

Government of India  
Ministry of Finance  
Department of Economic Affairs

**LOK SABHA**

**UNSTARRED QUESTION NO.1176**

**TO BE ANSWERED ON MONDAY JULY 28, 2025 / SRAVANA 6, 1947(SAKA)**

**Mahila Samman Saving Certificate (MSSC) in West Bengal**

**No.1176**

Shri Raju Bista:

Will the Minister of **FINANCE** be pleased to state:-

- (a) the details of the amount allocated, sanctioned and disbursed for the State of West Bengal under the Mahila Samman Savings Certificate Scheme (MSSC) since its inception, year-wise;
- (b) the number of beneficiaries from the State of West Bengal since the inception of above scheme, year-wise and district wise;
- (c) the steps being taken by the Government to collaborate with local Government bodies and self-help groups to enhance the reach and impact of MSSC in the State particularly in Darjeeling, Kalimpong and North Dinajpur districts;
- (d) the details of the initiatives being undertaken by the Government to promote awareness of the MSSC among women in rural and semi-urban areas of West Bengal; and
- (e) the details of incentives offered under MSSC in the districts of Darjeeling, Kalimpong and North Dinajpur of West Bengal?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE

**(SHRI PANKAJ CHAUDHARY)**

- (a) Not applicable. Mahila Samman Savings Certificate (MSSC) is a voluntary savings scheme operated through Department of Post and banks, wherein higher rate of interest is offered to the women depositors.
- (b) Year-wise and district-wise number of beneficiaries under Mahila Samman Savings Certificate (MSSC) since its inception pertaining to West Bengal State is attached as 'Annexure'.
- (c), (d) and (e) The scheme was launched by the Government on 31/03/2023 to promote financial independence of women of the country. Department of Posts and all agency banks promote and display salient feature/benefits of National Small Savings Schemes including Mahila Samman Savings Certificate Scheme to enhance reach and impact of the schemes.

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**Annexure**

Year-wise and district-wise number of beneficiaries under Mahila Samman Savings Certificate (MSSC) since its inception in West Bengal

<b>Sr. No.</b>	<b>District of West Bengal</b>	<b>The Number of Beneficiaries as on 31.03.2024</b>	<b>The Number of Beneficiaries as on 31.03.2025</b>
1	24 PARAGANAS NORTH	26700	37339
2	24 PARAGANAS SOUTH	10547	14262
3	Alipurduar	932	1341
4	BANKURA	11297	13679
5	BIRBHUM	3746	5370
6	COOCHBEHAR	1479	2208
7	DARJEELING	4063	5655
8	DINAJPUR DAKSHIN	2023	2532
9	DINAJPUR UTTAR	2942	3864
10	HOOGHLY	14199	20263
11	HOWRAH	14624	18201
12	JALPAIGURI	1979	2949
13	Jhargram	3107	3736
14	KALIMPONG	717	1016
15	KOLKATA	19576	27794
16	MALDAH	3589	4621
17	MEDINIPUR EAST	10945	14502
18	MEDINIPUR WEST	15294	18507
19	MURSHIDABAD	6364	8520
20	NADIA	8223	10875
21	PASCHIM BARDHAMAN	6963	10456
22	PURBA BARDHAMAN	7396	10044
23	PURULIA	4301	5234
	Total	181006	242968