

Government of India  
Ministry of Finance  
Department of Financial services

**LOK SABHA**  
**UNSTARRED QUESTION NO. 441**  
**ANSWERED ON MONDAY, FEBRUARY 5, 2024/ MAGHA 16, 1945 (SAKA)**  
**SELF EMPLOYMENT UNDER MUDRA YOJANA**

441. SHRI CHANDRA SEKHAR SAHU:  
DR. PRITAM GOPINATHRAO MUNDE:  
SHRI RAHUL RAMESH SHEWALE:

Will the Minister of FINANCE be pleased to state:

- (a) the amount of loan disbursed so far under the Pradhan Mantri Mudra Yojana to provide self employment opportunities to the youth, State-wise, particularly in Odisha and Maharashtra;
- (b) the objectives of this Yojana alongwith and the extent to which these have been achieved so far;
- (c) the number of youths benefited therefrom so far and the success rate of self-employment, Statewise, particularly in Odisha and Maharashtra;
- (d) whether the products being offered by Mudra are designed to meet requirements of different sectors/ business activities and if so, the details and the facts thereof; and
- (e) whether the Union Government has evaluated the requirement of different sectors/business activities to achieve the desired self-employment goal and if so, the details in this regard?

**ANSWER**

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

(a) to (e) Pradhan Mantri Mudra Yojana (PMMY) was launched on 08.04.2015 to extend collateral free institutional credit upto Rs.10 lakh to be provided by Member Lending Institutions (MLIs) i.e. Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs). The objective of the Scheme is to provide access to institutional finance to unfunded micro/small business units for income generating activities in the manufacturing, trading, services sector and also for activities allied to agriculture across three loan products, viz. Shishu (loans up to Rs. 50,000), Kishor (loans above Rs. 50,000 and up to Rs. 5 lakh) and Tarun (loans above Rs. 5 lakh and up to Rs. 10 lakh). 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.

As per data uploaded by MLIs on the MUDRA portal, more than 46.15 crore loans amounting to Rs. 26.72 lakh crore have been disbursed as on 26.01.2024, since inception of the Scheme. The State /UT-wise list of number of loan accounts and the amount disbursed, including that in Odisha and Maharashtra, is placed at Annexure-I.

Ministry of Labour and Employment (MoLE) had conducted a large sample survey at the national level to estimate employment generation under PMMY. As per the survey results, PMMY helped in generation of 1.12 crore net additional employment during a period of approximately 3 years (*i.e.* from 2015 to 2018). At an overall level, the Shishu category has about 66% of share followed by Kishor (19%) and Tarun (15%) among the additional employment generated by establishments owned by MUDRA beneficiaries.

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Annexure I for Part (a) to (e) of Lok Sabha Unstarred Question No. 441 for 05.02.2024 regarding Self Employment under Mudra Yojana

**State-wise List**

(Amount in Rs. Crore)

| S.No.     | State Name                             | Cumulative (from 08.04.2015 to 26.01.2024) |                     |
|-----------|--|--|---------------------|
|           |  | No. of Loan A/Cs                           | Disbursed Amount    |
| 1         | Andaman and Nicobar Islands            | 50,577                                     | 965                 |
| 2         | Andhra Pradesh                         | 87,19,296                                  | 96,786              |
| 3         | Arunachal Pradesh                      | 1,09,008                                   | 1,222               |
| 4         | Assam                                  | 1,05,07,731                                | 53,597              |
| 5         | Bihar                                  | 5,04,97,285                                | 2,23,394            |
| 6         | Chandigarh                             | 1,78,129                                   | 2,860               |
| 7         | Chhattisgarh                           | 88,08,322                                  | 48,611              |
| 8         | Dadra and Nagar Haveli & Daman and Diu | 35,918                                     | 567                 |
| 9         | Delhi                                  | 32,67,497                                  | 35,111              |
| 10        | Goa                                    | 3,50,774                                   | 4,449               |
| 11        | Gujarat                                | 1,38,81,413                                | 1,06,698            |
| 12        | Haryana                                | 86,04,048                                  | 60,150              |
| 13        | Himachal Pradesh                       | 9,69,010                                   | 17,455              |
| 14        | Jharkhand                              | 1,34,56,596                                | 64,302              |
| 15        | Karnataka                              | 4,37,22,717                                | 2,49,082            |
| 16        | Kerala                                 | 1,47,74,244                                | 94,647              |
| 17        | Lakshadweep                            | 9,534                                      | 129                 |
| 18        | Madhya Pradesh                         | 2,76,51,901                                | 1,46,401            |
| <b>19</b> | <b>Maharashtra</b>                     | <b>3,68,79,317</b>                         | <b>2,23,578</b>     |
| 20        | Manipur                                | 4,47,733                                   | 2,600               |
| 21        | Meghalaya                              | 2,57,928                                   | 2,331               |
| 22        | Mizoram                                | 1,34,704                                   | 2,018               |
| 23        | Nagaland                               | 1,29,433                                   | 1,673               |
| <b>24</b> | <b>Odisha</b>                          | <b>3,02,52,982</b>                         | <b>1,24,240</b>     |
| 25        | Pondicherry                            | 11,26,810                                  | 6,624               |
| 26        | Punjab                                 | 89,49,889                                  | 64,704              |
| 27        | Rajasthan                              | 2,00,54,109                                | 1,45,452            |
| 28        | Sikkim                                 | 1,50,770                                   | 1,386               |
| 29        | Tamil Nadu                             | 5,28,51,140                                | 2,71,935            |
| 30        | Telangana                              | 66,05,391                                  | 58,985              |
| 31        | Tripura                                | 28,52,799                                  | 14,903              |
| 32        | Union Territory of Jammu and Kashmir   | 16,06,218                                  | 34,056              |
| 33        | Union Territory of Ladakh              | 47,192                                     | 1,454               |
| 34        | Uttar Pradesh                          | 4,51,32,212                                | 2,53,104            |
| 35        | Uttarakhand                            | 29,26,234                                  | 25,489              |
| 36        | West Bengal                            | 4,55,71,476                                | 2,31,952            |
|           | <b>Total</b>                           | <b>46,15,70,337</b>                        | <b>26,72,909.23</b> |

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

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