

SALEM DISTRICT
BACKWARD CLASSES, MOST BACKWARD CLASSES AND
MINORITIES WELFARE DEPARTMENT

SCHEMES AND INSTRUCTIONS

1. SCHOLARSHIP SCHEMES

1.1. Pre-matric scholarship scheme

No fee (tuition fee / special fee / examination fee) is collected from the students studying in Tamil Medium in Government and Government Aided Schools. From the year 2019-2020, the Government have completely waived the payment of tuition fee for the students studying in English medium from standard 6th to 10th in Government and Government aided schools.

English Medium students studying in 10th standard in Government and Government Aided Schools have to pay Examination fee. The Examination Fee is reimbursed in full to the Backward Classes students studying in 10th standard in English medium in Government and Government aided schools, subject to the conditions of parental annual income should not exceed Rs. 2.00 lakh.

The students of Most Backward Classes and Denotified Communities are sanctioned examination fee at the same rate as sanctioned to the students of Backward Classes without any conditions.

5.2. Post-matric scholarship scheme

The Government have completely waived the payment of Tuition fee for the students studying in English medium from standard 11th and 12th in Government and Government aided schools. Hence, they need not to pay any tuition fee. Post matric Scholarship are sanctioned from 11th Standard to Research level as per the rates prescribed by the Government as detailed below:-

Name of the Scheme	Standard and Course	Details of concessions and conditions
Post-matric Scholarships	i) Students studying in 11 th and 12 th std in English Medium in Govt. and Govt. aided schools ii) Postgraduate, Diploma, Professional and Research Courses in Govt./Govt. aided Colleges including second shift / Evening classes and	Examination Fee Reimbursed to Director of Government examinations for 12 th Standard Students Conditions for Backward classes Students Annual income of the parents should not exceed Rs.2,00,000/- Most Backward Classes and Denotified Communities Students No condition From 2012 – 2013, Special fees and Tuition fee in full as prescribed by the Government Educational institutions, examination fee in full and book money as fixed in the scholarship notification. In addition to the scholarship amount,

	Professional Courses in Self Financing Professional Colleges under Government quota for BCs, MBCs & DNCs students.	boarding and lodging charges are sanctioned to students who are staying in hostels attached to Educational institutions at the rate of Rs.350/- per month for professional courses. Rs.225/- per month for ITI / Diploma and Post Graduate courses for 10 months in a year are provided. Conditions Annual income of the parents should not exceed Rs.2,00,000/-
--	--	---

1.3. Free Education scheme

1.	Free education scholarship for three year U.G. degree Courses (B.A., B.Sc., and B.Com.,)		
	Free Education (Degree)	Backward Classes, Most Backward Classes and Denotified Communities students studying in 3 year degree courses in Government and Government Aided Arts and Science Colleges.	Special fee and other non-refundable compulsory fees are paid as prescribed by Government, book money as fixed in the scholarship notification and examination fee in full. In addition to the scholarship amount, Boarding and Lodging charges at the rate of Rs.175/- per month for 10 months in a year is sanctioned to students who are staying in hostels attached to Educational Institutions. Condition No conditions

2.	Free education scholarship for three year Diploma (Polytechnic Courses)		
	Free Education (Polytechnic)	Backward Classes, Most Backward Classes and Denotified Communities students studying in 3 year Diploma courses in Government and Government Aided Polytechnics.	Govt and Govt aided Polytechnics Tution fee, Special fee and non-refundable compulsory fees are paid as prescribed by Government, book money as fixed in the scholarship notification and examination fee in full. In addition to the scholarship amount, Boarding and Lodging charges at the rate of Rs.225/- per month for 10 months in a year is sanctioned to students who are staying in hostels attached to Educational Institutions. Conditions for Backward Classes, Most Backward Classes and Denotified Communities students 1) Annual income of the parents should not exceed Rs.2,00,000/ 2) There should not be any Diploma / graduate in the family

3.	Free education scholarship for Professional Courses - Engineering, Medical, Agriculture, Veterinary and Law		
	Free Education (Professional)	Backward Classes, Most Backward Classes and Denotified Communities students studying in Government and Government Aided Professional Colleges and in Self Financing Professional Colleges under Government quota.	Special fee and other non-refundable compulsory fees are paid as prescribed by Government, book money as fixed in scholarship notification and Examination fee in full. In addition to the Scholarship amount, Boarding and Lodging charges at the rate of Rs.350/- per month for 10 months in a year is sanctioned to students who are staying hostels attached to Educational Institutions. Conditions for Backward Classes, Most Backward Classes and Denotified Communities students 1) Annual income of the parents should not exceed Rs.2,00,000/- 2) There should not be any graduate in the family

1.4.Scholarships to students studying in listed Central Institution like IIT, IIM, IIIT, NIT, Central Universities etc.,

The Government of Tamil Nadu have issued orders for granting scholarship to 100 students belonging to BC/MBC/DNC Communities who are pursuing UG / PG Courses in Govt. of India institutions like IIT, IIM, IIIT, NIT and Central Government Universities.

Conditions:

1. The student should belong to Backward Classes, Most Backward Classes or Denotified Communities.
2. The student should be a native of Tamil Nadu.
3. The student should be pursuing UG/PG courses in IIT, IIM, IIIT, NIT and other Central Government Universities.
4. The annual family income should not exceed Rs.2.00 Lakh.
5. The scholarship amount will be reimbursed to the student every year for the entire duration of their UG/PG Courses.
6. The reimbursement will cover Tuition Fee, Special Fee, Exam Fee and other compulsory fees as prescribed by the Institution or Rs. 2.00 lakhs per year whichever is lesser.
7. If more number of applications are received, eligible students will be shortlisted as per the marks secured by them in plus two public exams / U.G examinations.

Government have accorded sanction of Rs.1,20,00,000/- for 60 students of Backward Classes communities, and Rs.80,00,000/- for 40 students of Most Backward Classes and Denotified Communities, totaling Rs.2 crore for this scheme.

1.5. RURAL GIRLS' INCENTIVE SCHEME

(Most Backward Classes and Denotified Community)

Incentive	Eligibility	Officials to be contacted
Rs.500/- per annum for the girl students of Most Backward Classes and Denotified Communities and studying in 3 rd Std to 5 th std. Rs.1000/- per annum for 6 th Std.	1) Parental income is Rs.72,000/ per annum. 2) Students studying in Government / Government Aided schools in Rural areas. 3) For those belonging to MBC /DNC only. 4) Preference will be given to Girl Children of Widows / Destitutes.	Headmaster of the Government / Government Aided Schools concerned in Rural areas.

2. BOARDING GRANTS

Grant	Eligibility	Officials to be contacted
Boarding Grants are given at the rate of Rs.900/- per month for 10 months to the BC, MBC / DNC Students staying in Government approved Private Hostels.	Parental income should not exceed Rs. 1,00,000/- per annum	Administrative head of the Private Hostel concerned. (through District Backward Classes and Minorities Welfare Officers) Students need not apply separately

3. DISTRIBUTION OF FREE BI-CYCLES

Details	Eligibility	Officials to be contacted
Bicycles are supplied to 11 th std. students of Government, Government aided and partially aided schools irrespective of income and community.	1)Should be the Students (Boys & Girls) of +1 in Government, Government aided and partially aided school (this concession is applicable to the Free bus pass holders also.) 2)No other condition to avail this concession. 3)Students staying in the Hostels situated in the School premises are not eligible for getting free bi-cycles.	Concerned School Headmaster

4. **DISTRIBUTION OF FREE IRON BOXES**

Eligibility	Officials to be contacted
1. Beneficiary should belong to BC/MBC/DNCs and doing laundry work. 2. The annual income should not exceed Rs.72,000/-	District Backward Classes and Minorities Welfare Officer of the District concerned.

5. **DISTRIBUTION OF FREE MOTORISED SEWING MACHINES**

Eligibility	Officials to be contacted
1. The beneficiary should belong to BC / MBC / DNCs 2. The annual family income should not exceed Rs.72,000/- 3. Should have tailoring knowledge. 4. Age : From 20 to 45 years.	District Backward Classes and Minorities Welfare Officer of the District concerned.

6. **DISTRIBUTION OF FREE HOUSE SITE PATTAS**

Eligibility	Officials to be contacted
1. People should not own house or house site and should belong to BC, MBC and DNC. 2. Family annual income should not exceed Rs.72,000/-	District Backward Classes and Minorities Welfare Officer of the District concerned.

7. **TAMIL NADU BACKWARD CLASSES ECONOMIC DEVELOPMENT CORPORATION**

1) FINANCIAL ASSISTANCE ACTIVITIES

- 1) Small Trade / Business
- 2) Agriculture & Allied Activities
- 3) Transport sector
- 4) Handicrafts and Traditional Occupations (Artisan)
- 5) Self-employment for young Professionals.

2) ELIGIBILITY CRITERIA

- i) Beneficiary should belong to Backward Classes, Most Backward Classes and Denotified Communities as in the State list or Central list.

- ii) Annual family income shall not exceed Rs.3,00,000/-
- iii) Beneficiary should be aged above 18 years and below 60 years.
- iv) Loan assistance will be sanctioned to only one person in a family.

3) MODE OF APPLICATION

Loan Application forms are available at free of cost at the following offices:

- i) TABCEDCO's Head Office at Chennai
- ii) District Backward Classes & Minorities Welfare Officers and Regional Managers of TABCEDCO
- iii) Joint Registrar of Co-operative Societies
- iv) Co-operative Credit Societies / Banks

4) DOCUMENTS TO BE PRODUCED

The applicants should fill up their Loan Applications and submit the same along with the copy of the following documents to the respective District Backward Classes and Minorities Welfare Officer & Regional Manager of TABCEDCO / Office of the Joint Registrar of Co-operative Societies / Co-operative Banks.

- a) Community, Income and Nativity Certificates.
- b) Quotation from a leading company.
- c) Project Report (for big projects only)
- d) Ration card.
- e) Driving license (for transport vehicle loans only)
- f) Documents for hypothecation / mortgage as required by the Bank.

5) METHOD OF LOAN SANCTION

(1) The following institutions are authorised to act as Sub - Channelising Agencies of this Corporation for the disbursement and recovery of loan.

- i) Tamil Nadu Industrial Co-operative Bank.
- ii) Tamil Nadu Handloom Development Corporation.
- iii) Central Co-operative Banks / PACB / UCB
- iv) The Tamil Nadu Co-operative Milk Producers Federation Ltd.

(2) The Co-operative Banks, will process the loan applications received for sanction of loan. After ensuring the viability of the scheme, eligibility and repaying capacity of the applicant, the applications will be placed before the District Screening Committee headed by Joint Registrar of Co-operative Societies and the Committee will recommend for sanction of loan.

Contact address for further details

The Managing Director,
Tamil Nadu Backward Classes Economic-
Development Corporation Limited,
1/1(1), Mayor Ramanathan Salai (East) Near Gengu Reddy Subway,
Egmore, Chennai – 600 008.
Phone : 044-28190122, 044-28190145
E-mail : tabcedcoatgmail.com

8. MINORITIES WELFARE

SCHOLARSHIPS

S.No.	Name of the Scheme	Class/Course
1	Pre-matric Scholarship	I to X Std.
2	Post-matric Scholarship	XI Std to Ph.D level
3	Merit Cum Means Based Scholarship	Professional Courses / Technical

General criteria for availing Scholarship

The Government of India have fixed the target for Scholarship (Fresh) to the religious minorities as per the census of Religious Minorities in the State. No target for Renewal Scholarship.

- a) Scholarship will be awarded to the students studying in Tamilnadu or any other State in India but should be a native of Tamil Nadu.
- b) Students should have secured not less than 50% of marks in the previous year final examination for submission of application under the respective scholarship scheme.
- c) Out of the total target, 30% of scholarship will be earmarked to the girl students under each scheme.
- d) Two children will only be awarded for scholarship in a family.
- e) No Scholarship is awarded to the student who is pursuing studies through correspondence course.
- f) Students getting Scholarship under the scheme of Government of India and have also even applied for scholarship in Backward Classes, Adi Dravidar Welfare, any other Department or Welfare Boards, they are entitled for scholarship only under any one of the schemes in any one of the Department/Boards
- g) No student is eligible for Merit Cum Means Based Scholarship if they have availed First Graduation Concession (Exempted for Tuition fee) in Professional / Technical courses.

Method of apply for Scholarship

Students should submit their Fresh / Renewal application through online in the website www.scholarships.gov.in only. Also ensure the UDISE / AISHE code of the respective Educational Institutions.

Filled-in application must be downloaded and attached with requisite following documents and submitted to the Educational Institutions within the prescribed time.

1) Photo. 2) Mobile No. 3) Email Id 4) Consolidated Mark sheet. 5) Community/Religion Certificate or Self Declaration of the Parent in Non Judicial Stamp Paper with a value of Rs.10/- 6) Income Certificate from Revenue Department

106

7) Residential / Nativity Certificate 8) Aadhar No 9) Fees receipt 10) Functional Bank Account Number with IFS Code. (Aadhar Number should be seeded)

Note: Students who are studying in Listed Institutions and paid course fee Rs.50,000/- and above should upload all the above requisite documents in the website

Pre - matric Scholarships

Eligibility Criteria:

Marks	Fresh: Should have obtained not less than 50% marks in the previous year Examination (Except for std. I) Renewal: Should have obtained not less than 50% marks in the previous year Examination (Except for std. I) for which Scholarship (Fresh) sanctioned under this scheme
Income	Annual Income of the Parent/Guardian (from all sources) not exceeding Rs. 1.00 Lakh

Rate of Scholarship

Class	Admn.fee (Max) (*) Rs	Tuition fee (Max) (*) Rs.	Maintenance Allowance (Max. 10 month in an academic year)	
			Hosteller Rs.	Day scholar Rs.
1 to 5	Nil	Nil	Nil	1000
6 to 10	500	3500	6000	1000

POST - MATRIC SCHOLARSHIP

Eligibility Criteria:

Marks	Fresh: Should have obtained not less than 50% marks in the previous year Examination Renewal: Should have obtained not less than 50% marks in the previous year Examination for which Scholarship (Fresh) had been sanctioned under this scheme
Income	Annual Income of the Parent/Guardian (from all sources) not exceeding Rs. 2.00 Lakh

Rate of Scholarship

Details of Courses	Admission and Tuition Fees(*) Rs. (Max)	Maintenance Allowance (Max. 10 months in an academic year)	
		Hosteller Rs.	Day scholar Rs.
XI & XII Std,	7000	3800	2300
Technical and Vocational Courses for XI & XII, ITI & ITC including NCVT Courses, Polytechnic, Diploma in Nursing and Teacher Training etc	10000	3800	2300
Under Graduate and Post Graduate Courses	3000	5700	3000
Research studies (Ph.D.)	NIL	12000	5500

9. **MUSLIM WOMEN AID SOCIETY**

- ❖ District Muslim Women Aid Society was formed in all the Districts under the Chairmanship of District Collector for the welfare of Destitute-widow, Abandoned and Old Age Women belonging to Muslim religion in Tamil Nadu
- ❖ Matching Grant to a maximum of Rs.20 Lakh per year at the ratio of 1:2 Viz., Twice the amount of donation collected by the Muslim Women Aid Societies to each society with effect from 01.04.2012 sanctioned by the Government.
- ❖ Need Based trainings like Tailoring, Embroidery, Foot wear manufacturing, Handicrafts are provided to uplift the livelihood from the resource of financial assistance.
- ❖ To help very poor Muslim Women to avail grants /concessions which are available in other State / Central Government schemes and thereby improve their livelihood.
- ❖ To form Self Help Groups, impart them training and extend Micro Finance loan to needy women beneficiaries for starting petty trades through Tamil Nadu Minorities Economic Development Corporation (TAMCO) schemes.

10. **CHRISTIAN WOMEN AID SOCIETY**

In order to provide assistance to the poor destitute and aged Christian Women, District Christian Woman Aid Societies have been formed in the year 2018-19 in all the District Head Quarters headed by the District Collector as Ex-officio Chairman. Seed money of Rs. 1.00 lakh is given.

The Government sanction matching grant twice the amount of donation collected by the societies, at the ratio of 1:2 up to the maximum of Rs.20 lakh per annum to each society.

The Main Objectives of the Society

- ❖ Need Based trainings like Tailoring Embroidery, Foot wear manufacturing, Handicrafts are provided to uplift the livelihood from the resource of financial assistance.
- ❖ To help very poor Christian Women to avail grants /concessions which are available in other State / Central Government schemes and thereby improve their livelihood.
- ❖ To form Self help Groups, impart them training and extend Micro Finance loan to needy women's beneficiaries for starting petty trades through Tamil Nadu Minorities Economic Development Corporation (TAMCO) schemes.

11. ULEMA AND OTHER PERSONNEL WELFARE BOARD

Ulema and Other Personnel Welfare Board was formed and functioning for the Social, Economical and Educational advancement to Ulemas in Tamil Nadu.

- The employees working in Mosque, Madarasas, Pesh Imam, Teachers in Arabic School, Mothinars, Bilals, Durgahs, Asharkhana, Thaikkahs, Kabarasthan etc., are eligible for members to avail financial assistance
 - If the Member demise after that i) his- wife or her husband, ii) children, iii) Widow daughter and his/her children become as legal heirs and are covered.
- 120
- Family means, if the member is male, his wife, married or unmarried children, dependent parents, daughter-in-law (widow) with her son/daughter are covered. If the member is female, her husband & children are covered under the criteria of the family.
 - Age between 18 years completed and within 60 years
 - Identity Card will be given to the Members of the Board at free of cost.
 - Member should renew their ID cards once in three years

12. TAMIL NADU MINORITIES ECONOMIC DEVELOPMENT CORPORATION (TAMCO)

Name of the Scheme	Conditions	Contact Officer
<p>TERM LOAN SCHEME Under Term Loan scheme individual beneficiaries are considered for financing projects costing up to Rs.30.00 lakhs</p> <p>Scheme I Under this scheme Financial assistance up to Rs.20.00 lakhs is sanctioned.</p> <p>Rate of Interest: Upto 20.00 lakhs- 6%p.a</p> <p>Scheme II Under this scheme Financial assistance up to Rs.30.00 lakhs is sanctioned.</p> <p>Rate of Interest: Female Beneficiaries - 6% p.a Male Beneficiaries- 8% p.a If the loan amount exceeds</p>	<p>Applicant must be a Religious Minority viz, Muslims, Christians, Sikhs, Buddhists, Parsis and Jains Age limit: Should have completed 18 years. Loan will be given to only one person in a family</p> <p>Scheme I Annual Income Limit: Rs.98,000/- in Rural areas. Rs.1,20,000/- in Urban areas.</p> <p>Scheme II Persons who cannot avail benefit under credit line-I and having annual income upto Rs.6,00,000 (For both Rural and Urban Areas) Documents to be enclosed: 1.T.C / Community Certificate / Jain Religious Minority Certificate.</p>	<p>District Backward Classes & Minorities Welfare Officer of the concerned District (or) Regional Joint Registrar of Co-op. Societies (or) District Central Co-operative Bank & its branches / Urban Co-op. Bank / Primary Agricultural Co-operative Bank.</p>

<p>Rs.5.00 lakh 50%of amount will be released as first instalmentand the balance amount will be released after ensuring the loan amount released earlier had been fully utilized for the purpose it was sanctioned.</p> <p>Funds sharing pattern is as follows.</p> <p>NMDFC : 90% TAMCO : 5% Beneficiary : 5%</p>	<p>2.Income Certificate 3.Nativity Certificate or Ration Card / Smart Card for Residence Proof 4.Project Report 5.Aaadhar card 6.Other relevant documents required by the banks.</p> <p>The loan is repayable in 60 monthly installments The penal interest will be levied at 5% apart from the regular interest fixed under this scheme.</p>	
<p>II. Micro-Finance: Under Micro financing scheme Micro credit extended to the members of Minority Self Help Group(Male/Female) to start/develop their Micro business such as Textiles, Sales of Cloth, Chappals, manufacturing and selling of Pickles and Pappadam,Knitting Wire, Tiffin centre, Sweet Stall etc. towards the upliftment of their economic status.</p> <p>Scheme - I Loan uptoRs.1,00,000/- lakh is given to each member of the Minority SHG @ 7% p.a.</p> <p>Scheme - II Loan uptoRs.1,50,000/- lakh is given to each member of the Minority SHG</p> <p>Rate of Interest: Female Beneficiaries - 8% p.a Male Beneficiaries - 10% p.a</p>	<p>The group comprises of maximum 20 members and minimum 10 members. The Minority Self Help Group must have a minimum of 60% members belongs to Religious Minorities and remaining 40% may be BC/MBC/ DNC/SC/ST,etc. The SHG should have engaged Thrift and Credit practice at-least for 6 months.</p> <p>Scheme – I Annual Income Limit: Annual Income should not exceed Rs.98,000/- in Rural areas and Rs.1,20,000/- in Urban areas.</p> <p>Scheme – II Persons who cannot avail benefit under credit line-II and having annual income upto Rs.6,00,000/- (For both Rural and Urban Areas) The loan is repayable in 36 Monthly Installments</p>	<p>District Backward Classes & Minorities Welfare Officer of the concerned District (or) Regional Joint Registrar of Co-op. Societies (or) District Central Co-operative Bank & its branches / Urban Co-operative Bank / Primary Agricultural Co-operative Bank</p>

Funds sharing pattern is as follows:
 NMDFC : 90%
 TAMCO : 5%
 Beneficiary : 5%

III. Educational Loan:
 Educational loan is sanctioned to the Minorities who pursue Professional and Job Oriented Degree Courses in Government / Private Institutions Recognized by Government.

Scheme I

Under this scheme loan assistance is given
 ➤ Upto Rs.20.00 Lakh for courses in Indian with a maximum duration of 5 years at Rs.4.00 lakhs per annum.
 ➤ Upto Rs.30.00 lakh for

Courses Abroad with a maximum duration of 5 years at Rs.6.00 lakhs per annum.

Scheme II

Under this scheme loan Assistance is given
 ➤ Upto Rs.20.00 Lakh for courses in Indian with a maximum duration of 5 years at Rs.4.00 lakhs per annum.
 ➤ Upto Rs.30.00 lakh for

Courses Abroad with a maximum duration of 5 years at Rs.6.00 lakhs per annum. This loan covers the admission fees, Tuition fees, purchase of books & stationery, Exam fees, Hostel fees (Boarding and Lodging

Must be a Religious Minority viz, Muslims, Christians, Sikhs, Buddhists, Parsis and Jains.

Scheme I

Parent / Guardian Annual Income should not exceed Rs.98,000/- in Rural areas and Rs.1,20,000/- in Urban areas.

Scheme II

Persons who cannot avail benefit under credit line-I and having annual income upto Rs.6,00,000 (For both Rural and Urban Areas)

Age limit: Should have completed 18 years. Loan will be given to only one person in a family.

Documents to be enclosed:

1. T.C / Community Certificate / Jain Religious Minority Certificate.
2. Income Certificate
3. Nativity Certificate or Ration Card for Residence Proof
4. Bonafide Certificate - Original
5. Receipt of Remittance of fees - Original
6. Mark sheet – Xerox copy
7. Other relevant documents required by the banks.

District Backward Classes & Minorities Welfare Officer of the concerned District
 (or)
 Regional Joint Registrar of Co-op. Societies
 (or)
 District Central Co-operative Bank & its branches / Urban Co-op. Bank / Primary Agricultural Co-operative Bank.

exclusively for hostellers).

Renewal of Educational Loan:

Renewal of Educational loan will be given to the students who have passed in the semester /Non semester exam

Penal Interest

The penal interest will be levied at 5% on loan defaulters along with Principal and interest and recovered from the students/Parents/Guardians. Submit the application along with proof of Mark sheet duly attested by the Principal/HOD of the Institution to the Co-Operative Bank

