

KARTIKA 27, 1941(SAKA)

### **MUDRA Loans**

188. SHRI DILIP SAIKIA: SHRI S. VENKATESAN: SHRI RAMESH CHANDER KAUSHIK:  
SHRI D. K. SURESH: SHRI B. N. BACHE GOWDA:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the amount of loan disbursed under Shishu, Kishor and Tarun categories of the Pradhan Mantri Mudra Yojana by various Public/Private Sector Banks, Regional Rural Banks and the Micro finance institutions and the number of beneficiaries thereof in the country during each of the last three years, category-wise and State-wise;
- (b) the number of scheduled castes and scheduled tribes who have been disbursed loan and the percentage of their share to the total loan disbursed under the said scheme during the said period;
- (c) whether the Government has set any target for loan disbursal under the said scheme during the said period, if so, the details thereof, State-wise; and
- (d) whether the Government has received any complaint regarding non-disbursal of MUDRA loan in a time-bound manner, if so, the details thereof along with the corrective steps taken by the Government in this regard?

### **ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI ANURAG SINGH THAKUR)

Category-wise & State-wise details of loans disbursed by Member Lending Institutions (MLIs), which include Scheduled Commercial Banks, Regional Rural Banks, Micro Finance Institutions and Non Banking Finance Companies, under Pradhan Mantri Mudra Yojana (PMMY) during each of the last three years are placed at Annexure 1 and Annexure 2 respectively.

(b) During the last three years [Financial Year (FY) 2016-17 to FY 2018-19], loans under PMMY have been sanctioned to a total of 3,27,67,442 loan accounts pertaining to borrowers from the scheduled castes and scheduled tribes, and an amount of Rs. 94,600 crore (13% of the total disbursals under PMMY) has been disbursed to scheduled caste and scheduled tribe borrowers.

(c) Under PMMY, annual targets are assigned to MLIs by the Government. The target set for MLIs was Rs. 1,80,000 crore for FY 2016-17, Rs. 2,44,000 crore for FY 2017-18 and Rs. 3,00,000 crore for FY 2018-19. State/UT-wise targets are not allocated by the Government.

(d) Government has been receiving complaints with regard to implementation of the Scheme from time to time including non-disbursal of loan in a time-bound manner. These are redressed in coordination with the respective MLIs as per extant instructions of Reserve Bank of India (RBI) and Government in this regard.

\*\*\*\*\*

**Annexure -1**

<b>Category-wise classification of loans disbursed under Pradhan Mantri Mudra Yojana for the last three years, year-wise</b>						
						<b>[Amount in Rs. crore]</b>
	<b>FY 2016-17</b>		<b>FY 2017-18</b>		<b>FY 2018-19</b>	
<b>Category</b>	<b>No of accounts for which loans sanctioned</b>	<b>Disbursement Amt</b>	<b>No of accounts for which loans sanctioned</b>	<b>Disbursement Amt</b>	<b>No of accounts for which loans sanctioned</b>	<b>Disbursement Amt</b>
<b>Shishu</b>	<b>36497813</b>	<b>83891.88</b>	<b>42669795</b>	<b>104228.05</b>	<b>51507438</b>	<b>139651.55</b>
<b>Kishore</b>	<b>2663502</b>	<b>51063.12</b>	<b>4653874</b>	<b>83197.09</b>	<b>6606009</b>	<b>99868</b>
<b>Tarun</b>	<b>539732</b>	<b>40357.13</b>	<b>806924</b>	<b>59012.25</b>	<b>1756871</b>	<b>72291.84</b>
<b>Total</b>	<b>39701047</b>	<b>175312.13</b>	<b>48130593</b>	<b>246437.4</b>	<b>59870318</b>	<b>311811.38</b>

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

State-UT wise detail of loans extended under Pradhan Mantri Mudra Yojana for the last three years, year-wise							
						[Amount in Rs. crore]	
Sr No	State Name	FY 2016-17		FY 2017-18		FY 2018-19	
		No of accounts for which loans sanctioned	Disbursement Amt	No of accounts for which loans sanctioned	Disbursement Amt	No of accounts for which loans sanctioned	Disbursement Amt
1	Andaman and Nicobar Islands	3353	78.34	3829	100.26	3722	89.76
2	Andhra Pradesh	587569	5731.8	801845	10214.1	782707	10669.25
3	Arunachal Pradesh	6109	78.67	11004	103.27	14455	114.16
4	Assam	1255754	4824.54	1713004	6570.32	2422968	9798.33
5	Bihar	3756716	11585.63	4314861	15396.75	5999640	23068.32
6	Chandigarh	19039	221.26	18257	409.15	30015	412.43
7	Chhattisgarh	884941	3209.86	962079	4501.48	1201572	5567.35
8	Dadra and Nagar Haveli	2587	22.61	3408	36.3	2900	43.91
9	Daman and Diu	774	12.08	1086	22.56	681	17.09
10	Delhi	224975	3700.51	241797	4357.35	737717	5633.83
11	Goa	31289	372.78	39397	484.45	44781	477.24
12	Gujarat	1103453	7692.07	1501226	11202.52	1826207	12983.56
13	Haryana	716622	3697.59	786328	5745.03	1081972	7281.53
14	Himachal Pradesh	82851	1214.02	91992	1801.44	119595	2192.2
15	Jammu and Kashmir	89712	1663.51	103125	2514.84	133078	3320.97
16	Jharkhand	1023593	3908.99	1212671	5233.05	1436968	6700.23
17	Karnataka	3933578	17290.7	4568493	22500.67	5806936	29345.44
18	Kerala	982260	6140.44	2289805	9282.57	2121319	11967.11
19	Lakshadweep	473	4.51	1044	11.53	626	5.66
20	Madhya Pradesh	2683052	10191.91	2899123	14357.52	3282723	16792.33
21	Maharashtra	3344154	16976.76	3596620	22266.2	4385981	25741.99
22	Manipur	21865	142.47	33186	200.68	86139	344.22
23	Meghalaya	23915	185.74	28846	212.04	35574	263.36
24	Mizoram	6973	90.31	12400	152.9	15858	215.86
25	Nagaland	11051	103.83	14141	124.61	17448	151.57
26	Odisha	2606769	7600.68	3470312	11115.88	4164432	15284.62
27	Pondicherry	130360	485.49	150477	881.77	177772	1222.59
28	Punjab	705569	4512.28	819836	6524.12	1182936	7975.54
29	Rajasthan	1204837	8823.3	1746748	13503.76	2727579	17007.35
30	Sikkim	19865	96.54	21588	112.65	26688	202.38
31	Tamil Nadu	5309857	17756.39	5860165	24980.92	7440662	33807.87
32	Telangana	482694	3780.49	789315	6430.81	982204	7660.88
33	Tripura	253807	968.55	399299	1460.6	441114	1826.48
34	Uttar Pradesh	3337547	14753.59	4401217	21174.46	4975961	24888.92
35	Uttarakhand	286579	1913.88	254783	2480.09	303340	2844.74
36	West Bengal	4566505	15480.03	4967286	19970.76	5856048	25892.29
	<b>All India</b>	<b>39701047</b>	<b>175312.13</b>	<b>48130593</b>	<b>246437.4</b>	<b>59870318</b>	<b>311811.38</b>

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



