

LOK SABHA
UN-STARRED QUESTION No. 708
ANSWERED ON FEBRUARY 07, 2022/ Magha 18, 1943 (SAKA)

Loans under PMMY

708. SHRI KODIKUNNIL SURESH:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has received reports concerning non-issuance of MUDRA loans to eligible applicants including women in States like Kerala primarily by the State Bank of India branches in Kottayam and Kollam districts;
- (b) if so, the details thereof and the action taken in this regard; and
- (c) the corrosive steps taken by the Government to encourage disbursement of MUDRA loans devoid of gender discrimination and disparity?

ANSWER

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

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

As per data uploaded by MLIs on Mudra portal, as on 31.12.2021, more than 1.10 crore loans have been extended under PMMY, in the State of Kerala. Out of this, more than 76.41 lakh loans have been given to Women entrepreneurs. This constitutes 69% of total number of loans extended under the Scheme in the State.

Details of loans extended under PMMY in Kottayam and Kollam districts of Kerala by MLIs, including SBI, are Annexed.

- (c) A number of steps have been taken by the Government to improve implementation of the Scheme which, *inter alia*, include:
- (i) provision for online applications through psbloansin59minutes and udyamimitra portal;
 - (ii) some of the Public Sector Banks (PSBs) have put in place end-to-end digital lending for automated sanctions under PMMY;
 - (iii) intensive publicity campaigns by PSBs and Mudra Ltd. for increased visibility of the Scheme amongst the stakeholders;
 - (iv) simplification of application forms;
 - (v) nomination of Mudra Nodal Officers in Public Sector Banks (PSBs);
 - (vi) periodic monitoring of performance of PSBs with regard to PMMY etc.

As a result of these steps taken, as on 31.12.2021, over 32.53 crore loans, involving a sanctioned amount of Rs. 17.32 lakh crore, have been extended under the Scheme, since its inception in April, 2015. Out of this, more than 21.98 crore loans amounting to Rs. 7.55 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.

**Annexure as referred to in Part (a) of Lok Sabha Unstarred Question No. 708 for
reply on 07.02.2022**

**Loans extended under PMMY in Kollam and Kottayam districts of the State of Kerala
Cumulative (from 01.04.2016 to 31.12.2021)**

(Amt. in Rs. Crore)

Data of All Member Lending Institutions (MLIs)

	District Name	TOTAL		Out of Total	
		No. of A/Cs	Sanctioned Amount	No. of A/Cs	Sanctioned Amount
	Kollam	11,49,774	5,099.43	9,33,927	2,962.05
	Kottayam	4,94,614	3,315.69	3,07,198	1,217.98

Data of State Bank of India

	Kollam	16,320	709.60	2,201	89.62
	Kottayam	21,887	746.98	2,982	76.14

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

**District-wise data for FY 2015-16 is not available on Mudra portal*