

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

**UN-STARRED QUESTION NO. 2956**

**TO BE ANSWERED ON FRIDAY, DECEMBER 28<sup>th</sup>, 2018 / PAUSHA 07, 1940(SAKA)**

**Implementation of PMMY by Private Banks**

**QUESTION**

2956: SHRI VIRENDER KASHYAP: SH NIHAL CHAND:

Will the Minister of FINANCE be pleased to state:

- (a) whether the youths have been benefitted from the Pradhan Mantri Mudra Yojana (PMMY) in the country including Rajasthan and if so, the details thereof, State/UT/class-wise;
- (b) whether the Government is receiving complaints about the denial of loan facilities or not disbursing the loans timely by the banks and if so, the corrective steps taken in this regard;
- (c) whether the private banks have not taken keen interest in implementation of this scheme; and
- (d) if so, the details thereof and the action taken against such banks?

**ANSWER**

**MINISTER OF STATE IN THE MINISTRY OF FINANCE**

**(SHRI SHIV PRATAP SHUKLA)**

(a) Under the Pradhan Mantri Mudra Yojana (PMMY) over 15.19 crore loans amounting to more than Rs. 7.25 lakh crore have been sanctioned all over the country including in Rajasthan to all age groups by Member Lending Institutions (MLIs) as on 14.12.2018 since inception of the Scheme. Information relating to age profile of borrowers extended loans under PMMY is not maintained.

State/UT Category wise details of loans sanctioned by MLIs across all age-groups including for Rajasthan is at **Annexure I**

(b) Government have been receiving complaints with regard to implementation of the Scheme from time to time including denial of loan facilities by the banks and timely disbursement of loans. These are redressed in coordination with the respective banks.

(c) & (d) Private Sector banks have been active participants in PMMY. Over 3 crore loans amounting to Rs 1.43 lakh crore have been sanctioned by Private Sector Banks as on 14.12.2018 since inception of the scheme.



## Annexure referred to in reply to Lok Sabha Un-Starred Question 2956 for answer on 28.12.2018

State/UT/ category - wise number of loans sanctioned under PMMY from 08.04.2015 to 14.12.2018

Amount in Rs. in Crore

Sr No	State Name	SC	ST	OBC	Minority	WOMEN	TOTAL ( All categories including Gen)
		No Of A/Cs	No Of A/Cs	No Of A/Cs	No Of A/Cs	No Of A/Cs	
1	Andaman and Nicobar Islands	3160	1155	15052	4646	5922	33819
2	Andhra Pradesh	290179	54575	635717	160814	734840	2603415
3	Arunachal Pradesh	1506	4890	896	2164	2394	30779
4	Assam	261023	169365	783809	522242	2639561	4725749
5	Bihar	1940572	535124	7151293	1528718	10676598	13246570
6	Chandigarh	9907	368	5197	5715	20614	71925
7	Chhattisgarh	389737	382858	1210157	76762	2167464	3050287
8	Dadra and Nagar Haveli	1012	955	374	273	5280	8165
9	Daman and Diu	220	58	506	209	793	3334
10	Delhi	144617	27983	174036	88057	545754	1048416
11	Goa	2403	11307	26503	21548	64079	137919
12	Gujarat	364233	317910	1367587	259758	2853919	4550744
13	Haryana	1093072	63825	595226	86784	1882048	2795561
14	Himachal Pradesh	58844	10486	32049	9570	111528	325148
15	Jammu and Kashmir	9267	6558	3504	63186	70984	338402
16	Jharkhand	446361	244849	1735740	661084	2994683	3916966
17	Karnataka	1859939	868808	4071109	2786494	11920684	15739352
18	Kerala	725502	145888	2167295	1036407	3773639	5084652
19	Lakshadweep	25	1630	109	1495	573	2686
20	Madhya Pradesh	1798589	1101971	3919320	600006	7516839	9865627
21	Maharashtra	2137076	860425	4122908	1186670	10459263	12990878
22	Manipur	4542	12745	13716	5517	58511	124181
23	Meghalaya	4411	31640	2943	20147	47695	91026
24	Mizoram	2239	24660	325	4500	19021	37126
25	Nagaland	331	7877	292	5415	23994	39238
26	Odisha	1835513	837010	5086970	320450	9261718	10799346
27	Pondicherry	62123	4177	208897	40472	375488	473953
28	Punjab	1437677	87181	222079	411994	1586844	2789258
29	Rajasthan	1083626	689370	1552621	463862	3622929	5417903
30	Sikkim	2422	4057	3082	3635	24077	67938
31	Tamil Nadu	3138326	214738	5539448	1656218	14309417	19424130
32	Telangana	273729	107482	590275	70583	905683	2011279
33	Tripura	181822	164620	132063	70554	671395	901152
34	Uttar Pradesh	4037942	456146	4405888	1598486	8548765	13135123
35	Uttarakhand	264346	47579	256582	194396	714198	1055798
36	West Bengal	2958881	421091	1709978	3875788	12666587	15005384
	<b>TOTAL</b>	<b>26825174</b>	<b>7921361</b>	<b>47743546</b>	<b>17844619</b>	<b>111283781</b>	<b>151943229</b>

Source: As per data reported by Member Lending Institutions (MLIs) on Mudra portal