

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:2824
ANSWERED ON:29.08.2012
PSBS LOAN TO WOMEN ENTREPRENEURS
Rani Killi Krupa

Will the Minister of FINANCE be pleased to state:

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

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a) and (b): Reserve Bank of India (RBI) had advised all Public Sector Banks (PSBs) in July, 2001 to earmark 5% of their Adjusted Net Bank Credit (ANBC) to women entrepreneurs. Credit to women as percentage of ANBC for the period ended March 2010, 2011 and 2012 was 6.76%, 7.46% and 7.34% respectively. Bank-wise details are at Annexure.

(c): As per RBI's revised guidelines on Priority Sector Lending (PSL), the loans extended to individual women beneficiaries upto Rs.50,000 per borrower has been included under lending to weaker sections within the overall PSL.