

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

**UN-STARRED QUESTION NO. 2313**

Answered on Monday, 18<sup>th</sup> December, 2023/ Agrahayana 27, 1945 (Saka)

**Mudra and StandUp India Loan Scheme**

2313: SHRI RAJENDRA AGRAWAL,  
SHRI MUKESH RAJPUT,  
DR. UMESH G. JADHAV,  
SHRIMATI SANDHYA RAY AND  
SHRI RAMESH CHANDER KAUSHIK:

Will the Minister of Finance be pleased to state;

(a) the manner in which the Mudra and Stand-Up India Loan Schemes have facilitated women's economic advancement and entrepreneurial aspirations especially Datia and Bhind district of Madhya Pradesh;

(b) the extent to which these schemes catalyzed women's participation in the formal economy and empowered them to become business owners and job creators especially in Datia and Bhind district of Madhya Pradesh; and

(c) the ongoing welfare schemes for women in Madhya Pradesh and said districts and the amount spent on these schemes during the four last years and current year?

**ANSWER**

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

(a) to (c) Improved access to credit influences socio-economic growth of different sections of the society. Pradhan Mantri Mudra Yojana (PMMY) was launched on 08.04.2015 to provide collateral free institutional credit to Small/ Micro enterprises for income generating activities. Stand-up India (SUPI) scheme was launched on 05.04.2016 to promote

entrepreneurship among women and SC/ST by providing loans for setting up green field enterprises.

Upliftment of women has been a major target of these schemes. Micro-credit through PMMY encouraged female entrepreneurship, raised earnings and employability, and thereby empowered them financially, socially and psychologically. By allocating target to provide at least one loan to women and one loan to SC/ST entrepreneurs, SUPI encouraged lenders to finance green-field projects to women entrepreneurs which goes a long way in promotion of entrepreneurship among women and women led enterprises.

As on 24.11.2023, out of total 44.46 crore loans sanctioned under PMMY, 30.64 crore (69%) have been sanctioned to women. Further under SUPI, as on 24.11.2023, out of 2.09 lakh loans sanctioned, 1.77 lakh (84%) have been sanctioned to women entrepreneurs.

The number of loans sanctioned to women in the State of Madhya Pradesh and also in Datia & Bhind Districts under PMMY and SUPI schemes is Annexed.

Apart from the above, the following major Flagship schemes are also being implemented by Ministry of Finance through banks and financial institutions across the country including Madhya Pradesh:

- i. **PM SVANidhi** was launched on 1<sup>st</sup> June, 2020, to provide, collateral free loans in three tranches i.e. Rs.10,000 in first tranche, upto Rs.20,000 in second tranche and upto Rs.50,000 in third tranche to street vendors.
- ii. **PM Vishwakarma** was launched on 17<sup>th</sup> September, 2023. The Scheme aims to provide end-to-end holistic support to traditional artists and craftspeople engaged in 18 identified trades through access to skill training, collateral-free credit, modern tools, market linkage support and incentive for digital transactions.
- iii. **Self Help Group- Bank Linkage Programme (SHG-BLP)** has improved the lives of women by helping them save, borrow and build social capital.
- iv. **Micro Enterprise Development Programme of NABARD (MEDPs)** NABARD has been supporting need-based skill development programmes (MEDPs) for matured SHGs which already have access to finance from Banks.
- v. **Livelihood and Enterprise Development Programme (LEDP):** Started in 2015, LEDP envisages conduct of livelihood promotion programmes in clusters. It promotes livelihood formation in farm and off-farm activities and supports intensive skill building,

refresher training, backward-forward linkages, value chain management, end-to-end solutions, and handholding and escort services over two credit cycles.

vi. **Pradhan Mantri Jan Dhan Yojana (PMJDY)**: PMJDY scheme was launched in August, 2014 to provide universal banking services for every unbanked adult. The scheme facilitates opening of bank account free of cost and without any requirement of keeping minimum balance. The opening of Jan Dhan accounts has facilitated the coverage of various social security schemes among the unorganized sections of the society which, *inter-alia* includes following schemes: -

- (a) **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)**, offers a renewable one-year term life cover of Rupees Two Lakh to all subscribing bank/ post office account holders in the age group of 18 to 50 years, covering death due to any reason, for a premium of Rs.436/- per annum per subscriber.
- (b) **Pradhan Mantri Suraksha Bima Yojana (PMSBY)**, is available to people in the age group 18 to 70 years with a bank / Post office account who give their consent to join / enable auto-debit. The risk coverage under the scheme is for Rs. 2 lakhs in case of accidental death or total permanent disability and Rs. 1 lakh for partial permanent disability; due to accident at a premium of Rs. 20 per annum.
- (c) **Atal Pension Yojana (APY)** offers guaranteed minimum monthly pension for the subscribers ranging between Rs.1,000 and Rs.5,000 per month after attaining the age of 60 years.

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**Annexure as referred in reply to Lok Sabha Unstarred Question No. 2313 for answer on 18.12.2023 regarding MUDRA and Stand-Up India Loan Scheme as on 24.11.2023**

S. No.	Scheme	Madhya Pradesh		Datia		Bhind	
		Total No. of loan A/Cs	Women A/Cs	Total No. of loan A/Cs	Women A/Cs	Total No. of loan A/Cs	Women A/Cs
1	PMMY	2,68,85,457	1,89,19,559	90,955	40,333	47,964	10,574
2	SUPI	9826	7735	52	44	120	95