

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UN-STARRED QUESTION NO. 197
Answered On November 30, 2021/ 9 Agrahayana, 1943 (Saka)
Beneficiaries of PMMY

197. SHRI IRANNA KADADI:

Will the Minister of **Finance** be pleased to state:

- (a) whether it is a fact that 75 percent of Pradhan Mantri Mudra Yojana (PMMY) beneficiaries are female;
- (b) if so, the details thereof, along with the number of women beneficiaries in the country during each of the last three years and the current year, State/UT-wise including Karnataka;
- (c) whether employees in the unorganised sector can avail MUDRA loans and, if so, the details thereof; and
- (d) whether Government is considering any proposal to include unorganized sector employees to avail Mudra loan and, if so, the details thereof?

ANSWER

Minister of State in the Ministry of Finance (DR. BHAGWAT KARAD)

(a) & (b) As on 29.10.2021, 21.52 crore loans have been extended to women borrowers by Member Lending Institutions (MLIs) under the Pradhan Mantri Mudra Yojana (PMMY) since inception of the Scheme. This constitutes approx. 68% of the total loans extended under PMMY. State/UT-wise details on PMMY beneficiaries (including for women) is Annexed.

(c) & (d) As per the existing guidelines, any individual who is otherwise eligible to take loan and has a business plan for non-farm income generating activities in sectors such as manufacturing, trading, services and activities allied to agriculture and whose credit need is up to Rs.10 lakh is eligible to avail credit under the Scheme.

Annexure as referred to in respect of Rajya Sabha Unstarred Question No. 197 for reply on 30.11.2021

| Beneficiaries of PMMY | | | | | | | | | |
|-----------------------|--------------------------------------|--------------|----------------------------------|--------------|----------------------------------|--------------|----------------------------------|------------------------------------|----------------------------------|
| | | F.Y. 2018-19 | | F.Y. 2019-20 | | F.Y. 2020-21 | | F.Y. 2021-22 (as on 29.10.2021) | |
| Sr No | State Name | All India | Women Entrepreneurs out of Total | All India | Women Entrepreneurs out of Total | All India | Women Entrepreneurs out of Total | All India | Women Entrepreneurs out of Total |
| | | No Of A/Cs | No Of A/Cs | No Of A/Cs | No Of A/Cs | No Of A/Cs | No Of A/Cs | No Of A/Cs | No Of A/Cs |
| 1 | Andaman and Nicobar Islands | 3,722 | 303 | 1,733 | 312 | 5,468 | 1,459 | 657 | 102 |
| 2 | Andhra Pradesh | 7,82,707 | 1,40,162 | 8,44,501 | 1,74,094 | 11,52,152 | 4,35,429 | 3,25,118 | 1,28,963 |
| 3 | Arunachal Pradesh | 14,455 | 722 | 23,288 | 684 | 6,159 | 1,888 | 1,729 | 986 |
| 4 | Assam | 24,22,968 | 11,68,698 | 16,68,347 | 7,79,736 | 11,89,829 | 8,53,482 | 1,84,488 | 47,314 |
| 5 | Bihar | 59,99,640 | 39,08,706 | 67,12,494 | 41,97,683 | 53,06,694 | 32,62,994 | 27,02,206 | 18,22,899 |
| 6 | Chandigarh | 30,015 | 8,395 | 24,313 | 9,288 | 20,295 | 7,243 | 5,351 | 752 |
| 7 | Chhattisgarh | 12,01,572 | 5,75,698 | 12,61,018 | 6,73,430 | 10,27,266 | 6,33,209 | 3,49,725 | 2,69,432 |
| 8 | Dadra and Nagar Haveli | 2,900 | 2,069 | 2,899 | 1,865 | 3,787 | 2,850 | 702 | 416 |
| 9 | Daman and Diu | 681 | 112 | 766 | 114 | 1,140 | 259 | 300 | 61 |
| 10 | Delhi | 7,37,717 | 5,71,431 | 5,68,596 | 4,55,907 | 3,30,497 | 1,61,462 | 62,076 | 28,628 |
| 11 | Goa | 44,781 | 17,200 | 39,040 | 16,825 | 37,520 | 17,931 | 16,211 | 4,511 |
| 12 | Gujarat | 18,26,207 | 9,89,631 | 20,96,393 | 12,55,370 | 14,30,956 | 9,14,455 | 6,61,035 | 4,44,715 |
| 13 | Haryana | 10,81,972 | 7,22,809 | 11,55,917 | 7,63,565 | 10,05,453 | 6,43,639 | 4,27,004 | 2,58,511 |
| 14 | Himachal Pradesh | 1,19,595 | 47,786 | 1,07,865 | 41,758 | 1,30,494 | 40,754 | 47,478 | 15,055 |
| 15 | Jharkhand | 14,36,968 | 9,74,054 | 17,20,485 | 12,22,813 | 16,68,281 | 12,52,260 | 7,29,659 | 5,95,796 |
| 16 | Karnataka | 58,06,936 | 35,86,677 | 57,33,127 | 33,37,300 | 46,45,196 | 31,03,875 | 20,00,661 | 15,00,287 |
| 17 | Kerala | 21,21,319 | 12,87,110 | 21,76,889 | 14,22,951 | 15,86,258 | 11,05,155 | 7,80,836 | 5,77,143 |
| 18 | Lakshadweep | 626 | 147 | 796 | 217 | 1,799 | 506 | 297 | 43 |
| 19 | Madhya Pradesh | 32,82,723 | 19,85,580 | 35,57,948 | 22,41,666 | 32,49,158 | 20,99,143 | 12,86,504 | 8,97,549 |
| 20 | Maharashtra | 43,85,981 | 31,88,535 | 47,69,888 | 34,78,991 | 37,54,163 | 29,57,673 | 17,29,228 | 14,87,951 |
| 21 | Manipur | 86,139 | 18,739 | 90,175 | 25,579 | 69,906 | 27,806 | 23,768 | 3,624 |
| 22 | Meghalaya | 35,574 | 14,603 | 44,416 | 16,997 | 40,478 | 28,334 | 4,544 | 1,189 |
| 23 | Mizoram | 15,858 | 8,999 | 20,435 | 6,418 | 12,716 | 7,658 | 1,025 | 630 |
| 24 | Nagaland | 17,448 | 11,774 | 15,082 | 10,220 | 19,787 | 14,286 | 3,822 | 2,347 |
| 25 | Odisha | 41,64,432 | 28,03,960 | 37,15,335 | 27,43,233 | 36,34,998 | 27,30,228 | 17,68,504 | 13,30,519 |
| 26 | Pondicherry | 1,77,772 | 1,36,409 | 1,39,444 | 1,04,096 | 1,08,775 | 77,157 | 65,357 | 44,197 |
| 27 | Punjab | 11,82,936 | 5,89,070 | 12,81,307 | 6,86,067 | 10,94,143 | 5,82,580 | 4,96,423 | 2,90,669 |
| 28 | Rajasthan | 27,27,579 | 15,67,904 | 29,94,534 | 17,93,764 | 24,81,296 | 16,53,640 | 13,55,357 | 8,47,605 |
| 29 | Sikkim | 26,688 | 10,069 | 19,862 | 4,999 | 15,356 | 7,641 | 4,229 | 1,279 |
| 30 | Tamil Nadu | 74,40,662 | 42,09,011 | 71,17,666 | 43,12,369 | 49,47,732 | 30,36,978 | 27,46,602 | 18,22,963 |
| 31 | Telangana | 9,82,204 | 7,72,785 | 14,35,626 | 9,05,309 | 6,36,219 | 2,82,466 | 1,44,623 | 63,986 |
| 32 | Tripura | 4,41,114 | 2,61,323 | 3,97,094 | 2,43,950 | 3,26,855 | 2,08,478 | 1,32,270 | 56,292 |
| 33 | Uttar Pradesh | 49,75,961 | 25,96,732 | 58,61,422 | 32,80,280 | 47,38,452 | 26,73,110 | 20,64,003 | 13,83,321 |
| 34 | Uttarakhand | 3,03,340 | 1,83,104 | 3,01,996 | 1,90,621 | 3,01,870 | 1,71,327 | 1,23,606 | 73,497 |
| 35 | West Bengal | 58,56,048 | 46,74,626 | 61,76,529 | 46,73,653 | 54,50,920 | 42,45,652 | 21,26,189 | 14,36,502 |
| 36 | Union Territory of Jammu and Kashmir | 1,29,320 | 26,696 | 1,55,153 | 29,772 | 2,94,501 | 58,087 | 1,22,425 | 29,904 |
| 37 | Union Territory of Ladakh | 3,758 | 933 | 5,602 | 1,453 | 8,477 | 2,510 | 4,274 | 1,284 |

Source: As per data uploaded by MLIs on Mudra portal