

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**STARRED QUESTION NO. \*38**

**ANSWERED ON MONDAY, FEBRUARY 5, 2024/ MAGHA 16, 1945 (SAKA)**

**PRADHAN MANTRI MUDRA YOJANA**

\*38. SHRI SELVAM G:

SHRIMATI SUPRIYA SULE:

Will the Minister of **FINANCE** be pleased to state:

- (a) whether the Government has achieved the objective for which Pradhan Mantri Mudra Yojana was launched and if so, the details thereof ;
- (b) the challenges faced by the Government while implementing the said Yojana along with the achievements made thereunder as on date;
- (c) the details of the number of people benefited under this Yojana in the States of Tamil Nadu, Maharashtra, Andaman and Nicobar Islands and Odisha during the last three years;
- (d) whether any complaints have been received by the Government for not providing proper assistance to needy people by the banks; and
- (e) if so, the details thereof and the action taken by the Government on the basis of these complaints so that each needy person may avail benefits of this Yojana?

**ANSWER**

**THE FINANCE MINISTER**

**(Smt. Nirmala Sitharaman)**

(a) to (e): A statement is laid on the Table of the House

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**STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO.\*38  
TO BE ANSWERED ON 5<sup>th</sup> FEBRUARY, 2024 BY SHRI SELVAM G AND SHRIMATI  
SUPRIYA SULE REGARDING PRADHAN MANTRI MUDRA YOJANA**

(a) and (b) Pradhan Mantri Mudra Yojana (PMMY) was launched on 08.04.2015 to extend collateral free institutional credit up to Rs.10 lakh provided by Member Lending Institutions (MLIs) with an objective to provide access to institutional finance to unfunded micro/small business units for income generating activities.

As on 26.01.2024, more than 46.15 crore loans amounting to Rs.27.38 lakh crore have been sanctioned to the borrowers under the Scheme.

(c) Detail of loan accounts sanctioned under this Scheme during the last three years (01.04.2020 to 31.03.2023) in the States of Tamil Nadu, Maharashtra and Andaman and Nicobar Islands and Odisha is as under : -

<b>Sl. No.</b>	<b>Name of State/UT</b>	<b>Total number of loan accounts</b>
1	Tamil Nadu	1,69,79,391
2	Maharashtra	1,31,65,539
3	Andaman and Nicobar Islands	10,832
4	Odisha	1,12,28,416

(d) and (e) Complaints with regard to implementation of PMMY are redressed in consultation with 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 timelines.

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