

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 1029**  
**ANSWERED ON DECEMBER 12, 2023/ AGRAHAYANA 21, 1945 (SAKA)**  
**ALLOCATION OF FUNDS TO INDUSTRIES UNDER PMMY**

1029. SHRI K.R.N. RAJESHKUMAR:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the funds allocated to different industries under the Pradhan Mantri Mudra Yojana (PMMY) during the last five years, State/UT-wise ;
- (b) the number of women who have been sanctioned loans under the Yojana during the said period; and ;
- (c) the steps taken by Government for advertising, publishing and spreading awareness about the Yojana?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(Dr. BHAGWAT KARAD)

(a) and (b) 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.

As per data uploaded by MLIs on Mudra portal, over 28.89 crore loans involving a sanctioned amount of Rs. 17.77 lakh crore have been extended under PMMY in the last five financial years (01.04.2018 to 31.03.2023).

Further, more than 19.22 crore loans amounting to Rs. 7.93 lakh crore have been extended to women borrowers. This constitutes approx. 67% of the total number of loans sanctioned under the Scheme.

State/UT-wise details of loans provided under the Scheme in the last five financial years is **annexed**.

(c) Government has taken various steps towards spreading awareness about PMMY across the country. These, *inter-alia*, include publicity campaigns through print media, TV, radio jingles, hoardings, town hall meetings, financial literacy and awareness camps, special drive for financial inclusion etc. Banks also undertake publicity through their branches and also through Banking Correspondents (BCs).

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Annexure as referred to in Part (a) and (b) of Rajya Sabha Unstarred Question No. 1029 for reply on 12.12.2023 regarding Allocation of funds to industries under PMMY			
Pradhan Mantri Mudra Yojana (PMMY)- State/ U.T.-wise Report for last 05 years- (From 01.04.2018 To 31.03.2023)			
(Amount in Rs. Crore)			
S. No.	State/ U.T. Name	Total	
		No. of Loan A/cs	Sanctioned Amount
1	Andaman and Nicobar Islands	16,287	495.05
2	Andhra Pradesh	52,45,875	62,117.69
3	Arunachal Pradesh	66,800	768.68
4	Assam	65,63,246	36,551.48
5	Bihar	3,31,86,214	1,55,991.17
6	Chandigarh	1,06,810	1,863.00
7	Chhattisgarh	55,75,179	33,980.15
8	Dadra and Nagar Haveli & Daman and Diu	22,082	387.36
9	Delhi	21,69,121	21,525.73
10	Goa	2,00,036	2,774.32
11	Gujarat	87,28,953	68,362.10
12	Haryana	55,20,113	40,860.54
13	Himachal Pradesh	6,17,243	12,413.21
14	Jharkhand	86,59,775	43,507.70
15	Karnataka	2,60,75,806	1,60,040.49
16	Kerala	92,86,108	63,836.52
17	Lakshadweep	5,569	82.18
18	Madhya Pradesh	1,70,23,294	99,058.43
19	Maharashtra	2,23,21,408	1,41,876.39
20	Manipur	3,60,102	2,109.95
21	Meghalaya	1,62,297	1,510.60
22	Mizoram	83,799	1,362.93
23	Nagaland	82,680	1,151.71
24	Odisha	1,91,08,183	85,122.27
25	Pondicherry	6,55,910	4,174.62
26	Punjab	59,28,087	43,813.50
27	Rajasthan	1,38,48,847	99,425.87
28	Sikkim	86,770	973.91
29	Tamil Nadu	3,15,37,719	1,74,660.00
30	Telangana	42,26,917	38,159.41
31	Tripura	18,73,026	10,414.25
32	Uttar Pradesh	2,81,72,538	1,68,229.90
33	Uttarakhand	16,86,448	16,404.79
34	West Bengal	2,85,37,644	1,56,085.70
35	Union Territory of Jammu and Kashmir	11,72,582	25,417.66
36	Union Territory of Ladakh	36,001	1,086.17
<b>Total</b>		<b>28,89,49,469</b>	<b>17,76,595.43</b>

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

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