

Government of India  
Ministry of Finance  
Department of Financial services  
**RAJYA SABHA**  
**UNSTARRED QUESTION 1507**  
ANSWERED ON March 14, 2023/PHALGUNA 23, 1944 (SAKA)  
**Mudra loans rejected by scheduled banks in Kerala**

1507 SHRIMATI. P. T. Usha:

Will the Minister of FINANCE be pleased to state:

- (a) whether Government is aware of Mudra loans rejected by scheduled banks in Kerala, resulting in decrease of number of Mudra loans disbursed in the State;
- (b) if so, the details thereof;
- (c) the details of States that disbursed maximum number of Mudra loans in the last three financial years and current year;
- (d) whether Government has received any complaints concerning loan rejections from beneficiaries;
- (e) if so, whether Government has sought explanation from banks and whether certain banks failed to ensure optimal disposal of Mudra loans; and
- (f) if so, the details thereof?

**ANSWER**

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

(a) and (b) Year-wise detail of number of loans disbursed under Pradhan Mantri Mudra Yojana (PMMY), in the State of Kerala is furnished below:-

<b>Financial Year</b>	<b>No. of Loan A/Cs (in lakhs)</b>
2015-16	8.30
2016-17	9.82
2017-18	22.89
2018-19	21.21
2019-20	21.77
2020-21	15.86
2021-22	16.20
2022-23 (till 24.02.2023)	14.29

Under PMMY, the Government allocates annual targets for the amount to be sanctioned by Member Lending Institutions (MLIs). MLIs in turn fix their respective State-wise target according to potential of the area, their presence and other related parameters. The national level targets under the Scheme have been consistently met since inception of the scheme, except for FY 2020-21 due to COVID-19 pandemic.

(c) The details of States that disbursed maximum number of PMMY loans in the last three financial years and the current year are furnished below:-

<b>Financial Year</b>	<b>State with maximum no. of loans disbursed</b>	<b>No. of Loan A/Cs (in lakhs)</b>
2019-20	Tamil Nadu	71.17
2020-21	West Bengal	54.50
2021-22	Bihar	66.78
2022-23 (till 24.02.2023)	Bihar	56.07

(d) to (f) Any matter relating to implementation of PMMY including, delay in turn-around-time (TAT), turning down of loan applications and lenders insistence on collateral/guarantor on certain occasions are redressed in coordination with the respective banks.

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