

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 1685
TO BE ANSWERED ON 25th November, 2016 / Agrahayana 04, 1938 (SAKA)
'LOAN TO WOMEN ENTREPRENEURS'

1685 : SHRI RAMESH CHANDER KAUSHIK:

Will the Minister of FINANCE be pleased to state:

- (a) the targets fixed/achievements made by the Public Sector Banks (PSBs) and National Banks for Agriculture and Rural Development (NABARD) to the loans extended to women entrepreneurs during the last three years along with its comparison to the total loans sanctioned, banks/State/UTs-wise;
- (b) whether the applications of women entrepreneurs for loan are not considered seriously by banks in small cities, if so, the details thereof;
- (c) whether the Government has formulated any policy for removing the obstacles being faced by women entrepreneurs for obtaining the loans;
- (d) if so, the details thereof and if not, the reasons therefore; and
- (e) the steps taken/being taken by the Government to ensure the easy availability of loan to women entrepreneurs to fulfil their requirements?

ANSWER
MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI SANTOSH KUMAR GANGWAR)

(a): Reserve Bank of India (RBI) has advised all Public Sector Banks (PSBs) to earmark 5% of their net bank credit for lending to women. The data on credit flow to women by PSBs for last three years is at **Annex.**

National Banks for Agriculture and Rural Development (NABARD) does not extend direct loans to women entrepreneurs.

(b) to (e): Every bank has its Board approved loan policy keeping in view RBI norms on exposure, risk assessment, approval process, etc. Further, every bank lays down its risk parameters and has its own integrated risk management and control system. Several banks offer various financial products which are either exclusively for women borrowers or have concessions built in for them. These products provide extra benefits and attractive terms for a wide range of loan products from home loans and vehicle loans to business and personal spending. Benefits are also extended in cases where the woman is a co-borrower. Banks also organize Entrepreneurs Development Programmes (EDPs) exclusively for women entrepreneurs.

Further, there are several schemes of government at Central and State level which provide special incentives and concessions to women entrepreneurs which inter-alia include Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), Mahila Coir Yojana of Mo/MSME, Support to Training and Employment Programme (STEP), Swayamsiddha Scheme of Department of Women and Child Development, Rashtriya Mahila Kosh (Non Credit Fund for Women), etc.

The Stand up India (SUI) Scheme launched in April 2016 facilitates bank loans between Rs.10 lakh to Rs.1 crore to at least one women borrower per bank branch for setting up a Greenfield (new) enterprise. Under the scheme loans amounting to Rs. 3,261 crore have been sanctioned to 15,957 women beneficiaries during the current Financial Year. Under the Pradhan Mantri Mudra Yojana, loans amounting to Rs. 82,183 crore have been sanctioned to 2.76 crore women entrepreneurs in 2015-16 and loans amounting to Rs.37,805 crore have been sanctioned to 1.58 crore women entrepreneurs during the current financial year.

Statement Showing particulars of credit to Women by PSBs as on March 31, 2014

(as reported by PSBs)

(No. of A/cs in actual and Amt. O/s Rs. In crore)

Sr.No	Bank Name	Adjusted Net Bank Credit	Credit to Women		
			No. of A/cs	Amt. O/s	% to ANBC
1	ALLAHABAD BANK	124653.00	593246	6291.47	5.05
2	ANDHRA BANK	110864.52	1083402	12795.02	11.54
3	BANK OF BARODA	226111.78	484455	9504.49	4.20
4	BANK OF INDIA	265474.84	729549	27625.71	10.41
5	BANK OF MAHARASHTRA	76232.42	202701	4031.67	5.29
6	CANARA BANK	229915.97	2067956	36669.38	15.95
7	CENTRAL BANK OF INDIA	175899.00	676942	14178.17	8.06
8	CORPORATION BANK	118707.00	347362	7039.20	5.93
9	DENA BANK	66411.71	173372	3334.96	5.02
10	INDIAN BANK	102803.24	1288524	13212.61	12.85
11	INDIAN OVERSEAS BANK	145104.66	1520777	22365.31	15.41
12	ORIENTAL BANK OF COMMERCE	135113.00	144909	6858.04	5.08
13	PUNJAB NATIONAL BANK	283709.00	827373	14301.37	5.04
14	PUNJAB AND SIND BANK	51731.52	54335	2414.16	4.67
15	SYNDICATE BANK	120432.50	724688	8980.54	7.46
16	UNION BANK OF INDIA	192817.17	765647	11658.40	6.05
17	UNITED BANK OF INDIA	69708.00	402206	3551.05	5.09
18	UCO BANK	119795.00	399608	6097.17	5.09
19	VIJAYA BANK	72727.44	271356	5071.71	6.97
20	STATE BANK OF INDIA	926669.56	3798882	64674.75	6.98
21	STATE BANK OF BIKANER AND JAIPUR	58099.87	211590	3169.08	5.45
22	STATE BANK OF HYDERABAD	91633.08	646327	8097.95	9.00
23	STATE BANK OF MYSORE	46676.45	182540	3039.30	6.51
24	STATE BANK OF PATIALA	75459.80	132546	4305.31	5.71
25	STATE BANK OF TRAVANCORE	68395.02	769851	8625.33	12.61
26	IDBI Bank Ltd.	192148.80	164223	11906.04	6.20
	Total	4147294.35	18664367	319798.19	7.71

Source: As reported by Public Sector Banks

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1	ALLAHABAD BANK	136262.00	504766	6949.36	5.10
2	ANDHRA BANK	129733.21	1110314	13784.31	10.63
3	BANK OF BARODA	283894.60	529454	11309.52	3.98
4	BANK OF INDIA	268702.97	782311	29567.43	11.00
5	BANK OF MAHARASHTRA	93621.09	202010	4551.22	4.86
6	CANARA BANK	289127.20	2386024	37782.59	13.07
7	CENTRAL BANK OF INDIA	188738.32	712433	10722.25	5.68
8	CORPORATION BANK	137086.00	383970	7949.64	5.80
9	DENA BANK	81227.17	144953	3427.08	4.22
10	INDIAN BANK	117099.56	1453854	14426.99	12.32
11	INDIAN OVERSEAS BANK	163160.26	1631176	22752.65	13.94
12	ORIENTAL BANK OF COMMERCE	144874.93	148525	8075.48	5.57
13	PUNJAB NATIONAL BANK	316679.00	924234	16689.47	5.27
14	PUNJAB AND SIND BANK	58557.78	60565	2865.11	4.89
15	SYNDICATE BANK	141736.67	792518	12939.05	9.13
16	UNION BANK OF INDIA	218562.18	933919	14262.62	6.53
17	UNITED BANK OF INDIA	70554.00	163176	4381.73	6.21
18	UCO BANK	146451.00	387719	7520.42	5.14
19	VIJAYA BANK	85400.17	311751	6438.04	7.54
20	STATE BANK OF INDIA	1053261.59	3915284	77747.57	7.38
21	STATE BANK OF BIKANER AND JAIPUR	65488.68	218365	3729.40	5.69
22	STATE BANK OF HYDERABAD	99035.01	723096	9929.37	10.00
23	STATE BANK OF MYSORE	53218.00	233942	4257.43	8.00
24	STATE BANK OF PATIALA	80177.83	121809	4252.30	5.30
25	STATE BANK OF TRAVANCORE	71212.34	762061	8560.92	12.02
26	IDBI Bank Ltd.	212631.49	351467	13168.78	6.19
	Total	4706493.06	19889696	358040.73	7.61

Source: As reported by Public Sector Banks

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Sr.No	Bank Name	Adjusted Net Bank Credit	Credit to Women		
			No. of A/cs	Amt. O/s	% to ANBC
1	ALLAHABAD BANK	146850.00	365477	9869.37	6.72
2	ANDHRA BANK	136387.96	1187087	16203.22	11.88
3	BANK OF BARODA	305332.77	569932	12268.63	4.02
4	BANK OF INDIA	286117.00	852305	31267.00	10.93
5	BANK OF MAHARASHTRA	104180.00	235613	5106.87	4.90
6	BHARATIYA MAHILA BANK LTD.	351.81	9569	192.79	54.80
7	CANARA BANK	295302.23	2746243	42066.03	14.25
8	CENTRAL BANK OF INDIA	199535.00	796506	12019.95	6.02
9	CORPORATION BANK	147673.00	418908	9289.80	6.29
10	DENA BANK	84795.00	155971	4018.85	4.74
11	IDBI BANK LIMITED	222176.11	572546	10496.79	4.72
12	INDIAN BANK	123219.22	1567579	15582.63	12.65
13	INDIAN OVERSEAS BANK	167805.82	1381881	16487.80	9.83
14	ORIENTAL BANK OF COMMERCE	151673.04	177844	6244.22	4.12
15	PUNJAB AND SIND BANK	66491.00	76337	3232.75	4.86
16	PUNJAB NATIONAL BANK	341693.00	1057305	20030.00	5.86
17	SYNDICATE BANK	162086.19	835394	14342.43	8.85
18	UCO BANK	144575.00	367150	7262.00	5.02
19	UNION BANK OF INDIA	246612.55	1016023	16041.27	6.50
20	UNITED BANK OF INDIA	72427.00	208299	5272.76	7.28
21	VIJAYA BANK	91489.00	377403	7790.31	8.52
	Nationalised Banks	3496772.70	14975372	265085.48	7.58
1	STATE BANK OF BIKANER AND JAIPUR	71479.56	229653	4394.26	6.15
2	STATE BANK OF HYDERABAD	11058349.00	772494	1152127.00	10.42
3	STATE BANK OF INDIA	1133343.00	3991583	95665.59	8.44
4	STATE BANK OF MYSORE	55796.02	243119	4481.33	8.03
5	STATE BANK OF PATIALA	82720.13	133988	4407.71	5.33
6	STATE BANK OF TRAVANCORE	71739.00	572363	7406.36	10.32
	SBI And Its Associates	12473426.71	5943200	1268482.25	10.17
	Total	15970199.41	20918572.00	1533567.73	9.60

Source: As reported by Public Sector Banks