

- (iv) Over the last five financial years including the current financial year till date, nationalised banks have been recapitalised to the extent of ₹ 3.18 lakh crore, with infusion of ₹ 2.78 lakh crore by the Government and mobilisation of over ₹ 0.40 lakh crore by nationalised banks themselves, enabling nationalised banks to pursue timely resolution of NPAs.
- (v) Key reforms have been instituted in nationalised banks as part of the Public Sector Banks Reforms Agenda, including the following:—
1. Board-approved loan policies of nationalised banks now mandate tying up necessary clearances/approvals and linkages before disbursement, scrutiny of group balance-sheet and ring-fencing of cash flows, non-fund and tail risk appraisal in project financing.
 2. Use of third-party data sources for comprehensive due diligence across data sources has been instituted, thus mitigating risk on account of misrepresentation and fraud.
 3. Monitoring has been strictly segregated from sanctioning roles in high-value loans, and specialised monitoring agencies combining financial and domain knowledge have been deployed for effective monitoring of loans above ₹ 250 crore.
 4. To ensure timely and better realisation in one-time settlements (OTSs), online end-to-end OTS platforms have been set up.

Enabled by the above steps, as per RBI data on global operations, the NPAs of nationalised banks, after reaching a peak of ₹ 6,16,586 crore as on 31.3.2018, declined to ₹ 5,65,660 crore as on 30.9.2019. Further, nationalised banks have effected recovery of ₹ 2,47,241 crore over the last four financial years and the second quarter of the current financial year, including record recovery of ₹ 86,014 crore during the financial year 2018-19.

Loans extended to women under MUDRA

†1002. MS. SAROJ PANDEY: Will the Minister of FINANCE be pleased to state:

(a) the number of women who have been extended loans under "Pradhan Mantri Mudra Yojana" till date, the details thereof, State-wise; and

†Original notice of the question was received in Hindi.

(b) if so, the Total amount of loans that have been disbursed to women across the country and the names of the professions for which these have been disbursed?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) to (b) As on 31.01.2020, over 15 crore loans have been disbursed to women borrowers, since inception of the scheme, amounting to ₹ 4.78 lakh crore under Pradhan Mantri Mudra Yojana (PMMY). State-wise details are given in Statement (*See below*).

Under PMMY, loans are extended to eligible borrowers for manufacturing, processing, trading, services and activities allied to agriculture, which help in creating income generating activities and employment. However, profession wise details are not maintained centrally.

Statement

State/UT-wise details of number of loan accounts disbursed to women borrowers under PMMY as on 31.01.2020, since inception of the Scheme on 08.04.2015

(Amount in crore)

| Sl. No. | State | No of A/Cs | Disbursed Amt. |
|---------|-----------------------------|------------|----------------|
| 1 | 2 | 3 | 4 |
| 1. | Andaman and Nicobar Islands | 6,209 | 94.80 |
| 2. | Andhra Pradesh | 911,061 | 8,117.19 |
| 3. | Arunachal Pradesh | 3,108 | 65.19 |
| 4. | Assam | 3,937,730 | 14,092.94 |
| 5. | Bihar | 15,907,522 | 44,879.70 |
| 6. | Chandigarh | 32,817 | 211.29 |
| 7. | Chhattisgarh | 2,931,745 | 8,072.00 |
| 8. | Dadra and Nagar Haveli | 7,700 | 41.66 |
| 9. | Daman and Diu | 940 | 10.28 |
| 10 | Delhi | 1,387,743 | 5,416.00 |
| 11. | Goa | 85,130 | 513.45 |

| 1 | 2 | 3 | 4 |
|-------|-------------------|-------------|------------|
| 12. | Gujarat | 4,200,265 | 15,089.51 |
| 13. | Haryana | 2,824,351 | 9,205.95 |
| 14. | Himachal Pradesh | 180,397 | 1,213.27 |
| 15. | Jammu and Kashmir | 104,107 | 1,646.15 |
| 16. | Jharkhand | 4,357,407 | 11,723.94 |
| 17. | Karnataka | 16,169,488 | 47,714.04 |
| 18. | Kerala | 5,404,999 | 17,034.01 |
| 19. | Lakshadweep | 780 | 5.07 |
| 20. | Madhya Pradesh | 10,207,355 | 28,562.52 |
| 21. | Maharashtra | 14,469,135 | 42,076.62 |
| 22. | Manipur | 84,946 | 383.16 |
| 23. | Meghalaya | 69,073 | 354.15 |
| 24. | Mizoram | 26,698 | 252.17 |
| 25. | Nagaland | 36,133 | 229.10 |
| 26. | Odisha | 12,396,132 | 30,323.00 |
| 27. | Puducherry | 513,319 | 2,070.08 |
| 28. | Punjab | 2,375,467 | 7,905.27 |
| 29. | Rajasthan | 5,697,856 | 17,296.08 |
| 30. | Sikkim | 31,265 | 170.48 |
| 31. | Tamil Nadu | 19,042,556 | 58,227.47 |
| 32. | Telangana | 1,651,780 | 7,681.44 |
| 33. | Tripura | 978,491 | 3,509.11 |
| 34. | Uttar Pradesh | 12,384,212 | 34,912.02 |
| 35. | Uttarakhand | 954,528 | 3,334.26 |
| 36. | West Bengal | 18,176,571 | 55,232.19 |
| TOTAL | | 157,549,016 | 477,665.56 |

Source: Data reported by Member Lending Institution (MLIs) on Mudra Portal.