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Title: Need to redress the grievances of the Mahila Pradhan Agents (MPAs) in the country.

SHRI ANTO ANTONY (PATHANAMATHITTA): Madm Chairman, I take this opportunity to request the Government to kindly redress the grievances of the Mahila Pradhan Agents, the MPAs, under the Mahila Pradhan Kshetriya Bachat Yojna, the MPKBY, in the country.

The MPKBY is one of the novel Schemes started by the then Prime Minister of India, the late Shrimati Indira Gandhi, with a great vision in 1972. The Scheme aimed to promote thrift and strengthen the national economy and it has been playing a major role in these aspects.

Today, the MPKBY is contributing crores of rupees to the national exchequer. The Mahila Pradhan Agents or the National Savings Agents, the backbone of the MPKBY Scheme, play a major role in mobilizing financial resources from the gross root level.

By initiating this Scheme in the country, Shrimati Indira Gandhi considered it as an effective means to empower the women who were economically and socially weak. As per reports, as many as three lakh Mahila Pradhan Agents are earning their livelihood from the commission they get against the amount collected from households.

The MPAs are facing a lot of challenges these days.

सभापति महोदय : आप अपनी बात थोड़े में रखिये। You please raise only the points.

*(Interruptions)*

SHRI ANTO ANTONY : One of the reasons behind this is the low interest rate paid for small savings schemes compared to the rate of interest offered by the nationalized banks. As a result, the public is reluctant to invest in small savings schemes. ...*(Interruptions)*

MADAM CHAIRMAN: Please do not read out all these things. You please point out only the important aspects.

SHRI ANTO ANTONY : Yes, I am coming to my point.

MADAM CHAIRMAN: In "Zero Hour" you should not read out.

SHRI ANTO ANTONY : The main point is that the Government has reduced the commission that is paid against the collection, from five per cent to four per cent in 2000.

In addition to that, the MPAs are forced to buy all stationery items required for their service which was earlier supplied by the National Savings Authorities. Moreover, income tax is deducted at source at the rate of ten per cent from the commission they earn. As a result, the MPAs are getting a net income of one per cent only.

Having set forth these factors, I would request the Government to increase the commission of MPAs, to peg the interest rates of Post Office Savings Schemes at competitive rates, to exempt small scale depositors from the Know Your Customer (KYC) norms and grant tax benefits to all schemes of National Savings.

MADAM CHAIRMAN : Shri Bhakta Charan Das. Please do not mention anybody's name.

*...(Interruptions)*