

**GOVERNMENT OF INDIA  
WOMEN AND CHILD DEVELOPMENT  
LOK SABHA**

UNSTARRED QUESTION NO:2246  
ANSWERED ON:05.12.2014  
MAHILA SAMRIDDHI YOJANA  
K. Shri Parasuraman

**Will the Minister of WOMEN AND CHILD DEVELOPMENT be pleased to state:**

the salient features of Mahila Samridhhi Yojana (MSY) along with its current status thereof, State/UT-wise?

**Answer**

MINISTER OF WOMEN AND CHILD DEVELOPMENT (SHRIMATI MANEKA SANJAY GANDHI)

National Safai Karamcharis Finance & Development Corporation (NSKFDC), National Scheduled Castes Finance and Development Corporation (NSFDC) and National Backward Classes Finance & Development Corporation (NBCFDC) are implementing Mahila Samridhhi Yojana (MSY).

National Safai Karamcharis Finance & Development Corporation (NSKFDC) provides financial assistance to Women Safai Karamcharies, Scavengers and their dependent daughters for carrying out small and petty trade/business and sundry income generating activities costing upto Rs,50,000/-. It provides 90% loan of the project cost @ 1% p.a. to State Channelising Agency (SCA) and @ 4% p.a. to beneficiary with repayment period of 3 years. The State/ UT-wise details of funds released and coverage of beneficiaries is at Annexure-I.

National Scheduled Castes Finance and Development Corporation (NSFDC) provides financial assistance to the Scheduled Caste persons living below double the poverty line limit (presently annual family income of Rs. 81,000/- in rural and Rs. 1,03,000/- in urban areas). It provides concessional loan to eligible women beneficiaries upto Rs. 50,000/- @ 4% p.a. with repayment period of 3 years. The State/ UT-wise details of funds released and coverage of beneficiaries is at Annexure-II.

Under the Scheme of MSY, National Backward Classes Finance & Development Corporation (NBCFDC) provides Micro Finance to women entrepreneurs belonging to the Backward Classes as notified by Central / State Government from time to time and living below double the poverty line. The scheme is implemented through State Channelising Agencies (SCAs) in rural and urban areas by way of financing the women beneficiaries either directly or through Self-Help-Groups (SHGs). It provides a loan upto an amount of Rs. 50,000/- @ 1% p.a. to SCA and @ 4% p.a. to beneficiary with repayment period of 48 months. The State/ UT-wise details of funds released and coverage of beneficiaries is at Annexure-III.