

Government of India
Ministry of Finance
Department of Financial services

RAJYA SABHA

UNSTARRED QUESTION NO. 1833

TO BE ANSWERED ON TUESDAY, DECEMBER 19, 2023/AGRAHAYANA 28, 1945 (SAKA)

IMPLEMENTATION OF VARIOUS SCHEMES IN KERALA

1833. # DR. RADHA MOHAN DAS AGRAWAL:

Will the Minister of FINANCE be pleased to state:

- (a) the the number of people availing benefits of various schemes i.e. Mudra Yojana, Stand-up India scheme, district-wise in Kerala along with the details of the financial assistance provided to them and the amount of average financial assistance provided per person; and
- (b) the kind of positive results emerged out of the development of Kerala from these schemes?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(Dr. BHAGWAT KARAD)

(a) The number of people availing benefits of various schemes i.e. Pradhan Mantri Mudra Yojana (PMMY) and Stand-up India (SUPI) Scheme, district-wise in the state of Kerala along with the details of the financial assistance provided are placed at Annexure I.

The average financial assistance per beneficiary (ticket size) under PMMY is Rs. 65,000 and under SUPI is Rs.19.14 lakh for the state of Kerala.

(b) Pradhan Mantri MUDRA Yojana (PMMY) was launched on 08.04.2015 with the objective of 'Funding the unfunded' through institutional finance by providing collateral free loans upto Rs.10 lakh for manufacturing, processing, trading, services and activities allied to agriculture. Loans under the Scheme have been extended by banks, Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs) to small/micro business enterprises.

Stand-up India scheme was launched on 05.04.2016 to promote entrepreneurship among women and SC/ST by providing loans for green field enterprises by Scheduled Commercial Banks (SCBs).

Improved access to credit influences socio-economic growth of different sections of the society. A total number of 1.44 crore loans have been sanctioned under PMMY in the state of Kerala. Out of

which, 0.98 crore loans have been sanctioned to women entrepreneurs and 0.66 crore loans to SC/ST/OBC category of borrowers. A total number of 7,594 loans have been sanctioned under SUPI in the state of Kerala. Out of which, 7,367 loans have been sanctioned to women and 227 loans to SC/ST category of borrowers.

Annexure I

**Annexure as referred to in Part (a) of Rajya Sabha Unstarred Question No. 1833 for reply on 19.12.2023
regarding Implementation of various schemes in Kerala**

Pradhan Mantri Mudra Yojana (PMMY) and Stand Up India (SUPI) - District. -wise Report for Kerala since inception

(Amount in Rs. Crore)

S. No.	District Name	PMMY		SUPI	
		No. of Loan A/cs	Sanctioned Amount	No. of Loan A/cs	Sanctioned Amount
1	Alappuzha	13,23,362	6,786.16	447	80.07
2	Ernakulam	9,60,935	8,438.63	1,196	252.38
3	Idukki	1,85,257	1,534.60	198	36.23
4	Kannur	4,01,135	4,160.06	455	95.98
5	Kasaragod	3,26,906	2,613.64	218	48.23
6	Kollam	15,37,682	7,529.78	568	118.17
7	Kottayam	6,72,675	4,937.94	530	95.37
8	Kozhikode	6,59,683	5,560.15	628	124.37
9	Malappuram	7,76,485	6,680.47	760	131
10	Palakkad	10,67,399	7,098.92	500	99.73
11	Pathanamthitta	5,41,798	3,353.94	300	53.54
12	Thiruvananthapuram	16,60,327	12,041.85	893	161.26
13	Thrissur	10,77,932	7,423.65	576	107.48
14	Wayanad	2,70,947	2,025.34	325	50.01
15	Other #	29,78,491	13,733.55	-	-
	Total	1,44,41,014	93,918.68	7,594	1,453.81

#District-wise data for FY 2015-16 and for some of the NBFCs/ MFIs is not available

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