

GOVERNMENT OF INDIA  
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

**LOK SABHA**  
**UNSTARRED QUESTION NO. 3996**  
TO BE ANSWERED ON 04.01.2019

**RASHTRIYA MAHILA KOSH**

3996. SHRI RAJESHBHAI CHUDASAMA:

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

- (a) the details of the loan schemes operational under the Rashtriya Mahila Kosh (RMK) during the last three years and the current year, State/UT-wise;
- (b) the total number of beneficiaries enrolled under the said scheme during the said period;
- (c) whether the Government has proposed to increase the credit limit of the loan; and
- (d) If so, the details thereof?

**ANSWER**

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

- (a) All the loan schemes of Rashtriya Mahila Kosh (RMK) are applicable in all States/UTs of the country. The details of loan schemes of RMK is placed at **Annexure-I**.
- (b): 5089 beneficiaries have benefitted during the said period.
- (c): There is no such proposal to increase the credit limit of the loan.
- (d): Does not arise.

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**ANNEXURE REFERRED TO IN REPLY OF LOK SABHA UNSTARRED QUESTION NO. 3996 REGARDING 'RASHTRIYA MAHILA KOSH' FOR 04.01.2019 RAISED BY SHRI RAJESHBHAI CHUDASAMA.**

**Loan Schemes of RMK**

1. Loan Promotion Scheme

This scheme is for providing loans to new and smaller organizations with experience of at least 6 months in thrift & credit. The organization can avail a maximum loan up to Rs. 10 lakhs.

2. Main Loan Scheme

This scheme is for providing loans to organizations having minimum 3 years' experience in thrift & credit activities. The organization can avail a maximum loan upto 2 crores for 1 state. An organization can avail loan under the scheme for a maximum number of 3 states at a time. If the organization avails loan for more than 1 state, then the maximum loan amount can be upto Rs.6 crores.

3. Gold Credit Scheme

This scheme is for providing bulk loans to medium and large NGOs. This scheme is meant for organization which has in the past availed loan from RMK and have not defaulted in repayment. The organization can avail a maximum loan upto Rs 5 crores.

4. Housing Loan Scheme

This scheme is for providing loan for construction/ repair and maintenance of houses to women who are members of Self Help Group/ Joint Liability Groups (JLGs). This loan is provided through IMOs/NGOs/VOs. The organization can avail a maximum loan upto Rs 1,00,000/- per beneficiary for construction of low cost house. The organization has to mortgage the immovable property created out of RMK's loan by deposit of title deed (i.e. equitable mortgage). The NGO/ IMO/VO may hold the deeds in trust for RMK and details of the same be captured in RMK database. An NGO/IMO/ VO can avail a maximum loan upto Rs. 6 crores for a maximum of 3 states at a time.

5. Working Capital Loan (WCL) Scheme

This scheme is for providing working capital term loan to the intermediary organization for backward and forward marketing linkage of product of Women SHGs/Individuals and group entrepreneurs, namely technology transfer, education and skill up gradation. The applicant has to submit a detailed project proposal to RMK.