

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:4813
ANSWERED ON:07.08.2009
BANK CREDIT TO WOMEN
Panda Shri Baijayant

Will the Minister of FINANCE be pleased to state:

- (a) whether there is any proposal for Public Sector Banks to earmark 5% of their net bank credit for lending to women;
- (b) if so, the details thereof;
- (c) whether the banks have followed the proposal in toto;
- (d) if not, the names of the defaulting banks during the last two years; and
- (e) the number of women benefitted from the said credit by the banks during the said period in the various States, including Orissa, State-wise ?

Answer

MINISTER OF THE STATE IN THE MINISTRY OF FINANCE (SHRI NAMONARAIN MEENA)

(a) & (b): Reserve Bank of India (RBI) had advised all Public Sector Banks (PSBs) to earmark 5% of their Net Bank Credit (NBC) to women entrepreneurs in July 2001.

(c)&(d): As on March, 2008 only four PSBs namely, Allahabad Bank, Dena Bank, State Bank of Patiala and IDBI Bank and as on March, 2009 only two PSBs namely, State Bank of Patiala and IDBI Bank, could not achieve the target of 5%.

(e): Total number of accounts outstanding under credit to women by PSBs as at the end of March, 2008 and 2009 were 92,23,366 and 105,67,238 respectively. RBI has reported that State-wise data on credit to women is not collected. However, bank-wise number of accounts (outstanding), as at the end of March, 2008 and 2009 is at Annexure.