

Government of India
Ministry of Finance
Department of Financial services

LOK SABHA

UN-STARRED QUESTION No. 3638

ANSWERED ON DECEMBER 20, 2021/ Agrahayana 29, 1943 (SAKA)

MUDRA Loan in Bihar

3638. SHRI KAUSHALENDRA KUMAR:

Will the Minister of FINANCE be pleased to state:

- (a) the present status of loan disbursement in the State of Bihar under Pradhan Mantri Mudra Yojana;
- (b) the details of beneficiaries and total amount disbursed under the Yojana upto November,2021 in Bihar;
- (c) whether any target has been fixed under the Yojana for other States in the country including Bihar; and
- (d) if so, the details thereof?

ANSWER

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

(a) and (b) As per data uploaded by Member Lending Institutions (MLIs) on Mudra portal, as on 26.11.2021, over 3.16 crore loans with a disbursed amount of Rs. 1.21 lakh crore have been provided under Pradhan Mantri Mudra Yojana in the State of Bihar, since the inception of the Scheme in April, 2015.

Details of the loans extended under PMMY in the State of Bihar across loan categories, 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) are tabulated below:-

Loan Category	No. of A/Cs	Disbursed Amount (in Rs. Crore)
Shishu	2,86,84,919	74,689.54
Kishore	27,01,376	31,506.69
Tarun	2,23,477	15,095.30
Total	3,16,09,772	1,21,291.53

(c) and (d) The Government allocates annual targets for the amount to be sanctioned by the MLIs i.e. Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs) under PMMY. For the current financial year (FY), a target of Rs. 3.00 lakh crore has been fixed for MLIs, under the Scheme. State/UT-wise targets are not allocated by Government under PMMY.
