

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 1385
TO BE ANSWERED ON 13.03.2023

FINANCIAL LITERACY FOR FEMALE BUSINESS OWNERS

1385. DR. FAUZIA KHAN:

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

- (a) the total number of female business owners provided with MSME assistance State-wise specifically in Maharashtra;
- (b) whether Government has instituted any scheme for the financial literacy of female business owners; and
- (c) if so, the details thereof and if not, the reasons therefor?

ANSWER

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI BHANU PRATAP SINGH VERMA)

(a) to (c): The details of the total number of female business owners provided with assistance under schemes such as Credit Guarantee Fund Scheme for Micro and Small Enterprises & Prime Minister's Employment Generation Programme are attached at Annexure – I and II, respectively.

As advised by RBI vide circular dated 14.01.2016, financial literacy camps are organised by Financial Literacy Centres (FLCs) and rural branches of Banks.

As per Reserve Bank of India (RBI), to help women to overcome the hurdles in accessing bank credit and credit plus services, the Government of India had drawn up a 14-point action plan (now 13-point action plan) in the year 2000 for implementation by Public Sector Banks (PSBs). The PSBs were advised to earmark 5 percent of their Adjusted Net Bank Credit (ANBC) for lending to women. The total outstanding credit provided by PSBs to women as on March 31, 2022, was Rs. 8,36,200 crore, forming 13% of ANBC of PSBs. All 12 PSBs achieved the target of 5% of ANBC for lending to women as on March 31, 2022.

Details of credit flow to Women by Public Sector Banks for the years ended March 2020; March 2021 & March 2022 are given in Annexure – III.

Annexure is referred to part (a) to (c) of Unstarred Question no. 1385 due for reply on 13.03.2023

CGTMSE - GUARANTEE APPROVED (WOMEN)			
<i>Amt. (₹ Crore)</i>			
Sr. No.	States / Uts	Cumulative as on FEB 28, 2023	
		No.	Amt.
1	Andaman & Nicobar	702	46.25
2	Andhra Pradesh	2,95,712	2,851.52
3	Arunachal Pradesh	3,219	171.33
4	Assam	34,849	1,196.12
5	Bihar	32,391	1,791.60
6	Chandigarh	2,345	138.40
7	Chhattisgarh	15,495	902.37
8	Dadra & Nagar Haveli and Daman & Diu	518	87.32
9	Delhi	14,279	1,466.84
10	Goa	6,127	347.31
11	Gujarat	44,384	3,676.11
12	Haryana	21,175	1,485.15
13	Himachal Pradesh	19,964	962.94
14	Jammu & Kashmir	75,422	1,516.92
15	Jharkhand	22,382	1,400.81
16	Karnataka	82,402	4,592.01
17	Kerala	1,20,409	2,211.96
18	Ladakh	165	11.00
19	Lakshadweep	113	2.94
20	Madhya Pradesh	70,749	3,890.52
21	Maharashtra	63,794	6,005.28
22	Manipur	6,059	170.18
23	Meghalaya	4,519	194.83
24	Mizoram	2,996	131.09
25	Nagaland	5,449	206.52
26	Odisha	46,885	2,270.73
27	Puducherry	3,206	160.43
28	Punjab	38,194	1,585.85
29	Rajasthan	45,847	2,034.83
30	Sikkim	1,444	63.77
31	TamilNadu	1,56,665	5,710.31
32	Telangana	36,995	2,275.04
33	Tripura	2,684	105.50
34	Uttar Pradesh	91,935	5,166.99
35	Uttarakhand	13,592	667.07
36	West Bengal	51,013	2,739.39
TOTAL		14,34,079	58,237.25

Source : CGTMSE

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Projects by women under PMEGP (Project and Employment in Numbers and Margin Money(MM) Subsidy - Rs. In lakhs)				
S.No.	State/UT	2022-23(as on 15.02.2023)		
		No. of projects Setup	MM Subsidy disbursed	Estimated Employment Generated
1	AndamanNicobar	19	30.68	152
2	Andhra Pradesh	1,316	5,978.7	10,528
3	Arunachal	44	176.57	352
4	Assam	524	985.78	4,192
5	Bihar	810	2,935.1	6,480
6	Chandigarh-UT	7	21.31	56
7	Chattisgarh	433	1,476.1	3,464
8	Delhi	29	187.72	232
9	Goa	27	112.5	216
10	Gujarat*	1,726	15,068	13,808
11	Haryana	474	2,317.6	3,792
12	Himachal	214	761.32	1,712
13	Jammu & Kashmir	4,377	8,137.4	35,016
14	Jharkhand	286	891.27	2,288
15	Karnataka	1,495	4,411.4	11,960
16	Kerala	671	1,486.4	5,368
17	Ladakh	27	93.23	216
18	Lakshadweep	1	0.7	8
19	Madhya Pradesh	1,049	3,850.5	8,392
20	Maharashtra**	1,211	4,892.26	9,688
21	Manipur	161	518.47	1,288
22	Meghalaya	43	92.81	344
23	Mizoram	163	519.66	1,304
24	Nagaland	163	583.85	1,304
25	Odisha	892	2807.7	7,136
26	Puducherry	12	34.99	96
27	Punjab	614	3544	4,912
28	Rajasthan	426	2,728.6	3,408
29	Sikkim	16	29.01	128
30	Tamil Nadu	2,167	5,922.71	17,336
31	Telangana	636	2,695.6	5,088
32	Tripura	109	255.15	872
33	Uttar Pradesh	2,720	11,133.6	21,760
34	Uttarakhand	284	855.27	2,272
35	West Bengal	642	2,336.2	5,136
Total		23,788	87,872.16	1,90,304

*Including Daman & Diu

**Including Dadar & Nagar Haveli

Source: PMEGP Division, Ministry of MSME

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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 2020		As on March 2021		As on March 2022	
		No of A/c	Amt O/s	No of A/c	Amt O/s	No of A/c	Amt O/s
1	Allahabad Bank	3,79,975	10,289.65	-	-	-	-
2	Andhra Bank	13,92,033	29,075.53	-	-	-	-
3	Bank of Baroda	16,54,876	42,018.22	18,16,769	46,409.90	20,80,380	54,597.77
4	Bank of India	11,93,466	33,311.13	14,54,123	37,508.32	16,25,216	41,634.41
5	Bank of Maharashtra	3,58,075	6,570.09	4,21,581	8,255.03	4,10,162	10,100.91
6	Canara Bank	33,35,644	59,827.00	56,53,644	1,29,852.24	57,73,840	1,46,693.28
7	Central Bank of India	7,87,264	14,720.14	9,24,321	17,156.38	9,05,536	20,412.57
8	Corporation Bank	4,82,103	11,836.53	-	-	-	-
9	Indian Bank	24,34,243	30,215.06	30,24,443	49,992.19	33,05,453	58,466.81
10	Indian Overseas Bank	14,38,946	18,069.15	18,06,089	25,309.89	19,55,168	28,203.30
11	Oriental Bank of Commerce	20,5316	7954.56	-	-	-	-
12	Punjab National Bank	11,96,338	30,832.64	19,92,362	74,566.00	18,28,578	78,188.56
13	Punjab and Sind Bank	91,676	3,953.82	1,07,033	4,367.98	1,19,642	4,825.03
14	State Bank of India	67,39,172	2,18,020.18	74,65,842	2,54,500.71	79,74,001	2,92,719.67
15	Syndicate Bank	1,25,3539	22,857.72	-	-	-	-
16	UCO Bank	4,75,199	8,889.57	6,059,76	10,391.60	6,59,394	11,247.65
17	Union Bank of India	10,55,448	22,032.43	36,73,906	73,306.98	39,18,372	89,110.13
18	United Bank of India	432643	6474.03	-	-	-	-
	TOTAL	2,49,05,956	5,76,947.45	2,89,46,089	7,31,617.22	3,05,55,742	8,36,200.08

Source : RBI