

**GOVERNMENT OF INDIA
MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT
LOK SABHA**

**UNSTARRED QUESTION NO. 1397
TO BE ANSWERED ON 11.02.2020**

MAHILA SAMRIDDHI YOJANA

1397. SHRI NABA KUMAR SARANIA:

Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

- (a) the details regarding the Mahila Samriddhi Yojana;
- (b) the measures taken by the Government to encourage Mahila Samriddhi Yojana during the last five years;
- (c) whether the Government has been successful in achieving its goal through Mahila Samriddhi Yojana;
- (d) the details and number of people benefitted under this Yojana during the said period, State/district-wise; and
- (e) whether the women working in tea estates of Assam have benefitted under these schemes and if so, the details thereof?

ANSWER

**MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT
(SHRI KRISHAN PAL GURJAR)**

- (a) : The details of Mahila Samriddhi Yojana is appended at **Annexure-A**.
- (b) : The Government through National Backward Classes Finance and Development Corporation (NBCFDC) financial assistance is actively encouraging its Channel Partners to cover women SHGs under NBCFDC Mahila Samriddhi Yojana so that benefit of lower rate of interest can be availed by the women SHGs. Further, the loan limit under the scheme has been increased from Rs.50,000/- per beneficiary to Rs.1,00,000/- per beneficiary & the loan limit for the SHG increased from Rs.10,00,000/- to Rs.15,00,000/-.
- (c) & (d) : The Corporation has successfully implementing Mahila Samriddhi Yojana through its channel Partners. During last five years Corporation has released Rs.602.00 crore under Mahila Samriddhi Yojana out of total disbursement of 1989 crore which is more than 30% of total disbursement.

Further, the Corporation has assisted 4,23,840 beneficiaries under Mahila Samriddhi Yojana out of 8,16,838 beneficiaries which is around 52% of total beneficiaries. The state-wise details during last five years under Mahila Samriddhi Yojana is annexed at **Annexure-B**.
- (e) : As per information received from the concerned Channel Partner, no woman in the tea estate of Assam has been benefitted under Mahila Samriddhi Yojana of NBCFDC.

National Backward Classes Finance & Development Corporation

(A Govt. of India Undertaking, Ministry of Social Justice & Empowerment)

MAHILA SAMRIDDHI YOJANA **(Micro Finance Scheme for women)**

Objectives

To provide Micro Finance to women entrepreneurs belonging to the target group.

Eligibility

- a) Women belonging to Backward Classes, as notified by Central Government/State Governments from time to time.
- b) Applicant's annual family income should be less than Rs. 3.00 Lakh.
- c) In a SHG 60% of members should be from Backward Classes and remaining 40% members may be from other weaker section like SC/Handicapped/Minorities etc.

Salient Features

- | | | | |
|----|------------------------------------|---|---------------|
| 1. | Maximum loan limit per SHG | : | Rs.15.00 Lakh |
| 2. | Maximum loan limit per beneficiary | : | Rs.1,00,000/- |
| 3. | Maximum number of women in one SHG | : | 20 |

Implementation

The scheme is to be implemented by Channel Partners in rural and urban areas by way of financing the women beneficiaries either directly or through Self-Help Groups (SHGs).

Pattern of Finance

- | | | | |
|----|--|---|-----|
| 1. | NBCFDC loan | : | 95% |
| 2. | Channel Partner/Beneficiary contribution | : | 05% |

Rate of Interest

- | | | | |
|----|---|---|---------|
| 1. | From NBCFDC to Channel Partner | : | 1% p.a. |
| 2. | From Channel Partner to SHG/Beneficiary | : | 4% p.a. |

Repayment

Loan is to be repaid in quarterly instalments within 4 Years (including the moratorium period of six months on the recovery of principal).

National Backward Classes Finance and Development Corporation (NBCFDC) Statement showing Amount Disbursed and No. of Beneficiaries assisted from 2014-15 to 2019-20 (till 31.01.2020) under Mahila Samridhi Yojana											
S.No.	Name of State	2014-15		2015-16		2016-17		2017-18		2018-19	
		Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical
1	Assam	900.00	6300	500.00	3500	400.00	3000	-	-	360.00	750
2	Chhattisgarh	-	-	-	-	-	-	25.65	54	-	-
3	Gujarat	80.00	800	150.00	1500	59.00	360	388.00	810	324.00	885
4	Haryana	7.50	75	325.00	1250	25.00	125	30.00	110	50.00	200
5	Himachal Pradesh	10.00	100	105.00	400	5.00	50	-	0	-	-
6	Jammu & Kashmir	40.00	400	65.00	650	60.00	520	25.00	50	35.00	77
7	Jharkhand	-	-	20.00	200	-	-	52.00	143	-	-
8	Karnataka	1,211.20	5500	1,502.50	8920	1,634.00	11858	1,612.00	4964	-	-
9	Kerala	2,160.00	24100	1,279.00	13860	2,622.00	19075	3,800.00	26150	4,325.00	24475
10	Madhya Pradesh	-	-	-	-	28.18	59	-	-	-	-
11	Maharashtra	-	-	150.00	1500	-	-	-	-	-	-
12	Manipur	600.00	4200	500.00	3500	400.00	3000	-	-	-	-
13	Puducherry	-	-	150.00	1740	100.00	1000	-	-	-	-
14	Punjab	-	-	100.00	1000	330.00	940	200.00	2200	-	-
15	Rajasthan	-	-	-	-	-	-	28.50	60	100.00	286
16	Sikkim	-	-	40.00	400	-	-	-	-	-	-
17	Tamil Nadu	4,123.00	40564	5,622.00	55000	8,815.00	57632	5,209.00	35803	6,500.00	34870
18	Tripura	130.00	1300	350.00	3500	111.00	1050	496.88	1420	195.00	488
19	Uttar Pradesh	100.00	426	500.00	5000	300.00	1404	245.00	500	305.50	921
20	Uttarakhand	-	-	-	-	-	-	8.50	20	8.50	22
21	West Bengal	118.30	829	60.00	420	75.00	525	100.00	500	137.50	550
Total:		9,480.00	84,594	11,418.50	102,340	14,964.18	100,598	12,220.53	72,784	12,340.50	63,524