

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 2036**  
**TO BE ANSWERED ON 07.08.2023**

**LOANS AND EMPLOYMENT OPPORTUNITIES THROUGH MUDRA LOANS**

2036. DR. K. LAXMAN:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) the details of Mudra loans to MSME, SHGs, and village-level entrepreneurs during the last five years, year/State-wise ;
- (b) the details of employment opportunities created under Mudra Loan Scheme in MSMEs, SHGs and village level entrepreneurs during the last five years in the State of Telangana, district-wise; and
- (c) the number of beneficiaries under Mudra loans from OBC and women?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI BHANU PRATAP SINGH VERMA)

- (a): The Year/State-wise details of loans under Pradhan Mantri Mudra Yojna (PMMY) during the last five years are given at Annexure – I.
- (b): As informed by Department of Financial Services (DFS), Ministry of Finance, 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. DFS has informed that data on employment opportunities created under PMMY scheme is not centrally maintained.
- (c): As on 30.06.2023, a total of 42.20 crore loans have been extended under PMMY, since inception of the Scheme, which includes more than 11.93 crore loans to OBC category of borrowers. Over 29.00 crore loans (69%) have been extended to Women Entrepreneurs.

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**Annexure I as referred to in Part (a) Rajya Sabha Ques. No. 2036 for answer on 07.08.2023 regarding "Loans and employment opportunities through Mudra loans"**

(Amount in Rs. Crore)

Sl No.	State	2018-2019		2019-2020		2020-2021		2021-2022		2022-2023	
		No Of A/Cs	Sanctioned Amount								
1	Andaman and Nicobar	3,722	91.72	1,733	75.63	5,468	123.01	1,901	77.4	3,463	127.29
2	Andhra Pradesh	7,82,707	11,368.9	8,44,501	10,439.93	11,52,152	12,028.3	11,17,922	11,829.8	13,48,593	16,450.7
3	Arunachal Pradesh	14,455	118.03	23,288	156.05	6,159	179.31	5,705	90.5	17,193	224.78
4	Assam	24,22,968	9,938.15	1,66,8347	7,788.63	11,89,829	7657.19	6,82,889	4,866.5	5,99,213	6,300.99
5	Bihar	59,99,640	24,405.99	6,71,2494	27,435.78	53,06,694	25,589.3	66,78,155	32,097	84,89,231	46,463.2
6	Chandigarh	30,015	426.29	24,313	404.27	20,295	449.35	14,926	281.66	17,261	301.41
7	Chhattisgarh	12,01,572	5,953.21	1,26,1018	6,959.04	10,27,266	6,746.8	9,70,396	5,929.49	11,14,927	8,391.61
8	Dadra & Nagar Haveli and Daman & Diu	3,581	63.18	3,665	69.09	4,927	80.82	4,397	70.37	5,512	103.89
9	Delhi	7,37,717	5,768.29	5,68,596	5,209.95	33,04,97	4,130.3	1,94,835	2,616.58	3,37,476	3,800.63
10	Goa	44,781	502.57	39,040	507.41	37,520	553.7	35,950	491.36	42,745	719.27
11	Gujarat	18,26,207	13,216.78	2,09,6393	13,745.58	14,30,956	1,1579.3	15,90,960	12,152.4	17,84,437	17,668.1
12	Haryana	10,81,972	7,526.32	1,15,5917	7,858.89	10,05,453	7,552.06	10,57,963	7,768.34	12,18,808	10,154.9
13	Himachal Pradesh	1,19,595	2,359.37	1,07,865	2,403.2	13,04,94	2,365.06	1,07,556	2,152.58	1,51,733	3,133.01
14	Jammu and Kashmir	1,33,078	3,403.7	-	-	-	-	-	-	-	-
15	Jharkhand	14,36,968	6,989.23	1,72,0485	7,964.11	16,68,281	8471.2	17,77,882	8,817	20,56,159	11,266.2
16	Karnataka	58,06,936	29,995.35	5,73,3127	30,185.73	46,45,196	30,199.2	42,98,481	28,695.3	55,92,066	40,965
17	Kerala	21,21,319	12,178.4	2,17,6889	13,143.08	15,86,258	11,416.5	16,20,168	11,698.1	17,81,474	15,400.5
18	Lakshadweep	626	7.37	796	8.3	1,799	23.06	725	16.66	1,623	26.81
19	Madhya Pradesh	32,82,723	17,407.92	3,55,7948	19,060.01	32,49,158	18474.2	32,31,804	18815	37,01,661	2,5301.3
20	Maharashtra	43,85,981	26,438.94	4,76,9888	27,899.09	37,54,163	2,5208.6	41,58,052	25,797.7	52,53,324	36,532
21	Manipur	86,139	361.28	90,175	412.59	69,906	435.42	74,138	413.42	39,744	487.23
22	Meghalaya	35,574	269.92	44,416	273.54	40,478	414.67	16,892	211.84	24,937	340.62
23	Mizoram	15,858	232.06	20,435	249.88	12,716	245.3	11,396	211.29	23,394	424.4
24	Nagaland	17,448	163	15,082	184.01	19,787	261.07	15,191	229	15,172	314.62
25	Odisha	41,64,432	15,770.28	3,71,5335	15,414.73	36,34,998	1,5328.6	36,70,907	16,900	39,22,511	21,708.6
26	Puducherry	1,77,772	1,248.92	1,39,444	764.28	10,8775	618.77	1,31,525	801.43	98,394	741.23
27	Punjab	11,82,936	8,282.79	1,28,1307	8,882.27	10,94,143	7,413.44	11,09,810	8,179.96	12,59,891	11,055
28	Rajasthan	27,27,579	17,506.39	2,99,4534	19,661.94	24,81,296	18,571.4	26,67,998	18,999.2	29,77,440	24,687
29	Sikkim	26,688	208.42	19,862	176.24	15,356	200.95	11,059	162.54	13,805	225.77
30	Tamil Nadu	74,40,662	34,260.05	7,11,7666	35,006.37	49,47,732	28,968	56,25,146	32,477.6	64,06,513	43,948.1
31	Telangana	9,82,204	7,779.63	1,43,5626	9,128.24	63,6219	6,947.89	5,33,545	6,168.85	6,39,323	8,134.81
32	Tripura	4,41,114	1,853.91	3,97,094	1,583.46	32,6855	2,116.81	3,57,304	2,496.63	3,50,659	2,363.45
33	Jammu and Kashmir	-	-	1,55,153	3,552.25	29,4501	5,513.46	2,62,645	5,788.31	3,30,963	7,317.51
34	Ladakh	-	-	5,602	178.45	8,477	228.05	8,176	233.79	9,988	288.3
35	Uttar Pradesh	49,75,961	26,190.58	5,86,1422	30,949.36	47,38,452	29,231.4	57,87,982	3,3663.7	68,08,721	48,194.9
36	Uttarakhand	3,03,340	2,973.72	3,01,996	2,944.55	30,1870	3,100.82	3,33,914	3,015.89	4,45,328	4,369.82
37	West Bengal	58,56,048	26,462.13	6,17,6529	26,789.2	54,50,920	29,336	56,27,231	34,893.2	54,26,916	38605.2
	<b>Total</b>	<b>5,98,70,318</b>	<b>3,21,722.8</b>	<b>6,22,37,981</b>	<b>3,37,465.1</b>	<b>5,07,35,046</b>	<b>32,1759</b>	<b>5,37,95,526</b>	<b>3,39,110</b>	<b>6,23,10,598</b>	<b>4,56,538</b>

Source: DFS