

## **Various Schemes and Programmes for Minority Communities**

### **Term Loan Scheme:**

Loan i) upto Rs. 1.00 lac and ii) above Rs 1.00 lac upto Rs. 5.00 lacs.

A Guarantor is required. Application time-throughout the year at BDO/ Panchayat Samity Office (for rural areas) and SDO office (for municipality areas) in prescribed format.

@6% interest p.a. repayment in 20 Quarterly instalments in 5 years, for loan above Rs. 50,000/-; 5% p.a upto Rs. 50000/-.

### **Micro Finance Direct to SHGs:**

Small loans for income generating economic activities provided directly to members of SHG, especially women.

@6% interest p.a. repayment in 18/24 months. Applications are submitted through Field Supervisor of WBMDFC.

### **Minority Women Empowerment Programme:**

This programme is launched by MA&ME Deptt. for providing soft loan to SHGs for undertaking any income generation activity. Subsidy up to Rs. 15000/- is given to each beneficiary. Applications are being received from districts throughout the year at BDO/ Municipality office. Subject to availability of fund.

### **Rokeya Sakhawat Gas Oven Micro-Credit Scheme:**

Small loans are provided to members of self-help group. They may directly apply in prescribed format for the Scheme at office of WBMDFC.

### **Educational Loan:**

Maximum Rs. 2 lacs per year for study in India and Maximum Rs. 4 lacs per year for study in abroad for pursuing professional courses like Medical, Engineering, Management, Nursing etc. Interest free in case of timely repayment in two years. Application time- June/July every year through website: <https://www.wbmdfc.org/>

### **Merit-cum-Means Scholarship:**

Scholarship up to Rs. 30,000/ (i.e., Actual course fee or Rs. 20,000/- per annum whichever is less plus Maintenance Allowance up to Rs. 10,000/- for Hosteller /Rs. 5000/- for Day Scholar) per year per student is given for pursuing professional/ technical courses at graduate and post graduate level. Online application in July/ August every year through website:

## **Post Matric Scholarship (CS):**

Scholarship is given to students for pursuing studies from class XI to PhD. Scholarship amount ranges from Rs. 2700/- to Rs. 10,800/- comprising course fee and maintenance charge per year. He/she should have obtained minimum 50% marks in the last final examination. Application through Online in July/ August every year. Website:

## **Post Matric Stipend (Under Talent Support Programme):**

This stipend is awarded to the students who are resident of West Bengal and have passed their last final examination and obtained below 50% marks. He/she should have continuance of his/her studies.

- I. Scholarship is given to students for pursuing studies from class XI and onwards upto Ph.D.
- II. Annual Family Income upto Rs. 2 Lacs.
- III. 30% of scholarship is earmarked for girl students.
- IV. Scholarship is provided subject to availability of Fund.
- V. Yearly Scholarship (including maintenance charge and course fee) for Class XI & XII is Rs. 2550/-, for Graduation Rs. 4800/-, and for Post Graduate Rs. 4900/-

## **Pre-Matric Scholarship:**

Scholarship is given to students for pursuing studies from class I to Class X. Yearly scholarship for Class I to V Rs. 1000/-, Class VI to X Rs. 1240/- for Day Scholar and for Hosteller Rs. 6240/- per year. Application time July/ August every year at BDO/Municipality office.

Haji Md Mohasin Endowment Fund Scholarship: One time Scholarship to top 100 Muslim Students of Class X pass out category out of which 70 students from Madhyamik Examination, 20 students from High Madrasah Examination and 10 students from Alim Examination from Senior Madrasah in order of merit may be provided with Scholarship @ Rs. 20,000/- each out of the said Endowment Fund.

## **Vocational Training Programme:**

For upgrading the skill in various trades Training Programmes are conducted mainly through reputed institutions like ECIL, Ed.CIL, IIM, NIPS, ICA, EPITOME etc. Applications are received on advertisement at concerned institutions. Details of course fee, duration and venues of Training are available at Website: [www.wbmdfc.org](http://www.wbmdfc.org)

## **Coaching for employment:**

Free coaching is given for employment (recruitment for School Teachers through School Service Commission and Madrasah Service Commission etc.). Students eligible for such type of recruitment are normally considered for obtaining this coaching.

[Source](#)