

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

UN-STARRED QUESTION NO. 4721

TO BE ANSWERED ON MONDAY, JULY 22, 2019 / ASHADHA 31, 1941(SAKA)

MUDRA Yojana

4721. Shri. Mahabali Singh:

Shri. Ramesh Chander Kaushik:

Will the Minister of FINANCE be pleased to state:

- (a) the present status of Pradhan Mantri MUDRA Yojana across the country;
- (b) whether the Government has set any target for banks for disbursement of loans under the MUDRA Yojana in the country;
- (c) if so, whether the Government has prescribed any binding provisions for the banks not able to achieve the said targets, if so, the details thereof including the action taken against the banks which have shown carelessness in disbursing the said loans;
- (d) whether the Government has received any complaint regarding irregularities or denial of loans under the said yojana in the country, if so, the details thereof and the corrective steps taken by the Government in this regard, State-wise including Haryana; and
- (e) whether the Government will emphasise on its extensive publicity to make MUDRA Loans disbursement easy and simple along with minimising the paper work and if so, the details thereof ?

ANSWER

(MINISTER OF STATE IN THE MINISTRY OF FINANCE)
(SHRI ANURAG SINGH THAKUR)

- (a) As on 12.07.2019, over 19.24 crore loans amounting to Rs. 9.45 lakh crore have been extended to borrowers across the country under the Pradhan Mantri Mudra Yojana (PMMY), since inception of the scheme.
- (b) Under PMMY, annual targets are assigned to Member Lending Institutions (MLIs) including Banks.
- (c) As part of Enhanced Access and Service Excellence (EASE) framework, performance of each Public Sector Bank (PSB) is evaluated on basis of 100+ metrics which include, *inter-alia*, performance on Mudra loans. Performance in EASE related reforms index has been given weightage in annual performance appraisal of Whole Time Directors (WTDs) and of officers up to two levels below WTDs.
- (d) Government has been receiving complaints with regard to implementation of the Scheme from time to time including denial of loan facilities by the banks including in the state of Haryana. These are redressed in coordination with the respective banks as per extant instructions of Reserve Bank of India (RBI) and Government in this regard.
- (e) Government has taken various steps towards effective implementation of the PMMY scheme. These, *inter alia*, include simplification of application forms, facility for on-line application for PMMY loans, extension of PMMY to activities allied to agriculture, refinance from MUDRA Ltd, Credit Guarantee Scheme, nomination of Mudra Nodal Officers, weekly video conferences to monitor the progress, publicity campaigns etc.

Annexure referred to in reply to part (b) of Lok Sabha Unstarred Question No. 4566 for answer on 22.07.2019

Amount in Rs. crore

Category - wise Report of loans extended under Pradhan Mantri Mudra Yojana (08.04.2015 to 12.07.2019) in North Eastern states

Sr No	State Name	SC		ST		OBC		Minority		WOMEN		TOTAL	
		No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No of A/c	Sanctioned Amt	No of A/c	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt
1	Arunachal Pradesh	1801	9.58	5666	149.21	958	15.22	2503	78.75	2896	63.27	36637	397.25
2	Assam	345450	1359.96	233688	933.55	996988	4035.86	720096	3115.98	3324486	11796.86	5987085	24158.56
3	Manipur	9138	32.73	14506	111.89	19343	69.37	7467	120.66	70413	339.67	169775	917.29
4	Meghalaya	5366	30.92	38247	279.76	4960	30.77	26823	279.45	57238	305.73	112300	881.08
5	Mizoram	2849	10.25	28439	455.99	337	6.3	5644	132.97	23444	264.66	45083	622.98
6	Nagaland	634	5.96	8786	181.59	754	6.24	6677	190.5	30256	206.19	48448	518.72
7	Sikkim	4791	28.48	5193	64.54	3817	46.16	5180	70.86	27728	152.13	77078	506.02
8	Tripura	230068	819.06	218974	799.60	165781	661.38	94216	380.84	829265	2953.37	1210932	4908.40
TOTAL		600097	2296.92	553499	2976.12	1192938	4871.3	868606	4370.01	4365726	16081.88	7687338	32910.30

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