

Government of India
Ministry of Finance
Department of Financial services

LOK SABHA
UNSTARRED QUESTION NO. 1077
ANSWERED ON MONDAY, FEBRUARY 10, 2025/ MAGHA 21, 1946 (SAKA)
STATUS OF PMMY IN RATNAGIRI AND SINDHUDURG

1077. Shri Narayan Tatu Rane:

Will the Minister of FINANCE be pleased to state:

- (a) the present status of Pradhan Mantri Mudra Yojana (PMMY) in Ratnagiri and Sindhudurg districts of Maharashtra;
- (b) whether the Government has made any assessment of the scheme and if so, the details thereof;
- (c) the number of men and women beneficiaries in Ratnagiri-Sindhudurg Parliamentary Constituency;
- (d) the details of steps taken by the Government to deal with the challenges being faced in the implementation of PMMY; and
- (e) the speedy steps taken by the Government to ensure better accessibility of the said scheme for small businessmen and other business classes?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a): As per data uploaded by Member Lending Institutions (MLIs) on the MUDRA portal, the status of Pradhan Mantri Mudra Yojana (PMMY) as on 24.01.2025 in Ratnagiri and Sindhudurg districts of Maharashtra is as below:

(Amt. in Rs. Crore)

District	No. of loan a/cs sanctioned	Amount sanctioned	Amount disbursed
Ratnagiri	2.46 lakh	2,591.61	2,487.60
Sindhudurg	1.70 lakh	1,779.05	1,706.81

(b) A large sample survey was conducted by Ministry of Labour and Employment (MoLE) at the national level to estimate employment generation under PMMY. Study highlighted that approx. 1.12 crore net additional employment were generated because of Mudra Scheme during the 3 year period upto 2018.

(c) : The details of PMMY loans sanctioned to women beneficiaries in Ratnagiri and Sindhudurg Districts are as under:

District	Total no. of loan accounts sanctioned	Loan accounts sanctioned to women Out of (B)
(A)	(B)	(C)
Ratnagiri	2.46 lakh	1.26 lakh
Sindhudurg	1.70 lakh	0.88 lakh

Parliamentary Constituency-wise data is not maintained for loans sanctioned under the PMMY Scheme.

(d) and (e) Government has taken various steps towards effective implementation of the Scheme. These, inter-alia, include publicity campaigns, simplification of application form, Credit Guarantee Scheme, nomination of Mudra Nodal Officer, frequent reviews at various levels of the Government with Banks to monitor the achievement against allocated target, etc.

Platforms like the Jansamarth portal and PSB Loans in 59 Minutes provide a quick and efficient way to get loans for individuals and businesses, with approvals based on digital evaluation of the applicant's data. Further, many Banks and financial institutions have developed online platforms and mobile apps to facilitate loan applications, reducing the need for physical paperwork and in-person visits.
