

incident in other banks. In order to focus more attention on IT related matters, Reserve Bank has set up a Cyber Security and IT Examination (CSITE) Cell within its Department of Supervision in 2015. A comprehensive circular on Cyber Security Framework in Banks was issued on June 2, 2016 which covers the best practices pertaining to various aspects of cyber security.

- (ii) Apart from circulars, advisories/alerts are issued based on actual incidents/market intelligence so as to avoid repeat attacks/exploitation of same vulnerabilities across banks. The compliance to these advisories/alerts are also monitored on a continuous basis.
- (iii) Compliance to the instructions are verified at the time of onsite IT examinations as well as targeted scrutiny of banks as also by way of various reports furnished by banks on an ongoing basis. The findings of such examinations are discussed with the top management of the bank and a specific action plan is also shared with banks so as to anchor the expectations regarding remedial action. Improvements in bridging the gaps, a set of key risk indicators to assess the cyber preparedness of banks and a summary statement of cyber incidents are collected on a quarterly basis and used for off-site monitoring.
- (iv) In case of gross violations/non-compliance by the banks, the same is referred for enforcement action.

#### **Mudra loan disbursement**

2449. SHRI MANAS RANJAN BHUNIA: Will the Minister of FINANCE be pleased to state:

- (a) the details of Mudra loans disbursed during the period from 2014 to 31st October, 2019, State-wise;
- (b) the details of beneficiaries State-wise, caste-wise and religion-wise; and
- (c) whether Government has any monitoring mechanism on loan disbursed and the nature of business being created against the loan availed and the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) and (b) As of October, 2019, 20.65 crore loans have been extended under Pradhan Mantri Mudra Yojana (PMMY) since its inception on 08.04.2015. State-wise and Community-wise details of loans disbursed under PMMY since inception, are placed in the Statement (*See* below). Religion-wise data of borrowers is not maintained.

(c) Details of monitoring mechanism adopted by the Government regarding loans disbursed and their utilisation include, *inter alia*, setting of annual targets, periodic review of strategy and performance of Public Sector Banks (PSBs) through video-conferencing and reports obtained from PSBs in formats prescribed from time to time. In addition, monitoring mechanism used by lenders in this regard include *inter alia* the following:

- pre-sanction field visits to verify details as provided in the loan application by the borrower and post-sanction visits for verification of assets created out of the loan amount.
- collection of stock statement and its periodic verification with the stock lying at the unit of the borrower for fixing Drawing Power (DP) for working capital for a particular period.
- periodic monitoring of cash flow data, to analyse how a unit spends its money (cash outflows) and from where a unit receives its money (cash inflows).
- monitoring of early warning signals (EWS) which throw up alerts for Member Lending Institutions (MLIs) to respond to immediately.

**Statement**

*State/UT-wise, Community-wise details of number of accounts and amount disbursed under PMMY, since inception  
(as of October, 2019)*

(Amt. in ₹ crore)

Sl. No.	State Name	SC		ST		OBC		General		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	No of A/cs	Disbursement Amt
1	2	3	4	5	6	7	8	9	10	11	12
1.	Andaman and Nicobar Islands	3570	30.04	1440	10.27	15196	102.23	16155	370.16	36361	512.7
2.	Andhra Pradesh	394877	2371.91	71960	598.05	796034	6387.02	2051218	26517.11	3314089	35874.09
3.	Arunachal Pradesh	2328	11.32	6037	148.20	992	15.99	28441	223.56	37798	399.07
4.	Assam	374778	1437.32	258176	983.60	1059697	4225.56	4744709	18785.46	6437360	25431.94
5.	Bihar	2816399	7495.15	827866	2122.83	9606435	27834.35	5647142	28766.35	18897842	66218.68
6.	Chandigarh	25440	73.65	716	2.21	6680	39.36	71057	1295.92	103893	1411.14
7.	Chhattisgarh	516702	1450.81	527087	1441.75	1539118	4582.3	1502164	9885.05	4085071	17359.91
8.	Dadra and Nagar Haveli	1212	6.80	1123	6.70	451	7.85	7849	115.26	10635	136.61

1	2	3	4	5	6	7	8	9	10	11	12
9.	Daman and Diu	251	2.19	90	0.43	570	7.42	3142	63.83	4053	73.87
10.	Delhi	337314	1010.27	75023	210.07	497789	1683.48	1060937	15932.21	1971063	18836.03
11.	Goa	2858	17.89	11750	34.06	34460	156.02	128114	1701.57	177182	1909.54
12.	Gujarat	508535	1921.46	451637	1652.56	1711082	7046.71	3607448	32010.51	6278702	42631.24
13.	Haryana	1551196	4247.71	99914	291.11	803755	2822.45	1430095	15758.33	3884960	23119.60
14.	Himachal Pradesh	78850	466.12	13470	206.48	40854	264.73	297047	6151.43	430221	7088.76
15.	Jammu and Kashmir	12175	129.18	9826	324.34	5310	85.55	437790	9887.95	465101	10427.02
16.	Jharkhand	651363	1750.36	339533	1042.95	2245832	6707.69	1983665	12164.59	5220393	21665.59
17.	Karnataka	2346320	7584.81	1109220	3496.38	5224294	19061.11	12374023	66621.77	21053857	96764.07
18.	Kerala	892464	1931.98	197900	449.07	2735909	10291.49	3288219	24546.06	7114492	37218.6
19.	Lakshadweep	40	0.31	2054	17.30	126	1.2	1082	10.95	3302	29.76
20.	Madhya Pradesh	2245571	6236.89	1450547	4019.67	4812126	16357.16	4244548	29012.09	12752792	55625.81
21.	Maharashtra	2619493	7214.28	1062315	2714.87	5045062	15274.73	8079756	63277.65	16806626	88481.53
22.	Manipur	9153	31.46	14926	104.50	20885	71.46	128817	689.94	173781	897.36

23.	Meghalaya	5934	32.82	41889	291.69	6248	34.72	68757	563.24	122828	922.47
24.	Mizoram	3449	11.78	28301	404.72	341	6.39	13761	149.72	45852	572.61
25.	Nagaland	641	6.03	9353	169.98	763	6.07	38805	321.61	49562	503.69
26.	Odisha	2314551	5490.47	1053644	2453.17	6140108	15026.50	4550762	22208.92	14059065	45179.06
27.	Puducherry	69696	220.57	5407	28.33	248347	1131.05	293363	2124.39	616813	3504.34
28.	Punjab	2127706	5932.60	125204	362.69	331969	1365.24	1435174	18667.63	4020053	26328.16
29.	Rajasthan	1622352	4733.68	1090099	3152.19	2168124	11167.12	3204212	32367.94	8084787	51420.93
30.	Sikkim	6517	32.83	5533	65.09	3763	45.41	64539	369.77	80352	513.10
31.	Tamil Nadu	3560631	9016.35	264011	796.97	6603867	23843.08	15755263	71298.22	26183772	104954.62
32.	Telangana	548806	2127.95	248068	1187.91	957857	4449.81	1428616	16713.51	3183347	24479.18
33.	Tripura	248935	866.32	244645	861.00	179724	696.19	637426	2709.11	1310730	5132.62
34.	Uttar Pradesh	5552361	13892.33	668820	1657.73	6026314	19079.86	5787220	48386.19	18034715	83016.11
35.	Uttarakhand	343120	1042.67	56400	191.37	326202	1160.19	614822	7831.90	1340544	10226.13
36.	West Bengal	3911578	11632.00	652204	2206.80	2301634	9217.5	13329311	54893.84	20194727	77950.14
ALL INDIA		35707166	100460.31	11026188	33707.04	61497918	210254.99	98355449	642393.74	206586721	986816.91

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