

Government of India  
Ministry of Finance  
Department of Economic Affairs

**RAJYA SABHA**  
**UNSTARRED QUESTION NO.1106**

TO BE ANSWERED ON TUESDAY, DECEMBER 9, 2025 / 18 AGRAHAYANA, 1947  
(SAKA)

**“FUNDS SANCTIONED UNDER MSSC”**

No.1106

DR. DHARMASTHALA VEERENDRA HEGGADE

Will the Minister of FINANCE be pleased to state:-

- (a) the details of amount allocated, sanctioned and disbursed for the State of Karnataka under the Mahila Samman Savings Certificate Scheme (MSSC) since its inception, year-wise;
- (b) the number of beneficiaries from the State since inception of the above scheme, year-wise and district-wise;
- (c) the steps being taken by Government to collaborate with local Government bodies and Self Help Groups (SHGs) to enhance the reach and impact of MSSC in the State; and
- (d) the details of initiatives being undertaken by Government to promote awareness of the MSSC among women in rural and semi-urban areas of Karnataka?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE

**(SHRI PANKAJ CHAUDHARY)**

- (a) Not applicable. Mahila Samman Savings Certificate (MSSC) is a voluntary savings scheme operated through Department of Post and Banks wherein higher rate of interest is offered to the women depositors.
- (b) Year-wise and district-wise number of beneficiaries under Mahila Samman Savings Certificate (MSSC) since its inception pertaining to Karnataka State is attached as ‘Annexure’.
- (c) & (d) The scheme was launched by the Government on 31/03/2023 for two years till 31/03/2025 to promote financial independence of women of the country. While the scheme was operational, Department of Posts and all agency banks promoted and displayed salient feature/benefits of the Mahila Samman Savings Certificate Scheme to enhance reach and impact of the scheme.

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**ANNEXURE**

Year-wise and district –wise number of beneficiaries under Mahila Samman Savings  
Certificate (MSSC) since its inception in Karnataka

<b>Sr. No.</b>	<b>District of Karnataka</b>	<b>The Number of Beneficiaries as on 31.03.2024</b>	<b>The Number of Beneficiaries as on 31.03.2025</b>
1	BAGALKOT	5712	6794
2	BALLARI	3450	4341
3	BELAGAVI	16052	22313
4	BENGALURU RURAL	2438	3611
5	BENGALURU URBAN	38226	61192
6	BIDAR	4805	4967
7	CHAMARAJANAGARA	2640	3146
8	CHIKKABALLAPURA	950	4557
9	CHIKKAMAGALURU	5605	12815
10	CHITRADURGA	3551	6416
11	DAKSHINA KANNADA	35566	55365
12	DAVANGERE	7348	12524
13	DHARWAD	9564	13562
14	GADAG	4166	5583
15	HASSAN	8496	13057
16	HAVERI	3000	4503
17	KALABURAGI	3491	4465
18	KODAGU	2690	5463
19	KOLAR	1589	15799
20	KOPPAL	2675	3657
21	MANDYA	3857	8135
22	MYSURU	7860	11345
23	RAICHUR	1985	2483
24	RAMANAGARA	1846	2508
25	SHIVAMOGGA	8941	16411
26	TUMAKURU	4840	7660
27	UDUPI	21546	30702
28	UTTARA KANNADA	16170	22674
29	VIJAYAPURA	3172	3737
30	VIJAYNAGAR	3596	4335
31	YADGIR	1106	1412
	<b>Total</b>	<b>236933</b>	<b>375532</b>