

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

**UNSTARRED QUESTION NO.2029  
TO BE ANSWERED ON 11.03.2025**

**MAHILA SAMRIDHI YOJANA (MSY)**

**2029. SHRI APPALANAIDU KALISSETTI:**

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

- (a) the utilization rate of funds allocated under Mahila Samridhi Yojana (MSY), along with details of districts with significantly lower utilization and the steps taken to address this, State and district-wise including Andhra Pradesh;
- (b) the number of women beneficiaries, including Self-Help Groups (SHGs), who have received microfinance loans under MSY in Andhra Pradesh during the last five years, State/district and year-wise;
- (c) the percentage of women beneficiaries from Scheduled Castes (SCs), Scheduled Tribes (STs), and Other Backward Classes (OBCs) in Andhra Pradesh who have successfully established their own enterprises under MSY, State-wise; and
- (d) the details of challenges or delays in identifying eligible beneficiaries and disbursing loans under MSY, and the measures taken to resolve these issues?

**ANSWER**

**MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT**

**(SHRI B.L.VERMA)**

(a) (i) The National Backward Classes Finance and Development Corporation (NBCFDC) was implementing the Mahila Samridhi Yojana (MSY) until 2023-24. The state-wise details of amount allocated and utilized under MSY including Andhra Pradesh during 2023-24 by NBCFDC are placed at **Annexure -I**.

(ii) The state-wise utilization percentage of funds released under MSY scheme implemented by National Scheduled Castes Finance and Development Corporation (NSFDC) across India including Andhra Pradesh during the current Financial Year up to 31.01.2025 is placed at **Annexure-II**.

(b & c) (i) During last 5 years, no funds were availed under the MSY scheme of NSFDC in Andhra Pradesh, and thus no women beneficiaries were covered under the scheme.

(ii) State-wise and year-wise coverage of women beneficiaries for the last 5 years under the MSY scheme is placed at **Annexure-III**.

The district-wise data with respect to MSY is not maintained.

It has been informed by Ministry of Tribal Affairs that this scheme is not implemented for the Scheduled Tribes (STs).

(d) The channelizing agencies of NBCFDC and NSFDC have not reported about delays faced in identifying eligible beneficiaries under MSY.

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**Annexure –I to the part (a) of Lok Sabha Admitted Parliament Unstarred Question No. 2029 to be answered on 11.03.2025 asked by Shri Appalanaidu Kalisetti, regarding “Mahila Samridhi Yojana (MSY)”.**

<b>S.N</b>	<b>Name of States/ UTs/PSBs</b>	<b>Amount Allocated/ Disbursed (Rs. in Lakh)</b>	<b>Amount Utilised (Rs. in Lakh)</b>
<b>I.</b>	<b><u>STATES</u></b>		
1	Andhra Pradesh	2686.00	2686.00
2	Arunachal Pradesh	0.00	0.00
3	Assam	37.00	37.00
4	Bihar	27.00	27.00
5	Chhattisgarh	1415.00	1415.00
6	Gujarat	540.00	540.00
7	Goa	159.00	159.00
8	Haryana	640.00	640.00
9	Himachal Pradesh	472.30	472.30
10	Jharkhand	4.00	4.00
11	Karnataka	3439.00	3439.00
12	Kerala	15803.00	15803.00
13	Madhya Pradesh	37.00	37.00
14	Maharashtra	322.00	322.00
15	Manipur	2.00	2.00
16	Meghalaya	0.00	0.00
17	Mizoram	0.00	0.00
18	Nagaland	0.000	0.000
19	Odisha	35.00	35.00
20	Punjab	1742.50	1742.50
21	Rajasthan	8.00	8.00
22	Sikkim	201.00	201.00
23	Tamil Nadu	11662.00	11662.00
24	Telangana	665.00	665.00
25	Tripura	607.40	607.40
26	Uttar Pradesh	8223.00	8223.00
27	Uttarakhand	35.00	35.00
28	West Bengal	2.00	2.00
	Sub Total States ( 1 to 28)	48764.20	48764.20
<b>II.</b>	<b>UTs</b>		
29	A&N Islands	0.00	0.00
30	Chandigarh	0.00	0.00
31	D &N Haveli & Daman & Diu	0.00	0.00
32	Ladakh	0.00	0.00
33	Delhi	0.00	0.00
34	Jammu & Kashmir	242.00	242.00
35	Lakshadweep	0.00	0.00
36	Puducherry	3503.00	3503.00
	Sub Total UTs (29 to 36)	3745.00	3745.00
	<b>TOTAL ( I + II)</b>	<b>52509.20</b>	<b>52509.20</b>

**Annexure –II to the part (a) of Lok Sabha Admitted Parliament Unstarred Question No. 2029 to be answered on 11.03.2025 asked by Shri Appalanaidu Kalisetti, regarding “Mahila Samridhi Yojana (MSY)”.**

**MSY : CUMULATIVE STATE-WISE SANCTION, NET DISBURSEMENT AND FUND UTILISATION**

AS ON 31.01.2025

(Rs. In lakh)

Sl no.	PSBs	Net Disbursement	Funds Utilization	
		(as on 31.01.25 -after moratorium period of 90 days) (Rs. in Lakh)	Amount (Rs. in Lakh)	%age
1	Andaman & Nicobar	0.00	0.00	0.00
2	Andhra Pradesh	2204.26	2204.26	100.00
3	Arunachal Pradesh	0.00	0.00	0.00
4	Assam	198.00	196.24	99.11
5	Bihar	480.64	480.64	100.00
6	Chandigarh	38.35	25.90	67.54
7	Chhattisgarh	100.74	100.54	99.80
8	Dadra N.Haveli, D & Diu	0.00	0.00	0.00
9	Delhi	0.00	0.00	0.00
10	Goa	0.00	0.00	0.00
11	Gujarat	5934.13	5346.07	90.09
12	Haryana	652.30	651.78	99.92
13	Himachal Pradesh	295.79	191.98	64.90
14	Jammu & Kashmir	76.07	55.27	72.66
15	Jharkhand	618.15	618.15	100.00
16	Karnataka	2688.48	2688.48	100.00
17	Kerala	5481.12	5244.86	95.69
18	Ladakh	0.00	0.00	0.00
19	Lakshadweep	0.00	0.00	0.00
20	Madhya Pradesh	786.84	786.84	100.00
21	Maharashtra	6649.64	5610.45	84.37
22	Manipur	409.00	309.00	75.55
23	Meghalaya	0.00	0.00	0.00
24	Mizoram	0.00	0.00	0.00
25	Nagaland	0.00	0.00	0.00
26	Odisha	0.00	0.00	0.00
27	Puducherry	113.90	105.10	92.27
28	Punjab	972.83	1330.07	136.72
29	Rajasthan	1103.77	988.53	89.56
30	Sikkim	48.90	48.90	100.00
31	Tamil Nadu	3429.65	3427.40	99.93
32	Telangana	337.84	337.84	100.00
33	Tripura	357.45	357.45	100.00
34	Uttar Pradesh	1182.22	1182.22	100.00
35	Uttarakhand	54.22	54.22	100.00
36	West Bengal	38644.72	37169.62	96.18
	<b>TOTAL :</b>	<b>72859.01</b>	<b>69511.81</b>	<b>95.41</b>

Annexure –III to the part (b & c) of Lok Sabha Admitted Parliament Unstarred Question No. 2029 to be answered on 11.03.2025 asked by Shri Appalanaidu Kaliseti, regarding “Mahila Samridhi Yojana (MSY)”.

**MSY : DISBURSEMENT AMOUNT & NO.OF WOMEN BENEFICIARIES FROM 2019-20 TO 2023-24**

(Rs. in lakh)

Sno.	State	Mahila Samridhi Yojana (MSY)									
		2019-20		2020-21		2021-22		2022-23		2023-24	
		Amount	Benef.	Amount	Benef.	Amount	Benef.	Amount	Benef.	Amount	Benef.
1	Andaman & Nicobar	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	Andhra Pradesh	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
3	Arunachal Pradesh	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
4	Assam	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
5	Bihar	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
6	Chandigarh	0.00	0	4.50	20	0.00	0	4.05	18	0.00	0
7	Chhattisgarh	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
8	Dadra N. Haveli, D & Diu	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
9	Delhi	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
10	Goa	0.00	0	0.00	0	0.00	0	0.85	1	0.00	0
11	Gujarat	540.00	1000	0.00	0	0.00	0	0.00	0	0.00	0
12	Haryana	0.00	0	62.10	138	120.00	200	180.00	300	136.00	170
13	Himachal Pradesh	1080.00	2000	46.60	104	0.00	0	42.50	100	16.00	40
14	Jammu & Kashmir	0.00	0	0.00	0	250.00	200	0.00	0	0.00	0
15	Jharkhand	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
16	Karnataka	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
17	Kerala	261.16	656	482.80	1073	546.24	1118	979.50	2111	1400.68	2850
18	Ladakh	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
19	Lakshadweep	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
20	Madhya Pradesh	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
21	Maharashtra	0.00	0	0.00	0	0.00	0	600.00	1500	131.25	125
22	Manipur	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
23	Meghalaya	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
24	Mizoram	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
25	Nagaland	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
26	Odisha	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
27	Puducherry	0.00	0	60.00	150	0.00	0	0.00	0	0.00	0
28	Punjab	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
29	Rajasthan	240.00	600	320.00	800	0.00	0	240.00	600	0.00	0
30	Sikkim	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
31	Tamil Nadu	0.00	0	0.00	0	1792.80	1992	0.00	0	0.00	0
32	Telangana	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
33	Tripura	0.00	0	0.00	0	206.10	458	0.00	0	0.00	0
34	Uttar Pradesh	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
35	Uttarakhand	31.20	104	0.00	0	0.00	0	0.00	0	0.00	0
36	West Bengal	2500.00	25000	5250.00	52500	3300.00	31000	3000.00	30000	2000.00	20000
	<b>Total :</b>	<b>4652.36</b>	<b>29360</b>	<b>6226.00</b>	<b>54785</b>	<b>6215.14</b>	<b>34968</b>	<b>5046.90</b>	<b>34630</b>	<b>3683.93</b>	<b>23185</b>

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