

LOK SABHA
UNSTARRED QUESTION NUMBER 3307

ANSWERED ON August 09, 2021/Sravana 18, 1943 (Saka)

Pradhan Mantri Mudra Yojana

3307. SHRIMATI JASKAUR MEENA:
SHRI NIHAL CHAND:
DR. MANOJ RAJORIA;

Will the Minister of **FINANCE** be pleased to state:

- (a) the salient features and objectives of Pradhan Mantri Mudra Yojana (PMMY) along with the number of beneficiaries in the country including Rajasthan under the scheme and the details of loan provided to them during the last three years, State/UT-wise;
- (b) the details of amount sanctioned, allocated and utilised so far under the scheme in the country, State/ UT-wise and category-wise including Rajasthan;
- (c) the total number of applications received and the details of new entrepreneurs, women entrepreneurs, Scheduled Tribes and other persons benefited under the scheme in Dausa, Karauli-Dholpur districts of Rajasthan, State/UT-wise and district-wise;
- (d) the details of the target set under the scheme along with its progress and outcome thereof;
- (e) whether the Government has also set any target for employment of Scheduled Tribe women under the scheme and if so, the details and current status thereof along with the details and number of total institutes registered under PMMY till date and the details of loan guarantee scheme formulated under the PMMY; and
- (f) whether the Government has received any complaints against certain banks for not providing loan to the needy people on time under the scheme and if so, the details thereof and the action taken/being taken by the Government in this regard?

ANSWER

Minister of State in the Ministry of Finance
(DR. BHAGWAT KARAD)

(a) & (b) Under Pradhan Mantri Mudra Yojana (PMMY), institutional credit up to Rs. 10 lakh is provided by Member Lending Institutions (MLIs) for entrepreneurial activities to micro/small business units which help in creating income generating activities in sectors such as manufacturing, trading, services and activities allied to agriculture.

As per data uploaded by MLIs on Mudra portal, as on 31.03.2021, over 17.28 crore loans involving a sanctioned amount of Rs. 9.80 lakh crore with disbursement of Rs. 9.53 lakh crore have been provided under the Scheme across the country in the last 3 financial years. The year-wise and State/UT-wise 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) provided during this period is provided in the Annexure-I to this reply.

(c) The details of loans sanctioned under PMMY to New Entrepreneurs, Women Entrepreneurs, Scheduled Tribe (ST) borrowers in districts of Dausa and Dholpur-Karauli of Rajasthan are provided in Annexure-II to this reply. Details of applications received for loans under PMMY are not centrally maintained. District wise data for 2015-16 was not captured in the Mudra portal.

(d) & (e) The Government allocates annual targets for the amount to be sanctioned by MLIs under PMMY. The annual targets under the PMMY Scheme have been consistently met till 31.03.2020. As on 31.03.2021, more than 150 MLIs have uploaded PMMY data on Mudra portal. A Credit Guarantee Fund for Micro Units (CGFMU) was set up with an initial corpus of Rs.3,000 crore for guaranteeing loans extended to eligible micro units under PMMY up to Rs. 10 lakh by Banks/Non-Banking Financial Companies (NBFCs)/ Micro Finance Institutions (MFIs)/ other financial intermediaries, as also for guaranteeing. As on 30.06.2021, more than 89.96 lakh loans with a sanction amount of Rs. 1.25 lakh crore have been covered under the guarantee Scheme. Data on employment opportunities under the PMMY Scheme is not centrally maintained.

(f) Any complaints received in respect of implementation of PMMY including turning down 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. A number of steps have been taken to improve implementation of the Scheme which inter alia, include:

- provision for online applications through psbloansin59minutes and udyamimitra portal;
- intensive publicity campaigns for increased visibility of the scheme amongst the stakeholders;
- simplification of application forms;
- nomination of Mudra Nodal Officers in Public Sector Banks (PSBs);
- periodic monitoring of performance of PSBs with regard to PMMY etc.

Annexure-I as referred to in respect of Lok Sabha Unstarred Q No. 3307 for reply on 09.08.2021

Category-wise, State/UT-wise details of No. of accounts, Sanctioned Amount and Disbursement Amount under Pradhan Mantri Mudra Yojana for FY 2018-19

[Amount Rs. in Crore]

Sr. No.	State Name	Shishu			Kishore			Tarun			Total		
		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
1	Andaman and Nicobar Islands	2,047	6	6	974	29	28	701	56	55	3,722	92	90
2	Andhra Pradesh	3,66,217	1,014	983	3,58,494	6,826	6,284	57,996	3,529	3,402	7,82,707	11,369	10,669
3	Arunachal Pradesh	12,476	42	42	1,415	31	29	564	45	43	14,455	118	114
4	Assam	21,12,198	6,350	6,331	2,81,581	2,637	2,550	29,189	952	917	24,22,968	9,938	9,798
5	Bihar	55,07,357	14,801	14,373	4,37,355	6,629	5,856	54,928	2,976	2,840	59,99,640	24,406	23,068
6	Chandigarh	18,683	51	49	8,797	176	170	2,535	199	193	30,015	426	412
7	Chhattisgarh	10,78,662	2,773	2,671	1,04,111	1,771	1,545	18,799	1,409	1,352	12,01,572	5,953	5,567
8	Dadra and Nagar Haveli	1,441	5	5	1,161	17	17	298	22	22	2,900	45	44
9	Daman and Diu	280	1	1	266	7	6	135	11	10	681	19	17
10	Delhi	6,27,923	1,778	1,765	79,797	1,714	1,672	29,997	2,275	2,196	7,37,717	5,768	5,634
11	Goa	32,711	95	93	9,270	195	184	2,800	213	201	44,781	503	477
12	Gujarat	13,06,008	3,835	3,811	3,09,687	4,861	4,765	2,10,512	4,521	4,408	18,26,207	13,217	12,984
13	Haryana	9,16,742	2,604	2,553	1,33,072	2,492	2,388	32,158	2,431	2,341	10,81,972	7,526	7,282
14	Himachal Pradesh	55,693	160	135	50,476	1,154	1,057	13,426	1,045	1,000	1,19,595	2,359	2,192
15	Jharkhand	13,05,620	3,564	3,412	1,12,743	1,986	1,912	18,605	1,439	1,376	14,36,968	6,989	6,700
16	Karnataka	49,13,740	13,602	13,429	7,22,789	10,014	9,765	1,70,407	6,379	6,152	58,06,936	29,995	29,345
17	Kerala	18,34,120	5,202	5,163	2,51,903	4,263	4,177	35,296	2,714	2,627	21,21,319	12,178	11,967
18	Lakshadweep	422	1	1	184	5	4	20	2	1	626	7	6
19	Madhya Pradesh	28,12,855	7,875	7,725	3,25,953	5,227	4,967	1,43,915	4,306	4,100	32,82,723	17,408	16,792
20	Maharashtra	37,50,570	10,255	10,052	5,10,249	8,524	8,287	1,25,162	7,660	7,403	43,85,981	26,439	25,742
21	Manipur	77,581	171	170	7,616	117	106	942	73	67	86,139	361	344
22	Meghalaya	27,558	88	88	5,597	95	92	2,419	86	84	35,574	270	263
23	Mizoram	6,828	27	26	8,434	157	144	596	48	45	15,858	232	216
24	Nagaland	11,940	38	37	4,822	71	66	686	54	49	17,448	163	152
25	Odisha	39,10,051	10,598	10,305	2,18,809	3,088	2,974	35,572	2,084	2,006	41,64,432	15,770	15,285
26	Pondicherry	1,43,035	437	437	24,375	438	428	10,362	373	358	1,77,772	1,249	1,223
27	Punjab	9,86,106	2,794	2,709	1,61,685	2,823	2,704	35,145	2,666	2,563	11,82,936	8,283	7,976
28	Rajasthan	22,74,699	6,280	6,105	3,06,144	5,784	5,579	1,46,736	5,442	5,324	27,27,579	17,506	17,007
29	Sikkim	19,726	63	62	4,119	67	65	2,843	78	75	26,688	208	202
30	Tamil Nadu	65,28,577	18,658	18,598	6,01,720	8,943	8,711	3,10,365	6,659	6,500	74,40,662	34,260	33,808
31	Telangana	7,86,781	2,240	2,231	1,61,329	3,035	2,969	34,094	2,504	2,460	9,82,204	7,780	7,661
32	Tripura	3,81,981	1,212	1,211	57,623	528	509	1,510	114	107	4,41,114	1,854	1,826
33	Jammu and Kashmir	30,982	63	61	86,485	2,168	2,118	15,611	1,173	1,142	1,33,078	3,404	3,321
34	Uttar Pradesh	44,41,760	10,310	9,954	4,45,656	8,836	8,319	88,545	7,045	6,616	49,75,961	26,191	24,889
35	Uttarakhand	2,23,768	638	618	65,839	1,277	1,214	13,733	1,059	1,013	3,03,340	2,974	2,845
36	West Bengal	50,00,300	14,713	14,441	7,45,479	8,401	8,208	1,10,269	3,348	3,243	58,56,048	26,462	25,892
	Total	5,15,07,438	1,42,345	1,39,652	66,06,009	1,04,387	99,868	17,56,871	74,991	72,292	5,98,70,318	3,21,723	3,11,811

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

Annexure-I as referred to in respect of Lok Sabha Unstarred Q No. 3307 for reply on 09.08.2021

Category-wise, State/UT-wise details of No. of accounts, Sanctioned Amount and Disbursement Amount under Pradhan Mantri Mudra Yojana for FY 2019-20

[Amount Rs. in Crore]

Sr. No.	State Name	Shishu			Kishore			Tarun			Total		
		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
1	Andaman and Nicobar Islands	296	1	1	839	26	25	598	48	47	1,733	76	73
2	Andhra Pradesh	5,29,001	1,414	1,378	2,53,887	4,506	4,334	61,613	4,520	4,379	8,44,501	10,440	10,091
3	Arunachal Pradesh	20,088	57	57	2,435	37	35	765	61	59	23,288	156	151
4	Assam	15,16,050	4,811	4,798	1,38,233	1,923	1,767	14,064	1,055	1,007	16,68,347	7,789	7,572
5	Bihar	61,68,244	18,157	18,075	5,03,389	5,997	5,159	43,022	3,288	3,113	67,12,494	27,436	26,340
6	Chandigarh	14,790	43	41	6,924	159	153	2,599	203	196	24,313	404	390
7	Chhattisgarh	11,15,562	3,176	3,148	1,20,936	1,852	1,676	24,520	1,931	1,867	12,61,018	6,959	6,692
8	Dadra and Nagar Haveli	2,030	7	7	570	15	14	299	23	22	2,899	44	43
9	Daman and Diu	308	1	1	253	6	6	205	17	16	766	25	22
10	Delhi	4,63,970	1,190	1,178	74,283	1,409	1,365	30,343	2,611	2,527	5,68,596	5,210	5,069
11	Goa	26,344	80	77	9,646	197	186	3,050	231	217	39,040	507	480
12	Gujarat	17,38,925	5,378	5,362	2,63,099	4,183	4,097	94,369	4,185	4,071	20,96,393	13,746	13,530
13	Haryana	9,83,706	2,996	2,965	1,39,504	2,460	2,353	32,707	2,403	2,305	11,55,917	7,859	7,623
14	Himachal Pradesh	46,058	145	127	47,346	1,112	1,012	14,461	1,146	1,088	1,07,865	2,403	2,226
15	Jharkhand	15,63,096	4,402	4,381	1,36,218	1,934	1,836	21,171	1,628	1,550	17,20,485	7,964	7,767
16	Karnataka	47,38,832	14,041	14,019	8,61,216	10,084	9,851	1,33,629	6,063	5,834	57,33,127	30,186	29,703
17	Kerala	17,88,708	5,615	5,604	3,53,002	4,740	4,641	36,163	2,790	2,679	21,76,889	13,143	12,921
18	Lakshadweep	527	1	1	250	5	4	19	2	1	796	8	6
19	Madhya Pradesh	30,63,437	9,169	9,130	3,91,333	5,405	5,173	1,03,178	4,486	4,274	35,57,948	19,060	18,578
20	Maharashtra	41,32,679	12,142	12,114	5,05,154	7,498	7,269	1,33,199	8,263	8,015	47,69,888	27,899	27,395
21	Manipur	81,858	202	201	7,074	117	105	1,243	94	88	90,175	413	393
22	Meghalaya	38,751	94	94	4,330	81	78	1,335	98	95	44,416	274	266
23	Mizoram	13,784	65	63	5,514	118	110	1,137	67	64	20,435	250	236
24	Nagaland	11,360	42	41	2,749	66	59	973	77	69	15,082	184	170
25	Odisha	34,10,033	10,038	9,999	2,79,463	3,336	3,211	27,080	2,044	1,948	37,15,335	15,415	15,154
26	Pondicherry	1,13,306	380	380	19,247	239	234	6,969	146	143	1,39,444	764	757
27	Punjab	10,83,174	3,362	3,319	1,63,447	2,669	2,543	34,686	2,851	2,743	12,81,307	8,882	8,606
28	Rajasthan	25,98,195	8,196	8,156	2,95,387	5,476	5,340	1,00,952	5,990	5,870	29,94,534	19,662	19,366
29	Sikkim	14,587	37	37	4,297	67	65	978	72	70	19,862	176	172
30	Tamil Nadu	64,05,139	21,242	21,216	5,74,390	7,988	7,772	1,41,463	5,787	5,638	71,17,666	35,006	34,615
31	Telangana	12,13,412	3,722	3,708	1,76,702	2,769	2,694	45,512	2,637	2,585	14,35,626	9,128	8,987
32	Tripura	3,71,417	1,153	1,151	24,072	311	292	1,605	119	112	3,97,094	1,583	1,555
33	Union Territory of Jammu and Kashmir	43,862	86	83	94,874	2,234	2,183	16,417	1,233	1,204	1,55,153	3,552	3,471
34	Union Territory of Ladakh	577	1	1	3,871	93	92	1,154	84	82	5,602	178	175
35	Uttar Pradesh	52,22,319	13,972	13,802	5,42,245	9,346	8,806	96,858	7,632	7,193	58,61,422	30,949	29,801
36	Uttarakhand	2,36,572	753	741	52,104	1,117	1,062	13,320	1,074	1,027	3,01,996	2,945	2,830
37	West Bengal	57,19,620	17,387	17,358	4,13,590	6,005	5,825	43,460	3,398	3,276	61,76,529	26,789	26,458
	Total	5,44,90,617	1,63,559	1,62,813	64,71,873	95,578	91,427	12,85,116	78,358	75,475	6,22,37,981	3,37,465	3,29,685

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

Annexure-I as referred to in respect of Lok Sabha Unstarred Q No. 3307 for reply on 09.08.2021

Category-wise, State/UT-wise details of No. of accounts, Sanctioned Amount and Disbursement Amount under Pradhan Mantri Mudra Yojana for FY 2020-21

[Amount Rs. in Crore]

Sr No	State Name	Shishu			Kishore			Tarun			Total		
		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
1	Andaman and Nicobar Islands	2,376	6	6	2,321	57	55	771	61	59	5,468	123	119
2	Andhra Pradesh	8,11,412	1,502	1,424	2,66,191	5,163	4,984	74,549	5,364	5,157	11,52,152	12,028	11,565
3	Arunachal Pradesh	2,506	4	4	2,094	55	53	1,559	121	116	6,159	179	172
4	Assam	8,62,844	2,239	2,216	3,06,802	3,962	3,823	20,183	1,457	1,361	11,89,829	7,657	7,400
5	Bihar	44,87,990	12,829	12,720	7,72,612	9,369	8,157	46,092	3,391	3,143	53,06,694	25,589	24,020
6	Chandigarh	9,564	25	23	7,259	173	166	3,472	251	243	20,295	449	432
7	Chhattisgarh	8,21,423	2,320	2,285	1,80,074	2,559	2,360	25,769	1,868	1,778	10,27,266	6,747	6,423
8	Dadra and Nagar Haveli	1,953	5	5	1,504	24	23	330	23	23	3,787	53	51
9	Daman and Diu	586	1	1	326	8	7	228	19	11	1,140	28	19
10	Delhi	2,27,677	533	517	77,223	1,646	1,603	25,597	1,951	1,884	3,30,497	4,130	4,004
11	Goa	19,166	57	55	15,391	276	254	2,963	221	192	37,520	554	501
12	Gujarat	11,14,077	3,381	3,353	2,65,308	4,482	4,371	51,571	3,717	3,590	14,30,956	11,579	11,313
13	Haryana	7,85,940	2,353	2,304	1,88,173	2,911	2,798	31,340	2,288	2,201	10,05,453	7,552	7,303
14	Himachal Pradesh	64,163	171	144	53,224	1,170	1,052	13,107	1,023	968	1,30,494	2,365	2,164
15	Jharkhand	13,91,806	3,675	3,635	2,51,914	2,997	2,870	24,561	1,798	1,674	16,68,281	8,471	8,178
16	Karnataka	34,66,071	10,026	9,998	10,91,077	13,095	12,878	88,048	7,079	6,909	46,45,196	30,199	29,785
17	Kerala	11,58,550	3,205	3,189	3,89,831	5,023	4,934	37,877	3,189	3,116	15,86,258	11,416	11,239
18	Lakshadweep	1,096	3	2	631	15	15	72	6	6	1,799	23	23
19	Madhya Pradesh	26,93,204	7,411	7,261	4,95,472	6,783	6,495	60,482	4,280	4,067	32,49,158	18,474	17,823
20	Maharashtra	29,12,303	7,709	7,666	7,36,733	9,837	9,566	1,05,127	7,663	7,393	37,54,163	25,209	24,624
21	Manipur	56,050	135	133	12,312	185	168	1,544	115	106	69,906	435	407
22	Meghalaya	26,513	69	68	11,744	185	180	2,221	160	154	40,478	415	402
23	Mizoram	3,849	12	12	8,011	150	137	856	83	63	12,716	245	211
24	Nagaland	9,000	23	23	9,529	141	133	1,258	96	89	19,787	261	244
25	Odisha	31,93,856	8,430	8,366	4,11,288	4,738	4,544	29,854	2,160	2,010	36,34,998	15,329	14,919
26	Pondicherry	88,226	275	273	19,082	239	232	1,467	105	102	1,08,775	619	607
27	Punjab	9,03,435	2,506	2,431	1,61,127	2,678	2,524	29,581	2,230	2,111	10,94,143	7,413	7,065
28	Rajasthan	18,76,486	5,509	5,458	5,35,265	8,003	7,834	69,545	5,059	4,932	24,81,296	18,571	18,223
29	Sikkim	7,437	20	19	7,067	117	113	852	64	60	15,356	201	193
30	Tamil Nadu	41,50,574	13,512	13,455	7,21,372	10,052	9,789	75,786	5,403	5,290	49,47,732	28,968	28,535
31	Telangana	4,43,057	737	696	1,50,057	3,100	3,011	43,105	3,111	3,058	6,36,219	6,948	6,765
32	Tripura	2,33,223	674	667	90,827	1,237	1,185	2,805	206	189	3,26,855	2,117	2,040
33	Union Territory of Jammu and Kashmir	94,698	262	257	1,75,326	3,458	3,397	24,477	1,793	1,748	2,94,501	5,513	5,402
34	Union Territory of Ladakh	615	2	2	6,593	133	131	1,269	93	91	8,477	228	224
35	Uttar Pradesh	38,98,753	10,301	10,017	7,37,244	11,040	10,461	1,02,455	7,890	7,397	47,38,452	29,231	27,875
36	Uttarakhand	2,13,968	654	631	74,072	1,369	1,303	13,830	1,078	1,020	3,01,870	3,101	2,954
37	West Bengal	41,45,668	9,378	9,323	12,51,084	16,087	15,637	54,168	3,872	3,570	54,50,920	29,336	28,530
	Total	4,01,80,115	1,09,953	1,08,637	94,86,160	1,32,516	1,27,240	10,68,771	79,290	75,878	5,07,35,046	3,21,759	3,11,754

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

Annexure-II as referred to in respect of Lok Sabha Unstarred Q No. 3307 for reply on 09.08.2021**Details of loans provided under Pradhan Mantri Mudra Yojana in districts of Dausa and Dholpur-Karauli in State of Rajasthan (from 01.04.2016 to 31.03.2021)**

[Amount Rs. in Crore]

	District Name	TOTAL		
	DAUSA	No Of A/Cs	Sanctioned Amt	Disbursement Amt
		91,774	840	801
		Out of Above		
	Women	58,416	245	233
	New Entrepreneur	23,469	360	338
	Scheduled Tribe (ST)	9,740	91	87
		TOTAL		
	DHOLPUR-KARAU LI	No Of A/Cs	Sanctioned Amt	Disbursement Amt
		62,696	289	269
		Out of Above		
	Women	45,000	146	141
	New Entrepreneur	11,707	101	92
	ST	4,125	14	14

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