

LOK SABHA
UNSTARRED QUESTION NO. 1311
ANSWERED ON DECEMBER 11, 2023/ AGRAHAYANA 20, 1945 (SAKA)
FUNDS ALLOCATED TO DIFFERENT INDUSTRIES UNDER PRADHAN
MANTRI MUDRA YOJANA

1311. SHRI RAJAN VICHARE:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the funds allocated to different industries under the Pradhan Mantri Mudra Yojana (PMMY) during the last three years in Maharashtra particularly in Thane ;
- (b) the number of women who have been sanctioned loans under the Yojana during the said period; and;
- (c) the steps taken by the Government for advertising, publishing and spreading awareness about the Yojana?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(Dr. BHAGWAT KARAD)

(a) and (b) Under 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) to micro/small business units for income generating activities in the manufacturing, trading, services sector and also for activities allied to agriculture.

As per data uploaded by MLIs on Mudra portal, over 1.32 crore loans involving a sanctioned amount of Rs.87,538 crore have been extended under PMMY in the state of Maharashtra in the last three financial years (01.04.2020 to 31.03.2023). Out of this, over 3.33 lakh loans involving a sanctioned amount of Rs. 3,408 crore have been extended under PMMY in Thane District, Maharashtra.

Further, more than 11.59 crore loans amounting to Rs. 5.14 lakh crore have been extended to the Women Entrepreneurs, across the country, in the last three financial years (01.04.2020 to 31.03.2023). Out of this, over 1.09 crore loans involving a sanctioned amount of Rs. 44,423.54 crore have been extended to Women Entrepreneurs in the State of Maharashtra.

(c) Government has taken various steps towards spreading awareness about PMMY across the country. These, *inter-alia*, include publicity campaigns through print media, TV, radio jingles, hoardings, town hall meetings, financial literacy and awareness camps, special drive for financial inclusion etc. Banks also undertake publicity through their branches and also through Banking Correspondents (BCs).
