

Government of India  
Ministry of Finance  
Department of Financial services

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1973**  
ANSWERED ON March 13, 2023/PHALGUNA 22, 1944 (SAKA)

**MUDRA Scheme in Uttar Pradesh**

1973. DR. CHANDRA SEN JADON:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has conducted any review of the MUDRA Scheme being implemented in the country;
- (b) if so, the details thereof;
- (c) the number of applications received and sanctioned under the Shishu, Tarun and Kishore categories of the above scheme since its launch in Firozabad constituency of Uttar Pradesh;
- (d) the details of the quantum of funds released by the Central Government under this scheme to the State of Uttar Pradesh during the last three years, year-wise;
- (e) the details of the branches of various banks providing loans under MUDRA scheme in Uttar Pradesh;
- (f) whether various branches of banks have shown reluctance on their part in providing loans to the willing entrepreneurs;
- (g) if so, the remedial steps taken by the Government in this regard; and
- (h) the measures being taken for making MUDRA scheme more effective?

**ANSWER**

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

(a) and (b) Pradhan Mantri Mudra Yojana (PMMY) is reviewed from time to time wherein the scope and coverage of the Scheme has been extended as furnished below:-

- In FY 2016-17, activities allied to agriculture, viz; pisciculture, beekeeping, poultry, livestock rearing, grading, sorting, aggregation agro industries, diary, fishery, agri-clinics and agribusiness centres, food and agro-processing, etc (excluding crop loans, land improvement such as canals, irrigation, wells) and services supporting these, which promote livelihood or are income generating were brought under the ambit of PMMY.
- Since FY 2017-18, loans sanctioned for purchase for Tractors and Power Tillers have been included as eligible loans under PMMY, subject to the upper ceiling of Rs. 10 lakh.
- Further, from 2018-19 onwards, loans sanctioned for purchase of two-wheelers by individuals for commercial purpose have also been included under PMMY.

(c) Category-wise number of loans sanctioned under the Scheme in Firozabad district is furnished below:-

<b>Loan Category</b>	<b>No. of Loan A/Cs*</b>
Shishu	2,12,424
Kishore	41,810
Tarun	5,714

*\*From 01.04.2016 to 24.02.2023 (District-wise data for FY 2015-16 is not available on Mudra portal)*

(d) and (e) There is no allocation of funds under the PMMY. However, Member Lending Institutions (MLIs) sanction loans as per Scheme guidelines. As per data uploaded by MLIs on Mudra portal, as on 24.02.2023, more than 3.80 crore loans amounting to Rs. 2.09 lakh crore have been extended in the State of Uttar Pradesh, since inception of the Scheme in April 2015.

(f) to (h) Loans by Banks are extended as per their Board-approved policies and extant Reserve Bank of India (RBI) guidelines which, *inter-alia*, include, viability of project, assessment of repayment capacity of the borrower, etc. Any matter relating to implementation of PMMY including, delay in turn-around-time (TAT), turning down of loan applications and lenders insistence on collateral/guarantor on certain occasions are redressed in coordination with the respective banks.

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