

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

UN-STARRED QUESTION NO. 1434

TO BE ANSWERED ON MONDAY, JULY 1st, 2019 / ASHADHA 10, 1941(SAKA)

**LOANS UNDER PMMY
QUESTION**

1434. SHRI P.C.MOHAN:

Will the Minister of FINANCE be pleased to state:

(a) whether is it true that 75 percent of Pradhan Mantri Mudra Yojana (PMMY) beneficiaries are female;

(b) if so, the details thereof along with the number of women beneficiaries in the country during each of the last three years and the current year, state/UT-wise including Karnataka;

(c) whether employees in the unorganised sector can avail Mudra loans and if so, the details thereof;

(d) whether the Government is considering any proposals to include unorganized sector employees to avail Mudra loan and if so, the details thereof?

ANSWER

MINISTER OF FINANCE

(Smt. Nirmala Sitharaman)

(a) (a) & (b) As on 14.06.2019, out of 18.91 crore loans over 13.18 crore loans, almost 70% , have been extended to women borrowers by Member Lending Institutions (MLIs) under Pradhan Mantri Mudra Yojana (PMMY) since inception of the scheme. State/Union Territory wise details, including for Karnataka are given in **Annexure-I**.

(c) & (d) 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 to avail credit under Pradhan Mantri Mudra Yojna (PMMY).

Annexure-I					
Annexure referred to in reply to Lok Sabha Un-Starred Question 1434 for answer on 1st July 2019					
State/UT-wise number of loans sanctioned to women borrowers under PMMY					
Sr No	State Name	2016-17	2017-18	2018-19	2019-20 (as on 14.06.2019)
		No. of Accounts	No. of Accounts	No. of Accounts	No. of Accounts
1	Andaman and Nicobar Islands	706	328	303	
2	Andhra Pradesh	1,79,110	2,23,069	1,40,162	16,7
3	Arunachal Pradesh	613	504	722	1
4	Assam	7,79,850	9,86,982	11,68,698	57,3
5	Bihar	30,29,715	34,10,909	39,08,706	5,42,2
6	Chandigarh	3,099	6,551	8,395	1,4
7	Chhattisgarh	6,72,626	6,87,053	5,75,698	60,0
8	Dadra and Nagar Haveli	2,039	2,266	2,069	
9	Daman and Diu	198	273	112	
10	Delhi	1,09,477	1,33,909	5,71,431	28,2
11	Goa	16,444	21,736	17,200	1,5
12	Gujarat	7,45,754	8,06,936	9,89,631	1,56,0
13	Haryana	4,27,711	5,21,453	7,22,809	1,31,1
14	Himachal Pradesh	24,004	33,054	47,786	7,4
15	Jammu and Kashmir	15,023	24,247	27,629	5,5
16	Jharkhand	7,89,300	9,61,533	9,74,054	1,48,4
17	Karnataka	28,88,347	31,99,056	35,86,677	5,03,8
18	Kerala	6,32,213	18,03,211	12,87,110	1,05,7
19	Lakshadweep	92	184	147	
20	Madhya Pradesh	20,08,028	21,37,658	19,85,580	2,65,6
21	Maharashtra	27,47,979	28,52,879	31,88,535	3,85,9
22	Manipur	17,765	16,028	18,739	1,1
23	Meghalaya	11,347	15,805	14,603	1,3
24	Mizoram	4,001	6,571	8,999	1
25	Nagaland	6,800	9,713	11,774	1
26	Odisha	24,09,957	28,96,524	28,03,960	1,31,4
27	Pondicherry	1,02,069	1,21,088	1,36,409	16,2
28	Punjab	3,49,584	4,21,602	5,89,070	1,08,4
29	Rajasthan	7,46,973	10,83,056	15,67,904	2,69,9
30	Sikkim	6,924	7,148	10,069	7
31	Tamil Nadu	37,38,516	38,04,042	42,09,011	5,27,9
32	Telangana	57,525	5,15,138	7,72,785	7,7
33	Tripura	1,99,746	2,89,417	2,61,323	22,8
34	Uttar Pradesh	22,69,508	22,29,895	25,96,732	4,42,2
35	Uttarakhand	1,98,110	1,47,365	1,83,104	25,8
36	West Bengal	39,55,741	41,81,055	46,74,626	4,60,3
	Total	291,46,894	335,58,238	370,62,562	44,34,4

Source: As per data reported by MLIs on Mudra portal

