

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**STARRED QUESTION NO. \*206**  
**TO BE ANSWERED ON 20.03.2023**

**FEMALE PARTICIPATION IN MSMEs**

\*206.           SHRI TIRUCHI SIVA:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) whether female participation in Micro, Small, and Medium Enterprises (MSMEs) has decreased since the pandemic;
- (b) if so, the details thereof;
- (c) the number of MSME account holders in various banks of the country and the number of female account holders out of them;
- (d) whether working women from MSMEs got the benefit of Pradhan Mantri Mudra Yojana; and
- (e) if so, the details thereof, State-wise?

**ANSWER**

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI NARAYAN RANE)

(a) to (e):     A statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY OF PART (a) TO (e) OF THE RAJYA SABHA STARRED QUESTION NO. \*206 ON “FEMALE PARTICIPATION IN MSMEs FOR REPLY ON 20.03.2023**

(a) & (b): As per information available on the Udyam Registration portal, the number of women owned Micro, Small, and Medium Enterprises (MSMEs) and the number of women employed in MSME sector have been rising. The details are at Annexure I.

(c): As reported by Reserve Bank of India (RBI), the total number of MSME accounts in Scheduled Commercial Banks during the Financial year ended March 2022 were 264.67 lakh. The statement showing particulars of credit to women in Public Sector Bank during the financial year ended March 2022 are at Annexure II.

(d) & (e): The Pradhan Mantri MUDRA Yojana (PMMY) Scheme was launched on 08.04.2015 to extend collateral free loans upto Rs. 10 lakh to individuals including women to enable them to set up or expand their business activities. As on 24.02.2023, total no. of 39.65 crore loans amounting to Rs.22.41 lakh crore have been extended under the scheme. Out of this, 27.20 crore loans amounting to Rs. 10.04 lakh crore have been extended to women, which constitutes 68% in number and 45% in amount. State-wise assistance to women entrepreneurs under PMMY are at Annexure III.

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## Annexure – I

**Annexure is referred of part (a)&(b) of Rajya Sabha Starred Question no. \*206 on “Female participation in MSMEs” due for reply on 20.03.2023**

Total MSME and Women Owned Registered and Their Employment Under Udyam Since Inception Till Date						
Period	Women Owned MSME	Total MSME	Percentage (%)	Women Employment	Total Employment	Percentage (%)
01/07/2020 - 31/03/2021	495,514	2,884,956	17.18	5,992,728	28,049,593	21.36
01/04/2021 - 31/03/2022	916,699	5,191,091	17.66	8,487,292	36,037,616	23.55
01/04/2022 - 14/03/2023	1,387,763	6,799,581	20.41	10,935,896	42,406,304	25.79
<b>Total:-</b>	<b>2,799,976</b>	<b>14,875,628</b>	<b>18.82</b>	<b>25,415,916</b>	<b>106,493,513</b>	<b>23.87</b>
<b>Report Dated:- 14/03/2023 05:28 PM</b>						

## Annexure – II

**Annexure is referred of part (c) of Rajya Sabha Starred Question no. \*206 on “Female participation in MSMEs” due for reply on 20.03.2023**

### Statement Showing particulars of credit to women \*

(No of Accounts in Actual and Amount O/s in Rs. Crore)

Sr No.	Bank Name	As on March 2022	
		No of A/c	Amt O/s
1	Allahabad Bank	-	-
2	Andhra Bank	-	-
3	Bank of Baroda	2080380	54597.77
4	Bank of India	1625216	41634.41
5	Bank of Maharashtra	410162	10100.91
6	Canara Bank	5773840	146693.28
7	Central Bank of India	905536	20412.57
8	Corporation Bank	-	-
9	Indian Bank	3305453	58466.81
10	Indian Overseas Bank	1955168	28203.30
11	Oriental Bank of Commerce	-	-
12	Punjab National Bank	1828578	78188.56
13	Punjab and Sind Bank	119642	4825.03
14	State Bank of India	7974001	292719.67
15	Syndicate Bank	-	-
16	UCO Bank	659394	11247.65
17	Union Bank of India	3918372	89110.13
18	United Bank of India	-	-
	<b>TOTAL</b>	<b>30555742</b>	<b>836200.08</b>

Source: As reported by Public Sector Banks

\* Credit to women comprises the following:

- a) Credit expended to women directly for small projects.
- b) Credit extended under different schemes of banks/Government sponsored schemes
- c) Credit to companies where majority of the promoters shares are held by women
- d) Credit to partnership firms where majority partners are women and
- e) Credit to proprietary concerns of women

### Annexure – III

**Annexure is referred of part (d) & (e) of Rajya Sabha Starred Question no. \*206 on “Female participation in MSMEs” due for reply on 20.03.2023**

State Wise Performance under PMMY as on 24.02.2023			
S.NO.	State/U.T.	Total Number of Accounts Sanctioned	Out of Total, Number of Accounts Sanctioned to Women
1	Andaman and Nicobar Islands	47,781	8,565
2	Andhra Pradesh	72,11,771	26,33,081
3	Arunachal Pradesh	85,250	15,258
4	Assam	98,48,732	58,16,615
5	Bihar	4,08,27,316	2,90,52,769
6	Chandigarh	1,64,477	45,970
7	Chhattisgarh	77,57,011	50,58,169
8	Dadra and Nagar Haveli and Daman & Diu	31,653	19,213
9	Delhi	28,88,554	18,60,271
10	Goa	3,07,226	1,43,513
11	Gujarat	1,19,89,553	73,58,921
12	Haryana	75,17,372	47,00,167
13	Himachal Pradesh	8,51,803	2,68,894
14	Jharkhand	1,13,64,863	86,53,701
15	Karnataka	3,75,22,159	2,57,78,751
16	Kerala	1,30,36,474	88,86,596
17	Lakshadweep	7,546	1,862
18	Madhya Pradesh	2,41,70,978	1,69,58,312
19	Maharashtra	3,17,44,002	2,52,80,874
20	Manipur	4,35,359	1,68,111
21	Meghalaya	2,30,936	1,23,339
22	Mizoram	1,08,029	59,676
23	Nagaland	1,11,855	71,157
24	Odisha	2,62,16,340	2,07,72,964
25	Pondicherry	10,05,198	7,43,769
26	Punjab	77,93,939	41,65,372
27	Rajasthan	1,72,77,732	1,09,07,307
28	Sikkim	1,33,510	54,036
29	Tamil Nadu	4,56,31,509	3,02,72,727
30	Telangana	57,88,869	33,24,915
31	Tripura	25,43,011	17,50,849
32	Uttar Pradesh	3,80,48,454	2,30,98,130
33	Uttarakhand	25,32,797	16,34,124
34	West Bengal	3,98,59,476	3,20,10,392
35	Union Territory of Jammu and Kashmir	13,83,857	3,00,255
36	Union Territory of Ladakh	40,461	10,559
	Total	39,65,15,853	27,20,09,184
Source: As per data uploaded by Member Lending Institutions (MLIs) on Mudra portal			