

SPCM & ASSOCIATES

Chartered Accountants



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SAMĀCĀRA

JUNE

2022




SAMĀCĀRA – JUNE 2022

TEAM SAMĀCĀRA

INCOME TAX

			
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GOODS AND SERVICES TAX


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CIVIL, CRIMINAL, REAL ESTATE AND OTHER LAWS



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EDITORIAL

Dear All,

Our nation has shown great resilience and willingness to overcome the ill effects of pandemic and move ahead towards the path of self-reliance. Our economy is not only able to sustain, but is also one of the few growth stories because of the will, determination and collective efforts of all the stakeholders. The robustness and inherent strength of Indian economy is further demonstrated by recent developments like highest ever collection of GST in April 2022 and milestone of having 100 Unicorn start-ups.

The apex Bank of India, RBI has raised the benchmark repo rate by 40 basis points during an unscheduled meeting. This step is to curb inflationary pressures as there is a spike in retail inflation hitting an eight year high of 7.8% in the month of April. Further, the running away of prices of energy and commodities due to Ukraine crisis is further putting pressure on the economic activities. The government of India is also doing its bit to rein in inflation, by restricting exports of wheat and sugar. It has also cut fuel taxes to soften fuel prices.

India's Goods and Service Tax, or GST collection in May 2022 increased 44% on year to hit Rs 1.4 lakh crore but dropped 16% month-on-month. In April 2022, GST collections hit an all-time high of Rs 1.68 lakh crore. The collection in the month of May, which pertains to the returns filed for the month of April, the first month of the financial year has always been lesser than that in April, which pertains to return for the month of March, closing of the financial year.



The book 'Road less travelled' has a very interesting story; during a research experiment a marine biologist placed a shark into a large holding tank and then released several small bait fish into the tank. As you would expect, the shark quickly swam around the tank, attacked and ate the smaller fish. She then put the shark on one side of the fiberglass and a new set of bait fish on the other. This time, however, the shark slammed into the fiberglass divider and bounced off. Undeterred, the shark kept repeating this behaviour every few minutes to no avail. This experiment was repeated several dozen times over the next few weeks. Each time, the shark got less aggressive and made fewer attempts to attack the bait fish, until eventually the shark got tired of hitting the fiberglass divider and simply stopped attacking altogether. The marine biologist then removed the fiberglass divider, but the shark didn't attack. The shark was trained to believe a barrier existed between it and the bait fish, so the bait fish swam wherever they wished, free from harm. Let's not read, reiterate, and believe on negativity around us and behave like the shark, but be mindful on how to train and equip ourselves to newer reality and build a better profession.

Stay Safe and Take Care

With Warm Regards.



CA. Suhas P. Bora

GLIMPSE OF EVENT

Visit of Adv. Shayam Walve at our office



In frame: (From left to right) Adv. Sanket S. Bora, Adv. Shayam Walve and CA Suhas P. Bora)



Income Tax, PF and ESIC due date calendar for the month of
June, 2022:

DATE	DUE DATE FOR
07-06-2022	<ul style="list-style-type: none"> Payment of TDS/TCS deducted /collected in May, 2022.
14-06-2022	<ul style="list-style-type: none"> Issue of certificate for tax deducted under Section 194-IA, Section 194-IB, Section 194-M for the month of April, 2022 Quarterly statement of TCS deposited for the quarter ending March 31, 2022
15-06-2022	<ul style="list-style-type: none"> Quarterly TDS certificates (in respect of tax deducted for payments other than salary) for the quarter ending March, 2022 First instalment of advance tax for the assessment year 2023-24 Certificate of tax deducted at source to employees in respect of salary paid and tax deducted during Financial Year 2021-22 Payment of PF contribution for May, 2022 Payment of Employee State Insurance Contributions for May, 2022
30-06-2022	<ul style="list-style-type: none"> Due date for furnishing of challan-cum-statement in respect of tax deducted under section 194-IA, 194-IB and 194M in the month of May, 2022


GST due dates for the month of June, 2022: -

Due date	Return	Period	Description
10 th June	GSTR-7 (Monthly)	May'22	Summary of Tax Deducted at Source (TDS) and deposited under GST laws.
	GSTR-8 (Monthly)	May'22	Summary of Tax Collected at Source (TCS) and deposited by E-commerce operators under GST laws.
11 th June	GSTR-1 (Monthly)	May'22	Summary of outward supplies where turnover exceeds Rs.5 crore or have not chosen the QRMP scheme for the quarter of Apr-June 2022.
13 th June	Furnishing Invoices in IFF Facility (Quarterly)	Apr-June 2022	Taxpayers who have opted for the Invoice Furnishing Facility (IFF) and choose to upload B2B outward supply invoices for first two months of the quarter. The B2B invoices relating to last month of the quarter are too uploaded while filing GSTR – 1 along with B2C invoices of entire quarter.
13 th June	GSTR-6	May'22	Details of ITC received and distributed by ISD.
20 th June	GSTR-3B (Monthly)	May'22	Summary of outward supplies, ITC claimed, and net tax payable for taxpayers with turnover more than Rs.5 crore in the last FY or have not chosen the QRMP scheme for the quarter of Apr-June 2022.
20 th June	GSTR-5 (Monthly)	May'22	Summary of outward taxable supplies & tax payable by a non-resident taxable person.
20 th June	GSTR-5A (Monthly)	May'22	Summary of outward taxable supplies and tax payable by OIDAR.
25 th June	GST Challan For all Quarterly filers	Apr-June 2022	GST Challan Payment if no sufficient ITC for May 2022, (for all Quarterly Filers).

**INCOME TAX****Unreported Decisions****1. Smt Chandrakala Shashidhar v. ITO Ward 5(2)(4) Bengaluru [ITA No.1039/Bang/2018 A.Y. 2014-15; Bench B Bangalore; dt: 14/7/2021]**

Section 54F of Income Tax Act:- Denial on the ground of Non-Completion of Construction within 3 Years

The assessee is an individual sold plots and invested the same in a villa project in Bangalore and claimed exemption u/s 54F of the I.T. Act. The A.O. disallowed and brought to tax as the sale consideration of plots was not deposited in capital gains scheme on or before the due date of filing of the return u/s 139(1) of the I.T. Act. Aggrieved by the order of the Assessing Officer, the assessee preferred appeal to the first appellate authority. The CIT(A) held that the assessee was not able to prove that the house has been constructed within three years from the date of sale of original asset. It was further held by the CIT(A) that completion certificate issued by the builder showed the date of completion as 25.07.2015 did not prove the construction of the house is completed unless the same is issued by the local municipal authority. Accordingly, the CIT(A) confirmed the addition made by the Assessing Officer. Aggrieved by the order of the CIT(A), the assessee preferred appeal before the Tribunal.

Tribunal held that exemption u/s 54F has to be granted if the stipulated conditions are fulfilled. The requirement of depositing the amount in Capital Gain Account Scheme (CGAS) arises only if the following conditions are not satisfied.

(a) Net consideration invested in new asset within one year before the date on which the transfer of the original asset took place, or



(b) Not utilized by the assessee for purchase or construction of the new asset before the date of furnishing of return of income u/s 139 of the Act

If these conditions are not satisfied, only then, such unutilized amount has to be deposited in CGAS before due date for filing return of income u/s 139. It is clear from sub-section (4) in the event of the assessee not investing the capital gains either in purchasing the residential house or in constructing a residential house within the period stipulated in section 54F(1), if the assessee wants the benefit of section 54F, then he should deposit the said capital gains in an account which is duly notified by the Central Government. Tribunal also observed that the provisions of section 54F of the Act only provides that the sale proceed should be invested in construction of house property within three years. In other words, in order to get the benefit u/s 54F of the Act, the assessee need not complete the construction of the house in all aspects and occupy it. The essence of the said provision is whether the assessee who received capital gains has invested the proceeds in a residential house. Once it is demonstrated that the consideration received on transfer has been invested either in purchasing a residential house or in construction of a residential house even though the transactions are not complete in all respect and as required under the law, that would not disentitle the assessee from the said benefit. Tribunal also relied in the case of CIT v. Smt. B. S. Shanthakumari (Kar), wherein the Hon'ble High Court allowed Exemption us 54 and thus allowed appeal.

2. Hanifbhai Hajimohammed Pinepalwala v. ITO\ [ITA No. 1177/Ahd/2018 AY 2008-09 Bench SMC Ahmedabad dt 23/3/2021]

Section 194C: *Transportation expenses- Supplier booked the transporters for supply of goods – Payment made by assessee – Inference – No contract between assessee and transporters:*



Assessee was engaged in business of trading of pineapple fruits. He incurred expenses under the head transportation without deducting tax at source under section 194C of the Act . Accordingly, AO made disallowance of such expenses. On appeal before CIT(A), the assessee submitted that the transportation expenses had actually been incurred by supplier who used to raise bills for the transport expenses along with sales bills raised to the assessee. Accordingly, the assessee contended that such transportation expenses were part of the purchases and therefore, the same were outside the purview of the provisions of TDS. However, CIT(A) disagreed with the contention of the assessee, upheld the disallowance made by the AO.

Admittedly, assessee was buying pineapples from different States, which were brought to the State of Gujarat. Such goods could not be transported by the assessee without incurring the transportation cost. Generally, transportation expenses are subject to provisions of section 194C and the said provision requires the assessee to deduct tax at source on expenses incurred in pursuance to contract. In case on hand, on perusal of truck numbers to whom the assessee made payment for the transportation expenses, it was found that all of those numbers were registered with the State of Kerala from where the assessee was transporting the goods. Thus, it could be inferred that all those transporters were engaged by supplier but the payment was made by the assessee in his books of account. Hence, there was no contract between the assessee and the transporters and accordingly, the provisions of section 194C could not be invoked in the case on hand. Consequently, there could not be any disallowance of expenses on account of non-deduction of tax at source

**GST****GIST OF GST NOTIFICATIONS**

Notification No	Date	Subject / highlights
07/2022-Central Tax	26-05-2022	CBIC has waived late fee payable for delay in furnishing GSTR-4 for FY 2021-22 for the period from 1st May, 2022 till 30th of June, 2022
06/2022-Central Tax	17-05-2022	Pay tax using PMT 06 by 27th May, 2022 instead of 25th May, 2022. For taxpayers having turnover up to Rs. 5 crores in previous FY and opted for QRMP, due date to pay tax using PMT 06 for the month of April, 2022 is extended from 25th May, 2022 to 27th May, 2022
05/2022-Central Tax	17-05-2022	<p>Due date of GSTR-3B extended for the month of April, 2022.</p> <p>For taxpayers having turnover above Rs. 5 crores in previous FY due date of GSTR-3B for the month of April, 2022 is extended from 20th May, 2022 to 24th May, 2022 (For monthly filers)</p>



GST UPDATES

1. GSTN enabled new functionality for filing of application of advance ruling, appeal, etc. by unregistered persons:

The Goods and Services Tax Network ("GSTN") has enabled new functionality to facilitate the filing of application of advance ruling, appeal, etc. by unregistered persons on the GST portal.

2. GSTN enabled the functionality of Annual Aggregate Turnover (AATO) computation for the F.Y. 2021-22 on the taxpayers' dashboard. However, the taxpayer has been provided with the facility of updating of their turnover:

GSTN has enabled the functionality of Annual Aggregate Turnover (AATO) for the FY 2021-22 on taxpayers' dashboards. Taxpayers may now check the precise Annual Aggregate Turnover (AATO) for the previous fiscal year. As per a recent advisory from the GSTN, the taxpayers can also view the Aggregate Turnover of the current FY based on the returns filed till date.

The taxpayers have also been given the option of updating their turnover if they believe that the system estimated turnover presented on their dashboard differs from the turnover on their records. The facility of turnover update shall be provided to all the GSTINs registered on a common PAN. All the changes by any of the GSTINs in their turnover shall be summed up for computation of Annual Aggregate Turnover for each of the GSTINs. All GSTINs registered under a single PAN would be able to update their turnover. All changes in turnover by any of the GSTINs will be totaled together for the purpose of calculating Annual Aggregate Turnover for each of the GSTINs. The taxpayer has the option to change the turnover twice during the month of May 2022.



3. GSTN issued advisory on auto-population of e-invoice details into GSTR-1.

GST System aggregates the item-level details reported in the e-invoices at Rate-level for the purpose of auto population into GSTR-1.

Outward supplies details other than those reported in on the IRP have to be manually entered in GSTR-1, as earlier. Before filing GSTR-1, taxpayers are advised to review the details of invoices auto-populated in specified tables.

4. Some common error occurred due to that reason E invoice has not reflected in GSTR-1:

1. Document Date: Document date is earlier to reporting date but GSTR 1 already filed by that date.
2. Wrong Supplier Type: E-Invoicing mandate is applicable to B2B supplies and Exports only. Hence, if in e-invoice data any supplier type reported apart from these two like – ISD/NRTP/TCS/TDS will result in non-auto-population of e-invoice data
3. Supplier is a Composition Taxpayer:
4. Document date is prior to Supplier's/Recipient's effective date of registration:
5. Document date is after Supplier's/Recipient's effective date of cancellation of registration:
6. Invoices reported as attracting "IGST on Intra-state supply" but without reverse charge:



7. Buyer GSTIN and Invoice Type not in Sync:

8. Export Without Payment and SEZ without Payment reported with Tax amounts:

9. Serial No is 0:

Apart from the above, some of the invoices were inadvertently missed in auto-population. GSTN released advisory confirming that same was an inadvertent gap and would be rectified and details will be pushed in the GSTR 1 manually before filing of the GSTR-1.

5. GSTN Clarification On Incomplete GSTR-2B of April-2022:

Regarding the incomplete GSTR-2B of April-2022, the GSTN clarified the following:

- It has been noticed that in a few cases, certain records are not reflected in the GSTR-2B statement for the period of April 2022. However, such records are visible in GSTR-2A of such recipients.
- The technical team is working to resolve this issue for the impacted taxpayers and generate fresh GSTR-2B at the earliest.
- In the interim, affected taxpayers interested in filing GSTR-3B are requested to file the return on self-assessment basis using GSTR-2A.

6. CBIC extends Due Date for filing GST PMT-06:

The Central Board of Indirect Taxes and Customs (CBIC) has extended the due date for filing of GST PMT-06 till 27th May 2022.

7. CBIC waives GSTR-4 Late Fee:

- The CBIC has waived the late fee for GSTR-4 till 30th June 2022. GSTR-4 is a GST Return that has to be filed by a composition dealer. A dealer opting for the composition scheme is required to furnish only 1 return which is GSTR 4 once in a year by 30th of April, following a financial year.
- The notification issued on Thursday provided that “the late fee payable for delay in furnishing of FORM GSTR-4 for the Financial Year 2021-22 under section 47 of the said Act shall stand waived for the period from the 1st day of May, 2022 till the 30th day of June, 2022.”.

8. No Compulsory Recovery of GST Dues during Search & Investigation:

- The GST department has clarified that there is no mandatory recovery of tax dues during the course of search or inspection or investigation proceedings and the taxpayers have option to pay the GST dues through the official portal.
- While directing the officials to inform the taxpayers regarding the provisions of voluntary tax payments through DRC-03,



- The department further clarified that there is also no bar on the taxpayers for voluntarily making the payments on the basis of ascertainment of their liability on non-payment/ short payment of taxes before or at any stage of such proceedings.
 - Voluntary payment of tax before issuance of show cause notice is permissible in terms of provisions of Section 73(5) and Section 74 (5) of the CGST Act, 2017.
 - This helps the taxpayers in discharging their admitted liability, self-ascertained or as ascertained by the tax officer, without having to bear the burden of interest under Section 50 of CGST Act, 2017 for delayed payment of tax and may also save him from higher penalty imposable on him subsequent to issuance of show cause notice under Section 73 or Section 74, as the case may be,” the Department said.
 - The recovery of taxes not paid or short paid, can be made under the provisions of Section 79 of CGST Act, 2017 only after following due legal process of issuance of notice and subsequent confirmation of demand by issuance of adjudication order. No recovery can be made unless the amount becomes payable in pursuance of an order passed by the adjudicating authority or otherwise becomes payable under the provisions of CGST Act and rules made therein.
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**National Commission for Minorities (NCM) Act (NCM), 1992
as applicable for JAIN's**

Jainism is considered to be a **legally distinct** religion **in India**. A section of scholars earlier considered it as a Hindu sect or a Buddhist heresy, but it is one of the three ancient Indian religions. On 27 January 2014, the Government of India explicitly awarded the status of a "minority religion" to the Jain community in India, as per Section 2(c) of the National Commission for Minorities (NCM) Act (NCM), 1992.

History of Jain demand for minority status:

1. The Jain demand for minority status is almost a century old, when in British India the Viceroy and Governor General of India, Lord Minto took a decision in principle of giving representation to important minorities in the Central Legislature. Seth Manek Chand Hira Chand from Mumbai, an eminent Jain leader from Mumbai and the then Acting President of the Bharatvarshiya Digamber Jain Sabha made an appeal in 1909 to the Governor General for the inclusion of the Jain community for representation in the council. Seth Manek Chand's petition was transferred to the Government of Bombay and the Secretary to the Government of Bombay stated in his reply dated 15 October 1909 as follows: -

"I am directed to inform you that a number of seats have been reserved for representation of minorities by nomination and that in allotting them, the claim of the important Jain Community will receive full consideration. "

2. In a Memorandum by the Representative of the Jain Community to the Constituent Assembly in March/April 1947 a strong appeal was made for the inclusion of the Jain community as a minority religious community.



3. In his speech on 3 September 1949, Jawahar Lal Nehru said: No doubt India has a vast majority of Hindus, but they could not forget in fact there are also minorities Muslims, Christians, Parsis and Jains. If India were understood as Hindu Rashtra, it meant that the minorities were not cent per cent citizens of the country.
4. Jainism is mentioned as a religion along with Buddhism and Sikhism in explanation II of the Article 25 of the India Constitution relating to Fundamental Right to religious freedom. On this issue Jawahar Lal Nehru, the then prime Minister, in his letter dated 31.01.1950 assured a Jain Deputation that they need not have any misgivings on this clear constitutional position.
5. The second stanza of Jana Gana Mana, Indian National Anthem clearly enunciates Jainism as a separate religious denomination in line with Hinduism, Islam and other religions.
6. The Indian Supreme Court in 2005 ruled that Jains, Sikhs and Buddhist are part of broader Hindu fold, as they are Indic religions and interconnected to each other, although they are distinct religions.

2014: National minority status granted

On 20 January 2014, the Government of India awarded the minority status to the Jain community in India, as per Section 2(c) of the National Commission for Minorities (NCM) Act (NCM), 1992. This made the Jain community which makes for 7 million or 0.4 percent of the population as per 2001 census, the sixth community to be designated this status as a "national minority", after Muslims, Christians, Sikhs, Buddhists and Parsis. Though Jains already had minority status in 11 states of India including Uttar Pradesh, Madhya Pradesh, Chhattisgarh and Rajasthan, in 2005 a petition was filed with Supreme Court of India, by community representatives, which was also backed by the National Minorities Commission. In its judgement the court left the decision to the Central government.



List of states in which Jains have been declared as minority

1. Maharashtra (which has the largest population of Jains in India)
2. Karnataka
3. Gujarat
4. Madhya Pradesh
5. Uttar Pradesh
6. Jharkhand
7. Delhi
8. Uttarakhand
9. West Bengal
10. Andhra Pradesh
11. Haryana
12. Tamil Nadu
13. Punjab
14. Assam
15. Rajasthan

Facts About Jain Community

1. **Jains are concentrated in India's West**, largely in Maharashtra. Despite Jainism's historic origins in India's Eastern region, few Jains remain in the East. The changes in the regional concentration of Jains are believed to have started around 300 B.C.E. when Jains began migrating to the West, possibly in search of more favorable kingdoms. Today, 4% of the population of Mumbai – the capital of Maharashtra and the commercial and business center of India – identifies as Jain.
2. **Jains are more highly educated and wealthier than Indians overall, and few identify as lower caste.** Roughly a third (34%) of Jain adults have at least a college degree, compared with 9% of the general public, according to India's 2011 census. Moreover, the vast majority of Jains fall into India's top wealth quintiles, according to India's National Family and Health Survey. Wealth and education in



India are inextricably linked with caste. Jains are the only religious group in India where a majority say they are members of a higher General Category caste. Most Indians (68%) are members of lower castes (Scheduled Castes, Scheduled Tribes or Other Backwards Classes), compared with 20% of Jains who identify with these communities.

Following Autonomous/Associated Bodies/Institutions Work for the Welfare of the Minorities

For all minority communities: -

1. Commissioner for Linguistic Minorities in India
2. Maulana Azad Education Foundation
3. National Commission for Minorities
4. National Minority Development Finance Corporation
5. National Commission for Minority Educational Institutions

Educational Empowerment

I. Pre-Matric Scholarships

1. Objective

Under this scheme scholarship is given by the Government of India to the students of minority communities studying from class I to X to encourage the parents so that their children complete the school education.

2. How to Apply

- i. In order to avail the scholarship, the applicant has to apply online at national scholarship portal site.
- ii. For this the student has to upload self-attested photo, income certificate of parents and self-declaration that he/she belongs to a



minority community. There is no requirement of giving affidavit on stamp paper.

3. Eligibility

The student should secure upto 50% marks in his previous final examination and the total income of the parents should not exceed Rs. 1.00 lakh.

4. Benefits

- a. Under the scheme scholarship of Rs. 100/- is given per month (for 10 months) to day scholars as well as hostellers studying from class I to V.
- b. Rs. 500/- per annum as admission fee and Rs. 350/- per month as tuition fee are given to both day scholars and hostellers studying from class VI to X. In addition, Rs. 600/- per month (for 10 months) is given to hostellers as maintenance allowance (Rs. 100/- per month for day scholars).

II. Post-Matric Scholarships

1. Objective

- a. Under this scheme scholarship is given to meritorious students studying from class XI to Ph.D.
- b. 30% of the total scholarship is given to girl students under the scheme.
- c. Once registered in the portal, the amount of scholarship is directly sent to the account of the students through their respective institute.

**2. How to Apply**

- a. In order to avail the scholarship, the applicant has to apply online at national scholarship portal site.
- b. For this the student has to upload self-attested photo, income certificate of parents and self-declaration that he/she belongs to a minority community. There is no requirement of giving affidavit on stamp paper.

3. Eligibility

The student should secure not less than 50% marks or equivalent grade in the previous final examination and the total income of the parents should not exceed Rs. 2 lakhs.

4. Benefits –

1. Rs. 7,000/- p.a. is given to both hosteller and day scholars as admission and tuition fee. Rs. 10,000/- p.a. is given as tuition/admission fees to both hosteller and day scholars who want to apply for vocational courses.
2. Rs. 3,000/- p.a. is given as admission/tuition fees for students who want to get admission in under graduate and post-graduate level. Apart from this, maintenance allowance of Rs. 7,000/- p.a. and Rs. 10,000/- p.a. is given to students studying in class XI & XII and those studying in technical courses, respectively.
3. Maintenance allowance of Rs. 3,000/- p.a. is given to students studying in M.Phil and Ph.D.
4. Maintenance allowance of Rs. 570 p.m. and Rs. 300 p.m. is given to hostellers and day scholars students of graduate and post-graduate level.

**III. Merit-cum-Means Scholarship Scheme****1. Objective -**

Under this scheme, scholarship is provided to students belonging to minority communities to pursue technical and professional courses at Graduate and Post-Graduate level from a recognized institution.

2. How to Apply

- a. One has to submit online application at the scholarship portal.
- b. The concerned State Government will advertise the scheme in the month of March every year.

3. Eligibility

- a. The total Annual Income of the parents should not be more than 2.50 Lakh.
- b. Students should secure 50% or more marks at Higher Secondary/Graduation level.

4. Benefits

- a. Under this scheme, maintenance allowance of Rs. 10,000/-p.a. for hostellers and Rs. 5,000/-p.a. for day scholars is being given.
- b. Full course fee is reimbursed to both hostellers and day scholars who are studying in 85 notified institutions. For others, course fee of Rs. 20,000/- or actual, whichever is less, is being given.



IV. Maulana Azad National Fellowship

1. Objectives

- (ii) To provide assistance to the schools and vocational training institutes working in educationally backward minority concentrated areas.
- (iii) To provide financial assistance for construction/expansion of schools, purchase of Science/Computer lab equipment/furniture, construction/expansion of hostel building etc.

2. Eligibility

- a. For availing financial assistance under this scheme, concerned educational institutions/Trust should be registered under the Societies Registration Act/Indian Trust Act for the last three years.
- b. Such institution should not be an office of profit for any family or individual.
- c. Such institution should not promote the interest of any political party.
- d. More than 25% of the beneficiary students in the Institution should be from educationally backward minorities group.
- e. For more details, visit the website www.maef.nic.in.



3. Benefits

- a. The maximum limits of financial assistance to be given for different activities under this scheme varies from Rs. 01 lakh to Rs. 50 lakhs.
- b. A maximum Rs. 50 lakhs of financial assistance is given to a single educational institution.

V. Maulana Azad National Fellowship

1. Objectives

The objective of this scheme is to provide integrated five years fellowships in the form of financial assistance to M.Phil and Ph.D students from minority community.

2. Eligibility

The students pursuing courses from the universities should be affiliated by UGC and total annual income of their family should not be more than Rs. 2.5 lakhs.

3. How to Apply

- a. This scheme is implemented by UGC and notification is published every year in reputed newspapers by UGC. After the notification is published, application is to be submitted online through UGC website.
- b. Students should visit UGC website (www.ugc.ac.in) for detailed information regarding guidelines of this schemes.



4. Benefits

As per current rate, Rs. 25,000/- p.m. is given to Junior Research Fellow and Rs. 28,000/- p.m is given to Senior Research Fellow, under this scheme

VI. Begum Hazrat Mahal National Scholarship Schemes for Girl Students

1. Objectives

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

2. Eligibility

- a. Students should have secured at least 55% marks in their previous exams.
- b. Family income should not exceed Rs. 1.00 lakh per annum.
- c. The schools/colleges/institutions in which the students are studying should be government recognized.

3. How to Apply

Advertisements are given in newspapers; accordingly, students have to apply within stipulated time.

4. Benefits

Scholarship amount of Rs. 12,000/- (Rs. 6,000/- for class 11th and Rs. 6,000/- for class 12th) is given under this scheme.

VII. Khwaja Gharib Nawaz Skill Development and Training

1. Objectives

- a. Under the schemes of MAEF youths belonging to minority communities are provided short term job oriented skill development courses.
- b. Youths belonging to minority communities are given training in taking care of senior citizens, repairing of mobiles and laptops, computer hardware and networking, motor driving, security guard, industrial security management, housekeeping etc.
- c. Subsequently, MAEF bears the whole expenses of training program provided to the youths belonging to minority communities by the institutions.

2. How to Apply

Applications are invited from reputed training institutions through the advertisements published in the newspapers of MAEF.

3. Benefits of the Schemes

- a. Monthly allowances are given by the training institutes so that youths do not face financial loss.
- b. Training period comprises of 2 to 6 months.
- c. After completion of training, youths are given proper assistance to get jobs.

VIII. Padho Pardes - Loan Limit - Rs. 20 Lakhs

1. Objective -

The objective of the scheme is to award interest subsidy to meritorious students belonging to economically weaker sections of notified minority communities so as to provide them better opportunities for higher education abroad.

2. Eligibility

Conditions for interest subsidy under this scheme is that the annual family income should not exceed Rs. 6 lakhs and the students have to secure admission in the approved courses at Masters, M.Phil or Ph.D levels abroad.

3. How to Apply

- a. Application for the loan amount can be made in the registered public sector bank or NMDFC. All applications are evaluated by a committee and interest subsidy is provided to notified minority communities in proportion to their population. Girls are given preferences in this scheme.
- b. On directions of Ministry of Minority Affairs, applications are invited once in a year by the registered banks on their own portal.
- c. Concerned bank will have to be informed before taking education loan under 'Padho Pardes' scheme of Ministry of Minority Affairs, so that the interest subsidy can be received from the Ministry, by the bank.

4. Benefits

Meritorious students can get loan amount upto Rs. 20 lakhs under this scheme.

**IX. Naya Savera - Free Coaching Scheme for the Candidates Belonging to Minority Communities****1. Objective**

Under the scheme, financial assistance is provided for free coaching in selected reputed Coaching Institutions to prepare minority students for competitive examinations for private and Government jobs.

2. Eligibility

- a. Beneficiaries' annual family income should not exceed Rs. 3.00 lakh per annum.
- b. Students have to be present in the classes regularly and they cannot remain absent for more than 15 days without any valid reason.

3. How to Apply

Proposals are invited from the coaching institutes for empanelment by Ministry of Minority Affairs. Application for free coaching can be made every year only to those empaneled institutes. The payment of fees of the student's undertaking coaching is sent by the Ministry directly to the coaching institutes. Detailed information regarding empaneled institute is available on ministry website.

4. Benefits

- a. For students preparing for Group-A & Group B services, Rs. 20,000/- will be paid to their coaching institutes as coaching fees and a stipend of Rs. 3,000/- p.m. for outstation candidates and Rs. 1,500/- p.m. for local candidates will be given under this scheme.



- b. Financial assistance will be given as per above rates for entrance test for vocational and technical courses and jobs in private sector.
- c. Similarly, Rs. 15,000/- will be paid as coaching fees for the students preparing for Group-C services, and stipend of Rs. 3,000/- p.m. for outstation candidates and Rs. 1,500/- p.m. for local candidates will be given under this scheme.

X. Nai-Udaan

1. Objectives

The objective of the Scheme is to provide financial support to the minority candidates who have cleared prelims for IAS, IRS & IPS etc. conducted by Union Public Service Commission, Staff Selection Commission and State Public Service Commissions and are preparing for the main examinations.

2. Eligibility

This scheme is only for candidates who have cleared the concerned prelim examinations and whose total family income do not exceed Rs. 4.5 lakh per annum.

3. How to Apply

- a. Candidates have to apply online on ministry's website (naiudaan-moma.gov.in) within one month of the declaration of result of preliminary examinations.
- b. Candidates are requested to go through the guidelines available on website before applying online.



4. Benefits:

- a. Financial assistance of Rs. 50,000/- for the preparation of final exams of Gazetted post and Rs. 25,000/-for preparation of final exams of Non-gazetted post are provided.
- b. A total number of 800 candidates of minority communities are given financial assistance under this scheme in which 584 are Muslims, 96 are Christians, 80 are Sikhs, 32 are Buddhists, 07 are Parsis and 17 candidates are from Jain

Economic Empowerment

I. Seekho aur Kamao - A Skill Development Initiative for Minorities

1. Objective

- a. This scheme is helpful in skill development and generating better livelihood for minority students who leave their studies in between.
- b. Courses of small duration have been desired through which skills can be developed which can help in getting better employment.
- c. These training institutes also help the students in getting employment.

2. Benefits

- a. The training institutes selected by the Government provide short term courses free of cost in various professions. Monthly stipend is also given to all trainees.
- b. Central Government bears the expense of the scheme and the allowance is given to the trainee through the training centers.



- c. Rs. 20,000/- is given to the training centers for each trainee to meet the expense of lunch, tea, conveyance etc. Moreover, each trainee is given Rs. 4,000/- for two months as stipend.

3. How to Apply

This information is available on website (www.seekhoaurkamao-moma.gov.in)

II. USTTAD - Upgrading the Skills and Training in Traditional Arts/Crafts for Development

The scheme aims at capacity building and updating the traditional arts and skills of craftsmen/artisans. Under this scheme Hunnar Haat or Art Festivals are organized from time to time at different places in the country to facilitate the sell the products of the artisans. In addition to this, the scheme provides research and technical assistance through technical institutions so that they can adopt new technologies and improve their ability as well as increase their production. In the year 2017-18, Hunnar Haat was organised in four different places in the country viz. Puducherry, Mumbai, International Trade Fair and Baba Kharak Singh Marg, New Delhi.

1. Objectives

- a. Under this scheme, various exhibitions, Hunnar Haat, art-festival etc are organized to preserve and encourage the traditional arts and skill, where markets are made available to the artisans in addition to research and training.
- b. Training is provided to the youths by master craftsmen who are specialized in traditional art and skill.
- c. This scheme is implemented through implementing agencies, identified by different ministry like Ministry of Textile, Ministry of



Culture etc. These agencies prepare syllabus of different traditional arts and impart training to youths through master craftsmen.

2. Benefits

- a. Under this scheme stipend is given to trainees during the training after which financial assistance is provided to start their business.
- b. Details are available on the website of Ministry of Minority Affairs.

III. Nai Manzil

This scheme aims to engage constructively with poor minority youth and help them obtain sustainable and gainful employment opportunities that can facilitate them to be integrated with mainstream economic activities. Under this scheme school dropout minority youths in the age group of 17-35 years are identified and are provided education consultation and skill training to facilitate them in getting employment. Currently almost 70,000 trainees are provided training every year in 72 centers in different States of the country to equip them to seek better employment. Details of the schemes is available in the website of Ministry of Minority Affairs.

IV. Maulana Azad National Academy for Skills (MANAS)

1. Maulana Azad National Academy for Skills (MANAS) was established by NMDFC (working under the aegis of Ministry of Minority Affairs) on 11/11/2014-125th Birth anniversary of Maulana Abdul Kalam Azad, the first Education Minister of India. It is a special Vertical of NMDFC, working as a Special Purpose Vehicle (SPV), for meeting all skill up-gradation/development needs of Minority Communities. MANAS provides an all-India level training framework based upon ties with Local/National/International training organizations on PPP model, for imparting training to the Minority population in skill



sets that are in line with emerging market demand. The training programme is aimed at providing meaningful and sustainable livelihood options in terms of self-employment/wage employment opportunities to all its trainees, with primary focus on self-employment.

2. Through MANAS, NMDFC will strive to provide training in entrepreneurship including market determined skills training in various trades and vocations in order to provide them new skills, upgrade & up-skill old ones, to ensure an increase in the productivity & technological up-gradation of their self-employment ventures/ business establishment.
3. Beneficiaries identified will be provided required entrepreneurial and skills training by MANAS.

V. Concessional Credit through National Minorities Development and Finance Corporation (NMDFC)

For self-employment

Under this, the credit line can be bifurcated in two lines:

1. Credit Line 1: Under this, concessional credit is being disbursed at the interest rate of 6% to the section of minority population of income limits upto Rs. 81,000/- p.a. for rural areas and Rs. 1.03 lakh p.a. in urban areas whereas the maximum limit of the credit is Rs. 20 lakhs.
2. Credit Line 2: Under this, concessional credit upto Rs. 30 lakh is provided to the section of minority population with annual family income of upto Rs. 6.00 lakh at the interest rate of 8% for men and 6% for women.
 - a. No interest is payable on the above two schemes for the first 6 months as well as expense of 3% of the interest is being borne by the Government.



- b. The loan amount is payable within 5 years.
- c. Details of this scheme is available in the website of Ministry of Minority Affairs.

VI. Education Loan:

- 1. Under this scheme loan of upto Rs. 15 lakhs for courses in India and Rs. 20 lakhs for courses abroad are available for meritorious students belonging to minority communities with an objective to facilitate job-oriented education at an annual interest of 3%.
- 2. No interest is payable on the scheme for the first 6 months.
- 3. The loan amount is payable within 5 years.

-By Sanket S. Bora

(Assisted by Adv. Kirtika Jain)

THANK YOU!

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