

LOK SABHA
UNSTARRED QUESTION NO. 734
ANSWERED ON DECEMBER 12, 2022/AGRAHAYANA 21, 1944 (SAKA)

MUDRA Loans to Women

734. MS. DEBASREE CHAUDHURI:
SHRIMATI POONAMBEN MAADAM:
SHRIMATI POONAM MAHAJAN:

Will the Minister of FINANCE be pleased to state:

- (a) whether it is a fact 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 West Bengal and Gujarat;
- (c) whether employees in the unorganised sector can avail MUDRA loans and, if so, the details thereof; and
- (d) whether the Government is considering any proposal to include unorganized sector employees to avail MUDRA loan and, if so, the details thereof along with the time by which a final decision is likely to be taken in this regard?

ANSWER

Minister of State in the Ministry of Finance
(Dr. BHAGWAT KARAD)

(a) and (b) As per data uploaded by Member Lending Institutions (MLIs) on Mudra portal, as on 25.11.2022, out of 37.76 crore loans over 25.84 crore loans, approx. 68%, have been extended to women borrowers under Pradhan Mantri Mudra Yojana (PMMY) since inception of the Scheme. State/UT-wise details on PMMY beneficiaries (including Women) during each of last three financial years and the current year, including for West Bengal and Gujarat are given in Annexure.

(c) to (d) As per the extant guidelines, any individual who is otherwise eligible to take loan and has a business plan for a non-farm income generating activity such as manufacturing, processing, trading, services and activities allied to agriculture and whose credit need is upto Rs.10 lakh is eligible to avail credit under PMMY.

Annexure as referred to in Part (b) of Lok Sabha Unstarred Que No. 734 for reply on 12.12.2022

State/UT-wise detail of loans extended under Pradhan Mantri Mudra Yojana (PMMY) from 01.04.2019 to 25.11.2022

Sr No	State/UT Name	FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23 (as on 25.11.2022)	
		Total	Women Entrepreneurs (out of Total)	Total	Women Entrepreneurs (out of Total)	Total	Women Entrepreneurs (out of Total)	Total	Women Entrepreneurs (out of Total)
		No. of Loan A/Cs	No. of Loan A/Cs	No. of Loan A/Cs	No. of Loan A/Cs	No. of Loan A/Cs	No. of Loan A/Cs	No. of Loan A/Cs	No. of Loan A/Cs
1	UT of Andaman and Nicobar Islands	1,733	312	5,468	1,459	1,901	347	1,915	479
2	Andhra Pradesh	8,44,501	1,74,094	11,52,152	4,35,429	11,17,922	6,14,391	6,66,009	3,38,092
3	Arunachal Pradesh	23,288	684	6,159	1,888	5,705	3,596	8,922	5,163
4	Assam	16,68,347	7,79,736	11,89,829	8,53,482	6,82,889	6,51,561	1,29,674	59,189
5	Bihar	67,12,494	41,97,683	53,06,694	32,62,994	66,78,155	47,05,150	31,57,376	25,20,963
6	UT of Chandigarh	24,313	9,288	20,295	7,243	14,926	1,763	10,358	1,444
7	Chhattisgarh	12,61,018	6,73,430	10,27,266	6,33,209	9,70,396	7,29,217	4,61,421	3,27,564
8	UT of Dadra and Nagar Haveli and Daman and Diu	3,665	1,979	4,927	3,109	4,397	3,532	1,321	199
9	UT of Delhi	5,68,596	4,55,907	3,30,497	1,61,462	1,94,835	1,13,585	1,16,393	50,347
10	Goa	39,040	16,825	37,520	17,931	35,950	16,610	20,290	10,880
11	Gujarat	20,96,393	12,55,370	14,30,956	9,14,455	15,90,960	10,36,032	8,06,868	4,89,689
12	Haryana	11,55,917	7,63,565	10,05,453	6,43,639	10,57,963	5,93,037	6,06,015	3,37,541
13	Himachal Pradesh	1,07,865	41,758	1,30,494	40,754	1,07,556	26,301	86,370	21,106
14	Jharkhand	17,20,485	12,22,813	16,68,281	12,52,260	17,77,882	14,68,060	10,27,249	8,33,858
15	Karnataka	57,33,127	33,37,300	46,45,196	31,03,875	42,98,481	29,88,512	26,89,198	19,44,461
16	Kerala	21,76,889	14,22,951	15,86,258	11,05,155	16,20,168	11,66,805	9,43,562	5,38,533
17	UT of Lakshadweep	796	217	1,799	506	725	130	794	289
18	Madhya Pradesh	35,57,948	22,41,666	32,49,158	20,99,143	32,31,804	23,16,849	16,17,429	11,30,365
19	Maharashtra	47,69,888	34,78,991	37,54,163	29,57,673	41,58,052	35,89,300	25,39,134	21,05,151
20	Manipur	90,175	25,579	69,906	27,806	74,138	22,323	18,273	13,035
21	Meghalaya	44,416	16,997	40,478	28,334	16,892	12,452	10,188	4,422
22	Mizoram	20,435	6,418	12,716	7,658	11,396	8,689	10,958	7,458
23	Nagaland	15,082	10,220	19,787	14,286	15,191	10,954	5,967	2,443
24	Odisha	37,15,335	27,43,233	36,34,998	27,30,228	36,70,907	28,97,689	17,38,418	14,68,835
25	UT of Puducherry	1,39,444	1,04,096	1,08,775	77,157	1,31,525	87,320	62,572	38,509
26	Punjab	12,81,307	6,86,067	10,94,143	5,82,580	11,09,810	6,21,930	6,22,662	3,24,867
27	Rajasthan	29,94,534	17,93,764	24,81,296	16,53,640	26,67,998	17,70,874	13,56,536	9,20,454
28	Sikkim	19,862	4,999	15,356	7,641	11,059	6,827	4,658	1,687
29	Tamil Nadu	71,17,666	43,12,369	49,47,732	30,36,978	56,25,146	37,04,525	32,92,228	24,03,110
30	Telangana	14,35,626	9,05,309	6,36,219	2,82,466	5,33,545	3,52,999	2,25,304	1,22,107
31	Tripura	3,97,094	2,43,950	3,26,855	2,08,478	3,57,304	2,86,215	1,17,484	75,285
32	Uttar Pradesh	58,61,422	32,80,280	47,38,452	26,73,110	57,87,982	37,26,510	33,83,847	22,39,655
33	Uttarakhand	3,01,996	1,90,621	3,01,870	1,71,327	3,33,914	2,27,311	2,28,025	1,42,008
34	West Bengal	61,76,529	46,73,653	54,50,920	42,45,652	56,27,231	46,02,264	20,81,435	15,90,812
35	UT of Jammu and Kashmir	1,55,153	29,772	2,94,501	58,087	2,62,645	63,204	1,89,333	47,140
36	UT of Ladakh	5,602	1,453	8,477	2,510	8,176	2,395	6,059	1,807
	TOTAL	6,22,37,981	3,91,03,349	5,07,35,046	3,33,03,604	5,37,95,526	3,84,29,259	2,82,44,245	2,01,18,947

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