

**Government of India  
Ministry of Finance  
Department of Financial services**

**LOK SABHA  
UNSTARRED QUESTION No. 1584  
TO BE ANSWERED ON THE 4<sup>th</sup> March, 2016/ PHALGUN 14, 1937 (SAKA)**

**MUDRA Loans**

**1584. SHRI BHAIRON PRASADMISHRA:**

**SHRIMATI VEENA DEVI:**

**DR. KIRIT P. SOLANKI:**

**SHRI MALLIKARJUN KHARGE:**

**SHRI RAMESH CHANDER KAUSHIK:**

**SHRI SUNIL KUMAR SINGH:**

**SHRI PR. SENTHIL NATHAN:**

**SHRI P. NAGARAJAN:**

**SHRIMATI V. SATHYA BAMA:**

**SHRIAJAYTAMTA:**

Will the Minister of FINANCE be pleased to state:

- (a)** whether the process to disbursement of loan through the Micro Units Development and Refinance Agency (MUDRA) scheme to the businessmen/ small industries has been started in the country and if so, the details thereof along with the loans released under the Yojana including Shishu, Kishor and Tarun schemes, State-wise;
- (b)** the targets fixed/achieved along with the loan sanctioned to small traders through the MUDRA scheme in the country;
- (c)** if so, the existing rules to provide financial assistance to the concerned beneficiaries in the country under the said scheme by banks;
- (d)** whether the Government has received any complaints and conducted any review regarding the number of beneficiaries covered under the said scheme and if so, the details thereof; and
- (e)** the steps taken/being taken by the Government to provide more loans and effective implementation of the said scheme?

**ANSWER**

**THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI JAYANT SINHA)**

**(a)** Yes, Madam. The process of disbursement of loans under Pradhan Mantri Mudra Yojana (PMMY) Scheme to small/micro business enterprises have started in the country from April 08, 2015. The details of loans disbursed under PMMY category-wise and State-wise, is enclosed as per Annexure.

**(b)** A target of Rs.1,22,188 crore has been set for loans under the PMMY Scheme for 2015-16. Against the target, loans amounting to Rs.1,07,628.69 crore have been sanctioned as on 26<sup>th</sup> February, 2016.

**(c)** Loans given to non-farm enterprises in manufacturing, trading and services whose credit needs are below Rs.10.00 lakh are known as MUDRA loans. The overdraft amount of Rs.5,000/- sanctioned under PMJDY is also classified as a MUDRA loan.

**(d)** The Government has been receiving complaints with regard to implementation of PMMY from time to time. These are redressed in coordination with the respective banks.

**(e)** The Government has, inter alia, taken the following steps to provide more loans and effective implementation of the scheme:

**i)** Undertaking campaigns in various parts of the country. Through publicity, print & electronic media and hoardings/panels.

**ii)** Simplification of MUDRA loan application

**iii)** Nomination of officer from every branch/regional/zonal office as MUDRA Nodal Officer

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Sample Only

ANNEXURE

Loans Disbursed undr PMMY: State-wise position as on 26.02.2016									
[Amount Rs. in Crore]									
Sr No	State Name	Shishu		Kishore		Tarun		Total	
		No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt
1	Andaman and Nicobar Islands	15484	63.91	8039	94.77	558	38.06	24081	196.74
2	Andhra Pradesh	488411	1103.54	137538	2664.41	11308	850.95	637257	4618.9
3	Arunachal Pradesh	3228	8.1	826	24.27	397	31.91	4451	64.28
4	Assam	330923	651.74	25024	499.13	3756	276.16	359703	1427.03
5	Bihar	1721852	3049.43	113958	1908.94	9808	733.07	1845618	5691.44
6	Chandigarh	13233	27.04	2683	62.03	1074	80.66	16990	169.73
7	Chhattisgarh	423166	848.35	22916	406.08	4387	339.8	450469	1594.23
8	Dadra and Nagar Haveli	770	1.5	219	6.14	144	10.74	1133	18.38
9	Daman and Diu	818	1.17	179	4.19	75	5.49	1072	10.85
10	Delhi	274285	580.66	29714	815.5	13104	920.06	317103	2316.22
11	Goa	21734	52.73	6958	140.35	1479	107.26	30171	300.34
12	Gujarat	820228	1786.93	72268	1535.88	19579	1421.3	912075	4744.11
13	Haryana	510400	1056.08	30767	635.06	10179	746.89	551346	2438.03
14	Himachal Pradesh	241237	424.07	20178	434.97	3895	305.32	265310	1164.36
15	Jammu and Kashmir	16225	53.05	29787	641.48	4124	303.56	50136	998.09
16	Jharkhand	604708	1096.45	31190	648.89	5874	429.52	641772	2174.86
17	Karnataka	3138516	6371.79	228395	4046.13	33674	2123.85	3400585	12541.77
18	Kerala	540317	1048.22	90325	1847.2	11538	868.87	642180	3764.29
19	Lakshadweep	554	1	145	2.49	16	1.14	715	4.63
20	Madhya Pradesh	1762123	3362.37	72073	1391.8	16032	1177.96	1850228	5932.13
21	Maharashtra	2513854	4857.27	128245	2792.51	33337	2513.94	2675436	10163.72
22	Manipur	19879	37.36	2646	51.92	305	20.64	22830	109.92
23	Meghalaya	14066	36.1	2655	64.32	487	36.41	17208	136.83
24	Mizoram	5192	18.58	1555	27	256	19.79	7003	65.37

25	Nagaland	3249	9.76	1249	32.74	356	22.71	4854	65.21
26	Odisha	1674937	2713.19	44800	786.91	9231	605.89	1728968	4105.99
27	Pondicherry	65715	127.65	6407	101.46	569	40.86	72691	269.97
28	Punjab	485188	992.18	36939	835.92	13472	1014.96	535599	2843.06
29	Rajasthan	828497	1535.95	54815	1178.89	18419	1360.75	901731	4075.59
30	Sikkim	5307	11.83	950	20.75	196	14.06	6453	46.64
31	Tamil Nadu	3795299	6519.57	196090	3383.61	23419	1724.63	4014808	11627.81
32	Telangana	234631	529.29	83921	1679.39	9965	728.72	328517	2937.4
33	Tripura	49131	112.49	5628	100.08	673	49.83	55432	262.4
34	Uttar Pradesh	2529377	4541.59	135614	2739.84	28851	2148.68	2693842	9430.11
35	Uttarakhand	240011	494.19	22529	487.55	4473	328.99	267013	1310.73
36	West Bengal	1893072	3062.6	98862	1846.98	17339	1185.38	2009273	6094.96
	Total	25285617	47187.73	1746087	33939.58	312349	22588.81	27344053	103716.12

Sample Only