

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

**UN-STARRED QUESTION NO. 4047**

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

Targets and Compliance of PMMY by Banks

**QUESTION**

4047: SHRI RAVINDRA KUMAR PANDEY:

Will the Minister of FINANCE be pleased to state:

(a) whether any parameters have been fixed for nationalized banks to make the loan available under Pradhan Mantri Mudra Yojana (PMMY) and if so, the details thereof;

(b) whether the nationalized banks in Jharkhand are not complying with the set parameters and if so, the details thereof and the steps being taken in this regard ;and

(c) the targets fixed to disburse loan under the said scheme for the nationalized banks in Jharkhand and the number of people who were provided with loans against the set targets in Jharkhand?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE

**(SHRI SHIV PRATAP SHUKLA)**

(a) & (b): Pradhan Mantri Mudra Yojana (PMMY) provides access to institutional finance to unfunded micro / small business units by extending loans upto Rs.10 lakh for manufacturing, processing, trading, services and activities allied to agriculture, which help in creating income generating activities and employment. Within this overall framework, loans under the scheme are extended by Member Lending Institutions (MLIs) as per criteria and parameters determined by them.

As on 28.12.2018, over 39.47 lakh loans have been extended in Jharkhand by MLIs under PMMY since inception of the scheme.

(c) Under PMMY, annual targets are assigned to MLIs, which includes Public Sector Banks (PSBs). State/UT-wise targets are not allocated by Government.

Details of year-wise loan extended under the scheme since inception by nationalized banks in the state of Jharkhand are as under:

FY	No of Loan A/cs	Amount Sanctioned (Rs in Cr)
2015-16	177515	1462.79
2016-17	115313	1826.79

2017-18	119570	2318.10
2018-19 (till 28.12.18)	54978	1441.32
Total	467376	7049.00

