

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 746**  
**TO BE ANSWERED ON 10.02.2025**

**WOMEN ENTREPRENEURS**

746. DR. DHARMASTHALA VEERENDRA HEGGADE:

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

- (a) details and number of registered Micro, Small and Medium Enterprises being owned by women entrepreneurs in country along with the financial assistance disbursed under various Schemes to them in the country, State-wise;
- (b) details of pending loan applications submitted by women led MSMEs in Karnataka during the last three years including total applications approved and disbursement and repayment status thereof; and
- (c) whether banks have been advised to clearly delineate procedure for disposal of loan proposals, with appropriate timelines and to institute a suitable monitoring mechanism for reviewing applications pending beyond the specified period, without any compromise on due diligence requirements, details thereof?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SUSHRI SHOBHA KARANDLAJE)

(a) and (b): The state-wise details and the number of registered MSMEs and the financial assistance provided to MSMEs owned by women entrepreneurs in the country, including the State of Karnataka, under major schemes of Ministry of MSME is at Annexure.

(c): As per RBI guidelines, Financial Institution follow appropriate timelines along with suitable monetary monitoring mechanism. In terms of paragraph 4.4(iv) of the Master Direction on Lending to Micro, Small & Medium Enterprises (MSME) Sector (updated as on June 11, 2024), timeline for credit decisions for loans up to Rs. 25 lakh to units in the MSE borrowers shall not be more than 14 working days. For loans above the aforementioned limit, timelines shall be as per the Board approved sanction time norms. Further, all credit related information pertaining to MSMEs, including timelines for credit decisions, indicative document checklist, etc. shall be displayed under a separate tab prominently on the bank's website.

In terms of paragraph 4.7 (iii) of the aforementioned Master Direction, banks shall monitor the loan application disposal process and pendency beyond sanction time norms at appropriate levels on a quarterly basis. The position in this regard shall be displayed by banks on their websites in the prescribed format within one month from the end of the preceding quarter.

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## Annexure

Annexure referred to in reply to part (a) & (b) of the Rajya Sabha Unstarred Question No. 746 for answer on 10.02.2025.

State Wise Total Women Owned MSMEs Registered Under Udyam & UAP Since 01/07/2020 to 31/01/2025			CGTMSE - GUARANTEES APPROVED - PAN INDIA to women owned MSEs (Cumulative since Inception in 2000-01 till 31/01/2025) <i>Amt. (₹ Crore)</i>		Women entrepreneurs assisted under PMEGP scheme from 2008-09 to 2024-25 (as on 05.02.2025)	
Sl. No.	State	Total	No. of Guarantees Approved	Amount of Guarantees Approved	No of Projects	Margin Money (Rs. In Lakh)
1	Andaman & Nicobar Islands	4,854	886	83	485	452.27
2	Andhra Pradesh	17,03,594	3,80,883	6,433	16,017	52,552.40
3	Arunachal Pradesh	14,511	4,065	290	1,123	2,005.02
4	Assam	3,55,031	55,542	2,471	14,531	15,086.65
5	Bihar	15,78,740	1,02,195	5,497	10,928	26,124.32
6	Chandigarh	15,079	4,713	362	183	290.63
7	Chhattisgarh	4,41,765	37,705	2,095	7,410	18,962.42
8	Delhi	2,90,566	25,933	3,648	579	965.23
9	Goa	40,566	8,723	603	468	1,212.51
10	Gujarat	9,42,388	71,722	8,536	17,442	1,18,803.07
11	Haryana	4,10,620	42,570	4,011	5,754	15,517.74
12	Himachal Pradesh	57,081	28,419	1,738	4,681	10,886.32
13	Jammu & Kashmir	1,60,599	1,11,570	2,682	33,482	46,367.91
14	Jharkhand	5,79,216	41,125	2,737	5,169	10,552.00
15	Karnataka	17,97,271	1,81,739	10,859	13,988	34,136.06
16	Kerala	6,84,674	1,45,397	3,877	11,489	18,988.81
17	Ladakh	5,052	404	31	145	383.54
18	Lakshadweep	470	116	3	49	55.30
19	Madhya Pradesh	14,12,097	1,11,541	7,228	1,3211	45,290.33
20	Maharashtra	26,98,164	1,22,368	14,017	18,548	46,346.54
21	Manipur	70,457	6,978	225	4,166	9,961.99
22	Meghalaya	19,454	6,099	329	1,941	2,720.63
23	Mizoram	24,894	4,553	207	3,815	5,254.78
24	Nagaland	27,826	6,324	280	4,025	8,635.68
25	Odisha	8,29,250	77,462	4,850	15,473	35,788.67
26	Puducherry	42,982	5,456	258	439	504.71
27	Punjab	5,11,339	71,990	4,257	7,118	23,602.78
28	Rajasthan	8,46,824	76,909	4,808	7,381	25,748.52
29	Sikkim	12,099	2,621	134	358	576.35
30	Tamil Nadu	21,24,694	2,31,151	11607	27,282	49,785.20
31	Telangana	10,52,834	53,643	4361	6,140	19,410.05
32	Dadra & Nagar Haveli & Daman and Diu	7,014	785	175	0	0
33	Tripura	1,67,022	5,973	241	2,974	4,913.85
34	Uttar Pradesh	6,15,872	2,21,226	12,348	29,643	99,695.46
35	Uttarakhand	23,55,493	22,348	1,431	5,204	9,534.90
36	West Bengal	18,61,272	1,01,811	6,635	19,141	32,755.56
	<b>Total:-</b>	<b>2,37,61,664</b>	<b>23,72,945</b>	<b>1,29,346</b>	<b>310,780</b>	<b>7,93,868.20</b>