students studying from 5th to 10th Std are eligible to get admission.
- o Food charges at the rate of Rs. 900/- will be provided for 10 months.
- o Free accommodation.
- o Two pairs of Uniforms.
- o Rs. 200/– for text books & stationary.
- o Rs. 300/- for bed sheets once in 3 years.
- o Medical Charges, Hair cut charges for boys.
- o Rs. 500/- monthly will be paid to 3 part-time teachers in each hostel.
- Supply of newspapers.

## 2. Post-Matric Hostels:-

To facilitate higher education 39 boys & 34 girls hostels are functioning with 4530 students under this Directorate. These beneficiaries are provided the following facilities.

- o Minority students studying in PUC, Degree & Post graduation Courses & equivalent courses are eligible to get admission.
- o Food charges at the rate of Rs. 1000/- per month for ten months.
- o Free Accommodation.
- Provision of medical & library Facilities.

## Stipend to Trainees of ITI / Diploma courses for Minorities

Minority students studying in ITI and Diploma Courses after SSLC in Government/aided and unaided institutions are sanctioned stipend at the rate of Rs. 150/- per month per student for 10 months in an academic year.

- The annual income should not exceed Rs. 15000/-
- The student who is getting stipend should have 75% of attendance in a month.
- Criteria for selection is based on merit.

## Private Hostels run by Minority Organisations

Minority voluntary organizations are running hostels for the benefit of students studying from 5th to 10th Std. These Private hostels are being supported with a boarding grant Rs. 500 per boarder for 10 months in an academic year. Presently 60 Grant-in-aid pre matric minority hostels with a strength of 3350 are being supported by the Department.

## GIA to Minorities Orphanages

40 Private aided boys/girls orphanages are functioning under the directorate of minorities with 3569 student beneficiaries.

- Orphan/Destitute children studying from 1 to 10th standard are eligible to get admission in these Orphanages.
- Food charges at the rate of Rs. 350/- per month per boarder for 12 months is given.

## Multi-Sectoral Development Programme

Government of India selected 3 blocks and 8 Towns covering 7 districts having population of 25% or more and having Socio-Economic and basic parameters below the national average for the implemation of MSDP.

The programme aims at improving the Socio-Economic conditions of Minorities and providing basic amenities to them for improving the quality of life of the people and reducing imbalance in the identified Minority concentrated areas.

The project taken up under MSDP would be related to the provisions of better infrastructure for Education, Skill development, Health, Sanitation, Housing and Drinking Water etc..

## Multi-Sectoral Development Programme - 12th Five year plan

#### To read CLICK the below links

- ... Guideline
- ... Checklist-ITI
- ... Quarterly Progress Report format
- ... Utilisation Certificate format
- ... Baseline Survey grants

- ... Baseline Guidlines
- ... Guidelines for Base Line Survey
- ... Detailed instructions for organizing Orientation Programme
- ... Instruction for formulation of Block Level Committee(BLC)
- ... Instruction for engaging Block Level Facilitator by the States/UTs
- ... Standardization of parameters for IT Enabled Dedicated Cell under MsDP
- ... Guidelines for Implementation of "Cyber Gram" a new initiative under MsDP
- ... Implementation of IAY Houses through RGHRCL
- ... Occasional Paper Series on Karnataka Religious Minorities

## **SCHEMES**

## Swavalambana Margin Money Loan Scheme

Under this scheme, persons belonging to religious Minority communities, in association with and through Banks/financial institution, are financially assisted to start and improve Business, Small Scale Cottage Industries, Service sector, Agriculture based activities etc., Loan is provided through various Nationalized Banks/Financial Institutions / co-operative societies for the maximum project cost up to ₹.5,00,000/. 20% of the project cost will be sanctioned by the Corporation as Margin Money loan @ 6% interest p.a and 5% of unit cost or maximum of ₹.25,000/- as subsidy Balance is provided as loan by the Banks/Financial institutions / co-operative societies

The Margin Money so sanctioned by the Corporation has to be repaid by the beneficiary in 36/60 monthly instalment @ 6% interest per annum to the Corporation.

This scheme is implemented through Co-Operative Societies also who have registered under Co-Operative Societies Act 1959, and who are working for the upliftment of the minorities and are showing profit and have adequate financial support to grant loan to its members. The Societies who desire to avail this facility should present the following documents:

- Registration Certificate of the Society.
- Bye Laws of the Society.
- Details of provisions made to get money from the State Govt.
- Audited Report for the last 3 years.
- Report of the Dy. registrar of Co-Operative Societies with no adverse remarks.
- Contract deed, Guarantee letter.

II. The Government of Karnataka vide G.O.No.MWD/60/MDC/2016 dt.27.10.2016 has modified 'Swavalambana' Margin Money Loan and Subsidy Scheme into Self-employment Scheme.

Under the modified Scheme, Subsidy will be sanctioned to the applicants belonging to religious minority communities to start or improve business, small scale cottage industries, service sector, agriculture based activities, with the co-ordination of Nationalised Banks. The details of benefits are as under:

- (1) Subsidy of 50% or a maximum of Rs.35,000/- will be sanctioned to undertake economic activities covering the unit cost of Rs.1.00 Lakh.
- (2) Subsidy of 33% or a maximum of Rs.2.00 Lakhs will be sanctioned to undertake economic activities covering the unit cost of Rs.1.00 Lakh and above.

## Arivu (Education Loan) Scheme

#### Overview

Under this scheme, religious minority students who are desirous for pursuing professional courses like Medical, Engineering, Dental, Master Degree Courses, Diploma Courses, Nursing, B.Ed, BBM, BCA, D.Ed, D-pharma, Pharma-D and ITI are provided financial assistance ranging from Rs.10,000/- to Rs.75,000/- per year till completion of the course.

## ARIVU (EDUCATION LOAN) SCHEME FOR CET STUDENTS

As per government order No.MWD/03/MDC/201, Bangalore dated 17.01.2014, the Karnataka Minorities Development Corporation Ltd., (KMDC) has entered into a Memorandum of Understanding (MOU) with Karnataka Examination Authority, Bangalore. Accordingly, applications as per the prescribed format issued under KEA Brochure, are invited from the candidates belonging to religious minorities viz., Muslim, Christian, Jain, Building, Buddhist, Sikh and Parsi communities who are appearing for Common Entrance Test (CET) which will be conducted by Karnataka Examination Authority (KEA) for various Professional Courses, for sanction of education loan from the Corporation under its 'ARIVU' (Education Loan) Scheme as per the fee prescribed by the KEA/Government of Karnataka

## Ganga Kalyana Scheme

Irrigation facility is provided to the agricultural land through lift irrigation scheme utilizing the perennial source of water (rivers) and lifting water through pipe lines. Wherever perennial water sources are not available, bore wells are drill on the water points identified by the expert geologists.

## A. Lift Irrigation Scheme

Irrigation facility is provided to the agricultural land through lift irrigation scheme utilizing the perennial source of water (rivers) and lifting water through pipe lines.

## Eligibility:

- The beneficiaries should belong to the religious minority communities as defined in the Government Order.
- Should be permanent residents of Karnataka State.
- They should be small and marginal farmers.
- The annual income of the family should not exceed ₹.22,000/-

Those who have less than 5 acrs and Minimum 7 persons from Minority community whose lands are adjacent to each other will be provided with "Lift" irrigation facility.

#### B. Individual Borewell

Wherever perennial water sources are not available, borewells are drilled underground within the water points identified through the help of expert geologists and tanks are built for storage of water and to help flow through the pipes to the lands. These borewells are maintained for five years at the Cost of the Corporation, thereafter it will be handed over to the consumer co-operatives of the beneficiaries. Advice and assistance of the agricultural experts will be provided to enable farmers to get good yield. This Scheme is a subsidy scheme.

Under this scheme, for the beneficiaries holding 2 to 5 acres of land, one borewell will be drilled or open well will be constructed and pump set will be supplied by KMDC. The total expenditure is ₹.1,50,000/- this includes pump & Energisation charges.

## Eligibility:

- The beneficiaries should belong to the religious minority communities defined in the Government Order.
- Should be permanent residents of Karnataka State.
- They should be small and marginal farmers.
- The annual income of the family should not exceed ₹.22,000/-

#### Procedure of Selection:

The District Managers of the concerned District invites the application through newspapers. The received application will be scrutinized and District Manager will place the proposal before the Taluk committee headed by concerned MLA who is the Chairman of

the Committee. The Committee will select the beneficiary and forward the proceedings to the head office.

## Sharmashakti Scheme

#### Overview

Under this scheme, the minority artisans will be financially assisted to improve their Artistic and Technical skill to carry on with their trade or for commencing, or developing small business and with a loan up to Rs.50,000/- (maximum) will be provided at lower rate of interest to improve their business. Out of this amount, 50% of the loan will be considered as back end subsidy to the beneficiary.

The applicant should be a resident of Karnataka by birth or domicile and he should belong to the Religious Minority community and whose annual income is within ₹.22,000/- can apply for loan under this Scheme.

The Shrama Shakthi loan sanctioned has to be repaid by the beneficiary with in 36 monthly instalments @ 4% interest P.A

## Land Purchase Scheme

#### Overview

Under this scheme, the Corporation will purchase the agricultural land and this will be given to the poor landless minority farmers in the rural areas. 2 acres of Dry Land or 1 acre of wet land will be distributed to each beneficiary. The Government has recently issued an order revising the rate of land as double the guidance value which is limited to ₹.2.50 lakhs including the Registration expenses since the cost of land has increased to implement the scheme successfully. The cost of land will be treated as 50% loan and 50% subsidy to the beneficiaries. The loan has to be repaid in 10 years in ½ yearly instalments @ 6% interest per annum. The Corporation is allocating the physical and financial target based on allocation made in the budget and population. The District Managers of the concerned District invites the application through news papers. The received application will be scrutinised and the same will be placed before the district committee headed by Deputy Commissioner of the concerned district who is the chairman of the committee. The committee will select the beneficiary.

## Micro Loan with Subsidy Scheme

#### Overview

This Scheme is implemented through self-help groups. The group so formed should have 10 to 20 members. The group should have aim to involve its members in any of the lucrative business activity. The members after forming a self-help group should select two of its members as group leader 1 and 2. They should open a bank account in the name of the self-help group with the authorised signatory as group leaders 1 & 2. The group should consist of only religious minority persons. Priority in this scheme will be given to the Women Self-help groups. The Minority communities persons residing in city areas and rural areas who wish to start petty business like vegetable/fruit vending through push carts, kallai making, bed making, pan shop, groundnut selling, cycle repairing, gas/arc welding, vulcanizing, fish selling, tea shop etc., will be provided loan of Rs.10,000 to each members. The loan will be sanctioned directly to the Self help group which in turn will further disbursed the members with loan to its subsidy of ₹ 5.000. а

The loan has to be repaid in 36 monthly instalments @ 5% rate of interest p.a

## Karnataka Christian Development Parishath

#### Overview

During 2011–12, Karnataka Christian Development Parishath was establised on 5.11.2011 for over all development of Christian Community. The Budget allocation will be made to Directorate of Minorities, by the Government. Out of this, 40% has been provided to KMDC for implementing the on–going schemes of the Corporation viz, Arivu Education loan, Shramashakti, Micro loan with subsidy and Site Purchase/ Home Loan Interest subsidy Scheme for housing loans, as per the existing guidelines for the development of the Christian community.

Site Purchase and Interest Subsidy on Housing Loan Scheme

#### Overview

Under the Scheme such of the minority community who has taken loan for the purpose of construction of House, from the Banks / Financial Institutions an interest subsidy upto ₹.1.00 Lakh will be reimbursed. Also those of the minority community who are economical poor and desirous of obtaining loan to purchase a site, a loan upto ₹.5.00 lakhs will be given.

## National Minorities Development and Finance Corporation Loan Scheme

#### Overview

The National Minorities Development & Finance Corporation, Delhi, is implementing its scheme through State Channelizing Agency viz., Karnataka Minorities Development Corporation in Karnataka. Some of the enhancements in the schemes are as under.

- Term Loan scheme for Business, Services and Transport sector.
- Under Micro Finance Scheme, enhancement of loan component from ₹.25,000/- to ₹.50,000/- to each member of SHG
- Under Educational Loan Scheme, Short Term Loan upto a maximum of ₹.3 Lakhs for high skill development programme of 01 year duration.
- Loan upto a maximum of ₹.10 lakhs for Professional Courses of maximum 05 years duration.
- Loan upto ₹.20 Lakhs to the student pursuing studies for 05 years in abroad.
- Vocational training programme for unemployed minority youth. Marketing assistance scheme.
- Revised income limit for implementation of NMDFC Scheme enhancement from ₹.40,000/- to ₹.81,000/- in rural areas and from ₹.55,000/- to ₹.1.03 Lakhs in urban areas
- Enhancement of Monthly Training fee from ₹.1,000/- to ₹.2,000/- for vocational training courses. Enhancement of Stipend from ₹.500/- to ₹.1,000/-.

#### Term Loan Scheme

A loan for business activity with the project cost from ₹. 50,000 to ₹.10,00,000/- will be considered in the scheme. The Corporation releases the loan with 90% of the project cost from NMDFC share, 05% of the project cost is met from KMDC Share and balance 05% of the project cost has to be borne by the beneficiary. 6% interest per annum is being charged by the Corporation for the loan released. The Corporation also consider sanctioning loan for the Transport Sector also by helping the beneficiaries to acquire Transport Vehicles.

The loan has to be repaid @ 6% interest p.a. in 36/60 monthly instalments.

#### Micro Finance

The Corporation also provide Micro Finance scheme under NMDFC sponsored Schemes on the same lines as that of the State Micro Scheme except that no subsidy is provided in the NMDFC sponsored scheme. This loan is also provided to the beneficiaries who have enrolled themselves in the registered societies and associations whose main motto is service and running on a sound footing with thrift.

The loan has to be repaid @ 6% interest p.a. in 36 monthly instalments.

## Educational Loan Scheme

A loan upto  $\mathfrak{T}.3$  lakh for short term high skill development course, upto  $\mathfrak{T}.10$  lakhs for professional and job oriented degree courses in India with a maximum duration of 5 years @  $\mathfrak{T}.2$  lakh per annum, upto  $\mathfrak{T}.6$  lakhs for professional post graduate courses with a maximum duration of 3 years @  $\mathfrak{T}.2$  lakh per annum and upto  $\mathfrak{T}.20$  lakhs for courses abroad with a maximum duration of 5 years @  $\mathfrak{T}.4$  lakh per annum are considered in the scheme @ 3% p.a interest repayable in 5 years with means of financing as 90% from NMDFC 5% from KMDC and 5% from beneficiary.

## **Training Schemes of NMDFC**

Under vocational training scheme of NMDFC following training will be given to unemployed minority youths through governments recognised training institutions to enable them to become self employed or to seek better employment opportunities.

Sr. No.	Name of Training	Duration
1	Call Center Training	6 Months
2	Web Technologies Training	6 Months
3	Computer Training	6 Months
4	Fashion Technology	6 Months
5	Zardosi/Kashida and Embroidery	6 Months

Note: Training shown at Sr.no. 4 & 5, will be given under Mahila Samridhi yojane.

## Karnataka Minorities Development Corporation Limited

The Minority population as per 2011 census is about 96,00,475 which forms 15.92% of the total population of Karnataka. The people belonging to Muslim, Christian, Sikh, Jain and Parsis Buddists communities comes under Minority Community. Karnataka Minorities Development Corporation was established in the year 1986 with an objective of improving the status of Minority Community Socially Economically and Educationally. The Corporation has been implementing the following schemes by utilising the share capital and grants released by the State Government, from time to time.

Managing Director is CEO of the Company. Apart from these we have various other officers and staff working under Managing Director for implementation of Schemes. In all the 30 Districts, the District Managers are appointed by the Corporation. Devaraj Urs Backward Class is Development Corporation District Managers are the implementing Officers

## KARNATAKA STATE WAKF COUNCIL

Government of Karnataka with a view to promote the development of Muslim Women particularly in the field of education, self employment, improvement of working conditions in Home/cottage industries like ready made garments, handicrafts, libraries, etc.. to provide financial and other aid to institution / agencies engaged in the promotion of development of women. To provide assistance to women students appearing in the competitive examinations, etc.. felt it necessary to constitute the Karnataka State Wakf Foundation for Women Development.

## Objects of K.S.W.F.W.D

The Foundation shall be under the control of Revenue Dept (Wakf) and is to promote the development of Muslim Women. The aims and objects for which the Foundation is established are:

- 1. To create among the women the awareness of the national ideals of Justice, Liberty, Equality, Fraternity, Democracy, Secularism & Socialism.
- 2. To promote literacy among women.
- 3. To create awareness among the women about the new thrust for developmental activities for the women so as to enable them to respond to this thrust as enthusiastically as their more advanced compatriot sisters.
- 4. To study and identify the factors thwarting the development of women so that these can be account by the State and Non State Agencies while evolving at strategies in this regard.
- 5. To organize workshops in order to inculcate a sense of self-confidence, self-reliance, self-sufficiency and fearlessness among the women so as to make them suitable for positions of responsibility.

- 6. To promote / organize research and other efforts in order to influence the shaping of the women development policies of the State in this direction.
- 7. To organize seminars, lectures, conferences in order to discuss social, economic, legal and other vital problems concerning the women.
- 8. To help the women to overcome their economic and social backwardness so as to bring them into the main stream of national development.
- 9. To implement and advance the schemes and plans of the Central Wakf Council for the development of the women.
- 10. To improve working conditions when women are employed in Home / Cottage Industries other than Beedi and Agarbathis.
- 11. To provide financial and other aid to Institutions / Organizations engaged in the development and promotion of the development of women.
- 12. To provide Consultancy services to Institutions imparting certain skills and support for marketing services, accounting procedures etc.
- 13. To encourage developmental programs for the women in rural sectors.
- 14. To encourage literacy as also to evolve suitable schemes for the mental and physical development of the women both in the urban and rural sectors.
- 15. To facilitate eminent women who have promoted developmental activities for the women in the country.
- 16. To function as a data-bank regarding the Women Developmental Programs and similar information regarding the education of minority groups in India and abroad.
- 17. To undertake preparation and / or publication or written material of all kinds including journals and other periodicals as also dissemination of material to mass media that will sub serve the objects of the Foundation.

- 18. To affiliate to itself or to collaborate with the Societies / Organizations seeking the same objective or objectives similar to those of the Foundations so that the programs / objectives leading to the achievement of this objectives may be more effectively coordinates.
- 19. To raise / mobilize all such funds as are necessary or adequate for implementing the programs and activities of the Foundation and to control or regulate the disbursement of such amount.
- 20. To provide special assistance or opportunity to women for technical and vocational education, coaching of candidates for competitive examinations and entrance to professional colleges, remedial and promotional classes at the middle or higher secondary school level and provision of hostels for girls.
- 21. To help organize social services by establishing or assisting the establishment of Care Home for the women in distress and also train them in job-oriented trades so that they may stand on their own legs and live as useful citizens.
- 22. To establish or assist in establishments of Creches, Nursery Schools and Family Counseling and Legal Aid Centers in thickly populated Minorities areas with a view of encouraging more women of minorities to seek even small jobs and improve their economic conditions.
- 23. To undertake all such activities that are not specifically mentioned in the aims and objects listed above, but will all the same, promote this objectives and will help women attain the same level of development as the advanced sections of the compatriot sisters in the Indian society.

## ABOUT KSWC

#### About Karnataka State Wakf Council

Government of Karnataka is providing Grant-in-Aid to the number of Wakf institutions in the State to Keep the institutions in good condition by carrying repairs and renovations and improvements. But these grants have not greatly helped the institutions in their economic development to become self-reliant. It is therefore proposed to advance loans on the lines of the loan given by the Central Wakf Council, New Delhi and also make provision for this purpose in the State Budget for advancing loans to the deserving Wakf Institutions whose Muthwallies or Managements take up development works on their own initiative. The advance of such loans is subject to the Rules specified in the scheme annexed.

## Eligibility and Quantum of Advance

- (1) An unregistered Wakf or a Wakf which is indebted or which is not in full possession of the property to be developed, or a Wakf which is not in full possession of the property to be developed, or a Wakf which is, in the opinion of the Council, insolvent or otherwise unsuitable, shall not be eligible for an advance.
- (2) The Advance may be granted under these Terms and Conditions upto 75 per cent of the estimated cost of the project, excluding the value of the land, subject to a maximum of Rs. 5 lakhs in each case in any one year.
- (a) Provided that the Advance may also be granted in excess of 75 per cent of the estimated cost of the project in special circumstances.
- (b) Provided further that Advance in excess of the limit of Rs. 5 lakhs in each case in any one year may also be granted, if the Chairman feels that the project will be completed earlier with more financial assistance.
- (3) The Advance shall be granted for the costruction of new building or extension of existing building or for other developmental projects of Wakf properties for the purpose of augmenting the resources of the Wakf concerned and better realization of its

objects. Resources of the Wakf properties for the purpose of augmenting the resources of the Wakf concerned and better realization of its objects.

Mode of application

- (1) Every Muthwalli of a Wakf requiring Advance shall submit the scheme of development of Wakf property through an application as shown in Form-I of these terms and conditions in duplicate and shall enclose therewith the following documents (in case these are in Regional Language, its English translation shall also be attached.
- (a) State Plan of the land to be developed, indicating boundaries.
- (b) (i) Detailed Plan of construction prepared by a qualified engineer / architect, duly sanctioned by the Municipal or any competent authority having jurisdiction in the area where the property to be developed is situated.
- (ii) In the case of other developmental projects a detailed plan prepared by an expert.
- (c) A project report in a narrative form indicating the brief history of the Wakf, the aim / objective of the development, the details of the proposed scheme alongwith the estimated cost of it and anticipated income and its utility.
- (d) A detailed itemwise estimate of cost duly prepared by an engineer or an expert as the case may be.
- (e) A detailed statement showing the profitability of the scheme.
- (f) A statement of the market value of the wakf property by an approved valuer.
- (g) Copies of the documents to eshtablish the title of the borrower to the management of the property.
- (h) A non-encumbrance certificate from the competent authority.
- 2. The application of the Muthawalli of a Wakf shall be submitted to the Council through the Committee.

(a) A copy of the resolution of the Council approving the scheme and of the permitting, if necessary, the mortgage of the property or recommending specific guarantee for the Advance.

#### **HEALTH RELIEF**

#### **HEALTH RELIEF TO MUSLIM MINORITIES WOMEN & GIRLS**

In the scheme Medical relief is provided to Muslim Minorities woman and girls for medical treatment on the following conditions

- 1. The annual income of the beneficiary should by less than Rs 1, 20,000/- [Rupees One Lakh Twenty Thousand Only]. This Scheme is not applicable to the Government Servants.
- 2. Applications Should be submitted in the prescribed Proforma along with a copy of the Income Certificate issued by the Tahsildar and on estimate by the Hospital / Nursing Home approved the Government.
- 3. Applications should be submitted by the husband or guardian of the patient only.
- 4. Patients suffering from dangerous diseases like Heart, Kidney, Brain, Cancer, TB (excluding scissorine 'C' section) and other diseases are also eligible to receive the grant.
- 5. Under this Scheme relief of minimum of Rs 25000/- and maximum of Rs 100,000/- will be paid by cheque through the concerned hospital.
- 6. In certain exceptional cases relief will be paid by cheque to the patient within three months of settling of bills after taking treatment

#### STITCHING TRAINING

#### TRAINING OF MUSLIM WOMEN IN STITCHING, EMBROIDERY AND KNITTING

In this scheme of training in stitching, embroidery and knitting for the Muslim women in the State to be implemented through the NGOs on the following Conditions

- 1. The training period would be for the duration of 6 months with 2 batches of 25-30 students per day.
- 2. The NGOs can adjust the timings of the training to suit the convenience of trainees with a fixed component such as both in the morning and afternoon.
- 3. The training shall be impact by well qualified committed trainers with vast experience in cutting and stitching.
- 4. The Honorarium of Rs 3,500/- Per month in respect of the trainer and Rs 2,000/- Per month in respect of the Asst. Trainer will be borne by the Karnataka State Wakf Foundation for Women.
- 5. An amount of Rs 100/- Per month would be provided to each of the trainee for training material. This amount will not b given in cash but material will be supplied in the training Classes. This expenditure would be met by the Karnataka State Wakf Foundation for Development.
- 6. At the end of the training period successful candidates will be provided with Sewing machine subject to the condition that 50% of the cost shall be met by the trainees or the NGOs. And for Orphan and windows, sewing machines will be provided free of cost by the Karnataka State Wakf Foundation for Women Development.
- 7. The NGOs should have their own infrastructure facilities. Preference will be given to those who have their own building or accommodation. Actual electricity and other maintenance charges will be borne by the Foundation

#### **COMPUTER TRAINING**

## PROVIDING COMPUTER TRAINING TO MINORITIES MUSLIM WOMEN

This scheme extends financial assistance to educational institutions and NGOs and other Institutions providing free computer training and have their own infrastructure by sanctioning grants to and for salaries of the Trainers/Teachers Subject to the following conditions.

- 1. Educational Institutions, those providing computer training, NGOs, Institutions having infrastructure providing free computer training to Muslim Girls for 6 months shall submit applications.
- 2. The period for training shall be 6 months and training to 2 batches i.e., morning and evening shall be provided to least 50 Candidates.
- 3. Teachers imparting training should be qualified and experienced in providing computer training.
- 4. A Honorarium of Rs. 5,000/- (Five thousand only) to the teacher and Rs 3,000/- (Three Thousand Only) to the Assistant Teacher providing Computer training will be paid by the Karnataka State Wakf Foundation for Women Development.

#### **URDU DTP**

## STIPEND TO MUSLIM MINORITIES GIRLS LEARNING URDU DTP COURSE

Under this scheme stipend will be given to Muslim Minority Girls learning Urdu DTP Course through NGOs on the following Conditions.

- 1. Minority Muslim Girls learning Urdu course in Organizations are eligible to apply.
- 2. A stipend of Rs 2,000/- will paid to minority Muslim girls who are learning this course.
- 3. The period of the course shall be atleast 6 months.

- 4. Applications should be submitted to the foundation by getting them attested by the concerned organizations.
- 5. Cheques will be sent to the concerned candidates through NGOs.

## Government Orders

#### To read CLICK the below links

- GO1 KSWFWD MembersList
- GO2 Health Relief to Muslim Minorities Women\_Girls
- GO3 Training for Muslim Women in Stitching and Embriodery
- GO4 Computer Training to Minorities Muslim Women
- GO5 Stipend to Muslim Minority Girls Learning Urdu DTP Course

KMDC - Scheme book - CLICK HERE

## PM's New 15 Point Programme

## (A) Enhancing opportunities for Education.

## (1) Equitable availability of ICDS Services

The integrated Child Development Services (ICDS) Scheme is aimed at holistic development of children and pregnant/lactating mothers from disadvantaged section, by providing services through Anganwadi Centres such as supplementary nutrition, immunization, health check-up, referral services, pre-school and non-formal education. A certain percentage of the ICDS projects and Anganwadi Centres will be located in blocks/villages with a substantial population of minority communities to ensure that he benefits of the scheme are equitable available to such communities also.

## (2) Improving access to School Education

Under the Sarva Shiksha Abhiyan, the Kasturba Gandhi Balika Vidyalaya Scheme, and other similar Government schemes, it will be ensured that a certain percentage of such school are located in villages/localities having a substantial population of minority communities.

## (3) Greater resources for teaching Urdu

Central assistance will be provided for recruitment and posting of Urdu language teachers in primary and upper primary schools that serve a population in which at least one-fourth belong to that language group.

## (4) Modernizing Madarsa Education

The Central Plan Scheme of Area Intensive and Madarsa Modernization Programm provides basis educational infrastructure in areas of concentration of educationally backward minorities and resources for the modernization of Madarsa education. Keeping in view of importance of addressing this need, this programme will be substantially strengthened and implemented effectively.

## (5) Scholarships for meritorious students from minority communities

Schemes for pre-matric and post-matric scholarships for students from minority communities will be formulated and implemented.

## (6) Improving educational infrastructure through the Maulana Azad Education Foundation.

The Government shall provide all possible assistance to Maulana Azad Educaion Foundation (MAEF) to strengthen and enable it to expand its activities more effectively.

## (B) Equitable Share in Economic Activities and Employment.

## (7) Self-Employment and Wage Employment for the poor

The Swarnjayanti Gram Swarojgar Yojna(SGSY), the primary self-employment programme for rural areas, has the objective fo bringing assisted poor rural families above the poverty line by providing them income generating assets through a mix of bank credit and Governmental subsidy. A certain percentage of the physical and financial targets under the SGSY will be earmarked for beneficiaries belonging to the minority communities living below the poverty line in rural areas.

The Swarnjayanti Shahary Rohgar Yojna(SSRY) consists of two major components namely, the Urban Self-Employment Programme (USEP) and the Urban Wage Employment Programme(UWEP). A certain percentage of the physical and financial targets under USEP and UWEP will be earmarked to benefit people below the poverty line from the minority communities.

The Sampurna Grameen Rozgar Yojna(SGRY) is aimed at providing additional wage employment in rural areas alongside the creation of durable community, social and economic infrastructure. Since the National Rural Employment Guarantee Programm(NREGP) has been launched in 200 districts, and SGRY has been merged with NREGP in these districts, in the remaining districts, a certain percentage of the allocation under SGRY will be earmarked for beneficiaries belonging to the minority communities living below the poverty line till these districts are taken up under NREGP. Simultaneously, a certain percentage of the allocation will be earmarked for the creation of infrastructure in such villages, which have a substantial population of minorities.

## (8) Upgradation of skill through technical training

A very large proportion of the population of minority communities is engaged in low-level technical work or earns its living as handicraftsmen. Provision of technical training to such people would upgrade their skills and earning capability. Therefore, a certain proportion of all new ITIs will be located in areas predominantly inhabited by minority communities and a proportion of existing it is to be upgraded to 'Centres of Excellence' will be selected on the same basis.

## (9) Enhanced credit support for economic activities

The National Minorities Development & Finance Corporation (NMDFC) was set up in 1994 with the objective of promoting economic development activities among the minority communities. The Government is committed to strengthen the NMDFC by providing it greater equity support to enable it to fully achieve its objective.

Bank credit is essential for creation and sustenance of self-employment initiative. A target of 40% of net bank credit for priority sector lending has been fixed for domestic banks. The priority sector includes, inter alia, agricultural loans, loan to small-scale industries & small business, loans to retail trade, professional and self-employed persons, education loans, housing loans and micro-credit. It will be ensured that an appropriate percentage of the priority sector lending in all categories is targeted for the minority communities.

## (10) Recruitment to State and Central Services

In the recruitment of police personnel, State Governments will be advised to give special consideration to minorities. For this purpose, the composition of selection committees should be representative.

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

Large scale employment opportunities are provided by the Railways, nationalized banks and public sector enterprises. In these cases also, the concerned departments will ensure that special consideration is given to recruitment from minority communities.

An exclusive scheme will be launched for candidates belonging to minority communities to provide coaching in Government institutions as well as private coaching institutes with credibility.

## (C) Improving the conditions of living of minorities.

## (11) Equitable share in rural housing scheme

The Indira Awaas Yojna(IAY) provides financial assistance for shelter to the rural poor living below the poverty line. A certain percentage of the physical and financial targets under IAY will be earmarked for poor beneficiaries from minority communities living in rural areas.

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

Under the schemes of Integrated Housing & Slum Development Programme(IHSDP) and Jawaharlal Nahru Urban Renewal Mission(JNURM), the Central Government provides assistance to States/UTs for development of urban slums through provision of physical amenities and basic services. It would be ensured that the benefits of these programmes flow equitable to members of the minority communities and to cities/slums, predominantly inhabited by minority communities.

## (D) Prevention & Control of Communal Riots

## (13) Prevention of communal incidents

In the areas, which have been identified as communally sensitive and riot prone districts and police officials of the highest known efficiency, impartiality and secular record must be posted. In such areas and even elsewhere, the prevention of communal tension should be one of the primary duties of the district magistrate and superintendent of police. Their performance in this regard should be an important factor in determining their promotion prospects.

## (14) Prosecution for communal offences

Severe action should be taken against all those who incite communal tension or take part in violence. Special court or courts specifically earmarked to try communal offences should be set up so that offenders are brought to book speedily.

## (15) Rehabilitation of victims of communal riots.

Victims of communal riots should be given immediate relief and provided prompt and adequate financial assistance for their rehabilitation.

Complete Book on PM's 15 Point Programme – CLICK HERE

## **KSMC**

#### Commission

The Karnataka State Minorities Commission (KSMC) is a statutory body constituted under the Karnataka State Minorities Commission Act 1994. The First Commission under this Act was constituted on 30.9.1994 with Mr.R.H. Goodwala as Chairman. Other eminent persons like Mr. F.H. Mohsin, Mr. C.M. Ibrahim, Mr. K. Rahman Khan, Mr. Sadath Ali Khan, Dr. Abdul Kareem, Prof. M. Basheer Hussain, Mr. Qamar-ul-Islam, Mr. Syed Saifulla, Mr. Azeez Sait, Mr. Mir Azeez, Alhaj K.S. Mohammed Masood and Mr. Syed Mudeer Aga subsequently served as Chairman.

The main activity of the KSMC is to examine the working of various safeguards provided in the constitution and in the Laws passed by the State Legislature for the protection of minorities and make recommendations with a view to ensuring effective implementation and enforcement of all the safeguards.

Muslims, Christians, Sikhs, Buddhists, Zoroastrians (Parsis) and Jains are identified as Minority communities of Karnataka.

The **Karnataka State Minorities Commission** consists of the Chairman and six other members nominated by the Government from amongst persons of eminence, ability and integrity hailing from the minority communities. Subject to the pleasure of the government, the term of the chairman and members is for a period of three years. The Administrative head of the office is the Secretary, who is a group "A" Senior scale officer.

The **Karnataka State Minorities Commission** has come to be looked upon by the minorities in Karnataka as a Forum for ventilating their grievances.

#### **Activities**

- To monitor the working of the safeguards provided in the constitution, laws enacted by the State Legislature and policies and schemes of the Government for minorities.
- To conduct studies, research and analysis on the questions of avoidance of discriminations against minorities.
- To make a factual assessment of the representation on minorities in the services of the Government undertakings, Government and Quasi-Government bodies and in case representation is adequate to suggest ways and means to achieve the desired level.
- To make recommendations for ensuring, maintaining and promoting communal harmony in the State.
- To make periodical reports at periodical intervals to the Government.
- To study any other matter which, in the opinion of the commission is important from the point of view of the welfare and development of minorities and to make appropriate recommendations.
- To consider the grievances of the minorities and to suggest appropriate solution from time to time.
- To look into specific complaints regarding deprivation of rights and safeguards of minorities and take up such matter with the appropriate authorities.

KARNATAKA STATE MINORITIES COMMISSION (AMENDMENT ACT 2016 & 2011) \_

## **CLICK HERE**

## Karnataka State Minorities Commission

- Rules and Ammendments CLICK HERE
- Rules and Amendments 2 CLICK HERE
- Right to Information Act CLICK HERE

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