



hpscb

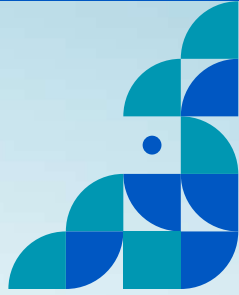
(Scheduled Bank)



SASHAKT MAHILA RIN YOJANA

(Collateral free Loan Scheme for
bonafide Himachali women)

WELCOME MESSAGES



Davender Shyam
Chairman

It gives me immense pleasure to share that the HPSC Bank by taking all leads to throw open a new channel towards women empowerment, is going to incorporate a new loan scheme namely “HPSCB SASHAKT MAHILA RIN YOJNA” in its portfolio. This loan scheme is purely aimed to provide collateral free credit facility to women applicants for carrying-out any kind of livelihood activity, micro-enterprise for self-employment, agriculture activity, purchasing of machinery/equipments for business activities etc.

Living-up to its basic motto “Bank of the State – For the State “, Bank’s endeavor always remains to design its banking products & policies much suited to the needs of prospective borrowing segments. This scheme is also conceived with a basic objective to provide hassle free liberal credit facilities to women applicants to generate self-employment resources to earn livelihood.

I hope this initiative on the part of the Bank will certainly fulfill its basic aim for providing liberal credit facility and more and more aspiring women will get benefitted to start their own business activities to become self-reliant.

As the CEO of HPSCB, it gives me immense pleasure to introduce the "HPSCB SASHAKT MAHILA RIN YOJANA," a transformative initiative aimed at empowering women like never before.

We firmly believe that financial independence is the key to breaking free from the constraints of poverty and societal norms. However, we are aware of the challenges women have faced in accessing financial facilities and being excluded from traditional banking systems. This is why we have designed a pioneering scheme that opens the doors of opportunity for their dreams, aspirations, and economic independence. With this collateral-free credit facility, we want her to confidently step into the realm of self-sufficiency.

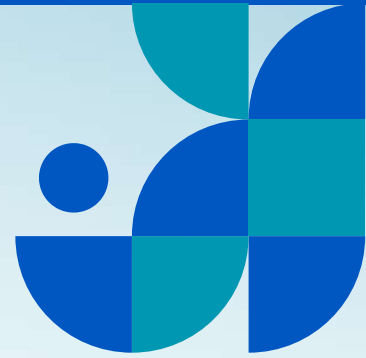
Women exhibit exceptional financial responsibility and reliability, reinforcing their reputation as trustworthy and diligent borrowers. Therefore, we are committed to rewarding responsible borrowers who demonstrate the ability to repay their loans. This is our way of encouraging consistent and disciplined financial behavior.

I would encourage all eligible women to take full advantage of the HPSCB SASHAKT MAHILA RIN YOJANA and embark on a path of self-discovery, economic independence, and empowerment.



Sharwan Manta, HAS
Managing Director

INTRODUCTION



Financial lifeline provides the much-needed impetus to break free from the shackles of poverty or social constraints.

Women have long been deprived of financial facilities and excluded from traditional banking systems. HPSCB SASHAKT MAHILA RIN YOJANA” presents a transformative opportunity for the economic independence and empowerment of women in Himachal Pradesh. HPSCB is offering collateral free credit facilities for Rs 21000/-, Rs. 51000/- and Rs. 101000/- under the scheme to empower them to pursue their entrepreneurial dreams, engage in livelihood activities, fulfill their day to day needs and uplift their families and communities. By offering collateral-free loans, the scheme aims to empower women in Himachal Pradesh to access credit without the fear of losing their assets in case of difficulties in repayment.

Through this inclusive initiative, these women can now confidently step into the realm of self-sufficiency and contribute meaningfully to the socio-economic fabric of Himachal Pradesh. The scheme's focus on rewarding timely repayment underscores its commitment to fostering a culture of financial responsibility and trust among women who have long struggled to access formal financial support. As a result, this pioneering scheme not only bridges the gap of financial disparity but also paves the way for a brighter and more equitable future for the women of Himachal Pradesh.



MAJOR INCENTIVES UNDER THE SCHEME



FIRST LOAN :

Women aged 18 to 55 years having two saving accounts of the family with HPSCB shall be eligible for a loan of Rs 21000/- for a period of 5 years with an EMI as low as Rs 431/- only. The loan shall be guaranteed by the spouse of the woman.

SECOND LOAN :

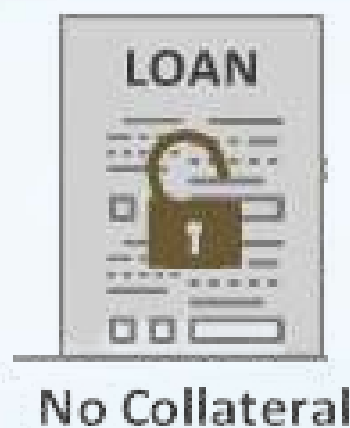
Once the borrower repays the entire first loan without any default, and the repayment is made after 12 months but within 15 months, she becomes eligible for a second loan. This second loan amount is Rs 51,000/- and is provided on the same terms and conditions as the initial loan. This incentive aims to reward responsible borrowers who demonstrate the ability to repay their loans.

THIRD LOAN :

After successfully repaying the entire second loan without default, again within the 12 to 15 months period, the borrower becomes eligible for a third loan. This third loan amount is Rs 1,01,000/- and is provided on the same terms and conditions. This incentive further encourages consistent and disciplined repayment behavior among borrowers.

COLLATERAL FREE LOAN :

One of the remarkable features of the **HPSCB SASHAKT MAHILA RIN YOJANA** is that it is a collateral-free loan scheme. This means that eligible women who apply for this loan are not required to provide any assets or collateral as security against the loan amount. The absence of collateral removes a significant barrier for many women, especially those who may not have valuable assets to offer as security.



FAMILY ACCOUNT INCENTIVE :

If all the family members of the borrower open their savings bank accounts with a minimum balance, they become eligible for a 100% waiver of ATM charges for all members. This encourages the entire family to become financially included and benefit from reduced transaction costs.

BENEFITS OF THE SCHEME



FINANCIAL INCLUSION :

The scheme promotes financial inclusion by providing access to credit facilities to women in rural and semi-urban areas of Himachal Pradesh. It enables them to participate in economic activities, start their microenterprises, or engage in agricultural activities.

EMPOWERMENT OF WOMEN :

By providing financial assistance to women for self-employment and livelihood activities, the scheme contributes to the economic empowerment of women. It allows them to become financially independent and improve their socio-economic status.



EASY LOAN ACCESSIBILITY :

The loan scheme is designed to be easily accessible to eligible women, as there is no requirement for margin money, and the application process is simplified.



LOW-INTEREST RATE :

The loan is offered at a relatively lower interest rate of **8.51%**, making it an affordable option with an **EMI as low as Rs 431/- only.**

Loan Amount	EMI
Rs. 21000/-	Rs. 431/-
Rs. 51000/-	Rs. 1047/-
Rs. 101000/-	Rs. 2073/-

SUPPORT FOR LIVELIHOOD ACTIVITIES :

The loan can be utilized for various purposes, including livelihood activities, self-employment ventures, agriculture-related initiatives, and purchasing necessary equipment/machinery. This financial support can help women establish and grow their businesses.

SOCIAL SECURITY COVERAGE :

The scheme encourages borrowers to enroll in social security schemes like PMJJBY and PMSBY, providing them with insurance coverage in case of unforeseen events.



FAMILY FINANCIAL INCLUSION :

The scheme promotes financial inclusion at the family level, as it encourages all family members to open savings bank accounts with the Bank. This can lead to better financial planning and management within families.

CONCLUSION :

Overall, the HPSCB SASHAKT MAHILA RIN YOJANA aims to empower women economically and socially by providing them with financial support, helping them become self-reliant, and promoting overall development in the state of Himachal Pradesh. The benefits provided under the scheme are designed to uplift the status of women and foster inclusive growth in the region.





hpscb
(Scheduled Bank)

हिमाचल
प्रदेश राज्य
सहकारी
बैंक लाया है

सशक्त महिला ऋण योजना महिलाओं के लिए बिना सिक्योरिटी तत्काल ऋण सुविधा



केवल
8.51 %
ब्याज दर

उद्देश्य:-

आर्थिक गतिविधियों में भाग लेने, सूक्ष्म उद्यम शुरू करने या कृषि गतिविधियों में संलग्न होने के लिए

ऋण उपलब्धता:-

₹ 21000/- से ₹ 101000/- तक

भुगतान अवधि:- 5 वर्ष (अधिकतम)

(अधिक जानकारी हेतु बैंक की नजदीकी शाखा में संपर्क करें)



ऋण के अतिरिक्त

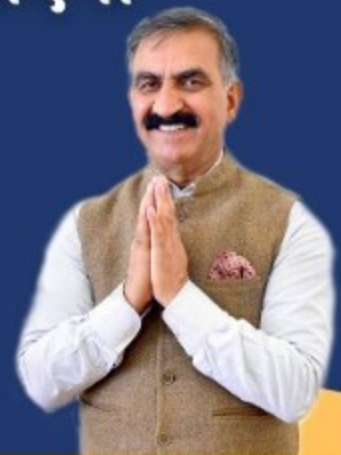
परिवार के सदस्यों को राज्य सहकारी बैंक में
बचत खाता खोलने पर
एटीएम शुल्क में 100 % छूट



सशक्त महिला ऋण योजना

महिलाओं के लिए कोलेटरल मुक्त ऋण योजना

महिलाओं को अपने उद्यम
स्थापित करने, आजीविका
गतिविधियों, रोजमर्रा की ज़रूरतों
को पूरा करने तथा अपने परिवारों
के उत्थान के लिए उपभोग्य
सुरक्षा (कोलेटरल) मुक्त ऋण
प्रदान किया जाएगा



सशक्त महिला ऋण योजना में मिलेगा 1 लाख तक का कोलेटरल-मुक्त ऋण

उद्यम स्थापित करने के लिए होंगी प्रोत्साहित

इस योजना से महिलाएं अपने जीविकोपार्जन लघु उद्यमों के माध्यम से स्वरोजगार अपनाने के लिए प्रोत्साहित होंगी। इसके साथ ही उन्हें कृषि और व्यावसायिक गतिविधियों के लिए मशीनरी एवं उपकरण इत्यादि की खरीद के लिए वित्तीय मदद सुनिश्चित हो सकेगी। ऋण जमानत के लिए बहुमूल्य संसाधन न होने के कारण अधिकांश महिलाएं स्वरोजगार की ओर उन्मुख नहीं हो पाती हैं और ऐसे में कोलेटरल-मुक्त ऋण उन्हें उद्यम स्थापित करने के लिए आगे आने को प्रोत्साहित करेगा।

4302.45 करोड़ रुपए का किया आबंटन

राज्य सरकारने वित्त वर्ष 2023-24 के लिए महिला सशक्तिकरण आधारित योजनाओं एवं कार्यक्रमों के लिए 4302.45 करोड़ रुपए का आबंटन किया गया है, जोकि कुल विकास बजट का 45.17 प्रतिशत है। इस राशि में से 415 करोड़ रुपए का प्रावधान शत-प्रतिशत महिला आधारित योजनाओं के लिए किया गया है, जबकि 3882.40 करोड़ रुपए का प्रावधान 100 प्रतिशत से कम महिला आधारित योजनाओं के लिए किया गया है।

पर 8.51 प्रतिशत की ब्याज दर निर्धारित की गई है।

ए.टी.एम. थल्क में मिलेगी शत- प्रतिशत छूट

इस योजना के तहत लाभार्थी महिला

योजना महिलाओं को आर्थिक तौर पर करेगी सशक्त : मुख्यमंत्री

मुख्यमंत्री टाकुर सुखविंदर सिंह सुक्खू के अनुसार यह योजना महिलाओं की उद्यमशीलता को निखारने, जीविकोपार्जन गतिविधियों में उनकी सहभागिता बढ़ाने और उनके परिवार तथा समाज के उत्थान के उद्देश्य से आरंभ की गई है। उन्होंने कहा कि यह योजना महिलाओं को आर्थिक तौर पर सशक्त करने और प्रदेश में लैंगिक समानता सुनिश्चित करने की दिशा में प्रदेश सरकार की प्रतिबद्धता को भी दर्शाती है।

के सभी परिजनों के बचत खाते राज्य सहकारी बैंक में न्यूनतम राशि के साथ खोलने पर ए.टी.एम. थल्क में शत-प्रतिशत छूट भी प्रदान की जाएगी। इस पहल का उद्देश्य परिवार के सभी सदस्यों को वित्तीय जागरूकता के लिए प्रोत्साहित करना, लेन-देन के व्यय में कमी लाना और एक वित्तीय साक्षर समाज का निर्माण करना है।

18 से 55 वर्ष आयु वर्ग की महिलाएं होंगी पात्र, ऋण सुविधा पर 8.51 प्रतिशत की ब्याज दर निर्धारित की गई

शिमला, 6 अगस्त (राकटा): राज्य सरकार सशक्त महिला ऋण योजना के अंतर्गत महिलाओं को कोलेटरल मुक्त ऋण सुविधा प्रदान करेगी। इस योजना के अंतर्गत पात्र महिलाओं को 21,000, 51,000 और 1,01,000 रुपए की ऋण सुविधा प्रदान की जाएगी। 18 से 55 वर्ष आयु वर्ग की ऐसी महिलाएं जिनके परिवार से 2 बैंक खाते हिमाचल प्रदेश राज्य सहकारी बैंक में संचालित हों, इसके लिए पात्र होंगी।

प्रथम ऋण के रूप में उन्हें 21,000 रुपए की वित्तीय सहायता प्रदान की जाएगी, जिसकी ऋण अवधि 5 साल होगी और भुगतान की मासिक किस्त (ई.एम.आई) 431 रुपए निर्धारित की गई है। निर्धारित 12 से 15 माह की अवधि में बिना किसी चूक के प्रथम ऋण का भुगतान करने पर लाभार्थी 51,000 रुपए के दूसरे ऋण के लिए पात्र होंगी। इसकी ई.एम.आई. 1,047 रुपए प्रतिमाह होगी और इसमें भी 12 से 15 माह की अवधि में ऋण चुकता करने पर लाभार्थी 1,01,000 रुपए ऋण के लिए पात्र होंगी।

इसकी ई.एम.आई. 2,073 रुपए निर्धारित की गई है। इस ऋण सुविधा

CM Sukhu launches scheme to economically empower women

PNS ■ SHIMLA

Himachal Chief Minister Sukhvinder Singh Sukhu on Thursday launched 'Sashakt Mahila Rin Yojna', a collateral-free loan scheme for bonafide Himachali women. The scheme is an initiative of Himachal Pradesh State Cooperative Bank (HPSCB) and will provide loans to women for pursuing their entrepreneurial dreams, engage in livelihood activities, fulfill their day-to-day needs and uplift their families.

At the launch, the Chief Minister said the scheme aims to empower women as any eligible woman applying for the loan need not provide any assets or collateral as security against the loan amount. "The absence of collateral removes a significant barrier for women, especially those who may not have valuable assets to offer as security for taking loans," said

Sukhu.

By providing financial assistance to women for self-employment and livelihood activities, the scheme will contribute to the economic empowerment of women, make them financially independent and improve their socio-economic status, he said, adding that the bank is offering credit facility for Rs. 21000, Rs. 51000 and Rs. 101,000 at a relatively low-interest rate of 8.51 percent. Furthermore, the scheme is designed to be easily accessible as there is no requirement for margin money.

"Through this new initiative of the bank, borrower women can become confident, self-sufficient and contribute meaningfully to the socio-economic fabrics of the State. The scheme also focuses on rewarding timely repayment and encouraging the borrowers to repay the loan amount in time," Sukhu stated.