



 **Dr. Ambedkar Foundation**
Ministry of Social Justice & Empowerment
Government of India

Babasaheb's Vision, Our Mission

“ Babasaheb stood for the upliftment of the weak, the oppressed and the excluded. And, he lifted us all to a higher cause in the service of humanity; to build a future of justice, equality, opportunity and dignity for all humans; and peace among people. ”

Narendra Modi
Prime Minister





सत्यमेव जयते

Government Of India

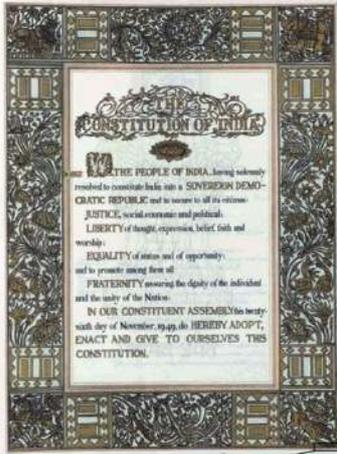
Ministry of Social Justice & Empowerment
Department of Social Justice & Empowerment

Initiatives for SC Welfare

INTRODUCTION

CONSTITUTIONAL PROVISIONS

SPECIAL PROVISIONS ARE ENSHRINED IN THE CONSTITUTION FOR ADVANCEMENT OF THE INTERESTS OF THE WEAKER SECTIONS

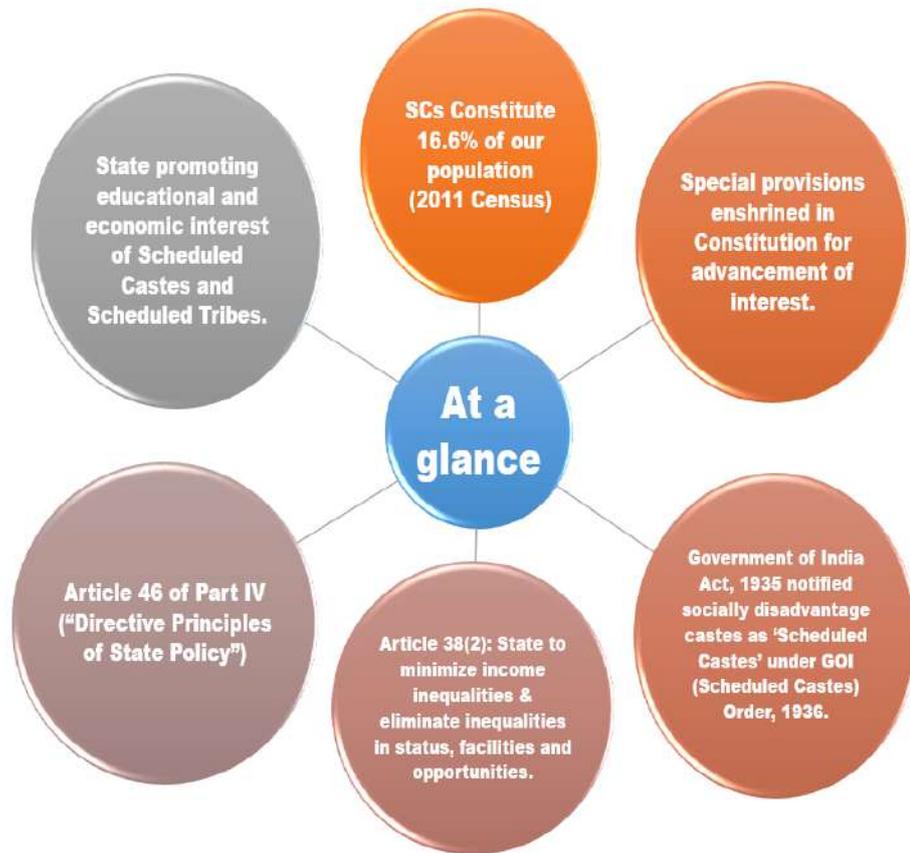


Article 46 : State shall promote educational and economic interests of Scheduled Castes, Scheduled Tribes and other weaker sections

Article 41 : State shall provide public assistance in cases of unemployment, old age, sickness and disablement and in other cases of undeserved want

Article 47 : It shall be the duty of the State to raise the level of nutrition and the standard of living and to improve public health

- Empowerment of the socially, educationally and economically marginalized sections of the society including Schedule Castes (SC), Other Backward Classes (OBC), Senior Citizens, Victims of Alcoholism and Substance Abuse, Transgender Persons, Beggars, Denotified and Nomadic Tribes (DNT), Economically Backward Classes and Economically Weaker Sections.
- The Protection of Civil Rights Act provides punishment for the practice of untouchability.
- The Scheduled Castes (Prevention of Atrocities) Act has been enforced with a view to prevent atrocities against members of SCs and STs.
- Public Sector Undertakings, namely, the National Scheduled Castes Finance and Developments Corporation (NSFDC) has been set up for providing financial assistance in the form of concessional loans to SCs families and skill training to the youth



Pathbreaking Legislative Developments

- To ensure a greater justice for SCs and STs, the SC/ST (PoA) Act, 1989 amended vide the SC/ST (PoA) Amendment Act, 2015 (No. 1 of 2016) and enforced from 26.01.2016. The amended Act includes:
 - Establishment of Exclusive Special Courts for speedy trial of the atrocity cases,
 - Exclusive Special Public Prosecutors to try offences in Exclusive Special Courts,
 - Rephrasing and expansion of some earlier offences and addition of several new offences of atrocities
 - Inserted a new chapter relating to “Rights of Victims and Witnesses”

- The Act has been further amended on **20.08.2018** with a view to nullify
 - Conduct of a preliminary enquiry before registration of a First Information Report (FIR)
 - Or to seek approval of any authority prior to arrest of an accused.

Amendments done in the Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) Act, 1989.

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The SC/ST (PoA) Act, 1989 further amended in the year 2018 and enforced on 20.08.2018 with a view to nullify

- Conduct of a Preliminary Enquiry before registration of an First Information Report (FIR)
- Or to seek approval of any authority prior to arrest of an accused.

For effective implementation of the provisions of the Act, the SC/ST (PoA) Rules, 1995 have been amended:

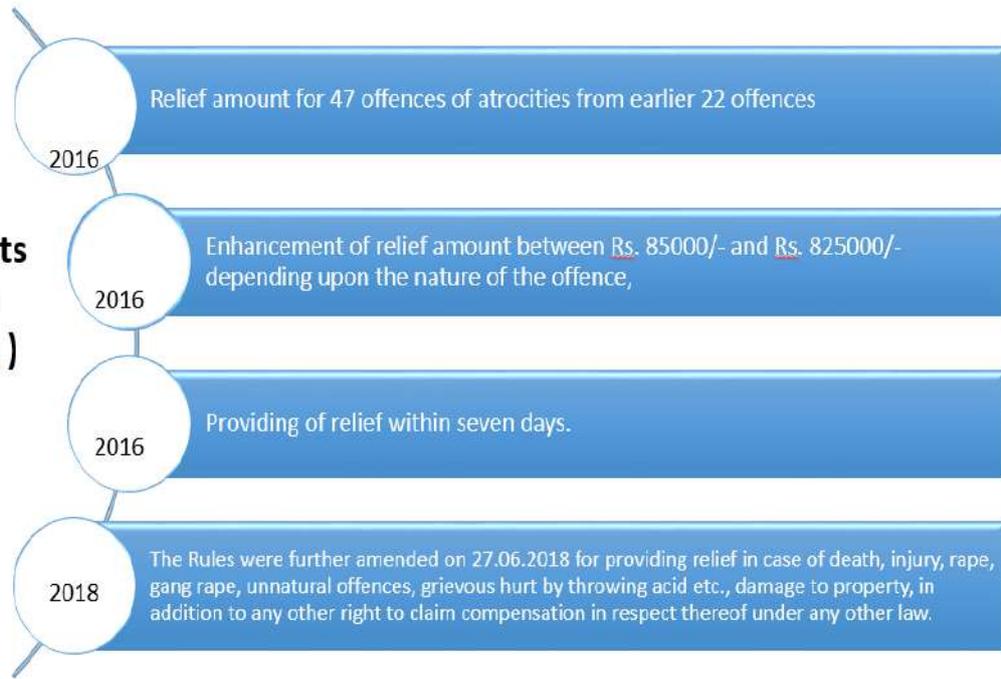
- The SC/ST (PoA) Rules, 1995 amended on **14.04.2016** for providing:
 - Relief amount for 47 offences of atrocities from earlier 22 offences,
 - Enhancement of relief amount between Rs. 85000/- and Rs. 825000/- depending upon the nature of the offence,
 - Providing of relief within seven days.

The Rules were further amended on **27.06.2018** for providing relief in case of:

- death, injury, rape, gang rape;
- unnatural offences, grievous hurt by throwing acid etc.;
- damage to property,

in addition to any other right to claim compensation in respect thereof under any other law.

Amendments done in the SC/ ST (PoA) rules, 1995



Major Policy Initiatives

• **Swachhta Udyami Yojana”:**

- Launched on 2nd October, 2014 for providing financial assistance for Procurement & Operation of Sanitation related equipments/vehicles with a view to promote mechanized cleaning.
- Twin objectives of cleanliness and providing livelihood to Safai Karamcharis and to liberate Manual Scavengers to achieve the overall growth of “Swachh Bharat Abhiyan”.

• **“Vanchit Ikai Samooh aur Vargon ki Aarthik Sahayta (VISVAS) Yojana for SC & OBC SHGs/ Beneficiaries”:**

- Interest subvention scheme for the benefit of SHGs comprising exclusively of SC and/or OBC beneficiaries with loans/borrowings up to Rs.4.00 Lakh and for SC and OBC individual beneficiaries with loan/borrowing up to Rs.2.00 Lakh.
- To providedirect benefit of lower rate of interest to the eligible Self-Help Groups (SHGs) formed under National Rural Livelihood Mission (NRLM) or National Urban Livelihood Mission (NULM)

- **Ambedkar Social Innovation Incubation Mission (ASIIM):**

- To promote innovation and enterprise in SC students studying in higher educational institutions and supporting innovators and entrepreneurs.
- Will promote innovation in the SC youth and would help them to become job-givers from job-seekers; and would further give fillip to the 'Stand Up India' initiative of Hon'ble PM.

- **“Credit Enhancement Guarantee Schemes for SC”:**

Launched on 6th May, 2015. Social sector initiatives -to promote Entrepreneurship among the SC population in India. To promote:

- i) financial inclusion for SC Entrepreneurs.
- ii) direct and indirect employment for SC population.

Swachhta Udyami Yojana

- Launched on 2nd October, 2014 for providing financial assistance for Procurement & Operation of Sanitation related equipment/ vehicles with a view to promote mechanized cleaning. It has the twin objective of cleanliness and providing livelihood to Safai Karamcharis and to liberate Manual Scavengers to achieve the overall growth of "Swachh Bharat Abhiyan

Vanchit Ikai Samooh aur Vargon ki Aarthik Sahayta (VISVAS) Yojana for SC & OBC SHGs/ Beneficiaries

- This scheme is an interest subvention scheme for the benefit of SHGs comprising exclusively of SC and/or OBC beneficiaries with loans/borrowings up to Rs.4.00 Lakh and for SC and OBC individual beneficiaries with loan/borrowing up to Rs.2.00 Lakh. The objective of the Scheme is to provide direct benefit of lower rate of interest to the eligible Self- Help Groups (SHGs) formed under National Rural Livelihood Mission (NRLM) or National Urban Livelihood Mission (NULM)

Ambedkar Social Innovation Incubation Mission (ASIIM)

- This Scheme is aimed at promoting innovation and enterprise in SC students studying in higher educational institutions and supporting innovators and entrepreneurs coming up with innovative products, services and solutions so as to help them in setting up successful ventures/Business. This initiative under VCF-SC will promote innovation in the SC youth and would help them to become job-givers from job-seekers; and would further give fillip to the 'Stand Up India' initiative of Hon'ble PM.

Credit Enhancement Guarantee Schemes for SC

- Credit Enhancement Guarantee Schemes for SC (CEGSSC) (Launched on 6th May, 2015. Social sector initiatives -to promote Entrepreneurship among the SC population in India. -to promote financial inclusion for SC Entrepreneurs. -to enhance direct and indirect employment for SC population.

KEY INITIATIVES

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KEY INITIATIVES

Pradhan Mantri Adarsh Gram Yojana Awards: Awards announced by the Ministry in the year 2020 to encourage the officials responsible for implementation of PMAGY at district level.

Ministry of Social Justice & Empowerment has been entrusted the task of Monitoring of erstwhile Scheduled Caste Sub Plan (SCSP); now known as the Development Action Plan for Scheduled Castes (DAPSC) on the overall framework designed by the NITI Aayog from the year 2017-18 for outcome based monitoring of expenditure in these sectors by all the Ministries/ Departments.

National Helpdesk Against Atrocities (NHAA): Ministry has launched the National Helpline Against Atrocities (NHAA) on the Schedule Castes and the Scheduled tribes to ensure proper implementation of the Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) (PoA) Act, 1989 with a view to, inter-alia, preventing atrocities on members of SCs and STs. The NHAA is available on toll-free number '14566' across the country.

Major Announcements and Action Taken

Hon'ble Prime Minister addressed on
29.12.2015

ANNOUNCEMENT

"We should strive to realize the dream of Baba Saheb Ambedkar by providing employment to Dalit class through improving/increasing industrialization"

ACTIONS TAKEN

Pradhan Mantri Dakshta aur Kushalta Sampann Hitgrahi (PM-DAKSH) Yojana has been launched with the objective to provide high quality skills through reputed training institutes/ partners so that the training can result in better employment opportunities for the target group.

In interim Budget Speech for FY 2014-15 The
then Hon'ble Finance Minister

ANNOUNCEMENT

"In order to promote entrepreneurship among the Scheduled Castes and to provide concessional finance to them, IFCI Venture Capital Fund for Scheduled Castes. I propose to provide an initial capital of Rs 200 Crore, which can be supplemented every year"

ACTIONS TAKEN

The Social Sector Initiative Scheme has been launched on 16.1.2015 and is being implemented by IFCI Venture Capital Fund Ltd. to promote entrepreneurship among the Scheduled Castes.

Schemes and Initiatives for



SOCIAL EMPOWERMENT

The PCR Act, 1955 and the SC/ST (PoA) Act, 1989

The PCR Act was enacted to ensure punishment for the practice of 'untouchability'

The SC/ST (PoA) Act, 1989 was enacted to prevent offences of atrocities against SCs & STs

State & UT Administrations are primarily responsible for the implementation of the Acts and Rules

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- For the effective implementation of the Acts central assistance is provided to the States/UTs under the

Centrally Sponsored Scheme for the implementation of the PCR Act, 1955 and the SC/ST (PoA) Act, 1989

Central Assistance is provided to the States/UTs for:

Functioning & strengthening of the SC & ST Protection Cell & Special Police Stations.



Setting up & functioning of exclusive Special Courts

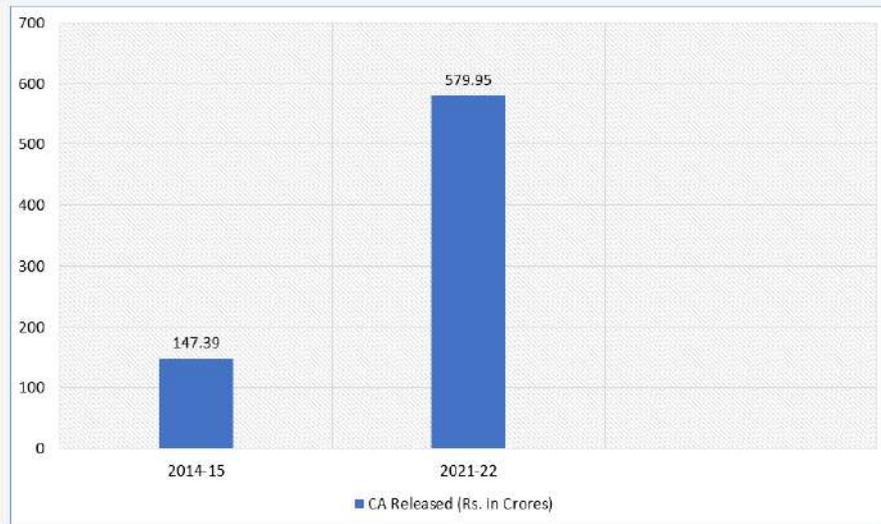
Incentive for Inter-Caste Marriages, where the spouse is SC

Relief & Rehabilitation of atrocity victims.

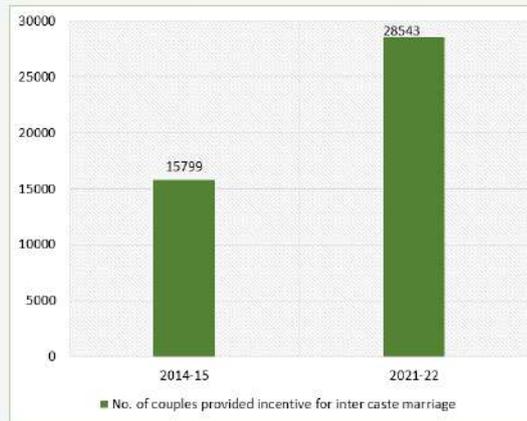
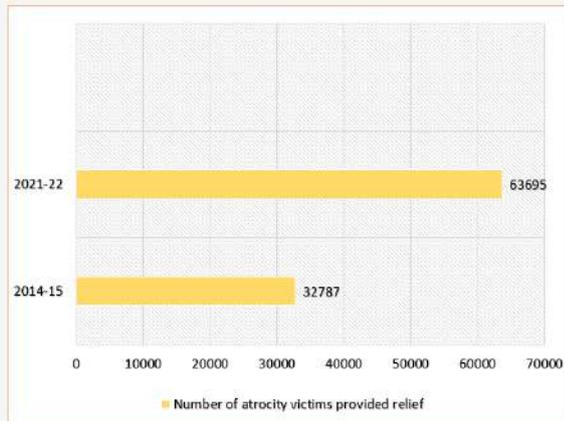
Awareness generation/ publicity

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Central Assistance Released in Crores (2014-15 and 2021-22)



No. of Atrocity victims provided Relief & No. of couples provided incentives for inter-caste marriage (2014-15 and 2021-22)



Budgetary allocation of Rs. 500 Crores has been made for the F.Y 2022-23. The targets under the scheme cannot be fixed as the CSS for the PCR and PoA is not a development-oriented scheme.

New Initiatives:

National Helpline against Atrocities (NHAA) on SCs/STs

National Helpline against Atrocities (NHAA) on SCs/STs

- ❖ Available as a web based portal & Toll-free number '14566'
- ❖ To provide **awareness** about the provisions of the Law
- ❖ 3. To ensure that **complaints** are **registered, investigated & Charge sheet** filed.

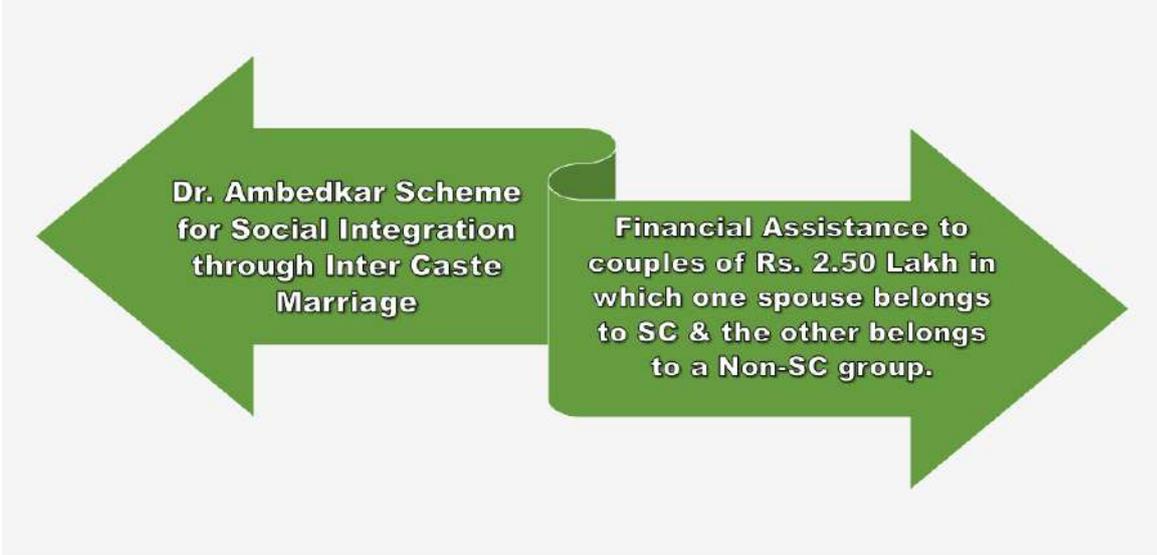


- To ensure proper implementation of the Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) {PoA} Act, 1989 to prevent atrocities on members of SCs and STs.
- To build informed awareness about the provisions of the Law aimed at ending discrimination and provide protection.

Dr. Ambedkar National Relief to SC victims of Atrocities:

- Instant monetary relief to the victims of heinous offenses of atrocities under POA Act. The relief amount up to Rs. 5.00 lakh would be paid to each victim

Dr. Ambedkar Scheme for Social Integration through Inter Caste Marriage:



New Initiatives for SCs since 2014 – In Brief

Venture Capital Fund for Scheduled Caste Welfare (VCF SC)

- VCF SC aims to support budget entrepreneurs and business-oriented persons from Scheduled Castes (SCs), who aspire to grow and set up businesses in manufacturing, services and allied sector, including start-ups.

Ambedkar Social Innovation Incubation Mission (ASIIM) under VCF SC

- ASIIM scheme aims to facilitate financial assistance support for such students/ researchers who are working on innovative technology ideas in Technology Business Incubators (TBIs) associated with higher educational institutions.

VCF-SC

Total Sanction – Rs. 474.83 Crore

Total No. of Sanctioned Cases – 155 Companies

Total Disbursements – Rs. 296.49 Crore

No. of Disbursed Cases – 112 Companies

VCF-SC

Total Sanction – Rs.466.13 Crore

No. of Sanctioned Cases – 126 Companies

Total Disbursements – Rs.295.25 Crore

No. of Disbursed Cases – 94 Companies

ASIIM

Total Sanction – Rs.8.70 Cr.

No. of Sanctioned Cases – 29 Companies

Total Disbursement – Rs.1.24 Crore

No. of Disbursed Cases – 18 Companies

Revised Scheme for Credit Enhancement Guarantee Scheme for the Scheduled Castes (CEGSSC)

- Promotes entrepreneurship among the scheduled castes
- Provides Credit Enhancement Guarantee to Banks and Financial Institutions, who in turn provide financial assistance to the such Scheduled Caste Entrepreneurs.
- The assets so created will also create forward/ backward linkages
- The scheme is being operated by the Industrial Finance Development Corporation of India (IFCI).

Pradhan Mantri-Dakshta Aur Kushalta Sampann Hitgrahi (PM- DAKSH) Yojna

- Scheme includes Up-skilling/Reskilling, Short Term Training Programmes, Entrepreneurial Development Programmes (EDP) and Long-Term Training Programmes.
- Skill level up-gradation through Recognition of the Prior Learning (RPL) programmes to increase incomes within their practicing vocations.
- Is implemented through an end-to-end IT system that covers the entire ecosystem through DAKSH portal and DAKSH App.

Vanchit Ikai Samoohaur Vargonki Aarthik Sahayta (VISVAS) Yojana

- Interest subvention scheme of 5% for the benefit of SHGs comprising all OBC beneficiaries with loans/borrowings up to Rs.4.00 Lakh
- Self- Help Groups (SHGs)/individual beneficiaries who have availed loans through Public Sector Banks (PSBs), Regional Rural Banks (RRBs) and similar financial institutions are eligible.

Online portal for NGO applications - e-Anudan:

- All proposals received from organizations for Grants in aid (GIA) are processed.
- End-to-end processing of proposals on online portals brings transparency in the system

Dr. Ambedkar National Memorial (DANM)

- **3000 SC students** funded fully for study in top class institutions like **IITs, IIMs**
- **PM DAKSH** scheme revamped to train and place more than **1 lakh** youth in jobs.
- Under the **Babu Jagjivan Ram Chhatrawas Yojana**, **820** hostels have been sanctioned for SC students.
- **Over 17000** manual scavengers and dependants covered under skill development training programmes.

- For comprehensive rehabilitation of the persons engaged in the act of begging, pilot project initiated in the cities of **Delhi, Bengaluru, Hyderabad, Nagpur, Indore, Patna and Lucknow**.
- **National Help Line for Senior Citizens 14567** has been launched.
- All **58098** eligible manual scavengers provided one time cash assistance of **Rs. 40000 each**, under self employment Scheme for Rehabilitation of Manual Scavengers.

Infrastructure Development

- **1800 SC** majority villages developed as **Adarsh Grams**. Further **19117 villages** have been taken up for holistic development.
- **Since 2018-19**, under phase-II of the scheme, the guidelines of the scheme has been revised to ensure all round development of the selected villages.
- **2000 projects** for sustained economic growth being sanctioned for **Schedule Castes**.

Economic Development

- Loans of **Rs. 142264 crore** disbursed to the non-corporate, non-farm small, micro enterprises under **Pradhan Mantri Mudra Yojana**.
- **Rs. 28349 crore** sanctioned to SC, ST and women entrepreneurs for setting up a greenfield enterprise under **Stand-up India Scheme**.
- More than **80000 loans** for self employment of SCs from **NSFDC** at a cost of **Rs. 850 crore**.
- Under **Venture Capital Fund for SCs**, funds of **Rs. 459 crore** sanctioned to **149 SC** entrepreneurs.
- Under **Ambedkar Social Inclusion Innovation Mission**, **Rs. 6.90 crore** sanctioned to 23 start up ideas of SC youth entrepreneurs.

“Dr. Babasaheb Ambedkar is a Vishwa Manav, who devoted his life in service of the poor and marginalized. Dr. Ambedkar believed in the power of education. His economic vision was unique, with a strong emphasis on welfare of farmer as well as the worker.”

Narendra Modi
Prime Minister



- Museum on the life and works of Dr. Ambedkar
- Open Book Shape architectural design representing the Constitution of India. It is one of the Panchteerth named MahaparinirvanBhoomi, other four being located at JanamBhoomi at Mhow, Shiksha Bhoomi at London, Diksha Bhoomi at Nagpur and Chaitya Bhoomi at Mumbai.

Dr Ambedkar International Centre (DAIC)



Objectives of DAIC

- Promote and support high quality research on social and economic issues to facilitate socio-economic transformation in the country.
- Policy review, research and advocacy.
- Acts as a think tank for the government corporate sector and NGOs in the field of social sector.
- To develop a national database and disseminate knowledge.
- Conduct research on vision, theories and principles propounded by Dr. Ambedkar.
- Apply research for sustainable development and livelihood.

Panchatheertha

The term 'Panchtheerth' refers to five important places related to Bharat Ratna Baba Saheb Dr. Bhim Rao Ambedkar.

Dr. Ambedkar's birthplace (JanamBhoomi) in Mhow, Madhya Pradesh;



(i) The place where Dr. Ambedkar stayed while studying (Shiksha Bhoomi) in London



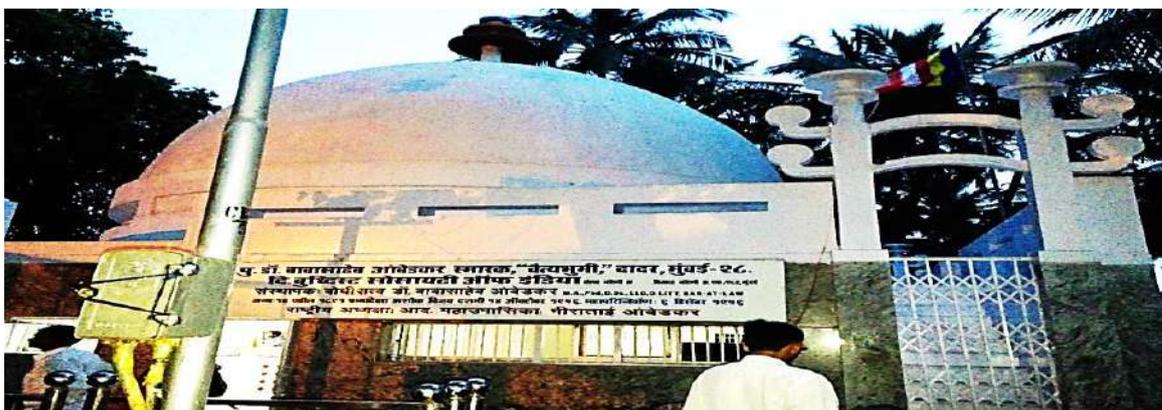
(ii) The place where Dr. Ambedkar embraced Buddhism (DeekshaBhoomi) in Nagpur



(iii) The place where Dr. Ambedkar breathed his last (MahaparinirvanBhoomi) in Delhi



(iv) The place of Dr. Ambedkar's final rites (Chaitya Bhoomi) in Dadar, Mumbai.



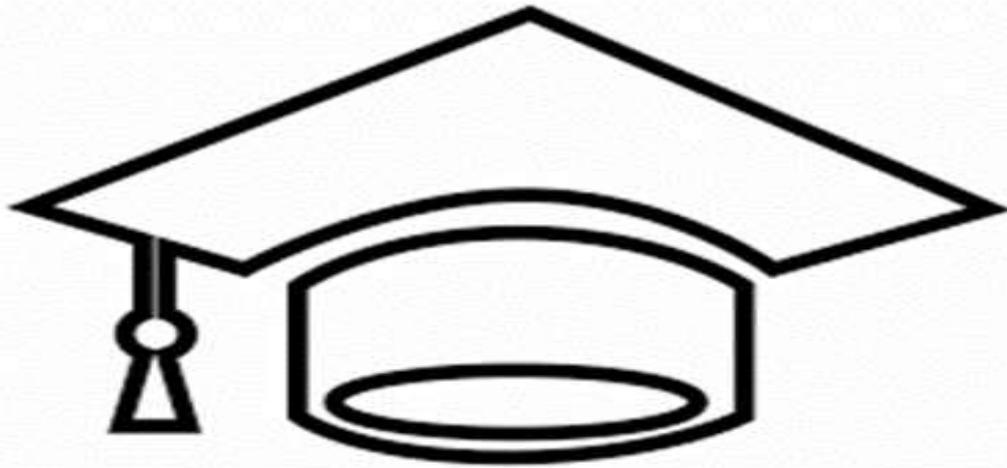
National/International Awards

Dr. Ambedkar National Award: Dr. Ambedkar National Award was instituted in 1992 for Social Understanding and Upliftment of Weaker Sections.

Dr. Ambedkar International Award: Dr. Ambedkar International Award for Social Change was instituted in 1995.

Schemes of Dr. Ambedkar Foundation

- i. **Dr. Ambedkar Chairs:** To provide well-equipped Centers of learning to intellectuals, academicians and students, to undertake study and research programmes on various aspects of the philosophy, thought, ideology and mission of Dr. Ambedkar
- ii. **Collected Works of Babasaheb Ambedkar (CWBA) Project:** Translation and publication of English volumes published by Maharashtra Govt in regional languages i.e. Hindi, Bengali, Tamil, Urdu, Telugu, Punjabi, Malayalam, Gujarati and Odiya are in progress.
- iii. **Dr. Ambedkar National Merit Award Scheme for SCs/STs students for class 10th and 12th level:** To recognize, promote and assist meritorious students for pursuing higher studies, for awarding merit award to students belonging to SCs/STs.
- iv. **Dr. Ambedkar Medical Aid Scheme:** 100% of the total cost of the treatment subject to maximum ceiling limit to the SC Patients suffering from kidney, heart, liver, brain and cancer or any other life-threatening diseases including organ transplant and spinal surgery.
- v. **Dr. Ambedkar National Essay Competition Scheme:** For the students of recognized Schools/Colleges/Universities/Institutions
- vi. **Celebration of Birth Anniversaries of Great Saints:**
To provide grants-in-aid for celebrating Birth/Death anniversary of Great Saints, such as Sant Kabir, Guru Ravidas, Guru Ghasidas, Chokhamela, Nandanar, Narayan Guru, Namdev, Lord Buddha, Maharishi Valmiki, Mahatma Jyotiba Phule, Savitri Bai Phule, Dr. B.R. Ambedkar, Ayyankali



EDUCATIONAL EMPOWERMENT

(I) Post-Matric Scholarship for Scheduled Caste Students (PMS-SC)–

Post-Matric Scholarship for Scheduled Caste Students (PMS-SC)

Flagship scheme of the Ministry and the single largest intervention by the Government of India for Educational Empowerment of Scheduled Castes Students.

Objective to appreciably increase the Gross Enrolment Ratio of SC students in higher education with a focus on those from the poorest households.

Coverage of students belonging to poorest households on priority : 1.36 crore such students would be covered upto 2025-26.

Complete Digitization of various certificates for automatic verification and timely delivery

Direct DBT of Central Share to the beneficiaries w.e.f 2021-22 : First such release made on 6th December 2021. So far, Central share released directly to 13.6 lakh students through Central portal.

Complete Digitization of various certificates for automatic verification and timely delivery

Provision for Free-ship card for easier admissions

Aadhar based Payment System

Fixed timelines for opening and closing of portals and payment of scholarships

For Higher Education institutions, scholarships only to such institutions having accreditation from concerned body, from 2024-25.

- Single largest scheme of the Ministry for Educational Empowerment of Scheduled Castes Students since 1944.
- Scholarships are available for studying in India only.
- In the preceding three years, in terms of financial progress of the scheme, the achievement is close to 100%.
- Fixed sharing pattern of 60:40 between Centre and States (90:10 in case of NE states).

Achievements under Post Matric Scholarship Scheme for SC

New Initiatives

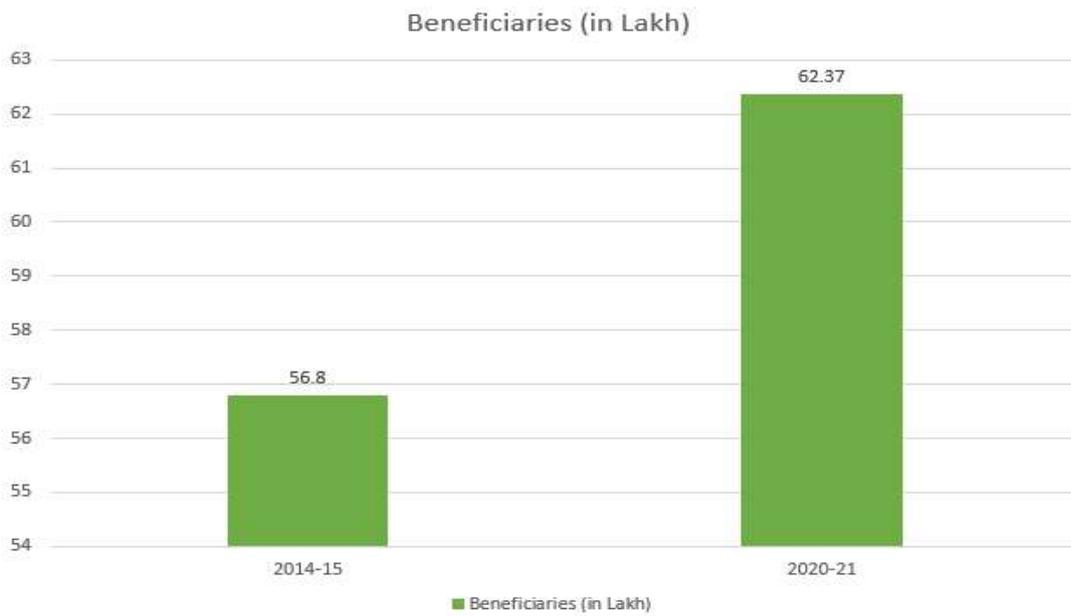
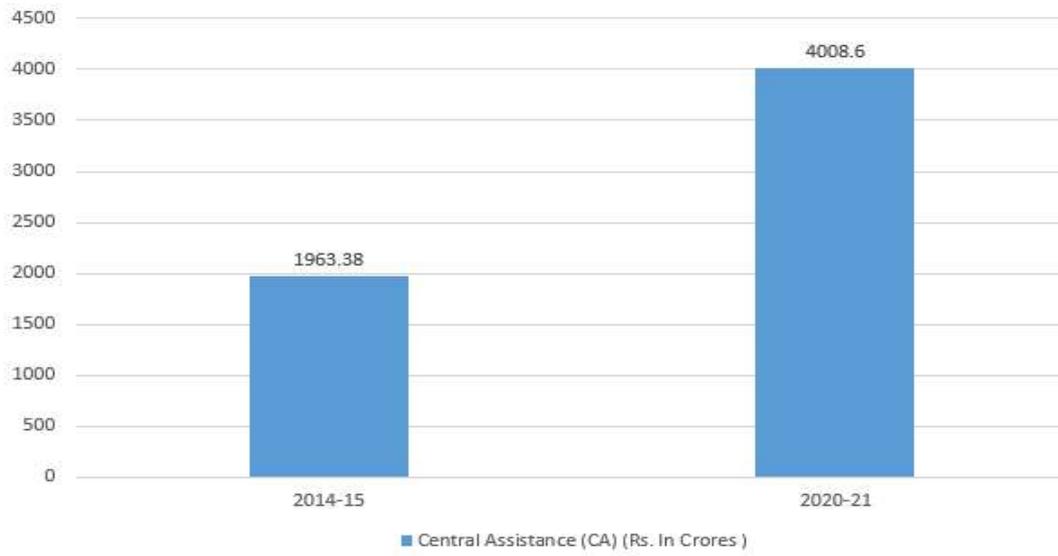
During 2019-20, in terms of financial progress of the scheme, the achievement is close to 100%.

Further during 2020-21, the scheme was revised and approved in March 2021. over 105% of allocated budget released.

The central assistance amounting to Rs. 4008.60 cr was released covering over 62 lacs beneficiaries.

Starting from 2021-22, the Central Share in the scheme is being released on DBT mode directly into the Bank accounts of the students.

Physical and Financial Achievements under PMS-SC Scheme



(II) Pre-Matric Scholarship Scheme-

Pre-Matric Scholarship

centrally sponsored scheme introduced on 01.07.2012 to be implemented by State Governments/ Union Territory Administrations

Financial Assistance is provided for pre-matric education in Classes I to X to support parents of SC children for education of their wards studying in classes IX and X

Annual family income less than Rs.2.5 lakh

to minimize the incidence of drop-out and to improve participation of SC children in these classes

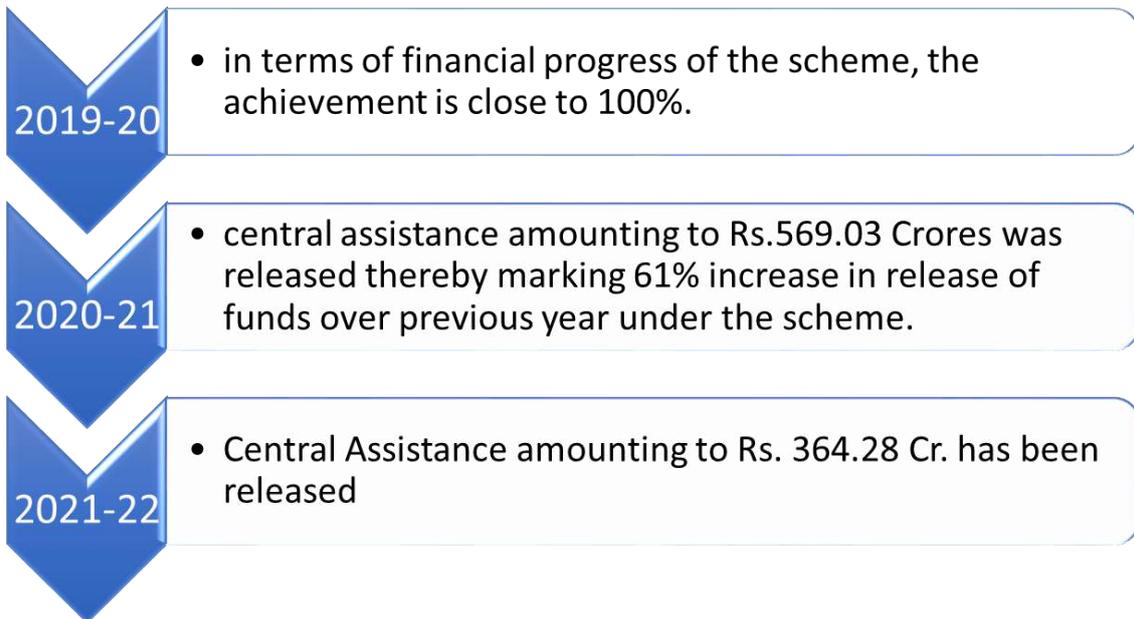
90:10 in case of NE states

Revised funding pattern -2019-20- fixed sharing pattern of 60:40 between Centre and States

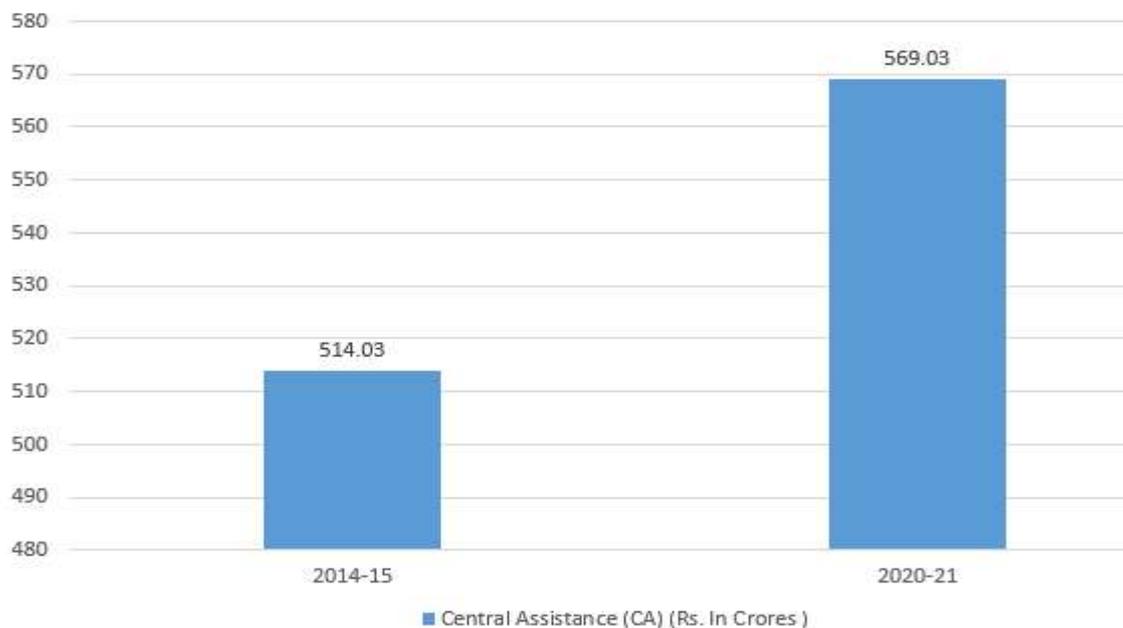
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- Following features have been introduced and steps initiated w.e.f. 2022-23:
 - (i) Online end to end processing, verification of eligibility credentials through online transactions to ensure greater transparency, control duplicity and wrongful claims by institutions
 - (ii) Mandatory payment of maintenance allowance to bank accounts of student beneficiaries through DBT.
 - (iii)** Development of an online National Scholarship Portal for beneficiary wise data at the central level is also being undertaken.

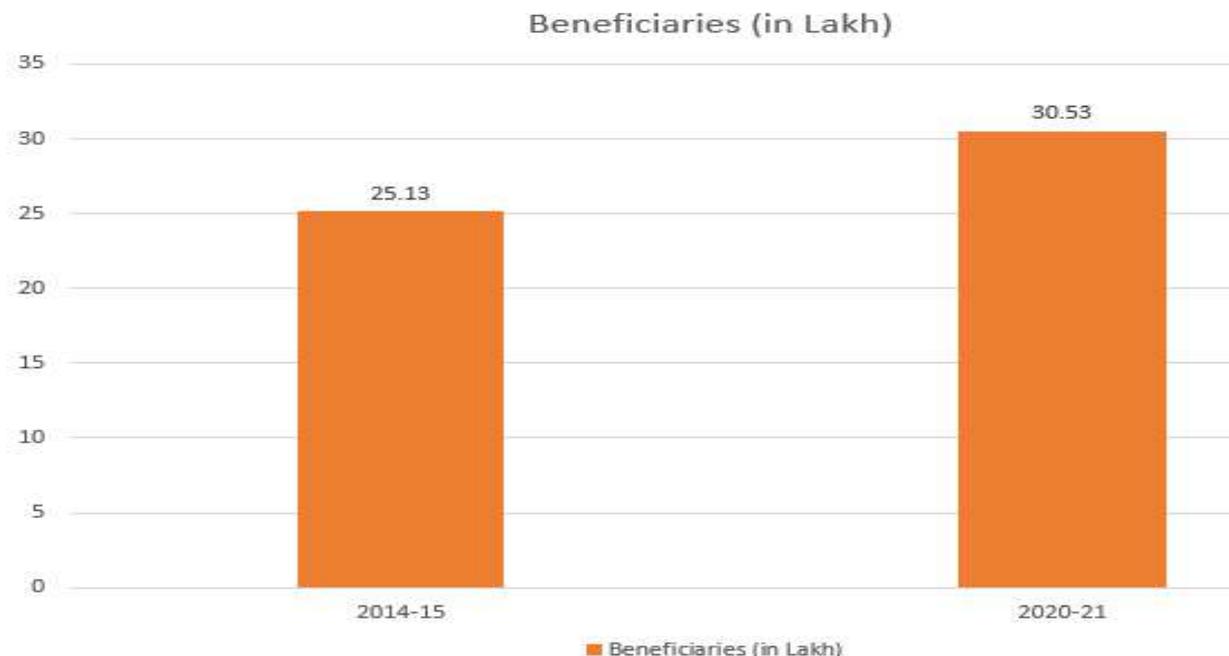
Achievements under Pre-Matric Scholarship Scheme for SC and others:-



Financial Achievements under Pre-Matric Schemes



Physical Achievements under Pre-Matric Schemes



Schemes/Projects of the Sector along with budgetary provisions & targets

Scheme Name	Budget Estimated, 2022-23 (Rs. in Crore)	Targets for 2022-23 (In Lakhs)
Post-Matric Scholarship to the Students belonging to SC for studies in India	5660.00	66.15
Pre-Matric Scholarship for SC and Others	500.00	26.5

Best practices

Telangana

All the institutes are required to verify themselves each year. The State Government's educational portal is linked with the State's Scholarship portal.

Educational data is automatically generated on the State Portal from the data submitted at the district level authority.

Karnataka

All the verification of documents such as caste certificate and other educational certificates are done automatically through a unique id.

Andhra Pradesh

The portal of State Government of Andhra Pradesh is not only integrated with the Education Department of the State Government but also integrated with Revenue and Civil Supplies Departments. Therefore, the "JnanBhoomi Portal" does not require any document uploading by the students. The students only submit their caste, income and educational certificate details and all the data is fetched from the respective online portal.

Maharashtra

The application system is completely online and disbursement of scholarship is done on DBT basis to Students in their respective virtual wallets created in the system. Facility for students to use E - Voucher is provided through Virtual Wallet to pay the institution fee. Reconciliation and Auditing for AG Audits are facilitated online with independent logins to the portal. The State has a Dynamic Online Grievance module with mandatory response within 48 hours.

Odisha

Covered all the SC beneficiaries. The free-ship card as envisaged in the revised PMS SC guidelines has been very well adopted by the State and has issued nearly 2 lakh free-ship cards to the SC students. All the requisite certificates are issued online and Verification of the same is done automatically as the scholarship portal is integrated with revenue department portal.

Chhattisgarh

From 2021-22 in the State scholarship portal, States have made provisions to capture the poorest households/students by interlinking the income certificate portal with State scholarship portal.

Rajasthan

At school level, when a student takes admission, all the records and documents of the student are collected and uploaded at Digi-Locker by respective authorities.

Focus areas/regions/target groups and work out strategy for speedy implementation

- The scheme aims at raising the GER of SCs in higher education from 23.0 % to the national average in the next five years. Similarly, the GER in Senior Secondary education of SCs has to increase from the current 56% to the national average in the next five years.
- The State Governments are required to make special efforts to identify the poorest households from various sources and enroll the eligible students under the scheme in a mission mode.

Challenges associated with implementation of the Schemes

- Less Coverage of poorest households under the scheme due to less awareness about the scheme
- Incidence of drop-outs
- Delay in payment of scholarships because of verification and data up-dation issues at the level of State Governments

How the State Government can help to meet the challenges for streamlined timely implementation

- Coverage of the poorest households would be focused. States/UTs will be encouraged to launch special campaigns to tackle the challenge of identification and coverage of such students.
- Under Post-Matric Scholarship Scheme for SC students, from 2021-22 Scheme is being run online. From applying to release of

scholarship amount, the department intends to place everything online. In this regard states can fasten the verification process so that timely payments could be made.

Expectations from State Governments

- To make the entire documentation process online so that physical submission of the documents shall be discouraged and discontinued.
- To identify the poorest households from various sources and enroll the eligible students under the scheme in a mission mode.
- To monitor students on a regular basis so that they continue with their studies.
- To adopt methodology suitable to the local conditions for identification of students e.g. SC majority districts/blocks/villages may be taken first for identification of poorest students.
- To undertake a campaign every year in March/April to identify students and mentor them to enroll and avail scholarships.
- Awareness drive shall be undertaken by the State Governments/UTs
- To ensure that the beneficiary, at the time of admission, applies for the scholarship also. In this regard, the State Government may open facilitation centers
- To have robust monitoring systems, including field inspections, social audits, data analytics etc. so that timely payments are made to eligible beneficiaries.
- To ensure that Fee Rationalization/Fixation Committees are set up for all courses.

(III) Scholarships for Higher Education for Young Achievers Scheme (SHREYAS)

Salient features of the different components of SHREYAS are as under:

S1 No.	Subject	FCS	TCS	NFSC	NOS
1.	Eligible category	SC and OBC	SC	SC	SC, Nomadic tribes, landless laborers etc.
2.	Income limit	8 lakh	8 lakh	No Income limit	8 lakh
3.	Merit criteria	Selection by institute	Entrance test	NET Exam	Admission secured in Top merit institutes
4.	Rate of Fee payment	As per ceiling under the scheme	As per actual charged by the Govt. institute /As per ceiling under the scheme for Private	No fee	As per actual charged by the institute
5.	Rate of Stipend	Rs. 3000 per month for local Rs. 6000 outstation	Annual stipend @Rs. 86,000 for fresh and Rs. 41,000 for renewal candidates	Rs. 31000 month for JRF Rs. 35000 month for SRF	9900 GBP for UK 15400 USD per annum for other countries
6.	Available slots for 2021-22	3500	4200	2000	125

National Overseas Scholarship Scheme for Scheduled Caste Students etc:

Initiatives (NOS)

Facilitate the low income students belonging to SC, DNT, Semi-nomadic Tribe to obtain higher education of Master Degree or Ph.D courses by studying abroad

Income Ceiling Increased to 8 lakhs

Minimum Documents

Subject wise clarification removed

Unconditional Offers eligible

Payment of Maintenance

Slots Increased from 100 to 125

Awareness Generation

Financial Assistance given to students under NOS scheme is as under:

S. No.	Type of Assistance	United States of America (USA) & other countries except UK	United Kingdom (UK)
1.	Annual Maintenance Allowance	15400 US Dollars	9900 Great Britain Pound
2.	Contingency Allowance	1500 US Dollars	1100 Great Britain Pound
3.	Tuition Fees	Actual as charged	
4.	Visa Fees	Actual visa fees in Indian Rupees	
5.	Medical Insurance Premium	Actual as charged	
6.	Incidental Journey Allowance & Equipment Allowance	20 US Dollar for each or its equivalent in Indian Rupees	

7.	Air Passage	Air passage from India to the nearest place to the educational institution and back to India, by economy class and shortest route in arrangements with the national carrier, will be provided.
----	-------------	--

Details of the Budget Estimates (B.E.), the Amount authorized to Ministry of External Affairs under the scheme of NOS and the Actual Expenditure incurred from 2014-15 onwards:

Financial Year	Budget Estimate (Rs. In Crore)	Actual Expenditure (Rs. In crore)
2014-15	6.00	8.78
2020-21	20.00	32.92
2021-22	30.00	37.34#

Number of slots, students selected and scholarship awardees who went abroad under the scheme from 2014-15 onwards:

S. No.	Selection Year	No. of slots	Students Selected	Students went abroad
	2014-15	100	59	13
	2020-21	100	100	65
	2021-22	125	125	9834*
				Total-132

Vacant slots of previous years were carried over.

National Fellowships for SC Students:

Initiatives (NFSC)

Provide fellowships in the form of financial assistance to SC students in Indian Universities



22

- To provide fellowships in the form of financial assistance to 2000 students belonging to SC category per year to pursue M.Phil/ Ph.D. in Indian Universities/Institutions/Colleges recognized by the UGC.
- The UGC lay down procedures/guidelines for selection of candidates through National Eligibility Test conducted by them as well as jointly with CSIR and also disbursement of fellowship.

The duration of the Fellowship is as given below.

Duration of Fellowship under National Fellowship Scheme for SC Students			
<i>Name of the Course</i>	<i>Maximum duration</i>	<i>Admissibility of JRF and SRF</i>	
		<i>Junior Research Fellowship (JRF)</i>	<i>Senior Research Fellowship (SRF)</i>
M.Phil	2 Years	2 Years	Nil
Ph.D	5 Years	2 Years	Remaining 3 years
M.Phil + Ph.D	5 Years	2 Years	Remaining 3 years

Achievements under NFSC:

Initiatives/ Measures taken to improve & simplify the procedure under the scheme.

- a) The number of slots increased to 2000.
- b) Name of the scheme was changed to National Fellowship for SCs with effect from 21.06.2016.
- c) Rates of fellowship have been increased to Rs 31000 for Junior fellowship and Rs.35000 for Senior fellowship from 01.01.2019.
- d) Since the year 2018-19 the selection of students is done on the basis of merit determined through the National Eligibility Test(NET) examination of the UGC and the Council of Scientific and Industrial Research (CSIR).

Evaluation and Monitoring

- The Portal for National Fellowship Management allows a student-centric administration of the fellowship. The Grievance Redressal Portal helps in addressing expeditiously the problems being faced by the students.
- Online portal for capturing the academic progress of scholars by UGC has been under development and will be operationalized shortly.

Physical and Financial Performance

The details of Budgetary Allocation and Central Assistance released during the last three years and current financial year upto 11.03.2022 are given below.

Budget Estimate and Expenditure & Beneficiaries under National Fellowship for SC Students			
Year	Budget Allocation (Rs. in crore)	Fund Release (Rs. in crore)	Fellowships awarded
			Total
2014-15	200.00	148.84	2000
2020-21	300.00	119.00	4029*
2021-22	300.00	122.39#	awaited

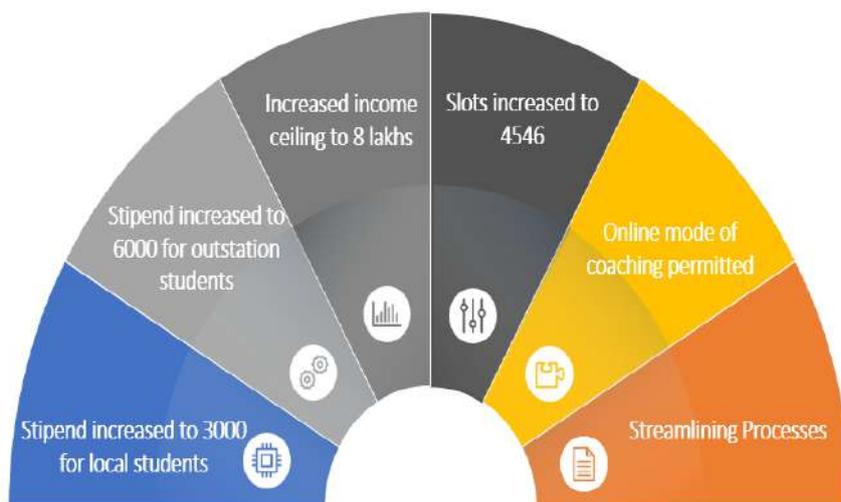
- Vacant slots of previous years were carried over.

As on 11.03.2022

Free Coaching Scheme

Initiatives (FCS)

Affords opportunities to students to prepare for admission to higher educational institutions



Physical/Financial achievements in Free Coaching Scheme for SC and OBC Students:

- Under the scheme, financial assistance is provided to eligible SC and OBC Students to pursue free coaching.

Important achievements in Free Coaching Scheme:

(i) **Stipend Payment:** The rates of stipend for local and outstation students were increased to Rs. 2500/- and Rs. 5000/- per month respectively in 2016-17. Also, special allowance of Rs. 2,000 per month is fixed for the disabled students (having 40% disability or more).

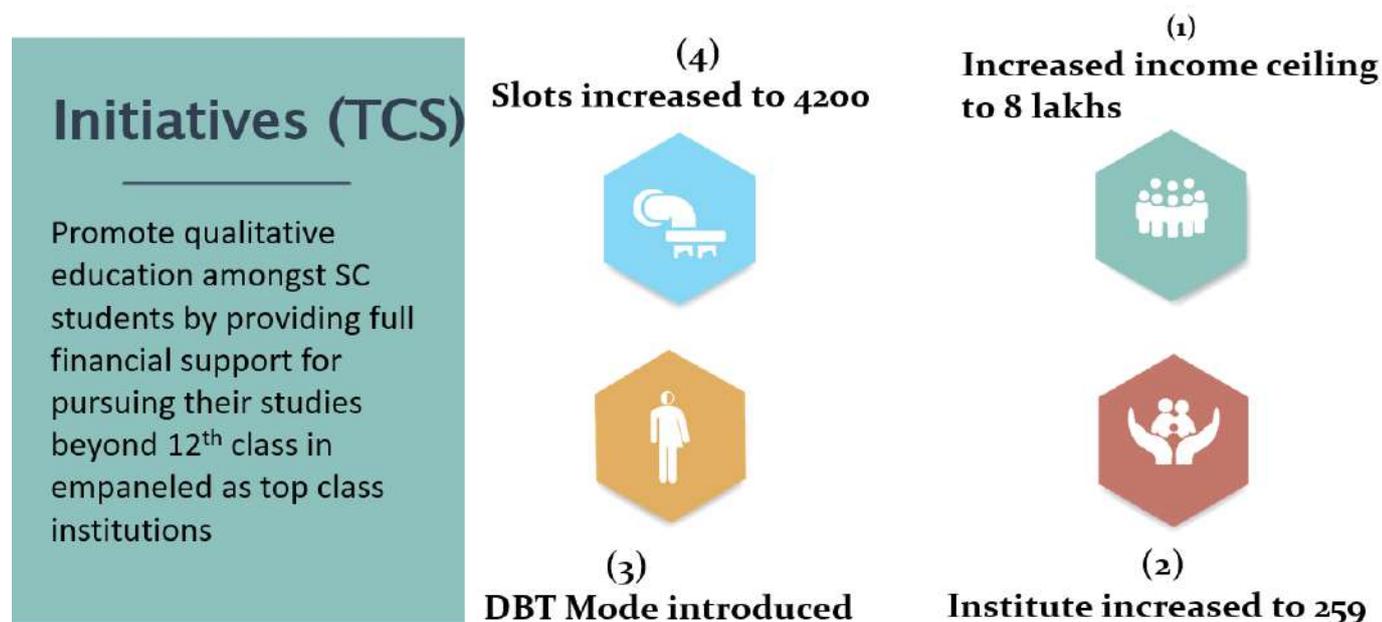
During 2020-21, scheme was again revised and mode 2 was introduced. For 2022-23, 3500 slots will be allocated for mode2.

Physical/Financial achievements in Free Coaching Scheme for SC and OBC Students

(Rs In Crores)

Financial Year	BE	Financial Achievement [Amount Released/ Expenditure (in Rs.)]	Physical Achievement [No. of the beneficiaries]
2014-15	12.00	8.14	6126
2020-21	30.00	11.96	2112

Scholarship Scheme of Top-Class Education for SC Students:



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- To promote qualitative education amongst SC students by providing full financial support for pursuing their studies beyond 12th class in empanelled as top-class institutions including IIMs, IITs, NIT, reputed Medical/Law Institutes and other institutes of excellence by awarding scholarship covering full tuition fee and other non-refundable charges, living expenses, book & stationery and computer.

Physical/Financial achievements in Top Class Education Scheme for SC Students:

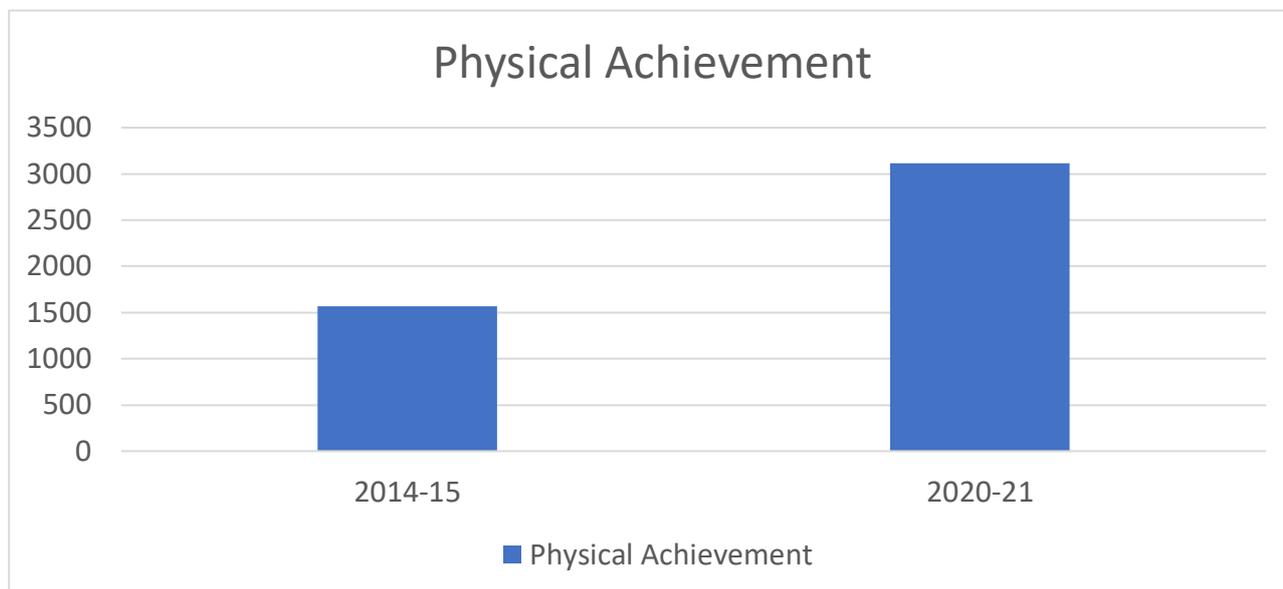
Under the scheme, scholarship is provided to eligible SC Students who secure admission in the notified institution after 12th class.

(Rs In Crores.)

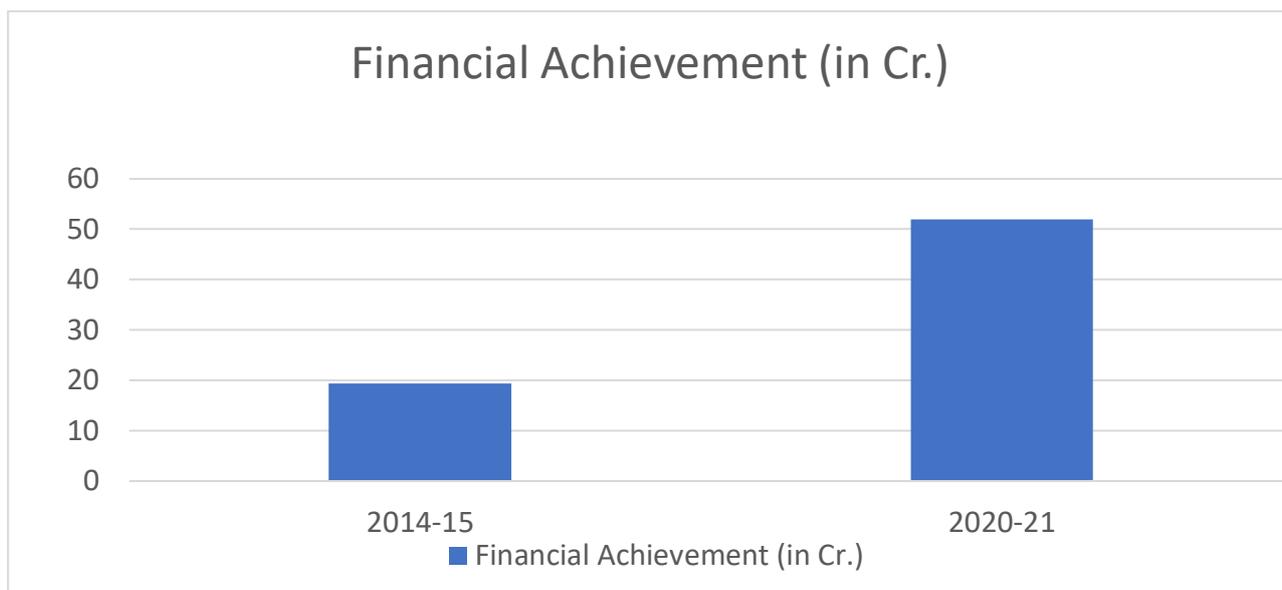
Financial Year	B.E./ R.E	Financial Achievement [Amount Released/ Expenditure (in Rs.)]	Physical Achievement [No. of the beneficiaries]
2014-15	21.00	19.37	1568
2020-21	52.00	52.00	3118

IV. REVISED SCHEME FOR RESIDENTIAL EDUCATION FOR STUDENTS IN HIGH SCHOOLS IN TARGETED AREAS (SHRESHTA) for Mode-1 (FROM 2022-23 TO 2025-26)

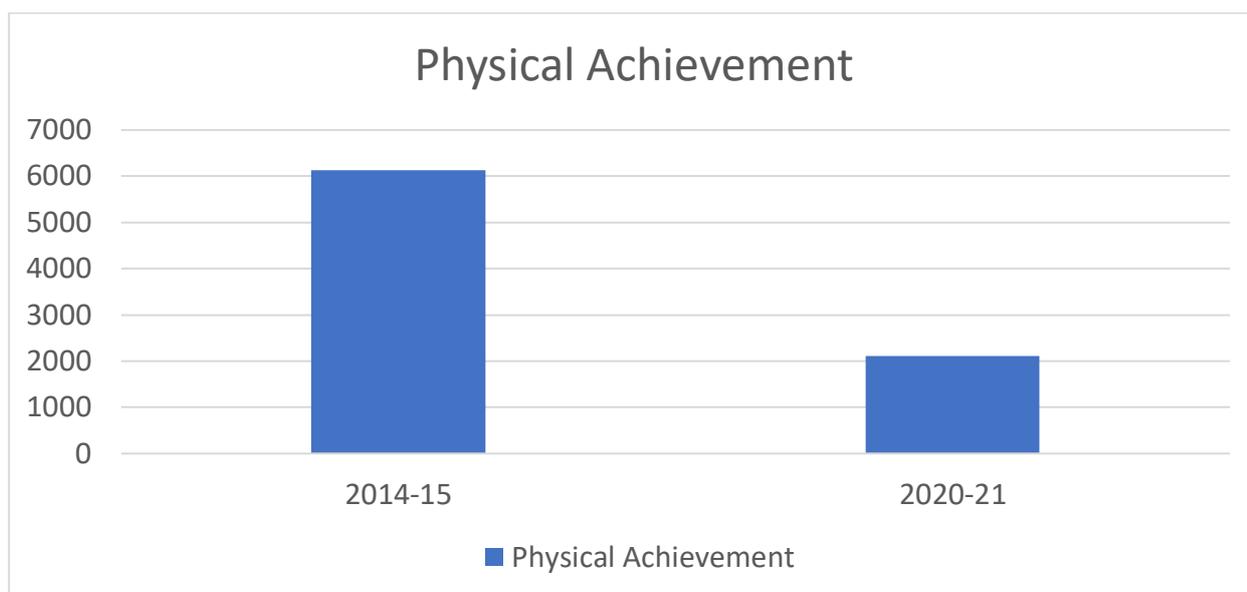
Physical Achievement (Top Class Scholarship Scheme)



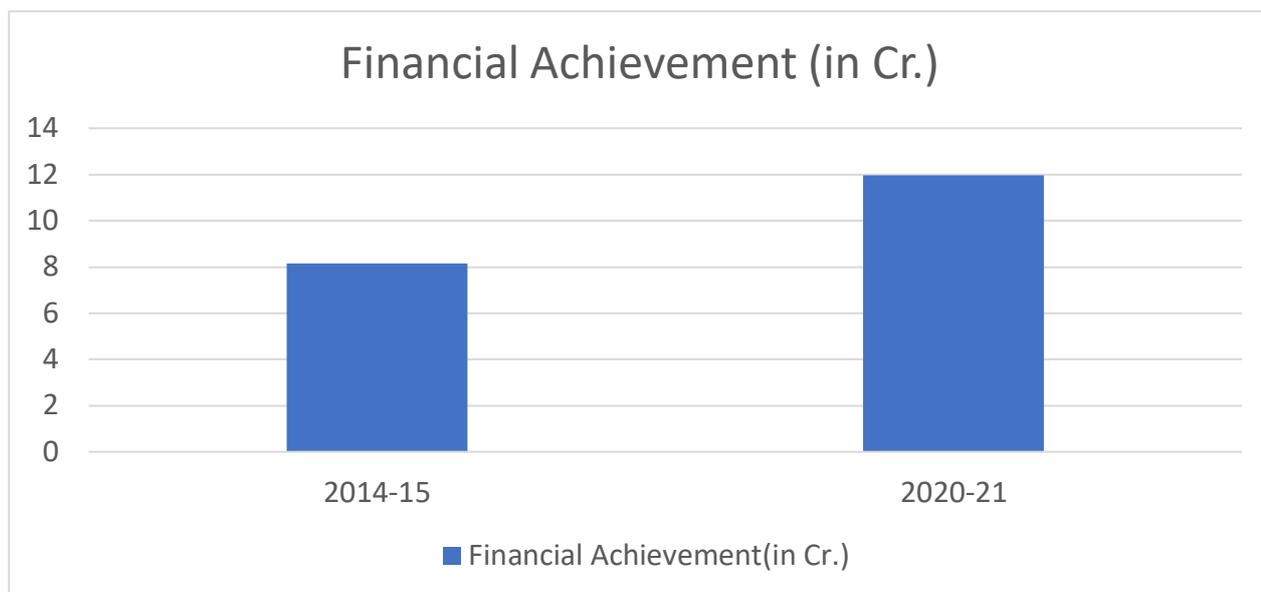
Financial Achievement (Top Class Scholarship Scheme)



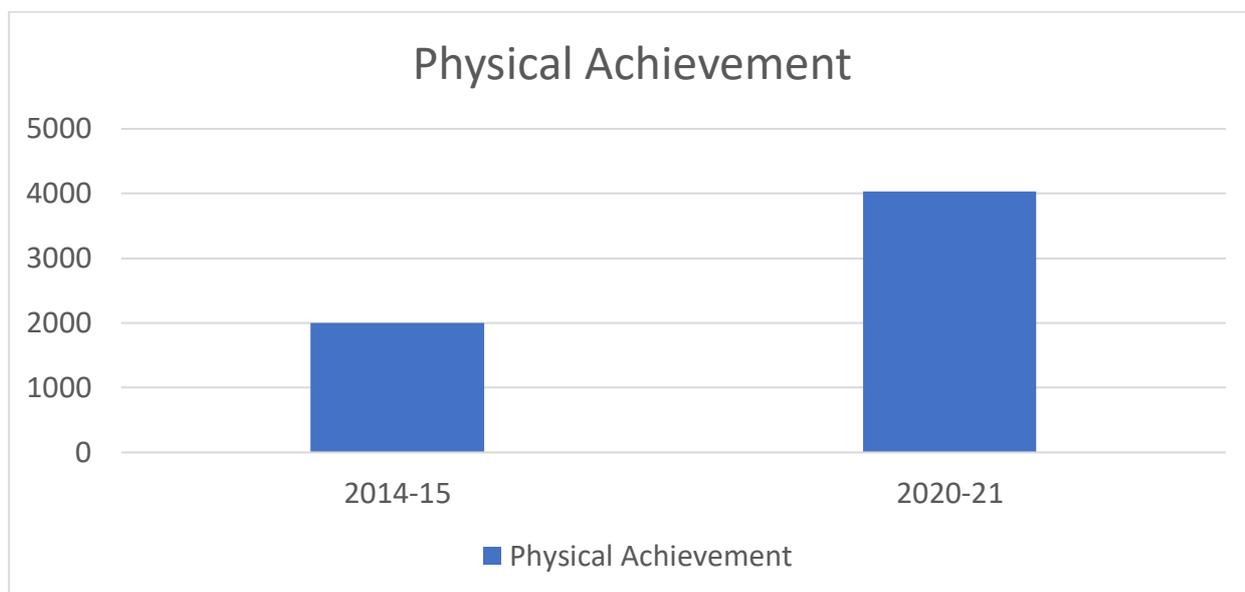
Physical Achievement (Free Coaching Scheme)



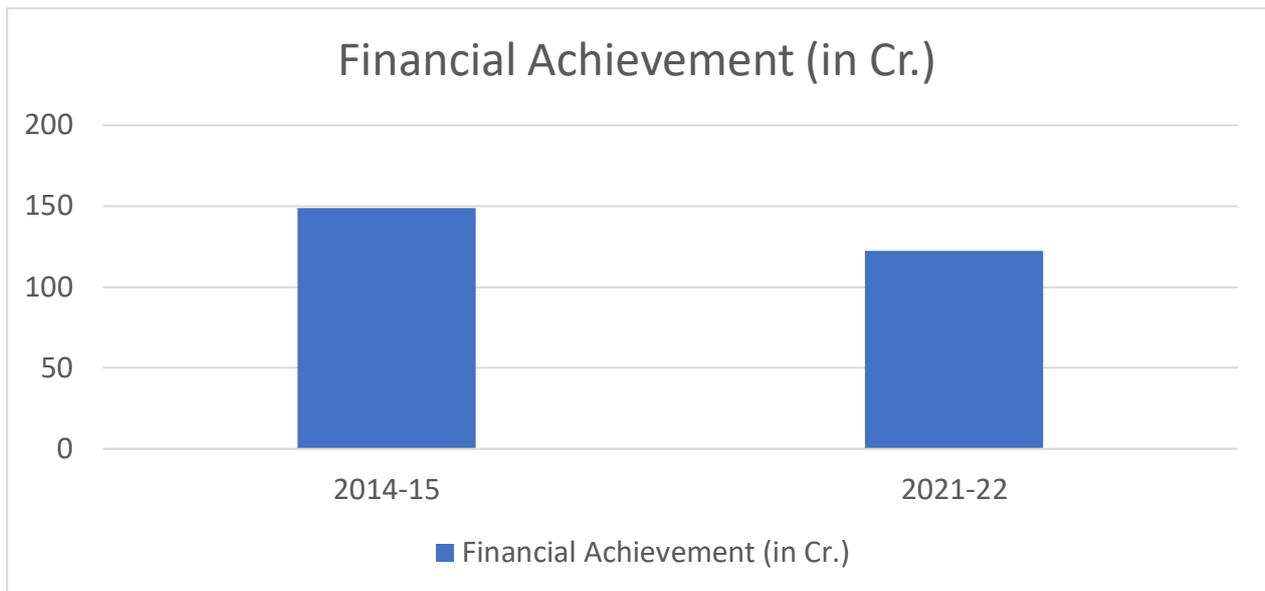
Financial Achievement (Free Coaching Scheme)



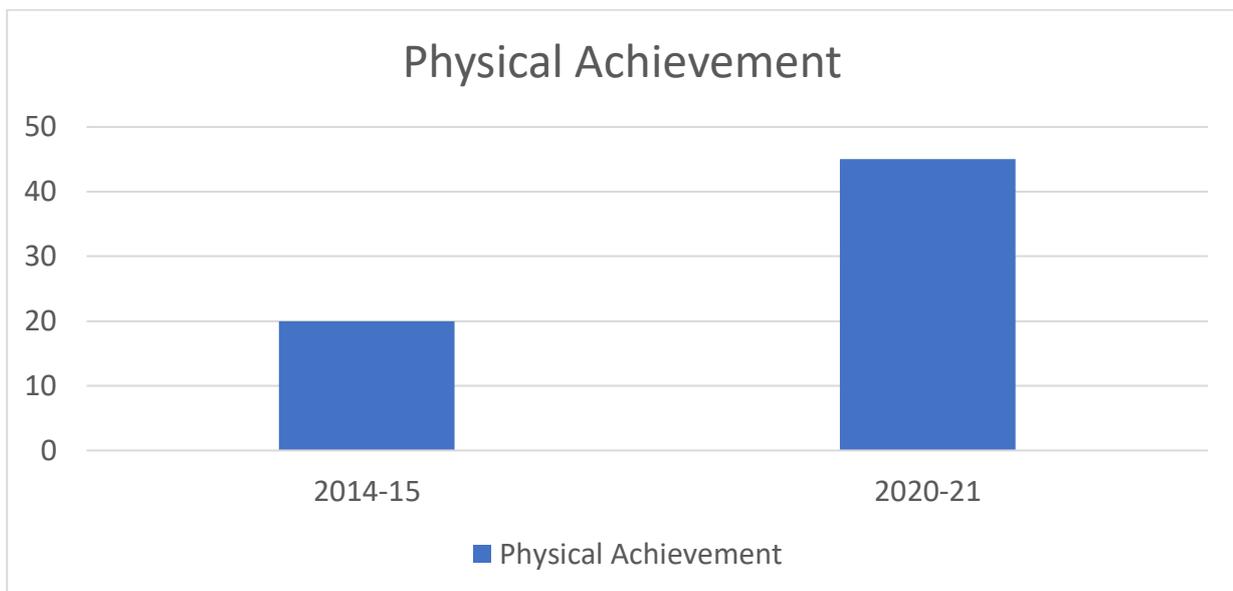
Physical Achievement (National Fellowship Scheme)



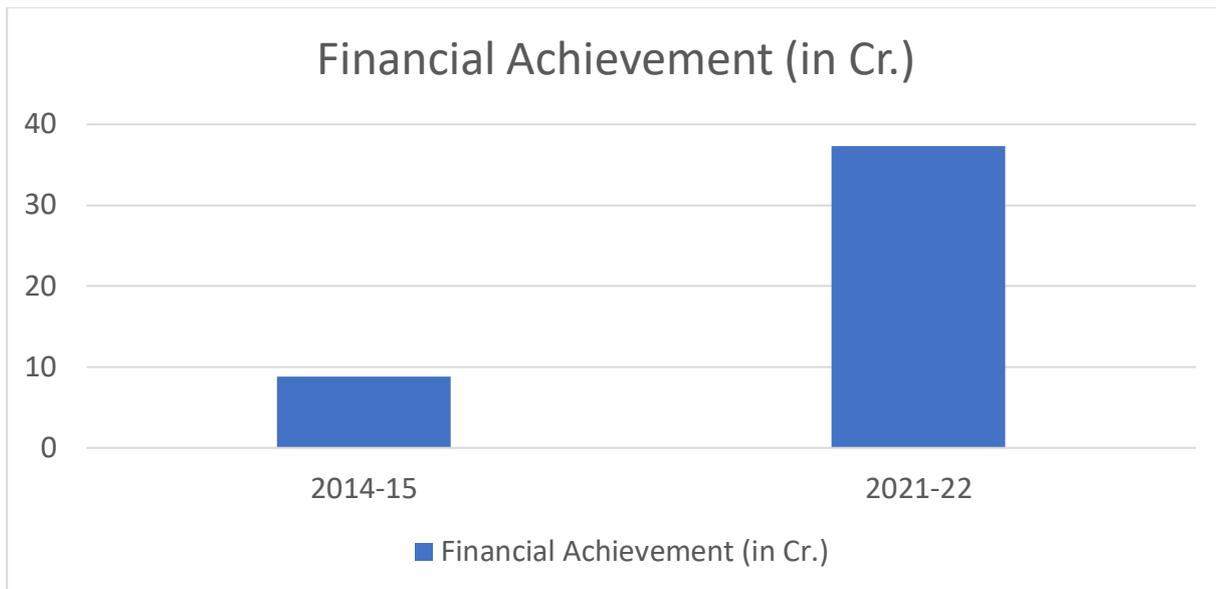
Financial Achievement (National Fellowship Scheme)



Physical Achievement (National Overseas Fellowship Scheme)



Financial Achievement (National Overseas Fellowship Scheme)



SHRESHTA – New Initiative (Launched in 2021)

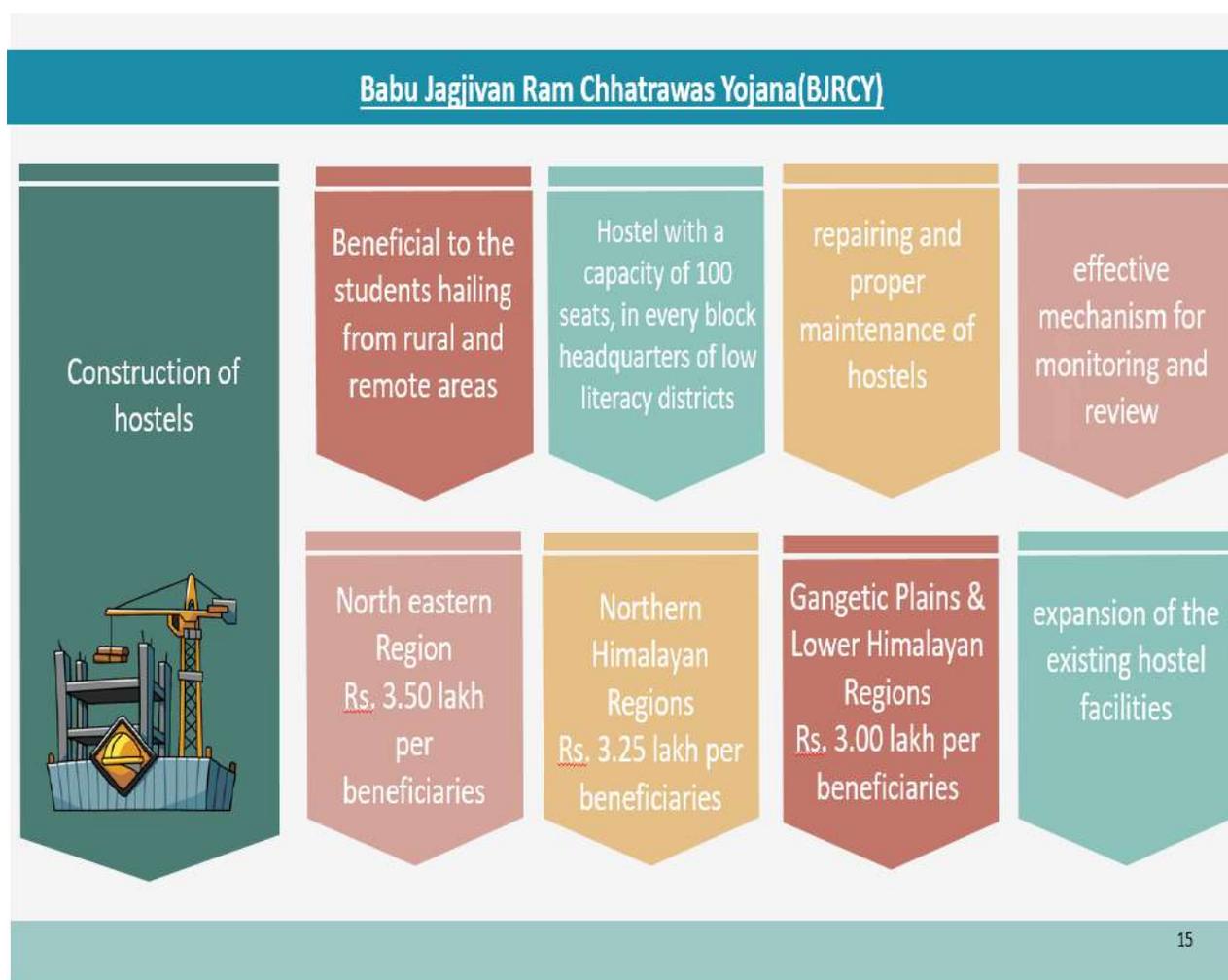


SHRESHTA Scholarship per student per year (Tuition fee and Hostel fee)

Class	Scholarship per student per annum (Rs.)
9 th	1,00,000
10 th	1,10,000
11 th	1,25,000
12 th	1,35,000

- During the F.Y. 2021-22, being the first year of the Mode-1, more than 1000 SC students have benefitted and approx. Rs.8.5 crores have already been released to the selected private schools till date.

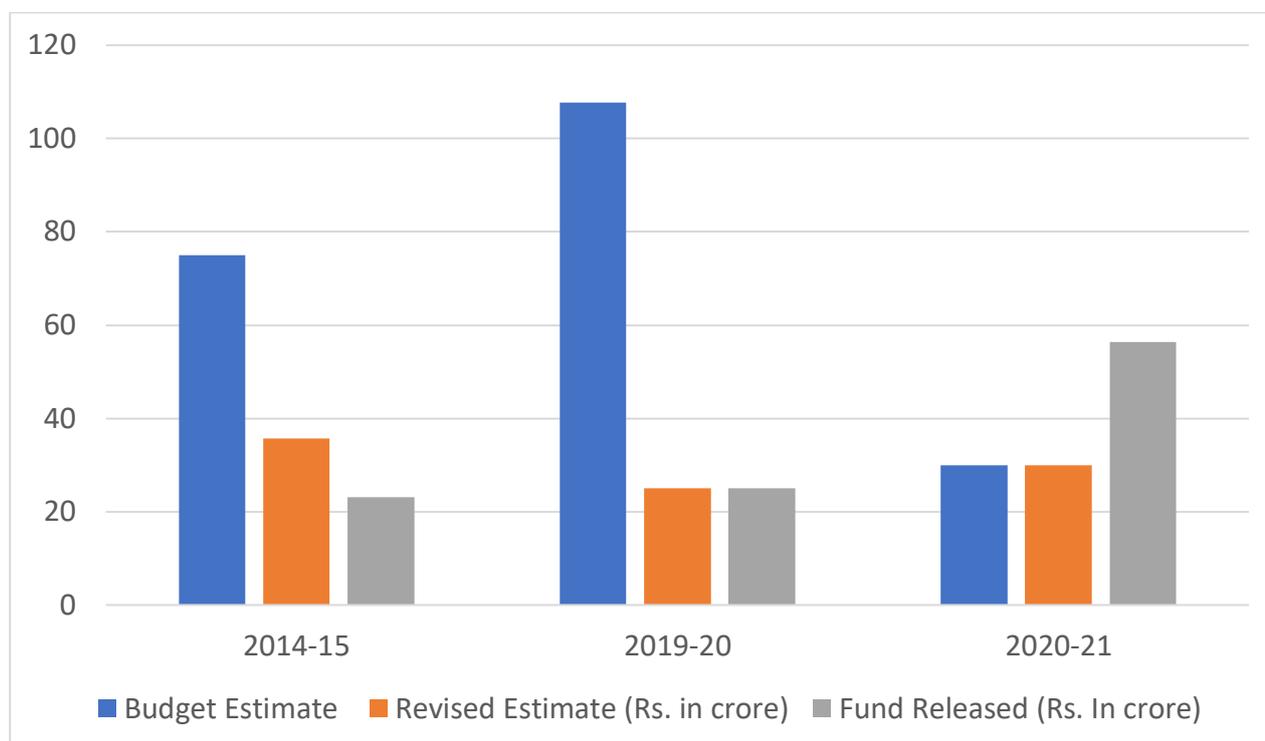
Babu Jagjivan Ram Chhatrawas Yojana (BJRCY)



Achievements under BJRCY from 2014-15 onwards:

Initiatives/ Measures taken to improve & simplify the procedure under the scheme.

- Ensures availability of lady wardens and lady guards in girl's hostels.
- Provided facilities like in-house coaching, medical care, periodic health camps, IT education, sports coaching, etc to the students.
- One-time grant of Rs. 5000/- per student for making provisions of a cot, a table and a chair for each student and for common facilities like Television, Computer, Kitchen equipments, etc.
- **During 2021-22 the following revision has been made:-**
 - The Scheme of BJRCY has been merged in PM-AJAY
 - Uniform funding of 100% irrespective of gender & Implementing Agency.



**Physical and Financial achievements made under
BJRCY:**

Year	No. of Hostel sanctioned	No. of inmates sanctioned
2014-15	18	1601
2020-21	24	3250

*Includes first and second installment.

ECONOMIC EMPOWERMENT

I. Grants to States/Union Territories Component {erstwhile scheme of Special Central Assistance to Scheduled Castes Sub Plan (SCA to SCSP)}

Pradhan Mantri Anusuchit Jaati Abhyuday Yojana (PM-AJAY)

Brief of the Scheme:



Major Achievements of the scheme during last 7 years are as below:-

i. Merger with the other schemes of the Department: The scheme of Special Central Assistance to Scheduled Castes Sub Plan (SCA to SCSP) is merged with the other two existing schemes of the Ministry i.e. - Pradhan Mantri Adarsh Gram Yojana (PMAGY) and Babu Jagjivan Ram Chatrawas Yojana (BJRCY).

ii. Thrust on project-based approach:

- The State Government(s)/Union Territory Administration(s) are regularly encouraged to frame such projects which generate a sustainable livelihood option for the target Scheduled Caste population.
- The projects are supposed to create an end-to-end system having both forward and backward linkages

iii. Decentralization in project planning:

- Project planning follows the bottom-up approach
- The projects are being prepared at the Village/Block level in order to address the local problems and meet local needs.

iv. Income limit of beneficiaries has been done away with:

No fixed income limits for the beneficiaries in the PM-AJAY scheme guidelines for hassle-free beneficiary selection. However, it has to be ensured by the State Government/UT Administration that while selecting beneficiaries, priority is accorded to the families/persons having annual income not more than Rs. 2.50 lakh per annum.

v. Constitution of Project Appraisal Committee (PAC):

Project Appraisal Committee has been constituted to appraise the projects/activities of the States/UTs to be funded under the scheme of Grants to States/UTs component of PM-AJAY.

vi. Web-based portal for implementation of the scheme:

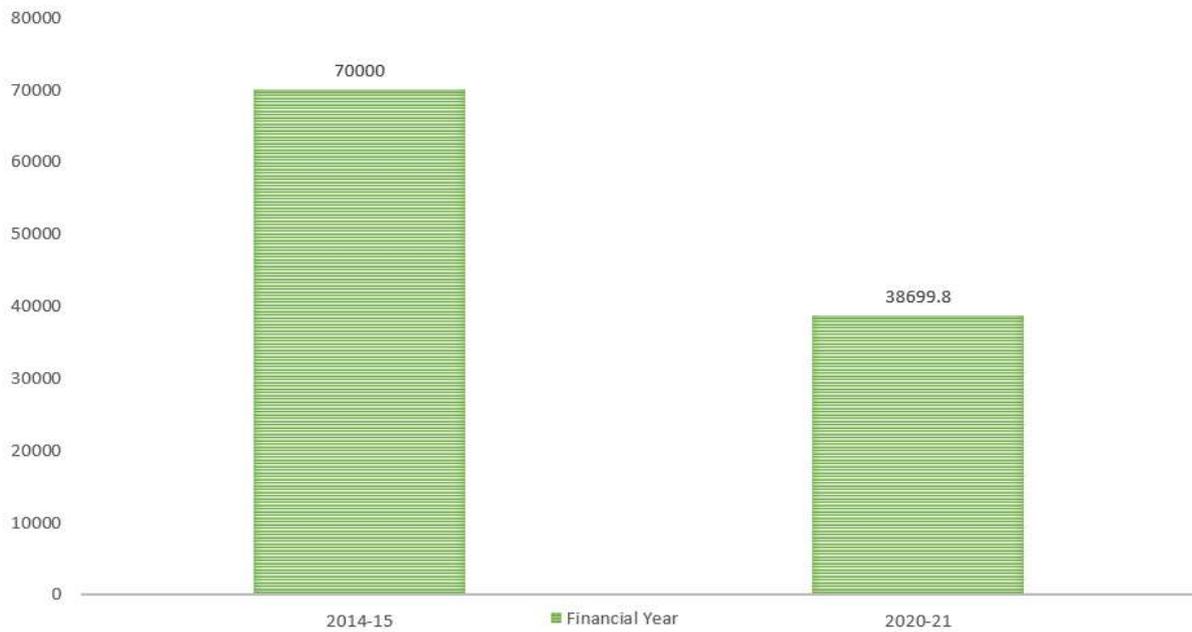
A web-based portal named PM-AJAY, has been developed for project planning, preparation, submission, appraisal, approval, evaluation and monitoring. This ensures transparency, speedy execution and real time monitoring of the scheme.

vii. Funds released and beneficiaries supported:

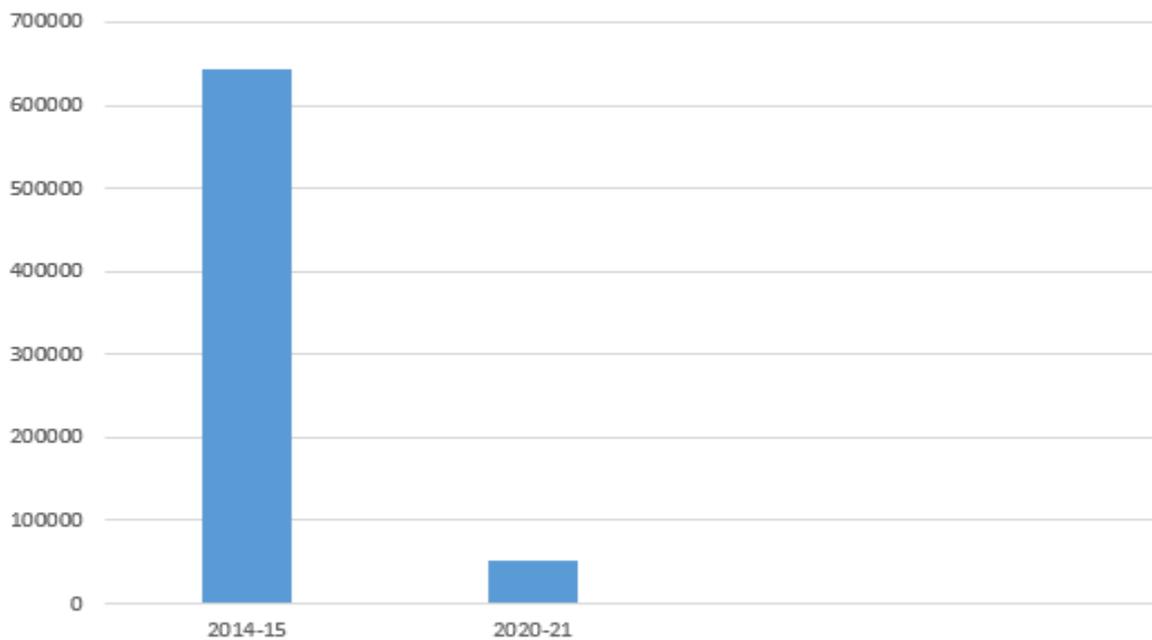
viii. Enhancement of subsidy under income generating components: The subsidy-limit has been increased to Rs 50,000/- in order to address the rising inflation.

ix. Preference to SHGs: SHGs having SC majority members will be eligible for assistance under the economic development projects

Physical and Financial Achievements under the Scheme



Beneficiaries Assisted



b) Main provisions relating to the Target Group in the Budget 2022-23

Target funds to be released to States/UTs during 2022-23: Rs 838.50 lakh

Target number of beneficiaries to be assisted during 2022-23: 10 lakhs

a) Challenges associated with the implementation of the Scheme

- **Coverage of more number of Villages:** As the scheme guidelines caters to the villages having 50% or more SC population, the villages having larger number of SC population but having SC population percentage below 50% gets excluded from the scheme;
- **Identification and selection of beneficiaries:** There are many similar schemes of income generation and skill development running by different departments/ministries. So, there are chances of duplication of beneficiaries. State Government/Union Territories must ensure de-duplication of beneficiaries;
- **Project planning/formulation by the States/UTs:** State Governments/Union Territory Administrations are finding difficulty in framing sustainable projects.
- **Non-submission of Utilization Certificates and other documents on time/ non-adherence to provisions prescribed by Department of Expenditure time to time:**

Non-submission of the UCs by the States is one of the challenges being faced by the department.

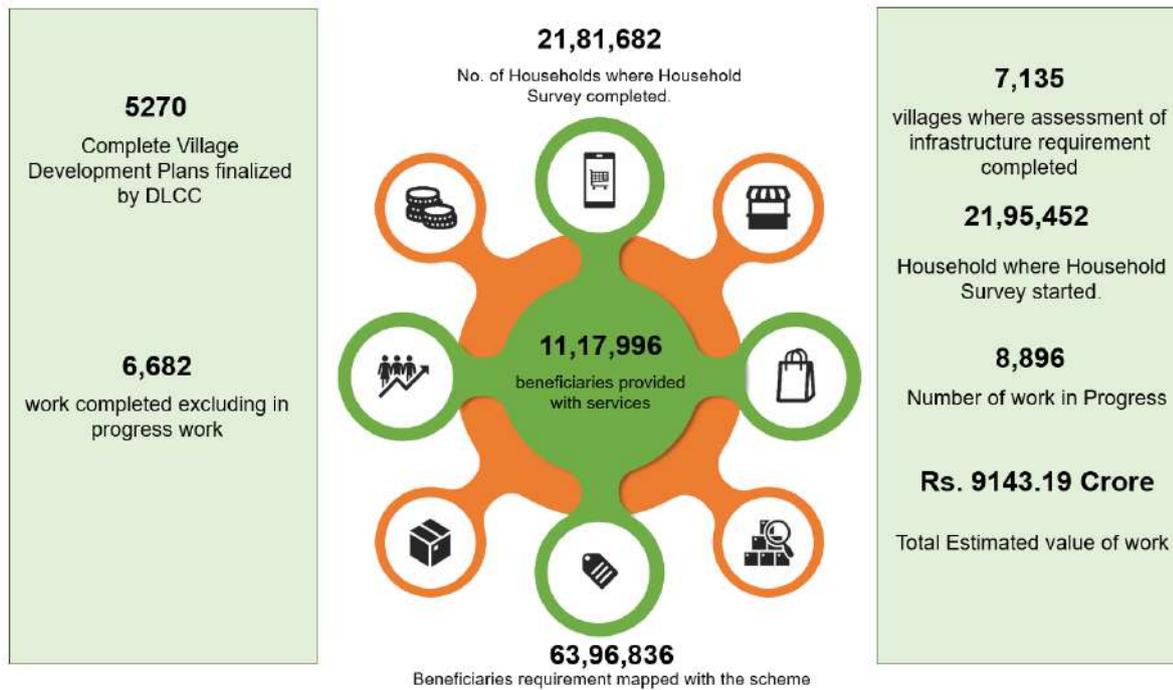
II. PRADHAN MANTRI ADARSH GRAM YOJANA (PMAGY)

- For integrated development of Scheduled Castes (SC) majority villages having SC Population more than 50% primarily through convergence of existing developmental schemes of Central as well as State/UT Governments.
- An amount of Rs. 20.00 lakh per village has also been envisaged as 'Gap-filling' funds to carry out common infrastructure activities which cannot be carried out through convergence.

a) Achievement of Central Government in the last 7 years:

- In 2018-19, the scheme was revised comprehensively to make it a pan India scheme by selecting villages from 520 Districts of 24 States. The following major revision was done in the existing implementation guidelines:
 - (i) Clarity in 'Eligible' village as well as selection of eligible villages
 - (ii) Scheme was made pan India by selecting villages from every districts
 - (iii) Identification of domains needs for development
 - (iv) Pre-defined 50 socio economic developmental indicators across 10 domains for saturation in the selected villages
 - (v) End to end digitization in implementation of the scheme by developing an online portal for recording each of the activities by the district level.
 - (vi) Additional round of funding for earlier selected villages for continuous development of such villages
 - (vii) Award to best 03 Districts for better implementation of the scheme at national level on a predefined parameter

As a result, from 2018-19, the Scheme is presently being implemented in 19084 villages for saturating the 50 identified Socio-Economic indicators across 10 domains. Since 2014-15, a total of Rs. 2448.74 crore of Central assistance has been released to the State Govt. The total estimated value of works selected till date is Rs.9143.19 cr. which shows successful convergence of excess funds through other Central/State schemes.



b) Main provisions relating to the Target Group in the Budget 2022-23:

A total of Rs.1850.00 cr. has been provisioned under the merged scheme of PM-AJAY. The targets set for the year 2022-23 under the Adarsh Gram component i.e. PMAGY scheme is as under:

No. of eligible villages to be covered	4000
No. of selected villages reported improvement	2500
No. of selected villages declared as 'Adarsh Gram'	1000

Related major Ministries/Department whose scheme are to be converged:

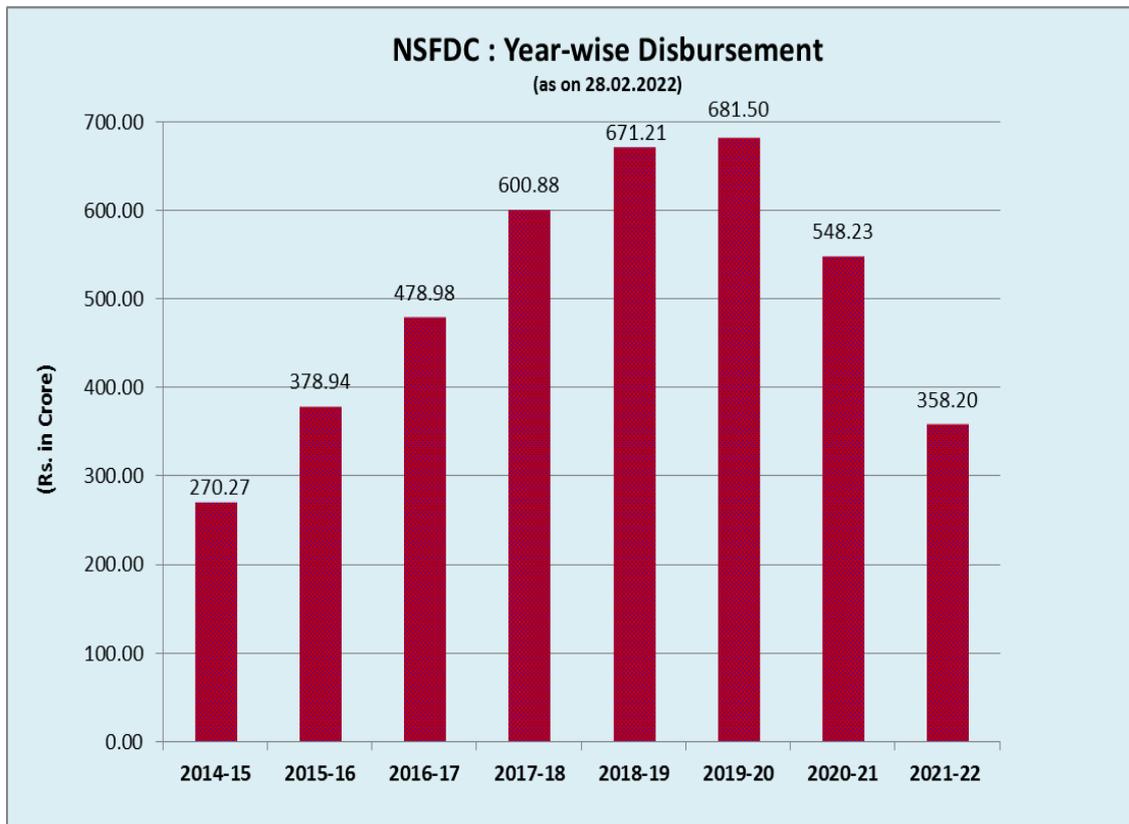
- (i) Ministry of Rural Development
- (ii) Ministry of Drinking Water and Sanitation
- (iii) Ministry of Power
- (iv) Ministry of Health and Family Welfare
- (v) Ministry of Education
- (vi) Ministry of Petroleum
- (vii) Department of Financial Services
- (viii) Department of MEITY
- (ix) Department of Telecommunications

NATIONAL SCHEDULED CASTES FINANCE AND DEVELOPMENT CORPORATION (NSFDC)

Sector covered by NSFDC: Scheduled Castes (SCs)

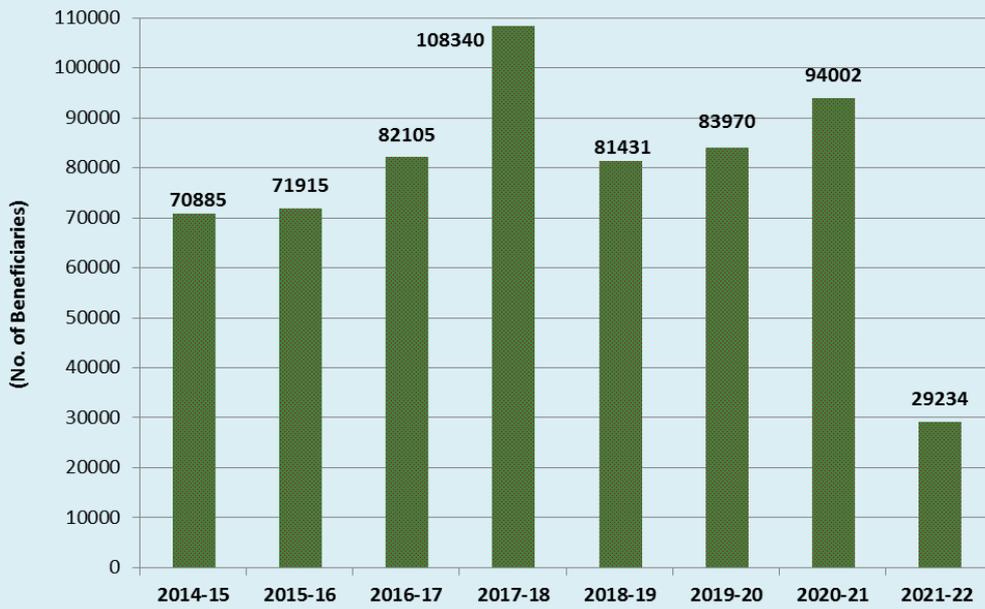
NATIONAL SCHEDULED CASTES FINANCE AND DEVELOPMENT CORPORATION (NSFDC)

KEY HIGHLIGHTS



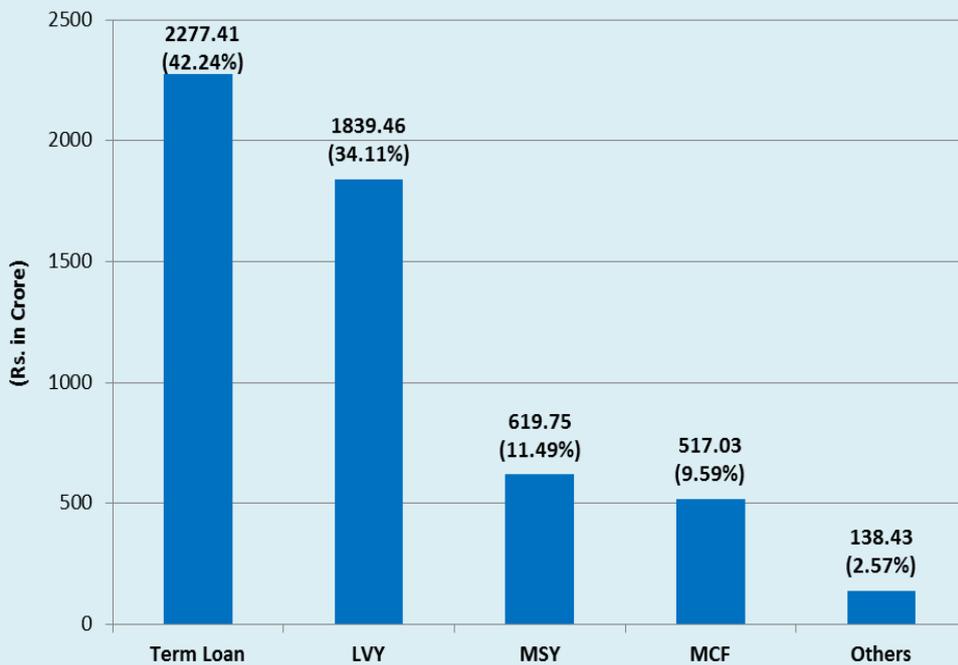
NSFDC : Coverage of Disbursement Beneficiaries

(as on 28.02.2022)

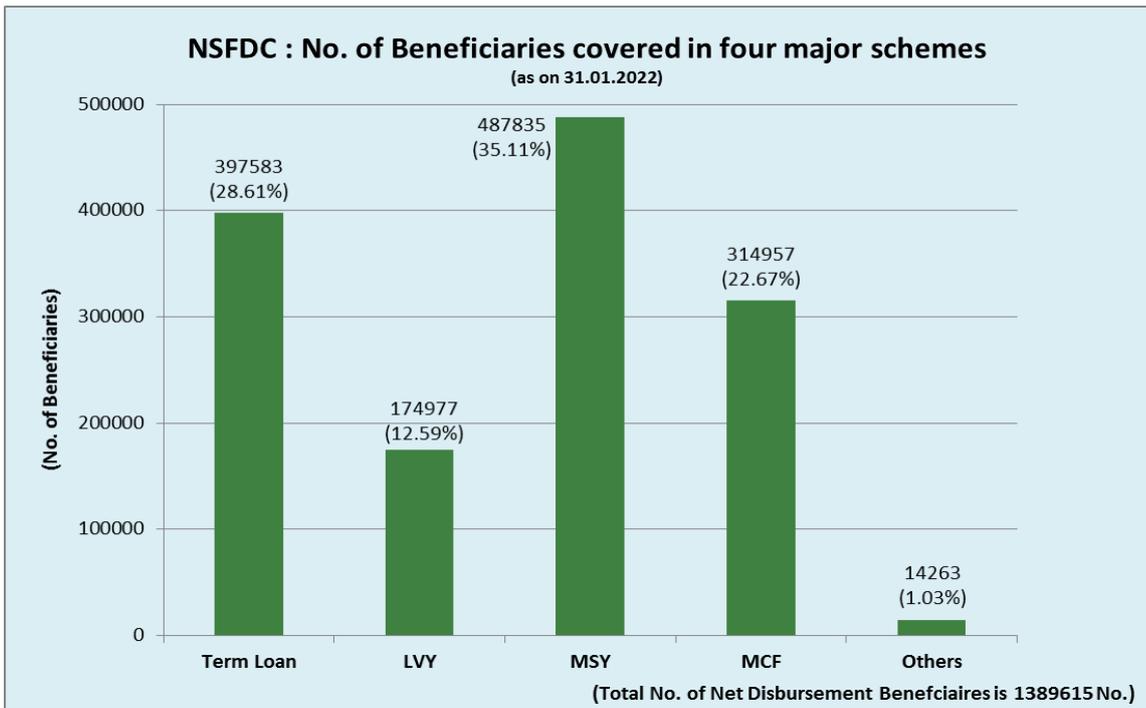


NSFDC : Amount Disbursed in four major schemes (Cumulative)

(as on 31.01.2022)



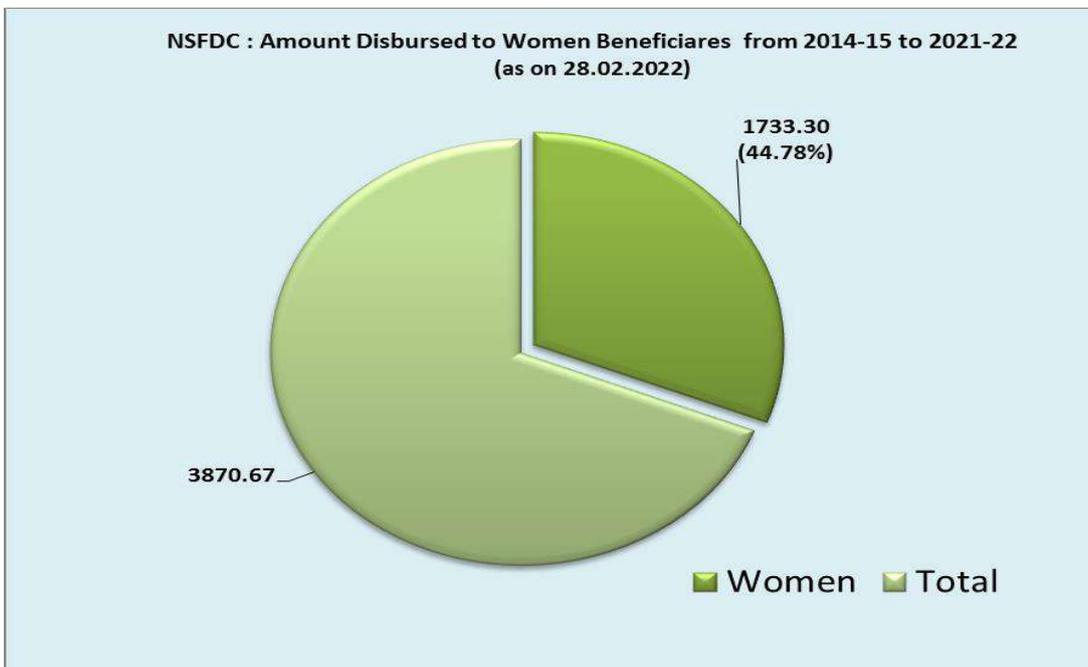
(Total Net Disbursement is Rs. 5392.08 Crore)



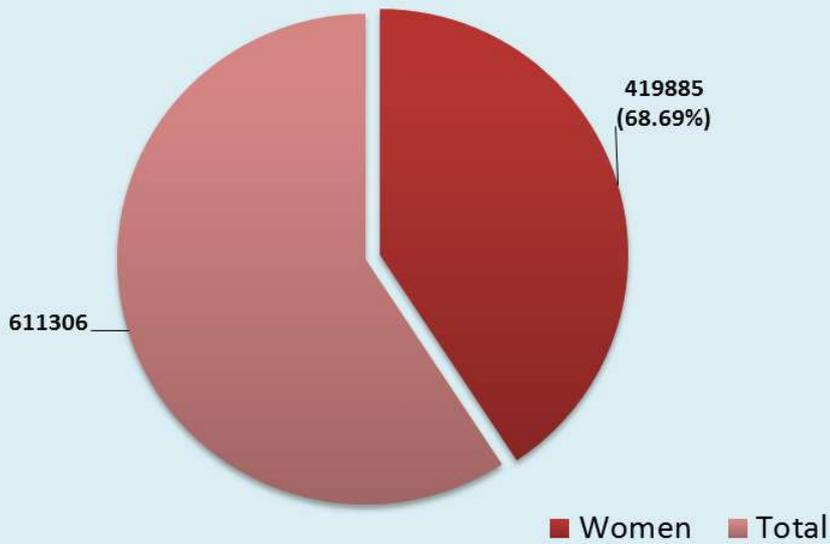
The cumulative turnover ratio (Disbursement /Equity) is 4.50 as on 28.2.2022.

Cumulative State/UT-wise Disbursement and Beneficiaries as on 31.01.2022 is enclosed at **Annexure-II**.

Women coverage under Credit Based Schemes

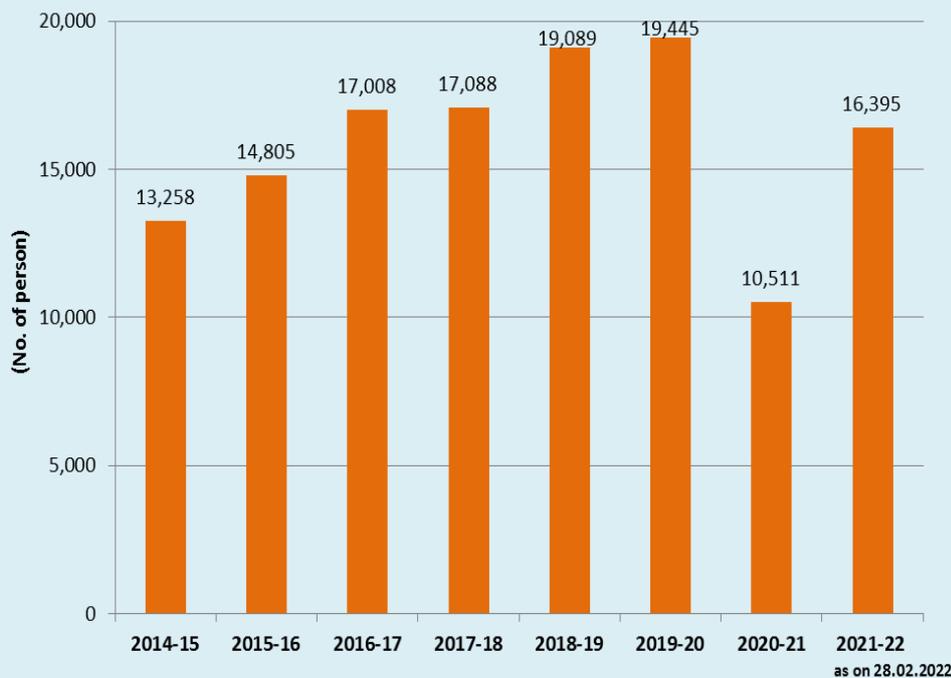


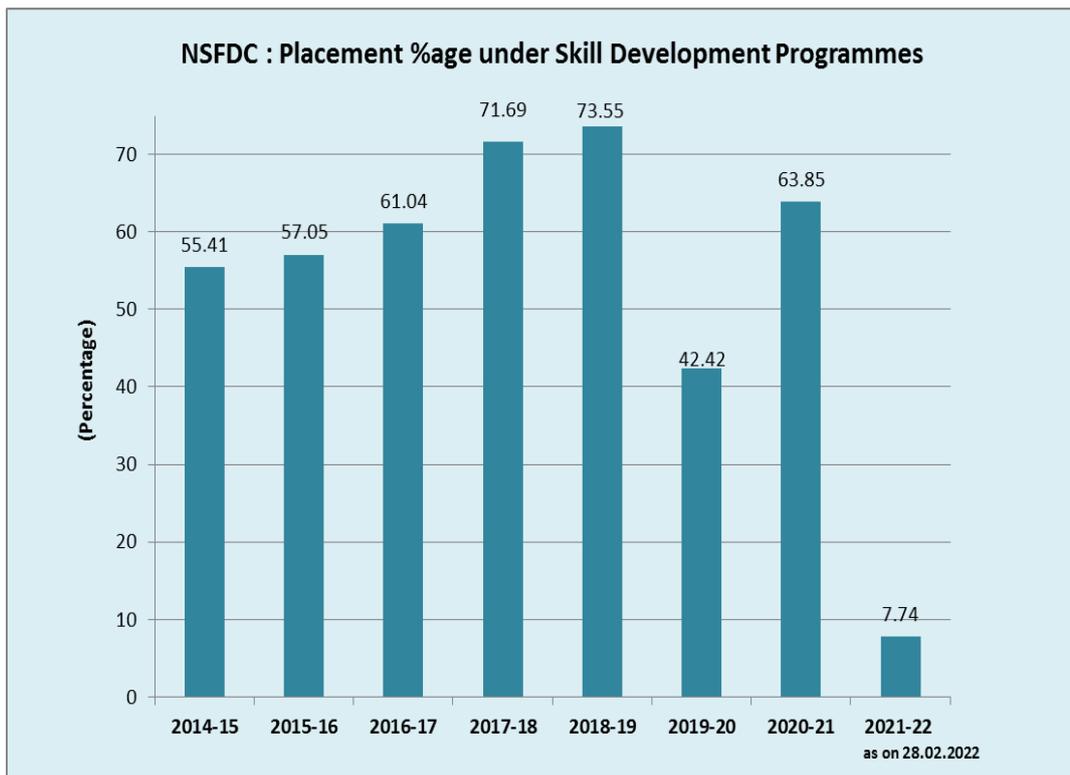
NSFDC : No. of Women Beneficiaries from 2014-15 to 2021-22
(as on 28.02.2022)



Non-Credit/Skill Development Training Programmes [2014-15 to 2021-22]

NSFDC : Person trained under Skill Development Programmes





Recent Initiatives for Improvement:

- Development of Portal and Mobile App through NeGD for implementation of Prime Minister's Dakshta Evam Kushalta Sampann Hitgrahi Yojana (PM-DAKSH)
- Implementation of PM-VISVAS –5% Interest Subvention to Individual & SHG members provided loans up to Rs.2 lakh by Banks & up to Rs.4 lakh per SHG.
- Implementation of various CSR related projects for Covid19 Pandemic relief, Contributions to PM Cares Fund, Clean Ganga Fund, Infrastructure for SC Hostels, Mobile Science Lab, Eye care Hospital etc.
- Signing of MoU with National Dairy Development Board (NDDB) for organizing Capacity Building Programmes for SC Dairy Farmers
- Development of Social Benefit Management System (SBMS) Portal through NeGD

Related Schemes/Projects

- NSFDC have a convergence architecture in place to converge its loans with the Central Schemes of Ministry of Textiles like the Ambedkar Hastshilp Vikas Yojana (AHVY), National Handloom Development Programme (NHDP), Ministry of Food Processing Industries (MoFPI)'s Prime Minister – Formalization of Micro Food Processing Industries (PM-FME) Scheme, National Rural Livelihood Mission (NRLM) & Ministry of Rural Development (MoRD) Schemes tie up with National Dairy Development Board (NDDB) for empowering SC dairy farmers through capacity building, marketing avenues and credit-linkages for various Dairy and related activities.



State specific efforts

- To develop and promote State specific livelihood and craft clusters in areas having concentration of Scheduled Caste population and a history of traditional livelihoods/crafts.
- Identifying specific interventions after baseline survey and developing common facility centres besides taking up focused interventions in product process and quality improvement, product design and long-term marketing linkages.
- Utilizing the services of technical cluster agencies such as The Goat Trust, National Dairy Development Boards, Technical Agencies of the Development Commissioner (Handlooms) and Development Commissioner (Handicrafts). Further, efforts are on to have tie-up with more such agencies such as Central Leather Research Institute (CSIR-CLRI) and Central Institute of Medicinal and Aromatic Plants (CSIR-CIMAP).

- The field work initiated for cluster development includes completed Hand Embroidery clusters in Poogal(Bikaner) & Gadra Road (Barmer), Madhubani Paintings cluster in Jitwarpur, Madhubani, Bihar, and clusters in progress namely - Capacity Building Programmes for Dairy Farmers of Gujarat and Rajasthan, Goatery Clusters in Fatehpur, UP and Pottery Cluster, Khurja, UP.

Focus areas / regions / target groups

- To improve the livelihoods of the eligible Scheduled Caste target group so that they are pulled out of poverty and able to earn sustainable incomes by taking up need based economic activities with financial assistance through SCAs/CAs, and other support from NSFDC and its partners.
- Efforts are being made to arrange credit guarantee for the Banks/SCAs from the Credit Guarantee Enhancement Scheme for Scheduled Castes of the Ministry of Social Justice and Empowerment.
- Actively upscaling its refinance portfolio through the partner Public Sector Banks and Regional Rural Banks.
- For the year 2022-23, dedicated Skill Training Institutions for Industry relevant skills are being identified in the Service Sector to provide better wage employment opportunities for the trainees under the PM DAKSH Yojana.
- For wide publicity of NSFDC schemes, awareness programmes are undertaken in SC concentrated and Aspirational districts, as part of Azadi ka Amrit Mahotsav.

a) Challenges associated with implementation of the Schemes of the Ministry concerned

- In SC-majority states, many State Corporations have become inactive due to operational problems or are taking very low loan amounts—The State Governments by providing Government Guarantee for NSFDC loan and supporting and monitoring timely implementation of NSFDC schemes by the State Channelizing Agencies can help meet the objectives of NSFDC.
- NSFDC is striving to expand its reach through banking channel partners. However, there are challenges in disbursing funds to Banks in the post-COVID scenario.
- NSFDC is in the process of discussions to borrow money on interest subvention basis so that at least 8-9 lakh beneficiaries

can be benefitted under this scheme every year, but this will be possible only if equity is also provided by the government.

- There are agencies like State Women Development Corporation in Kerala which are working with NSFDC. The other States may also nominate similar such Corporations working in their States as channelizing agencies of NSFDC to have more gender focus in all States/UTs.
- Convergence of beneficiaries-oriented schemes of different Ministries like PM-MUDRA, PM-SVANidhi, PMFME, PMEGP etc. is required with NSFDC Schemes with capturing of income criteria so that the identified SC borrowers can be provided credit linkage under NSFDC Schemes at a concessional interest rate.

Annexure-I

NATIONAL SCHEDULED CASTES FINANCE AND DEVELOPMENT CORPORATION, DELHI

Sl. No.	Scheme	Unit Cost	Maximum Loan limit up to 90% of Unit Cost *	Interest Per Annum	
				SCA/CA	Beneficiary
POPULAR SCHEMES					
1.	Term Loan (TL)	Up to Rs.50.00 lakhs	Rs.47.50 lakh	3-6% #	6-9% #
2.	Micro-Credit Finance (MCF)	Up to Rs.1.40 lakhs	Rs.1.25 lakhs	2%	5%
3.	Laghu Vyavasay Yojana (LVY)	Up to Rs.5.00 lakhs	Rs.4.50 lakhs	3%	6%
WOMEN SPECIFIC SCHEMES					
1.	Mahila Samriddhi Yojana (MSY)	Up to Rs.1.40 lakhs	Rs.1.25 lakhs	1%	4%
2.	Mahila Adhikarita Yojana (MAY)	Up to Rs.5.00 lakhs	Rs.4.50 lakhs	2.5%	5.50%
3.	Educational Loan Scheme (ELS)	Up to Rs.10.00 lakhs or 90%, whichever is less (Studies in India) Up to Rs.20.00 lakhs or 90%, whichever is less (Studies abroad)		1% (Women)	3.5% (Women)
OTHER SCHEMES					
1.	Green Business Scheme (GBS)	Up to Rs.7.50 lakhs	Rs.6.75 lakhs	2%	4%
		Above Rs.7.50 lakhs & up to Rs.15.00 lakhs	Rs.13.50 lakhs	3%	6%
		Above Rs.15.00 lakhs & up to Rs.30.00 lakhs	Rs.27.00 lakhs	4%	7%
2.	Stand-up India (SI)	Above Rs.10.00 lakhs & up to Rs.30.00 lakhs	Rs.27.00 lakhs	6-7% #	9-10% #

3.	Swachhta Udyami Yojana (SUY)	Up to Rs. 15.00 lakhs	Rs.13.50 lakhs (Under Project-Finance) Rs.15.00 lakhs (Under Refinance)	2% (Men) 1% (Women)	4% (Men) 3% (Women)
4.	Educational Loan Scheme (ELS)	Up to Rs.10.00 lakhs or 90%, whichever is less(Studies in India) Up to Rs.20.00 lakhs or 90%, whichever is less(Studies abroad)		1.5% (Men)	4% (Men)
5.	Vocational Education & Training Loan Scheme (VETLS)	Up to Rs.4.00 lakhs (100%)		1.5% (Men) 1% (Women)	4% (Men) 3.5% (Women)
6.	Support for Marginalized Individuals for Livelihoods and Enterprise (SMILE)	Up to Rs.5.00 lakhs	Rs.4.85 lakhs	2%	4.50%
7.	Aajeevika Microfinance Yojana (AMY)##	Up to Rs.1.40 lakhs	Rs.1.25 lakhs	3% (Men) 2% (Women)	11% (Men) 10% (Women)
8.	Udyam Nidhi Yojana (UNY)###	Rs.5.00 lakhs	Rs.4.50 lakhs	4%	12%

- *NSFDC provides loans up to 90% of unit cost except in Term Loan, VETLS & SMILE where it is up to 95%, 100% & 95%-97% respectively. In case of refinance through Banks, 100% of the balance loan is covered under NSFDC Schemes.
- # Interest per annum is charged based on NSFDC's share per unit.
- ## Scheme Implemented Through NBFC-MFIs.
- ### Scheme Implemented through Cooperative Societies/Banks.

Annexure-II (1 of 2)
CUMULATIVE : STATE - WISE DISBURSEMENT & BENEFICIARIES

(Rs. In lakh)

Sno.	State	Term Loan		MCF		ELS		TOTAL	
		Amt.	Benef.	Amt.	Benef.	Amt.	Benef.	Amt.	Benef.
1	Andaman & Nikobar	0.02	1	0.00	0	0.00	0	0.02	1
2	Andhra Pradesh	681.64	177408	63.99	113951	0.09	4	745.72	291363
3	Assam	13.27	2011	5.19	3091	0.00	0	18.47	5102
4	Bihar	46.41	7255	14.26	11480	0.05	2	60.72	18737
5	Chandigarh	8.13	785	1.25	877	0.00	0	9.39	1662
6	Chhattisgarh	88.83	4353	2.41	2094	1.91	94	93.15	6541
7	Dadra N.Haveli,D&Diu	0.31	16	0.00	1	0.00	0	0.31	17
8	Delhi	52.60	5732	0.02	5	0.39	15	53.01	5752
9	Goa	3.05	119	0.02	25	0.07	3	3.13	147
10	Gujarat	251.32	21161	127.41	52554	5.67	303	384.39	74018
11	Haryana	81.08	4581	10.83	3642	0.42	19	92.33	8242
12	Himachal Pradesh	29.27	1619	22.56	8136	0.84	30	52.68	9785
13	Jammu & Kashmir	53.31	2757	5.46	802	0.53	23	59.31	3582
14	Jharkhand	18.87	1655	12.99	4754	0.00	0	31.85	6409
15	Karnataka	520.18	98734	55.62	57985	6.27	363	582.07	157082
16	Kerala	229.82	16729	40.74	14239	0.35	13	270.91	30981
17	Ladakh	0.00	0	0.00	0	0.00	0	0.00	0
18	Lakshdweep	0.00	1	0.00	0	0.00	0	0.00	1
19	Madhya Pradesh	224.96	23113	18.77	13141	0.00	0	243.73	36254
20	Maharashtra	339.84	31357	123.02	53302	3.85	189	466.71	84848

Annexure-II (2 of 2)
CUMULATIVE : STATE - WISE DISBURSEMENT & BENEFICIARIES

(Rs. In lakh)

Sno.	State	Term Loan		MCF		ELS		TOTAL	
		Amt.	Benef.	Amt.	Benef.	Amt.	Benef.	Amt.	Benef.
21	Manipur	2.72	173	4.18	1725	0.00	0	6.90	1898
22	Meghalaya	0.05	6	0.00	0	0.00	0	0.05	6
23	Mizoram	0.00	1	0.00	0	0.00	0	0.00	1
24	Nagaland	0.05	2	0.00	0	0.00	0	0.05	2
25	Odisha	38.31	2602	1.52	1371	0.00	0	39.83	3973
26	Puducherry	12.14	1401	1.84	587	1.26	120	15.24	2108
27	Punjab	171.14	11928	48.90	12187	0.22	15	220.27	24130
28	Rajasthan	207.35	26001	19.29	12289	0.57	21	227.21	38311
29	Sikkim	16.68	1171	0.74	318	0.00	0	17.42	1489
30	Tamil Nadu	305.99	32190	82.61	21329	1.54	40	390.14	53559
31	Telangana	65.32	7021	3.63	1266	0.29	22	69.24	8309
32	Tripura	164.95	10045	40.39	13239	14.79	848	220.13	24132
33	Uttar Pradesh	432.36	70054	123.24	82121	0.01	1	555.61	152176
34	Uttarakhand	18.57	1285	1.44	1980	0.00	0	20.01	3265
35	West Bengal	100.95	18393	311.26	315721	29.88	1618	442.08	335732
	TOTAL :	4179.51	581660	1143.59	804212	68.98	3743	5392.08	1389615

Development Action Plan for Scheduled Castes

- Monitoring the physical and financial outcome of Schemes under Development Action Plan for Scheduled Castes (DAPSC) erstwhile Scheduled Caste Sub Plan (SCSP)/ Allocation for Welfare of Scheduled Castes (AWSC) in respect of concerned 38 Central Ministries and Departments. The Allocation for Welfare of Scheduled Castes was stepped up from Rs. 83256.62 Crores in 2020-21 to Rs.126259.20 Crores in 2021-22, an increase of about 15.65%.
- The details of Budget allocations of all the line Ministries/Departments made under DAPSC/AWSC and Actual Expenditure for 2014-15 to 2020-21 are as follows:-

(Rs. in crores)

Sl. No.	Year	SCSP of all Ministries/Departments		Actual Expenditure of DAPSC	% of Actual Expenditure w.r.t R.E.
		B.E.	R.E.		
1	2014-15	50548.16	33638.11	30035.07	89.29
2	2015-16	30850.88	34674.74	30603.70	88.26
3	2016-17	38832.63	40919.70	34333.67	83.90
4	2017-18	52603.33	52340.72	47017.19	89.83
5	2018-19	56618.50	62473.86	55073.17	88.15
6	2019-20	81340.74	72936.29	70645.21	96.86
7	2020-21	83256.62	82707.51	74666.5151	90.28

MAJOR SCHEMES OF OTHER MINISTRIES: Being administered by various departments and the progress related to SCs welfare under these is detailed below:

1. Atal Mission for Rejuvenation and Urban Transformation (AMRUT)

Provision of Tap Connections (Drinking Water Supply) under AMRUT since 2014 & its comparison with prior period

- Launched in June 2015 for targeted ease of living for urban dwellers by providing water tap connections & improve basic infrastructure to 4.68 crore households in 500 cities.
- Mission focuses on water supply, sewerage & septage management, storm water drainage, non-motorized urban transport and development of parks & green spaces.
- Since 2014, around 1.26 crore additional household tap connections provided including in slums and low-income habitations under AMRUT and convergence in these 500 cities. This has increased water tap connections coverage in these 500 cities from 64% to 90% as per 2011 census.

Impact on target groups:

- Provision of functional household tap connections has **mitigated the hardships of women, especially in slums, low-income habitations** who have been able to engage themselves in fruitful activities due to time and physical effort saved.
- This has enhanced their quality of lives, and saved time for better care for their family or opportunity for education, **especially for young girls**. Supply of quality water & improved sewerage facilities developed in Mission cities have also reduced **disease load & health risks**. For youth, AMRUT has generated direct employment for them as consultants, engineers, daily wage workers etc. & as workers / managers in input industries / allied sectors.

2. Swachh Bharat Mission – Urban (SBM-U)

Provision of Toilets under SBM – U since 2014 and its comparison with prior period

- Under SBM-U (launched on 1st October 2014), a total of 62.6 lakh individual household toilets and 6.4 lakh seats of community/ public toilets have been constructed.
- SBM-U has benefitted socially marginalized groups such as SCs, ST, women, etc. Hence, access to toilets – be it individual household toilets or CT/PTs- have been provided to all, depending on requirement.
- Had very positive impact among lives of marginalized communities, specifically women and girls, whose lives have become safer, healthier and more dignified (freed of the indignity of having to go out for answering nature's calls).
- Moreover, some women SHG groups have found additional livelihood options by taking on the responsibility of running and O&M of Community Toilets, PTs, and Fecal Sludge Treatment plants in a sustainable and profitable manner.

3. PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi)

Impact of PM SVANidhi on the target group since inception.

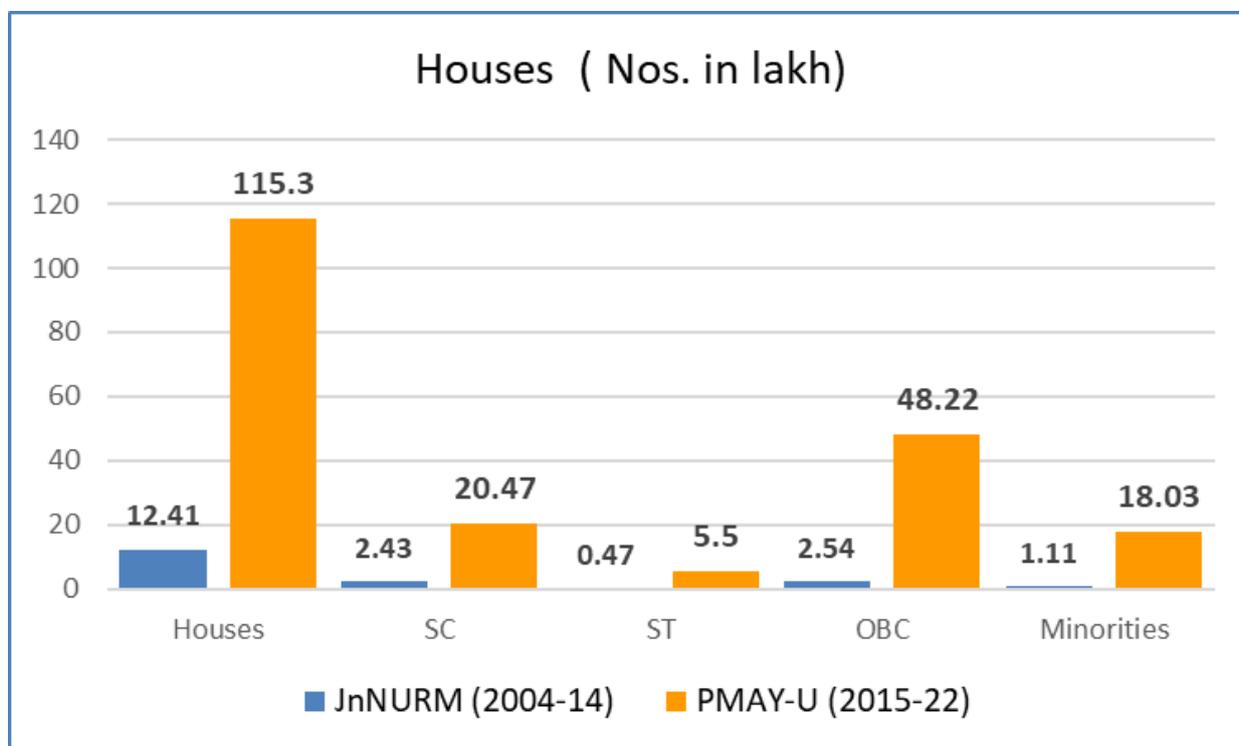
1. Creation of a conducive environment for conduct of Street Vending would go a long way in giving further traction to the Scheme not only in terms of disbursements but also in enabling timely repayments and access to enhanced amount of loans for business expansion.
2. With an aim to cover every eligible street vendor, municipalities may undertake special mobilization drives in states.
3. Digital onboarding and digital transaction are the integrated components of the scheme. Special campaign may be started to cover all beneficiary street vendors under digital transactions.
4. States may focus on strengthening administrative arrangements of timely repayment by street vendors and motivating them for applying for the second loan of Rs.20,000.
5. Mayors/Chairman of ULBs may be encouraged to actively participate in implementation of this scheme.

4. Pradhan Mantri Awas Yojana – Urban (PMAY - U)

Construction of houses under PMAY-U for target groups (SC/ST/OBC/Minorities/ Women/Youth) since 2014 and its comparison with prior period

- Pradhan Mantri Awas Yojana (Urban) has been addressing the housing shortage in urban areas among Economically Weaker Section (EWS)/Low Income Group (LIG) categories by ensuring a pucca house with basic amenities to all eligible urban households.
- Launched in June 2015 to fulfil Hon'ble Prime Minister's vision of 'Housing for All'. To ensure women empowerment, houses under the Mission are allotted in the name of the women in the family or in joint ownership. Preference in allotment of houses is being given to physically handicapped persons, senior citizens, Scheduled Castes, Scheduled Tribes, Other Backward Classes, minority, single women, transgenders and other weaker and vulnerable sections of the society.

State/UT wise comparative for houses sanction for various vulnerable groups out of 1.15 cr houses sanctioned under PMAY-U during 2015-22



5. Pradhan Mantri Fasal Bima Yojana (PMFBY)- By Department of Agriculture, Cooperation and Farmers Welfare

- Being implemented in the country from Kharif 2016 season.
- Demand driven Scheme available for all farmers including Scheduled Castes and Scheduled Tribe farmers. No specific targets fixed under the Scheme.
- Crop Insurance Scheme is in line with One Nation – One Scheme theme. Provides insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests & diseases.
- To stabilize the income of farmers to ensure their continuance in farming.
- To encourage farmers to adopt innovative and modern agricultural practices.
- To ensure flow of credit to the agriculture sector.
- Earlier, there was a provision of capping the premium rate which resulted in low claims being paid to farmers. This capping was done to limit Government outgo on the premium subsidy. This capping has now been removed and farmers will get claim against full sum insured without any reduction.
- The use of technology will be encouraged to a great extent. Smart phones will be used to capture and upload data of crop cutting to reduce the delays in claim payment to farmers. Remote sensing will be used to reduce the number of crop cutting experiments.
- There will be exemption from Service Tax liability of all the services involved in the implementation of the scheme. It is estimated that the new scheme will ensure about 75-80 per cent of subsidy for the farmers in insurance premium.
- 1.36 Crore SC beneficiaries identified till 23.09.2021

6. Start Up India Scheme- By Department of Financial Services

- Launched on 5th April, 2016 to promote entrepreneurship amongst women, SC & ST categories i.e. those sections of the population understood to be facing significant hurdles due to lack of advice/mentorship as well as inadequate and delayed credit.
- To leverage the institutional credit structure to reach out to these underserved sectors of the population in starting Greenfield enterprise.

- 4397 SC beneficiaries were disbursed Mudra Loan under the Scheme in 2021-22.

7. Swachh Bharat Mission (Grameen)- By Department of Drinking Water and Sanitation, Ministry of Jal Shakti

- To achieve Universal Sanitation coverage in the entire rural India including SCs and STs.
- Provision of incentives to all SCs and STs households for construction of Individual Household Latrines, with priority to locations with predominant SC and ST habitations for construction of CSC.
- 5,43,279 beneficiaries benefitted under the DAPSC earmarked funds in the year 2020-21.

Monitoring of Schemes

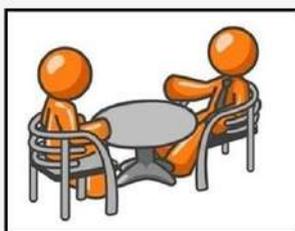
- Monitored by the concerned implementing agencies and also by the officers of the Department through inspections from time to time.
- Effectiveness of the schemes/programmes are also evaluated through NITI Aayog and also other agencies enabling the Department to review and revised the scheme guidelines.
- Department has constituted a Project Monitoring Unit (PMU) consisting of young professionals, mandate to monitor the schemes on the field and bring feedback for better implementation of the schemes.

Best Practices of the States under PCR Act/ PoA Act

Best Practices

Odisha

390 centres for providing counselling services to the victims of atrocity by engaging legal counselors, Exclusive Special Prosecutors, Special Prosecutors.



Incentive of Rs. 50,000/- to the Village Panchayats for eradication of untouchability & taking assistance from dept. under PCR & PoA Act.

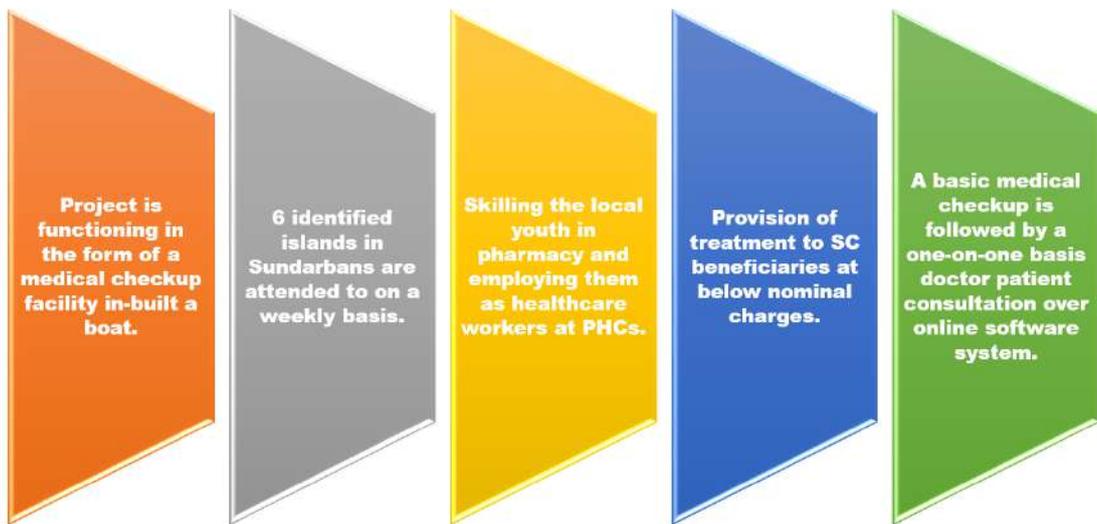
Haryana

Best practices/ Case studies in respect of scheme of SCA to SCSP/Projects from various States

I. Affordable Healthcare in remote geographical regions of West Bengal

Under the State Sub Plan, Prof. (Dr.) Satadal Saha, MS, FRCS (London), a practicing General Surgeon from Calcutta Medical College was engaged. Under his guidance, an innovative project of preventive as well as curative healthcare system was devised in the far-flung areas of West Bengal.

Key Highlights



1.Primary Mobile Health Care Centre, Sundarban Islands, West Bengal



II. Agriculture and allied activities, Tamil Nadu

The project aims to:-

- a. reduce the cost of cultivation
- b. increase the income of farmers
- c. increase the farm produce
- d. mitigate the laborer shortage as the sector is labor-intensive
- e. address the problem of distress-migration.

The project includes:-

- a) Training to SC Farmers through agriculture Engineering Department on Agriculture Engineering covering the service maintenance and repair of Agri implements.
- b) Setting up of Seeds Shop, Fertilizer Shop, Fruits, Purchase of Tractor, Power tiller, setting up of agricultural service centers renting farm equipment, Honey Bee Keeping and Processing etc. financial assistance for cultivation
- c) Training to SC Farmers through Horticulture Department on, Vegetable, Fruits and Flower plant Cultivation, vermin-composting, nursery garden, Polygreen House, Plants growing, etc.
- d) Vegetable, Fruits and Flower Plantation, Farming nursery Garden, Seeds Farm, Transporting Vegetables and Fruits and farm fresh vending outlets.
- e) Subsidy of Rs.10000 for purchase of Electric Motor pump by SC Farmers.
- f) Subsidy of Rs.10000 for purchase of Installation of PVC pipe line by SC Farmers in 1 hectare of land.

This project aims at providing benefits to the total of 34179 SC beneficiaries by providing financial assistance of Rs.6303.78 lakh. The scheme is being implemented with linkage of departments like Agriculture, Animal husbandry, Dairying and Fisheries and Environment and Forestry etc.

III. Minor irrigation infrastructure, West Bengal

The project includes construction of bore-well, installation of pump set and electrification. The aim of the project is to boost up agricultural activities by small and marginal SC farmers.

Minor Irrigation infrastructure was developed for groups of small and marginal SC farmers in those areas where no irrigation facilities are available and extraction of underground water is permissible as per norms of Agriculture and Minor irrigation department of Govt. of West Bengal. Features of project are as below:

1. Selection of project location by Blocks in consultation with GPs
2. Beneficiary groups of SC Small and marginal farmers identified by GPs
3. Beneficiary Groups to bear operating costs and maintenance. However, there would not be any initial individual contribution.

4. The project includes installation of 5 HP Submersible pumps, electrically operated, boring depth up to 250 m. With PVC Pipes – each unit is capable of irrigating 15 acres of agricultural land. There are 500 such units that has irrigation potential of 7500 acres. The outcomes are
- (1) Increase in production
 - (2) Increase in cropping intensity
 - (3) Additional income small and marginal farmers
 - (4) Reduced migration

IV. Leather Processing Unit, Andhra Pradesh

Andhra Pradesh is implementing footwear manufacturing units in four regions of state under the scheme. Total cost of 4 projects is about Rs. 23 crore and providing employment to 436 unemployed SC youth. The total production is 12,00,000 pairs of footwear per annum. Each individual project is costing about Rs. 5.75 Cr. The units are located at:-

1. Yadavalli - Village, Prakasam District
2. G. Konduru, Village, Mandai, Krishna District
3. Adigoppala Village, Guntur District
4. GD Nellore Village, Chittoor District

The project aims at:-

- i. Sensitization of leather artisans
- ii. Promotion of leather industry
- iii. Identification and selection of prospective artisans for deputing them to various levels of training and thereafter employment.
- iv. Arranging Institutional finance to the trained and setting up independent production units and turning them into entrepreneurs
- v. Introducing modern technologies to escalate the quantity and quality of products produced

BEST PRACTICES UNDER PMAGY- Assam

ESTABLISHMENT OF KNOWLEDGE CENTRE FOR PMAGY SCHEMES AT DC's OFFICE CACHAR, SILCHAR, ASSAM

- Knowledge centers have been created in the district. These centers serve as an information dissemination centre which provides instant access to people about the latest information/knowledge available thus bringing the people closer to the development process. To act as a redressal mechanism to strengthen PMAGY schemes.

LAUNCHING OF “DRISTI” MOBILE APPLICATION FOR MONITORING OF PMAGY SCHEMES IN ASSAM

In order to make the district administration public friendly and to decrease the visit of people to the DC's Office, a mobile app '**Dristi**' has been launched to help people to have access to public services from the comfort of their home is an example in this regard.

It is a first of its kind app to monitor the activities of the PMAGY villages in the district. This APP gives a panoramic view of the developments happening in projects under PMAGY. It gives real time access to projects under each LAC showing the status of completion of that project.

The App. '**DRISTI**' is available in the Google Play Store. The Link of the App. is given below:-

<https://play.google.com/store/apps/details?id=com.dccahar.dristi>

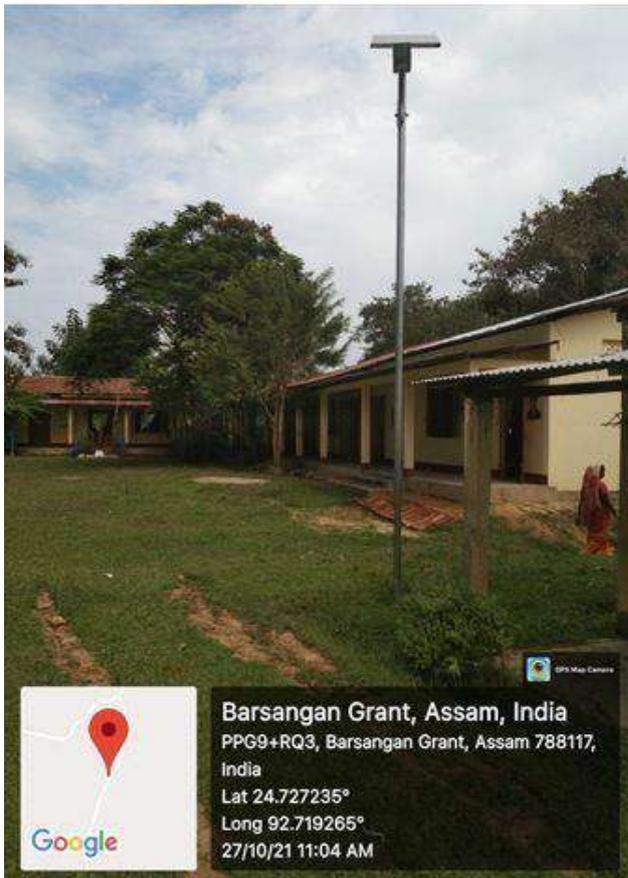
SUCCESS STORIES UNDER PMAGY- ASSAM

Installation of Solar Street Light at Barsangan Grant Village (Gap Filling Scheme)



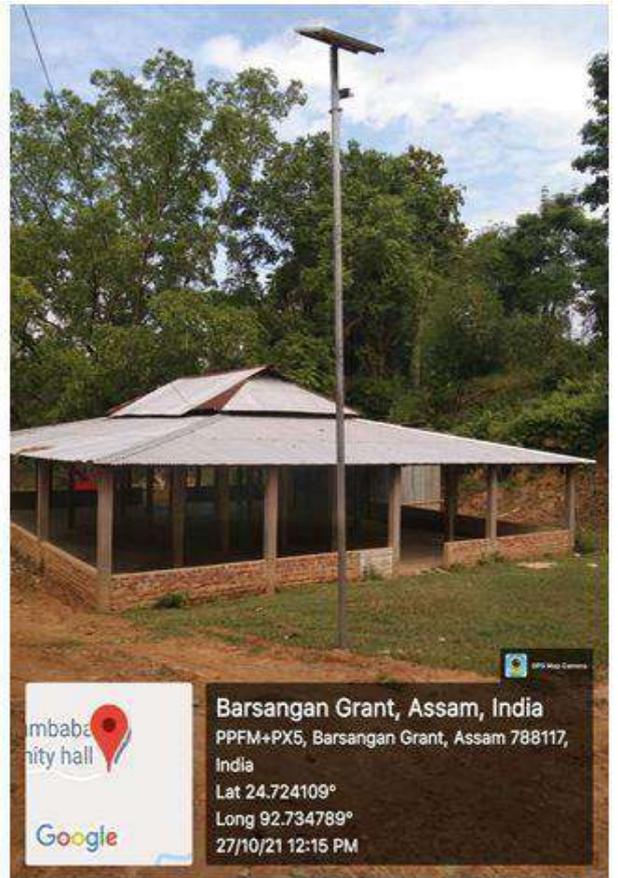
Barsangan Grant office
Google

Barsangan Grant, Assam, India
PPGF+27J, Barsangan Grant, Assam 788117,
India
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Long 92.72342°
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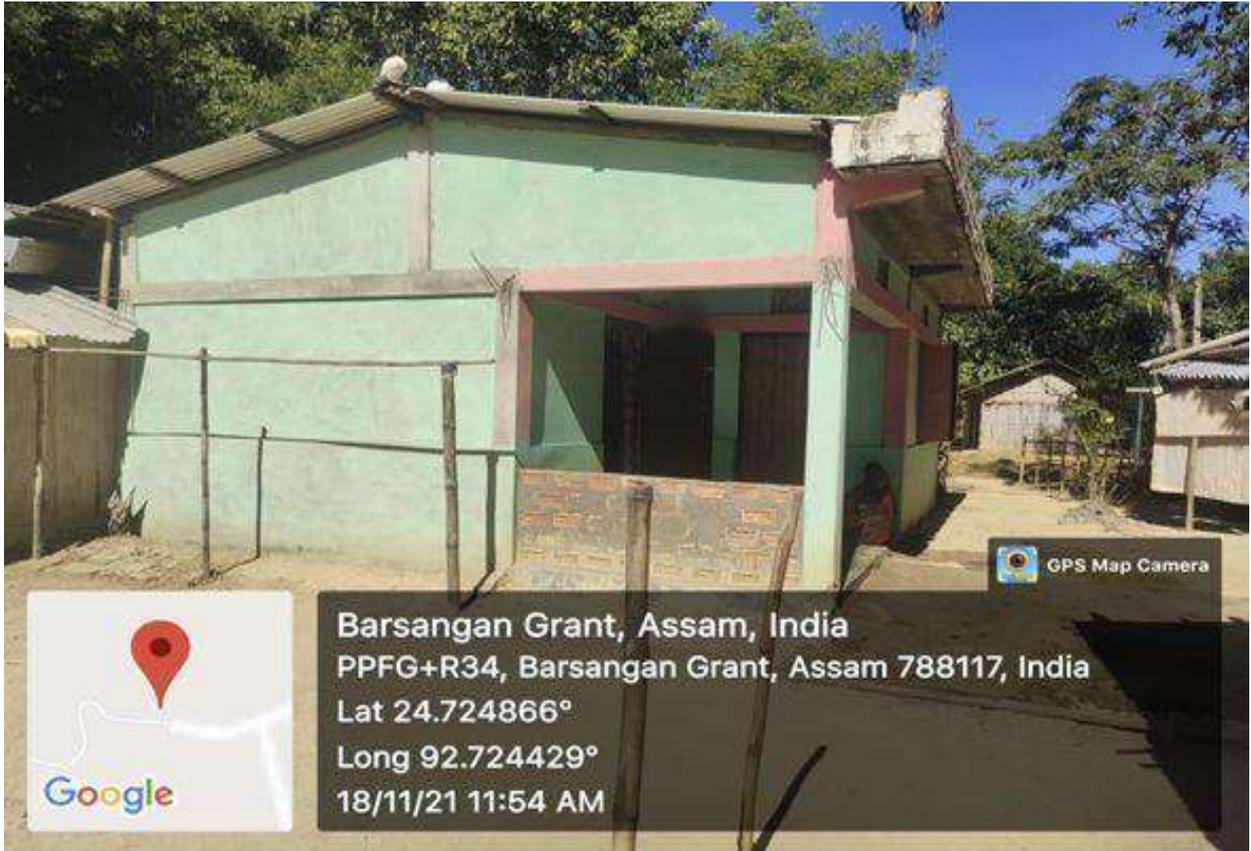
Const of Approach Road with CC Block from PWD road to AWC No. 71 under PMAGY (Gap Filling Scheme)



Flood protection bund has been constructed at the Border of Barsangan Grant and Tarutajbari which will give relief to the villagers from flood during rainy season. (Convergence Scheme)



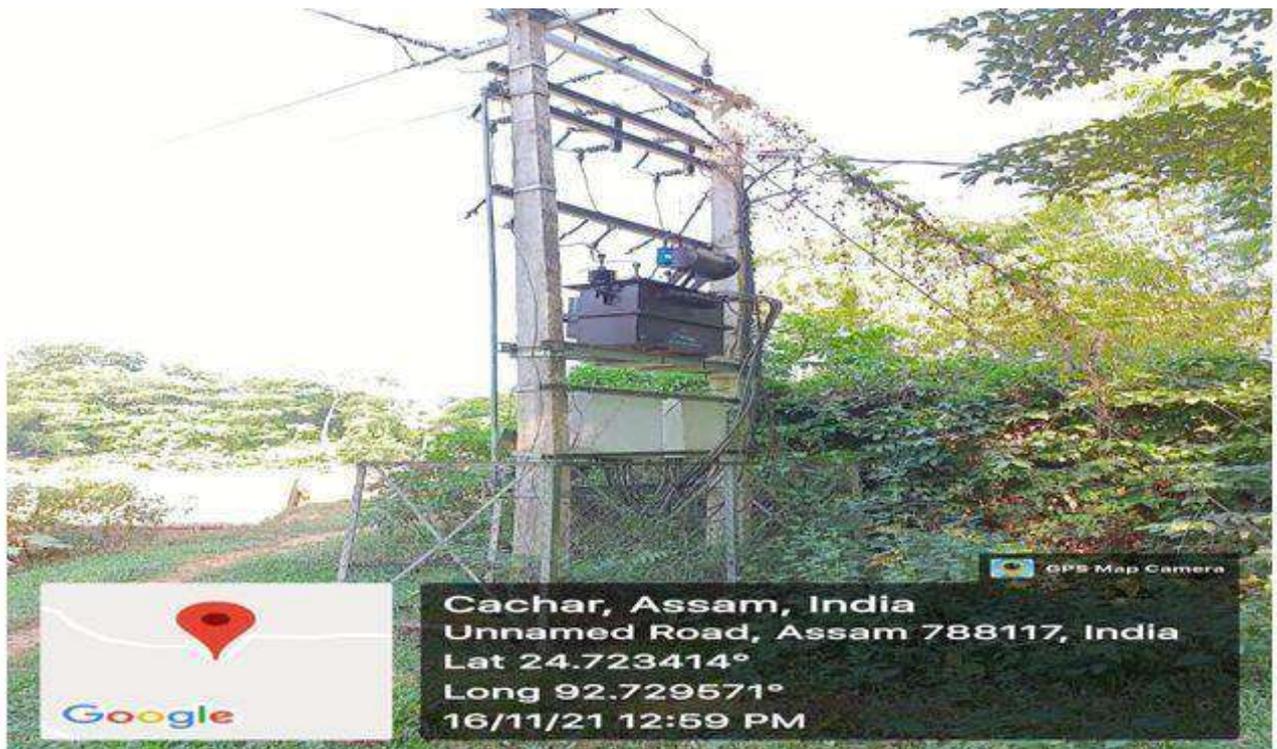
Construction of PMAY House at Barsangan Grant Village (Convergence Scheme)



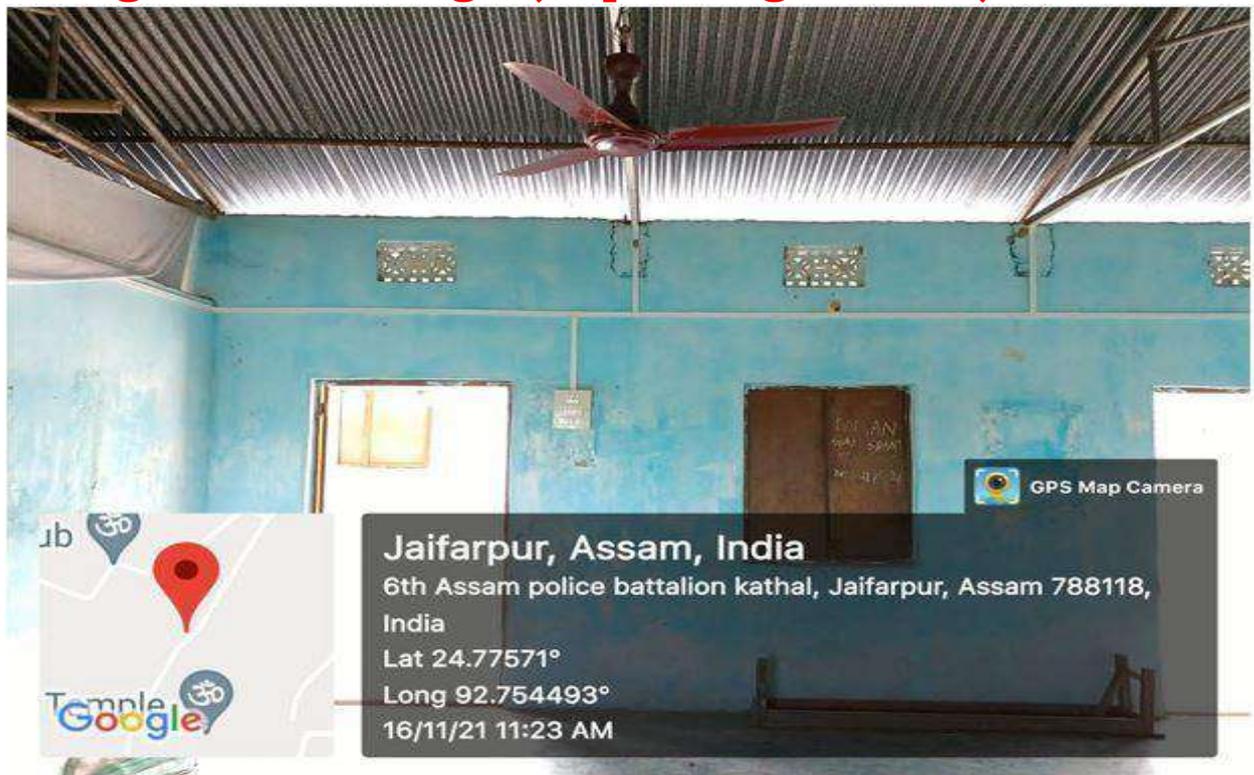
Construction of Community Water Conservation Bund Cum Fishery Tank at Barsangan Grant. (Convergence Scheme).



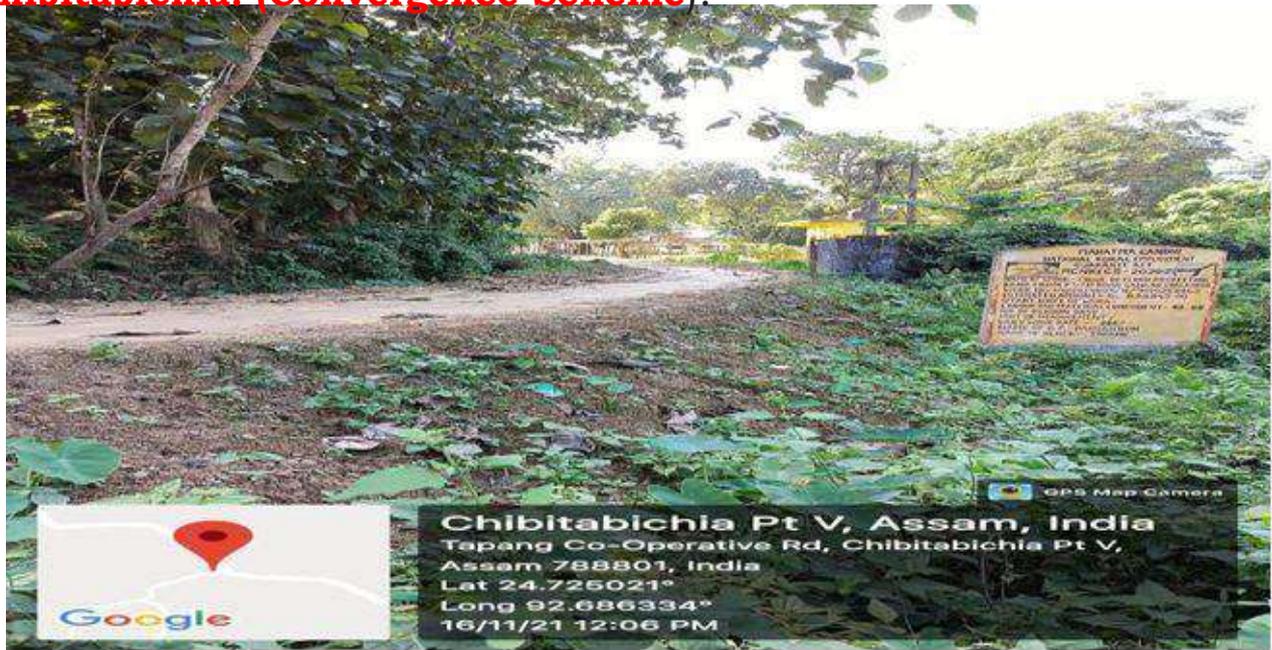
Electricity Connection provided throughout the Barsangan Grant Village under Soubhagya Scheme. (Convergence Scheme).



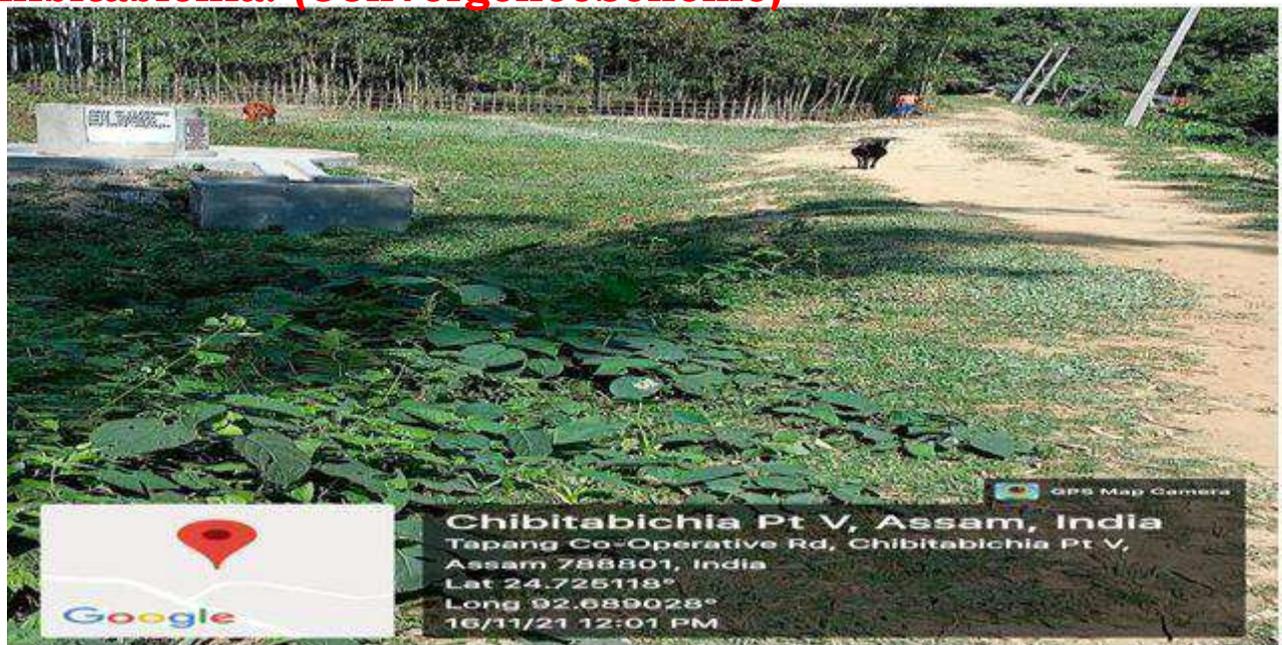
Providing Electricity at Singertilla LP School, at Barsangan Grant Village. (Gap Filling Scheme)



Construction of MI Bund at border of Barsangan Grant and Chibitabichia. (Convergence Scheme).



Construction of MI Bund at border of Barsangan Grant and Chibitabichia. (Convergence Scheme)



YoutubeLink :-

- i) <https://youtu.be/U1MXtelGY3Q>
- ii) <https://you.be/k60yV5OBD8s>
- iii) Visualization of Schemes in **Google Earth** Link:-
BarsanganGrantGPS.kml

← Tweet



Narendra Modi ✓
@narendramodi



Babasaheb Ambedkar's life is journey of unmatched determination & unbreakable commitment to social justice. He inspires every Indian.

9:26 AM · Apr 14, 2014 · Twitter Web Client

391 Retweets 3 Quote Tweets 421 Likes



← Tweet



Narendra Modi ✓
@narendramodi



India is eternally grateful to Dr. Babasaheb Ambedkar for the Constitution. It has safeguarded the interests of the poor and backward communities.

We are committed to upholding the rights enshrined in our Constitution and focusing on social justice as well as inclusive growth.



Guru Prakash Paswan ✓ @IGuruPrakash · Aug 2, 2018

Under the leadership of @PMOIndia

Sh. @narendramodi The Cabinet decision on SC/ST Act, the progress on the OBC Commission, Stand Up India etc will go a long way to ensure Social Justice in the country

7:50 PM · Aug 2, 2018 · Twitter Web Client

1,611 Retweets 100 Quote Tweets 7,716 Likes

