

Government of India
Ministry of Finance
Department of Financial services

LOK SABHA
UN-STARRED QUESTION No. 888
ANSWERED ON FEBRUARY 07, 2022/ Magha 18, 1943 (SAKA)

Loans under PMMY

888. SHRI THOMAS CHAZHIKADAN:

Will the Minister of FINANCE be pleased to state:.

- (a) whether the Pradhan Mantri Mudra Yojana (PMMY), that aims at extending collateral free loans up to Rs. 10 lakhs to micro/small business enterprises and to individuals to enable them to set up or expand their business activities, is fulfilling its unique objective of facilitating self-employment;
- (b) if so, the details thereof, State/UT-wise along with the ratio of male and female beneficiaries under the scheme in Kerala during the last three years; and;
- (c) whether any significant steps are being taken to address the anomalies on the implementation of the said yojana and if so, the details thereof?

ANSWER

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

(a) 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 individuals, 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, 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.

(b) State/UT-wise, Year-wise details of loans provided (including Women) under the Scheme in the last three financial years, including that of Kerala, is Annexed.

(c) Any matter relating to implementation of PMMY including, delay in turn-around-time (TAT), turning down of loan applications and lenders insistence 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:

- (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.

Annexure as referred to in Part (b) of Lok Sabha Unstarred Question No. 888 for reply on 07.02.2022

State/UT-wise, Year-wise detail of loans extended under Pradhan Mantri Mudra Yojana (PMMY) in last three financial years

(Amt in Rs. Cr.)

Sr No	State Name	FY 2018-19				FY 2019-20				FY 2020-21			
		TOTAL		Women (Out of Total)		TOTAL		Women (Out of Total)		TOTAL		Women (Out of Total)	
		No. of A/Cs	Sanctioned Amount	No. of A/Cs	Sanctioned Amount	No. of A/Cs	Sanctioned Amount	No. of A/Cs	Sanctioned Amount	No. of A/Cs	Sanctioned Amount	No. of A/Cs	Sanctioned Amount
1	Andaman and Nicobar Islands	3,722	91.72	303	10.72	1,733	75.63	312	11.48	5,468	123.01	1,459	15.14
2	Andhra Pradesh	7,82,707	11,368.90	1,40,162	2,017.61	8,44,501	10,439.93	1,74,094	2,018.19	11,52,152	12,028.33	4,35,429	2,784.68
3	Arunachal Pradesh	14,455	118.03	722	17.39	23,288	156.05	684	23.82	6,159	179.31	1,888	15.72
4	Assam	24,22,968	9,938.15	11,68,698	4,694.17	16,68,347	7,788.63	7,79,736	2,961.14	11,89,829	7,657.20	8,53,482	3,703.48
5	Bihar	59,99,640	24,405.99	39,08,706	13,038.66	67,12,494	27,435.78	41,97,683	15,199.37	53,06,694	25,589.31	32,62,994	13,061.13
6	Chandigarh	30,015	426.29	8,395	61.29	24,313	404.27	9,288	66.88	20,295	449.36	7,243	44.61
7	Chhattisgarh	12,01,572	5,953.21	5,75,698	2,197.25	12,61,018	6,959.04	6,73,430	2,573.98	10,27,266	6,746.80	6,33,209	2,564.56
8	UT of Dadra and Nagar Haveli and Daman and Diu	3,581	63.18	2,181	15.39	3,665	69.09	1,979	11.82	4,927	80.83	3,109	38.89
9	Delhi	7,37,717	5,768.29	5,71,431	2,059.75	5,68,596	5,209.95	4,55,907	1,574.56	3,30,497	4,130.29	1,61,462	757.04
10	Goa	44,781	502.57	17,200	131.94	39,040	507.41	16,825	124.10	37,520	553.71	17,931	141.47
11	Gujarat	18,26,207	13,216.78	9,89,631	3,947.61	20,96,393	13,745.58	12,55,370	4,730.09	14,30,956	11,579.25	9,14,455	3,746.14
12	Haryana	10,81,972	7,526.32	7,22,809	2,637.14	11,55,917	7,858.89	7,63,565	2,920.07	10,05,453	7,552.06	6,43,639	2,562.48
13	Himachal Pradesh	1,19,595	2,359.37	47,786	401.00	1,07,865	2,403.20	41,758	381.69	1,30,494	2,365.05	40,754	290.72
14	Jharkhand	14,36,968	6,989.23	9,74,054	3,221.69	17,20,485	7,964.11	12,22,813	4,058.33	16,68,281	8,471.20	12,52,260	4,364.72
15	Karnataka	58,06,936	29,995.35	35,86,677	12,494.66	57,33,127	30,185.73	33,37,300	12,248.50	46,45,196	30,199.18	31,03,875	12,517.52
16	Kerala	21,21,319	12,178.40	12,87,110	4,913.49	21,76,889	13,143.08	14,22,951	6,174.97	15,86,258	11,416.44	11,05,155	4,314.72
17	Lakshadweep	626	7.37	147	1.58	796	8.30	217	1.62	1,799	23.06	506	4.13
18	Madhya Pradesh	32,82,723	17,407.92	19,85,580	6,997.14	35,57,948	19,060.01	22,41,666	8,056.73	32,49,158	18,474.24	20,99,143	7,889.83
19	Maharashtra	43,85,981	26,438.94	31,88,535	10,823.13	47,69,888	27,899.09	34,78,991	12,165.34	37,54,163	25,208.64	29,57,673	11,106.23
20	Manipur	86,139	361.28	18,739	119.24	90,175	412.59	25,579	133.06	69,906	435.42	27,806	142.20
21	Meghalaya	35,574	269.92	14,603	91.12	44,416	273.54	16,997	94.20	40,478	414.68	28,334	131.04
22	Mizoram	15,858	232.06	8,999	106.10	20,435	249.88	6,418	62.09	12,716	245.30	7,658	97.02
23	Nagaland	17,448	163.00	11,774	77.87	15,082	184.01	10,220	76.81	19,787	261.07	14,286	107.30
24	Odisha	41,64,432	15,770.28	28,03,960	8,608.03	37,15,335	15,414.73	27,43,233	8,903.79	36,34,998	15,328.63	27,30,228	8,373.28
25	Pondicherry	1,77,772	1,248.92	1,36,409	692.69	1,39,444	764.28	1,04,096	449.17	1,08,775	618.77	77,157	326.59
26	Punjab	11,82,936	8,282.79	5,89,070	2,209.70	12,81,307	8,882.27	6,86,067	2,654.84	10,94,143	7,413.45	5,82,580	2,133.19
27	Rajasthan	27,27,579	17,506.39	15,67,904	5,284.25	29,94,534	19,661.94	17,93,764	6,312.93	24,81,296	18,571.38	16,53,640	6,315.33
28	Sikkim	26,688	208.42	10,069	55.18	19,862	176.24	4,999	41.44	15,356	200.95	7,641	70.34
29	Tamil Nadu	74,40,662	34,260.05	42,09,011	15,090.72	71,17,666	35,006.37	43,12,369	17,589.67	49,47,732	28,967.96	30,36,978	12,640.08
30	Telangana	9,82,204	7,779.63	7,72,785	3,136.11	14,35,626	9,128.24	9,05,309	3,811.55	6,36,219	6,947.89	2,82,466	1,384.98
31	Tripura	4,41,114	1,853.91	2,61,323	1,070.71	3,97,094	1,583.46	2,43,950	897.34	3,26,855	2,116.82	2,08,478	1,128.69
32	Uttar Pradesh	49,75,961	26,190.58	25,96,732	8,746.69	58,61,422	30,949.36	32,80,280	11,526.96	47,38,452	29,231.34	26,73,110	9,825.31
33	Uttarakhand	3,03,340	2,973.72	1,83,104	821.35	3,01,996	2,944.55	1,90,621	850.26	3,01,870	3,100.82	1,71,327	831.42
34	West Bengal	58,56,048	26,462.13	46,74,626	16,705.18	61,76,529	26,789.20	46,73,653	15,879.61	54,50,920	29,335.97	42,45,652	16,940.49
35	Union Territory of Jammu and Kashmir	1,29,320	3,246.12	26,696	505.33	1,55,153	3,552.25	29,772	559.02	2,94,501	5,513.47	58,087	881.76
36	Union Territory of Ladakh	3,758	157.58	933	31.76	5,602	178.45	1,453	36.45	8,477	228.05	2,510	51.12
	TOTAL	5,98,70,318	3,21,722.79	3,70,62,562	1,33,033.64	6,22,37,981	3,37,465.13	3,91,03,349	1,45,181.87	5,07,35,046	3,21,759.24	3,33,03,604	1,31,303.35

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