



**HEAD OFFICE: MANIPAL-576104, INDIA
PRIORITY SECTOR CREDIT DEPARTMENT**

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PRIORITY FOR WOMEN-TOWARDS GREATER EMPOWERMENT

Bank is extending training and credit facilities for women empowerment and self-employment generation.

Out of total 439751 unemployed youths trained for taking up self-employment ventures at Rural Development and Self Employment Training Institutes (RUDSETIs) sponsored jointly by the Bank, 193409 were women candidates constituting 44%. Out of total 133115 unemployed youths trained for taking up self-employment ventures at Syndicate Rural Self Employment Training Institutes (SyndRSETIs) sponsored by the Bank, 68479 were women candidates constituting 51%.

Schemes for the benefit of Women beneficiaries:

1. Scheme for Women beneficiaries at concessional Interest Rate under Personal loans and educational loans

- ❖ Bank is providing a concessional rate of 0.25% to the applicable interest rate subject to women beneficiaries for the personal loans if the loan amount is upto Rs.1.50 lakh.
- ❖ Bank is extending education loans with concessional rate of 0.50% for Girl students of other than SC/ST category and 0.75% for girl students under SC/ST category

2. Synd Mahilashakthi: Scheme for Women entrepreneurs at concessional Interest Rate

- ❖ Bank is providing a concessional rate of 0.25% to the applicable interest rate for women beneficiaries to meet working capital requirements for existing/new units for the loans from Rs.10.00 lakhs to Rs.5.00 crores and for the loans below Rs.10.00 lakhs it is lent at MCLR

3. Bank has been extending the concession 0.25% from the applicable Annual Guarantee fee to women beneficiaries under CGTMSE.

4. **Stand-Up India Scheme:** Bank has been implementing the Stand-Up India scheme is to facilitate bank loans between Rs10 lakh and Rs1crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a Greenfield enterprise.