

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**UNSTARRED QUESTION NO.921**

TO BE ANSWERED ON THE 29<sup>th</sup> April, 2016/ Vaisakha 9,1937 (SAKA)

**Saving Accounts**

**QUESTION**

**921. SHRIMATI POONAMBEN MAADAM:**

Will the Minister of FINANCE be pleased to state:

- (a) the percentage of population in the country with saving bank accounts, bank and State/UT-wise;
- (b) whether there has been any difference/increase in percentage of bank accounts of women in the last three years and if so, the details thereof; and
- (c) the percentage of women who have been provided loans under the micro-credit programme?

**ANSWER**

The Minister of State in the Ministry of Finance

(SHRI JAYANT SINHA)

- (a) & (b) : Details of the total saving accounts in the country as on March, 2015 and details of female accounts as on 2013, 2014 and 2015 are Annexed.
- (c) : Micro Credit is provided to beneficiaries including women under various Government programmes. Under Pradhan Mantri Mudra Yojana (PMMY) 79% of total number of women accounts have been provided loans during 2015-16.

National Bank for Agriculture and Rural Development (NABARD) has also pioneered the Self Help Group (SHG) Bank Linkage programme, 86% of which constitute women SHGs.

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Annexure to Lok Sabha Unstarred Question No. 921 for 29.04.2016 regarding Saving Accounts

**STATE-WISE DEPOSITS ACCOUNTS OF SCHEDULED COMMERCIAL BANKS**

(No. of Accounts in Thousands)

REGION / STATE / UNION TERRITORY	Total No. of Accounts (Savings) March 2015	2013	2014	2015
		FEMALE	FEMALE	FEMALE
		No. of Deposit Accounts	No. of Deposit Accounts	No. of Deposits Accounts
<b>NORTHERN REGION</b>	<b>1,59,646</b>	<b>42,406</b>	<b>49,678</b>	<b>64,300</b>
Haryana	28,470	6,488	7,730	10,570
Himachal Pradesh	7,103	2,019	2,544	3,000
Jammu & Kashmir	11,779	2,884	3,445	4,520
Punjab	33,654	10,045	11,161	13,880
Rajasthan	48,502	9,995	12,758	18,170
Chandigarh	2,215	794	896	1,070
Nct Of Delhi	27,924	10,181	11,144	13,000
<b>NORTH-EASTERN REGION</b>	<b>33,164</b>	<b>6,072</b>	<b>8,110</b>	<b>10,750</b>
Arunachal Pradesh	909	171	225	300
Assam	23,288	4,068	5,365	7,240
Manipur	1,698	253	387	500
Meghalaya	1,715	434	535	670

	Mizoram	841	234	255	18
	Nagaland	945	204	227	3
	Tripura	3,770	708	1,118	1,44
<b>EASTERN REGION</b>		<b>1,97,224</b>	<b>36,449</b>	<b>48,761</b>	<b>62,37</b>
	Bihar	56,851	9,913	13,246	17,4
	Jharkhand	23,972	3,962	5,321	6,5
	Odisha	36,423	7,154	8,260	10,62
	Sikkim	621	151	191	23
	West Bengal	78,925	15,170	21,628	27,44
	Andaman & Nicobar Islands	432	98	115	15
<b>CENTRAL REGION</b>		<b>2,59,622</b>	<b>45,772</b>	<b>58,622</b>	<b>70,89</b>
	Chhattisgarh	21,334	2,861	3,153	4,69
	Madhya Pradesh	59,627	9,335	11,942	13,73
	Uttar Pradesh	1,67,902	31,032	40,583	48,60
	Uttarakhand	10,758	2,545	2,945	3,86
<b>WESTERN REGION</b>		<b>1,82,185</b>	<b>48,235</b>	<b>57,444</b>	<b>68,53</b>
	Goa	3,301	1,592	1,748	1,94
	Gujarat	55,342	13,594	17,588	21,59
	Maharashtra	1,22,696	32,898	37,922	44,75
	Dadra & Nagar Haveli	517	70	89	13
	Daman & Diu	329	81	97	1
<b>SOUTHERN REGION</b>		<b>3,38,477</b>	<b>99,341</b>	<b>1,14,239</b>	<b>1,43,44</b>
	Andhra Pradesh	68,848	28,966	30,090	25,48
	Karnataka	77,754	23,920	28,143	34,36
	Kerala	47,690	15,024	19,491	22,3
	Tamil Nadu	93,390	30,724	35,769	42,83
	Lakshadweep	81	25	29	3
	Puducherry	1,929	681	717	84
	Telangana	48,784			17,57

<b>ALL-INDIA</b>	<b>11,70,319</b>	<b>2,78,275</b>	<b>3,36,854</b>	<b>4,20,31</b>
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\*In the case of joint accounts under individuals, the gender of the first account holder is considered for classifying the account under Male / female category.

\*\*Source: BSR-2 return