

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

STARRED QUESTION NO:400
ANSWERED ON:20.08.2010
LOANS TO WOMEN ENTREPRENEURS
Badal Harsimrat Kaur

Will the Minister of FINANCE be pleased to state:

- (a) the details of the targets fixed and achievement made by the public sector banks (PSBs) for extending loans to women entrepreneurs during the last three years, year and bank-wise;
- (b) the details of the loans extended by PSBs to the women entrepreneurs in comparison to the total loans extended to the entrepreneurs during the said period, year and bank-wise; and
- (c) the steps taken/being taken by the Government to ensure easy availability of loan to the women entrepreneurs?

Answer

MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE)

(a) to (c): A Statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PART (A), (B) & (C) OF LOK SABHA STARRED QUESTION NO. 400 TO BE ANSWERED ON 20-08-2010 TABLED BY SHRIMATI HARSIMRAT KAUR BADAL REGARDING LOANS TO WOMEN ENTREPRENEURS.

(a) & (b): The Reserve Bank of India (RBI) had advised all Public Sector Banks (PSBs) in 2001 to earmark at least 5% of their Net Bank Credit (now calculated on Adjusted Net Bank Credit(ANBC)) to women. As per information furnished by RBI, 26 PSBs out of 27 had achieved the target as on 31-03-2010.

Bank-wise details of credit to women and Adjusted Net Bank Credit (ANBC), for the last three years, 2008, 2009 and 2010, as at the end of March, are at Annexure.

(c): With a view to strengthen credit delivery to women the following steps have been initiated:

A 13 Point Action Plan has been assigned to PSBs which, inter-alia, includes setting up of women cells, simplification of procedural formalities, orientation of bank officers/ staff on gender concerns/credit requirement of women, entrepreneurship development programmes and training facilities for women, monitoring system, strengthening of existing schemes and publicity campaign for creating awareness about credit facilities, etc.;

Under Swarnajayanti Gram Swarozgar Yojana (SGSY) a sub-target of 40% has been prescribed for women beneficiaries and 50% of Self Help Groups formed in each block are to be exclusively of women;

Under Swarna Jayanti Shahari Rozgar Yojana (SJSRY), the women are to be assisted to an extent of not less than 30% of beneficiaries under the component of Urban Self Employment Programme (USEP) and Skill Training for Employment Promotion amongst Urban Poor (STEP-UP);

National Bank for Agriculture and Rural Development (NABARD) has been providing assistance for setting up Women Development Cell in Regional Rural Banks / Co-operative Banks, assistance to rural women for non-farm development, assistance for marketing of non-farm products, development of women through area programmes, etc.