

**GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA**

**UN-STARRED QUESTION NO. 2931
TO BE ANSWERED ON FRIDAY, AUGUST 3, 2018 /SRAVANA 12,1940 (SAKA)
'Pradhan Mantri Mudra Yojana'**

QUESTION

2931. SHRI RAJIV PRATAP RUDY:
SHRI SHYAMA CHARANGUPTA:
SHRI RAVINDRA KUMARPANDEY:
SHRI VIRENDER KASHYAP:

Will the Minister of FINANCE be pleased to state:

- (a) the salient features of Pradhan Mantri Mudra Yojana along with target set and achievements made under the scheme so far State/UT-wise including Jharkhand;
- (b) the number of beneficiaries enrolled and availed loans under the MUDRA Yojana since inception along with the quantum of loan disbursed, Bank/ State/UT-wise including Jharkhand and Bihar;
- (c) whether small and medium level entrepreneurs are finding it more convenient to get loans from banks under MUDRA Yojana, if so, the details thereof;
- (d) whether any criteria has been fixed for providing loans under Pradhan Mantri Mudra Yojana by the banks and if so, the details thereof;
- (e) whether the cases have been reported wherein some banks are not co-operating and demanding for collateral security to release MUDRA loan to the needy people; and
- (f) if so, the details of such complaints received by the Government along with the action taken against such banks for not adhering to the procedures laid down under the said scheme, State/UT-wise including Bihar?

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

(a) to (f) : Salient features of Pradhan Mantri Mudra Yojana (PMMY) inter-alia include, extending institutional finance by providing loans upto Rs 10 lakh for manufacturing, processing, trading, services and activities allied to agriculture, provision of Mudra card for drawal of working capital, refinance facility for Member Lending Institutions (MLIs), backing of credit guarantee on portfolio basis etc.

State/UT-wise targets have not been fixed by Government. Details of national year-wise target and achievement for PMMY are as under :

FY	Target	Achievement
	Amount (Rs. in crore)	Amount (Rs. in crore)
2015-16	1,22,188	1,37,449
2016-17	1,80,000	1,80,529
2017-18	2,44,000	2,53,677

Banks/State/UT-wise details of loans sanctioned by MLIs including for Jharkhand and Bihar is at **Annexure I and Annexure II**

Government have taken various steps towards effective implementation of PMMY and easing the loan process. These, inter alia, include provision for online applications through www.udyamimitra.in, intensive publicity campaigns, simplification of application forms, Credit Guarantee Scheme, refinance facility, nomination of Mudra Nodal Officers, handholding support and convergence with existing Government Schemes etc.

Any citizen who is otherwise eligible to take loan and has a business plan for a non-farm income generating activity such as manufacturing, processing, trading or service sector and whose credit need is upto Rs.10 lakh is eligible for loan under PMMY. Borrowers need to approach the nearest bank branch or apply online and submit the loan application, in the prescribed format, along with the required supporting documents for availing the loan.

Government have been receiving complaints with regard to implementation of PMMY from time to time including difficulties in obtaining loans or demanding of collateral. These are redressed in coordination with the respective banks. Details of such complaints relating to denial of loans or demand for collateral are not maintained centrally.

Annexure-I

Annexure referred to in reply to Lok Sabha Un-Starred Question 2931 for answer on 3 rd August, 2018										
State/UT-wise number of loans and amount sanctioned under PMMY										Amount in crore
State	2015-16		2016-17		2017-18		2018-19 (27.07.2018)		Cumulative	
	No. of Accounts	Sanction Amt	No. of Accounts	Sanction Amt	No. of Accounts	Sanction Amt	No. of Accounts	Sanction Amt	No. of Accounts	Sanction Amt
Andaman and Nicobar Islands	24719	218.36	3353	80.15	3829	102.66	465	20.72	32366	421.89
Andhra Pradesh	795688	6104.14	587569	6078.01	801845	10902.51	162490	2583.75	2347592	25668.41
Arunachal Pradesh	4625	74.38	6109	81.46	11004	109.5	652	21.84	22390	287.18
Assam	427272	1817.62	1255754	4908.3	1713004	6669.74	205955	939.19	3601985	14334.85
Bihar	2451439	7553.83	3756716	12190.6	4314861	15919.4	1041541	4118.07	11564557	39781.9
Chandigarh	22605	212.42	19039	229.01	18257	419.98	3865	87.07	63766	948.48

Chhattisgarh	639711	2265.5	884941	3334.27	962079	4747.29	196001	1079.6	2682732	11426.66
Dadra and Nagar Haveli	1236	21.72	2587	23.49	3408	36.79	143	4.04	7374	86.04
Daman and Diu	1109	12.43	774	12.61	1086	23.55	153	4.79	3122	53.38
Delhi	394388	2947.68	224975	3762.95	241797	4450.15	53239	905.41	914399	12066.19
Goa	45471	399.33	31289	390.2	39397	499.27	7460	110.19	123617	1398.99
Gujarat	1086407	6034.73	1103453	7781.94	1501226	11386.52	323426	2183.08	4014512	27386.27
Haryana	745535	3259.27	716622	3843.53	786328	5940.4	224833	1614.24	2473318	14657.44
Himachal Pradesh	85564	998.78	82851	1281.72	91992	1900.55	32618	654.3	293025	4835.35
Jammu and Kashmir	57974	1185.13	89712	1845.37	103125	2586.8	33753	945.1	284564	6562.4
Jharkhand	872868	2944.33	1023593	4004.13	1212671	5410.4	339708	1586.56	3448840	13945.42
Karnataka	4459609	16861.35	3933578	18002.55	4568493	23009.73	1213056	5966.7	14174736	63840.33
Kerala	830411	4857.68	982260	6288.62	2289805	9459.97	498943	2712.54	4601419	23318.81
Lakshadweep	740	6.58	473	5.64	1044	12.95	161	1.94	2418	27.11
Madhya Pradesh	2511191	8096.74	2683052	10506.45	2899123	14886.15	699792	3369.26	8793158	36858.6
Maharashtra	3535065	13806.48	3344154	17286.66	3596620	22751.4	971398	5184.46	11447237	59029
Manipur	24021	131.42	21865	156.05	33186	219.59	2116	35.72	81188	542.78
Meghalaya	19151	166.48	23915	189.97	28846	216.25	4061	40.35	75973	613.05
Mizoram	7772	86.5	6973	101.2	12400	157.62	3438	67.5	30583	412.82
Nagaland	5134	85.89	11051	114.06	14141	135.98	753	23.73	31079	359.66
Odisha	2343261	5694.86	2606769	7891.34	3470312	11558.91	964174	3629.71	9384516	28774.82
Pondicherry	82866	337.84	130360	490.62	150477	895.16	38668	291.76	402371	2015.38
Punjab	653973	3572.42	705569	4640.84	819836	6723.82	234113	1891.47	2413491	16828.55
Rajasthan	1159819	5484.95	1204837	9024.71	1746748	13862.55	500753	3141.03	4612157	31513.24
Sikkim	6889	59.53	19865	99.88	21588	116.3	2564	26.98	50906	302.69
Tamil Nadu	4781567	15846.14	5309857	18052.68	5860165	25331.68	1323227	6115.32	17274816	65345.82
Telangana	400761	3834.55	482694	3878.38	789315	6545.26	58520	1177.19	1731290	15435.38
Tripura	68146	372.06	253807	999.42	399299	1484.96	57431	233.25	778683	3089.69
Uttar Pradesh	3345382	12275.88	3337547	15282.61	4401217	22077.89	821135	5150.31	11905281	54786.69
Uttarakhand	360007	1788.39	286579	1974.12	254783	2573.22	60290	642.58	961659	6978.31
West Bengal	2628548	8033.88	4566505	15695.01	4967286	20552.19	992190	4168.8	13154529	48449.88
TOTAL	34880924	137449.27	39701047	180528.55	48130593	253677.09	11073085	60728.55	133785649	632383.46

Source: As per data reported by MLIs on Mudra portal

Annexure referred to in reply to Lok Sabha Un-Starred Question 2931 for answer on 3rd August,2018

Bank-wise number of loans and amount sanctioned under PMMY

Bank	2015-16 Total		2016-17 Total		2017-18 Total		FY 2018-
	No of Accounts	Sanction Amt	No of Accounts	Sanction Amt	No of Accounts	Sanction Amt	No of Accounts
Allahabad Bank	160041	1798.86	105324	2189.15	122469	2799.73	2
Andhra Bank	216094	1730.26	110261	1782.18	270517	3388.97	3
Bank of Baroda	224367	1849.86	164240	3064.32	228677	5305.47	2
Bank of India	376486	3126.05	224703	4895.46	362792	5761.86	6
Bank of Maharashtra	87228	1470.6	64240	1930.31	64065	2153.1	1
Bharatiya Mahila Bank	8350	51.13	7250	52.22	Merged with SBI		Merged with
Canara Bank	790354	7700.58	410299	5301.2	513769	7664.88	14
Central Bank of India	508354	1629.16	75147	1882.56	120551	2815.91	5
Corporation Bank	151129	1460.33	90864	2067.55	109965	2204.67	1
Dena Bank	82591	484.4	73832	623.57	123440	872.02	
IDBI Bank Limited	167864	1688.45	151772	1710.85	112771	1633.95	1
Indian Bank	182841	1514.87	300498	2263.34	135595	2185.61	2
Indian Overseas Bank	163854	1011.32	137760	1625.94	155527	1956.34	5
Oriental Bank of Commerce	126314	1329.03	66882	1891.56	85240	2424.34	3

Punjab & Sind Bank	111260	477.48	33075	715.82	37496	1009.79	
Punjab National Bank	596839	3965.29	743204	6228.21	428397	6837.89	10
State Bank of India	1031804	1374.11	1154324	16745.8	1410005	28790.9	19
State Bank of Bikaner and Jaipur	73402	12694.9	51767	1796.01	Merged with SBI		Merged with
State Bank of Hyderabad	105515	1553.21	77424	1734.54	Merged with SBI		Merged with
State Bank of Mysore	37675	826.38	35232	981.18	Merged with SBI		Merged with
State Bank of Patiala	32716	786.6	17224	817.44	Merged with SBI		Merged with
State Bank of Travancore	19477	342.78	19835	523.88	Merged with SBI		Merged with
Syndicate Bank	311696	3293.7	166221	3208.11	185377	3945.3	3
UCO Bank	562668	2293.28	195029	1700.13	241393	2669.97	2
Union Bank of India	204729	1997.31	151779	2867.1	185137	4008.43	5
United Bank of India	110462	1185.72	60802	1255.05	70545	1710.62	1
Vijaya Bank	163467	2038.67	123149	2100.17	169946	2352.95	1
Public Sector Banks	6607577	59674.3	4812137	71953.6	5133674	92492.7	95
Private Sector Banks	3068133	20445.7	8821697	39042.6	10456769	49545.1	252
Regional Rural Banks	1410787	11324.5	1446333	12009.5	1488209	15454.5	34
SMALL FINANCE BANK	-	-	2862723	6729	6430907	19022.9	126
	source: As per data reported by MLIs on Mudra portal						

