

Mahila Samridhi Yojna (MSY)

Loans under Mahila Samridhi Yojana (MSY) are provided through State Channelizing Agencies (SCAs), Regional Rural Banks (RRBs) and Nationalized Banks to the target group.

Loan under this scheme is provided to Safai Karamchari and Scavenger and their dependants for projects with a maximum project cost up to Rs.50,000/- for small and petty trade/business and sundry income generating activities.

Loan under the scheme is provided upto 90% and balance 10% provided by the State Channelizing Agencies (SCAs) in the form of loan, subsidy or from any other available source of funds.

Interest Rate

Maximum Limit	Interest Chargeable from	
	SCA	Beneficiary
Upto Rs.50,000/- per beneficiary / unit	1% p.a.	4% p.a.

Repayment period: 3 years after implementation period of 3 months & moratorium period of 6 months.