

(b) A status note on achievements in the last two years has been sent.

(c) As mentioned in the reply to part (a) of the Question schemes meant for children and women have done well and no shortfalls have been noticed. Beti Bachao, Beti Padhao, One Stop Centre, Childline, have been expanded, based on the achievements.

(d) To operationalise 7075 Integrated Child Development Services (ICDS) Scheme projects with 14 lakhs Anganwadi Centres, 183 One Stop Centres, Helplines in all States/UTs, increase the reach and coverage of Childline in synergy with all stakeholders.

(e) Group of Secretaries constituted for education and health—universal access and quality made presentation before Prime Minister. The Group made suggestions for enhancing public expenditure for significant and transformational results.

(f) Nurturing children and empowering women are key focus areas.

Complaints for implementation of Rashtriya Mahila Kosh

1335. SHRI PARIMAL NATHWANI: Will the Minister of WOMEN AND CHILD DEVELOPMENT be pleased to state:

(a) the details of the loan schemes being run under the Rashtriya Mahila Kosh (RMK) along with the eligibility criteria for availing such loans;

(b) the number of women particularly belonging to Scheduled Castes/Scheduled Tribes and minority communities who availed benefits from the RMK during each of the last three years and the current year, State/UT-wise; and

(c) whether Government has received complaints of charging of exorbitant rate of interest for the loans under the RMK during the said period, if so, the details thereof along with the action taken/being taken by Government on such complaints?

THE MINISTER OF STATE IN THE MINISTRY OF WOMEN AND CHILD DEVELOPMENT (SHRIMATI KRISHNA RAJ): (a) The details of loan schemes being run under the Rashtriya Mahila Kosh (RMK) along with eligibility criteria for availing such loan are given in the Statement-I (*See below*).

(b) The number of women beneficiaries through these Self-Help Groups covered during the last three years and the current year, State/UT-wise are given in the Statement-II (*See below*).

RMK does not maintain religion and caste profile of beneficiaries. However, the caste profile of women beneficiaries according to a Socio-economic Impact Study conducted by RMK through Indian Society of Agri-business Professions (ISAP) in

August, 2012 is as follows: SC-22%, ST-11%, OBC-46% and Gen-21%. It is also revealed from the study that 22 % of RMK loan disbursement has been done to the minorities.

(c) No, Sir.

Statement-I

Details of Loan Schemes of Rashtriya Mahila Kosh (RMK)

- (a) (i) **Loan Promotion Scheme:** RMK provides smaller loan, maximum upto ₹ 10 lakh, to promote the activity of thrift and credit among new and smaller but potentially capable organisations having at-least six months experience in formation of SHGs, thrift, credit and recovery management.
- (ii) **Main Loan Scheme:** IMOs having minimum 3 years' experience in thrift and credit activities are considered under the scheme for loan upto ₹ 200 lakh per State and a maximum of ₹ 600 Lakhs for multi state operations.
- (iii) **Refinance Scheme:** RMK provides 100% refinance assistance to Mahila Urban Co-operative Bank on finances provides by them to poor women either directly or through SHGs within the norms of the RMK Main Loan Scheme.
- (iv) **Franchisee Scheme:** Smaller NGOs of the State can avail loan directly from franchisee appointed by RMK for that particular State without sending their proposal to RMK office at New Delhi. RMK gives the Credit Limit upto ₹ 500 lakh to the Franchisee who in turn extend loan to smaller and potential NGOs in the State.
- (v) **Gold Credit Card Scheme:** This Scheme of providing hassle free finance has been designed for medium and large NGOs so as to provide extended moratorium and credit on easier terms by RMK, for 3 years period. Maximum credit limit under this scheme is ₹ 500 lakh.
- (vi) **Housing Loan Scheme:** Through its partner organizations, RMK provides loans upto a maximum ₹ 1,00,000/- per beneficiary to SHG members for construction of low cost house and repairs.
- (vii) **Working Capital Term Loan (WCTL):** WCTL is provided to the organisations for backward and forward marketing linkages of products of women SHGs/individuals and group of entrepreneurs, including technology transfer, education for skill upgradation and infrastructure development. The borrowing organisation should have availed of a minimum loan of ₹ 25 lakhs or above under micro-credit schemes of RMK/SIDBI/NABARD/Commercial Banks. The condition is not applicable to Government organisations. The

maximum loan that can be sanctioned under this Scheme is ₹ 6 crores for multistate operations and ₹ 2 crore per State per IMO.

(b) Eligibility criteria for availing loans:

The intermediary micro-financing organization (IMO) should have:-

- (i) Objectives for serving the social and economic needs of the poor women. It must not work for profit.
- (ii) Necessary professional competence, basic financial management capability and organizational skills to implement the lending programme.
- (iii) Be registered for more than 3 years on the date of application to RMK.
- (iv) Experience in thrift and credit management for 3 years or more. (Six months for applying under the Loan Promotion Scheme).
- (v) Recoveries for the loans given to its members earlier should be at least 90%.
- (vi) Proper and specific clause/provision in the Bye-laws/Memorandum of Association of the organization having power to borrow or raise loans from any outside agency.
- (vii) Proper system of maintaining accounts, which should have been audited and published every year and there should not have been any serious irregularities.
- (viii) The office bearers of IMO should not be elected representatives of any political party.
- (ix) The organization's audited accounts and balance sheet should reflect its experience in providing credit and recoveries, etc. and sound financial management/health.
- (x) Loan limit per beneficiary:-
 - (1) First loan—upto ₹ 35,000/-; (2) Repeat loan(s) ₹ 50,000/-.

Statement-II

The State/UT-wise and Scheme-wise loan sanctioned, released and no. of women beneficiaries covered during the last three years is given below*

(a) For the year 2013–2014				(₹ in lakhs)
Sl. No.	State/UT-wise	Sanctioned	Released	Beneficiaries
1.	Bihar	50.00	35.00	350
2.	Delhi		15.00	

Sl. No.	State/UT-wise	Sanctioned	Released	Beneficiaries
3.	Gujarat		10.00	
4.	Haryana		20.00	
5.	Jammu and Kashmir	70.00		218
6.	Jharkhand	99.00	49.50	650
7.	Karnataka	45.00		303
8.	Madhya Pradesh		55.00	
9.	Maharashtra		70.00	
10.	Odisha	7.30	213.65	126
11.	Rajasthan	20.00	225.00	177
12.	Tamil Nadu	522.50	234.25	3,417
13.	Uttar Pradesh	19.40	19.70	114
14.	West Bengal	196.00	295.50	2,725
TOTAL		1,029.20	1,242.60	8,080

(b) For the year 2014–2015

(₹ in lakhs)

Sl. No.	State/UT-wise	Released
1.	Bihar	25.00
2.	Jammu and Kashmir	35.00
3.	Jharkhand	49.50
4.	Karnataka	7.50
5.	Rajasthan	10.00
6.	Tamil Nadu	142.00
7.	West Bengal	65.00
TOTAL		334.00

*As per loan norms of RMK, Sanctioned loan is disbursed in two parts. 50% of the sanctioned loan is released immediately after sanction and execution of necessary loan documents by the NGOs. The remaining 50 % of the sanctioned loan amount is released after the terms and conditions of first release are met. The total no. of beneficiaries is updated against sanction of loan.

(c) For the year 2015–2016

Since the lending guidelines of RMK were under revision, no fresh loan has been sanctioned during the financial year 2015-16 and also current year.