

GOVERNMENT OF INDIA
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

LOK SABHA
UNSTARRED QUESTION NO. 1657
TO BE ANSWERED ON 27.07.2018

FAKE NGOs IN RASHTRIYA MAHILA KOSH

1657 DR. BANSHILAL MAHATO

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

- (a) whether the cases of inclusion of some fake/Non-Governmental Organizations (NGOs) in the implementation of various schemes under Rashtriya Mahila Kosh (RMK) has come into the notice of the Government during each of the last three years and the current year.
- (b) if so, the details thereof, State/UT-wise along with the action taken/ proposed to be taken by the Government against them;
- (c) the role of RMK in the empowerment of women in the country; and
- (d) the mechanism for effective implementation of various schemes under RMK?

ANSWER

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

- (a) No Madam.
- (b) Does not arise.
- (c) The Government of India has set up Rashtriya Mahila Kosh (RMK), National Credit Fund for Women, on 30th March, 1993 as an apex funding organization exclusively for women. RMK provides loan to Intermediary Microfinancing Organisations (IMOs) like NGOs for on-lending to poor women beneficiaries, besides promoting and supporting the expansion of entrepreneurship skills among women for their socio-economic development.
- (d) A multi-level monitoring mechanism has been put in place by RMK for effective implementation of schemes and to check proper utilization of funds :
 - i. Proposals submitted by NGOs are scrutinised for their eligibility.
 - ii. Proposals of NGOs listed in NITI Aayog portal only are considered.
 - iii. Pre-sanction visits are made to verify the details in the proposals submitted by NGOs
 - iv. The pre-sanction report is placed before the loan committee for considering sanction of loan.
 - v. Post-Sanction visits are carried by RMK officials for verification after completion of on-lending by NGOs.
 - vi. NGOs submit Financial Reports regularly on the credit activity.
 - vii. Regular follow-up of each loan sanctioned.
 - viii. Resort to issue of Show Cause Notice, Legal action, Blacklisting etc. against defaulters.
