

Loan scheme under Rashtriya Mahila Kosh

2079. SHRI SANJAY SETH: Will the Minister of WOMEN AND CHILD DEVELOPMENT be pleased to state:

(a) the details of the loan schemes operating under Rashtriya Mahila Kosh (RMK) during the last three years and the current year State/UT-wise;

(b) whether it is a fact that no loans were issued under RMK during the financial year 2015-16, if so, whether the lending resumed;

(c) if not, what measures have been taken to address the issue; and

(d) whether the annual reports for RMK scheme are available for the latest years on the scheme website, if not, what measures have been taken to address the issue?

THE MINISTER OF STATE IN THE MINISTRY OF WOMEN AND CHILD DEVELOPMENT (DR. VIRENDRA KUMAR): (a) Rashtriya Mahila Kosh (RMK), a society registered under the Societies Registration Act, 1860, under the Ministry of Women and Child Development (MWCD), and an apex micro-finance organization provides micro-credit at concessional rate of interest to women Self Help Groups or individual women (the ultimate beneficiaries) through Intermediary Micro-financing Organizations (IMOs)/Non-Governmental Organisations (NGOs)/Voluntary Organisations (VOs) for various livelihood support and income generating activities.

The details of loan schemes being implemented for empowerment of women through Non-Government Organisations by the Rashtriya Mahila Kosh (RMK) across the country are given in the Statement-I (*See below*) and the details of Loan sanctioned and disbursed by RMK during last three years and the current year, State/UT-wise are given in the Statement-II (*See below*).

(b) and (c) Yes, Sir. The Lending Guidelines of RMK were under revision during the financial year 2015-16, hence no loans were issued by RMK. The revised Lending Guidelines of RMK has been approved for implementation and the lending activity has also been resumed.

(c) Annual Reports of RMK till the financial year 2015-16 are ready and available for uploading on the RMK website. RMK website is under reconstruction to address the issue.

Statement-I

*Details of loan schemes implemented by Rashtriya Mahila Kosh (RMK)
for empowerment of women*

- (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 multistate operations.
- (iii) **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.
- (iv) **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.
- (v) **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 up-gradation and infrastructure development. The maximum loan that can be sanctioned under this scheme is ₹ 6 crores for multistate operations and ₹ 2 crore per State per IMO.
- (vi) **Repeat Loan Scheme:** For a repeat loan, the NGO/IMO must have promptly repaid 80% of the previous loan without any break or delay in repayment.

Statement-II*State/UT-wise details of loan sanctioned and disbursed by RMK during last three years and the current year*

(Amount ₹ in lakhs)

Sl. No.	State	2014-2015		2015-2016		2016-2017		01.04.2017 to 31.12.2017	
		Sanctioned	Disbursed	Sanctioned	Disbursed	Sanctioned	Disbursed	Sanctioned	Disbursed
1.	Bihar		25.00						
2.	Jammu and Kashmir		35.00						
3.	Jharkhand		49.50					18.00	
4.	Karnataka		7.50						
5.	Madhya Pradesh							30.00	
6.	Maharashtra							20.00	
7.	Rajasthan		10.00					53.00	
8.	Tamil Nadu		142.00						
9.	Uttar Pradesh							65.00	
10.	Uttarakhand							18.00	
11.	West Bengal		65.00				55.00	204.00	
	TOTAL		334.00				55.00	408.00	