

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA
STARRED QUESTION NO. *69
ANSWERED ON DECEMBER 12, 2022/AGRAHAYANA 21, 1944 (SAKA)

Allocation under PMMY

*69. SHRI M. SELVARAJ:

Will the Minister of **FINANCE** be pleased to state:

- (a) the details of the funds allocated to different industries under the Pradhan Mantri MUDRA Yojana (PMMY) during the last three years, State/UT-wise;
- (b) the number of women who have been sanctioned loans under the Yojana during the said period; and
- (c) the steps taken by the Government for advertising, publishing and spreading awareness about the Yojana?

ANSWER

Finance Minister

(Smt. Nirmala Sitharaman)

(a) to (c): A statement is laid on the Table of the House

STATEMENT REFERRED IN REPLY TO THE LOK SABHA STARRED QUESTION NO. *69 TO BE ANSWERED ON 12th DECEMBER, 2022 BY SHRI M. SELVARAJ REGARDING ALLOCATION UNDER PMMY

(a) and (b) Under Pradhan Mantri Mudra Yojana (PMMY), collateral-free institutional credit up to Rs. 10 lakh is provided by Member Lending Institutions (MLIs) i.e. Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs) to micro/small business units for income generating activities in the manufacturing, trading, services sector and also for activities allied to agriculture.

There is no allocation as such of funds under the Pradhan Mantri Mudra Yojana (PMMY) as loans under the Scheme are extended by lending institutions as per commercial parameters. However, under the aegis of National Credit Guarantee Trustee Company Ltd. (NCGTC), a wholly owned company of Government of India, a Credit Guarantee Fund for Micro Units (CGFMU) was set up with an initial corpus of Rs.3,000 crore for guaranteeing loans extended to eligible micro units under PMMY up to Rs. 10 lakh by Banks/Non-Banking Financial Companies (NBFCs)/ Micro Finance Institutions (MFIs).

As per data uploaded by MLIs on Mudra portal, in the last three financial years (01.04.2019 to 31.03.2022), over 16.67 crore loans involving a sanctioned amount of Rs. 9.98 lakh crore have been extended under PMMY. Out of this, more than 11.08 crore loans amounting to sanctioned amount of Rs. 4.42 lakh crore have been extended to women borrowers. This constitutes approx. 68% of the total number of loans and 44% of amount disbursed under the Scheme.

State/UT-wise detail of loans provided under the Scheme in the last three financial years is annexed.

(c) Government has taken various steps towards spreading awareness about PMMY across the country. These, inter alia, include publicity campaigns through print media, TV, radio jingles, hoardings, town hall meetings, financial literacy and awareness camps, special drive for financial inclusion etc. Banks also undertake publicity through their branches and also through Banking Correspondents (BCs).

**Annexure as referred to in Part (a) of Lok Sabha Starred Que No. *69 for reply on
12.12.2022**

**State/UT-wise detail of loans extended under Pradhan Mantri Mudra Yojana
(PMMY) in the last three financial years (from 01.04.2019 to 31.03.2022)**

(Amount in Rs. Crore)

Sr No	State/UT Name	No of A/Cs	Sanctioned Amt.
1	Union Territory of Andaman and Nicobar Islands	9,102	276
2	Andhra Pradesh	31,14,575	34,298
3	Arunachal Pradesh	35,152	426
4	Assam	35,41,065	20,312
5	Bihar	1,86,97,343	85,122
6	Union Territory of Chandigarh	59,534	1,135
7	Chhattisgarh	32,58,680	19,635
8	Union Territory of Dadra and Nagar Haveli and Daman and Diu	12,989	220
9	Union Territory of Delhi	10,93,928	11,957
10	Goa	1,12,510	1,552
11	Gujarat	51,18,309	37,477
12	Haryana	32,19,333	23,179
13	Himachal Pradesh	3,45,915	6,921
14	Jharkhand	51,66,648	25,252
15	Karnataka	1,46,76,804	89,080
16	Kerala	53,83,315	36,258
17	Union Territory of Lakshadweep	3,320	48
18	Madhya Pradesh	1,00,38,910	56,349
19	Maharashtra	1,26,82,103	78,905
20	Manipur	2,34,219	1,261
21	Meghalaya	1,01,786	900
22	Mizoram	44,547	706
23	Nagaland	50,060	674
24	Odisha	1,10,21,240	47,643
25	Union Territory of Puducherry	3,79,744	2,184
26	Punjab	34,85,260	24,476
27	Rajasthan	81,43,828	57,233
28	Sikkim	46,277	540
29	Tamil Nadu	1,76,90,544	96,452
30	Telangana	26,05,390	22,245
31	Tripura	10,81,253	6,197
32	Union Territory of Jammu and Kashmir	7,12,299	14,854
33	Union Territory of Ladakh	22,255	640
34	Uttar Pradesh	1,63,87,856	93,844
35	Uttarakhand	9,37,780	9,061
36	West Bengal	1,72,54,680	91,018
	TOTAL	16,67,68,553	9,98,335

Source: As per data uploaded by Member Lending Institutions (MLIs) on Mudra Portal