Government of India
Ministry of Finance
Department of Economic Affairs

RAJYA SABHA
UNSTARRED QUESTION NO.2634
TO BE ANSWERED ON TUESDAY AUGUST 11, 2026 / 20 SHRAVANA, 1948 (SAKA)

MAHILA SAMMAN SAVINGS CERTIFICATE SCHEME IN JAMMU & KASHMIR

No.2634
Shri Sat Paul Sharma:

Will the Minister of **FINANCE** be pleased to state:

(a) the total number of accounts opened and the aggregate financial corpus deposited by women and guardians of minor girls in Jammu and Kashmir under the Mahila Samman Savings Certificate scheme since its inception;

(b) the specific percentage of these accounts that have been registered through rural post offices and regional rural bank branches compared to urban financial centers within the Union Territory; and

(c) the steps that are being taken by the Department of Economic Affairs and local administrative bodies to host targeted financial literacy and social awareness camps to drive adoption among low-income women households in the Union Territory?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(**SHRI PANKAJ CHAUDHARY**)

(a) 19,418 accounts have been opened under the Mahila Samman Savings Certificate (MSSC) scheme in Jammu & Kashmir, with an aggregate financial corpus of ₹ 202.23 crore.

(b) Of the 16,695 accounts opened through the Department of Posts, approximately 20 per cent were registered through rural post offices and the rest through urban post offices. A further 2,723 accounts were opened through authorized banks covering both rural and urban areas.

(c) The Mahila Samman Savings Certificate, 2023 was operationalized for a period of two years, from 01.04.2023 to 31.03.2025. For wider publicity of Small Savings Schemes, the Department of Posts and the authorized agency banks conduct outreach programmes and display the schemes' salient features and benefits at post offices and bank branches.

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