

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:649
ANSWERED ON:05.12.2003
MAHILA SAMRIDHI YOJANA
RAJ NARAIN PASSI

Will the Minister of FINANCE be pleased to state:

- (a) whether public sector banks have introduced `Mahila Samridhi Yojana` for the betterment of women;
- (b) if so, the details thereof and the details of other such schemes introduced during the last three years; and
- (c) the loan provided and the rate of interest charged by public sector banks under these schemes during the last three years, State-wise?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANANDRAO VITHOBA ADSUL):

(a) and (b) No, Sir. however, the Public Sector Banks (PSBs) have introduced Schemes for betterment of women. The details of some of such Schemes of major PSBs are as follows:â€”

Name of Bank	Name of Scheme	Salient Features of Scheme
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Bank of India	Priyadarshini Scheme	Under this scheme women are assisted for setting up Small Scale Industries, village and cottage industries. The bank is offering 1% concession in rate of interest to limits over Rs.2lakh forwomen.
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Bank of Baroda	Special scheme to encourage rural women for dairy pursuit in Gujarat.	Under this scheme a number of women beneficiaries have availed of finance.
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Central Bank of India	Kalyani	This scheme is for the betterment of women entrepreneurs and for catering to the requirement of women engaged in different activities.
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Oriental Bank of Commerce	Oriental Manila Vikas Yojana	This scheme covers the credit requirements of women entrepreneurs on concessional terms. This include 2%
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concession in interest rate for loans above Rs. 2 lakh and upto Rs. 10 lakh and 1% concession in interest rate for loans above Rs. 10 lakh.

State Bank of India The Shree Shakti Under this scheme there are concessions
Fackage Scheme in promoters` margin and rate of interest. The scheme aims at imparting entrepreneurial skills to aspiring women and offers a credit package on concessional terms.

Syndicate Bank Pigmy Deposit Scheme This is a daily saving scheme, which caters to a large section of women entrepreneurs.

Union Bank of India Viklang Mahila This scheme envisages financing
Vikas Yojana handicapped women for starting their own vocations. The physically handicapped women are identified and their aptitude ascertained for starting of suitable vocation in the locality. Financing of Rs. 25,000 is provided for starting expansion of any productive venture.

(c) RBI has no information on loan amount sanctioned and the rate of interest charged thereon because, the Bank does not capture data on implementation of these Schemes.