

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION No. 3004
ANSWERED ON MARCH 15, 2021/PHALGUNA 24, 1942 (SAKA)

MUDRA Loans in Chhattisgarh

124. SHRI VIJAY BAGHEL:
SHRIMATI GOMATI SAI:
SHRI ARUN SAO:

Will the Minister of FINANCE be pleased to state:

- (a) the details of loans provided under the 'Pradhan Mantri Mudra Yojana' (PMMY) during the last five years, State/year-wise including Chhattisgarh;
- (b) the details of loan provided to women beneficiaries under PMMY in infant, teenage and adult categories;
- (c) whether the number of women beneficiaries is less than the men beneficiaries;
- (d) whether any steps have been taken by the Government to address the imbalance and if so, the details thereof and if not, the reasons therefor; and
- (e) whether many loan applications under the said yojana have been rejected by banks on pretext of noncompliance of the due procedure in Chhattisgarh and 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)

(a) to (d) Under Pradhan Mantri Mudra Yojana (PMMY) institutional credit up to Rs. 10 lakh is provided for entrepreneurial activities to micro/small business units by Member Lending Institutions (MLIs) viz. Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs).

As informed by MLIs, as on 01.01.2021, over 27.08 crore loans amounting to Rs. 13.90 lakh crore have been sanctioned under PMMY, since its inception. Of these, more than 18.40 crore loans have been extended to Women entrepreneurs, which amounts to 68% of the total number of loans.

State/Union Territory wise details of loans under PMMY during the last five years, including Chhattisgarh, are given in Annexure.

The details of loans provided to Women entrepreneurs under PMMY in Shishu (loans up to Rs. 50,000), Kishore (loans from Rs. 50,001 to Rs. 5 lakh), and Tarun (loans from Rs. 5 lakh to Rs. 10 lakh), as on 01.01.2021, are tabulated below.

Category	No. of Accounts	Sanctioned Amount (in Rs. crore)
Shishu	17,20,22,776	4,61,541.44
Kishore	1,06,47,188	1,10,034.28
Tarun	14,03,250	36,277.28
Total	18,40,73,214	6,07,853.01

(e) As on 31.03.2020, over 49.49 lakh loans involving a sanctioned amount of Rs. 23,259.31 crore have been extended by MLIs in Chhattisgarh since inception of the Scheme. Details of loan applications rejected by various MLIs are not maintained centrally.

Loans under the scheme are extended by MLIs as per commercial parameters and are based, inter-alia, on viability of project and on assessment of repayment capacity of the borrower, their Board-approved policy and extant Reserve Bank of India (RBI) guidelines in this regard. Any complaints received in respect of implementation of PMMY including turning down of loan applications are redressed in coordination with the respective banks.

Annexure to Lok Sabha Un-Starred Question No. 3004 for reply on 15.03.2021

State/Year-wise details of loans extended during the last five years under Pradhan Mantri Mudra Yojana (PMMY)									
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Amt in Rs. crore													
Sr No	State Name	2015-16		2016-17		2017-18		2018-19		2019-20		Cumulative	
		No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs	Sanctioned Amt
1	Andaman and Nicobar Islands	24719	218.36	3353	80.15	3829	102.66	3722	91.72	1733	75.63	37,356	568.52
2	Andhra Pradesh	795688	6104.14	587569	6078.01	801845	10902.51	782707	11368.9	844501	10439.93	38,12,310	44,893.49
3	Arunachal Pradesh	4625	74.38	6109	81.46	11004	109.5	14455	118.03	23288	156.05	59,481	539.42
4	Assam	427272	1817.62	1255754	4908.3	1713004	6669.74	2422968	9938.15	1668347	7788.63	74,87,345	31,122.44
5	Bihar	2451439	7553.83	3756716	12190.6	4314861	15919.4	5999640	24405.99	6712494	27435.78	2,32,35,150	87,50.60
6	Chandigarh	22605	212.42	19039	229.01	18257	419.98	30015	426.29	24313	404.27	1,14,229	1,691.97
7	Chhattisgarh	639711	2265.5	884941	3334.27	962079	4747.29	1201572	5953.21	1261018	6959.04	49,49,321	23,259.31
8	Dadra and Nagar Haveli	1236	21.72	2587	23.49	3408	36.79	2900	44.51	2899	44.44	13,030	170.95
9	Daman and Diu	1109	12.43	774	12.61	1086	23.55	681	18.67	766	24.65	4,416	91.91
10	Delhi	394388	2947.68	224975	3762.95	241797	4450.15	737717	5768.29	568596	5209.95	21,67,473	22,139.02
11	Goa	45471	399.33	31289	390.2	39397	499.27	44781	502.57	39040	507.41	1,99,978	2,298.78
12	Gujarat	1086407	6034.73	1103453	7781.94	1501226	11386.52	1826207	13216.78	2096393	13745.58	76,13,686	52,165.55
13	Haryana	745535	3259.27	716622	3843.53	786328	5940.4	1081972	7526.32	1155917	7858.89	44,86,374	28,428.41
14	Himachal Pradesh	85564	998.78	82851	1281.72	91992	1900.55	119595	2359.37	107865	2403.2	4,87,867	8,943.62
15	Jharkhand	872868	2944.33	1023593	4004.13	1212671	5410.4	1436968	6989.23	1720485	7964.11	62,66,585	27,312.20
16	Karnataka	4459609	16861.35	3933578	18002.55	4568493	23009.73	5806936	29995.35	5733127	30185.73	2,45,01,743	1,18,054.71
17	Kerala	830411	4857.68	982260	6288.62	2289805	9459.97	2121319	12178.4	2176889	13143.08	84,00,684	45,927.75
18	Lakshadweep	740	6.58	473	5.64	1044	12.95	626	7.37	796	8.3	3,679	40.84
19	Madhya Pradesh	2511191	8096.74	2683052	10506.45	2899123	14886.15	3282723	17407.92	3557948	19060.01	1,49,34,037	69,957.27
20	Maharashtra	3535065	13806.48	3344154	17286.66	3596620	22751.4	4385981	26438.94	4769888	27899.09	1,96,31,708	1,08,182.57
21	Manipur	24021	31.42	21865	156.05	33186	219.59	86139	361.28	90175	412.59	2,55,386	1,280.93
22	Meghalaya	19151	166.48	23915	189.97	28846	216.25	35574	269.92	44416	273.54	1,51,902	1,116.16
23	Mizoram	7772	86.5	6973	101.2	12400	157.62	15858	232.06	20435	249.88	63,438	827.26
24	Nagaland	5134	85.89	11051	114.06	14141	135.98	17448	163	15082	184.01	62,856	682.94
25	Odisha	2343261	5694.86	2606769	7891.34	3470312	11558.91	4164432	15770.28	3715335	15414.73	1,63,00,109	56,330.12
26	Pondicherry	82866	337.84	130360	490.62	150477	895.16	177772	1248.92	139444	764.28	6,80,919	3,736.82
27	Punjab	653973	3572.42	705569	4640.84	819836	6723.82	1182936	8282.79	1281307	8882.27	46,43,621	32,102.14
28	Rajasthan	1159819	5484.95	1204837	9024.71	1746748	13862.55	2727579	17506.39	2994534	19661.94	98,33,517	65,540.54
29	Sikkim	6889	59.53	19865	99.88	21588	116.3	26688	208.42	19862	176.24	94,892	660.37
30	Tamil Nadu	4781567	15846.14	5309857	18052.68	5860165	25331.68	7440662	34260.05	7117666	35006.37	3,05,09,917	1,28,496.92
31	Telangana	400761	3834.55	482694	3878.38	789315	6545.26	982204	7779.63	1435626	9128.24	40,90,600	31,166.06
32	Tripura	68146	372.06	253807	999.42	399299	1484.96	441114	1853.91	397094	1583.46	15,59,460	6,293.81
33	Union Territory of Jammu and Kashmir	57974	1185.13	87556	1760.42	99757	2451.98	129320	3246.12	155153	3552.25	5,29,760	12,195.90
34	Union Territory of Ladakh	0	0	2156	84.95	3368	134.82	3758	157.58	5602	178.45	14,884	555.80
35	Uttar Pradesh	3345382	12275.88	3337547	15282.61	4401217	22077.89	4975961	26190.58	5861422	30949.36	2,19,21,529	1,06,776.32
36	Uttarakhand	360007	1788.39	286579	1974.12	254783	2573.22	303340	2973.72	301996	2944.55	15,06,705	12,254.00
37	West Bengal	2628548	8033.88	4566505	15695.01	4967286	20552.19	5856048	26462.13	6176529	26789.2	2,41,94,916	97,532.41
	All India	34880924	137449.27	39701047	180528.55	48130593	253677.09	59870318	321722.79	62237981	337465.13	24,48,20,863	12,30,842.83