

GOVERNMENT OF INDIA  
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1226**  
TO BE ANSWERED ON 09.02.2018

**RASHTRIYA MAHILA KOSH**

1226 SHRI M. MURALI MOHAN

Will the Minister of WOMEN AND CHILD DEVELOPMENT be pleased to state:

- (a) the details of the schemes/loans available for Women, Girls and Child Development under Rashtriya Mahila Kosh (RMK) across the country and the funds allocated/disbursed thereunder/during each of the last three years and current year, State/UT-wise; and
- (b) the details of loan sanctioned to the State of Andhra Pradesh and other States/UTs under RMK during the said period, State/UT-wise?

**ANSWER**

MINISTER OF STATE OF MINISTRY OF WOMEN AND CHILD DEVELOPMENT  
(DR. VIRENDRA KUMAR )

- (a) Rashtriya Mahila Kosh (RMK) is a society, registered under the Societies Registration Act 1860 and an apex micro-finance organization established in 1993 under the aegis of Ministry of Women & Child Development (MWCD) to meet the credit needs of poor and asset less women in the informal sector for various livelihood support and income generating activities at concessional terms in a client-friendly procedure to bring about their socio-economic development.

RMK extends micro credit to women SHGs or individual women (the ultimate beneficiaries) through Intermediary Microfinancing Organizations (IMOs) /NGOs/ VOs in the country.

The details of the schemes/loans available for Women, girls and Child Development under Rashtriya Mahila Kosh (RMK) across the country and the funds disbursed these during each of the last three years and current year, State/UT-wise is at **Annexure-I**. State wise allocation is not made by RMK.

Besides above, the Ministry has launched “Mahila E-haat”, a unique direct online digital marketing platform for women entrepreneurs/ SHGs/ NGOs in March 2016, under RMK, to showcase their products and services and to meet aspirations and needs of women entrepreneurs as also providing a marketing platform by leveraging technology. It also aims at financial inclusion and economic empowerment of women.

- (b) Since the loan guidelines of RMK were under revision, loans could not be sanctioned during the last three years. The state-wise Loan sanctioned during the current year is at **Annexure-II**.

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## Annexure-I

### ANNEXURE REFERRED TO IN REPLY OF LOK SABHA UNSTARRED QUESTION NO. 1226 REGARDING 'RASHTRIYA MAHILA KOSH' FOR 09.02.2018 RAISED BY SHRI M. MURALI MOHAN.

#### A. Details of Loan schemes of Rashtriya Mahila Kosh (RMK)

i) Loan Promotion Scheme: RMK provides smaller loan, maximum up to Rs.10 lakh, to promote the activity of thrift and credit among new and smaller but potentially capable organisations having at-least six months experience information of SHGs, thrift, credit and recovery management.

ii) Main Loan scheme: IMOs having minimum 3 years' experience in thrift and credit activities are considered under the scheme for loan up to Rs. 200 lakh per state and a maximum of Rs. 600 Lakhs for multistate operations.

iii) Gold Credit Card Scheme: This Scheme of providing hassle free finance has been designed for medium and large NGOs so as to provide extended moratorium and credit on easier terms by RMK, for 3 years period. Maximum credit limit under this scheme is Rs 500 lakh.

iv) Housing Loan scheme: Through its partner organizations, RMK provides loans up to a maximum Rs. 1,00,000/- per beneficiary to SHG members for construction of low cost house and repairs.

vii) Working Capital Term Loan (WCTL): WCTL is provided to the organisations for backward and forward marketing linkages of products of women SHGs/individuals and group of entrepreneurs, including technology transfer, education for skill up- gradation and infrastructure development. The borrowing organisation should have availed of a minimum loan of Rs 25 lakhs or above under micro-credit schemes of RMK/ SIDBI / NABARD /Commercial Banks. The condition is not applicable to Government organisations. The maximum loan that can be sanctioned under this scheme is Rs 6 crores for multistate operations and Rs 2 crore per State per IMO.

#### B. The details of loan disbursed during each of the last three years and current year, State/UT-wise .

##### **2014-15**

(Amount Rs. In lakh)

State	Amount Disbursed
Bihar	25.00
J & K	35.00
Jharkhand	49.50
Karnataka	7.50
Rajasthan	10.00
Tamil Nadu	142.00
West Bengal	65.00
TOTAL	334.00

**2015-16 – Nil**

**2016-17**

(Amount Rs. In lakh)

State	Amount Disbursed
West Bengal	55.00
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TOTAL	55.00

**2017-18 Till (31/01/2018)**

(Amount Rs. In lakh)

State	Amount Disbursed
1.Rajasthan	19.00
2.Uttar Pradesh	12.50
TOTAL	31.50

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**Annexure-II**

**ANNEXURE REFERRED TO IN REPLY OF LOK SABHA UNSTARRED QUESTION NO. 1226 REGARDING 'RASHTRIYA MAHILA KOSH' FOR 09.02.2018 RAISED BY SHRI M. MURALI MOHAN.**

The details of loan sanctioned to the State of Andhra Pradesh and the State/UTs by RMK is as under:

- i. Since the loan guidelines of RMK were under revision, loan could not be sanctioned during the last three years to any State/UTs including Andhra Pradesh.
- ii Details of loan sanctioned in the current year is given hereunder:

<u>2017-18 Till (31.01.2018)</u>	<u>(Amount Rs. In lakh)</u>
State	Amount Sanctioned
1. Assam	50.00
2. Jharkhand	18.00
3. Madhya Pradesh	30.00
4. Maharashtra	20.00
5. Rajasthan	53.00
6. Uttar Pradesh	65.00
7. Uttarakhand	18.00
8. West Bengal	154.00
TOTAL	408.00

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