

of Financial and Other subsidies, Benefits and Services) Act, 2016 (18 of 2016), *inter alia*, provides that:—

“The Central Government or, as the case may be, the State Government may, for the purpose of establishing identity of an individual as a condition for receipt of a subsidy, benefit or service for which the expenditure is incurred from, or the receipt therefrom forms part of, the Consolidated Fund of India, require that such individual undergo authentication, or furnish proof of possession of Aadhaar number or in the case of an individual to whom no Aadhaar number has been assigned, such individual makes an application for enrolment:

Provided that if an Aadhaar number is not assigned to an individual, the individual shall be offered alternate and viable means of identification for delivery of the subsidy, benefit or service.”

The linking of the bank accounts with Aadhaar for receiving subsidy/direct benefit transfers from the Government, including the State Governments is done as per the extant provisions of the Aadhaar (Targeted Delivery of Financial and Other subsidies, Benefits and Services) Act, 2016 (18 of 2016).

MUDRA loans turned NPAs

2583. SHRI RAVI PRAKASH VERMA: Will the Minister of FINANCE be pleased to state:

(a) whether more than ₹ 16,000/- crores of loans have turned as NPAs under MUDRA Scheme as per the RTI information;

(b) if so, the details thereof, bank-wise; and

(c) the reasons for the same?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) and (b) Out of Pradhan Mantri Mudra Yojana (PMMY) loans amounting to over ₹ 8,93,000 cr. sanctioned by Member Lending Institutions (MLIs) upto 31.03.2019, loans amounting to approximately 2%, i.e. ₹ 17651.74 crore (provisional) have turned into Non Performing Assets (NPAs), since inception of the scheme. NPA of all MLIs under PMMY scheme is given in the Statement (*See* below).

(c) Reasons for NPAs for loans extended under PMMY are, *inter alia*, first time borrowers under Shishu category prioritising emergent needs, business failures, inefficiencies in lending practices, poor credit appraisal, wilful default by borrowers, impaired cash flows of the units due to slowdown in business etc.

Statement

Bank-wise details of PMMY NPAs of ₹ 17,651.74 Cr. (~2% of loans sanctioned as on 31.03.2019, since inception of the scheme)

I Scheduled Commercial Banks (SCBs)		NPA Amount (₹ in Crore)
1	2	3
1.	State Bank of India	2694.22
2.	Jana SFB	2193.43
3.	Punjab National Bank	1605.13
4.	Bank of India	965.77
5.	Canara Bank	921.46
6.	Syndicate Bank	845.14
7.	Union Bank of India	546.71
8.	Bank of Baroda	522.99
9.	Bank of Maharashtra	449.66
10.	Allahabad Bank	382.15
11.	Indian Bank	355.92
12.	IDBI Bank	310.33
13.	Corporation Bank	310.28
14.	Andhra Bank	295.1
15.	ICICI Bank	249.37
16.	HDFC Bank	240.79
17.	Central Bank of India	225.78
18.	Indian Overseas Bank	209.56
19.	Bandhan Bank	189.73
20.	IndusInd Bank	171.06
21.	Vijaya Bank	166.37
22.	Oriental Bank of Commerce	164.07
23.	AU SFB	155.11
24.	UCO Bank	144.51

1	2	3
25.	Dena Bank	134.96
26.	Punjab and Sind Bank	123.86
27.	United Bank of India	109.47
28.	Ratnakar Bank	87.95
29.	Suryoday SFB	82.09
30.	Axis Bank	66.9
31.	Ujjivan SFB	66.32
32.	Federal Bank	46.62
33.	Fincare SFB	34.04
34.	Equitas SFB	26.35
35.	Jammu and Kashmir Bank	19.4
36.	Karnataka Bank	17.46
37.	DCB Bank	12.03
38.	ESAF SFB	11.35
39.	Kotak Mahindra Bank	9.47
40.	IDFC Bank Limited	6.44
41.	City Union Bank	6
42.	Tamilnad Mercantile Bank	5.67
43.	Yes Bank	2.99
44.	Dhanlaxmi Bank	0.49
45.	Citi Bank	0.28
46.	Lakshmi Vilas Bank	0.07
TOTAL NPA AMOUNT OF SCBs		15184.85
II.	RRBs	2065.88
III.	State Cooperative Banks	0.17
IV.	NBFCs/NBFC-MFIs	400.88
TOTAL NPA AMOUNT OF ALL MLIs		17651.74 (provisional)

Source : As per data reported by MLIs on Mudra Portal.