

RAJYA SABHA
UNSTARRED QUESTION NO. 1516
ANSWERED ON DECEMBER 20, 2022/AGRAHAYANA 29, 1944 (SAKA)

Mudra loans

1516. SHRI IRANNA KADADI :

Will the Minister of FINANCE be pleased to state:

- (a) the total amount of Mudra loans given since 2017, State-wise;
- (b) the total defaults in crores due to Mudra yojana from 2017;
- (c) the total amount of loan classified as NPA under Mudra scheme;
- (d) the steps taken by Government to curb defaults under Mudra scheme and total amount spent under Mudra scheme till date; and
- (e) whether Government plans to stop Mudra scheme and save unfair lending under the scheme?

ANSWER

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

- (a) The State/UT-wise details of loans extended under PMMY since 01.04.2017 are annexed.
- (b) to (d) Under PMMY, as per data uploaded by MLIs on Mudra portal, as on 31.03.2022, the total Non-Performing Assets (NPAs) as a percentage of credit disbursed stood at 3.17%.

Public Sector Banks (PSBs) have been advised from time to time to take pro-active measures to contain NPAs. They have also been informed to take the following steps:

- improve underwriting appraisal standards;
- make granular analysis of Mudra NPA accounts and initiate preventive measures;
- regularly monitor asset quality for small ticket size loans;
- maintain regular and intensive connect with PMMY borrowers; and
- periodic review of performance of PSBs by Government.

- (e) No. Loans under PMMY are extended as per Bank's Board-approved policies, extant Reserve Bank of India (RBI) guidelines.

**Annexure as referred to in Part (a) of Rajya Sabha Unstarred Que No. 1516 for reply on
20.12.2022**

**State/UT-wise detail of loans extended under Pradhan Mantri Mudra Yojana (PMMY)
(01.04.2017 to 25.11.2022)**

Amount in Rs. Crore

Sr No	State/UT Name	From 01.04.2017 to 25.11.2022	
		No. of Loan A/Cs	Disbursed Amount
1	UT of Andaman and Nicobar Islands	18,568	531.07
2	Andhra Pradesh	53,65,136	62,471.00
3	Arunachal Pradesh	69,533	766.77
4	Assam	78,06,711	37,881.85
5	Bihar	3,21,69,220	1,36,961.12
6	Chandigarh	1,18,164	2,094.23
7	Chhattisgarh	58,83,752	32,664.31
8	UT of Dadra and Nagar Haveli and Daman and Diu	22,385	364.67
9	UT of Delhi	21,89,835	23,427.55
10	Goa	2,16,978	2,787.51
11	Gujarat	92,52,610	69,334.00
12	Haryana	56,93,648	40,520.77
13	Himachal Pradesh	6,43,872	12,201.03
14	Jharkhand	88,43,536	41,986.25
15	Karnataka	2,77,41,431	1,57,340.78
16	Kerala	1,07,38,001	64,498.37
17	UT of Lakshadweep	5,784	76.19
18	Madhya Pradesh	1,78,38,185	96,624.18
19	Maharashtra	2,32,03,838	1,42,967.96
20	Manipur	3,71,817	1,962.07
21	Meghalaya	1,76,394	1,493.35
22	Mizoram	83,763	1,202.12
23	Nagaland	87,616	1,045.56
24	Odisha	2,03,94,402	82,088.62
25	UT of Puducherry	7,70,565	4,669.33
26	Punjab	61,10,694	43,550.89
27	Rajasthan	1,39,74,691	98,009.05
28	Sikkim	99,211	924.44
29	Tamil Nadu	3,42,83,599	1,75,175.52
30	Telangana	46,02,213	39,439.66
31	Tripura	20,39,150	9,981.81
32	UT of Jammu and Kashmir	11,30,709	24,328.52
33	UT of Ladakh	35,440	1,095.60
34	Uttar Pradesh	2,91,48,881	1,59,411.89
35	Uttarakhand	17,23,928	16,214.09
36	West Bengal	3,01,59,449	1,48,957.06
	All India	30,30,13,709	17,35,049.19

Source: As per data uploaded by Member Lending Institutions (MLIs) on Mudra Portal