

RAJYASABHA
UNSTARRED QUESTION No. 571

Answered on Tuesday, July 25, 2023/Sravana 3, 1945 (Saka)

Pradhan Mantri Mudra Yojana

571. SHRI BIPLAB KUMAR DEB:

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, including district-wise for Tripura;
- (c) the details of the loans granted under the scheme, State-wise; and
- (d) the steps taken by the Ministry to expand the scope of the scheme?

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). 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 in the manufacturing, trading, services sector and also for activities allied to agriculture 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) As on 30.06.2023 more than 42.20 crore loans have been sanctioned to the borrowers under the Scheme across the country. All India data, State-wise and District data for Tripura is placed at Annexure-I.

(d) the scope and coverage of the Scheme has been expanded from time to time:

- i) From FY 2016-17, activities allied to agriculture, services supporting them which promote livelihood or are income generating were brought under the ambit of PMMY.
- ii) From FY 2017-18, loans upto Rs 10 lakh sanctioned for purchase of Tractors and Power Tillers have been included under PMMY.
- iii) From 2018-19, two-wheelers loans to individuals for commercial purpose have also been included under PMMY.

**Annexure I as referred to in Part (b) and (c) of Rajya Sabha Unstarred Ques. No.571 for reply on
25.07.2023**

Pradhan Mantri Mudra Yojana (PMMY) - State-wise

(Amount in Rs. Crore)

Sr No	State Name	Cumulative- (From 08.04.2015 To 30.06.2023)	
		No. of Loan A/cs	Sanctioned Amount
1	Andaman and Nicobar Islands	48,801	922
2	Andhra Pradesh	76,62,386	88,423
3	Arunachal Pradesh	90,262	1,077
4	Assam	1,00,13,161	50,778
5	Bihar	4,51,17,010	1,99,949
6	Chandigarh	1,70,161	2,802
7	Chhattisgarh	82,19,181	45,616
8	Dadra and Nagar Haveli & Daman and Diu	32,860	535.30
9	Delhi	30,80,448	33,550
10	Goa	3,23,162	4,206
11	Gujarat	1,27,07,142	96,823
12	Haryana	79,64,613	55,913
13	Himachal Pradesh	9,04,921	17,225
14	Jharkhand	1,21,62,576	58,139
15	Karnataka	3,99,46,436	2,26,909
16	Kerala	1,37,09,321	87,455
17	Lakshadweep	8,214	115
18	Madhya Pradesh	2,56,69,333	1,37,171
19	Maharashtra	3,36,15,053	2,02,068
20	Manipur	4,42,002	2,662
21	Meghalaya	2,39,027	2,153
22	Mizoram	1,15,733	1,798
23	Nagaland	1,15,749	1,559
24	Odisha	2,81,58,667	1,14,013
25	Pondicherry	10,45,068	6,081
26	Punjab	83,15,183	61,172
27	Rajasthan	1,84,39,094	1,32,330
28	Sikkim	1,36,787	1,286
29	Tamil Nadu	4,87,50,190	2,43,716
30	Telangana	60,00,878	54,080
31	Tripura	26,30,679	13,517
32	Union Territory of Jammu and Kashmir	14,50,520	31,714
33	Union Territory of Ladakh	42,344	1,337
34	Uttar Pradesh	4,05,96,652	2,27,783
35	Uttarakhand	26,70,343	23,652
36	West Bengal	4,14,24,922	2,06,236
	All India	42,20,18,879	24,34,764

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

Pradhan Mantri Mudra Yojana (PMMY) - District-wise data for Tripura

(Amount in Rs. Crore)

Sr No	Name of District*	Cumulative- (From 01.04.2016 to 30.06.2023)	
		No. of Loan A/cs	Sanctioned Amount
	Tripura		
1	Dhalai	1,62,970	792.82
2	Gomati	2,50,569	1,278.12
3	Khowai	1,98,775	928.27
4	North Tripura	2,26,306	1,073.12
5	Sepahijala	3,12,903	1,628.63
6	South Tripura	2,84,805	1,526.92
7	Unakoti	1,90,101	908.41
8	West Tripura	7,18,232	4,170.87
9	Other #	2,17,872	837.76
	Total	25,62,533	13,145

District-wise data of some of the NBFCs/ MFIs is not available

* Total number of loan accounts is 26,30,679 and total sanctioned amount is Rs.13,517 crore since inception of the Scheme. However, District-wise data is available w.e.f. 01.04.2016.

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