

Government of India  
Ministry of Finance  
Department of Financial services

**LOK SABHA**  
**UNSTARRED QUESTION NO. 97**  
**ANSWERED ON DECEMBER 4<sup>th</sup>, 2023/ AGRAHAYANA 13, 1945 (SAKA)**  
**MUDRA SHISHU LOANS**

97. SHRIMATI CHINTA ANURADHA:  
SHRI RAJMOHAN UNNITHAN:  
SHRI MANOJ KOTAK:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has implemented MUDRA Yojana;
- (b) the details of features of the Interest Subvention Scheme for MUDRA Shishu loans;
- (c) if so, the details thereof including targets achieved therein along with the loans sanctioned under Shishu, Kishore and Tarun during the last three years, State-wise;
- (d) whether any shortcomings have been found out in the implementation of MUDRA Yojana; and
- (e) if so, the details thereof and the corrective measures taken or likely to be taken by the Government in this regard?

**ANSWER**

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

- (a) Pradhan Mantri Mudra Yojana (PMMY) was launched on 08.04.2015 and has been implemented across the country.
- (b) As part of the Atma Nirbhar Bharat Abhiyan, Government of India implemented a scheme on Interest Subvention of 2% on prompt repayment of Shishu loans under PMMY for a period of 12 months to eligible borrowers.

The Scheme was formulated to provide support to small borrowers to enable them to service their loans and restart their businesses post-lockdown. For borrowers, who were allowed a moratorium by their respective lenders, as permitted by Reserve Bank of India (RBI) under the 'COVID 19 Regulatory Package', the Scheme commenced post completion of the moratorium period till the period of 12 months i.e. from September 01, 2020 till August 31, 2021. For other borrowers, the Scheme commenced w.e.f. June 01, 2020 till May 31, 2021. The Scheme was operational up to 31.08.2021.

- (c) As on 24.11.2023, more than 44.46 crore loans amounting to Rs. 26.12 lakh crore have been sanctioned to the borrowers under the Scheme.

The national level targets under the Scheme have been consistently met since inception of the Scheme, except for FY 2020-21 due to the COVID-19 pandemic. Further, the State/U.T.-wise details of loans sanctioned under Shishu, Kishor and Tarun categories during the last three years, are placed at Annexure-I.

(d) and (e) Pradhan Mantri Mudra Yojana (PMMY) is reviewed from time to time. The scope and coverage of the Scheme has been expanded as detailed below: -

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

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**Annexure as referred to in Part (c) of Lok Sabha Unstarred Question. No. 97 for reply on  
04.12.2023**

**State/ U.T.-wise Category-wise (Shishu, Kishor, Tarun) Report for FY 2020-21**

(Amount in Rs. Crore)

		F.Y. 2020-21					
Sr No	State/ U.T. Name	Shishu		Kishor		Tarun	
		No. of Loan A/Cs	Sanctioned Amount	No. of Loan A/Cs	Sanctioned Amount	No. of Loan A/Cs	Sanctioned Amount
1	Andaman and Nicobar Islands	2,376	6	2,321	57	771	61
2	Andhra Pradesh	811,412	1,502	266,191	5,163	74,549	5,364
3	Arunachal Pradesh	2,506	4	2,094	55	1,559	121
4	Assam	862,844	2,239	306,802	3,962	20,183	1,457
5	Bihar	4,487,990	12,829	772,612	9,369	46,092	3,391
6	Chandigarh	9,564	25	7,259	173	3,472	251
7	Chhattisgarh	821,423	2,320	180,074	2,559	25,769	1,868
8	Dadra and Nagar Haveli & Daman and Diu	2,539	6	1,830	32	558	42
9	Delhi	227,677	533	77,223	1,646	25,597	1,951
10	Goa	19,166	57	15,391	276	2,963	221
11	Gujarat	1,114,077	3,381	265,308	4,482	51,571	3,717
12	Haryana	785,940	2,353	188,173	2,911	31,340	2,288
13	Himachal Pradesh	64,163	171	53,224	1,170	13,107	1,023
14	Jharkhand	1,391,806	3,675	251,914	2,997	24,561	1,798
15	Karnataka	3,466,071	10,026	1,091,077	13,095	88,048	7,079
16	Kerala	1,158,550	3,205	389,831	5,023	37,877	3,189
17	Lakshadweep	1,096	3	631	15	72	6
18	Madhya Pradesh	2,693,204	7,411	495,472	6,783	60,482	4,280
19	Maharashtra	2,912,303	7,709	736,733	9,837	105,127	7,663
20	Manipur	56,050	135	12,312	185	1,544	115
21	Meghalaya	26,513	69	11,744	185	2,221	160
22	Mizoram	3,849	12	8,011	150	856	83
23	Nagaland	9,000	23	9,529	141	1,258	96
24	Odisha	3,193,856	8,430	411,288	4,738	29,854	2,160
25	Puducherry	88,226	275	19,082	239	1,467	105
26	Punjab	903,435	2,506	161,127	2,678	29,581	2,230
27	Rajasthan	1,876,486	5,509	535,265	8,003	69,545	5,059
28	Sikkim	7,437	20	7,067	117	852	64
29	Tamil Nadu	4,150,574	13,512	721,372	10,052	75,786	5,403
30	Telangana	443,057	737	150,057	3,100	43,105	3,111
31	Tripura	233,223	674	90,827	1,237	2,805	206
32	Union Territory of Jammu and Kashmir	94,698	262	175,326	3,458	24,477	1,793
33	Union Territory of Ladakh	615	2	6,593	133	1,269	93
34	Uttar Pradesh	3,898,753	10,301	737,244	11,040	102,455	7,890
35	Uttarakhand	213,968	654	74,072	1,369	13,830	1,078
36	West Bengal	4,145,668	9,378	1,251,084	16,087	54,168	3,872
	<b>Total</b>	<b>40,180,115</b>	<b>109,953</b>	<b>9,486,160</b>	<b>132,516</b>	<b>1,068,771</b>	<b>79,290</b>

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

**Annexure as referred to in Part (c) of Lok Sabha Unstarred Question. No. 97 for reply on  
04.12.2023**

**State/ U.T.-wise Category-wise (Shishu, Kishor, Tarun) Report for FY 2021-22**

(Amount in Rs. Crore)

		<b>F.Y. 2021-22</b>					
<b>Sr No</b>	<b>State/ U.T. Name</b>	<b>Shishu</b>		<b>Kishor</b>		<b>Tarun</b>	
		<b>No. of Loan A/Cs</b>	<b>Sanctioned Amount</b>	<b>No. of Loan A/Cs</b>	<b>Sanctioned Amount</b>	<b>No. of Loan A/Cs</b>	<b>Sanctioned Amount</b>
1	Andaman and Nicobar Islands	348	1	959	28	594	49
2	Andhra Pradesh	752,451	1,633	298,242	4,861	67,229	5,335
3	Arunachal Pradesh	3,968	10	1,063	26	674	55
4	Assam	491,693	1,342	174,191	2,273	17,005	1,252
5	Bihar	5,433,461	17,156	1,201,505	11,599	43,189	3,342
6	Chandigarh	8,595	26	4,287	92	2,044	163
7	Chhattisgarh	772,151	2,177	177,627	2,203	20,618	1,550
8	Dadra and Nagar Haveli & Daman and Diu	2,041	6	1,907	29	449	35
9	Delhi	122,705	339	54,559	880	17,571	1,397
10	Goa	19,157	59	14,465	248	2,328	183
11	Gujarat	1,192,620	3,683	352,426	4,703	45,914	3,766
12	Haryana	776,064	2,546	254,764	3,170	27,135	2,053
13	Himachal Pradesh	49,714	161	45,752	1,014	12,090	978
14	Jharkhand	1,437,542	4,085	320,255	3,183	20,085	1,548
15	Karnataka	3,312,243	9,690	898,314	12,911	87,924	6,095
16	Kerala	1,242,138	4,160	339,964	4,159	38,066	3,380
17	Lakshadweep	238	1	419	10	68	6
18	Madhya Pradesh	2,568,102	7,415	606,752	7,304	56,950	4,096
19	Maharashtra	3,306,200	9,334	756,828	9,210	95,024	7,254
20	Manipur	60,528	138	12,296	169	1,314	106
21	Meghalaya	10,146	31	5,630	94	1,116	87
22	Mizoram	3,485	12	7,031	125	880	74
23	Nagaland	5,412	20	8,740	126	1,039	83
24	Odisha	3,151,533	8,873	486,979	5,001	32,395	3,025
25	Puducherry	99,495	356	30,501	336	1,529	109
26	Punjab	856,183	2,673	226,522	3,279	27,105	2,228
27	Rajasthan	2,029,272	6,168	575,773	8,048	62,953	4,783
28	Sikkim	5,176	16	5,130	88	753	59
29	Tamil Nadu	4,667,349	16,632	894,274	10,586	63,523	5,259
30	Telangana	356,919	974	139,872	2,506	36,754	2,689
31	Tripura	208,833	647	146,001	1,675	2,470	175
32	Union Territory of Jammu and Kashmir	69,650	224	165,386	3,544	27,609	2,020
33	Union Territory of Ladakh	356	1	6,449	129	1,371	103
34	Uttar Pradesh	4,592,780	12,770	1,098,459	12,892	96,743	8,002
35	Uttarakhand	239,968	796	82,509	1,289	11,437	931
36	West Bengal	3,872,638	10,592	1,692,375	19,853	62,218	4,449
	<b>Total</b>	<b>41,721,154</b>	<b>124,747</b>	<b>11,088,206</b>	<b>137,644</b>	<b>986,166</b>	<b>76,719</b>

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

Annexure as referred to in Part (c) of Lok Sabha Unstarred Question. No. 97 for reply on 04.12.2023							
State/ U.T.-wise Category-wise (Shishu, Kishor, Tarun) Report for FY 2022-23							
(Amount in Rs. Crore)							
Sr No	State/ U.T. Name	F.Y. 2022-23					
		Shishu		Kishor		Tarun	
		No. of Loan A/Cs	Sanctioned Amount	No. of Loan A/Cs	Sanctioned Amount	No. of Loan A/Cs	Sanctioned Amount
1	Andaman and Nicobar Islands	626	2	1,962	51	875	75
2	Andhra Pradesh	823,368	2,161	435,896	6,942	89,329	7,348
3	Arunachal Pradesh	11,483	32	4,530	96	1,180	96
4	Assam	347,744	1,110	226,740	3,345	24,729	1,846
5	Bihar	6,154,319	21,522	2,271,880	19,887	63,032	5,055
6	Chandigarh	9,856	35	5,445	102	1,960	164
7	Chhattisgarh	762,293	2,438	328,352	4,023	24,282	1,931
8	Dadra and Nagar Haveli & Daman and Diu	2,132	7	2,671	40	709	57
9	Delhi	240,360	618	72,107	1,202	25,009	1,980
10	Goa	20,748	72	17,330	296	4,667	351
11	Gujarat	1,101,028	3,767	611,223	7,434	72,186	6,468
12	Haryana	801,299	2,884	385,205	4,747	32,304	2,524
13	Himachal Pradesh	60,427	238	74,420	1,514	16,886	1,380
14	Jharkhand	1,617,031	5,045	414,870	4,264	24,258	1,958
15	Karnataka	3,846,632	12,721	1,652,609	19,379	92,825	8,865
16	Kerala	1,012,563	3,741	727,001	7,925	41,910	3,734
17	Lakshadweep	624	1	920	19	79	7
18	Madhya Pradesh	2,697,276	8,835	930,087	10,824	74,298	5,642
19	Maharashtra	3,856,944	11,649	1,268,689	14,567	127,691	10,316
20	Manipur	23,445	77	14,277	250	2,022	160
21	Meghalaya	14,212	50	9,052	157	1,673	134
22	Mizoram	12,492	60	8,590	169	2,312	196
23	Nagaland	5,450	20	8,013	155	1,709	140
24	Odisha	3,052,350	9,767	823,622	7,949	46,539	3,992
25	Puducherry	57,267	218	39,355	387	1,772	136
26	Punjab	894,914	3,173	328,912	4,789	36,065	3,093
27	Rajasthan	2,013,516	6,937	884,186	11,377	79,738	6,373
28	Sikkim	5,517	19	7,269	128	1,019	78
29	Tamil Nadu	3,906,300	13,805	2,416,492	22,684	83,721	7,459
30	Telangana	420,855	1,290	172,530	3,227	45,938	3,618
31	Tripura	226,255	769	121,000	1,346	3,404	248
32	Union Territory of Jammu and Kashmir	87,186	294	209,296	4,482	34,481	2,542
33	Union Territory of Ladakh	544	2	7,734	155	1,710	132
34	Uttar Pradesh	5,042,608	16,515	1,629,124	19,044	136,989	12,636
35	Uttarakhand	299,539	1,047	129,101	1,946	16,688	1,377
36	West Bengal	3,648,648	11,843	1,675,422	19,109	102,846	7,654
	<b>Total</b>	<b>43,077,851</b>	<b>142,766</b>	<b>17,915,912</b>	<b>204,007</b>	<b>1,316,835</b>	<b>109,765</b>
Source: As per data uploaded by Member Lending Institutions (MLIs) on Mudra Portal							

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