

Government of India  
Ministry of Finance  
Department of Financial services  
**LOK SABHA**  
**UNSTARRED QUESTION NO. 1829**  
**ANSWERED ON JULY 31, 2023/SRAVANA 9, 1945 (SAKA)**  
**Pradhan Mantri Mudra Yojana**

**1829. SHRI NIHAL CHAND:**

Will the Minister of FINANCE be pleased to state:

- (a) the salient features and objectives of 'Mudra' yojana along with achievements thereof as on date;
- (b) the details of the number of people benefitted with this scheme during the last two years in the country, State/UT-wise;
- (c) whether any complaint has been received by the Government in respect of not providing proper assistance to needy people by the banks;
- (d) if so, the details thereof; and
- (e) the manner by which the Government has directed banks on the basis of said complaint so that each needy person may avail benefits of this scheme?

**ANSWER**

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

(a) 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), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs). Any individual, who is otherwise eligible to take a loan and has a business plan for small business enterprise can avail loan under the Scheme for income generating activities in the manufacturing, trading, service sectors and also for activities allied to agriculture across three loan categories, viz. Shishu (loans up to Rs. 50,000/-), Kishore (loans above Rs. 50,000/- and up to Rs. 5 lakh) and Tarun (loans above Rs. 5 lakh and up to Rs. 10 lakh).

The objective of Pradhan Mantri Mudra Yojana (PMMY) is to provide access to institutional finance to new or existing micro unit/ enterprise up to Rs. 10 lakh.

(b) The number of loans sanctioned to borrowers under the Scheme in the last two years is as below:

<b>F.Y. 2021-22</b>	<b>F.Y. 2022-23</b>
5,37,95,526	6,23,10,598

All India data, State-wise and UT-wise is placed at Annexure-I.

(c) to (e) Complaints with regards to implementation of PMMY are redressed in consultation with the respective Banks. The complaints received at the Centralized Public Grievance Redress and Monitoring System (CPGRAMS) are also being taken up with respective Banks for redressal within the prescribed timeline.

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**Annexure I as referred to in Part (b) of Lok Sabha Unstarred Ques. No. 1829 for 31.07.2023 regarding "Pradhan Mantri Mudra Yojana"**

<b>Pradhan Mantri Mudra Yojana (PMMY)- State-wise</b>			
		<b>F.Y. 2021-22</b>	<b>F.Y. 2022-23</b>
<b>Sr No</b>	<b>State/ U.T. Name</b>	<b>No. of Loan Accounts</b>	<b>No. of Loan Accounts</b>
1	Andaman and Nicobar Islands	1,901	3,463
2	Andhra Pradesh	11,17,922	13,48,593
3	Arunachal Pradesh	5,705	17,193
4	Assam	6,82,889	5,99,213
5	Bihar	66,78,155	84,89,231
6	Chandigarh	14,926	17,261
7	Chhattisgarh	9,70,396	11,14,927
8	Dadra and Nagar Haveli & Daman and Diu	4,397	5,512
9	Delhi	1,94,835	3,37,476
10	Goa	35,950	42,745
11	Gujarat	15,90,960	17,84,437
12	Haryana	10,57,963	12,18,808
13	Himachal Pradesh	1,07,556	1,51,733
14	Jharkhand	17,77,882	20,56,159
15	Karnataka	42,98,481	55,92,066
16	Kerala	16,20,168	17,81,474
17	Lakshadweep	725	1,623
18	Madhya Pradesh	32,31,804	37,01,661
19	Maharashtra	41,58,052	52,53,324
20	Manipur	74,138	39,744
21	Meghalaya	16,892	24,937
22	Mizoram	11,396	23,394
23	Nagaland	15,191	15,172
24	Odisha	36,70,907	39,22,511
25	Pondicherry	1,31,525	98,394
26	Punjab	11,09,810	12,59,891
27	Rajasthan	26,67,998	29,77,440
28	Sikkim	11,059	13,805
29	Tamil Nadu	56,25,146	64,06,513
30	Telangana	5,33,545	6,39,323
31	Tripura	3,57,304	3,50,659
32	Union Territory of Jammu and Kashmir	2,62,645	3,30,963
33	Union Territory of Ladakh	8,176	9,988
34	Uttar Pradesh	57,87,982	68,08,721
35	Uttarakhand	3,33,914	4,45,328
36	West Bengal	56,27,231	54,26,916
	<b>All India</b>	<b>5,37,95,526</b>	<b>6,23,10,598</b>

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