

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

UN-STARRED QUESTION NO. 883  
TO BE ANSWERED ON FRIDAY, DECEMBER 14, 2018 / AGRAHAYANA 23, 1940(SAKA)

PMMY  
QUESTION

†883.

SHRI SUSHIL KUMAR SINGH:

SHRI FEROZE VARUN GANDHI:

SHRI B. VINOD KUMAR:

SHRI CHANDRAKANT KHAIRE:

Will the Minister of FINANCE be pleased to state :

- (a) the details of the Pradhan Mantri Mudra Yojana (PMMY), including the quantum of loans sanctioned and number of people benefitted particularly in UttarPradesh, Maharashtra by Member Lending Institutions, State/UT-wise;
- (b) whether the Government has collected data regarding loan applications received under the PMMY and if so, the details of data generated thereof, State/UT-wise;
- (c) whether any criteria has been fixed for providing loans under PMMY by the banks and if so, the details thereof;
- (d) whether provision of overdraft has been made under the said scheme and if so, the details thereof;
- (e) whether a large number of loan applications for availing MUDRA loan are pending in different banks of Bihar and other States and if so, the details thereof, State/UT-wise;
- (f) whether any effective steps have been taken to create awareness about MUDRA loan and to sanction loan application within a fixed time period by banks and if so, the details thereof; and
- (g) whether the Government is contemplating or is already undertaking a study or a report to analyze the achievements and shortcomings of the scheme and if so, the details thereof?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI SHIV PRATAP SHUKLA)

- (a) to (c) : The 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), back of credit guarantee on portfolio basis etc.

State/UT-wise details of loans sanctioned by MLIs including for Uttar Pradesh, Maharashtra is at **Annexure I**

Details of applications received for loans under PMMY are not centrally maintained. 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.

(d) Overdraft of upto Rs. 10,000/- sanctioned under Pradhan Mantri Jan Dhan Yojana (PMJDY) is also classified as a MUDRA loan.

(e) & (f) Details of applications pending are not centrally maintained. Banks are required to adhere to timeliness as per extant guidelines of Banking Codes and Standards Board of India (BCSBI) in this regard.

The Government has taken various steps towards spreading awareness about the PMMY scheme. These, inter alia, include intensive publicity campaigns through print media, TV, radio jingles, hoardings, town hall meetings, financial literacy and awareness camps, special drive for financial inclusion etc.

(g) No, Madam.



**Annexure-I**

**Annexure referred to in reply to Lok Sabha Un-Starred Question 883  
for answer on 14/12/2018**

**State/UT-wise number of loans and amount sanctioned under PMMY  
from 08.04.2015 to 30.11.2018**

**Amount Rs in Crore**

State	No. of Accounts	Sanction Amt
Andaman and Nicobar Islands	33783	446.89
Andhra Pradesh	2575456	28511.62
Arunachal Pradesh	30674	312.96
Assam	4402709	15964.08
Bihar	12810351	45045.76
Chandigarh	70506	1053.77
Chhattisgarh	2959032	12601.75
Dadra and Nagar Haveli	7567	93.85
Daman and Diu	3313	57.2
Delhi	1018108	13414.24
Goa	134380	1530.51
Gujarat	4420623	30468.01
Haryana	2725976	16435.21
Himachal Pradesh	321780	5421.92
Jammu and Kashmir	333898	7639.19
Jharkhand	3831620	15675.42
Karnataka	15453050	70307.72
Kerala	5032643	25970.98
Lakshadweep	2661	29.84
Madhya Pradesh	9618747	41256.58
Maharashtra	12610971	65733.41
Manipur	118526	647.16
Meghalaya	88245	675.85
Mizoram	34591	486.9
Nagaland	34234	390.77
Odisha	10472452	32762.21
Pondicherry	455074	2367.78
Punjab	2723092	19018.89
Rajasthan	5231843	35654.04
Sikkim	65553	353.57
Tamil Nadu	18945297	72759.59
Telangana	2004766	17167.94
Tripura	839445	3324.95
Uttar Pradesh	12884791	61379.23
Uttarakhand	1033297	7782.94
West Bengal	14205852	52933.14
<b>TOTAL</b>	<b>147534906</b>	<b>705675.87</b>

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