

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UN-STARRED QUESTION NO. 221

Answered On November 30, 2021/ 9 Agrahayana , 1943 (Saka)

PMMY in Assam and West Bengal

221. MS. SUSHMITA DEV:

Will the Minister of *Finance* be pleased to state:

- (a) the details of amount of money sanctioned under the Pradhan Mantri MUDRA Yojana (PMMY) in the States of Assam and West Bengal, district-wise;
- (b) the details of the number of accounts in which the sanctioned money has been disbursed, district wise;
- (c) the steps Government takes to ensure that the loans do not turn into Non-Performing Assets (NPAs); and
- (d) the details of the percentage of loans that have been paid back by the debtors under this scheme in the country, State-wise?

ANSWER

Minister of State in the Ministry of Finance (DR. BHAGWAT KARAD)

(a) & (b) Details of number of accounts, sanctioned and disbursed amount under the Pradhan Mantri Mudra Yojana (PMMY) in the Districts of States of Assam and West Bengal is Annexed.

(c) Public Sector Banks (PSBs) have been regularly advised from time to time to take proactive measures in order to ensure that MUDRA loans do not turn into NPAs. They have also been requested to take the following steps:

- improve underwriting appraisal standards;
- make granular analysis of Mudra NPA accounts and initiate preventive measures;
- regularly monitor asset quality for small ticket size loans, including PMMY loans;
- maintain regular and intensive connect with PMMY borrowers; and
- periodic review of performance of PSBs by Government.

(d) As on 31.03.2021, Rs. 5.81 lakh crore was disbursed by Public Sector Banks (including Regional Rural Banks) under PMMY with current outstanding amount of Rs.1.81 lakh crore. The repayment ratio thus works out to approx. 69%. State-wise such data is not maintained centrally.

Annexure as referred to in respect of Rajya Sabha Unstarred Question No. 221 for reply on 30.11.2021

PMMY in Assam and West Bengal

(Amount Rs. in Cr.)

Sr No	State/District	Cumulative (From 01.04.2016 To 29.10.2021)*		
		No. of A/Cs	Sanctioned Amount	Disbursed Amount
Assam				
1	Baksa	64,470	268.57	243.00
2	Barpeta	3,60,311	1,640.93	1,595.03
3	Biswanath	28,107	150.35	148.12
4	Bongaigaon	2,47,392	989.29	974.27
5	Cachar	4,07,454	1,995.97	1,951.44
6	Charideo (Other)	53,229	216.21	215.04
7	Chirang	59,805	299.19	279.14
8	Darrang	2,14,918	928.72	898.27
9	Dhemaji	1,74,397	631.58	618.78
10	Dhubri	3,35,028	1,419.78	1,376.02
11	Dibrugarh	4,02,675	1,898.08	1,830.88
12	Dima Hasao	3,136	47.53	43.54
13	Goalpara	1,78,935	725.49	691.03
14	Golaghat	4,20,979	1,709.74	1,689.75
15	Hailakandi	94,217	442.26	425.79
16	HOJAI	13,196	131.29	124.76
17	Jorhat	3,97,742	1,716.83	1,680.86
18	Kamrup	9,50,938	4,043.34	3,958.47
19	Kamrup Metropolitan	4,92,701	3,054.43	2,954.51
20	Karbi Anglong	21,072	173.29	166.48
21	Karimganj	2,54,748	1,147.47	1,121.21
22	Kokrajhar	30,067	161.34	143.92
23	Lakhimpur	3,51,551	1,347.84	1,324.59
24	MAJULI	449	11.65	9.10
25	Morigaon	2,16,722	1,035.22	1,004.79
26	Nagaon	7,08,120	3,010.73	2,953.17
27	Nalbari	2,21,610	901.00	869.56
28	Other	4,47,697	2,648.88	2,643.35
29	Sivasagar	4,12,356	1,604.70	1,575.62
30	Sonitpur	5,30,870	2,250.57	2,201.03
31	SOUTH SALMARA MANCACHAR	117	3.86	3.21
32	Tinsukia	2,88,119	1,443.60	1,395.35
33	Udalguri	50,788	217.69	203.22
34	WEST KARBI ANGLONG	474	5.77	5.77
	Assam Total	84,34,390	38,273.18	37,319.03

West Bengal				
1	Alipurduar	7,25,527	2,674.42	2,646.58
2	Bankura	4,52,010	2,132.74	2,040.81
3	Bardhaman	19,67,052	9,419.96	9,252.73
4	Birbhum	10,52,674	5,331.46	5,236.53
5	Cooch Behar	10,38,673	4,257.87	4,160.96
6	Dakshin Dinajpur	5,93,965	2,224.47	2,176.73
7	Darjiling	8,50,190	4,173.50	4,067.89
8	Howrah	16,89,787	7,683.09	7,536.41
9	Hugli	14,81,355	7,372.49	7,178.75
10	Jalpaiguri	12,15,875	4,587.30	4,433.30
11	Jhargram	24,146	148.99	128.23
12	Kalimpong	8,354	54.60	54.29
13	Kolkata	22,95,573	11,120.16	10,845.34
14	Maldah	12,19,261	4,974.36	4,901.27
15	Murshidabad	27,55,304	10,265.74	10,064.92
16	Nadia	19,36,469	7,554.80	7,364.92
17	North 24 Parganas	28,24,178	12,285.54	11,962.78
18	Other	12,79,111	7,727.99	7,646.63
19	Paschim Medinipur	10,29,075	5,273.82	5,065.76
20	PURBA BARDHAMAN	2,03,441	846.86	816.54
21	Purba Medinipur	10,36,955	4,944.18	4,760.73
22	Puruliya	2,39,844	1,276.56	1,220.20
23	South 24 Parganas	22,73,575	8,796.31	8,611.58
24	Uttar Dinajpur	9,51,224	3,638.80	3,582.16
	West Bengal Total	2,91,43,618	1,28,766.03	1,25,756.12
	All India (From 08.04.2015 To 29.10.2021)	31,80,54,195	16,78,548.04	16,28,045.17
* Districtwise data is available w.e.f. 01.04.2016				
Source: As per data uploaded by Member Lending Institutions on Mudra Portal				