### GOVERNMENT OF INDIA MINISTRY OF FINANCE DEPARTMENT OF FINANCIAL SERVICES

#### **LOK SABHA**

## UNSTARRED QUESTION No. `124 ANSWERED ON JULY 19, 2021/ASHADHA 28, 1943 (SAKA)

#### **MUDRA Loans Scheme**

#### 124. SHRI T.R.V.S. RAMESH:

Will the Minister of FINANCE be pleased to state:

- (a) whether the people of Cuddalore district of Tamil Nadu have received the benefit of loan disbursements under Shishu, Kishor and Tarun components of Pradhan Mantri MUDRA Loan Scheme;
- (b) if so, the details thereof during the last three years, year-wise and category-wise; and
- (c) if not, the reasons therefor?

#### **ANSWER**

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

(a) to (c) 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, over 8.43 lakh loans amounting to Rs. 3,123 crore have been sanctioned under PMMY, during the last three financial years in Cuddalore district of Tamil Nadu.

The details of loans provided under different categories of PMMY viz. 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), during the last three financial years are provided in the Annexure to this reply.

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# Annexure as referred to in respect of Lok Sabha Unstarred Q No. 124 for reply on 19.07.2021

Category-wise data of No. of accounts, Sanctioned Amount and Disbursement Amount under Pradhan Mantri Mudra Yojana (for FY 2018-19, FY 2019-20 and FY 2020-21)

Amt in Rs. Crore

	Auth in the Green												
	Shishu (Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)						
										Total			
Financial Year	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	
FY 2018-19	2,66,841	742	740	14,568	177	172	33,714	176	174	3,15,123	1,095	1,086	
FY 2019-20	2,74,806	844	843	17,341	177	173	2,012	68	65	2,94,159	1,089	1,080	
FY 2020-21	2,06,928	628	624	26,241	248	240	836	62	60	2,34,005	939	925	
Total	7,48,575	2,214	2,207	58,150	602	585	36,562	307	299	8,43,287	3,123	3,091	

Source: Data submitted on Mudra Portal by Member Lending Institutions (MLIs)