Government of India

Ministry of Finance

Department of Financial services

RAJYA SABHA

UNSTARRED QUESTION NUMBER 2603

ANSWERED ON DECEMBER 21, 2021/AGRAHAYANA 30, 1943 (SAKA)

Financial assistance to MSMEs, SHGs, Village level enterprises

2603. SHRI NEERAJ DANGI:

DR. AMEE YAJNIK

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

(a) the details of MUDRA loans to MSMEs, SHGs and village level enterprises during the last four years, year-wise;

(b) the details of employment opportunities created by MUDRA loans in MSMEs, SHGs and village level enterprises in the last four years, year-wise; and

(c) the number of beneficiaries, including SC/ST/OBC/Minority/Women beneficiaries?

ANSWER

Minister of State in the Ministry of Finance

(DR. BHAGWAT KARAD)

(a) As per the extant 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 Pradhan Mantri Mudra Yojana (PMMY).

Detail of loans provided under the Scheme in the last four financial years is tabulated below:-

Financial Year	No. of A/Cs (in crore)	Sanctioned Amt. (in Rs. Lakh crore)
2017-18	4.81	2.54
2018-19	5.99	3.22
2019-20	6.22	3.37
2020-21	5.07	3.22
TOTAL	**22.09**	**12.35**

(b) Ministry of Labour and Employment (MoLE) has conducted a large sample survey at the national level to estimate employment generation under PMMY. **As per the survey results, PMMY helped in generation of 1.12 crore net additional employment during a period of approximately 3 years (i.e. from 2015 to 2018).** At an overall level, Shishu category of loan has about 66% of share among additional employment generated by establishments owned by MUDRA beneficiaries followed by Kishore (19%) and Tarun (15%) categories respectively. However, data on employment opportunities created under the PMMY Scheme is not centrally maintained

(c) As per data uploaded by Member Lending Institutions (MLIs) on Mudra portal, as on 26.11.2021, number of PMMY loans extended across the country, including SC, ST, Minority and Women Entrepreneurs is as follows:-

	No. of A/Cs (in crore)
General	15.71
SC	5.48
ST	1.83
OBC	9.1
All India Total	32.11
out of above	
Minorities	3.46
Women entrepreneurs	21.74

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