

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**  
**UN-STARRED QUESTION NO.3229**  
ANSWERED ON 09.12.2019/ AGRAHAYANA, 18 1941 (Saka)

**MUDRA Scheme**

**QUESTION**

3229. SHRI KARTI P. CHIDAMBARAM: MS.S. JOTHIMANI: SHRI VINCENT H. PALA: SHRI UNMESH BHAIYYASAHIB PATIL: DR. G. RANJITH REDDY: DR. MANOJ RAJORIA: SHRI ASHOK KUMAR RAWAT:

Will the Minister of FINANCE be pleased to state:

- (a) the number of jobs created through MUDRA Scheme since its inception and present status of the Scheme across the country;
- (b) whether the Government has set any target for disbursement of loans under the said Scheme in the country;
- (c) if so, whether the Government has prescribed any binding provisions for the banks not able to achieve the said targets, if so, the details thereof including the action taken against the banks showing carelessness in disbursing the said loans;
- (d) whether the Government has received any complaint regarding irregularities or denial of loans under the said Scheme in the country, if so, the details thereof and the corrective steps taken by the Government in this regard; and
- (e) whether the Government proposes to emphasize on its extensive publicity to make MDURA loans disbursement hassle-free by minimizing the paper work, if so, the details thereof including the number of beneficiaries in different categories under the said Yojana in the country since its inception till date, year, category and State-wise including Tamil Nadu and Telangana?

**ANSWER**

Minister of State in the Ministry of Finance

**(SHRI ANURAG SINGH THAKUR)**

(a) : As on 25.10.2019, over 20.65 crore loans have been extended under Pradhan Mantri Mudra Yojana (PMMY). Though data on jobs generated under the PMMY scheme is not maintained, a sample survey conducted by Ministry of Labour and Employment (MoLE) estimates that PMMY helped in generation of 1.12 crore net additional employment during a period of approximately 3 years (*i.e.* from 2015 to 2018).

(b) and (c) : Government allocates annual targets regarding the amount to be sanctioned under Pradhan Mantri Mudra Yojana (PMMY) to Member Lending Institutions (MLIs) *i.e.* Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Non Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs). For the current financial year (FY), a target of sanction of Rs. 3.25 lakh crore has been fixed for MLIs. The national level targets under the PMMY scheme have been consistently met since inception of the scheme.

As part of Enhanced Access and Service Excellence (EASE) framework, performance of each Public Sector Bank (PSB) is evaluated on the basis of 100+ metrics which include, *inter-alia*, performance on Mudra loans. Performance in EASE related reforms index has also been given weightage in annual performance appraisal of Whole Time Directors (WTDs) and of officers up to two levels below WTDs. The performance of PSBs with regard to PMMY is also monitored periodically.

(d) : Any complaints received in respect of implementation of PMMY including denial of loan applications, delay in turn-around-time (TAT) and lenders' insisting on collateral/guarantor on certain occasions, are redressed in coordination with the respective banks.

• (e) : Government has taken a number of steps for making PMMY loans disbursement hassle-free and minimising paper work, including, *inter-alia*, the following :

- provision for online applications through *psbloansin59minutes* and *udyamimitra* portal.
- intensive publicity campaigns for increased visibility of the scheme for lenders and borrowers.
- simplification of application forms.
- nomination of Mudra Nodal officers in PSBs.
- PSBs have also been advised to maintain regular and intensive contact with PMMY borrowers.

State-wise and Category-wise details regarding the number of loans sanctioned year-wise are placed at Annexure -1 and Annexure – 2 respectively.

**Annexure-1 referred to in reply to part (e) of Lok Sabha Starred Question No. 3229 for answer on 09.12.2019**

**State-UT wise detail of number of loans sanctioned under PMMY, since inception of the scheme**

[Amount in Rs. crore]

		FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20 (as on 25.10.2019)	Total
Sr No	State Name	No of accounts for which loans sanctioned	No of accounts for which loans sanctioned	No of accounts for which loans sanctioned	No of accounts for which loans sanctioned	No of accounts for which loans sanctioned	No of accounts for which loans sanctioned
1	Andaman & Nicobar Islands	24719	3353	3829	3722	738	36361
2	Andhra Pradesh	795688	587569	801845	782707	346280	3314089
3	Arunachal Pradesh	4625	6109	11004	14455	1605	37798
4	Assam	427272	1255754	1713004	2422968	618362	6437360
5	Bihar	2451439	3756716	4314861	5999640	2375186	18897842
6	Chandigarh	22605	19039	18257	30015	13977	103893
7	Chhattisgarh	639711	884941	962079	1201572	396768	4085071
8	Dadra & Nagar Haveli	1236	2587	3408	2900	504	10635
9	Daman & Diu	1109	774	1086	681	403	4053
10	Delhi	394388	224975	241797	737717	372186	1971063
11	Goa	45471	31289	39397	44781	16244	177182
12	Gujarat	1086407	1103453	1501226	1826207	761409	6278702
13	Haryana	745535	716622	786328	1081972	554503	3884960
14	Himachal Pradesh	85564	82851	91992	119595	50219	430221
15	Jammu & Kashmir	57974	89712	103125	133078	81212	465101
16	Jharkhand	872868	1023593	1212671	1436968	674293	5220393
17	Karnataka	4459609	3933578	4568493	5806936	2285241	21053857
18	Kerala	830411	982260	2289805	2121319	890697	7114492
19	Lakshadweep	740	473	1044	626	419	3302
20	Madhya Pradesh	2511191	2683052	2899123	3282723	1376703	12752792
21	Maharashtra	3535065	3344154	3596620	4385981	1944806	16806626
22	Manipur	24021	21865	33186	86139	8570	173781
23	Meghalaya	19151	23915	28846	35574	15342	122828
24	Mizoram	7772	6973	12400	15858	2849	45852
25	Nagaland	5134	11051	14141	17448	1788	49562
26	Odisha	2343261	2606769	3470312	4164432	1474291	14059065
27	Pondicherry	82866	130360	150477	177772	75338	616813
28	Punjab	653973	705569	819836	1182936	657739	4020053
29	Rajasthan	1159819	1204837	1746748	2727579	1245804	8084787
30	Sikkim	6889	19865	21588	26688	5322	80352
31	Tamil Nadu	4781567	5309857	5860165	7440662	2791521	26183772
32	Telangana	400761	482694	789315	982204	528373	3183347
33	Tripura	68146	253807	399299	441114	148364	1310730
34	Uttar Pradesh	3345382	3337547	4401217	4975961	1974608	18034715
35	Uttarakhand	360007	286579	254783	303340	135835	1340544
36	West Bengal	2628548	4566505	4967286	5856048	2176340	20194727
	<b>Total</b>	<b>34880924</b>	<b>39701047</b>	<b>48130593</b>	<b>59870318</b>	<b>24003839</b>	<b>206586721</b>

Source : As per data reported by MLIs on Mudra portal

**Annexure-2 referred to in reply to part (e) of Lok Sabha Unstarred Question No. 3229 for answer on 09.12.2019****Category-wise classification of the number of loans sanctioned under PMMY, since inception of the scheme**

[Amount in Rs. crore]

	<b>FY 2015-16</b>	<b>FY 2016-17</b>	<b>FY 2017-18</b>	<b>FY 2018-19</b>	<b>FY 2019-20 (as on 25.10.2019)</b>	<b>Total</b>
<b>Category</b>	<b>No of accounts for which loans sanctioned</b>	<b>No of accounts for which loans sanctioned</b>	<b>No of accounts for which loans sanctioned</b>	<b>No of accounts for which loans sanctioned</b>	<b>No of accounts for which loans sanctioned</b>	<b>No of accounts for which loans sanctioned</b>
<b>Shishu</b>	32401046	36497813	42669795	51507438	20865575	183941667
<b>Kishore</b>	2069461	2663502	4653874	6606009	2506805	18499651
<b>Tarun</b>	410417	539732	806924	1756871	631459	4145403
<b>Total</b>	<b>34880924</b>	<b>39701047</b>	<b>48130593</b>	<b>59870318</b>	<b>24003839</b>	<b>206586721</b>

*Source : As per data reported by MLIs on Mudra portal*