

Government of India
Ministry of Finance
Department of Financial services

LOK SABHA
UN-STARRED QUESTION No. 5071
ANSWERED ON APRIL 04, 2022/ Chaitra 14, 1944 (SAKA)

Targets under PM MUDRA Yojana

5071. SHRI ANTO ANTONY :
SHRI ADHIR RANJAN CHOWDHURY:
SHRI T. N. PRATHAPAN

Will the Minister of FINANCE be pleased to state:

- (a) the reasons for disbursal of sanctioned amount under PM MUDRA Yojana which was off its target by Rs. 28000 during the financial year 2021-22;
- (b) whether the Government is taking steps to inform women entrepreneurs about credit facilities available to them, if so, the details thereof and if not, the reasons therefor;
- (c) the details of States/UTs where the credit facility system has been implemented;
- (d) whether the Government plans to enhance accessibility of the credit facility system for women entrepreneurs in rural areas of the country, if so, the details thereof and if not, the reasons therefor; and
- (e) whether the Government has the data of fund allocation and disbursal to the States under PM MUDRA Yojana so far and if so, the details thereof, State-wise including Kerala?

ANSWER

Minister of State in the Ministry of Finance

(DR. BHAGWAT KARAD)

(a) to (e) Under Pradhan Mantri Mudra Yojana (PMMY), collateral-free institutional credit up to Rs. 10 lakh is provided by MLIs for entrepreneurial activities to micro/small business units, including individuals, which help in creating income generating activities in sectors such as manufacturing, trading, services and also for activities allied to agriculture.

As a part of promotion of PMMY, intensive publicity campaigns are undertaken by Public Sector Banks (PSBs) for increased visibility of the Schemes amongst the stakeholders, including women.

In addition, as apprised by Reserve Bank of India (RBI), 1058 Centres for Financial Literacy (CFL) have been operationalized in 30 States/UTs serving 3174 blocks as on December 01, 2021. These financial literacy centres inter-alia conduct training programmes to promote entrepreneurial skill among the rural population of the country. Further, Banks through their Rural Self Employment Training Institutes (RSETIs) are also imparting training with focus on skill upgradation and entrepreneurship development of rural youth, including women. During these training programmes, participants are also sensitized about the different credit linked schemes of the Government, including PMMY.

As per data uploaded by MLIs on Mudra portal, as on 18.03.2022, over 34.28 crore loans involving a sanctioned amount of Rs. 18.52 lakh crore have been extended across the country under the Scheme, since its inception in April, 2015. Out of this, more than 23.27 crore loans amounting to Rs. 8.10 lakh crore have been extended to Women borrowers. This constitutes approx. 68% of the total number of loans and 44% of amount extended under the Scheme.

For FY 2021-22, against a sanction target of Rs. 3.00 lakh crore given to MLIs under PMMY, approx. Rs. 2.99 lakh crore has been sanctioned as on 18.03.2022.

State/UT-wise details of loans disbursed under the Scheme, including Kerala, are annexed.

**Annexure as referred to in Part (e) of Lok Sabha Unstarred Que No. 5071 for reply on
04.04.2022**

**State/UT-wise details of loans disbursed under Pradhan Mantri Mudra Yojana, since
inception of the Scheme in April 2015 (as on 18.03.2022)**

| Sr No | State/UT Name | TOTAL | | |
|-------|-----------------------------|---------------------|---------------------|---------------------|
| | | No of A/Cs | Sanctioned Amt | Disbursed Amt |
| 1 | Andaman and Nicobar Islands | 44609 | 765.52 | 746.67 |
| 2 | Andhra Pradesh | 5927381 | 67598.75 | 64428.54 |
| 3 | Arunachal Pradesh | 70746 | 800.43 | 768.91 |
| 4 | Assam | 9207845 | 42649.04 | 41491.14 |
| 5 | Bihar | 34280582 | 141355.83 | 134586.42 |
| 6 | Chandigarh | 147957 | 2384.54 | 2305.05 |
| 7 | Chhattisgarh | 6768806 | 35142.27 | 33562.89 |
| 8 | Dadra and Nagar Haveli | 19519 | 264.15 | 257.41 |
| 9 | Daman and Diu | 6207 | 137.04 | 121.38 |
| 10 | Delhi | 2658811 | 28444.08 | 27745.41 |
| 11 | Goa | 269788 | 3287.49 | 3110.08 |
| 12 | Gujarat | 10438474 | 74461.43 | 73190.39 |
| 13 | Haryana | 6450500 | 42901.46 | 41528.84 |
| 14 | Himachal Pradesh | 717698 | 13317.63 | 12454.92 |
| 15 | Jharkhand | 9482439 | 43672.58 | 42324.71 |
| 16 | Karnataka | 33138494 | 174659.21 | 171205.39 |
| 17 | Kerala | 11487626 | 68078.95 | 66871.15 |
| 18 | Lakshadweep | 6118 | 78.65 | 70.73 |
| 19 | Madhya Pradesh | 21034359 | 105111.63 | 101623.5 |
| 20 | Maharashtra | 27171918 | 156235.25 | 152848.26 |
| 21 | Manipur | 359404 | 1990.22 | 1855.72 |
| 22 | Meghalaya | 206085 | 1707.93 | 1662.31 |
| 23 | Mizoram | 84801 | 1258.04 | 1151.12 |
| 24 | Nagaland | 93369 | 1128.27 | 1039.87 |
| 25 | Odisha | 23324872 | 86841.19 | 84369.79 |
| 26 | Puducherry | 913675 | 5093.48 | 5018.11 |
| 27 | Punjab | 6738872 | 46962.64 | 45369.82 |
| 28 | Rajasthan | 14713825 | 100977.02 | 98773 |
| 29 | Sikkim | 119448 | 1000.94 | 965.29 |
| 30 | Tamil Nadu | 40778752 | 187894.72 | 185420.03 |
| 31 | Telangana | 5132437 | 43371.95 | 42443.87 |
| 32 | Tripura | 2167031 | 10228.59 | 9956.73 |
| 33 | Jammu and Kashmir | 1083367 | 23419.53 | 22776.14 |
| 34 | Ladakh | 31483 | 1015.69 | 996.88 |
| 35 | Uttar Pradesh | 31306079 | 165208.46 | 158753.4 |
| 36 | Uttarakhand | 2103620 | 18036.82 | 17375.34 |
| 37 | West Bengal | 34279479 | 154374.16 | 150708.18 |
| | All India Total | 34,27,66,476 | 18,51,855.58 | 17,99,877.39 |

Source: As per data uploaded by Member Lending Institutions on Mudra Portal