

Government of India
Ministry of Finance
Department of Financial services

RAJYA SABHA
UNSTARRED QUESTION NO. 709
ANSWERED ON DECEMBER 13, 2022/AGRAHAYANA 22, 1944 (SAKA)

Pradhan Mantri Mudra Yojana in Andhra Pradesh

709. SHRI MASTHAN RAO BEEDA :

Will the Minister of FINANCE be pleased to state:

- (a) the salient features of Pradhan Mantri Mudra Yojana (PMMY);
- (b) the details of beneficiaries of the scheme in the country at present, State-wise;
- (c) the details of the loans granted under the scheme in the last three years, State-wise;
- (d) the details of the number of applications received from Andhra Pradesh;
- (e) the funds allocated and utilised under the said scheme in Andhra Pradesh;
- (f) whether Government proposes to expand the scope and coverage of the scheme; and
- (g) if so, the details thereof, and if not, the reasons therefor?

ANSWER

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

(a) Under Pradhan Mantri Mudra Yojana (PMMY), collateral-free institutional credit up to Rs. 10 lakh is provided by Member Lending Institutions (MLIs) i.e. Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs) to micro/small business units for income generating activities in the manufacturing, trading, services sector and also for activities allied to agriculture. Any individual, who is otherwise eligible to take a loan and has a business plan for small business enterprise can avail loan under the Scheme. He/She can avail loans for income generating activities across three loan products, viz. Shishu (loans up to Rs. 50,000), Kishore (loans above Rs. 50,000 and up to Rs. 5 lakh) and Tarun (loans above Rs. 5 lakh and up to Rs. 10 lakh).

(b) and (c) State/UT-wise details of loans disbursed under the Scheme, since its inception in April 2015 and in the last three financial years (01.04.2019 to 31.03.2022) are placed at Annexure I.

(d) and (e) There is no allocation as such of funds under the PMMY. However, MLIs sanction loans as per Scheme guidelines. As per data uploaded by MLIs on Mudra portal, as on 25.11.2022, loans amounting to Rs. 77,511 crore have been sanctioned in the State of Andhra Pradesh under the Scheme, since its inception in April 2015.

(f) and (g) The Scheme is reviewed from time to time wherein the scope and coverage of the Scheme has been extended as furnished below : -

- In FY 2016-17, activities allied to agriculture, viz; pisciculture, beekeeping, poultry, livestock rearing, grading, sorting, aggregation agro industries, diary, fishery, agri-clinics and agribusiness centres, food and agro-processing, etc (*excluding crop loans, land improvement such as canals, irrigation, wells*) and services supporting these, which promote livelihood or are income generating were brought under the ambit of PMMY.
- Since FY 2017-18, loans sanctioned for purchase for Tractors and Power Tillers are included as eligible loans under PMMY, subject to the upper ceiling of Rs. 10 lakh.
- Further, from 2018-19 onwards, loans sanctioned for purchase of two-wheelers by individuals for commercial purpose have also been included under PMMY.

Annexure as referred to in Part (b) and (c) of Raja Sabha Unstarred Que No. 709 for reply on 13.12.2022

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

Amount in Rs. Crore

Sr No	State/UT Name	Cumulative (08.04.2015 to 25.11.2022)		From 01.04.2019 to 31.03.2022	
		No. of Loan A/Cs	Disbursed Amount	No. of Loan A/Cs	Disbursed Amount
1	UT of Andaman and Nicobar Islands	46,640	822	9102	268.97
2	Andhra Pradesh	67,48,393	73,994	3114575	33100.79
3	Arunachal Pradesh	80,267	917	35152	409.19
4	Assam	94,89,737	44,435	3541065	19548.54
5	Bihar	3,83,77,375	1,55,813	18697343	81085.16
6	Chandigarh	1,59,808	2,520	59534	1095.41
7	Chhattisgarh	74,08,404	38,030	3258680	18912.22
8	UT of Dadra and Nagar Haveli and Daman and Diu	28,091	433	12989	203.6
9	UT of Delhi	28,09,198	29,986	1093928	11632.74
10	Goa	2,93,738	3,536	112510	1454.8
11	Gujarat	1,14,42,470	82,936	5118309	36833.01
12	Haryana	71,55,805	47,371	3219333	22500.54
13	Himachal Pradesh	8,12,287	14,381	345915	6417.58
14	Jharkhand	1,07,39,997	48,741	5166648	24560.3
15	Karnataka	3,61,34,618	1,91,101	14676804	87863.12
16	Kerala	1,25,50,672	75,366	5383315	35709.27
17	UT of Lakshadweep	6,997	86	3320	45.56
18	Madhya Pradesh	2,30,32,428	1,14,585	10038910	54619.32
19	Maharashtra	3,00,83,057	1,73,317	12682103	77435.11
20	Manipur	4,17,703	2,225	234219	1179.31
21	Meghalaya	2,19,460	1,842	101786	872.89
22	Mizoram	98,508	1,370	44547	639.54
23	Nagaland	1,03,801	1,226	50060	623.81
24	Odisha	2,53,44,432	95,126	11021240	46630.67
25	UT of Puducherry	9,83,791	5,487	379744	2158.84
26	Punjab	74,70,236	51,548	3485260	23596.92
27	Rajasthan	1,63,39,347	1,12,081	8143828	56318.42
28	Sikkim	1,25,965	1,076	46277	521.65
29	Tamil Nadu	4,43,75,023	2,08,429	17690544	95412.61
30	Telangana	54,85,668	46,914	2605390	21762.32
31	Tripura	23,61,103	11,288	1081253	6041.38
32	UT of Jammu and Kashmir	12,76,239	27,061	712299	14568.98
33	UT of Ladakh	37,596	1,179	22255	629.96
34	Uttar Pradesh	3,58,31,810	1,86,046	16387856	90527.3
35	Uttarakhand	23,70,514	19,873	937780	8723.89
36	West Bengal	3,73,54,502	1,72,178	17254680	88937.55
	All India	37,75,95,680	20,43,316.07	166768553	972841.27

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