

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**LOK SABHA**

**UN-STARRED QUESTION NO. 2217**

**Answered On Monday, August 2, 2021/ 11 Sravana, 1943 (Saka)**

**Loans to Entrepreneurs**

**2217. SHRI JANARDAN SINGH SIGRIWAL:**

Will the Minister of FINANCE be pleased to state:

(a) the details of target fixed and achievement made by the Public Sector Banks for extending loans to entrepreneurs to set up new business during each of the last three years and the current year, bank-wise;

(b) whether the Government has received any complaints of banks denying loans to such entrepreneurs during the said period; and

(c) if so, the details thereof along with the corrective measures taken by the Government in this regard?

**ANSWER**

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

(a) Pradhan Mantri Mudra Yojana (PMMY) and Stand Up India Scheme (SUPI) are the flagship Schemes implemented by Department of Financial Services (DFS) for extending loans to entrepreneurs.

Under PMMY, institutional credit up to Rs. 10 lakh is provided by Member Lending Institutions (MLIs) for entrepreneurial activities to micro/small business units, including for new enterprises, which help in creating income generating activities in sectors such as manufacturing, trading, services and activities allied to agriculture. Government allocates annual targets regarding the amount to be sanctioned under PMMY to MLIs. For the current financial year (FY), a target of sanction of Rs. 3.00 lakh crore has been fixed for MLIs.

SUPI facilitates bank loans between Rs.10 lakh and Rs.1 crore to at least one Scheduled Caste/ Scheduled Tribe borrower and at least one Woman borrower per bank branch of Scheduled Commercial Banks for setting up greenfield enterprises in manufacturing trading or services sector and activities allied to agriculture.

Bank-wise (Public Sector Banks) details regarding the number of loans sanctioned to new entrepreneurs during each of the last three years and current year in respect of PMMY and SUPI are placed at Annexure-I & II respectively.

(b) and (c) The complaints received from time to time in respect of implementation of PMMY & SUPI including turning down of loan applications are redressed in coordination with the respective banks.

\*\*\*\*\*

## Annexure-I

Annexure referred to in reply to Part (a) of Lok Sabha Unstarred Q.No. 2217 (Loans to Entrepreneurs) for answer on 02 August 2021

Bank-wise (Public Sector Banks) details regarding number of loans sanctioned (New Entrepreneurs/ Accounts) under Pradhan Mantri Mudra Yojana during each of the last three years and current year upto 25.06.2021

[Amount Rs. in Crore]

Sl. No.	Public Sector Bank	FY 2018-19		FY 2019-20		FY 2020-21		FY 2021-22 (as on 25.06.2021)	
		No. of Accounts	Sanctioned Amount	No. of Accounts	Sanctioned Amount	No. of Accounts	Sanctioned Amount	No. of Accounts	Sanctioned Amount
1	Bank of Baroda	471032	6902.36	333495	5714.69	95495	2350.08	0	0
2	Bank of India	135650	3309.24	129248	3240.1	252103	2914.55	0	0
3	Bank of Maharashtra	2413	62.32	1092	20.92	5697	28.43	111	1.04
4	Canara Bank	434853	8107.31	379865	6874.89	215652	4237.68	2493	44.28
5	Central Bank of India	383647	2551.65	150166	3141.97	396281	5189.79	85588	2263.82
6	IDBI Bank Limited*	5770	185.88	0	0	0	0	0	0
7	Indian Bank	90533	2068.45	60573	1498.75	153189	1135.87	0	0
8	Indian Overseas Bank	0	0	0	0	0	0	0	0
9	Punjab & Sind Bank	34650	774.08	26797	831.2	101004	1181.16	6317	164.85
10	Punjab National Bank	381589	7776.18	326328	6598.17	356754	3294.03	1462	21.66
11	State Bank of India	2356645	22379.97	3122354	23086.45	1215391	27662.21	26870	673.51
12	UCO Bank	94245	1744.14	91258	2000.07	208957	2274.41	13724	334.19
13	Union Bank of India	319139	7363.9	201525	5477.98	504444	3919.33	28060	300.95
	<b>TOTAL</b>	<b>4710166</b>	<b>63225.48</b>	<b>4822701</b>	<b>58485.19</b>	<b>3504967</b>	<b>54187.54</b>	<b>164625</b>	<b>3804.3</b>

\* IDBI Bank Limited has been identified as Private Bank w.e.f.2019

Source: As per the data reported by Public Sector Banks on Mudra Portal

Annexure referred to in reply to part (a) of Lok Sabha Unstarred Question No. 2217 for answer on 02.08.2021

Bank-wise (Public Sector Banks) details regarding the number of loans sanctioned under SUPI during each of the last three years and current year upto 28.06.2021

Amount Rs. in Crore

Sl. No.	Public Sector Banks	FY 2018-19		FY 2019-20		FY 2020-21		FY 2021-22 (upto 28.06.2021)	
		No of accounts	Sanctioned Amount	No of accounts	Sanctioned Amount	No of accounts	Sanctioned Amount	No of accounts	Sanctioned Amount
1	Bank of Baroda	1558	360.76	206	56.02	94	27.94	0	0.00
2	Bank of India	1272	261.56	1353	243.32	216	47.00	4	1.11
3	Bank of Maharashtra	193	46.95	310	87.50	256	67.34	2	0.26
4	Canara Bank	2128	532.30	4349	1087.85	4123	908.97	621	138.08
5	Central Bank of India	553	141.28	230	62.53	107	23.41	1	0.22
6	Indian Bank	1338	317.80	480	127.92	237	51.19	2	0.83
7	Indian Overseas Bank	1292	281.87	431	94.64	165	37.14	4	0.69
8	Punjab and Sind Bank	216	48.04	382	76.47	26	5.20	1	0.28
9	Punjab National Bank	2063	537.22	1413	410.77	550	141.28	6	1.57
10	State Bank of India	2438	570.53	3487	820.18	3049	693.30	95	19.32
11	UCO Bank	924	265.12	763	228.92	409	106.64	18	5.14
12	Union Bank of India	1159	275.21	687	166.66	204	45.86	0	0.00
	Total	15134	3638.64	14091	3462.78	9436	2155.27	754	167.50

Source: As per the data reported by Public Sector Banks on standup mitra portal (<https://www.standupmitra.in/>)