

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

**UN-STARRED QUESTION NO. 3959**

**TO BE ANSWERED ON FRIDAY, JANUARY 04<sup>th</sup>, 2019 / PAUSHA 14, 1940(SAKA)**

Gender Imbalance under Tarun Category of PMMY

**QUESTION**

3959: KUMARI SUSHMITA DEV

Will the Minister of FINANCE be pleased to state:

(a ) the details of female beneficiaries of loans provided under Pradhan Mantri Mudra Yojana (PMMY) in the Shishu, Kishor and Tarun categories from the year 2015 to 2018, State/year/category-wise;

(b) whether the number of female beneficiaries provided loans under the Tarun category are much lower than the number of male beneficiaries and if so, the reasons therefor; and

(c) whether the Government has taken any steps to correct the imbalance, if so, the details thereof and if not, the reasons therefor?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE

**(SHRI SHIV PRATAP SHUKLA)**

(a) Over 11.23 crore loans (approx. 73% of total loans) have been extended to women borrowers by Member Lending Institutions (MLIs) under Pradhan Mantri Mudra Yojana (PMMY) as on 28.12.2018, since inception of the scheme. State/year-wise details of loans extended by Member Lending Institutions (MLIs) to women borrowers under Shishu, Kishore and Tarun categories since inception of the scheme are at **Annexure I, II, III and IV** respectively.

(b) & (c): MLIs extend loans under PMMY as per criteria and parameters determined by them. Total number of loans extended under Tarun category is 22.27 lakh, since inception of the scheme. Out of this, 2.47 lakh (11.11%) loans have been extended to women borrowers. More than half the women borrowers under PMMY have taken loans from Micro Finance Institutions (MFIs), whose loan limits are Rs 1 lakh. However, there has been an increase in the average ticket size of PMMY loans extended to women borrowers in 2018-19 over the levels in 2015-16 which indicates a positive trend on improved access to institutional finance for women borrowers.

## Annexure referred to in reply to Lok Sabha Un-Starred Question 3959 for answer on 04.01.2019

State/UT/Year - wise details of PMMY loans Sanctioned to women borrowers under Shishu, Kishore and Tarun category  
2015-16  
(Rs in Cr)

S N o	State Name	Shishu		Kishore		Tarun		Total	
		No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt
		(Loans up to Rs. 50,000)		(Loans from Rs. 50,001 to Rs. 5.00 Lakh)		(Loans from Rs. 5.00 to Rs. 10.00 Lakh)			
1	Andaman and Nicobar Islands	2,920	12.08	1,468	25.56	341	28.75	4,729	66.39
2	Andhra Pradesh	1,93,032	493.59	48,829	1,204.09	3,320	268.50	2,45,181	1,966.18
3	Arunachal Pradesh	580	1.90	234	6.28	69	5.50	883	13.68
4	Assam	2,96,905	544.20	5,330	96.77	540	41.16	3,02,775	682.13
5	Bihar	20,29,200	3,521.11	17,601	296.44	1,022	80.39	20,47,823	3,897.94
6	Chandigarh	6,596	13.65	529	12.08	150	11.89	7,275	37.62
7	Chhattisgarh	4,80,481	814.48	8,096	119.77	391	29.94	4,88,968	964.19
8	Dadra and Nagar Haveli	277	0.43	35	1.08	28	2.06	340	3.57
9	Daman and Diu	229	0.40	31	0.66	9	0.55	269	1.61
10	Delhi	2,07,938	517.20	7,333	163.36	1,976	149.46	2,17,247	830.02
11	Goa	14,078	39.46	2,019	35.05	230	17.18	16,327	91.69
12	Gujarat	7,28,345	1,661.01	18,703	344.66	2,239	168.33	7,49,287	2,174.00
13	Haryana	5,15,824	1,146.86	9,444	197.91	1,584	124.92	5,26,852	1,469.69
14	Himachal Pradesh	18,395	41.52	4,276	87.57	651	54.37	23,322	183.46
15	Jammu and Kashmir	5,783	18.62	7,604	116.92	474	36.41	13,861	171.95
16	Jharkhand	6,48,398	1,084.72	4,389	81.89	558	42.00	6,53,345	1,208.61
17	Karnataka	37,53,270	7,761.91	60,627	978.78	5,173	402.18	38,19,070	9,142.87
18	Kerala	6,09,950	1,129.51	30,903	570.46	2,718	203.59	6,43,571	1,903.56
19	Lakshadweep	162	0.37	35	0.71	2	0.16	199	1.24
20	Madhya Pradesh	21,70,799	3,939.04	19,785	351.66	2,080	159.65	21,92,664	4,450.35
21	Maharashtra	29,02,608	23,939.60	32,374	624.61	5,381	418.13	29,40,363	24,982.34
22	Manipur	15,026	24.72	734	16.51	85	5.70	15,845	46.93
23	Meghalaya	12,004	28.24	1,183	26.70	154	12.25	13,341	67.19
24	Mizoram	2,080	9.36	773	15.07	80	6.47	2,933	30.90
25	Nagaland	1,179	3.68	453	12.21	117	9.02	1,749	24.91
26	Odisha	20,96,008	3,082.35	7,868	139.46	944	69.12	21,04,820	3,290.93
27	Pondicherry	62,186	113.24	2,649	37.58	97	7.72	64,932	158.54
28	Punjab	4,25,550	880.71	8,326	170.17	2,307	180.86	4,36,183	1,231.74
29	Rajasthan	8,12,722	1,516.00	11,426	214.50	1,581	155.09	8,25,729	1,885.59
30	Sikkim	2,884	7.46	456	11.57	106	9.26	3,446	28.29
31	Tamil Nadu	40,67,590	7,483.18	74,784	1,307.14	6,420	481.58	41,48,794	9,271.90
32	Telangana	68,339	192.00	29,393	620.99	2,920	232.07	1,00,652	1,045.06
33	Tripura	44,160	98.73	1,283	23.39	103	8.58	45,546	130.70
34	Uttar Pradesh	25,91,434	4,936.34	23,223	412.58	3,748	291.95	26,18,405	5,640.87
35	Uttarakhand	2,70,219	581.35	3,970	70.83	508	40.00	2,74,697	692.18
36	West Bengal	20,45,967	3,399.95	27,370	673.02	3,505	321.76	20,76,842	4,394.73

Total	271,03,118	69,038.97	4,73,536	9,068.03	51,611	4,076.55	276,28,265	82,183.55
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Source: As per data reported by Member Lending Institutions (MLIs) on Mudra portal

Annexure-II									
Annexure referred to in reply to Lok Sabha Un-Starred Question 3959 for answer on 04.01.2019									
State/UT/Year - wise details of PMMY loans Sanctioned to women borrowers under Shishu, Kishore and Tarun category 2016-17 (Rs in Cr)									
Sr No	State Name	Shishu		Kishore		Tarun		Total	
		(Loans up to Rs. 50,000)		(Loans from Rs. 50,001 to Rs. 5.00 Lakh)		(Loans from Rs. 5.00 to Rs. 10.00 Lakh)			
		No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt
1	Andaman and Nicobar Islands	476	1.40	183	3.70	47	3.75	39,55,741	10,552.59
2	Andhra Pradesh	1,32,658	368.80	44,292	751.92	2,160	161.17	37,38,516	9,814.48
3	Arunachal Pradesh	240	1.11	305	8.29	68	5.35	28,88,347	7,960.90
4	Assam	7,73,440	2,379.81	5,776	109.56	634	46.32	30,29,715	7,901.46
5	Bihar	29,81,057	7,093.19	47,521	713.38	1,137	94.90	27,47,979	7,075.39
6	Chandigarh	2,554	8.99	428	8.86	117	9.22	22,69,508	5,789.95
7	Chhattisgarh	6,61,907	1,518.10	10,161	145.62	558	45.20	24,09,957	5,355.90
8	Dadra and Nagar Haveli	1,897	6.83	126	1.36	16	1.25	20,08,028	5,127.33
9	Daman and Diu	132	0.17	51	0.71	15	1.26	7,45,754	2,585.11
10	Delhi	99,355	302.34	7,666	165.98	2,456	184.72	7,79,850	2,535.70
11	Goa	14,614	48.29	1,607	28.19	223	17.17	6,32,213	2,336.28
12	Gujarat	7,12,964	1,866.84	30,148	519.70	2,642	198.57	7,46,973	2,262.56
13	Haryana	4,17,659	1,037.51	8,901	139.25	1,151	92.36	7,89,300	1,936.14
14	Himachal Pradesh	15,719	47.01	7,818	111.15	467	38.60	6,72,626	1,708.91
15	Jammu and Kashmir	5,700	19.31	8,833	141.86	490	37.20	1,79,110	1,281.89
16	Jharkhand	7,83,418	1,793.01	5,318	98.91	564	44.21	4,27,711	1,269.12
17	Karnataka	28,05,950	6,220.61	73,003	1,089.74	9,394	650.55	3,49,584	1,140.25
18	Kerala	5,61,344	1,292.86	68,628	871.90	2,241	171.52	1,09,477	653.04
19	Lakshadweep	61	0.20	29	0.61	2	0.20	1,98,110	651.27
20	Madhya Pradesh	19,79,963	4,484.57	25,127	419.19	2,938	223.58	1,99,746	646.67
21	Maharashtra	27,04,602	6,109.14	38,956	633.56	4,421	332.68	57,525	603.47
22	Manipur	16,927	49.74	743	16.59	95	7.36	1,02,069	295.59
23	Meghalaya	10,418	32.32	780	18.50	149	11.25	15,023	198.36
24	Mizoram	2,413	10.82	1,522	27.25	66	5.07	24,004	196.77
25	Nagaland	6,046	19.87	627	14.48	127	8.71	16,444	93.65
26	Odisha	23,96,574	5,025.42	12,042	225.83	1,341	104.64	17,765	73.70
27	Pondicherry	99,121	250.97	2,842	35.89	106	8.72	11,347	62.07
28	Punjab	3,34,608	845.29	13,586	187.34	1,390	107.62	4,001	43.14
29	Rajasthan	7,21,099	1,791.56	23,969	324.65	1,905	146.35	6,800	43.07
30	Sikkim	6,511	20.00	360	7.34	53	4.32	6,924	31.66
31	Tamil Nadu	36,28,244	8,113.18	1,06,008	1,364.37	4,264	336.93	3,099	27.07
32	Telangana	36,315	111.75	19,474	366.04	1,736	125.68	613	14.75
33	Tripura	1,97,809	606.78	1,825	30.77	112	9.12	2,039	9.44
34	Uttar Pradesh	22,35,873	4,998.98	29,928	497.37	3,707	293.60	706	8.85
35	Uttarakhand	1,91,156	506.72	6,416	101.57	538	42.97	198	2.14
36	West Bengal	39,33,520	10,014.41	19,926	360.19	2,295	177.99	92	1.01

	<b>Total</b>	<b>284,72,344</b>	<b>66,997.91</b>	<b>6,24,925</b>	<b>9,541.63</b>	<b>49,625</b>	<b>3,750.13</b>	<b>291,46,894</b>	<b>80,289.68</b>
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Source: As per data reported by Member Lending Institutions (MLIs) on Mudra portal

<b>Annexure-III</b>									
<b>Annexure referred to in reply to Lok Sabha Un-Starred Question 3959 for answer on 04.01.2019</b>									
<b>State/UT/Year - wise details of PMMY loans Sanctioned to women borrowers under Shishu, Kishore and Tarun category 2017-18 (Rs in Cr)</b>									
<b>Sr No</b>	<b>State Name</b>	<b>Shishu</b>		<b>Kishore</b>		<b>Tarun</b>		<b>Total</b>	
		<b>(Loans up to Rs. 50,000)</b>		<b>(Loans from Rs. 50,001 to Rs. 5.00 Lakh)</b>		<b>(Loans from Rs. 5.00 to Rs. 10.00 Lakh)</b>			
		<b>No Of A/Cs</b>	<b>Sanctioned Amt</b>	<b>No Of A/Cs</b>	<b>Sanctioned Amt</b>	<b>No Of A/Cs</b>	<b>Sanctioned Amt</b>	<b>No Of A/Cs</b>	<b>Sanctioned Amt</b>
1	Andaman and Nicobar Islands	91	0.23	195	4.38	42	3.3	328	7.91
2	Andhra Pradesh	143493	391.76	75081	1275.5	4495	322.45	223069	1989.71
3	Arunachal Pradesh	161	0.73	253	7.2	90	6.85	504	14.78
4	Assam	880011	2746.3	106097	774.06	874	64.47	986982	3584.83
5	Bihar	3291021	8335.4	118067	1142.7	1821	141.13	3410909	9619.23
6	Chandigarh	5394	17.14	947	18.23	210	15.68	6551	51.04
7	Chhattisgarh	660750	1510.85	25048	305.4	1255	95.28	687053	1911.52
8	Dadra and Nagar Haveli	1807	6.19	439	3.91	20	1.36	2266	11.46
9	Daman and Diu	159	0.29	97	1.87	17	1.31	273	3.46
10	Delhi	120249	364.12	10643	205.26	3017	225.87	133909	795.26
11	Goa	18266	58.6	3115	48.18	355	26.48	21736	133.26
12	Gujarat	756343	2104.78	46678	791.85	3915	286.75	806936	3183.39
13	Haryana	501611	1344.85	17683	266.8	2159	169.05	521453	1780.7
14	Himachal Pradesh	24113	71.98	8323	127.93	618	47.53	33054	247.44
15	Jammu and Kashmir	6214	23.5	17242	287.47	791	59.26	24247	370.23
16	Jharkhand	939750	2222.73	20774	237.53	1009	76.49	961533	2536.75
17	Karnataka	3116637	7805.29	75040	1139.96	7379	535.56	3199056	9480.81
18	Kerala	1719732	2501.39	78574	1086.74	4905	358.4	1803211	3946.53
19	Lakshadweep	147	0.44	32	0.63	5	0.36	184	1.42
20	Madhya Pradesh	2087125	5124.54	45177	670.48	5356	379.17	2137658	6174.18
21	Maharashtra	2777733	6995.04	67725	1012.4	7421	538.43	2852879	8545.87
22	Manipur	13810	44.5	2071	28.67	147	11.3	16028	84.46
23	Meghalaya	13724	41.82	1950	21.23	131	9.52	15805	72.58
24	Mizoram	3988	17.88	2507	40.89	76	6.24	6571	65
25	Nagaland	8456	31.41	1124	14.47	133	10.2	9713	56.08
26	Odisha	2859363	6505.89	35214	444.27	1947	139.85	2896524	7090
27	Pondicherry	114908	320.64	5555	101.9	625	50.95	121088	473.49
28	Punjab	401149	1024.51	18228	274.72	2225	170.93	421602	1470.17
29	Rajasthan	1030235	2517.52	49410	688.03	3411	248.89	1083056	3454.44
30	Sikkim	5959	15.75	1122	13.17	67	5.26	7148	34.18
31	Tamil Nadu	3667965	9574.91	127429	1825.94	8648	620.65	3804042	12021.49
32	Telangana	486536	1155.69	23010	504.79	5592	395.15	515138	2055.62
33	Tripura	266061	814.4	23242	170.33	114	8.91	289417	993.64
34	Uttar Pradesh	2168854	5562.84	54657	827	6384	494.27	2229895	6884.11
35	Uttarakhand	133925	403.38	12609	154.38	831	65.45	147365	623.21
36	West Bengal	3918392	10714.33	259834	2068.59	2829	702.95	4181055	13485.86

	<b>Total</b>	<b>32144132</b>	<b>80371.59</b>	<b>1335192</b>	<b>16586.84</b>	<b>78914</b>	<b>6295.7</b>	<b>33558238</b>	<b>103254.12</b>
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Source: As per data reported by Member Lending Institutions (MLIs) on Mudra portal

**Annexure-IV**

**Annexure referred to in reply to Lok Sabha Un-Starred Question 3959 for answer on 04.01.2019**

**State/UT/Year - wise details of PMMY loans Sanctioned to women borrowers under Shishu, Kishore and Tarun category  
2018-19 (up to 28.12.2018)  
(Rs in Cr)**

S No	State	Shishu		Kishore		Tarun		Total	
		(Loans up to Rs. 50,000)		(Loans from Rs. 50,001 to Rs. 5.00 Lakh)		(Loans from Rs. 5.00 to Rs. 10.00 Lakh)		No of A/Cs	Sanctioned Amt
		No of A/Cs	Sanctioned Amt	No of A/Cs	Sanctioned Amt	No of A/Cs	Sanctioned Amt	No of A/Cs	Sanctioned Amt
1	Andaman and Nicobar Islands	52	0.21	82	1.99	22	2.04	156	4.24
2	Andhra Pradesh	39,958	148.52	47,695	781.61	4,671	252.00	92,324	1,182.12
3	Arunachal Pradesh	121	0.55	228	5.22	59	4.53	408	10.30
4	Assam	5,72,052	1,847.92	6,423	97.25	710	56.05	5,79,185	2,001.22
5	Bihar	22,38,573	6,248.15	32,230	567.17	1,974	154.68	22,72,777	6,969.99
6	Chandigarh	3,466	11.42	378	7.73	114	9.38	3,958	28.53
7	Chhattisgarh	3,20,698	937.36	9,623	145.94	704	57.17	3,31,025	1,140.47
8	Dadra and Nagar Haveli	596	2.43	36	0.78	8	0.70	640	3.92
9	Daman and Diu	29	0.11	20	0.50	6	0.44	55	1.06
10	Delhi	83,697	278.03	5,533	109.33	1,548	121.50	90,778	508.86
11	Goa	8,611	30.62	1,006	21.24	263	20.97	9,880	72.83
12	Gujarat	5,43,706	1,695.25	23,185	361.64	11,969	204.48	5,78,860	2,261.37
13	Haryana	4,12,818	1,192.37	14,234	213.56	1,746	143.59	4,28,798	1,549.52
14	Himachal Pradesh	19,549	68.01	12,435	165.08	602	49.82	32,586	282.91
15	Jammu and Kashmir	4,213	13.96	13,736	266.66	923	70.06	18,872	350.67
16	Jharkhand	6,07,225	1,719.77	7,049	123.73	862	68.30	6,15,136	1,911.80
17	Karnataka	20,35,514	5,332.24	86,237	1,097.17	5,952	440.30	21,27,703	6,869.71
18	Kerala	6,51,886	1,635.26	58,160	726.31	3,025	245.97	7,13,071	2,607.54
19	Lakshadweep	72	0.19	25	0.43	4	0.35	101	0.97
20	Madhya Pradesh	12,04,679	3,467.07	18,498	398.54	4,151	303.99	12,27,328	4,169.60
21	Maharashtra	19,82,308	5,500.48	45,407	719.28	4,707	361.69	20,32,422	6,581.45
22	Manipur	7,932	31.02	1,000	16.65	85	6.77	9,017	54.44
23	Meghalaya	6,601	22.91	681	13.19	105	7.77	7,387	43.87
24	Mizoram	2,908	12.87	2,637	52.66	101	8.39	5,646	73.92
25	Nagaland	5,278	19.99	426	9.10	64	4.91	5,768	34.00
26	Odisha	18,27,087	5,025.73	50,018	451.29	1,636	121.20	18,78,741	5,598.21
27	Pondicherry	84,940	257.44	5,604	113.70	1,131	96.64	91,675	467.78
28	Punjab	3,82,362	1,081.98	15,879	228.24	1,726	139.40	3,99,967	1,449.62
29	Rajasthan	9,93,562	2,741.99	23,136	371.10	2,604	186.46	10,19,302	3,299.55
30	Sikkim	6,112	17.75	370	8.00	83	6.86	6,565	32.61
31	Tamil Nadu	26,36,675	7,712.95	1,03,054	1,366.05	6,062	466.29	27,45,791	9,545.29
32	Telangana	3,96,576	1,132.21	26,264	354.79	1,819	132.65	4,24,659	1,619.65
33	Tripura	1,32,342	444.23	7,529	57.89	78	6.08	1,39,949	508.20
34	Uttar Pradesh	14,63,301	4,057.77	28,001	515.96	5,061	415.63	14,96,363	4,989.36
35	Uttarakhand	91,880	269.26	5,528	99.78	881	73.21	98,289	442.25
36	West Bengal	24,93,644	7,428.73	31,953	480.33	2,004	156.77	25,27,601	8,065.83
	<b>Total</b>	<b>212,61,023</b>	<b>60,386.76</b>	<b>6,84,300</b>	<b>9,949.88</b>	<b>67,460</b>	<b>4,397.02</b>	<b>220,12,783</b>	<b>74,733.66</b>

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



