

Government of India  
Ministry of Finance  
Department of Financial services

**RAJYA SABHA**  
**UNSTARRED QUESTION No. 1801**  
ANSWERED ON AUGUST 02, 2022/ SRAVANA 11, 1944 (SAKA)

**Mudra Loans to entrepreneurs**

1801. Dr. L. HANUMANTHAI AH:

Will the Minister of FINANCE be pleased to state:

- (a) the details of Mudra loans to MSMEs, SHGs and village level entrepreneurs in last three years, year-wise;
- (b) the details of employment opportunities created by Mudra loans in MSMEs, SHGs and village level entrepreneurs in the last three years, year-wise;
- (c) the number of beneficiaries from SC/ST/OBC/minority/women; and
- (d) the steps being taken by Government to increase village level entrepreneurs?

ANSWER

Minister of State in the Ministry of Finance

(DR. BHAGWAT KARAD)

- (a) As per the extant 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 Pradhan Mantri Mudra Yojana (PMMY). Loans under the scheme are extended across three categories, viz. Shishu (loans up to Rs. 50,000), Kishore (loans above Rs. 50,000 and up to Rs. 5 lakh) and Tarun (loans above Rs. 5 lakh and up to Rs. 10 lakh).

Detail of loans provided under the Scheme in the last three financial years is furnished below:-

Financial Year	No. of Loan A/Cs (in crore)	Sanctioned Amt. (in Rs. Lakh crore)
2019-20	6.22	3.37
2020-21	5.07	3.22
2021-22	5.38	3.39
<b>TOTAL</b>	<b>16.67</b>	<b>9.98</b>

- (b) Ministry of Labour and Employment (MoLE) has conducted a sample survey at the national level to estimate employment generation under PMMY. As per the survey results, PMMY helped in generation of 1.12 crore net additional employment during a period of approximately 3 years (i.e. from 2015 to 2018). As per findings of this survey, on an overall basis, loans under Shishu category accounted for 66% of additional employment generated by establishments owned by MUDRA beneficiaries followed by Kishore (19%) and Tarun (15%) categories. Further, as on 01.07.2022, more than 7.66 crore loans amounting to Rs. 6.12 lakh crore have been extended to

New Entrepreneurs/Accounts under PMMY, since inception of the Scheme. However, data on employment opportunities created under the PMMY Scheme is not centrally maintained.

(c) As per data uploaded by Member Lending Institutions (MLIs) on Mudra portal, details of category-wise number of PMMY loans extended across the country, as on 01.07.2022, is as follows:-

	<b>No. of Loan A/Cs (in crore)</b>
<b>General</b>	17.59
<b>SC</b>	6.10
<b>ST</b>	2.06
<b>OBC</b>	10.13
<b>All India Total</b>	35.88
<b>out of above</b>	
<b>Minorities</b>	3.99
<b>Women entrepreneurs</b>	24.54

(d) As informed by Reserve Bank of India (RBI), 1107 Centres for Financial Literacy (CFL) have been set up across the country as on 30.06.2022. These financial literacy centres inter-alia conduct training programmes to promote entrepreneurial skill among the rural people of the country. Further, to increase village level entrepreneurs, Banks through their Rural Self Employment Training Institutes (RSETIs) impart training with focus on skill upgradation and entrepreneurship development of rural youth.

In order to create livelihood avenues, National Bank for Agriculture and Rural Development (NABARD), through its Micro Entrepreneurship Development Programmes (MEDPs) and Livelihood & Enterprise Development Programmes (LEDPs), has been promoting skill development for SHG members in rural areas. NABARD's endeavor in skilling the SHG members through MEDPs/LEDPs is to enable SHG members starting micro enterprises in rural areas.

Further, to help the rural poor to set up enterprises at the village level in non-agricultural sectors, Start-up Village Entrepreneurship Programme (SVEP) is being implemented as a sub-scheme under Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM).

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