

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**STARRED QUESTION NO. \*198**

**TO BE ANSWERED ON MONDAY, 09/12/2024/ AGRAHAYANA 18, 1946 (SAKA)**

**WOMEN ACCOUNT HOLDERS UNDER PMMY**

\*198. DR. SHASHI THAROOR:

Will the Minister of **FINANCE** be pleased to state:

- (a) whether it is true that women entrepreneurs held 71.03% of the total accounts under PM Mudra Yojana (PMMY), but received only around 48% of the loans as per the Annual Report of PMMY for FY 2022-23;
- (b) if so, the steps taken by the Government to address such disparity;
- (c) whether it is true that women in the Tarun category (highest loan category of loans from Rs. 5 lakhs to Rs. 10 lakhs) held only 11.66% of Tarun accounts under PMMY; and
- (d) if so, the steps taken by the Government to increase the number of women account holders under the Tarun category, the highest category?

**ANSWER**

**THE FINANCE MINISTER**

**(Smt. Nirmala Sitharaman)**

(a) to (d): A statement is laid on the Table of the House.

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**STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO.\*198 (18<sup>TH</sup> POSITION) FOR ANSWER ON 09.12.2024 BY DR. SHASHI THAROOR ON WOMEN ACCOUNT HOLDERS UNDER PMMY**

(a) to (d): Pradhan Mantri Mudra Yojana (PMMY) was launched on 08.04.2015 by the Hon'ble Prime Minister and under this scheme, collateral free institutional credit upto Rs.20 lakh is provided by Member Lending Institutions (MLIs) with an objective to provide access to institutional finance to unfunded micro/small business units for income generating activities. Loans can be availed for manufacturing, trading, services sector and also for activities allied to agriculture under four categories, viz. Shishu (loans up to Rs. 50,000), Kishor (loans above Rs. 50,000 and up to Rs. 5 lakh), Tarun (loans above Rs. 5 lakh and up to Rs. 10 lakh) and Tarun Plus (loans above Rs.10 lakh and up to Rs.20 lakh).

For the financial year 2022-23 women beneficiaries constituted 71.03% of the total number of accounts involving 48% of the sanctioned loan amount under PMMY.

It is pertinent to mention here that out of the total number of loans sanctioned to women under PMMY, approx. 99% of the loans have been extended under Shishu and Kishor categories. The average ticket size of the loans, thus is on the lower side for women. Only 11.66% of the women entrepreneurs have opted for finance under Tarun category.

The main objective of the Scheme is to extend hassle free loans to those prospective borrowers who have not been covered under the formal financial system. Most of the women borrowers who after being inducted into the formal credit system through Mudra loans, have created credit history for themselves. Moreover, gradually over the years, Shishu category of borrowers have been graduating to Kishor and from Kishor category to Tarun category respectively.

Government has taken various steps towards effective implementation of the Scheme. These, inter-alia, include intensive publicity campaigns, simplification of application form, Credit Guarantee Scheme, credit outreach and financial literacy campaigns, frequent reviews at various levels to monitor the achievement against allocated target, introduction of Tarun plus category for loans upto Rs.20 lakh etc.

With regular follow up and monitoring of the Member Lending Institutions (MLIs), the lending to women entrepreneurs has been gradually increasing over the years from 11.66% in 2022-23 to 12.82% in 2023-24 and 12.74% (from 01.04.2024 to 01.11.2024) in FY 2024-25.

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