

**GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UN-STARRED QUESTION NO. 2306
TO BE ANSWERED ON 9TH MARCH, 2018 /PHALGUNA 18,1939 (SAKA)**

**‘STATUS OF STAND-UP INDIA AND MUDRA SCHEME’
QUESTION**

2306 : Shri KunwarPushpendra Singh Chandel :

Will the Minister of FINANCE be pleased to state :

- (a) the extant status of Stand-up India programme and MUDRA Scheme;
- (b) the details of the allocation made under these programmes/schemes, State/UT-wise including Bundelkhand region in Uttar Pradesh;
- (c) whether the Government has taken cognizance of certain incidents of turning down of loan applications by the banks/ financial institutions for these schemes and; if so, the details thereof; and
- (d) the measures being taken by the Government to ease the loan process?

ANSWER

**MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI SHIV PRATAP SHUKLA)**

(a) Under Stand-up India Scheme (SUPI), total number of loans extended as on 04.03.2018 since inception of the scheme is 54947.

Under Pradhan Mantri Mudra Yojana (PMMY), over 11.39 crore loans have been extended for an amount of over Rs 5.09 lakh crore till 02.03.2018 since inception of the scheme.

(b) There is no allocation of funds under these schemes, as loans under the scheme are extended by Member Lending Institutions (MLIs) as per commercial parameters.

(c) Government have been receiving complaints with regard to implementation of these schemes from time to time including turning down of loan application by the banks. These are redressed in coordination with the respective banks. Details of such complaints relating to denial of loans are not maintained centrally.

(d) The Government has taken various steps towards effective implementation of these schemes and easing the loan process. These, inter alia, include provision for online applications through www.udyamimitra.com and www.standupmitra.in, intensive publicity campaigns, simplification of application forms, Credit Guarantee Scheme, refinance facility, nomination of Mudra Nodal Officers, weekly video conferences to monitor the progress etc.