

system instead of opening separate scheme based bank accounts as Odisha has a robust Integrated Financial Management System (IFMS) which is fully integrated with Public Financial Management System and this system not only allows availability of funds, both Central and State share, to the implementing agencies whenever needed but also ensures financial accountability on real time basis?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): Operation of Centrally Sponsored Schemes (CSS) is generally guided by the procedure laid down by the Cabinet decision based on the recommendation of the Sub-Group of Chief Ministers on Rationalization of CSS which was conveyed by NITI Aayog's OM No. O-11013/02/2015-CSS & CMC dated 17.08.2016 and individual scheme guidelines as approved by competent authority. Ordinarily all funds of CSSs are transferred to the State Governments from Consolidated Fund of India (CFI) through the State Treasuries. However, in a few cases, benefits are directly credited into the beneficiaries' accounts through DBT with the approval of the competent authority. In case of MGNREGA, as mandated by the NREGA Act, the wage component is entirely the responsibility of the Central Govt and the funds move notionally through the State Employment Guarantee Fund (SEGF) window to the workers account based on Fund Transfer Order (FTO) generated by the State implementing agencies. The material and administrative components are released through the State Treasuries. Similarly, with the approval of the Cabinet, for Maternity Benefit Programme, the share of both the Central Government and State Governments are transferred to a dedicated escrow account for direct transfer of benefits in a timely manner. Some schemes' guidelines, with the approval of competent authority, have provided for fund transfers from State Treasuries to dedicated bank accounts for ease of scheme implementation. The individual scheme guidelines of CSSs including the process of funds transfers are implemented uniformly throughout India. PFMS is integrated with the treasury of Odisha Govt. and is also interfaced with the Govt. of Odisha Integrated Financial Management Information System (IFMIS). The interface is enabled to capture scheme wise disbursements made at the level of Treasuries.

Beneficiaries under MUDRA Yojana

†3360. DR. KIRODI LAL MEENA: Will the Minister of FINANCE be pleased to state the number of beneficiaries under Pradhan Mantri Mudra Loan Yojana (PMMY) till date, the details thereof, State-wise?

†Original notice of the question was received in Hindi.

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): As on 05.07.2019, over 19.19 crore loans have been extended to borrowers across the country under the Pradhan Mantri Mudra Yojana (PMMY) since the inception of the scheme. State-wise details of total number of loans extended under PMMY as on 05.07.2019, since inception of the scheme is given in the Statement.

Statement

*State-UT-wise detail of loans extended under Pradhan Mantri Mudra Yojana
(08.04.2015 to 05.07.2019)*

Sl. No.	State Name	Number of Loan Accounts
1.	Andaman and Nicobar Islands	36,060
2.	Andhra Pradesh	30,86,841
3.	Arunachal Pradesh	36,609
4.	Assam	59,70,437
5.	Bihar	174,57,801
6.	Chandigarh	95,119
7.	Chhattisgarh	38,36,782
8.	Dadra and Nagar Haveli	10,341
9.	Daman and Diu	3,812
10.	Delhi	16,62,935
11.	Goa	1,67,170
12.	Gujarat	57,79,220
13.	Haryana	35,86,073
14.	Himachal Pradesh	4,03,621
15.	Jammu and Kashmir	4,24,060
16.	Jharkhand	48,17,832
17.	Karnataka	196,94,651
18.	Kerala	66,31,555

Sl. No.	State Name	Number of Loan Accounts
19.	Lakshadweep	3,004
20.	Madhya Pradesh	119,50,535
21.	Maharashtra	156,44,969
22.	Manipur	1,69,193
23.	Meghalaya	1,11,678
24.	Mizoram	43,614
25.	Nagaland	48,391
26.	Odisha	131,88,463
27.	Puducherry	5,74,280
28.	Punjab	36,43,848
29.	Rajasthan	74,22,115
30.	Sikkim	76,953
31.	Tamil Nadu	243,86,369
32.	Telangana	28,37,762
33.	Tripura	12,07,488
34.	Uttar Pradesh	169,11,256
35.	Uttarakhand	12,60,113
36.	West Bengal	187,78,866
TOTAL		19,19,59,866

Source : As per data reported by Member Lending Institutions (MLIs) on Mudra portal

Bringing potential borrowers under credit net

3361. SHRI K. C. RAMAMURTHY: Will the Minister of FINANCE be pleased to state:

(a) whether the Ministry is aware that there are as many as 150 million potential credit-borrowers available in the country as per Trans Union CIBIL study;