



MUDRA loan to small traders: Rs. 137449 crore sanctioned in FY 2015-16; Rs. 180528 crore sanctioned in FY 2016-17

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Loans under Pradhan Mantri Mudra Yojana (PMMY) Scheme have been extended by banks, Non Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs) to small/micro business enterprises since April 08th 2015 with the objective of 'Funding the unfunded' through institutional finance by providing loans upto 10 lakh for manufacturing, processing, trading, services and activities allied to agriculture.

Details of year-wise targets and loans sanctioned under PMMY to all units, including small traders is as under:-

Financial Year	Target(Rs. Cr)	Sanctioned(Rs. Cr)
FY 2015-16	122188	137449
FY 2016-17	180000	180528

District wise details in respect of the state of Andhra Pradesh are given in Annexure.

Government has been receiving complaints with regard to implementation of PMMY from time to time including difficulties in obtaining loans. These are redressed in coordination with the respective Banks. Central Public Grievance Redress and Monitoring System (CPGRAMS) has received 8352 complaints against various banks in respect of the Scheme. Of these, 8194 complaints have been forwarded to respective Banks for redressal.

The Government has taken various steps towards effective implementation of the scheme. These, inter alia, include intensive publicity campaigns, simplification of application form, Credit Guarantee Scheme, nomination of Mudra Nodal Officer etc.

<u>Annexure</u>							
District wise data in respect of Andhra Pradesh under PMMY							
[Amount Rs. in Crore]							
Sr. No	District	FY 2015-16			FY 2016-17		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Anantapur	District wise data not captured in FY 2015-16			47264	414.29	395.56
2	Chittoor				45722	552.4	533.21
3	Cuddapah				30473	343.28	331.71
4	East Godavari				86739	629.32	572.97

5	Guntur				54923	637.86	603.24
6	Krishna				50775	680.87	641.42
7	Kurnool				45445	518.11	499.93
8	Nellore				37175	348.68	324.62
9	Prakasam				45088	441.51	413.45
10	Srikakulam				14069	161.96	150.85
11	Visakhapatnam				39248	518.2	492.73
12	Vizianagaram				16005	171.55	161.31
13	West Godavari				44443	467.53	418.41
14	Other*				30200	192.47	192.38
	Total	795688	6104.14	5790.79	587569	6078.01	5731.80

* pertains to institutions which do not have district-wise data and/or have not uploaded the same on the mudra portal.

This was stated by Shri Santosh Kumar Gangwar, Minister of State for Finance in written reply to a question in Rajya Sabha today.

DSM/SBS/KA

