

Government of India
Ministry of Finance
Department of Financial services

LOK SABHA
UNSTARRED QUESTION NO. 742
ANSWERED ON DECEMBER 12, 2022/AGRAHAYANA 21, 1944 (SAKA)

Objectives of MUDRA Yojana

742. SHRI GIRISH BHALCHANDRA BAPAT :
SHRI CHANDRA SEKHAR SAHU :
DR. PRITAM GOPINATHRAO MUNDE:
SHRI RAHUL RAMESH SHEWALE :

Will the Minister of FINANCE be pleased to state:

- (a) the objectives of the MUDRA Scheme and the amount of loan disbursed so far under the Pradhan Mantri MUDRA Yojana to provide self-employment opportunities to the youth, State-wise, particularly in Maharashtra and Odisha;
- (b) whether the MUDRA Scheme has achieved its goal;
- (c) if so, the number of youths benefited therefrom so far and the success rate of self-employment, State-wise particularly in Maharashtra and Odisha and if not, the reasons therefor;
- (d) whether the products being offered by MUDRA are designed to meet requirements of different sectors/business activities and if so, the details thereof; and
- (e) whether the Government has evaluated the requirement of different sectors/business activities to achieve the desired self-employment goal and if so, the details thereof?

ANSWER

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

(a) to (e) Under the Pradhan Mantri Mudra Yojana (PMMY), collateral-free institutional credit up to Rs. 10 lakh is provided by Member Lending Institutions (MLIs) i.e. Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs). Any individual, who is otherwise eligible to take a loan and has a business plan for small business enterprise can avail loan under the Scheme. He/She can avail loans for income generating activities in the manufacturing, trading, services sector and also for activities allied to agriculture across three loan products, 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). As per data uploaded by MLIs on Mudra portal, as on 25.11.2022, more than 37.76 crore loans amounting to over Rs. 20.43 lakh crore have been disbursed since inception of the Scheme in April 2015. State/UT-wise details of loans disbursed under PMMY, including that of Maharashtra and Odisha are annexed.

Ministry of Labour and Employment (MoLE) has conducted a large sample survey at the national level to assess employment generation under PMMY. As per the survey results, PMMY helped in generating 1.12 crore net additional employment during a period of approximately 3 years (i.e. from 2015 to 2018). At an overall level, Shishu category of loan constitutes about 66% of share among additional employment generated by establishments owned by MUDRA beneficiaries followed by Kishore (19%) and Tarun (15%) categories respectively.

Annexure as referred to in Part (a) of Lok Sabha Unstarred Que No. 742 for reply on 12.12.2022

State/UT-wise detail of loans extended under Pradhan Mantri Mudra Yojana (PMMY) since inception of the Scheme (from 08.04.2015 to 25.11.2022)

Amount in Rs. Crore			
Sr No	State/UT Name	Cumulative	
		No. of Loan A/Cs	Disbursed Amount
1	UT of Andaman and Nicobar Islands	46,640	822
2	Andhra Pradesh	67,48,393	73,994
3	Arunachal Pradesh	80,267	917
4	Assam	94,89,737	44,435
5	Bihar	3,83,77,375	1,55,813
6	Chandigarh	1,59,808	2,520
7	Chhattisgarh	74,08,404	38,030
8	UT of Dadra and Nagar Haveli and Daman and Diu	28,091	433
9	UT of Delhi	28,09,198	29,986
10	Goa	2,93,738	3,536
11	Gujarat	1,14,42,470	82,936
12	Haryana	71,55,805	47,371
13	Himachal Pradesh	8,12,287	14,381
14	Jharkhand	1,07,39,997	48,741
15	Karnataka	3,61,34,618	1,91,101
16	Kerala	1,25,50,672	75,366
17	UT of Lakshadweep	6,997	86
18	Madhya Pradesh	2,30,32,428	1,14,585
19	Maharashtra	3,00,83,057	1,73,317
20	Manipur	4,17,703	2,225
21	Meghalaya	2,19,460	1,842
22	Mizoram	98,508	1,370
23	Nagaland	1,03,801	1,226
24	Odisha	2,53,44,432	95,126
25	UT of Puducherry	9,83,791	5,487
26	Punjab	74,70,236	51,548
27	Rajasthan	1,63,39,347	1,12,081
28	Sikkim	1,25,965	1,076
29	Tamil Nadu	4,43,75,023	2,08,429
30	Telangana	54,85,668	46,914
31	Tripura	23,61,103	11,288
32	UT of Jammu and Kashmir	12,76,239	27,061
33	UT of Ladakh	37,596	1,179
34	Uttar Pradesh	3,58,31,810	1,86,046
35	Uttarakhand	23,70,514	19,873
36	West Bengal	3,73,54,502	1,72,178
	All India	37,75,95,680	20,43,316.07

Source: As per data uploaded by Member Lending Institutions (MLIs) on Mudra Portal