

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 399
TO BE ANSWERED ON: 03.02.2022

MUDRA LOAN TO MSME SECTOR

399. MS. MIMI CHAKRABORTY:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) the details of Mudra loan to MSMEs, SHGs and village level entrepreneurs during the last four years since 2017, year/State-wise;
- (b) the details of employment opportunities created under Mudra loan in MSMEs, SHGs and village level entrepreneurs during the last four years, year-wise;
- (c) the number of beneficiaries from SC/ST/OBC/minority/women therein; and
- (d) the steps being taken by the Government to increase village level entrepreneurs thereof?

ANSWER

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI NARAYAN RANE)

(a): Pradhan Mantri Mudra Yojana (PMMY) is administered by Department of Financial Services (DFS), Ministry of Finance. As reported by Department of Financial Services, the details of year-wise/State-wise loans extended under PMMY to MSMEs, SHGs and village level entrepreneurs, since 2017, are at Annexure I.

(b): As reported by DFS, data on employment opportunities created under the PMMY Scheme is not centrally maintained. However, Ministry of Labour & Employment in Government of India has conducted a large sample survey at the national level to estimate employment generation under PMMY which reveals that the scheme helped in generation of 1.12 crore net additional employment during the period from 2015 to 2018.

(c): As per the data uploaded by the Member Lending Institutions on Mudra portal, the number of PMMY loans extended across the country, since inception of the scheme, including beneficiaries from SC/ST/OBC/minority/women is as given below:

Borrower (types)	No. of loan accounts (in crore)
General	15.89
SC	5.56
ST	1.86
OBC	9.22
All India Total	32.53
Out of All India Total	
Minorities	3.50
Women entrepreneurs	21.99
Source- <i>Source: DFS, M/o Finance</i>	

(d): Ministry of MSME implements Prime Minister's Employment Generation programme (PMEGP) and Scheme of Fund for Regeneration of Traditional Industries (SFURTI) through Khadi and Village Industries Commission. PMEGP focuses on generating employment in the country by setting up of micro-enterprises in the non-farm sector and SFURTI is meant to organize traditional industries and artisans into clusters to make their products competitive and provide the artisans with sustainable employment. Khadi and Village Industries Commission (KVIC) is also playing a pivotal role to promote Khadi and Village Industries in the different States through the implementation of Khadi Vikas Yojana (KVY), Gramodyog Vikas Yojana (GVY). In addition to this, Ministry of MSME implements various other schemes and programmes for growth and development of MSME Sector in the country such as Credit Guarantee Scheme for Micro and Small Enterprises, Micro and Small Enterprises Cluster Development Programme (MSE-CDP) etc. The benefits of the said schemes are also available to the enterprises located in rural areas.

Annexure-I

Annexure-I, referred to part (a) of the Lok Sabha Question No. 399, due for answer on 03.02.2022

(Amount in Rs. Crore)

Sr No	State/UT Name	FY 2017-18		FY 2018-19		FY 2019-20		FY 2020-21	
		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 & Nicobar Islands	3,829	103	3,722	92	1,733	76	5,468	123
2	Andhra Pradesh	8,01,845	10,903	7,82,707	11,369	8,44,501	10,440	11,52,152	12,028
3	Arunachal Pradesh	11,004	110	14,455	118	23,288	156	6,159	179
4	Assam	17,13,004	6,670	24,22,968	9,938	16,68,347	7,789	11,89,829	7,657
5	Bihar	43,14,861	15,919	59,99,640	24,406	67,12,494	27,436	53,06,694	25,589
6	Chandigarh	18,257	420	30,015	426	24,313	404	20,295	449
7	Chhattisgarh	9,62,079	4,747	12,01,572	5,953	12,61,018	6,959	10,27,266	6,747
8	Dadra and Nagar Haveli	3,408	37	2,900	45	2,899	44	3,787	53
9	Daman and Diu	1,086	24	681	19	766	25	1,140	28
10	Delhi	2,41,797	4,450	7,37,717	5,768	5,68,596	5,210	3,30,497	4,130
11	Goa	39,397	499	44,781	503	39,040	507	37,520	554
12	Gujarat	1,501,226	11,387	18,26,207	13,217	20,96,393	13,746	14,30,956	11,579
13	Haryana	7,86,328	5,940	10,81,972	7,526	11,55,917	7,859	10,05,453	7,552
14	Himachal	91,992	1,901	1,19,595	2,359	1,07,865	2,403	1,30,494	2,365
15	Jharkhand	12,12,671	5,410	14,36,968	6,989	17,20,485	7,964	16,68,281	8,471
16	Karnataka	45,68,493	23,010	58,06,936	29,995	57,33,127	30,186	46,45,196	30,199
17	Kerala	22,89,805	9,460	21,21,319	12,178	21,76,889	13,143	1,586,258	11,416
18	Lakshadweep	1,044	13	626	7	796	8	1,799	23
19	Madhya Pradesh	28,99,123	14,886	32,82,723	17,408	35,57,948	19,060	32,49,158	18,474
20	Maharashtra	35,96,620	22,751	43,85,981	26,439	47,69,888	27,899	37,54,163	25,209
21	Manipur	33,186	220	86,139	361	90,175	413	69,906	435
22	Meghalaya	28,846	216	35,574	270	44,416	274	40,478	415
23	Mizoram	12,400	158	15,858	232	20,435	250	12,716	245
24	Nagaland	14,141	136	17,448	163	15,082	184	19,787	261
25	Odisha	34,70,312	11,559	41,64,432	15,770	37,15,335	15,415	36,34,998	15,329
26	Pondicherry	1,50,477	895	1,77,772	1,249	139,444	764	1,08,775	619
27	Punjab	8,19,836	6,724	11,82,936	8,283	12,81,307	8,882	10,94,143	7,413
28	Rajasthan	17,46,748	13,863	27,27,579	17,506	29,94,534	19,662	24,81,296	18,571
29	Sikkim	21,588	116	26,688	208	19,862	176	15,356	201
30	Tamil Nadu	58,60,165	25,332	74,40,662	34,260	71,17,666	35,006	49,47,732	28,968
31	Telangana	7,89,315	6,545	9,82,204	7,780	14,35,626	9,128	6,36,219	6,948
32	Tripura	3,99,299	1,485	4,41,114	1,854	3,97,094	1,583	3,26,855	2,117
33	Uttar Pradesh	44,01,217	22,078	49,75,961	26,191	58,61,422	30,949	47,38,452	29,231
34	Uttarakhand	2,54,783	2,573	3,03,340	2,974	3,01,996	2,945	3,01,870	3,101
35	West Bengal	49,67,286	20,552	58,56,048	26,462	61,76,529	26,789	54,50,920	29,336
36	Union Territory of J & K	99,757	2,452	1,29,320	3,246	1,55,153	3,552	2,94,501	5,513
37	Union Territory of Ladakh	3,368	135	3,758	158	5,602	178	8,477	228

Source: DFS, M/o Finance