

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

UNSTARRED QUESTION NO. 739

ANSWERED ON MONDAY, DECEMBER 12, 2022/AGRAHAYANA 21, 1944 (SAKA)

Bank Branches

739. SHRI S. VENKATESAN:

Will the Minister of FINANCE be pleased to state:

- (a) the details of branches of both the public and private sector banks in the rural, semi-urban, urban and metros along with the MUDRA loans given under the Shishu, Kishor and Tarun categories so far and accounts opened, closed, outstanding with amounts and Non-Performing Assets during the last five years, category-wise; and
- (b) the number of loans given under the differential rate of interest during the said period, public and private sector, bank-wise?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR BHAGWAT KARAD)

(a) As apprised by the Reserve Bank of India (RBI), details of the functioning bank branches (population group-wise) of Public Sector Banks & Private Sector Banks in the Rural, Semi-Urban, Urban and Metro areas, as on September 2022 are as under:

Bank Group	Rural	Semi-Urban	Urban	Metro	Total
Public Sector Banks	28804	23153	16088	16089	84134
Private Sector Banks	7912	12147	8114	10236	38409

Pradhan Mantri Mudra Yojana (PMMY) was launched on 08.04.2015 to extend collateral free loans up to Rs.10 lakh to individuals to enable them to set up or expand their business activities. The Scheme facilitates loans in three categories, namely Shishu (up to Rs. 50,000/-), Kishore (above Rs. 50,000/- and up to Rs. 5 lakh) and Tarun (above Rs. 5 lakh and up to Rs. 10 lakh) for income generating activities in Manufacturing, Trading, Service sectors and also for the activities allied to agriculture. The loans under PMMY are provided by Member Lending Institutions (MLIs), i.e. Banks, Non-Banking Financial Companies (NBFCs), Micro Finance Institutions (MFIs) and other financial intermediaries. The details of the loans under the PMMY Scheme is at Annexure.

(b) As apprised by RBI, the number of accounts outstanding under the differential rate of interest scheme for the Public Sector Banks & Private Sector Banks, for the last five years are as under:

	March 2018	March 2019	March 2020	March 2021	March 2022
Public Sector Banks	366391	495351	309985	180560	153964
Private Sector Banks	30980	35991	37570	35571	31529

Annexure as referred to in Part (a) of the Lok Sabha Unstarred Question No. 739 for reply on 12.12.2022 regarding "Bank Branches"

(Amount Rs. in Crore)

Public Sector Banks and Private Sector Banks		Shishu			Kishore			Tarun			Total		
		(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)					
S. No.	Financial Year	No. of Loan A/Cs	Disbursed Amount	Outstanding Amount	No. of Loan A/Cs	Disbursed Amount	Outstanding Amount	No. of Loan A/Cs	Disbursed Amount	Outstanding Amount	No. of Loan A/Cs	Disbursed Amount	Outstanding Amount
1	2017-2018	1,19,12,363	34,483.58	24,476.37	30,47,496	55,534.45	48,087.91	6,30,584	46,905.41	40,489.45	1,55,90,443	1,36,923.44	1,13,053.73
2	2018-2019	1,54,32,199	44,649.41	31,609.67	38,05,147	59,758.73	50,175.02	7,05,481	52,613.45	46,089.04	1,99,42,827	1,57,021.59	1,27,873.73
3	2019-2020	2,43,99,380	71,579.42	49,599.47	37,15,504	59,442.17	54,401.24	7,33,166	54,525.75	49,051.63	2,88,48,050	1,85,547.34	1,53,052.34
4	2020-2021	2,09,13,738	48,004.95	36,525.27	63,53,850	88,116.08	81,378.20	8,30,229	59,915.05	55,710.84	2,80,97,817	1,96,036.08	1,73,614.31
5	2021-2022	2,24,09,442	59,615.69	42,112.39	74,47,523	93,346.13	81,745.37	8,14,720	63,000.61	55,596.73	3,06,71,685	2,15,962.43	1,79,454.49

Public Sector Banks and Major Private Sector Banks		Non-Performing Assets (NPA) on Disbursed Amount							
		Shishu		Kishore		Tarun		Total	
S. No.	Cumulative Till	Cumulative Disbursed Amount	Cumulative NPA Amount	Cumulative Disbursed Amount	Cumulative NPA Amount	Cumulative Disbursed Amount	Cumulative NPA Amount	Cumulative Disbursed Amount	Cumulative NPA Amount
1	Mar-18	73,950.78	1,675.85	1,25,204.13	3,987.83	1,06,616.63	2,421.51	3,05,771.54	8,085.19
2	Mar-19	1,23,446.78	1,999.79	1,87,924.38	6,662.51	1,63,120.37	3,954.61	4,74,491.53	12,616.91
3	Mar-20	1,95,101.44	2,551.47	2,48,323.59	11,850.64	2,19,467.29	6,530.85	6,62,892.32	20,932.96
4	Mar-21	1,49,855.46	4,726.63	2,92,908.72	14,239.41	2,53,070.05	8,228.60	6,95,834.23	27,194.64
5	Mar-22	2,86,472.42	4,487.69	4,23,376.91	19,321.47	3,30,526.65	10,228.21	10,40,375.98	34,037.37

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