

**Government of India
Ministry of Finance
Department of Financial services
LOK SABHA
UNSTARRED QUESTION No. 4188
TO BE ANSWERED ON 11th AUGUST, 2017/ SHRAVANA 20, 1939 (SAKA)**

“Review of MUDRA Scheme”

4188. SHRI RAJESHBHAI CHUDASAMA:

Will the Minister of FINANCE be pleased to state:

(a) whether a recent review of the MUDRA scheme has revealed that the benefits of the scheme is percolating to needy small time entrepreneurs at grassroot level from rural areas with a sizeable number from backward classes and women and if so, the details thereof;

(b) whether the reasons for higher number of women borrowers can be ascribed to participation of Micro Finance Institutions (MFIs) and if so, the details thereof;

(c) whether the findings or review indicates that women are more disciplined borrowers and tend to take small loans for productive purposes and stick to repayment in time; and

(d) if so, the details thereof?

ANSWER

**THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI SANTOSH KUMAR GANGWAR)**

(a) to (d) An analysis of data under Pradhan Mantri Mudra Yojana (PMMY) as on 28.07.2017 reveals that 55.25% of the loans under the scheme were sanctioned to Scheduled Caste (SC), Scheduled Tribe (ST) & Other Backward Classes (OBCs). Out of over 8.56 crore loans sanctioned till 28.07.2017, 75.63% were to women borrowers. Out of over 6.47 crore loans sanctioned to women till 28.07.2017, more than 4.29 crore loans were by Micro Finance Institutions (MFIs). Feedback from lending institutions indicates that generally borrowers under PMMY are paying back in time.