

Government of India
Ministry of Finance
Department of Financial services

LOK SABHA

UNSTARRED QUESTION NO. 116

ANSWERED ON MONDAY, JULY 21, 2025/ 30 ASHADHA, 1947 (SAKA)

FUNDS ALLOCATED AND UTILISED UNDER PMMY

116. Smt. Delkar Kalaben Mohanbhai:

Shri Bhumare Sandipanrao Asaram:

Dr. Shivaji Bandappa Kalge:

Shri Gyaneshwar Patil:

Will the Minister of FINANCE be pleased to state:

- (a) the features of Pradhan Mantri Mudra Yojana (PMMY);
- (b) the details of the amount sanctioned, allocated and utilised under this scheme in the State of Maharashtra, Madhya Pradesh and Union Territory of Dadra and Nagar Haveli during the last three years;
- (c) the target set under the said scheme and the number of people benefited therefrom in the above States/UT along with the response in this regard across the country; and
- (d) whether any complaints have been received regarding non-assistance by banks to needy people and if so, the details thereof along with the steps taken/being taken by the Government in this regard?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a): Under the Pradhan Mantri Mudra Yojana (PMMY), collateral-free institutional credit is provided by Member Lending Institutions (MLIs) i.e. Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs).

Any individual, who is otherwise eligible to take a loan and has a business plan for small business enterprise can avail loan under the Scheme. He/ She can avail loans for income generating activities in the manufacturing, trading, services sector and also for activities allied to agriculture across four

loan products, viz. Shishu (loans up to Rs. 50,000), Kishore (loans above Rs. 50,000 and up to Rs. 5 lakh) and Tarun (loans above Rs. 5 lakh and up to Rs. 10 lakh). Loans upto Rs. 20 lakh under Tarun Plus category are given to those entrepreneurs who have availed and successfully repaid previous loans under the ‘Tarun’ category.

(b) and (c) : The Government allocates annual target under Pradhan Mantri Mudra Yojana (PMMY) to Member Lending Institutions (MLIs). MLIs in turn fix their respective State-wise targets according to potential of the area, their presence and other related parameters.

Amount sanctioned and disbursed under PMMY Scheme in the State of Maharashtra, Madhya Pradesh and Union Territory of Dadra and Nagar Haveli during the last three years i.e. from 01.04.2022 to 31.03.2025 is as under:

(Amount in Rs. Crore)

State/ UT	No. of loan accounts sanctioned (in crores)	Amount sanctioned	Amount disbursed
Maharashtra	1.49	1,30,919	1,29,640
Madhya Pradesh	1.04	81,890	78,804
Dadra and Nagar Haveli	0.0013	228	226
All India	18.37	15,50,352	15,24,584

(As per data uploaded by MLIs on Mudra portal)

(d): There is a robust complaint redressal mechanism operating at all levels. Complaints with regard to implementation of PMMY are redressed in consultation with the respective Banks. The complaints received at the Centralized Public Grievance Redress and Monitoring System (CPGRAMS) are taken up with respective Banks for redressal within the prescribed timelines.

Further, the name of the official is displayed in the Bank branch premises to whom the complainant may approach if he/she has any grievance. The unresolved complaints at the branch level are escalated to the next higher level of the grievance redressal authority within the Bank and a final response is given within 30 days. Complainant may also approach the Regional / Zonal Manager / Principal Nodal Officer (PNO) at the address (es) displayed at the branch.
