

**WRITTEN ANSWERS TO STARRED QUESTIONS****People benefited by MUDRA loans**

\*160. LT. GEN. (DR.) D. P. VATS (RETD.): Will the Minister of FINANCE be pleased to state:

(a) the number of people benefited by MUDRA loans in the country; and

(b) the details of the beneficiaries and the performance of various categories of loans disbursed under MUDRA, yojana since its implementation in the country, category and State-wise?

THE MINISTER OF FINANCE (SHRIMATI NIRMALA SITHARAMAN): (a) Since inception of the Pradhan Mantri Mudra Yojana (PMMY), over 20.65 crore loans involving a total disbursement of ₹ 9.86 lakh crore have been extended to borrowers as on 25.10.2019 by Member Lending Institutions (MLIs), which include Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs).

(b) Category-wise and State-wise details of the number of loans sanctioned and the amount disbursed under PMMY as on 25.10.2019, since inception, are given in the Statement-I and Statement-II respectively.

**Statement-I***Category-wise classification of loans disbursed under PMMY, since inception of the scheme**(Amount in ₹ crore)*

| Category | FY 2015-16                              |                           | FY 2016-17                              |                           | FY 2017-18                              |                           | FY 2018-19                              |                           | FY 2019-20<br>(as on 25.10.2019)        |                           | Cumulative                              |                           |
|----------|-----------------------------------------|---------------------------|-----------------------------------------|---------------------------|-----------------------------------------|---------------------------|-----------------------------------------|---------------------------|-----------------------------------------|---------------------------|-----------------------------------------|---------------------------|
|          | No of<br>accounts<br>for which<br>loans | Disburse-<br>ment<br>Amt. | No of<br>accounts<br>for which<br>loans | Disburse-<br>ment<br>Amt. | No of<br>accounts<br>for which<br>loans | Disburse-<br>ment<br>Amt. | No of<br>accounts<br>for which<br>loans | Disburse-<br>ment<br>Amt. | No of<br>accounts<br>for which<br>loans | Disburse-<br>ment<br>Amt. | No of<br>accounts<br>for which<br>loans | Disburse-<br>ment<br>Amt. |
|          | sanctioned                              |                           | sanctioned                              |                           | sanctioned                              |                           | sanctioned                              |                           | sanctioned                              |                           | sanctioned                              |                           |
| Shishu   | 32401046                                | 62027.69                  | 36497813                                | 83891.88                  | 42669795                                | 104228.05                 | 51507438                                | 139651.55                 | 20865575                                | 58564.35                  | 183941667                               | 448363.52                 |
| Kishore  | 2069461                                 | 41073.28                  | 2663502                                 | 51063.12                  | 4653874                                 | 83197.09                  | 6606009                                 | 99868                     | 2506805                                 | 34898.97                  | 18499651                                | 310100.46                 |
| Tarun    | 410417                                  | 29853.76                  | 539732                                  | 40357.13                  | 806924                                  | 59012.25                  | 1756871                                 | 72291.84                  | 631459                                  | 26837.95                  | 4145403                                 | 228352.93                 |
| TOTAL    | 34880924                                | 132954.73                 | 39701047                                | 175312.13                 | 48130593                                | 246437.4                  | 59870318                                | 311811.38                 | 24003839                                | 120301.27                 | 206586721                               | 986816.91                 |

Source : As per data reported by MLIs on Mudra portal

**Statement-II***State-UT wise detail of loans extended under PMMY, since inception of the scheme*

|          |                                | (Amount in ₹ crore)                                   |                           |                                                       |                           |                                                       |                           |                                                       |                           |                                                       |                           |                                                       |                           |
|----------|--------------------------------|-------------------------------------------------------|---------------------------|-------------------------------------------------------|---------------------------|-------------------------------------------------------|---------------------------|-------------------------------------------------------|---------------------------|-------------------------------------------------------|---------------------------|-------------------------------------------------------|---------------------------|
|          |                                | FY 2015-16                                            |                           | FY 2016-17                                            |                           | FY 2017-18                                            |                           | FY 2018-19                                            |                           | FY 2019-20<br>(as on 25.10.2019)                      |                           | Cumulative                                            |                           |
| Category |                                | No of<br>accounts<br>for which<br>loans<br>sanctioned | Disburse-<br>ment<br>Amt. | No of<br>accounts<br>for which<br>loans<br>sanctioned | Disburse-<br>ment<br>Amt. | No of<br>accounts<br>for which<br>loans<br>sanctioned | Disburse-<br>ment<br>Amt. | No of<br>accounts<br>for which<br>loans<br>sanctioned | Disburse-<br>ment<br>Amt. | No of<br>accounts<br>for which<br>loans<br>sanctioned | Disburse-<br>ment<br>Amt. | No of<br>accounts<br>for which<br>loans<br>sanctioned | Disburse-<br>ment<br>Amt. |
| 1        | 2                              | 3                                                     | 4                         | 5                                                     | 6                         | 7                                                     | 8                         | 9                                                     | 10                        | 11                                                    | 12                        | 13                                                    | 14                        |
| 1.       | Andaman and<br>Nicobar Islands | 24719                                                 | 212.78                    | 3353                                                  | 78.34                     | 3829                                                  | 100.26                    | 3722                                                  | 89.76                     | 738                                                   | 31.56                     | 36361                                                 | 512.7                     |
| 2.       | Andhra Pradesh                 | 795688                                                | 5790.79                   | 587569                                                | 5731.8                    | 801845                                                | 10214.1                   | 782707                                                | 10669.2:1                 | 346280                                                | 3468.15                   | 3314089                                               | 35874.09                  |
| 3.       | Arunachal Pradesh              | 4625                                                  | 71.62                     | 6109                                                  | 78.67                     | 11004                                                 | 103.27                    | 14455                                                 | 114.16                    | 1605                                                  | 31.35                     | 37798                                                 | 399.07                    |
| 4.       | Assam                          | 427272                                                | 1728.46                   | 1255754                                               | 4824.54                   | 1713004                                               | 6570.32                   | 2422968                                               | 9798.33                   | 618362                                                | 2510.29                   | 6437360                                               | 25431.94                  |
| 5.       | Bihar                          | 2451439                                               | 7265.91                   | 3756716                                               | 11585.63                  | 4314861                                               | 15396.75                  | 5999640                                               | 23068.32                  | 2375186                                               | 8902.07                   | 18897842                                              | 66218.68                  |
| 6.       | Chandigarh                     | 22605                                                 | 204.52                    | 19039                                                 | 221.26                    | 18257                                                 | 409.15                    | 30015                                                 | 412.43                    | 13977                                                 | 163.78                    | 103893                                                | 1411.14                   |
| 7.       | Chhattisgarh                   | 639711                                                | 2156.14                   | 884941                                                | 3209.86                   | 962079                                                | 4501.48                   | 1201572                                               | 5567.35                   | 396768                                                | 1925.08                   | 4085071                                               | 17359.91                  |

|     |                        |         |          |         |          |         |          |         |          |         |          |          |          |
|-----|------------------------|---------|----------|---------|----------|---------|----------|---------|----------|---------|----------|----------|----------|
| 8.  | Dadra and Nagar Haveli | 1236    | 21.27    | 2587    | 22.61    | 3408    | 36.3     | 2900    | 43.91    | 504     | 12.52    | 10635    | 136.61   |
| 9.  | Daman and Diu          | 1109    | 12.02    | 774     | 12.08    | 1086    | 22.56    | 681     | 17.09    | 403     | 10.12    | 4053     | 73.87    |
| 10. | Delhi                  | 394388  | 2857.97  | 224975  | 3700.51  | 241797  | 4357.35  | 737717  | 5633.83  | 372186  | 2286.37  | 1971063  | 18836.03 |
| 11. | Goa                    | 45471   | 376.04   | 31289   | 372.78   | 39397   | 484.45   | 44781   | 477.24   | 16244   | 199.03   | 177182   | 1909.54  |
| 12. | Gujarat                | 1086407 | 5910.02  | 1103453 | 7692.07  | 1501226 | 11202.52 | 1826207 | 12983.56 | 761409  | 4843.07  | 6278702  | 42631.24 |
| 13. | Haryana                | 745535  | 3152.62  | 716622  | 3697.59  | 786328  | 5745.03  | 1081972 | 7281.53  | 554503  | 3242.83  | 3884960  | 23119.6  |
| 14. | Himachal Pradesh       | 85564   | 965.7    | 82851   | 1214.02  | 91992   | 1801.44  | 119595  | 2192.2   | 50219   | 915.4    | 430221   | 7088.76  |
| 15. | Jammu and Kashmir      | 57974   | 1152.15  | 89712   | 1663.51  | 103125  | 2514.84  | 133078  | 3320.97  | 81212   | 1775.55  | 465101   | 10427.02 |
| 16. | Jharkhand              | 872868  | 2845.66  | 1023593 | 3908.99  | 1212671 | 5233.05  | 1436968 | 6700.23  | 674293  | 2977.66  | 5220393  | 21665.59 |
| 17. | Karnataka              | 4459609 | 16469.43 | 3933578 | 17290.7  | 4568493 | 22500.67 | 5806936 | 29345.44 | 2285241 | 11157.83 | 21053857 | 96764.07 |
| 18. | Kerala                 | 830411  | 4727.38  | 982260  | 6140.44  | 2289805 | 9282.57  | 2121319 | 11967.11 | 890697  | 5101.1   | 7114492  | 37218.6  |
| 19. | Lakshadweep            | 740     | 5.35     | 473     | 4.51     | 1044    | 11.53    | 626     | 5.66     | 419     | 2.71     | 3302     | 29.76    |
| 20. | Madhya Pradesh         | 2511191 | 7769.29  | 2683052 | 10191.91 | 2899123 | 14357.52 | 3282723 | 16792.33 | 1376703 | 6515.63  | 12752792 | 55626.68 |
| 21. | Maharashtra            | 3535065 | 13372.42 | 3344154 | 16976.76 | 3596620 | 22266.2  | 4385981 | 25741.99 | 1944806 | 10124.16 | 16806626 | 88481.53 |
| 22. | Manipur                | 24021   | 120.03   | 21865   | 142.47   | 33186   | 200.68   | 86139   | 344.22   | 8570    | 89.96    | 173781   | 897.36   |

Written Answers to

[3 December, 2019]

Starred Questions

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| 1         | 2             | 3        | 4         | 5        | 6         | 7        | 8        | 9        | 10        | 11       | 12       | 13        | 14        |
|-----------|---------------|----------|-----------|----------|-----------|----------|----------|----------|-----------|----------|----------|-----------|-----------|
| 23.       | Meghalaya     | 19151    | 162.41    | 23915    | 185.74    | 28846    | 212.04   | 35574    | 263.36    | 15342    | 98.92    | 122828    | 922.47    |
| 24.       | Mizoram       | 7772     | 77.78     | 6973     | 90.31     | 12400    | 152.9    | 15858    | 215.86    | 2849     | 35.76    | 45852     | 572.61    |
| 25.       | Nagaland      | 5134     | 76.54     | 11051    | 103.83    | 14141    | 12461    | 17448    | 151.57    | 1788     | 47.14    | 49562     | 503.69    |
| 26.       | Odisha        | 2343261  | 5436.26   | 2606769  | 7600.68   | 3470312  | 11115.88 | 4164432  | 15284.62  | 1474291  | 5741.62  | 14059065  | 45179.06  |
| 27.       | Puducherry    | 82866    | 331.91    | 130360   | 485.49    | 150477   | 881.77   | 177772   | 1222.59   | 75338    | 582.58   | 616813    | 3504.34   |
| 28.       | Punjab        | 653973   | 3484.49   | 705569   | 4512.28   | 819836   | 6524.12  | 1182936  | 7975.54   | 657739   | 3831.73  | 4020053   | 26328.16  |
| 29.       | Rajasthan     | 1159819  | 5248.28   | 1204837  | 8823.3    | 1746748  | 13503.76 | 2727579  | 17007.35  | 1245804  | 6838.24  | 8084787   | 51420.93  |
| 30.       | Sikkim        | 6889     | 54.61     | 19865    | 96.54     | 21588    | 112.65   | 26688    | 202.38    | 5322     | 46.92    | 80352     | 513.1     |
| 31.       | Tamil Nadu    | 4781567  | 15496.86  | 5309857  | 17756.39  | 5860165  | 24980.92 | 7440662  | 33807.87  | 2791521  | 12912.58 | 26183772  | 104954.62 |
| 32.       | Telangana     | 400761   | 3694.34   | 482694   | 3780.49   | 789315   | 6430.81  | 982204   | 7660.88   | 528373   | 2912.66  | 3183347   | 24479.18  |
| 33.       | Tripura       | 68146    | 337.26    | 253807   | 968.55    | 399299   | 1460.6   | 441114   | 1826.43   | 148364   | 539.73   | 1310730   | 5132.62   |
| 34.       | Uttar Pradesh | 3345382  | 11880.93  | 3337547  | 14753.59  | 4401217  | 21174.46 | 4975961  | 24888.92  | 1974608  | 10318.21 | 18034715  | 83016.11  |
| 35.       | Uttarakhand   | 360007   | 1745.08   | 286579   | 1913.88   | 254783   | 2480.09  | 303340   | 2844.74   | 135835   | 1242.34  | 1340544   | 10226.13  |
| 36.       | West Bengal   | 2628548  | 7740.41   | 4566505  | 15480.03  | 4967286  | 19970.76 | 5856048  | 25892.29  | 2176340  | 8866.65  | 20194727  | 77950.14  |
| ALL INDIA |               | 34880924 | 132954.73 | 39701047 | 175312.13 | 48130593 | 246437.4 | 59870318 | 31181.1.4 | 24003839 | 120301.3 | 206586721 | 986816.91 |

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