

Government of India
Ministry of Finance
Department of Financial services
LOK SABHA
UNSTARRED QUESTION NO. 2877
ANSWERED ON AUGUST 7, 2023/SRAVANA 16, 1945 (SAKA)
Mudra Yojana

2877. SHRI VINAYAK RAUT: SHRI OMPRAKASH BHUPALSINH ALIAS PAWAN RAJENIMBALKAR:

Will the Minister of FINANCE be pleased to state:

- (a) the present status of MUDRA Yojana in the country;
- (b) whether the scheme has been implemented in all the states of the country;
- (c) whether the Government has reviewed the scheme and if so, the details thereof;
- (d) the number of applications received, sanctioned under the 'SHISHU', 'TARUN' and 'KISHOR' categories after launching of the MUDRA scheme;
- (e) the details particularly of the Ratnagiri-Sindhudurg parliamentary constituency;
- (f) the details of the bank branches providing loans under MUDRA Yojana in Maharashtra bank-wise district-wise;
- (g) whether the banks are reluctant to grant loans to willing entrepreneurs; and
- (h) if so, the details thereof along with the reasons?

ANSWER

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

(a) and (b) Pradhan Mantri Mudra Yojana (PMMY) was launched on 08.04.2015 and has been implemented across the country. As on 30.06.2023, more than 42.20 crore loans amounting to Rs.24.34 lakh crore have been sanctioned to the borrowers under the scheme.

(c) PMMY Scheme has been reviewed from time to time wherein the scope and coverage of the Scheme have been expanded: -

- i) From FY 2016-17, activities allied to agriculture, services supporting these, which promote livelihood or are income generating, were brought under the ambit of PMMY;
- ii) From FY 2017-18, loans upto Rs 10 lakh sanctioned for purchase of Tractors and Power Tillers have been included under PMMY; and
- iii) From 2018-19, two-wheelers loans to individuals for commercial purpose have also been included under PMMY.

(d) The number of applications received under the scheme is not maintained centrally. However, the number of applications sanctioned under 'SHISHU', 'KISHOR' and 'TARUN' categories, since launch of MUDRA scheme is furnished below:

Category	No. of loan accounts sanctioned (in crores)
Shishu	34.97
Kishor	6.39
Tarun	0.84

(e) Parliamentary Constituency-wise data is not maintained for loans sanctioned under PMMY Scheme. However, category-wise number of loans sanctioned under the Scheme for Ratnagiri and Sindhudurg Districts is furnished below: -

District	No. of loan accounts sanctioned under category (01.04.2016 to 30.06.2023)*		
	Shishu	Kishor	Tarun
Ratnagiri	1,29,570	57,007	7,380
Sindhudurg	94,249	37,680	5,237

*District-wise data for FY 2015-16 is not available

(f) The details of the bank branches providing loans under MUDRA Yojana Bank-wise and District-wise in Maharashtra is placed at Annexure I.

(g) and (h) Loans by banks are extended after due diligence 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, credit history of the borrower etc.

Annexure I part (f) for Lok Sabha Ques. No. 2877 for answer on 07.08.2023 regarding " "Mudra Yojana"		
Pradhan Mantri Mudra Yojana (PMMY) - State-wise		
Bank wise branches providing loans under MUDRA in the State of Maharashtra as on 30.06.2023		
Sr. no.	Name of Bank	No. of Bank Branches
1	Bank Of Baroda	840
2	Bank Of India	873
3	Bank Of Maharashtra	1136
4	Canara Bank	568
5	Central Bank Of India	590
6	Indian Bank	266
7	Indian Overseas Bank	163
8	Punjab And Sind Bank	35
9	Punjab National Bank	385
10	State Bank Of India	1797
11	Uco Bank	177
12	Union Bank Of India	725
	Sub Total of Public Sector Banks	7555
13	Axis Bank	536
14	Bandhan Bank	334
15	CSB Bank Limited	66
16	DCB Bank	70
17	Dhanlaxmi Bank	19
18	Federal Bank	105
19	HDFC Bank	858
20	ICICI Bank	768
21	IDBI Bank	431
22	Idfc First Bank	137
23	Indusind Bank	286
24	Karnataka Bank	54
25	Karur Vysya Bank	25
26	Kotak Mahindra Bank	363
27	RBL Bank	137
28	Yes Bank	181
	Sub Total of Private Banks	4370
29	Au Small Fin.Bank	112
30	Equitas Small Fin. Bank	152
31	Esaf Small Fin. Bank	71
32	Fincare Small Fin. Bank	75
33	Jana Small Fin. Bank	70
34	Suryoday Small Fin. Bank	169
35	Ujjivan Small Fin. Bank	47
36	Utkarsh Small Fin. Bank	69
	Sub Total of Small Finance Banks	765
37	Maharashtra Gramin Bank	421
38	Vidharbha Konkan Gramin Bank	321
	Sub Total of Regional Rural Banks	742
	Grand Total	13432

Annexure I part (f) for Lok Sabha Ques. No. 2877 for answer on 07.08.2023 regarding " "Mudra Yojana"		
District wise Bank branches providing loans under MUDRA in the State of Maharashtra as on 30.06.2023		
Sr. no.	Name of District	No. of Bank Branches
1	Ahmednagar	475
2	Akola	170
3	Amravati	292
4	Aurangabad	359
5	Beed	166
6	Bhandara	127
7	Buldhana	215
8	Chandrapur	223
9	Dhule	146
10	Gadchiroli	76
11	Gondia	116
12	Hingoli	78
13	Jalgaon	382
14	Jalna	131
15	Kolhapur	451
16	Latur	193
17	Mumbai	942
18	Mumbai Suburban	1371
19	Nagpur	758
20	Nanded	228
21	Nandurbar	85
22	Nashik	669
23	Osmanabad	126
24	Palghar	313
25	Parbhani	116
26	Pune	1717
27	Raigad	494
28	Ratnagiri	253
29	Sangli	311
30	Satara	331
31	Sindhudurg	158
32	Solapur	420
33	Thane	1086
34	Wardha	168
35	Washim	92
36	Yavatmal	212
	Total	13432