

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UN-STARRED QUESTION NO. 197
Answered On November 30, 2021/ 9 Agrahayana, 1943 (Saka)
Beneficiaries of PMMY

197. SHRI IRANNA KADADI:

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

- (a) whether it is a fact that 75 percent of Pradhan Mantri Mudra Yojana (PMMY) beneficiaries are female;
- (b) if so, the details thereof, along with the number of women beneficiaries in the country during each of the last three years and the current year, State/UT-wise including Karnataka;
- (c) whether employees in the unorganised sector can avail MUDRA loans and, if so, the details thereof; and
- (d) whether Government is considering any proposal to include unorganized sector employees to avail Mudra loan and, if so, the details thereof?

ANSWER

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

(a) & (b) As on 29.10.2021, 21.52 crore loans have been extended to women borrowers by Member Lending Institutions (MLIs) under the Pradhan Mantri Mudra Yojana (PMMY) since inception of the Scheme. This constitutes approx. 68% of the total loans extended under PMMY. State/UT-wise details on PMMY beneficiaries (including for women) is Annexed.

(c) & (d) As per the existing guidelines, any individual who is otherwise eligible to take loan and has a business plan for non-farm income generating activities in sectors such as manufacturing, trading, services and activities allied to agriculture and whose credit need is up to Rs.10 lakh is eligible to avail credit under the Scheme.

Annexure as referred to in respect of Rajya Sabha Unstarred Question No. 197 for reply on 30.11.2021									
Beneficiaries of PMMY									
		F.Y. 2018-19		F.Y. 2019-20		F.Y. 2020-21		F.Y. 2021-22 (as on 29.10.2021)	
		All India	Women Entrepreneurs out of Total	All India	Women Entrepreneurs out of Total	All India	Women Entrepreneurs out of Total	All India	Women Entrepreneurs out of Total
Sr No	State Name	No Of A/Cs	No Of A/Cs	No Of A/Cs	No Of A/Cs	No Of A/Cs	No Of A/Cs	No Of A/Cs	No Of A/Cs
1	Andaman and Nicobar Islands	3,722	303	1,733	312	5,468	1,459	657	102
2	Andhra Pradesh	7,82,707	1,40,162	8,44,501	1,74,094	11,52,152	4,35,429	3,25,118	1,28,963
3	Arunachal Pradesh	14,455	722	23,288	684	6,159	1,888	1,729	986
4	Assam	24,22,968	11,68,698	16,68,347	7,79,736	11,89,829	8,53,482	1,84,488	47,314
5	Bihar	59,99,640	39,08,706	67,12,494	41,97,683	53,06,694	32,62,994	27,02,206	18,22,899
6	Chandigarh	30,015	8,395	24,313	9,288	20,295	7,243	5,351	752
7	Chhattisgarh	12,01,572	5,75,698	12,61,018	6,73,430	10,27,266	6,33,209	3,49,725	2,69,432
8	Dadra and Nagar Haveli	2,900	2,069	2,899	1,865	3,787	2,850	702	416
9	Daman and Diu	681	112	766	114	1,140	259	300	61
10	Delhi	7,37,717	5,71,431	5,68,596	4,55,907	3,30,497	1,61,462	62,076	28,628
11	Goa	44,781	17,200	39,040	16,825	37,520	17,931	16,211	4,511
12	Gujarat	18,26,207	9,89,631	20,96,393	12,55,370	14,30,956	9,14,455	6,61,035	4,44,715
13	Haryana	10,81,972	7,22,809	11,55,917	7,63,565	10,05,453	6,43,639	4,27,004	2,58,511
14	Himachal Pradesh	1,19,595	47,786	1,07,865	41,758	1,30,494	40,754	47,478	15,055
15	Jharkhand	14,36,968	9,74,054	17,20,485	12,22,813	16,68,281	12,52,260	7,29,659	5,95,796
16	Karnataka	58,06,936	35,86,677	57,33,127	33,37,300	46,45,196	31,03,875	20,00,661	15,00,287
17	Kerala	21,21,319	12,87,110	21,76,889	14,22,951	15,86,258	11,05,155	7,80,836	5,77,143
18	Lakshadweep	626	147	796	217	1,799	506	297	43
19	Madhya Pradesh	32,82,723	19,85,580	35,57,948	22,41,666	32,49,158	20,99,143	12,86,504	8,97,549
20	Maharashtra	43,85,981	31,88,535	47,69,888	34,78,991	37,54,163	29,57,673	17,29,228	14,87,951
21	Manipur	86,139	18,739	90,175	25,579	69,906	27,806	23,768	3,624
22	Meghalaya	35,574	14,603	44,416	16,997	40,478	28,334	4,544	1,189
23	Mizoram	15,858	8,999	20,435	6,418	12,716	7,658	1,025	630
24	Nagaland	17,448	11,774	15,082	10,220	19,787	14,286	3,822	2,347
25	Odisha	41,64,432	28,03,960	37,15,335	27,43,233	36,34,998	27,30,228	17,68,504	13,30,519
26	Pondicherry	1,77,772	1,36,409	1,39,444	1,04,096	1,08,775	77,157	65,357	44,197
27	Punjab	11,82,936	5,89,070	12,81,307	6,86,067	10,94,143	5,82,580	4,96,423	2,90,669
28	Rajasthan	27,27,579	15,67,904	29,94,534	17,93,764	24,81,296	16,53,640	13,55,357	8,47,605
29	Sikkim	26,688	10,069	19,862	4,999	15,356	7,641	4,229	1,279
30	Tamil Nadu	74,40,662	42,09,011	71,17,666	43,12,369	49,47,732	30,36,978	27,46,602	18,22,963
31	Telangana	9,82,204	7,72,785	14,35,626	9,05,309	6,36,219	2,82,466	1,44,623	63,986
32	Tripura	4,41,114	2,61,323	3,97,094	2,43,950	3,26,855	2,08,478	1,32,270	56,292
33	Uttar Pradesh	49,75,961	25,96,732	58,61,422	32,80,280	47,38,452	26,73,110	20,64,003	13,83,321
34	Uttarakhand	3,03,340	1,83,104	3,01,996	1,90,621	3,01,870	1,71,327	1,23,606	73,497
35	West Bengal	58,56,048	46,74,626	61,76,529	46,73,653	54,50,920	42,45,652	21,26,189	14,36,502
36	Union Territory of Jammu and Kashmir	1,29,320	26,696	1,55,153	29,772	2,94,501	58,087	1,22,425	29,904
37	Union Territory of Ladakh	3,758	933	5,602	1,453	8,477	2,510	4,274	1,284

Source: As per data uploaded by MLIs on Mudra portal