

GOVERNMENT OF INDIA
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

LOK SABHA
UNSTARRED QUESTION NO. 3224
TO BE ANSWERED ON 13.03.2020

RASHTRIYA MAHILA KOSH

3224. SHRI SADASHIV KISAN LOKHANDE:
DR. BHARATI PRAVIN PAWAR:
SHRI VIJAY BAGHEL:
SHRI ARUN SAO:

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

- (a) the details of the loan schemes being implemented in the States/UTs under Rashtriya Mahila Kosh(RMK) along with the funds allocated, sanctioned, released and utilized during the last three years, State/UT-wise including Maharashtra and Chhattisgarh;
- (b) the details of the work envisaged to be carried out through the said kosh along with the beneficiaries registered under these schemes during the said period;
- (c) whether the Government proposes to increase the credit limit of the loan provided under RMK and if so, the details thereof;
- (d) whether the Government has taken note of fake NGOs or non-existent NGOs receiving funds under RMK during the said period and if so, the details thereof along with the action taken by the Government in this regard, State/UT-wise;
- (e) the role played by the RMK in facilitating the socio-economic empowerment of women; and
- (f) the steps taken by the Government for the effective implementation of the said scheme?

ANSWER

MINISTER OF WOMEN AND CHILD DEVELOPMENT
(SHRIMATI SMRITI ZUBIN IRANI)

(a) The details of the loan schemes being implemented in the States/UTs under Rashtriya Mahila Kosh(RMK) are as under:

- (i) Loan promotion scheme
- (ii) Main Loan Scheme
- (iii) Gold Credit Scheme
- (iv) Housing Loan Scheme
- (v) Working Capital Term Loan

The funds sanctioned and disbursed by RMK as concessional micro finance loans to poor women through Intermediary Organizations (IMOs) during the last three years, State/UT-wise including Maharashtra and Chhattisgarh is attached at **Annexure I**.

(b) RMK extends concessional micro finance loans to poor women through IMOs for livelihood activities, housing, micro-enterprises and family needs to bring about socio-economic upliftment of the women.

During the said period i.e. last three years these concessional micro-finance loans were utilized by poor women for starting small business and / or undertaking agriculture and allied activities. The loan benefited 5924 poor women during the said period i.e. last three years.

(c) There is no such proposal under consideration of the Government.

(d) During the last three years no instance of fake NGOs or non-existent NGOs receiving funds from RMK, has been reported. However, This Ministry has requested the Comptroller and Auditor General of India to conduct audit of all partner IMOs of Rashtriya Mahila Kosh, which have been sanctioned and disbursed loans since 2014.

(e) RMK extends micro-finance to poor women through IMOs in a client-friendly, without-collateral and hassle-free manner for livelihood activities, housing, micro-enterprises and family needs to bring about socio-economic upliftment of the poor women.

(f) Rashtriya Mahila Kosh (RMK) has laid down norms for proper implementation of its schemes. There are Loan Guidelines which provide details of Schemes / Loan Products of RMK and monitoring mechanism.

Annexure -I

Annexure referred to in reply to Part (a) of Lok Sabha Un-starred Question No. 3224 to be answered on 13.03.2020 regarding Rashtriya Mahila Kosh

Sanctioned and disbursed during the last three year i.e. 01/03/2017 to 29/02/2020

| S. No. | State Name | Sanctioned | Disbursed # |
|---------------|-------------------|-------------------|--------------------|
| 1 | Andhra Pradesh | 30.00 | 30.00 |
| 2 | Assam | 50.00 | 50.00 |
| 3 | Bihar | 40.00 | 40.00 |
| 4 | Haryana | 45.00 | 45.00 |
| 5 | Jharkhand | 18.00 | |
| 6 | Karnataka | 105.00 | 105.00 |
| 7 | Madhya Pradesh | 180.00 | 150.00 |
| 8 | Maharashtra | 75.00 | 75.00 |
| 9 | Odisha | 65.00 | 65.00 |
| 10 | Rajasthan | 53.00 | 53.00 |
| 11 | Tamil Nadu | 235.00 | 225.00 |
| 12 | Uttar Pradesh | 65.00 | 55.00 |
| 13 | Uttarakhand | 58.00 | 58.00 |
| 14 | West Bengal | 269.00 | 269.00 |
| | Total | 1288.00 | 1220.00 |

including against sanctions of previous years.