



Report on
Pradhan Mantri कामवैरंघ
Yojana (PMMY) Survey
2018



Labour Bureau
Ministry of Labour & Employment
Government of India

Foreword

Financial Inclusion is very much essential for sustainable and inclusive growth. The main aim behind the financial inclusion is to cover all sections of population under financial and banking services. Government of India (GOI) has introduced some major steps to funding the unfunded micro enterprises segment through a new financial inclusion initiative like Pradhan Mantri Mudra Yojana (PMMY). Pradhan Mantri Mudra Yojana (PMMY) was launched on April 8, 2015 by the Hon'ble Prime Minister Shri. Narendra Modi to provide funding to the non-corporate small business sector through various Financial Institutions like Banks, NBFCs and MFIs.

In order to assess employment generation under Pradhan Mantri Mudra Yojana (PMMY), Ministry of Labour & Employment has taken a decision to initiate a survey for this purpose. Labour Bureau, an attached office of the Ministry, has been entrusted with this Survey work. Report of this survey contains detailed information on generation of employment in different sectors broadly categorized as manufacturing, services, allied agriculture, trading and other sectors excluding agriculture which have been assisted under the PMMY.

I am confident that this report will help policy-makers and Central Government/ State Governments, research scholars and other stakeholders for making effective policies for the Labour Market. This Report is the outcome of efforts made by Expert Group under the chairmanship of Dr. B. N. Nanda, Principal Labour & Employment Advisor, MoL&E. In particular, I express my gratitude to Dr. B.N. Nanda & other members of Expert Group for extending necessary guidance and valuable suggestions all through the survey. I am also grateful to Ministry of Labour and Employment for giving the onerous responsibility of conducting the Pradhan Mantri Mudra Yojana (PMMY) Survey.

I appreciate the efforts of the officers of Labour Bureau who were associated with PMMY survey in reaching towards its objective of the survey. I am also thankful to all the selected lending institutions like

Banks/MFI/NBFCs for providing useful information on employment and extending cooperation to our field officers during the survey. We look forward to your kind suggestions/comments to enrich the report further.

Chandigarh

October, 2019

(Amar Singh)

Director General

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A Note on Using PMMY Estimates

The field work of present survey was carried out from **10 April 2018 to 30 Nov 2018** to estimate employment generation through PMMY. The reference period for present survey was from 08 April 2015, the launch date of MUDRA, to the day preceding to the date of survey.

Complete list of 1.4 lakh branches of Banks/MFI/NBFCs was used as frame for drawing a sample of 5318 branches. The list included branches which were not involved in disbursement of Loan under MUDRA. As the information on branch wise loan disbursal was not readily available, it was not possible to exclude the branches having no beneficiary under MUDRA from the frame. In the total sample of 5318, around 820 branches did not disburse Loan under MUDRA.

The state wise estimates are provided only for States/UTs having at least 100 number of beneficiary accounts (combined for FY 15-16, 16-17 & FY 17-18 till Dec 2017), which accounted for 99.3% of the total loan sanctioned, under PMMY (25 States/UTs) and remaining 11 States/UTs are grouped under residual for arriving at all India estimates.

PMMY Survey results need to used strictly in light of note above and limitations mentioned at para 1.10, Chapter I

Executive Summary

- PMMY Survey provides All India & State-wise estimates for 25 major States & UTs accounting for 99 percent of amount of total MUDRA Loan sanctioned till December, 2017. Remaining 11 States/UTs were grouped under residual for providing all India estimate.
- The field work of the survey was spread over April, 2018 to November, 2018.
- Under PMMY survey, the list of beneficiaries under MUDRA from 08 April, 2015 (date of launch of MUDRA scheme) to the date of survey of branch of Bank/MFI/NBFCs was used for selection of sample beneficiary.
- The data on employment and other characteristics was captured for the establishments owned by the beneficiaries who availed the MUDRA Loan.

Estimates

- The main objective of MUDRA was financial inclusion by funding the unfunded. As per the survey results, the MUDRA Scheme helped in generation of 1.12 crore net additional employment during a period of approximately 3 years (i.e. from 2015 to 2018).
- As on the date of survey, around 5 crore persons (3.1 crore Self-employed and 1.95 crore Hired worker) were working in establishments, for which MUDRA loan was availed. The findings reveal that these loans enabled beneficiaries to sustain the economic activities they were engaged in.
- As per the survey results the Shishu Loan (Loan upto Rs 50,000) accounted for nearly 65 percent of the estimated net additional employment. Thus, the small loan beneficiaries were not only able to sustain the establishments/work already engaged in (for which the loan was availed) but were also able to generate 73.9 lakh of estimated additional employment during the said period. Further, Kishore loan (Loan above 50,000 & upto 5 lakh) accounted for 21.11 lakh and Tarun loan (Loan above 5 lakh & upto 10 lakh) accounted for 16.96 lakh of additional employment.

- Out of 1.12 crore net additional employment, 43.03 lakh (38%) were Male and 68.92 lakh (62%) were Female.
- Of the 68.92 lakh increase in Female worker, maximum estimated increase was reported in Shishu Loan (63.04 lakh) followed by Kishore (4.52 lakh) and Tarun (1.36 lakh). Whereas, in case of Male (43.03 lakh), the maximum estimated increase was reported in Kishore (16.59 lakh) followed by Tarun (15.61 lakh) and Shishu (10.87 lakh).
- Services (other than Trading) recorded highest addition of employment of 38.46 lakh followed by Trading (37.21 lakh), Allied-Agri (22.77 lakh), Manufacturing (13.1 lakh) & Others excluding Agriculture (0.45) lakh.

Sample

- The complete list of around 1.4 lakh branches of banks/MFIs/NBFCs at all India was considered for selection of branches for the survey. A total of 5318 branches (3011- Rural: 2307- Urban) of Banks & MFI/NBFCs were surveyed at all India level.
- A total of 96996 beneficiaries were surveyed from 5318 branches at all India level.
- Out of 96996 beneficiaries, detailed schedule was canvassed for 94375 beneficiaries (remaining beneficiaries were either misclassified by lending institutions or found to be casualty).
- Of the total 94375 beneficiaries surveyed, 64240 belong to Shishu, 22599 were from Kishore and 7536 from Tarun category of loan.
- 39424 from OBC followed by, 32088 from others, 17411 from SC and 5452 from ST Category were surveyed.
- There were 50537 female beneficiaries & 43838 male beneficiaries in the sample.

Chapter – I

Introduction

1.1 Labour Bureau, an attached Office of Ministry of Labour & Employment has been collecting and disseminating information on various facets of labour such as wages, earnings, productivity, absenteeism, labour turn-over, industrial relations, working and living conditions and evaluation of working of various labour enactments. Information disseminated by Labour Bureau plays an important role for the Government for formulation and implementation of employment policies and procedures in the country. Labour Bureau works independently and with high professional standards to provide relevant, timely and reliable labour statistics in the country as well as to International organizations.

1.2 Labour Statistics play an essential role for the formulation and evaluation of policies, which helps in increasing understanding of problems, explain actions and mobilize interests related to employment in the country. Employment emerges as one of the key indicator for achieving the Sustainable Development Goals (SDGs). Therefore, Government of India (GoI) has adopted a multidimensional approach to generate employment opportunities through various several self-employment programmes. With a view to generate credible data on employment creation under PMMY, Labour Bureau has conducted a large-scale survey across all major State/UTs to provide estimates of employment generation under PMMY.

About Pradhan Mantri MUDRA Yojana Survey:

1.3 Micro Units Development and Refinance Agency Ltd. (MUDRA) is a Non Banking Finance Company (NBFC) supporting development of micro enterprise sector in the country. MUDRA provides refinance support to Banks/Micro Finance Institutions (MFI/NBFCs) for lending to micro units having loan requirement upto 10 lakh.

MUDRA provides refinance to micro business under the Scheme of Pradhan Mantri MUDRA Yojana and other products for development support to the sector.

An amount of ₹ 5.71 lakh crore has been sanctioned under the programme, benefiting nearly 12.27 crore loan accounts, in the first three years of the programme (From 08 April 2015 to 31 March 2018) {source: Annual Report of MUDRA 2017-18}. Under the aegis of Pradhan Mantri Mudra Yojana (PMMY), MUDRA has created products / schemes to signify the stages of development and funding needs of the beneficiary {micro unit / entrepreneur} and also provide a reference point for the next phase of graduation / growth to look forward to. The interventions have been named 'Shishu', 'Kishore' and 'Tarun'

- **Shishu:** covering loans upto ₹50,000/-
- **Kishore:** covering loans above ₹50,000/- and upto ₹5 lakh
- **Tarun:** covering loans above ₹5 lakh and upto ₹10 lakh

1.4 PMMY survey is an establishment survey for capturing the information on generation of employment mainly under broad economic activity categories such as manufacturing, services (other than trading), allied agriculture, trading and any other sectors excluding agriculture which have been assisted under the PMMY.

1.5 Ministry of Labour & Employment constituted an Expert Group under the Chairmanship of Dr. B N Nanda, Principal Labour & Employment Advisor, Ministry of Labour & Employment with other experts on the subject as members, for guiding Labour Bureau in respect of technicalities of the survey such as schedules of inquiry, sampling design, instruction manual & other technical details of the survey. Composition of the Expert group is annexed **(Annexure-VI)**.

Objective:

1.6 Objective of the PMMY survey is to provide employment estimates under MUDRA loans i.e. Estimation of Employment generation in all non-farm economic activities under Pradhan Mantri MUDRA Yojana (PMMY).

Scope and Coverage:

1.7 In order to target one lakh beneficiaries under PMMY survey the Expert Group recommended, a total sample of around 5318 First Stage Units (FSUs) i.e. Banks/MFI/NBFCs branches, which was further allocated in all 36 States/UTs based on amount of loan disbursed under MUDRA Yojana as on 31st December, 2017. Further, listing schedule (Schedule-A) has been canvassed by field investigators by visiting the selected Bank/MFI/NBFCs branch and 13 Shishu, 6 Kishore, 6 Tarun loan beneficiaries amounting to 25 beneficiaries per Bank/MFI/NBFCs branch have been selected for canvassing detailed beneficiary schedule (Schedule-B). In case, number of beneficiaries listed in each loan type category or in total was less than desired number, same was canvassed by investigator by applying short-fall criteria. (Details provided in **Annexure-II**)

Sampling Frame:

1.8 The frame for first stage units (branch of lending institutions i.e. Banks or MFIs or NBFCs) for the survey has been taken from the MUDRA/RBI as on 31st December, 2017. The beneficiaries of the loan from different banks have been covered as different accounts under 'Shishu', 'Kishore' and 'Tarun' accounts who availed loans as Micro enterprises.

Schedule / Questionnaire of the Survey:

1.9 The schedules for PMMY contains information on identification particulars of FSU and beneficiary, list and record of beneficiaries, details and sources of loans and category/gender wise details of employment generated under MUDRA loans. The detailed schedules of inquiry i.e. listing schedule (Schedule-A) and beneficiary schedule (Schedule-B) are placed at **Annexure-IV**

Limitations of PMMY Survey:

1.10 In this survey every effort has been made to reduce and minimize sampling and non-sampling errors by way of carefully designing the questionnaire, training the field & supervisory staff, data validations and efficient operating procedures. However, the estimates of PMMY survey are based on sample survey having some limitations as mentioned below:

- (i) The PMMY survey is essentially an establishment survey for collecting information on employment status through sample beneficiaries under MUDRA loans as reported by Banks/MFI/NBFCs. PMMY survey does not provide any information on overall employment and unemployment in the country like other household and enterprise surveys.
- (ii) A beneficiary under MUDRA loan might have MUDRA Loan account in different branches of the same/different banks/MFI/NBFCs. In the absence of any unique identifier to assess such cases, present survey could not capture such cases.
- (iii) The PMMY survey does not capture information on generation of employment in agriculture sector as Loan under MUDRA Scheme excludes Agriculture Sector.
- (iv) The reference period for the present survey was from April, 2015 (the launch date of MUDRA) to the day preceding to the date of survey. Therefore, yearly estimates could not be provided under PMMY survey.

- (v) The survey is based on either record or response of the Banks/MFI/NBFCs and beneficiaries.
- (vi) No Loan under MUDRA was disbursed in around 15% of the branches of banks/MFI/NBFCs surveyed, as on the date of survey of the branch. As such they were treated as Zero Cases; (around 820 branches out of total 5318 branches).
- (vii) Out of 96996 MUDRA Loan beneficiaries around 2300 cases of misclassification of other loans (like Personal loan/Gold Loan/other non-productive loan) as MUDRA loans along with non-response were found during detailed inquiry of sample beneficiaries. Subsequently these cases were omitted and detailed schedule of 94375 beneficiaries was canvassed.

Chapter -II

SAMPLE CHARACTERISTICS

2.1 The Survey of Estimation of Employment generation under Pradhan Mantri MUDRA Yojana (PMMY), was spread over April, 2018 to November, 2018 and covered all the MUDRA loan beneficiaries from 08 April, 2015 (Launch of PMMY) to the date of survey of banks/MFIs/NBFCs branches. The present survey report provides sample characteristics of First Stage Units(FSUs), beneficiaries by type of loan, by type of lending institutions, by gender and sector-wise, by social group, by level of education, by broad economic activity, by awareness and expansion of establishments. Detailed Tables are presented in the **Annexure-V**.

2.2 In the present survey, the state wise estimates are provided only for 25 states which were having at least 100 accounts (combined for Financial Year 2015-16, 2016-17 & 2017-18 till Dec 2017), which together accounts for 99.3% of the Loan Sanctioned, under PMMY till Dec 2017 and remaining 11 States/UTs are grouped under Rest of the States/UTs (residual stratum), for generating all India estimates. The data as on Dec 2017, on number of accounts and Loan disbursed under MUDRA, was utilised for allocation of sample size over various strata (i.e. State X Type of lending Institute etc) , explained in detail in Sampling Design and Estimation Procedure: **Annexure-II**, Whereas the reference period used for survey was the date of launch of the MUDRA Scheme, i.e. 08 April 2015, to the date of Survey.

2.3 Out of the total 144461 branches of Banks/MFIs/NBFCs , 5318 branches as a First Stage Units were surveyed at all India. The total of 5318 was allocated to the states (**Table 2.1**) in proportion to the Amount of MUDRA Loan sanctioned by the states till Dec 2017. The maximum branches were allocated to the state of Karnataka followed by Tamil Nadu and Maharashtra.

Table-2.1: Number of First stage Units i.e. branches of Banks / MFI's / NBFCs Surveyed.

Sl No	Name of State/UTs	Surveyed branches of Banks/MFIs/NBFCs
(1)	(2)	(3)
1	Karnataka	573
2	Tamil Nadu	562
3	Maharashtra	469
4	Uttar Pradesh	491
5	West Bengal	399
6	Bihar	286
7	Madhya Pradesh	321
8	Rajasthan	223
9	Odisha	244
10	Gujarat	226
11	Andhra Pradesh	217
12	Kerala	206
13	Punjab	149
14	Assam	129
15	Haryana	123
16	Jharkhand	102
17	Telangana	127
18	Delhi	100
19	Chhattisgarh	103
20	Uttarakhand	65
21	J & K	64
22	Himachal Pradesh	35
23	Tripura	26
24	Puducherry	15
25	Goa	10
	Rest of the States/UTs	53
	All India	5318

2.4 In the 5318 branches, a total of 96996 beneficiaries were surveyed. Out of the 96996 beneficiaries the information on employment & establishment characteristics has been collected for 94375 beneficiaries. Remaining beneficiaries are either Non-response or have reported to have availed the loan for purpose other than pursuing income generating activity.

2.5 Out of the total 94375 beneficiaries surveyed, 53181 (56%) were from Public sector banks followed by 30327 (32%) from MFIs/NBFCs and 10867 (12%) from Private sector banks (**Figure 2.1**).

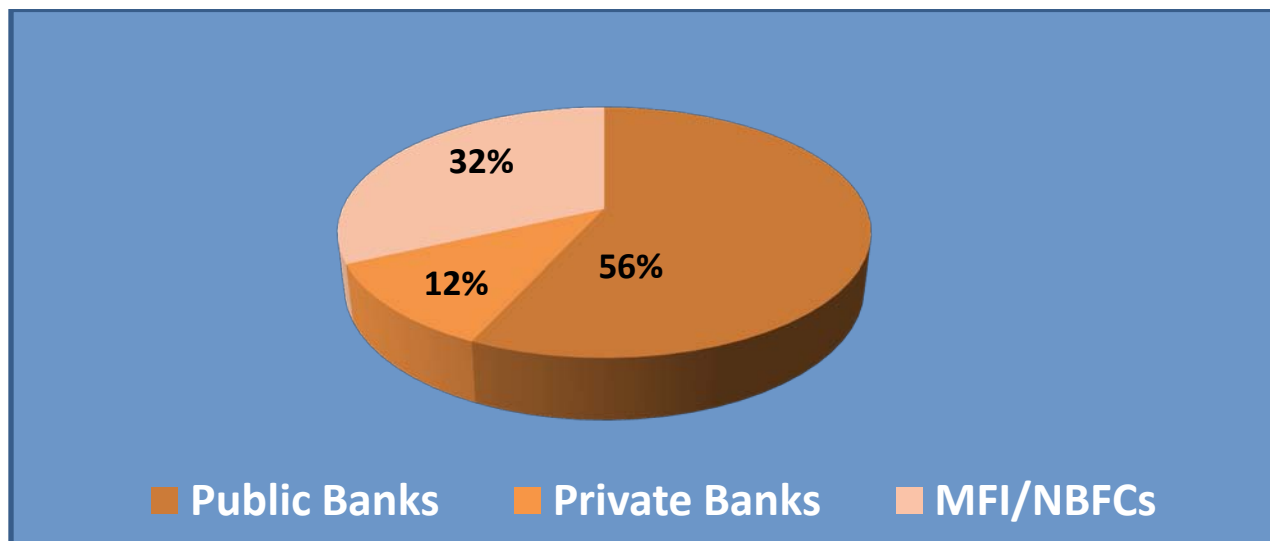


Figure 2.1: MUDRA beneficiaries surveyed by banks/MFIs/NBFCs

2.6 BENEFICIARIES BY TYPE OF LOAN

Out of the total beneficiaries surveyed under PMMY, 64240 (68%) of beneficiaries were surveyed from Shishu loan, followed by 22599 (24%) from Kishore loan and 7536 (8%) were from Tarun category of loan Figure 2.2.

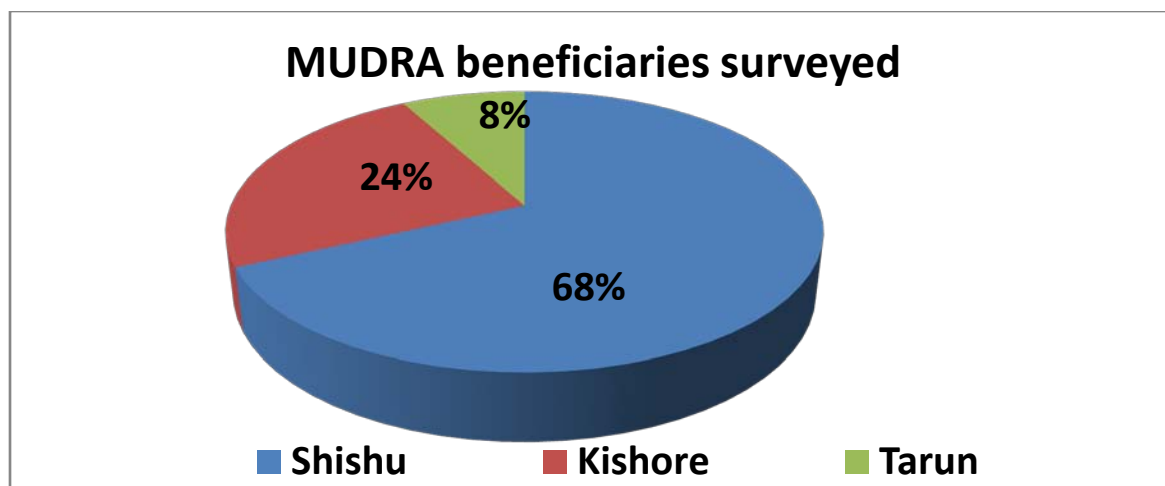


Figure 2.2: Beneficiaries surveyed by type of loan

2.7 BENEFICIARIES BY TYPE OF LENDING INSTITUTIONS

Table 2.2: Number of Beneficiaries surveyed by type of loan by lending institutions

Loan Type	Public Bank	Private Bank	MFI/NBFCs	Total
Shishu	27631	7486	29123	64240
Kishore	19380	2089	1130	22599
Tarun	6170	1292	74	7536
Total	53181	10867	30327	94375

As revealed in table 2.2, as far as different types of MUDRA Loan lending institutions under Shishu category are concerned maximum numbers of beneficiaries surveyed were from MFIs/NBFCs followed by Public Bank and

Private bank. However, under Kishore and Tarun category of loan, maximum numbers of beneficiaries surveyed were from Public bank followed by Private bank and MFI/NBFCs. Under Tarun Loan category only 74 beneficiaries were surveyed in MFIs/NBFCs. Overall the maximum beneficiaries surveyed were from Public bank (53181) followed by MFI/NBFCs (30327) and Private Bank (10867) **Table 2.2.**

As depicted in **Figure 2.3**, among the beneficiaries surveyed, the proportion of Shishu beneficiaries was around 96% in MFIs/NBFCs followed by 69 % in Private sector Banks and around 52 % in Public sector Banks. The proportion of Kishore beneficiaries surveyed was approximately 36% in Public sector banks followed by 19 % in Private sector banks and around 4 % in MFIs/NBFCs whereas proportion of Tarun beneficiaries surveyed was around 12% each in Public & Private sector banks respectively whereas it was almost negligible in MFIs/NBFCs.

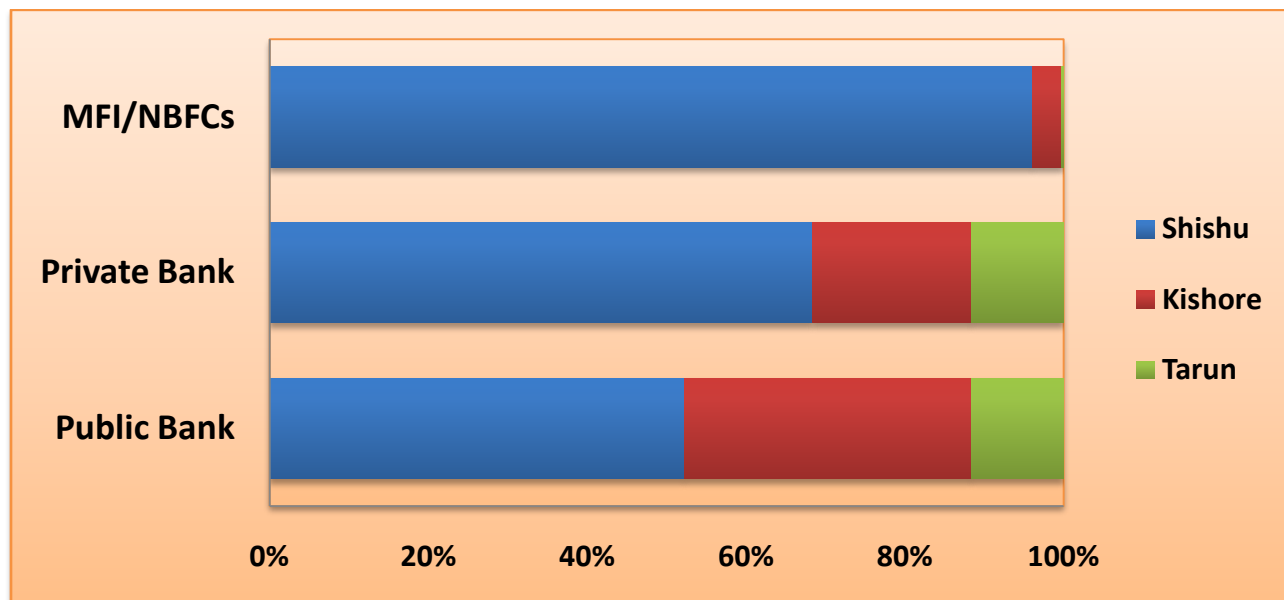


Figure 2.3: Distribution of beneficiaries surveyed by type of loan, by lending institutions under PMMY survey

2.8 BENEFICIARIES BY SECTOR AND GENDER

Table 2.3: Sector-wise and Gender-wise distribution of beneficiaries

Sector	Male	Female	Overall
Rural	19541	31024	50565
Urban	24297	19513	43810
Rural+ Urban	43838	50537	94375

The tables 2.3 (figure 2.4) gives sector-wise and gender-wise distribution of the beneficiaries surveyed. Out of total 94375 surveyed beneficiaries, 43838 (46%) were found to be male and 50537 (54%) were female. Similarly In rural sector, out of the surveyed beneficiaries' proportion of female beneficiaries (61%) was found to be more in comparison to male beneficiaries (39%). Whereas in urban sector the proportion of the male beneficiaries (55%) surveyed was higher in comparison to female beneficiaries (45%).

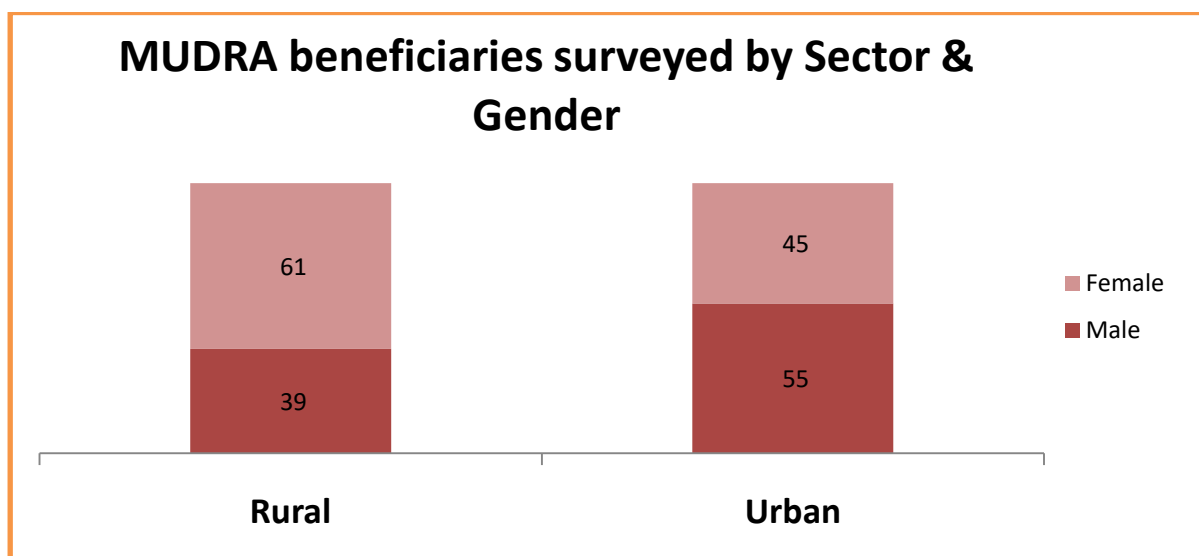


Figure 2.4: Sector-wise & Gender-wise distribution of MUDRA beneficiaries surveyed

2.9 BENEFICIARIES BY SOCIAL GROUP

Table 2.4: Number of beneficiaries under PMMY survey by Social group

Social Group	Beneficiaries Surveyed
Schedule Tribe	5452
Schedule Caste	17411
Other Backward Classes	39424
Others	32088
Total	94375

Going by the social group of the beneficiaries surveyed, the maximum numbers of beneficiaries were from other backward classes 39424 (42%), followed by others 32088 (34%), schedule caste 17411 (18%) and schedule Tribe 5452 (6%). (*Table 2.4 and figure 2.5*)

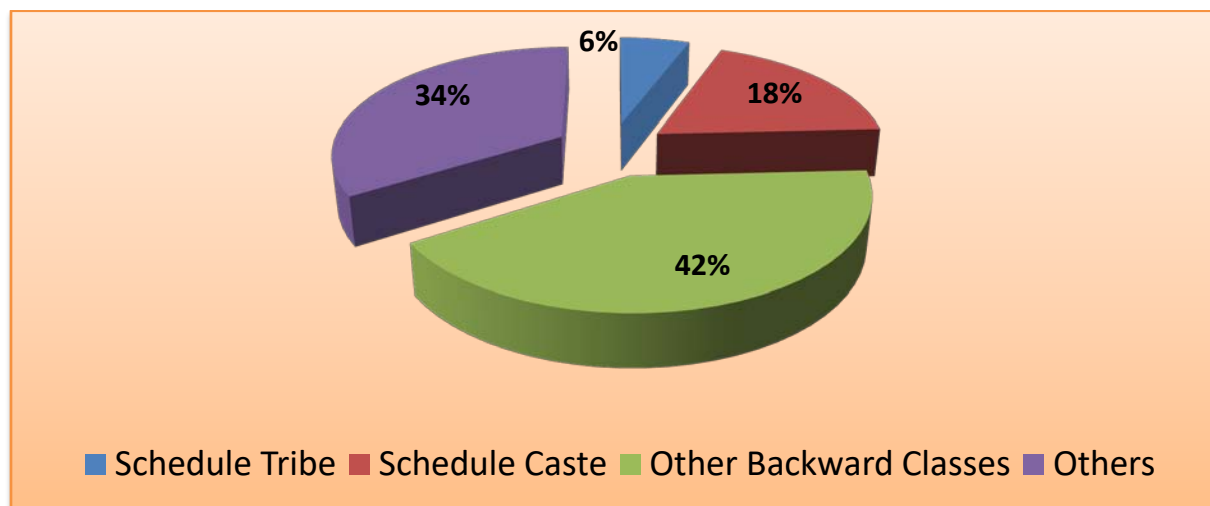


Figure 2.5: MUDRA beneficiaries surveyed by Social Group

2.10 BENEFICIARIES BY LEVEL OF EDUCATION

Out of the total beneficiaries surveyed, around 70% of the beneficiaries were having secondary and below level of education as reported under PMMY survey. Out of the total beneficiaries reported under secondary & below education level, significant number of beneficiaries was reported under 'below secondary

category' of education. About 15 % of reported beneficiaries under this survey were Graduate and above. About 6,000 beneficiaries were reported under not literate category.

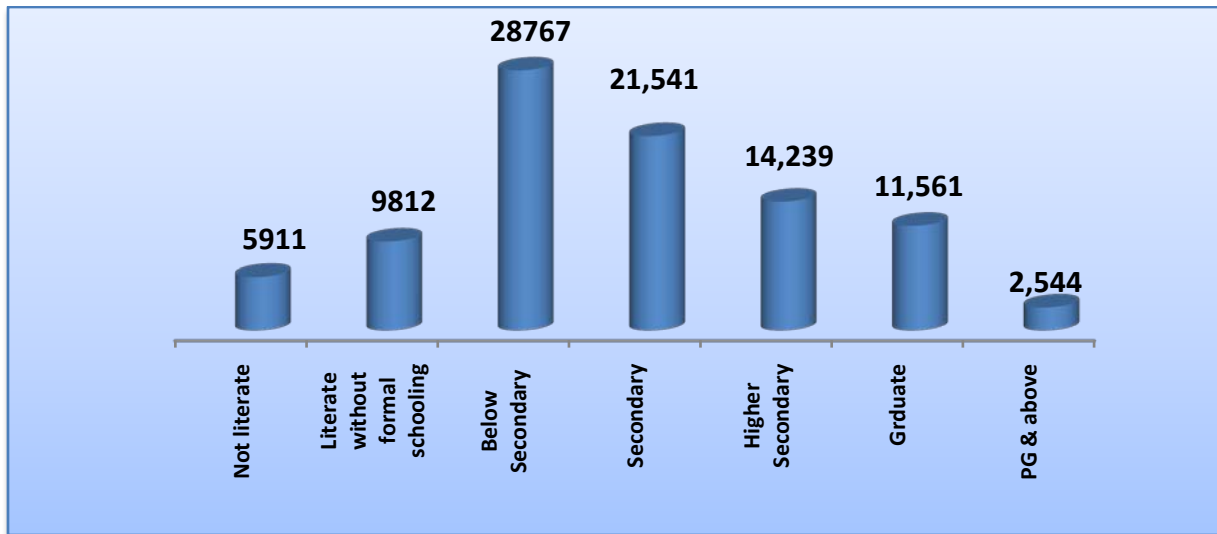


Figure 2.6: Number of MUDRA beneficiaries surveyed by level of education

2.11 BENEFICIARIES BY BROAD ECONOMIC ACTIVITY

Almost two third of the sample beneficiaries have reported to utilize the loans for Services and Trading activities. The Trading activity alone accounted for the highest percentage of MUDRA loan beneficiaries surveyed (44.03%) followed by Services (other than trading) (30.3%), Allied Agriculture (15.6%), Manufacturing (9.8%) and others excluding agriculture (0.32%).

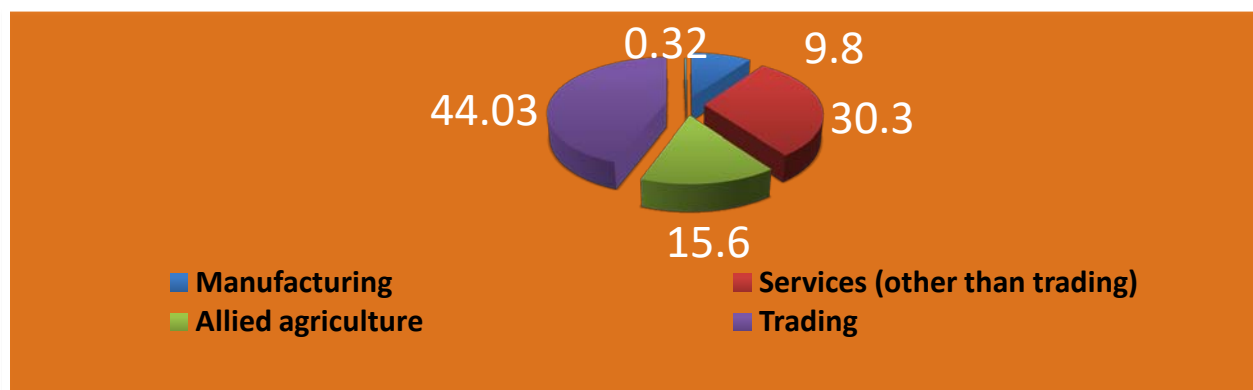


Figure 2.7: Distribution of MUDRA beneficiaries surveyed by Broad Economic Activity

2.12 BENEFICIARIES LISTED AND SURVEYED

Table 2.5: Beneficiaries Listed & Surveyed

Table	Shishu	Kishore	Tarun	Total
Total beneficiaries in selected branches	3784161	113522	18379	3916062
Surveyed beneficiaries	64240	22599	7536	94375
Percentage of Beneficiaries Surveyed	1.7%	20%	41%	2.41%

A total of 39.16 lakh MUDRA beneficiaries were listed in 5318 branches. Out of which information on employment and other variables were collected for 94375 beneficiaries which is around 2.41 % of the total listed beneficiaries. In case of Kishore and Tarun the sampling fraction (percentage of beneficiaries surveyed) was to the tune of 20% & 41% respectively.

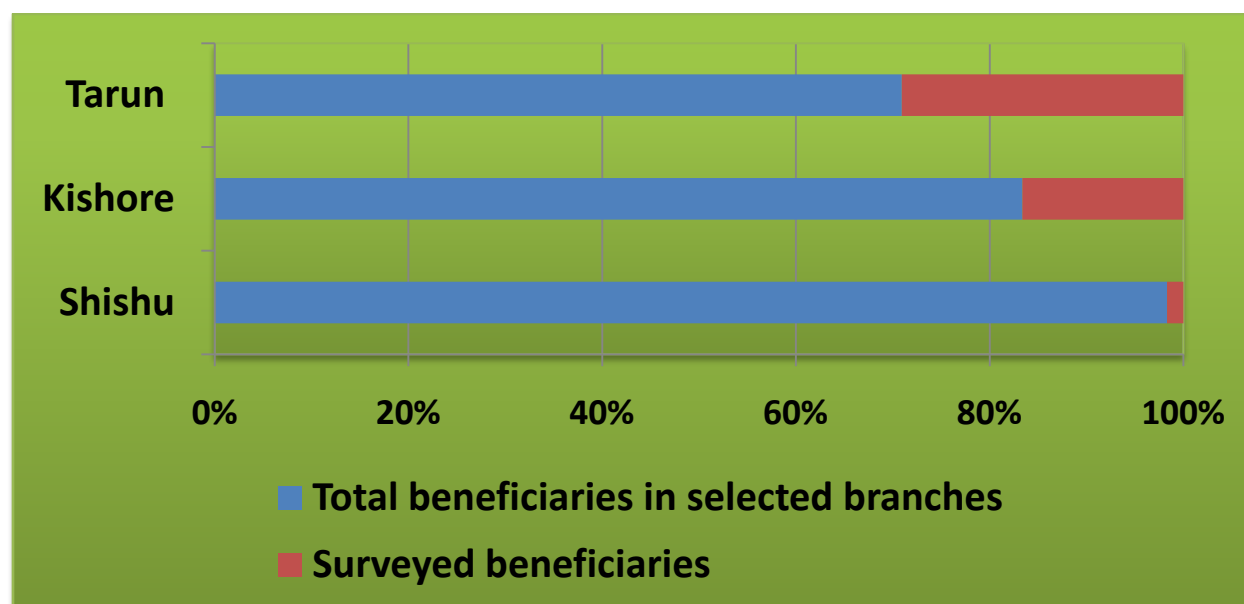


Figure 2.8: Beneficiaries Listed In Selected Branches & Beneficiaries Surveyed

2.13 AVERAGE AMOUNT OF LOAN AVAILED BY BENEFICIARIES

To lay emphasis on the growth and need, the MUDRA loan is categorised as Shishu loan upto ₹50,000, Kishore loan from ₹50,001 and upto ₹5 lakh & Tarun above ₹5 lakh and upto ₹10 lakh. The average amount of loan availed by MUDRA beneficiaries under the present survey was found to be ₹8,08,112 under Tarun category followed by ₹2,14,649 under Kishore category and ₹36,315 under Shishu category of loan.

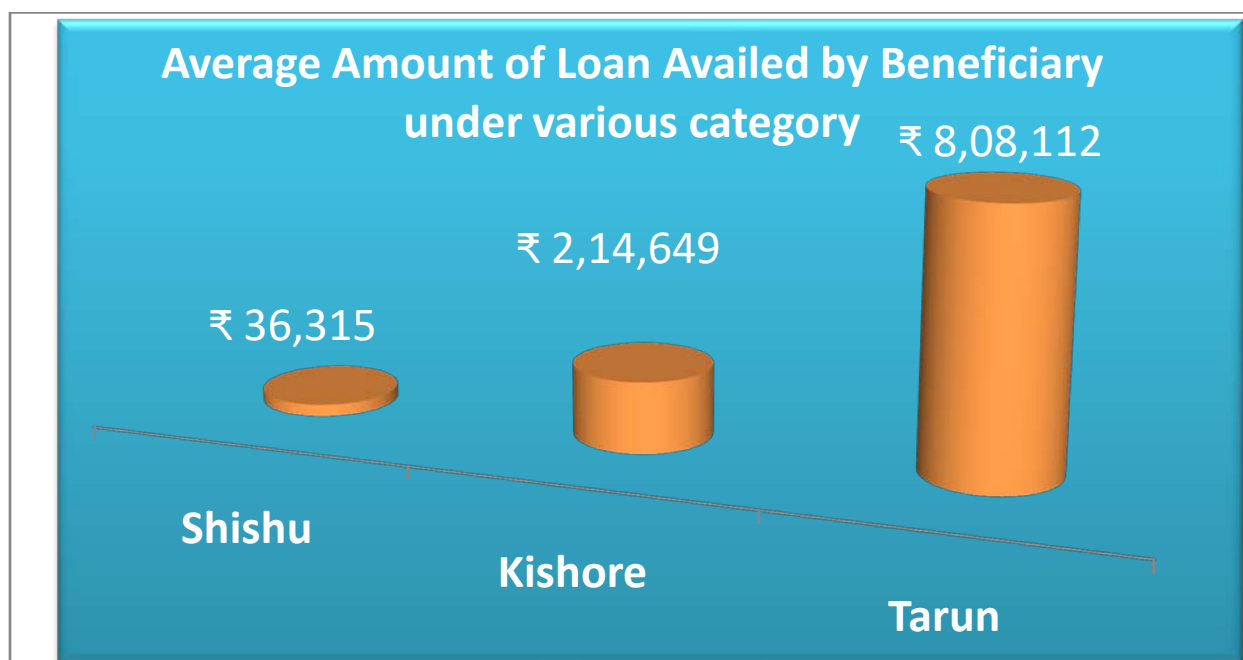


Figure 2.9: Average amount of loan availed by beneficiary under various MUDRA loan categories

2.14 MUDRA AWARENESS

A question was put up to the beneficiaries regarding awareness about MUDRA Scheme and further how they came to know about MUDRA (source of awareness about MUDRA). Among the person who reported to know about MUDRA, the maximum beneficiaries reported that their source of awareness about MUDRA was through Banks/MFIs/NBFCs (37%) followed by friends & relative (33%), another MUDRA beneficiaries (15%), advertisement (14%) and Others (1%).

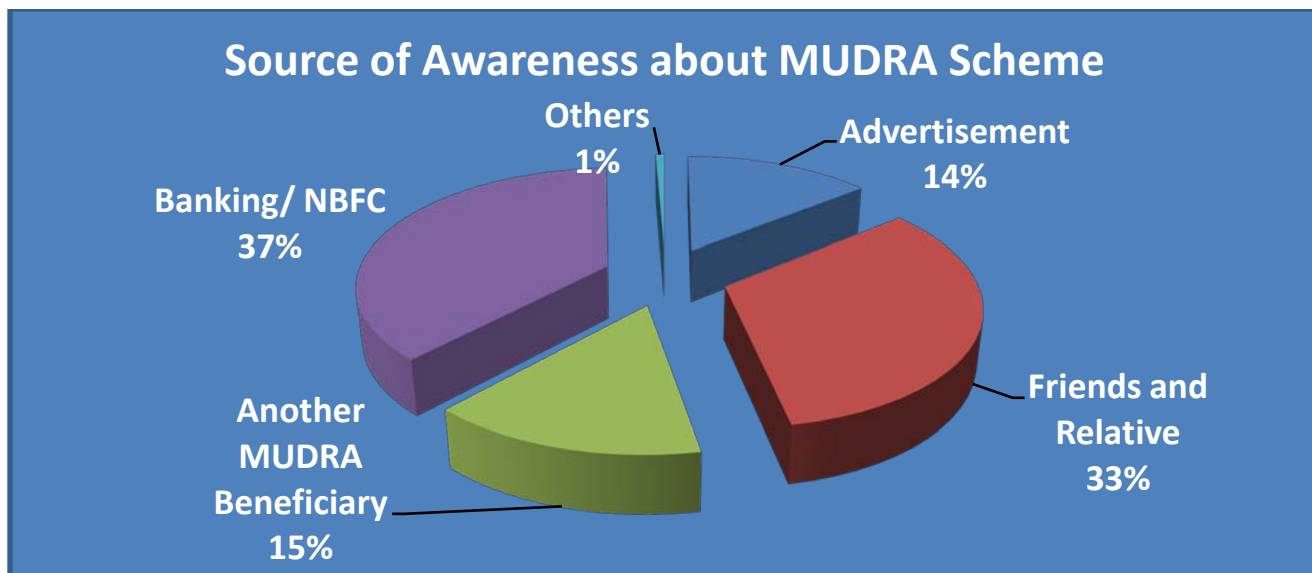


Figure 2.10: Beneficiaries by Source of Awareness about MUDRA Scheme

2.15 UTILISATION OF MUDRA LOAN FOR EXPANSION OF ESTABLISHMENT

Figure 2.11 depicts utilisation of MUDRA loan by beneficiaries. Among the beneficiaries surveyed, 79 % reported that MUDRA loan was availed for expansion of existing establishments and about 21% have taken MUDRA loan for setting up of new establishments.

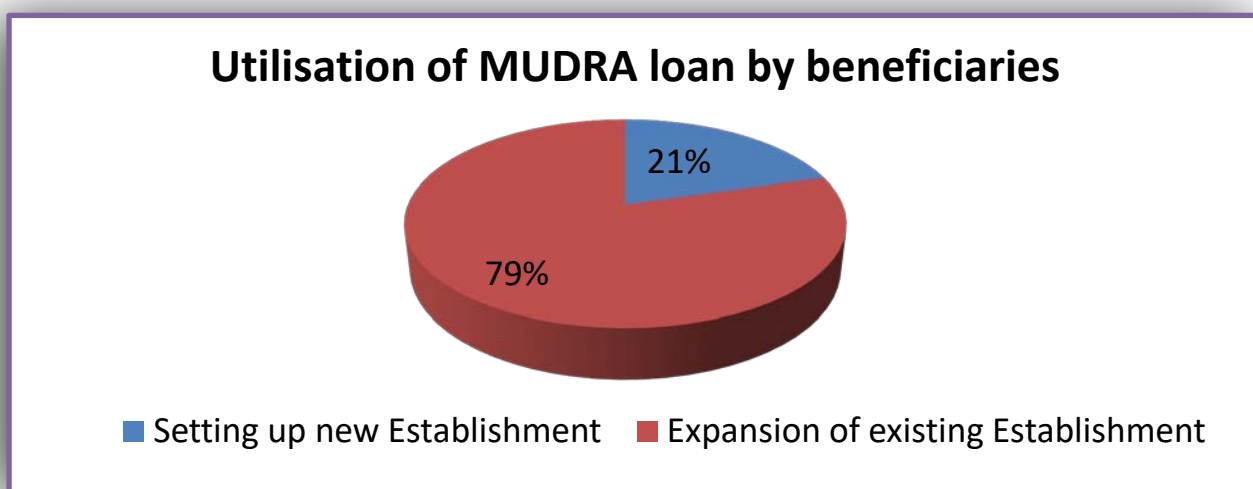


Figure 2.11: Beneficiaries by utilization of MUDRA loan.

Chapter –III

EMPLOYMENT ESTIMATES

3.1 The PMMY survey report presents key estimates of employment and establishment related characteristics for the establishments owned by MUDRA beneficiaries by type of economic activity, by loan category, by broad economic activity, by gender and type of workers (self-employed or employee).

3.2 EMPLOYMENT BY TYPE OF LOAN & GENDER

The estimated increase in employment after availing MUDRA loan as reported by the beneficiaries was found to be 1.12 crore (approx.). Around 29% of estimated beneficiaries accounted for increase in employment. Among the beneficiaries reporting increase in employment, the proportion of beneficiaries under Shishu category (66%) was the highest followed by Kishore (19%) and Tarun (15%) categories, as shown in Figure 3.1.

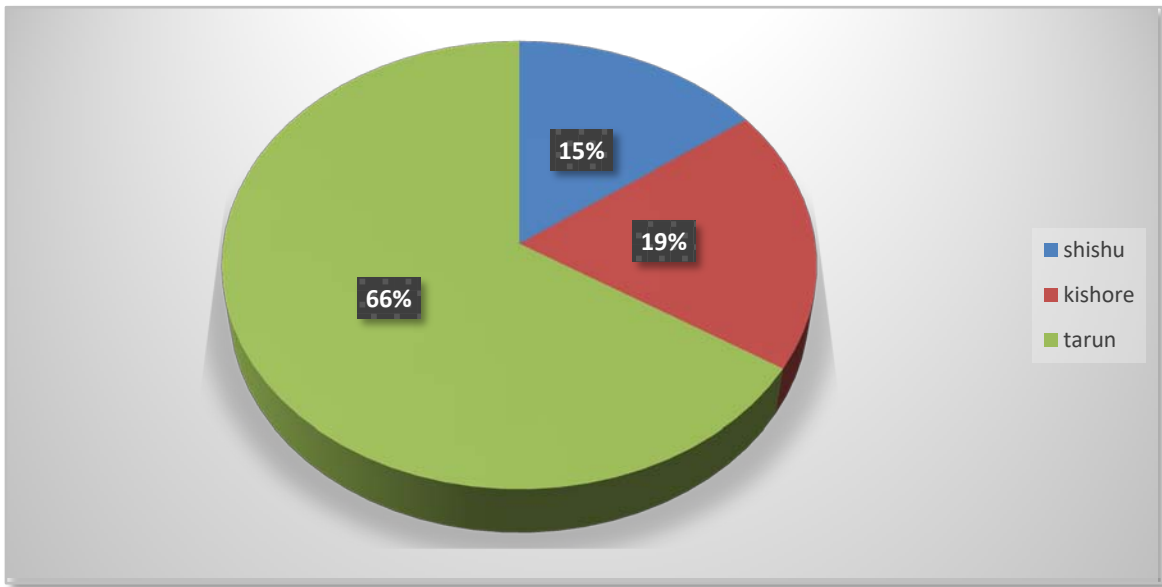


Figure 3.1: Percentage distribution of beneficiaries reporting an increase in employment of 1.12 crore, by type of MUDRA loan.

3.3 ESTIMATED INCREASE IN EMPLOYMENT AFTER AVAILING MUDRA LOAN

3.3.1: By Type of Loan & Gender

Out of the 1.12 crore of estimated increase in employment, female accounted for 69 lakh (62%) and male accounted for 43 lakh (38%) . At overall level, Shishu category of loan has about 66% of share among additional employment generated by establishments owned by the MUDRA beneficiaries followed by Kishore (19%) and Tarun (15%) categories respectively.

Table 3.1: Estimated Increase in Employment by Gender for different type of Loan. (In lakh)

Type of Loan	Male	Female	Total
Shishu	10.87	63.04	73.92 (66%)
Kishore	16.59	4.52	21.11 (19%)
Tarun	15.61	1.36	16.97 (15%)
Total	43.08 (38%)	68.92 (62%)	112 (100%)

Out of the total estimated increase of 73.92 lakh under Shishu category of loan female accounted for 63.04 lakh (85 %) and male accounted for 10.87 lakh (15%). On the other hand, under Kishore and Tarun category of loan male beneficiaries accounted more for increase in employment i.e. 16.59 lakh (79%) under Kishore and 15.61 lakh (15.61%) under Tarun **Table3.1.**

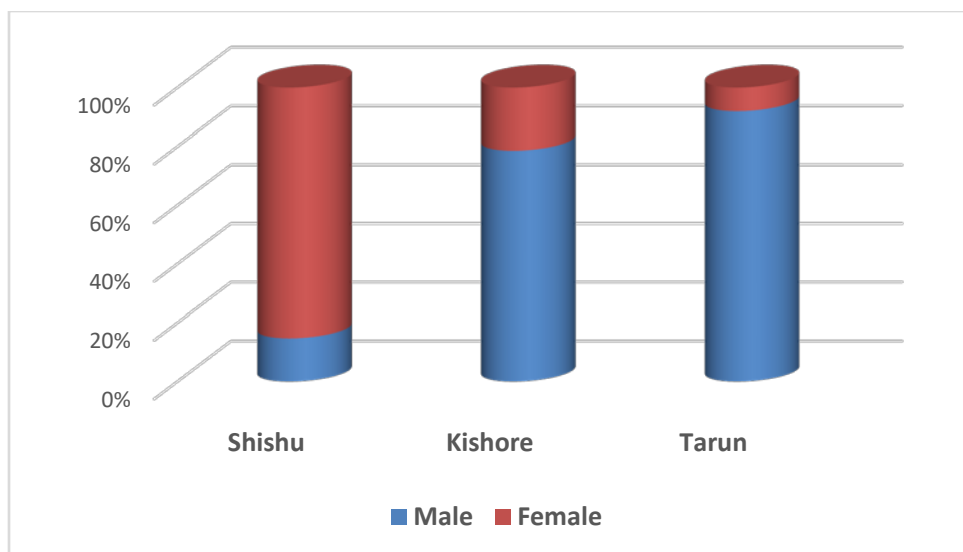


Figure 3.2: Proportion of beneficiaries by gender for different type of MUDRA loan.

3.3.2: By Broad Economic Activities

Table 3.2: Estimated Increase in Employment by Broad Economic Activities.

(In lakh)

Broad Economic Activities	Shishu	Kishore	Tarun	Total
Manufacturing	7.49	3.56	2.05	13.1 (11.7%)
Services	24.56	9.22	4.68	38.46 (34.4%)
(Other than trading)				
Allied Agriculture	21.50	9.73	0.29	22.77 (20.3%)
Trading	20.25	7.19	9.76	37.21 (33.2%)
Others (Excluding Agriculture)	0.11	0.16	0.17	0.45 (0.4%)
Total	73.92	21.11	16.97	112 (100%)

The Services (Other than trading) and Trading activities together accounted for almost 68 % share of total estimated increase in employment. Under Shishu category of loans, maximum increase in employment was found to be in Services (Other than trading) followed by Allied Agriculture and Trading activities. Similarly, under Kishore category of loans, Allied Agriculture was found to have highest share followed by Services (other than trading) and

trading activities. However, Trading got the highest share in increase in employment after availing MUDRA loan followed by services (other than trading) under Tarun category of loan.

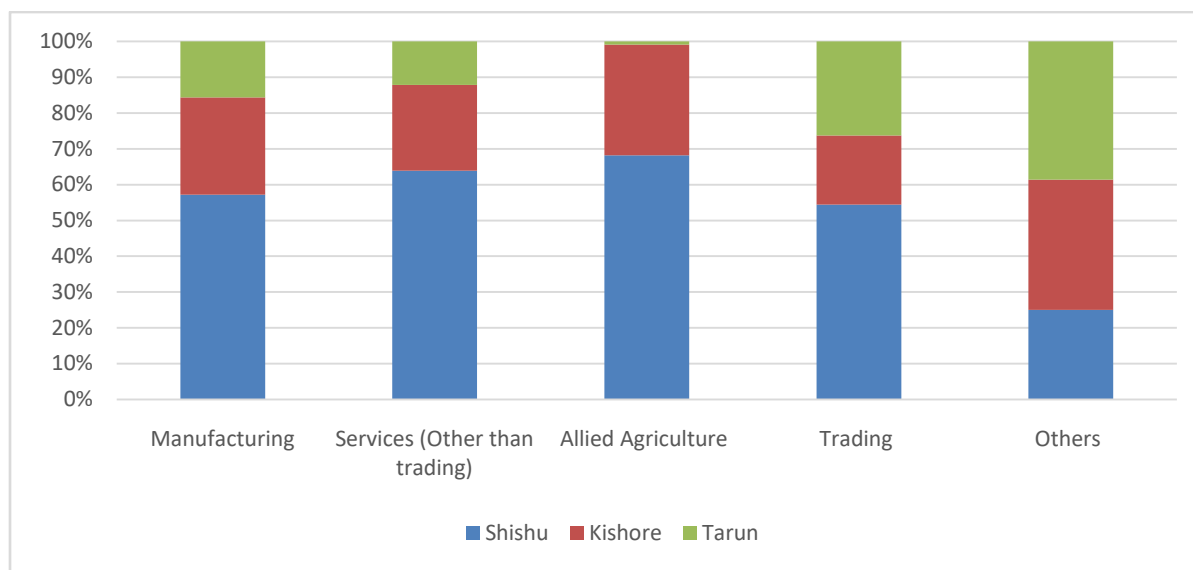


Figure 3.3: Distribution of beneficiaries by Type of Loan and by Broad Economic Activity

3.3.3: By Type of Employment

Table 3.3: Employment for each category of employment

(In lakh)

Type of employment	On the last working day of month preceding to the month in which Loan sanctioned/ Disbursed	As on day previous to Schedule enquiry
Self Employed	259.03	310.10
Hired workers	133.77	194.70
Total	392.80	504.80

An estimated total of about 5 crore persons were employed in establishments owned by MUDRA beneficiaries at all India level as on day previous to schedule of enquiry. Out of which around 61 % (3.1 crore) were self-employed/working owners including unpaid family members and rest 39% (1.9 crore) were hired workers.

3.3.4: By Type of Employment for Loan categories

Table 3.4: Estimated number of persons increased by Employment Category for each type of loan

(In lakh)

Type of Loan	Self Employed/ Working Owners	Employee/Hired worker(s)	Total
Shishu	43.64	30.28	73.92
Kishore	6.26	14.86	21.12
Tarun	1.17	15.80	16.97
Total	51.06	60.94	112.00

Around 66 percent of total estimated increase in employment was observed under Shishu category followed by Kishore (19 %) and Tarun(15%) categories. Under Shishu category, around 59 % employment emanated from self-employed/working owner and rest 41 % from employee/hired workers. About 70 % of estimated increase in employment among Kishore category of loan was found to be in employee/hired workers category and the rest (30%) was found to be in the self-employed/working owners category. However, under the Tarun category of loans, self employed accounted for merely 7% of total increase in employment and predominant share of 93% was occupied by employee/hired workers.

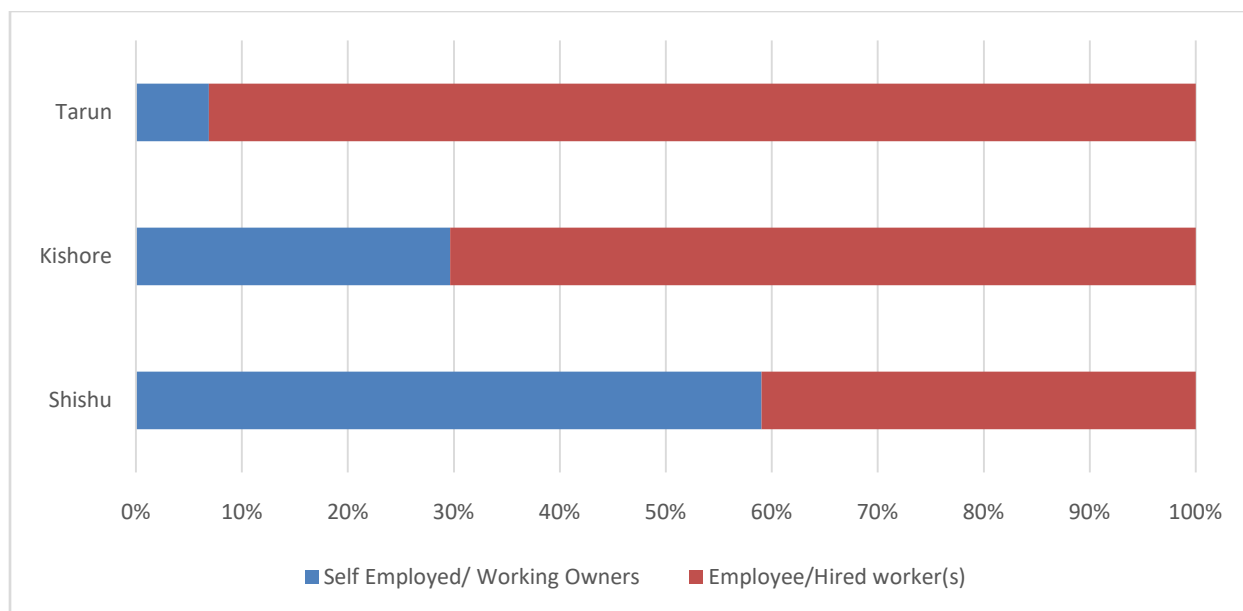


Figure 3.4: Increase in Employment by Employment Category for Each Type of Loan

3.3.5: By Type of Employment for Broad Economic Activities

Table 3.5: Estimated number of persons increased by Employment Category for each Broad Economic Activities

(In lakh)

Broad Economic Activities	Self Employed/ Working Owners	Employee/ Hired worker	Total
Manufacturing	3.83	9.27	13.10
Services (Other than Trading)	14.86	23.60	38.46
Allied Agriculture	16.38	6.40	22.77
Trading	15.83	21.38	37.21
Others (Excluding Agriculture)	0.17	0.28	0.45
Total	51.06	60.94	112.00

Table 3.5 reveals estimated number of persons increased by employment category for each broad economic activity. On the basis of total estimated increase in employment, the highest percentage (34%) was observed in Services (other than trading) followed by Trading (33%) and Allied agriculture (20%) and Manufacturing (12%). Under self-employed/working owners' category, highest increase of employment was observed under Allied agriculture activities (32%) followed by Trading (31%) and Services (other than Trading) (29%) and Manufacturing (8%). Under employee/hired worker category, maximum increase (38%) was witnessed under Services (other than Trading) followed by Trading (35%), Manufacturing (15%) and Allied agriculture (10%).

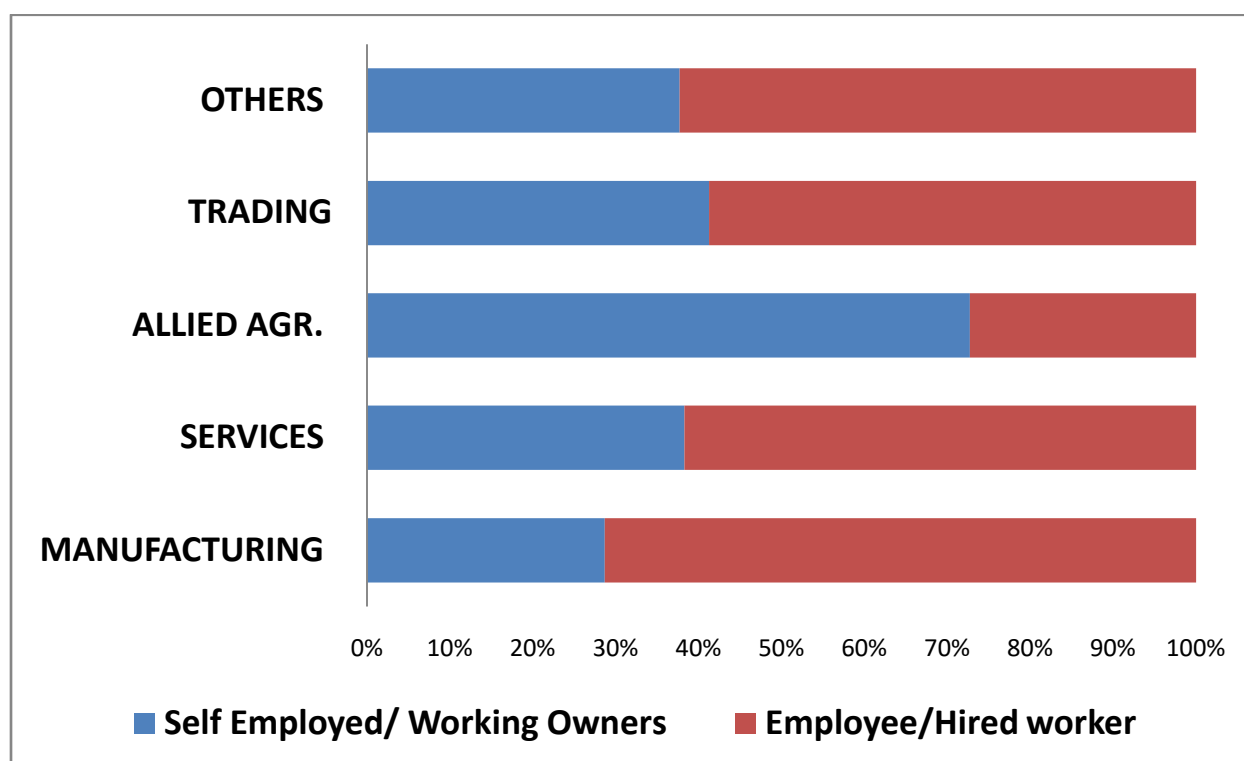


Figure 3.5: Beneficiaries by Employment Category for each Broad Economic Activities

Concepts and Definitions

In order to identify the bank branches and beneficiaries under the purview of PMMY, important concepts and definitions are illustrated below in the succeeding paragraphs.

1. **MUDRA:** MUDRA is an acronym / abbreviation for Micro Units Development & Refinance Agency Ltd. The main objective of MUDRA is to develop the micro enterprise sectors in the country by extending various supports including financial support in the form of refinance, so as to achieve the goal of **“funding the unfunded”**. It was announced by the Hon’ble Finance Minister while presenting the Union Budget for FY 2016.
2. **Micro Enterprises:** Micro enterprises constitute a major economic segment in our country and provide large employment after agriculture. This segment includes micro units engaged in manufacturing, processing, trading and services sector. Many of these units are proprietary/ single ownership or Own Account enterprises and many a time referred as Non Corporate Small Business sector.
3. **Refinance:** Commercial banks, RRBs, cooperative banks, NBFCs, and MFIs engaged in financing micro enterprises are eligible for refinance support from MUDRA subject to fulfilling prescribed conditions, referred to as the Benchmarks for Sanction.
4. **Mudra Card:** In the MUDRA target segment, the need for working capital is beyond any doubt. Most micro enterprises need flexible credit. Realizing this MUDRA introduced the MUDRA card, a RuPay Debit card,

operable on all ATMs and PoS machines where RuPay is operative. The Mudra card is a flexible credit product that meets the working capital needs of micro and small entrepreneurs as cash can be withdrawn from any ATM or merchandise purchased using PoS(Point of Sale) machine so that interest burden is reduced. Most of the banks have accepted the product and introduced it in the first year.

5. **Public Sector Banks (PSBs):** If the majority stake (more than 50 per cent) of a bank is held by the government (generally, central government), then it is known as Public Sector Bank (PSB).
6. **Private Sector Banks:** If some private entity or individual holds the majority stake (more than 50 per cent) of a bank, then it is a Private Sector Bank.
7. **Micro Finance Institution (MFI):** A microfinance institution is an organization that offers micro loans to low income group for relatively short duration without any collateral. The loans offered are generally for income generating activity and are to be repaid with high frequency.
8. **Non-Banking Finance Company (NBFC):** A Non-Banking Finance Company (NBFC) is a company registered under the Companies Act, 1956 engaged in the business of loans and advances, acquisition of shares/stocks/bonds/debentures/securities issued by Government or local authority or other marketable securities of a like nature, leasing, hire-purchase, insurance business, chit business but does not include any institution whose principal business is that of agriculture activity, industrial activity, purchase or sale of any goods (other than securities) or providing any services and sale/purchase/construction of immovable property. A non-banking institution which is a company and has

principal business of receiving deposits under any scheme or arrangement in one lump sum or in installments by way of contributions or in any other manner, is also a non-banking financial company (Residuary non-banking company).

9. **MUDRA Loan or Loan Under MUDRA:** Under MUDRA, after its launch on April 08, 2015, loans are sanctioned for non farm income generating activities in Allied-agriculture activities, Manufacturing, Trading, Service and Other sector excluding Agriculture, upto a loan size of 10 lakh by Banks, Micro Finance Institutions and NBFCs. MUDRA Ltd. provides refinance support to such Banks, Micro Micro Finance Institutions and NBFCs.

10. **Type of MUDRA Loan under Pradhan Mantri MUDRA Yojana (PMMY):** MUDRA loan is sanctioned upto loan size of 10 lakh for a non farm economic activity. Further, to focus on the need and growth, the MUDRA loan has three categories namely Shishu Loan, Kishore Loan and Tarun Loan. The financial limit for these types of MUDRA Loans are :-
 - i) Shishu : All loan of size upto ₹ 50,000/-
 - ii) Kishore : All loan of size above ₹ 50,000/- and upto ₹ 5 lakh
 - iii) Tarun : All loan above ₹ 5 lakh and upto ₹ 10 lakh

11. **Economic Activity:** An income generating activity in the non farm sector in manufacturing, processing, trading or service sector was considered as an Economic activity for the present Survey. For the purpose of PMMY, broad economic activities are characterized as manufacturing, services (Other than trading), allied agriculture, trading and others excluding agriculture.

12. **Establishment:** The establishment is a unit situated in a single location in which predominantly one kind of economic activity is carried out such that at least a part of the goods and/or services produced by the unit goes for sale (i.e. entire produce is not for sole consumption).The establishment is a physical entity where mainly one entrepreneurial activity (or sometimes more than one, with no separate accounts) is carried out. The examples of a unit are: workshop, factory, manufacturing plant, warehouse, shop, office, firm, school, and hospital, place of worship, depot, mine, etc.
13. **Beneficiary:** A person who has availed loan from Banks, Micro Finance Institutions and NBFCs of size upto 10 lakh under PMMY after 08 April 2015 and till the date of survey of the branch of the Bank/MFI/NBFCs, for a non farm economic activity in manufacturing, services (other than trading), allied agriculture, trading and any other sectors excluding agriculture is considered as beneficiary under MUDRA for the present survey.
14. **Worker:** All persons engaged in an economic activity /establishment either as owner, members of the household working as co-owner or partner or helping the owner in running the establishment, whether hired or not, besides regular and salaried employees, casual/ daily wage labourers would be considered as workers for that establishment. Persons, who despite their attachment to economic activity, abstained themselves from work for reason of illness, injury or other physical disability, bad weather, festivals, social or religious functions or other contingencies necessitating temporary absence from work, constitute workers

15. **Self-employed:** Persons who operate their own establishment or are engaged independently in a profession or trade on own-account or with one or a few partners are deemed to be self-employed. The essential feature of the self-employed is that they have autonomy (decide how, where and when to produce) and economic independence (in respect of choice of market, scale of operation and finance) for carrying out their operation. Self employed also includes unpaid family members working in establishment.
16. **Employee/Hired Worker:** Employee relates to the person engaged, excluding self employed, by the unit whether for wages or not, in work connected directly or indirectly with the process and includes all administrative, technical and clerical staff, supervision or management, as also labour in production/ services.
17. **Type of Education:** Education is broadly divided into three categories:
- General education,**
 - Technical and professional education,**
 - Vocational education.**
- General education** in this survey includes general school education from the primary to the higher secondary level, normal college/university education for a degree, whereas **technical/professional** courses involve usually hands-on training in addition to theoretical classes. Engineering, Medicine, Agriculture, Management, Chartered Accountancy, Cost Accountancy, etc. are examples of technical/professional courses. The education which aims at imparting training in very specific fields through usually involves significant 'hands-on' experience in acquiring necessary skill which will make them employable or create for them opportunities of self employment and the

diploma/certificate awarded by the institute which have recognition by State/Central Government/public sector or similar employers is included under vocational education. Education courses offered by ITIs, polytechnics, etc. are examples of vocational training.

18. **Proprietary Establishments:** When an individual is the sole owner of an establishment it is a proprietary one.
19. **Partnership Establishments:** Partnership is defined as the 'relation between persons who have agreed to share the profits of a business carried on by all or any one of them acting for all'. There may be two or more owners, belonging to the same or different households, on a partnership basis, with or without formal registration (where there is a tacit understanding about the distribution of profit among the so-called partners). Thus when two or more individuals are engaged in production of goods and services as co-owners such an enterprise is known as a partnership firm.
20. **Private limited company:** It is a company which is privately held for a business. The liability of the members of a Private Limited Company is limited to the amount of shares respectively held by them. Shares of Private Limited Company cannot be publically traded.
21. **Hindu Undivided Family (HUF):** It consists of all person lineally descended from a common ancestor and includes their wives and unmarried daughters.
22. **Self Help Group (SHG):** A self-help group (SHG) is a financial intermediary usually composed of between 10-20 local persons. Members make small regular savings/ contributions over a few months until there

is enough capital in the group to begin lending. Funds are then lent back to the members or to others in the village for any purpose. Many SHGs are 'linked' to banks for the delivery of microcredit. SHG need not be registered.

23. **National Industrial Classification (NIC)-2008:** The National Industrial Classification (NIC) is an essential Statistical Standard for developing and maintaining comparable data base according to economic activities. Such classifications are frequently used in classifying the economically active population, statistics of industrial production and distribution, the different fields of labour statistics and other economic data such as national income. The latest NIC-2008 is being used in this survey.

Sampling Design and Estimation Procedure

1. Unit of Enumeration:

The units of enumeration for the survey on estimation of employment generation under PMMY were the Loan beneficiaries under PMMY from April 2015, the launch of MUDRA, to the date of survey. The First Stage Units (FSU) was the branches of Lending Institutions (viz Banks/MFIs/NBFCs) and the Ultimate Stage Units (USU) was the Loan beneficiaries of the surveyed branch.

2. Coverage and Reference period:

The present survey covers whole of the Indian Union. The state wise estimates are provided only for States/UTs having at least 100 number of beneficiary accounts (combined for FY 15-16, 16-17 & FY 17-18 till Dec 2017), which accounted for 99.3% of the Loan Sanctioned till Dec 2017, under PMMY (i.e. 25 States/UTs) and remaining 11 States/UTs were grouped under residual stratum, for generating all India estimates.

The reference period for present survey was from 08 April 2015, the launch date of MUDRA, to the day preceding to the date of survey.

3. Sampling Design:

A stratified multistage design has been adopted for the PMMY Survey. The first stage units (FSU) are the branches of Lending Institution viz. Banks/ MFI/NBFC. The ultimate stage units (USU) are the beneficiary under PMMY. Sampling Frame for the FSUs was the list of branches of all the Banks (Public & Private including Regional Rural Banks) & MFI's/NBFC's. The above updated list was considered as the sampling frame for the FSU for present survey.

4. Stratification of the first stage units:

The total 5318 branches of Banks/ MFI/NBFC's as First Stage Units (FSU) were covered at all India. The total sample of 5318 branches was allocated to different State/UTs in proportion of the Amount of MUDRA Loan sanctioned by the respective State/UTs till Dec 2017.

In order to have appropriate representation of different types of lending institute (banks/MFI/NBFCs) within a State/UT all the Banks/Lending Institutes were grouped into following three Strata.

(i) *Stratum 1- All Public Sector Banks (Including RRBs)*

(ii) *Stratum 2- All Private Sector Banks*

(iii) *Stratum 3- Remaining (MFIs, NBFCs & Others)*

The sample allotted to a State/UT was allocated to above three strata in proportion to the 'Amount of MUDRA Loan 'Sanctioned till Dec 2017 by the Lending Institutions in the respective strata. Further, within above stratum, in a state, all Lending institution with at least 10% share in the Amount of MUDRA Loan sanctioned under PMMY were grouped in Sub-Stratum1, (for the Sub-Stratum where banks with at least 10% share in Amount of MUDRA Loan sanctioned were not available, the threshold limit of 10% was relaxed to 7 %) and the remaining Lending institution in Sub-Stratum2 for the selection of branches.

(i) **Sub-Stratum 1-** *All banks /Lending institution with at-least 10%/7% share in the Amount of Loan sanctioned*

(ii) **Sub-Stratum 2-** *Remaining banks /Lending institution in the stratum*

The sample allotted to a Stratum within a state was again allocated in above two Sub-Stratums in proportion to the 'Amount of MUDRA Loan' Sanctioned.

Further for substratum 1 & 2, 60 % FSU were selected from Urban and 40 % from Rural Sector for Banks (Public & Pvt.) branches only. Whereas for MFI and NBFCs, Rural/Urban sector segregation was not resorted to as the information was not available.

Therefore stratification for selection of FSU was resorted to as under

Type of Lending Institutions	Stratification
Banks (Public & Private)	State X Type of bank X Substarta 1/2 X Sector
MFI/NBFCs	State X Type of bank X Substarta 1/2

5. Selection of FSUs:

From each sub-stratum, required numbers of sample branches of Lending Institutions were selected by Simple Random Sampling without Replacement (SRSWOR).

6. Sample size:

The Expert Group decided that based on past experience of Labour Bureau in conducting nationwide survey Viz Annual Employment & Unemployment Survey, Quarterly Employment Survey e.t.c a Sample size of around one lakh beneficiaries as Ultimate Stage Units (USU) would be sufficient for generating all India & State wise estimate. Therefore it was decided to cover around 5300 branches of Banks/ MFI/NBFC's as First Stage Units (FSU). The total of 5318 FSU's was allocated over 25 States & UT's and one residual stratum proportional to the Amount of Loan sanctioned under PMMY. Within each FSU a maximum of 25 beneficiary accounts, subject to availability, was surveyed. Thus overall, at all India level about 97,000 beneficiary accounts were surveyed. The FSUs with zero beneficiary accounts has been treated as a valid sample, which account for 15% of the total sample (820 are of 5318).

7. Formation of second stage strata and allocation of beneficiary accounts:

Three Second Stage Strata (SSS) were formed based on the type of loan i.e. SSS1, SSS2 & SSS3 for Shishu, Kishore & Tarun Loan respectively. A total of 25 beneficiaries were surveyed in an FSU with 13 from Shishu and 6 each from Kishore & Tarun category.

Second Stage Strata	Amount (Rs) of Loan availed under MUDRA	Classification under MUDRA	Number of beneficiaries to be covered
SSS1	Upto ₹ 50,000	Shishu	13
SSS2	From ₹ 50,001 Upto ₹ 5,00,000	Kishore	6
SSS3	From ₹ 5,00,001 Upto ₹10,00,000	Tarun	6

The list of beneficiaries provided by selected bank branch by category of loan was further grouped under different code, on the basis of amount of loan i.e. for Shishu, Loan, upto 10,000- Code 1, from 10,001 to 30,000- Code 2, from 30,001 to 50000- Code 3.

for Kishore, Loan, from 50,001 to 1,00,000- Code 1, from 1,00,001 to 3,00,000- Code 2, from 3,00,001 and 5 lakh- Code3

for Tarun Loan, upto 6,00,000- Code 1, from 6,00,001 to 8,00,000- Code 2, from 8,00,001 and 10 lakh- Code 3

Further, with a SSS the beneficiaries were arranged in ascending order of the code mentioned above. Thereafter Circular Systematic Sampling was adopted for selection of sample beneficiaries within each SSS.

8 Estimation procedures:

8.1 Notations:

i = subscript for i^{th} State/UT	[$i= 1$ to 36]
j = subscript for j^{th} Stratum (viz. PSB, Pvt. bank, MFI/NBFCs)	[$j= 1$ to 3]
k = subscript for k^{th} Sub-stratum (viz. Banks/MFI/NBFCs' with at least 10%/7% share in a stratum; Remaining Banks in the stratum)	[$k= 1$ to 2]
s = subscript for s^{th} Second stage stratum (viz. Shishu, Kishore, Tarun)	[$s= 1$ to 3]
N = Total number of FSUs (Banks/MFI/NBFCs Branches) in a Stratum.	
n = number of sample FSUs (Banks/MFI/NBFCs Branches) surveyed including FSUs with zero beneficiary account in a stratum.	
r = subscript for r^{th} FSU	[$r= 1$ to n]
m = subscript for m^{th} Sector (Urban/Rural)	[$m= 1$ to 2]
B = total number of beneficiary listed in a Second Stage Stratum (SSS) of an FSU	
b = number of beneficiary surveyed in a SSS of an FSU	
y = observed value of characteristic y under estimation.	
\hat{Y} = estimates of population total Y for characteristics y .	

Therefore, $y_{ijkmrst}$ will be the observed value of the characteristic y for t^{th} unit in s^{th} second stage stratum of r^{th} FSU belonging to the m^{th} sector of k^{th} sub-stratum of j^{th} stratum of i^{th} state.

8.2 Estimation of aggregates:

For s^{th} second stage stratum (Shishu, Kishore and Tarun) of a sub stratum as:

$$\hat{Y}_s = \frac{B_s}{b_s} \sum_{t=1}^{b_s} y_t$$

For all second stage stratum (Shishu, Kishore, Tarun) combined of a sub stratum i.e. Estimate for r^{th} branch (Bank/MFI/NBFCs) of a substratum:

$$\hat{Y}_{sr} = \sum_{s=1}^3 \hat{Y}_s$$

The estimate Y of the characteristic y of the m^{th} sector in k^{th} sub stratum within j^{th} stratum (Public bank, Pvt. bank, MFI/NBFCs) in the i^{th} State denoted by \hat{Y}_{ijkm} is obtained as:

$$\hat{Y}_{ijkm} = \frac{N_{ijkm}}{n_{ijkm}} \sum_{r=1}^{n_{ijkm}} \hat{Y}_{sr}$$

8.3 Overall Estimates of aggregates:

The overall estimate \hat{Y} at the State/UT/all-India level is obtained by summing the stratum estimate over all strata belonging to the State/UT/all-India.

$$\hat{Y} = \sum_i \sum_j \sum_k \sum_m \hat{Y}_{ijkm}$$

Annexure-III**Description of Broad Economic Activity as per NIC-2008 (At 2 digit Level)**

NIC - 2 Digit level code	Description of the Activity
10	Manufacture of food products
11	Manufacture of beverages
12	Manufacture of tobacco products
13	Manufacture of textiles
14	Manufacture of wearing apparel
15	Manufacture of leather and related products
16	Manufacture of wood and products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials
17	Manufacture of paper and paper products
18	Printing and reproduction of recorded media
19	Manufacture of coke and refined petroleum products
20	Manufacture of chemicals and chemical products
21	Manufacture of pharmaceuticals, medicinal chemical and botanical products
22	Manufacture of rubber and plastics products
23	Manufacture of other non-metallic mineral products
24	Manufacture of basic metals
25	Manufacture of fabricated metal products, except machinery and equipment
26	Manufacture of computer, electronic and optical products
27	Manufacture of electrical equipment
28	Manufacture of machinery and equipment n.e.c.
29	Manufacture of motor vehicles, trailers and semi-trailers
30	Manufacture of other transport equipment
31	Manufacture of furniture
32	Other manufacturing
33	Repair and installation of machinery and equipment
41	Construction of buildings
42	Civil engineering
43	Specialized construction activities
45	Wholesale and retail trade and repair of motor vehicles and motorcycles

46	Wholesale trade, except of motor vehicles and motorcycles
47	Retail trade, except of motor vehicles and motorcycles
49	Land transport and transport via pipelines
50	Water transport
51	Air transport
52	Warehousing and support activities for transportation
53	Postal and courier activities
55	Accommodation
56	Food and beverage service activities
62	Computer programming, consultancy and related activities
63	Information service activities
85	Education
86	Human health activities
87	Residential care activities
88	Social work activities without accommodation

GOVERNMENT OF INDIA
MINISTRY OF LABOUR & EMPLOYMENT
LABOUR BUREAU
Pradhan Mantri Mudra Yojana (PMMY) Survey
Schedule-A (Listing Schedule)

BLOCK -1

Identification Particulars of Sampled FSU									
Sl. No	Item	State Code		Bank/MFI/NBFCs Code			Branch Code		
1	State Code, Bank/MFI Code, Branch Code								
2	Name of the Bank								
3	Address of the bank								
4	IFSC Code								
5	Name of the Officer contacted								
6	Designation								
7	Email ID								
8	Contact No. of the officer								
9	Survey Code (original sample covered-1, substituted -2, inaccessible-3)								

BLOCK- 3: Summary of Beneficiaries covered

Type of Loan	No. of beneficiaries covered				
	Originally	Substitute	Total (col 2 + col 3)	Casualty	Total (col 4 + col 5)
(1)	(2)	(3)	(4)	(5)	(6)
Shishu(1)					
Kishore (2)					
Tarun (3)					
Total					

BLOCK - 4

<i>Particulars of field operation</i>											
Sl. No.	Item	Investigator (Field Enumerator)			Supervisor			Consultant			
(1)	(2)	(3)			(4)			(5)			
1.	i) Name										
	ii) Code										
2.	date(s) of :	DD	MM	YY	DD	MM	YY	DD	MM	YY	
	(i) survey/inspection										
	(ii) receipt										
	(iii) scrutiny										
	(iv) dispatch										
3.	Total time taken to canvass the schedule (hrs)										
4.	Signature /										

BLOCK - 5	BLOCK - 6
Remarks by Investigator	Comments by Supervisor

Summary of Beneficiary Listing				
Type of Loan	Total Loan amount in the frame (as per bank branch)	Total number of beneficiary listed (as per bank branch)	Total Loan amount among the Sampled beneficiaries	Number of beneficiary loan accounts covered/selected
<i>(1)</i>	<i>(2)</i>	<i>(3)</i>	<i>(4)</i>	<i>(5)</i>
Shishu(1)				
Kishore (2)				
Tarun (3)				
Total (4)=(1)+ (2)+ (3)				

RURAL	1	*
URBAN	2	

GOVERNMENT OF INDIA
MINISTRY OF LABOUR & EMPLOYMENT
LABOUR BUREAU
(PRADHAN MANTRI MUDRA YOJNA SURVEY)
SCHEDULE-B (Beneficiary Schedule)

Original*	1
Substituted	2

[1] Identification Particulars of Sample Beneficiary					
1. Name and Address:	5. Education Level (Code):				
	6. Phone/Mobile Number:				
	7. Stratum Number (Public Bank -1, Private Bank-2, MFI/NBFC-3)				
	8. Loan Type (as per frame) (Shishu-1, Kishore-2, Traun-3):				
2. Age (in completed years):		9. Sample Serial No. (as per sample list)			
3. Social Group (Code):		10. Sample Beneficiary No.			
4. Gender (Male-1, Female- Transgender-3):		11 No of units / establishment owned by the beneficiary			
[2] Description of Current Economic Activity of Sample Beneficiary (activity for which listed as beneficiary under PMMY)					
1. Broad Economic Activity (Code):		4. NIC 2008 at the time of visit (3-digit level) (to be filled by supervisor):			
2. Description of the Broad Economic Activity	5. Usual nature of operation(perennial – 1, seasonal – 2, casual -3):				
	6. Ownership (Code):				
3. Description of goods produced/traded or services provided:	7. Year Since Operation started:				
	8. In case of Substitution, the reasons thereof(code):				

*Strike out whichever is not applicable

Codes for Block [1]

Item 3: **Social Group code:** scheduled tribe -1, scheduled caste -2, other backward class -3, others -9.

Item 5: **Educational Level code:** not literate – 1, literate: without formal schooling-2, below secondary-3, secondary-4, higher secondary-5, graduate-6, post-graduate & above-7

Codes for Block [2]

Item 1: **Broad Economic Activity code:** manufacturing-1, services-2, allied agriculture-3, trading-4, others-9

Item 6: **Ownership Code**=(proprietorship -1, partnership-2, HUF-3, Private Ltd company-4, other-9, Specify)

Item 8: **Substitution Code:** unit not in existence-1, unit locked out for some time /temporary shutdown-2, access denied -3, adequate co-operation not extended-4, shifted to distant place-5 others -9

[3] Details of Loans as on the date of survey						
1. Do you know about MUDRA (Yes-1, No -2)						
2. If Yes in Item 1 above, from where you came to know about MUDRA (Code):						
3. Whether any loan was availed since April, 2015 (Yes-1, No-2)						
4. If No in Item above when you availed loan last time (MM/YYYY)						
5. If Yes in item 3 above						
Sl. No.	Date of receipt of Loan (MM/YY)	Amount of Loan	Purpose code	Nature of Loan (Joint -1, Individual - 2)	Is it under PMMY/ MUDRA (Yes-1, No-2)	If Code 1 in col 6 then type of Loan Code
(1)	(2)	(3)	(4)	(5)	(6)	(7)
If code 1 in Col 6 above:						
6. Availed Loan under MUDRA for already existing establishment(Yes-1, No-2):						
7. After availing Mudra any new unit(s) setup by the beneficiary (Yes-1, No-2):						
8. Whether the beneficiary is in the process of establishing a unit (Yes-1, No-2):						
9. if yes in item 8 above, time (in months) by which new unit would be set up:						

Codes for Block [3]

Item 2 (Codes): *advertisement -1, friends or relative -2, another beneficiary under MUDRA -3, banking / NBFC officials -4, others-9.*

Item-5 (Col 4): *setting up of new establishment-1, expansion of already existing establishment-2, others reasons-3*

Item 5 (Col 7): *Type of Loan: Shishu-1, Kishore-2, Tarun-3.*

[4] Additional Details of loan availed		
1. Whether the Loan Sanctioned under PMMY is sufficient for the purpose for which it is taken? (Yes-1, No-2)		
2. If No in item 1 above, have you taken any other loan from any other source for the same purpose (Yes-1, No-2):		
3. If yes, in item 2 above, the amount of loan (from all sources except MUDRA including friends and relative) :		
Sl No.	Source of Loan	Loan Amount (Rs)
i)	Relatives/friends	
ii)	Money lender	
iii)	Trader	
iv)	Other.....(Specify)	
Total		
4. Was there any expansion in your business after receipt of loan amount? (Yes-1, No-2)		
5. Did the Loan sanctioned under PMMY directly/ indirectly helped /utilised in expansion of the number of person working in the establishment/unit (Yes-1, No-2):		
6. If yes above Number of additional worker(s) (including owner) employed in the activity after receipt of loan under PMMY		

How many establishment(s) owned by beneficiary on the date of survey _____

[5] Details of Employment generated by beneficiary under MUDRA Loan								
1. Broad Economic Activity (Code):				5. Description of the Broad Economic Activity				
2. Year Since Operational								
3. Ownership (Code):								
4. Whether this unit was setup after availing Mudra Loan (Yes-1: No/already existing unit-2)				6.. NIC 2008 (3-digit level)				
7 (a) Employment Details							(FY:)	
Sl. No.	Category	On the Last working day of Month proceeding to the month in which Loan Sanctioned/ Disbursed			As on day previous to Schedule enquiry			Maximum Number of Person employed at any given time since Loan Disbursal.
		Male	Female	Total	Male	Female	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1.	Self Employed /Working Owner(s)							
2.	Employee/ Hired worker(s)							
3.	Total							
4.	If employment decreased after availing the Loan, the reasons thereof							
5.	Whether beneficiary had owned establishment but that is closed down on the date of Survey (Yes-1, No-2)							
6.	How many workers were working there? (If code-1 in item 5)							
7.	Reasons for closure of establishment? (If code-1 in item 5)							

***Block [5] to be separately filled for each establishment with same/different Economic activity for which MUDRA loan was availed by the beneficiary.**

Codes for Block [5]

Item 4: **Reason of decrease in employment code:** automation -1, utilisation of loan for other purpose-2, switching over to new to economic activity requiring less number of workers -3, others-9.

Item 7: **Reason of Closure:** Non-availability of additional funds-1, Shortage of raw material-2, Non-availability of manpower-3, others-9.

[5] Details of Employment generated by beneficiary under MUDRA Loan (continued)				
7 (b) Employment Details based on duration of employment generated (after availing loan under MUDRA)				
Sl. No.	Category	Number of persons Employed for less than 1 month (30 days)	Number of persons Employed for 1 month to less than 6 months	Number of persons Employed for 6 months & above
(1)	(2)	(3)	(4)	(5)
1	Self Employed /Working Owner(s)			
2	Employee/ Hired worker(s)			
3	Total			

***Block [5] to be separately filled for each establishment with same/different Economic activity for which MUDRA loan was availed by the beneficiary.**

Detailed Tables

Table 1 :Distribution of Number of Bank/MFI/NBFC branches surveyed by sector for each State/UT

Sr. No.	Name of State/UT	Actual number of Bank/MFI/NBFC branches surveyed		
		Rural	Urban	Rural+ Urban
1	Karnataka	356	217	573
2	Tamil Nadu	359	203	562
3	Maharashtra	280	189	469
4	Uttar Pradesh	277	214	491
5	West Bengal	215	184	399
6	Bihar	168	118	286
7	Madhya Pradesh	204	117	321
8	Rajasthan	128	95	223
9	Odisha	170	74	244
10	Gujarat	122	104	226
11	Andhra Pradesh	87	130	217
12	Kerala	102	104	206
13	Punjab	78	71	149
14	Assam	74	55	129
15	Haryana	67	56	123
16	Jharkhand	53	49	102
17	Telangana	50	77	127
18	Delhi	38	62	100
19	Chhattisgarh	61	42	103
20	Uttarakhand	33	32	65
21	J & K	25	39	64
22	Himachal Pradesh	19	16	35
23	Tripura	14	12	26
24	Puducherry	6	9	15
25	Goa	7	3	10
Rest of the State/UT		18	35	53
All India		3011	2307	5318

Sr. No.	Name of State/UT	Banks						MFI/NBFC			Overall		
		Public			Private			Rural	Urban	Rural+ Urban	Rural	Urban	Rural+ Urban
		Rural	Urban	Rural+ Urban	Rural	Urban	Rural+ Urban						
1	Karnataka	2,625	3,431	6,056	136	458	594	3,637	1,011	4,648	6,398	4,900	11,298
2	Tamil Nadu	1,749	2,467	4,216	356	462	818	1,676	1,171	2,847	3,781	4,100	7,881
3	Maharashtra	1,539	2,059	3,598	186	315	501	2,762	657	3,419	4,487	3,031	7,518
4	Uttar Pradesh	4,576	833	5,409	211	150	361	2,659	226	2,885	7,446	1,209	8,655
5	West Bengal	1,341	1,407	2,748	1,122	1,380	2,502	1,490	578	2,068	3,953	3,365	7,318
6	Bihar	1,068	1,450	2,518	732	500	1,232	875	1,250	2,125	2,675	3,200	5,875
7	Madhya Pradesh	791	2,172	2,963	123	199	322	2,006	765	2,771	2,920	3,136	6,056
8	Rajasthan	807	1,309	2,116	192	407	599	956	410	1,366	1,955	2,126	4,081
9	Odisha	755	1,233	1,988	149	187	336	2,451	499	2,950	3,355	1,919	5,274
10	Gujarat	497	922	1,419	177	239	416	709	352	1,061	1,383	1,513	2,896
11	Andhra Pradesh	1,869	2,652	4,521	7	171	178	-	-	-	1,876	2,823	4,699
12	Kerala	786	2,104	2,890	30	193	223	325	25	350	1,141	2,322	3,463
13	Punjab	754	1,039	1,793	109	67	176	577	65	642	1,440	1,171	2,611
14	Assam	554	310	864	518	322	840	714	-	714	1,786	632	2,418
15	Haryana	536	651	1,187	77	58	135	549	178	727	1,162	887	2,049
16	Jharkhand	490	849	1,339	100	153	253	275	100	375	865	1,102	1,967
17	Telangana	774	1,516	2,290	19	100	119	-	-	-	793	1,616	2,409
18	Delhi	75	480	555	5	142	147	-	188	188	80	810	890
19	Chhattisgarh	349	725	1,074	95	137	232	693	6	699	1,137	868	2,005
20	Uttarakhand	248	775	1,023	49	39	88	150	150	300	447	964	1,411
21	J & K	163	226	389	224	357	581	-	-	-	387	583	970
22	Himachal Pradesh	425	264	689	4	11	15	25	-	25	454	275	729
23	Tripura	125	106	231	50	100	150	75	-	75	250	206	456
24	Puducherry	71	174	245	4	45	49	-	25	25	75	244	319
25	Goa	80	99	179	-	-	-	8	13	21	88	112	200
Rest of the State/UT		231	650	881	-	-	-	-	46	46	231	696	927
All India		23,278	29,903	53,181	4,675	6,192	10,867	22,612	7,715	30,327	50,565	43,810	94,375

Table 3: Distribution of Sample Beneficiaries by type of loan availed under MUDRA for each State/UT

Sr. No.	Name of State/UT	Banks						MFI/NBFC			Overall			Total
		Public			Private			Shishu	Kishore	Tarun	Shishu	Kishore	Tarun	
		Shishu	Kishore	Tarun	Shishu	Kishore	Tarun							
1	Karnataka	3,035	2,348	673	209	250	135	4,492	156	-	7,736	2,754	808	11,298
2	Tamil Nadu	2,219	1,609	388	513	215	90	2,846	1	-	5,578	1,825	478	7,881
3	Maharashtra	1,850	1,231	517	302	110	89	3,214	159	46	5,366	1,500	652	7,518
4	Uttar Pradesh	2,780	1,979	650	209	59	93	2,877	8	-	5,866	2,046	743	8,655
5	West Bengal	1,189	1,188	371	2,216	211	75	1,911	157	-	5,316	1,556	446	7,318
6	Bihar	1,475	809	234	1,133	67	32	1,962	163	-	4,570	1,039	266	5,875
7	Madhya Pradesh	1,596	914	453	198	89	35	2,662	108	1	4,456	1,111	489	6,056
8	Rajasthan	1,131	709	276	326	142	131	1,341	25	-	2,798	876	407	4,081
9	Odisha	1,002	818	168	257	55	24	2,733	205	12	3,992	1,078	204	5,274
10	Gujarat	540	656	223	190	113	113	938	108	15	1,668	877	351	2,896
11	Andhra Pradesh	2,546	1,587	388	82	69	27	-	-	-	2,628	1,656	415	4,699
12	Kerala	1,343	1,157	390	166	27	30	350	-	-	1,859	1,184	420	3,463
13	Punjab	1,178	505	110	109	43	24	642	-	-	1,929	548	134	2,611
14	Assam	583	229	52	678	113	49	711	3	-	1,972	345	101	2,418
15	Haryana	631	444	112	54	42	39	727	-	-	1,412	486	151	2,049
16	Jharkhand	700	457	182	193	37	23	363	12	-	1,256	506	205	1,967
17	Telangana	1,209	820	261	33	37	49	-	-	-	1,242	857	310	2,409
18	Delhi	343	132	80	24	36	87	169	19	-	536	187	167	890
19	Chhattisgarh	563	353	158	167	40	25	693	6	-	1,423	399	183	2,005
20	Uttarakhand	481	408	134	72	10	6	300	-	-	853	418	140	1,411
21	J & K	126	205	58	196	295	90	-	-	-	322	500	148	970
22	Himachal Pradesh	276	324	89	1	11	3	25	-	-	302	335	92	729
23	Tripura	152	62	17	132	6	12	75	-	-	359	68	29	456
24	Puducherry	123	97	25	26	12	11	25	-	-	174	109	36	319
25	Goa	112	50	17	-	-	-	21	-	-	133	50	17	200
Rest of the State/UT		448	289	144	-	-	-	46	-	-	494	289	144	927
All India		27,631	19,380	6,170	7,486	2,089	1,292	29,123	1,130	74	64,240	22,599	7,536	94,375

Table 4: Distribution of Sample Beneficiaries by Social Group for each State/UT

Sr. No.	Name of State/UT	Schedule Tribe	Schedule Caste	Other Backward Classes	Others	Total
1	Karnataka	772	1926	3947	4653	11298
2	Tamil Nadu	154	1641	5661	425	7881
3	Maharashtra	561	1329	2597	3031	7518
4	Uttar Pradesh	210	1838	3839	2768	8655
5	West Bengal	180	1603	1187	4348	7318
6	Bihar	87	867	3792	1129	5875
7	Madhya Pradesh	608	1378	3054	1016	6056
8	Rajasthan	400	679	1678	1324	4081
9	Odisha	754	1090	1718	1712	5274
10	Gujarat	164	452	1241	1039	2896
11	Andhra Pradesh	86	531	2301	1781	4699
12	Kerala	48	214	2130	1071	3463
13	Punjab	79	1040	381	1111	2611
14	Assam	189	301	816	1112	2418
15	Haryana	23	680	561	785	2049
16	Jharkhand	173	150	1060	584	1967
17	Telangana	176	385	1127	721	2409
18	Delhi	9	167	188	526	890
19	Chhattisgarh	298	381	822	504	2005
20	Uttarakhand	53	214	459	685	1411
21	J & K	23	103	152	692	970
22	Himachal Pradesh	16	187	87	439	729
23	Tripura	76	113	128	139	456
24	Puducherry	2	42	249	26	319
25	Goa	9	19	79	93	200
Rest of the State/UT		302	81	170	374	927
All India		5452	17411	39424	32088	94375

Table 5: Distribution of Sample Beneficiaries by Level of Education for each State/UT

Sr. No.	Name of State/UT	Not literate	Literate without formal schooling	Below Secondary	Secondary	Higher Secondary	Grduate	PG & above	Total
1	Karnataka	1,075	982	3,573	2,998	1,644	923	103	11,298
2	Tamil Nadu	494	560	2,469	2,001	1,293	884	180	7,881
3	Maharashtra	413	455	2,163	1,937	1,505	828	217	7,518
4	Uttar Pradesh	652	1,224	2,154	1,524	1,205	1,417	479	8,655
5	West Bengal	221	820	3,072	1,525	822	749	109	7,318
6	Bihar	477	1,353	1,675	980	737	578	75	5,875
7	Madhya Pradesh	457	969	2,009	950	824	678	169	6,056
8	Rajasthan	327	676	1,124	600	534	578	242	4,081
9	Odisha	363	720	2,021	1,203	458	425	84	5,274
10	Gujarat	298	322	884	621	362	323	86	2,896
11	Andhra Pradesh	136	267	1,109	1,643	786	662	96	4,699
12	Kerala	5	55	657	1,176	767	723	80	3,463
13	Punjab	216	198	753	566	459	330	89	2,611
14	Assam	21	182	1,105	504	343	226	37	2,418
15	Haryana	201	145	762	391	273	231	46	2,049
16	Jharkhand	40	163	581	455	352	331	45	1,967
17	Telangana	86	136	534	743	406	412	92	2,409
18	Delhi	57	55	208	199	154	184	33	890
19	Chhattisgarh	216	205	557	354	334	263	76	2,005
20	Uttarakhand	92	159	364	241	211	249	95	1,411
21	J & K	21	67	215	252	224	155	36	970
22	Himachal Pradesh	14	16	166	161	178	149	45	729
23	Tripura	2	30	215	116	48	40	5	456
24	Puducherry	2	9	108	88	49	56	7	319
25	Goa	9	23	38	71	37	21	1	200
Rest of the State/UT		16	21	251	242	234	146	17	927
ALL INDIA		5,911	9,812	28,767	21,541	14,239	11,561	2,544	94,375

Table 6: Percentage Distribution of Sample Beneficiaries by Broad Economic Activity for which MUDRA Loan was Availed for each State/UT (R+U)

Sr. No.	Name of State/UT	Manufacturing	Services (other than trading)	Allied agriculture	Trading	Others (Excluding Agriculture)
1	Karnataka	9.9	34.4	16.7	38.6	0.4
2	Tamil Nadu	13.0	34.1	13.4	39.2	0.3
3	Maharashtra	8.8	34.5	20.9	35.4	0.4
4	Uttar Pradesh	11.2	24.1	20.0	44.5	0.1
5	West Bengal	12.4	25.3	10.1	51.6	0.6
6	Bihar	6.8	22.3	18.3	52.5	0.1
7	Madhya Pradesh	6.0	25.9	24.9	43.0	0.3
8	Rajasthan	9.5	30.4	19.5	40.5	0.1
9	Odisha	8.5	21.7	25.1	44.1	0.6
10	Gujarat	10.9	31.7	22.4	34.9	0.1
11	Andhra Pradesh	10.3	28.7	3.5	56.3	1.3
12	Kerala	13.0	46.0	3.8	37.2	0.0
13	Punjab	7.1	41.5	11.5	39.9	-
14	Assam	8.4	18.1	15.8	57.5	0.1
15	Haryana	9.5	33.7	19.2	37.6	0.1
16	Jharkhand	8.3	29.2	8.2	54.3	0.1
17	Telangana	8.7	38.3	2.9	50.2	-
18	Delhi	9.1	40.9	0.7	49.1	0.2
19	Chhattisgarh	7.5	24.6	20.3	47.4	0.2
20	Uttarakhand	9.1	41.8	8.9	39.9	0.3
21	J & K	13.0	32.4	1.6	53.0	0.1
22	Himachal Pradesh	13.9	35.3	6.3	44.4	0.1
23	Tripura	4.2	23.0	27.4	45.4	-
24	Puducherry	12.2	40.8	6.0	41.1	-
25	Goa	5.0	53.5	1.5	39.5	0.5
Rest of the State/UT		11.2	32.3	1.3	55.2	-
ALL INDIA		9.8	30.3	15.6	44.0	0.3

Table 7: Distribution of the Sample Beneficiaries by Sector and Gender for each State/UT

Sr. No.	Name of State/UT	Rural			Urban			Rural + Urban		
		M	F	P	M	F	P	M	F	P
1	Karnataka	1,984	4,414	6,398	2,686	2,214	4,900	4,670	6,628	11,298
2	Tamil Nadu	1,207	2,574	3,781	1,671	2,429	4,100	2,878	5,003	7,881
3	Maharashtra	1,324	3,163	4,487	1,660	1,371	3,031	2,984	4,534	7,518
4	Uttar Pradesh	4,110	3,336	7,446	801	408	1,209	4,911	3,744	8,655
5	West Bengal	1,254	2,699	3,953	1,275	2,090	3,365	2,529	4,789	7,318
6	Bihar	887	1,788	2,675	1,270	1,930	3,200	2,157	3,718	5,875
7	Madhya Pradesh	771	2,149	2,920	1,775	1,361	3,136	2,546	3,510	6,056
8	Rajasthan	821	1,134	1,955	1,413	713	2,126	2,234	1,847	4,081
9	Odisha	727	2,628	3,355	1,044	875	1,919	1,771	3,503	5,274
10	Gujarat	507	876	1,383	917	596	1,513	1,424	1,472	2,896
11	Andhra Pradesh	1,324	552	1,876	1,865	958	2,823	3,189	1,510	4,699
12	Kerala	535	606	1,141	1,330	992	2,322	1,865	1,598	3,463
13	Punjab	620	820	1,440	829	342	1,171	1,449	1,162	2,611
14	Assam	497	1,289	1,786	285	347	632	782	1,636	2,418
15	Haryana	461	701	1,162	495	392	887	956	1,093	2,049
16	Jharkhand	424	441	865	762	340	1,102	1,186	781	1,967
17	Telangana	562	231	793	1,118	498	1,616	1,680	729	2,409
18	Delhi	67	13	80	503	307	810	570	320	890
19	Chhattisgarh	312	825	1,137	624	244	868	936	1,069	2,005
20	Uttarakhand	194	253	447	600	364	964	794	617	1,411
21	J & K	311	76	387	458	125	583	769	201	970
22	Himachal Pradesh	293	161	454	211	64	275	504	225	729
23	Tripura	97	153	250	111	95	206	208	248	456
24	Puducherry	40	35	75	134	110	244	174	145	319
25	Goa	64	24	88	62	50	112	126	74	200
Rest of the State/UT		148	83	231	398	298	696	546	381	927
ALL INDIA		19,541	31,024	50,565	24,297	19,513	43,810	43,838	50,537	94,375

M: Male

F: Female

Table 8: Percentage Distribution of sample establishments by Ownership Type for each State/UT			
			Rural+Urban
Sr. No.	Name of State/UT	Proprietorship	Others
1	Karnataka	97.1	2.9
2	Tamil Nadu	99.0	1.0
3	Maharashtra	94.9	5.1
4	Uttar Pradesh	99.9	0.1
5	West Bengal	98.3	1.7
6	Bihar	100.0	0.0
7	Madhya Pradesh	98.6	1.4
8	Rajasthan	98.4	1.6
9	Odisha	92.3	7.7
10	Gujarat	96.7	3.3
11	Andhra Pradesh	97.8	2.2
12	Kerala	97.6	2.5
13	Punjab	98.2	1.8
14	Assam	98.0	2.0
15	Haryana	98.5	1.5
16	Jharkhand	99.0	1.0
17	Telangana	98.7	1.3
18	Delhi	98.3	1.7
19	Chhattisgarh	99.0	1.1
20	Uttarakhand	97.6	2.4
21	J & K	98.7	1.3
22	Himachal Pradesh	97.9	2.1
23	Tripura	98.9	1.1
24	Puducherry	95.9	4.1
25	Goa	94.5	5.5
Rest of the State/UT		99.9	0.1
ALL INDIA		97.8	2.2

Table 9: Distribution of Beneficiaries under MUDRA Loan for the Surveyed Bank/MFI/NBFC for each State/UT										
Sr. No.	Name of State/UT	Total number of Beneficiaries listed as per Surveyed Bank/MFI/NBFC Branch			Number of Beneficiaries Surveyed			Percentage of Beneficiaries surveyed to Beneficiaries listed.		
		Shishu	Kishor	Tarun	Shishu	Kishor	Tarun	Shishu	Kishor	Tarun
1	Karnataka	9,82,168	16,299	1,150	7,736	2,754	808	0.8	16.9	70.3
2	Tamil Nadu	6,41,322	9,728	789	5,578	1,825	478	0.9	18.8	60.6
3	Maharashtra	1,45,258	5,494	1,747	5,366	1,500	652	3.7	27.3	37.3
4	Uttar Pradesh	11,376	8,946	2,643	5,866	2,046	743	51.6	22.9	28.1
5	West Bengal	2,70,300	5,514	997	5,316	1,556	446	2.0	28.2	44.7
6	Bihar	3,28,663	13,680	513	4,570	1,039	266	1.4	7.6	51.9
7	Madhya Pradesh	17,215	4,166	899	4,456	1,111	489	25.9	26.7	54.4
8	Rajasthan	1,08,285	2,953	1,340	2,798	876	407	2.6	29.7	30.4
9	Odisha	6,79,616	3,521	276	3,992	1,078	204	0.6	30.6	73.9
10	Gujarat	1,65,232	6,549	2,380	1,668	877	351	1.0	13.4	14.7
11	Andhra Pradesh	13,182	10,283	575	2,628	1,656	415	19.9	16.1	72.2
12	Kerala	1,30,941	4,698	781	1,859	1,184	420	1.4	25.2	53.8
13	Punjab	56,429	4,607	397	1,929	548	134	3.4	11.9	33.8
14	Assam	67,315	1,244	210	1,972	345	101	2.9	27.7	48.1
15	Haryana	64,653	2,158	454	1,412	486	151	2.2	22.5	33.3
16	Jharkhand	30,419	2,222	380	1,256	506	205	4.1	22.8	53.9
17	Telangana	4,142	3,401	792	1,242	857	310	30.0	25.2	39.1
18	Delhi	15,283	1,088	612	536	187	167	3.5	17.2	27.3
19	Chhattisgarh	8,523	1,204	454	1,423	399	183	16.7	33.1	40.3
20	Uttarakhand	23,303	1,222	230	853	418	140	3.7	34.2	60.9
21	J & K	642	1,475	254	322	500	148	50.2	33.9	58.3
22	Himachal Pradesh	691	1,433	185	302	335	92	43.7	23.4	49.7
23	Tripura	4,016	432	46	359	68	29	8.9	15.7	63.0
24	Puducherry	6,038	552	50	174	109	36	2.9	19.7	72.0
25	Goa	7,374	113	17	133	50	17	1.8	44.2	100.0
Rest of the State/UT		1,775	540	208	494	289	144	27.8	53.5	69.2
ALL INDIA		37,84,161	1,13,522	18,379	64,240	22,599	7,536	1.7	19.9	41.0

Table 10: Distribution of Total Amount of MUDRA Loan Disbursed among Beneficiaries of the Surveyed Bank/MFI/NBFC for each State/UT (in crore)								Percentage Distribution of Sample Loan by Amount of loan Disbursed.		
Sr. No.	Name of State/UT	Total Amount of MUDRA Loan Disbursed Among Beneficiaries Listed as per Bank Branch			Total Amount MUDRA Loan Disbursed Among Beneficiaries Surveyed			S	K	T
		Shishu	Kishor	Tarun	Shishu	Kishor	Tarun			
1	Karnataka	2,937.14	236.61	85.24	32.44	53.90	60.43	1	23	71
2	Tamil Nadu	3,235.04	133.22	91.59	17.67	37.13	39.46	1	28	43
3	Maharashtra	397.99	132.47	155.02	19.18	36.64	47.20	5	28	30
4	Uttar Pradesh	54.58	205.22	207.50	22.76	45.11	65.75	42	22	32
5	West Bengal	805.92	129.29	80.65	16.41	37.05	35.51	2	29	44
6	Bihar	1,388.18	269.70	40.30	13.95	18.93	21.76	1	7	54
7	Madhya Pradesh	49.33	97.62	68.37	13.68	24.96	35.98	28	26	53
8	Rajasthan	293.71	80.93	100.27	9.65	21.81	35.38	3	27	35
9	Odisha	2,580.40	78.05	20.13	15.18	19.11	13.89	1	24	69
10	Gujarat	422.49	185.89	169.64	5.54	24.01	32.65	1	13	19
11	Andhra Pradesh	51.55	266.68	49.44	12.09	29.67	34.05	23	11	69
12	Kerala	340.53	88.25	61.78	8.93	24.28	33.31	3	28	54
13	Punjab	169.32	29.45	29.47	7.47	11.83	11.11	4	40	38
14	Assam	156.79	46.93	14.83	6.84	7.67	7.21	4	16	49
15	Haryana	173.40	51.01	34.58	5.17	10.69	14.47	3	21	42
16	Jharkhand	77.13	49.44	28.27	4.34	11.92	15.07	6	24	53
17	Telangana	15.50	73.05	66.45	4.71	17.65	26.29	30	24	40
18	Delhi	47.33	26.75	47.39	2.01	5.11	13.53	4	19	29
19	Chhattisgarh	22.45	28.58	37.22	4.64	8.96	16.39	21	31	44
20	Uttarakhand	71.12	27.42	19.17	3.32	8.95	11.96	5	33	62
21	J & K	2.87	34.41	20.38	1.33	12.19	11.90	46	35	58
22	Himachal Pradesh	12.09	24.14	16.17	1.39	6.47	7.83	12	27	48
23	Tripura	13.52	7.01	3.54	1.32	1.21	2.22	10	17	63
24	Puducherry	16.79	9.02	3.75	0.61	1.89	2.72	4	21	72
25	Goa	20.91	2.71	1.39	0.58	1.12	1.39	3	41	100
Rest of the State/UT		7.64	12.57	17.27	2.06	6.83	11.53	27	54	67
ALL INDIA		13,363.71	2,326.41	1,469.78	233.29	485.09	608.99	2	21	41

S - Shishu ; K - Kishore; T-Tarun

Table 11: Percentage distribution of Sample Beneficiaries by Source of Awareness about MUDRA Yojana for each State/UT

Sr. No.	Name of state/UT	Advertisement	Friends and Relative	Another Beneficiary of MUDRA	Bank/ MFI/NBFC	Others
1	Karnataka	10.8	35.4	17.8	35.4	0.7
2	Tamil Nadu	5.4	29.5	23.5	41.2	0.5
3	Maharashtra	16.5	37.6	12.7	32.7	0.6
4	Uttar Pradesh	16.5	33.3	14.3	35.7	0.2
5	West Bengal	11.5	21.8	19.9	46.3	0.5
6	Bihar	17.4	30.6	15.2	36.6	0.1
7	Madhya Pradesh	19.1	43.7	11.4	25.3	0.6
8	Rajasthan	19.2	53.4	8.9	18.2	0.4
9	Odisha	13.2	39.9	18.6	27.4	1.0
10	Gujarat	12.5	42.0	6.3	36.9	2.3
11	Andhra Pradesh	23.2	26.4	12.9	37.4	0.2
12	Kerala	15.8	29.9	17.7	36.6	0.0
13	Punjab	11.8	29.7	10.3	47.8	0.4
14	Assam	5.4	31.3	8.6	54.6	0.1
15	Haryana	13.7	37.1	16.1	30.0	3.1
16	Jharkhand	13.7	33.6	5.6	47.1	0.1
17	Telangana	14.1	27.6	5.4	52.2	0.6
18	Delhi	15.2	23.7	3.5	45.2	12.4
19	Chhattisgarh	19.7	18.7	20.9	40.3	0.5
20	Uttarakhand	21.3	19.8	3.8	53.4	1.6
21	J & K	13.9	29.2	22.7	33.9	0.2
22	Himachal Pradesh	18.7	24.2	12.0	43.5	1.5
23	Tripura	15.8	7.9	11.1	65.2	-
24	Puducherry	5.7	12.3	20.4	61.6	-
25	Goa	18.7	19.2	-	61.7	0.5
Rest of the State/UT		8.1	38.5	10.9	42.4	0.1
ALL INDIA		14.2	32.8	14.8	37.5	0.7

Table 12: Distribution of Sample Beneficiaries by Purpose of Loan Availed by each State/UT

Sr. No.	Name of State/UT	Setting up new Establishment			Expansion of existing Establishment		
		M	F	T	M	F	T
1	Karnataka	1,571	1,874	3,445	3,099	4,754	7,853
2	Tamil Nadu	344	687	1,031	2,534	4,316	6,850
3	Maharashtra	798	1,478	2,276	2,186	3,056	5,242
4	Uttar Pradesh	1,033	1,414	2,447	3,878	2,330	6,208
5	West Bengal	279	560	839	2,250	4,229	6,479
6	Bihar	224	646	870	1,933	3,072	5,005
7	Madhya Pradesh	551	728	1,279	1,995	2,782	4,777
8	Rajasthan	310	464	774	1,924	1,383	3,307
9	Odisha	195	381	576	1,576	3,122	4,698
10	Gujarat	279	469	748	1,145	1,003	2,148
11	Andhra Pradesh	429	232	661	2,760	1,278	4,038
12	Kerala	340	255	595	1,525	1,343	2,868
13	Punjab	305	344	649	1,144	818	1,962
14	Assam	91	235	326	691	1,401	2,092
15	Haryana	248	340	588	708	753	1,461
16	Jharkhand	215	200	415	971	581	1,552
17	Telangana	223	135	358	1,457	594	2,051
18	Delhi	94	92	186	476	228	704
19	Chhattisgarh	99	170	269	837	899	1,736
20	Uttarakhand	197	139	336	597	478	1,075
21	J & K	205	76	281	564	125	689
22	Himachal Pradesh	74	62	136	430	163	593
23	Tripura	24	16	40	184	232	416
24	Puducherry	37	29	66	137	116	253
25	Goa	22	11	33	104	63	167
Rest of the State/UT		109	63	172	437	318	755
ALL INDIA		8,296	11,100	19,396	35,542	39,437	74,979

M- Male: F- Female: T- Total

Table 13: Distribution of Sample Beneficiaries by Utilisation of Loan for New/Existing establishment for each State/UT						
Sr. No.	Name of State/UT	Sample beneficiaries who took loan for new establishment	percentage of beneficiaries who took loan for new establishment	Sample beneficiaries who took loan for existing establishment	percentage of beneficiaries who took loan for existing establishments	TOTAL
1	Karnataka	3,445	30.5	7,853	69.5	11,298
2	Tamil Nadu	1,031	13.1	6,850	86.9	7,881
3	Maharashtra	2,276	30.3	5,242	69.7	7,518
4	Uttar Pradesh	2,447	28.3	6,208	71.7	8,655
5	West Bengal	839	11.5	6,479	88.5	7,318
6	Bihar	870	14.8	5,005	85.2	5,875
7	Madhya Pradesh	1,279	21.1	4,777	78.9	6,056
8	Rajasthan	774	19.0	3,307	81.0	4,081
9	Odisha	576	10.9	4,698	89.1	5,274
10	Gujarat	748	25.8	2,148	74.2	2,896
11	Andhra Pradesh	661	14.1	4,038	85.9	4,699
12	Kerala	595	17.2	2,868	82.8	3,463
13	Punjab	649	24.9	1,962	75.1	2,611
14	Assam	326	13.5	2,092	86.5	2,418
15	Haryana	588	28.7	1,461	71.3	2,049
16	Jharkhand	415	21.1	1,552	78.9	1,967
17	Telangana	358	14.9	2,051	85.1	2,409
18	Delhi	186	20.9	704	79.1	890
19	Chhattisgarh	269	13.4	1,736	86.6	2,005
20	Uttarakhand	336	23.8	1,075	76.2	1,411
21	J & K	281	29.0	689	71.0	970
22	Himachal Pradesh	136	18.7	593	81.3	729
23	Tripura	40	8.8	416	91.2	456
24	Puducherry	66	20.7	253	79.3	319
25	Goa	33	16.5	167	83.5	200
Rest of the State/UT		172	151.5	755	648.5	927
ALL INDIA		19,396	20.6	74,979	79.4	94,375

Table 14: Percentage distribution of sample beneficiaries by nature of Loan availed for each State/UT (in percentage)

Sr. No.	Name of State/UT	Joint Loan						Individual Loan					
		Rural		Urban		Rural + Urban		Rural		Urban		Rural + Urban	
		M	F	M	F	M	F	M	F	M	F	M	F
1	Karnataka	9.6	90.5	38.6	61.4	19.4	80.6	32.2	67.8	55.4	44.6	42.4	57.6
2	Tamil Nadu	44.7	55.3	62.5	37.5	51.9	48.1	31.6	68.4	40.4	59.6	36.2	63.8
3	Maharashtra	20.7	79.3	49.0	51.0	29.2	70.8	30.3	69.8	55.1	44.9	40.4	59.6
4	Uttar Pradesh	71.6	28.4	62.5	37.5	71.1	28.9	54.9	45.1	66.3	33.7	56.5	43.5
5	West Bengal	18.2	81.8	47.2	52.8	33.5	66.5	32.3	67.7	37.4	62.6	34.6	65.4
6	Bihar	63.4	36.6	66.7	33.3	64.6	35.4	32.7	67.3	39.5	60.5	36.4	63.6
7	Madhya Pradesh	33.3	66.7	82.7	17.3	73.1	26.9	26.4	73.6	56.0	44.0	41.6	58.4
8	Rajasthan	60.0	40.0	92.5	7.5	88.9	11.1	42.0	58.1	66.0	34.0	54.4	45.6
9	Odisha	12.9	87.1	31.8	68.2	21.7	78.3	21.9	78.1	55.5	44.5	34.0	66.0
10	Gujarat	34.3	65.7	59.8	40.2	50.3	49.7	36.8	63.2	60.7	39.3	49.1	50.9
11	Andhra Pradesh	71.8	28.2	69.1	30.9	69.8	30.3	70.6	29.5	65.9	34.1	67.8	32.2
12	Kerala	64.0	36.0	47.4	52.6	54.0	46.0	46.5	53.5	57.4	42.6	53.9	46.2
13	Punjab	38.8	61.2	79.4	20.7	65.3	34.8	43.2	56.8	70.1	29.9	54.9	45.1
14	Assam	0.0	100.0	12.0	88.0	9.1	90.9	28.0	72.1	46.5	53.5	32.7	67.3
15	Haryana	66.7	33.3	85.7	14.3	80.0	20.0	39.5	60.5	55.1	44.9	46.2	53.8
16	Jharkhand	55.6	44.4	75.0	25.0	68.0	32.0	49.0	51.1	69.1	30.9	60.2	39.8
17	Telangana	85.7	14.3	66.7	33.3	72.0	28.0	70.7	29.3	69.2	30.8	69.7	30.3
18	Delhi	75.0	25.0	60.0	40.0	63.2	36.8	84.2	15.8	62.1	37.9	64.1	35.9
19	Chhattisgarh	1.9	98.1	64.3	35.7	14.9	85.1	28.7	71.3	72.0	28.0	47.8	52.2
20	Uttarakhand	71.4	28.6	82.8	17.2	80.6	19.4	43.0	57.1	61.6	38.4	55.6	44.4
21	J & K	89.5	10.5	90.9	9.1	90.0	10.0	79.9	20.1	78.3	21.7	78.9	21.1
22	Himachal Pradesh	77.8	22.2	66.7	33.3	75.0	25.0	64.3	35.7	76.8	23.2	69.0	31.0
23	Tripura	---	---	---	---	---	---	38.8	61.2	53.9	46.1	45.6	54.4
24	Puducherry	---	---	66.7	33.3	66.7	33.3	53.3	46.7	54.5	45.5	54.2	45.8
25	Goa	80.0	20.0	0.0	100.0	66.7	33.3	72.3	27.7	55.9	44.1	62.9	37.1
Rest of the State/UT		66.7	33.3	39.2	60.8	40.7	59.3	64.0	36.0	58.6	41.4	60.0	40.0
ALL INDIA		30.0	70.0	56.6	43.4	42.5	57.5	38.9	61.1	55.4	44.6	46.6	53.4

M- Male: F- Female

Table 15: Percentage of the Sample Beneficiaries Availing loan from Other Source for the same economic activity.

Sr. No.	Name of State/UT	Percentage of beneficiaries reported MUDRA loan insufficient and availed loan from other sources	Percentage distribution of beneficiaries who availed loan from other source for the same Economic Activity (by source of loan)			
			Relatives	Money lender	Trader	others
1	Karnataka	8.2	59.0	7.2	7.1	26.8
2	Tamil Nadu	11.2	34.1	15.5	3.4	47.0
3	Maharashtra	12.7	62.9	4.9	3.4	28.7
4	Uttar Pradesh	14.4	76.5	6.7	9.4	7.3
5	West Bengal	15.9	18.3	13.8	5.4	62.5
6	Bihar	9.5	52.4	8.3	2.1	37.2
7	Madhya Pradesh	16.8	63.6	10.2	8.2	18.1
8	Rajasthan	10.9	70.0	11.9	2.9	15.2
9	Odisha	16.1	33.9	12.5	1.5	52.1
10	Gujarat	10.9	59.7	4.4	1.8	34.1
11	Andhra Pradesh	16.9	55.1	22.9	4.6	17.4
12	Kerala	4.9	63.7	12.1	0.5	23.6
13	Punjab	9.1	68.0	17.8	2.0	12.2
14	Assam	1.7	26.2	7.1	0.0	66.7
15	Haryana	13.4	40.4	30.5	3.3	25.7
16	Jharkhand	15.2	65.8	6.8	6.8	20.7
17	Telangana	5.1	71.1	14.8	6.7	7.4
18	Delhi	8.2	79.7	6.3	0.0	14.1
19	Chhattisgarh	7.6	63.3	15.1	5.8	15.8
20	Uttarakhand	1.6	66.7	16.7	4.2	12.5
21	J & K	0	--	--	--	--
22	Himachal Pradesh	6.6	61.5	15.4	19.2	3.8
23	Tripura	1.5	85.7	0.0	14.3	0.0
24	Puducherry	7.2	41.7	33.3	8.3	16.7
25	Goa	11	80.8	11.5	0.0	7.7
Rest of the State/UT		1.6	61.5	15.4	0.0	23.1
ALL INDIA		11.3	51.9	11.3	4.8	32.0

Table 16: Distribution of Sample Beneficiaries who reported expansion in business after receipt of Loan by sector				
Sr. No.	Name of State/UT	Rural	Urban	Rural+Urban
1	Karnataka	6,237	4,757	10,994
2	Tamil Nadu	3,709	4,003	7,712
3	Maharashtra	4,351	2,889	7,240
4	Uttar Pradesh	7,122	1,151	8,273
5	West Bengal	3,880	3,256	7,136
6	Bihar	2,662	3,185	5,847
7	Madhya Pradesh	2,906	3,086	5,992
8	Rajasthan	1,886	2,010	3,896
9	Odisha	3,331	1,870	5,201
10	Gujarat	1,323	1,465	2,788
11	Andhra Pradesh	1,864	2,816	4,680
12	Kerala	1,129	2,306	3,435
13	Punjab	1,361	1,114	2,475
14	Assam	1,776	626	2,402
15	Haryana	1,104	857	1,961
16	Jharkhand	828	1,083	1,911
17	Telangana	788	1,610	2,398
18	Delhi	79	773	852
19	Chhattisgarh	1,124	834	1,958
20	Uttarakhand	443	933	1,376
21	J & K	382	581	963
22	Himachal Pradesh	429	269	698
23	Tripura	250	206	456
24	Puducherry	75	244	319
25	Goa	88	111	199
Rest of the State/UT		229	689	918
ALL INDIA		49,356	42,724	92,080

Table 17: Distribution of establishments owned by Sample Beneficiaries reporting addition in the number of persons after receipt of MUDRA loan by sector for each State/UT				
Sr. No.	Name of State/UT	Rural	Urban	Rural+Urban
1	Karnataka	2,660	2,445	5,105
2	Tamil Nadu	1,255	1,288	2,543
3	Maharashtra	1,971	1,412	3,383
4	Uttar Pradesh	3,640	541	4,181
5	West Bengal	1,264	1,092	2,356
6	Bihar	904	1,083	1,987
7	Madhya Pradesh	818	1,217	2,035
8	Rajasthan	817	896	1,713
9	Odisha	884	485	1,369
10	Gujarat	537	661	1,198
11	Andhra Pradesh	833	1,166	1,999
12	Kerala	394	890	1,284
13	Punjab	470	455	925
14	Assam	382	135	517
15	Haryana	458	309	767
16	Jharkhand	353	480	833
17	Telangana	204	576	780
18	Delhi	37	337	374
19	Chhattisgarh	256	287	543
20	Uttarakhand	139	341	480
21	J & K	204	217	421
22	Himachal Pradesh	233	100	333
23	Tripura	24	53	77
24	Puducherry	28	78	106
25	Goa	37	41	78
Rest of the State/UT		74	319	393
ALL INDIA		18,876	16,904	35,780

Table 18: Estimated increase in employment after receipt of MUDRA loan by type of loan and gender for each State/UT.

Sr. No.	Name of State/UT	Shishu			Kishore			Tarun			Overall		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
1	Karnataka	95,414	13,44,321	14,39,735	1,31,033	44,610	1,75,643	50,657	7,620	58,277	2,77,104	13,96,551	16,73,655
2	Tamil Nadu	83,623	6,02,200	6,85,823	1,19,397	30,577	1,49,973	52,939	19,309	72,248	2,55,959	6,52,085	9,08,045
3	Maharashtra	61,184	6,66,762	7,27,946	1,02,509	47,385	1,49,894	8,16,153	24,175	8,40,328	9,79,845	7,38,322	17,18,167
4	Uttar Pradesh	1,23,466	35,431	1,58,897	2,49,305	20,672	2,69,976	1,29,904	15,512	1,45,416	5,02,674	71,614	5,74,288
5	West Bengal	48,769	5,79,424	6,28,192	1,05,279	16,818	1,22,097	24,392	2,036	26,428	1,78,440	5,98,277	7,76,717
6	Bihar	43,213	6,15,888	6,59,101	1,23,794	29,336	1,53,130	1,26,595	2,445	1,29,040	2,93,602	6,47,668	9,41,271
7	Madhya Pradesh	42,201	91,710	1,33,911	79,377	21,779	1,01,156	28,937	6,462	35,399	1,50,515	1,19,951	2,70,466
8	Rajasthan	57,913	1,95,830	2,53,743	71,213	9,138	80,351	43,502	3,755	47,257	1,72,628	2,08,722	3,81,351
9	Odisha	79,688	7,03,370	7,83,057	52,930	14,665	67,595	12,377	6,071	18,448	1,44,994	7,24,106	8,69,100
10	Gujarat	46,781	3,76,913	4,23,694	70,445	10,730	81,175	47,097	6,481	53,577	1,64,322	3,94,124	5,58,446
11	Andhra Pradesh	1,37,720	43,414	1,81,134	1,15,838	34,404	1,50,242	15,552	4,931	20,483	2,69,110	82,749	3,51,858
12	Kerala	57,842	2,74,562	3,32,405	1,32,557	39,477	1,72,034	62,797	20,664	83,461	2,53,197	3,34,704	5,87,900
13	Punjab	32,306	2,76,837	3,09,143	19,668	42,883	62,551	7,299	425	7,724	59,273	3,20,144	3,79,418
14	Assam	17,384	76,628	94,012	36,387	6,127	42,514	6,571	867	7,438	60,342	83,623	1,43,964
15	Haryana	57,730	1,36,744	1,94,474	44,460	6,768	51,229	11,476	1,319	12,796	1,13,667	1,44,831	2,58,498
16	Jharkhand	29,221	1,71,649	2,00,871	37,821	5,258	43,079	18,139	2,608	20,746	85,181	1,79,515	2,64,696
17	Telangana	15,615	11,018	26,633	37,004	22,930	59,934	21,015	1,888	22,902	73,634	35,836	1,09,470
18	Delhi	12,437	13,055	25,492	13,186	3,088	16,274	28,398	1,829	30,227	54,022	17,972	71,993
19	Chattisgarh	13,695	19,274	32,969	21,857	9,129	30,986	20,851	836	21,687	56,403	29,239	85,642
20	Uttarakhand	6,487	29,947	36,434	26,700	7,198	33,897	9,152	1,009	10,161	42,338	38,154	80,492
21	J & K	5,572	2,084	7,656	24,139	4,835	28,974	5,815	585	6,400	35,526	7,505	43,031
22	Himachal Pradesh	8,805	6,119	14,924	21,295	15,554	36,849	9,814	1,998	11,812	39,914	23,671	63,585
23	Tripura	746	15,131	15,877	2,668	791	3,459	445	85	530	3,859	16,006	19,866
24	Pudducherry	(308)	7,775	7,467	4,112	1,385	5,497	873	513	1,387	4,677	9,673	14,350
25	Goa	2,596	231	2,827	4,564	1,116	5,681	672	197	868	7,832	1,543	9,376
Rest of the State/UT		7,514	8,044	15,557	11,540	5,422	16,962	9,737	2,097	11,833	28,790	15,562	44,352
ALL INDIA		10,87,613	63,04,360	73,91,974	16,59,078	4,52,073	21,11,150	15,61,159	1,35,713	16,96,872	43,07,850	68,92,146	111,99,996

Table 19: State/UT wise Increase in employment by Type of Loan and by Broad Economic Activity

Sr. No.	Name of State/UT	Manufacturing			Services (Other than Trading)			Allied Agriculture			Trading			Others (Excluding Agriculture)			Overall
		S	K	T	S	K	T	S	K	T	S	K	T	S	K	T	
1	Karnataka	1,25,852	23,044	11,498	4,06,457	86,019	36,270	5,35,062	8,566	1,154	3,70,841	57,461	9,080	1,522	553	275	16,73,655
2	Tamil Nadu	97,036	32,609	30,780	2,04,307	37,036	20,858	1,92,895	8,603	351	1,89,012	69,394	16,013	2,573	2,332	4,246	9,08,045
3	Maharashtra	60,060	19,935	30,819	2,89,823	87,391	79,716	2,11,189	6,920	3,843	1,65,195	34,262	7,14,947	1,679	1,386	11,002	17,18,167
4	Uttar Pradesh	27,427	49,992	29,454	56,534	1,04,450	45,040	8,697	7,734	18,736	66,126	1,02,636	52,142	113	5,164	43	5,74,288
5	West Bengal	81,743	29,985	4,047	3,02,000	52,053	15,107	82,496	898	44	1,61,877	38,479	7,198	76	682	32	7,76,717
6	Bihar	20,467	8,230	4,268	1,40,749	72,365	1,04,909	2,19,921	763	258	2,77,915	71,772	19,605	49	-	-	9,41,271
7	Madhya Pradesh	4,861	12,207	6,377	95,197	47,641	10,279	8,088	3,168	815	25,717	36,106	17,928	46	2,034	-	2,70,466
8	Rajasthan	22,382	10,338	8,786	88,356	36,341	15,809	93,148	2,416	355	49,826	31,257	22,306	31	-	-	3,81,351
9	Odisha	75,039	10,618	2,700	1,28,339	39,879	7,747	3,37,389	775	-	2,38,156	16,063	8,001	4,134	260	-	8,69,100
10	Gujarat	16,945	27,604	19,749	1,69,265	27,539	23,989	1,62,849	2,575	1,454	74,348	23,355	8,385	287	101	-	5,58,446
11	Andhra Pradesh	57,716	20,494	4,438	40,087	47,958	9,970	1,866	5,914	1,149	80,856	72,060	4,818	609	3,817	108	3,51,858
12	Kerala	45,885	34,179	11,270	1,80,723	96,697	38,256	18,640	2,139	93	87,156	39,018	33,843	-	-	-	5,87,900
13	Punjab	21,087	1,687	2,982	1,85,074	27,857	2,488	95,109	21,738	66	7,874	11,269	2,188	-	-	-	3,79,418
14	Assam	4,071	23,491	946	33,609	12,370	4,237	33,663	1,091	21	22,670	5,459	2,149	-	103	84	1,43,964
15	Haryana	45,874	9,912	4,113	3,768	19,681	1,689	72,279	10,932	-	72,554	10,704	6,994	-	-	-	2,58,498
16	Jharkhand	25,956	4,616	4,369	60,404	11,207	10,034	56,169	2,857	107	58,341	24,399	6,009	-	-	227	2,64,696
17	Telangana	2,557	13,192	7,916	10,527	33,536	8,951	-	650	356	13,548	12,556	5,679	-	-	-	1,09,470
18	Delhi	1,624	2,274	8,719	9,771	8,985	9,785	564	42	23	13,491	4,972	11,700	42	-	-	71,993
19	Chhattisgarh	2,018	3,495	4,370	7,376	12,273	4,223	1,612	1,850	16	21,964	13,352	11,691	-	-	1,387	85,626
20	Uttarakhand	1,746	5,742	2,174	17,696	20,991	6,938	12,209	1,711	-	4,782	5,433	1,050	-	21	-	80,492
21	J & K	1,361	4,396	839	3,472	8,988	1,212	355	183	148	2,449	15,407	4,202	19	-	-	43,031
22	Himachal Pradesh	4,075	3,578	1,970	5,708	14,359	3,874	1,293	4,736	748	3,848	14,176	5,220	-	-	-	63,585
23	Tripura	-	83	-	3,667	3,117	414	2,593	72	-	9,617	187	115	-	-	-	19,866
24	Puducherry	23	1,689	755	4,114	2,907	26	2,093	157	4	1,237	744	602	-	-	-	14,350
25	Goa	2	449	-	2,085	3,593	508	-	718	-	651	921	361	90	-	-	9,376
Rest of the State/UT		3,727	1,894	1,838	6,597	6,928	5,546	-	122	48	5,234	8,017	4,401	-	-	-	44,352
ALL INDIA		7,49,531	3,55,732	2,05,178	24,55,706	9,22,163	4,67,875	21,50,180	97,329	29,790	20,25,284	7,19,459	9,76,627	11,272	16,452	17,403	111,99,980

Table 20: Estimated number of Self employed/working owners for each State/UT

Sr. No.	Name of State/UT	On the last working day of month preceding to the month in which loan	As on day previous to Schedule enquiry	Change in employment
1	Karnataka	31,25,214	42,05,132	10,79,918
2	Tamil Nadu	27,03,404	30,83,957	3,80,553
3	Maharashtra	18,03,473	22,34,752	4,31,279
4	Uttar Pradesh	6,21,452	8,00,809	1,79,357
5	West Bengal	24,09,861	26,59,914	2,50,053
6	Bihar	27,00,045	32,43,007	5,42,962
7	Madhya Pradesh	3,88,505	4,77,717	89,212
8	Rajasthan	6,84,465	8,49,209	1,64,744
9	Odisha	36,29,002	40,28,464	3,99,462
10	Gujarat	12,24,680	16,13,894	3,89,214
11	Andhra Pradesh	6,42,235	7,73,270	1,31,035
12	Kerala	17,07,261	18,83,096	1,75,834
13	Punjab	14,59,462	17,27,896	2,68,434
14	Assam	7,30,624	8,22,045	91,421
15	Haryana	5,29,214	7,09,664	1,80,450
16	Jharkhand	4,65,268	6,11,787	1,46,519
17	Telangana	1,74,680	2,08,451	33,771
18	Delhi	1,18,984	1,38,640	19,656
19	Chhattisgarh	2,32,334	2,60,891	28,556
20	Uttarakhand	1,90,611	2,35,132	44,521
21	J & K	39,524	54,621	15,097
22	Himachal Pradesh	65,801	99,883	34,081
23	Tripura	93,439	98,787	5,349
24	Puducherry	31,051	39,570	8,518
25	Goa	62,226	64,813	2,587
Rest of the State/UT		69,887	83,771	13,884
ALL INDIA		259,02,702	310,09,169	51,06,466

Table 21: Estimated number of Employee/Hired Workers for each State/UT

Sr. No.	Name of State/UT	On the last working day of month preceding to the	As on day previous to Schedule enquiry	Change in employment
1	Karnataka	9,06,400	15,00,137	5,93,737
2	Tamil Nadu	10,45,620	15,73,111	5,27,491
3	Maharashtra	27,94,195	40,81,084	12,86,888
4	Uttar Pradesh	4,74,179	8,69,111	3,94,931
5	West Bengal	13,00,452	18,27,116	5,26,664
6	Bihar	4,50,263	8,48,571	3,98,308
7	Madhya Pradesh	2,51,669	4,32,923	1,81,254
8	Rajasthan	2,91,253	5,07,859	2,16,606
9	Odisha	13,69,057	18,38,695	4,69,638
10	Gujarat	2,69,701	4,38,933	1,69,232
11	Andhra Pradesh	2,70,590	4,91,414	2,20,824
12	Kerala	24,55,688	28,67,754	4,12,066
13	Punjab	1,68,996	2,79,979	1,10,983
14	Assam	1,45,690	1,98,234	52,544
15	Haryana	1,68,075	2,46,124	78,049
16	Jharkhand	1,78,557	2,96,734	1,18,177
17	Telangana	1,72,955	2,48,654	75,699
18	Delhi	1,97,429	2,49,767	52,338
19	Chhattisgarh	1,71,534	2,28,603	57,069
20	Uttarakhand	76,138	1,12,110	35,972
21	J & K	43,138	71,071	27,934
22	Himachal Pradesh	58,251	87,754	29,504
23	Tripura	11,909	26,426	14,517
24	Puducherry	45,907	51,739	5,832
25	Goa	22,898	29,687	6,789
Rest of the State/UT		36,919	67,387	30,468
ALL INDIA		133,77,463	194,70,977	60,93,514

Table 22: Distribution of Estimated Increase in employment by Type of Employment for each State/UT

Sr. No.	Name of State/UT	Shishu		Kishore		Tarun		Overall
		Self Employed/ Working Owners	Employee /Hired worker(s)	Self Employed/ Working Owner(s)	Employee /Hired worker(s)	Self Employed/ Working Owner(s)	Employee /Hired worker(s)	
1	Karnataka	9,97,216	4,42,519	70,367	1,05,276	12,335	45,942	16,73,655
2	Tamil Nadu	3,52,420	3,33,403	24,388	1,25,585	3,746	68,503	9,08,045
3	Maharashtra	3,30,860	3,97,086	64,882	85,012	35,536	8,04,791	17,18,167
4	Uttar Pradesh	78,608	80,289	86,168	1,83,808	14,580	1,30,835	5,74,288
5	West Bengal	2,19,120	4,09,072	28,957	93,140	1,976	24,452	7,76,717
6	Bihar	5,22,634	1,36,466	19,611	1,33,519	717	1,28,323	9,41,271
7	Madhya Pradesh	46,274	87,637	35,273	65,883	7,665	27,734	2,70,466
8	Rajasthan	1,50,117	1,03,626	11,416	68,935	3,211	44,045	3,81,351
9	Odisha	3,79,656	4,03,401	17,368	50,227	2,438	16,009	8,69,100
10	Gujarat	3,52,109	71,585	30,514	50,660	6,591	46,986	5,58,446
11	Andhra Pradesh	84,940	96,194	43,365	1,06,877	2,730	17,753	3,51,858
12	Kerala	1,29,547	2,02,858	38,268	1,33,766	8,019	75,442	5,87,900
13	Punjab	2,37,484	71,659	29,783	32,768	1,167	6,556	3,79,418
14	Assam	78,084	15,929	11,600	30,914	1,737	5,700	1,43,964
15	Haryana	1,58,304	36,170	22,170	29,059	(24)	12,820	2,58,498
16	Jharkhand	1,32,428	68,443	11,618	31,461	2,473	18,273	2,64,696
17	Telangana	16,538	10,095	14,913	45,022	2,320	20,583	1,09,470
18	Delhi	14,208	11,284	2,981	13,293	2,466	27,761	71,993
19	Chhattisgarh	20,724	12,245	6,569	24,401	1,263	20,423	85,626
20	Uttarakhand	32,296	4,138	11,494	22,403	731	9,431	80,492
21	J & K	4,094	3,562	10,038	18,936	965	5,436	43,031
22	Himachal Pradesh	7,708	7,216	23,517	13,332	2,856	8,956	63,585
23	Tripura	2,572	13,305	2,671	787	105	425	19,866
24	Puducherry	7,059	408	1,408	4,088	52	1,335	14,350
25	Goa	1,185	1,642	1,238	4,442	164	704	9,376
	Rest of the State/UT	7,904	7,653	4,997	11,964	983	10,850	44,352
	ALL INDIA	43,64,088	30,27,886	6,25,575	14,85,559	1,16,803	15,80,069	111,99,980

Table 23: Distribution of Estimated Increase in employment by broad economic activity for each State/UT

Sr. No.	Name of State/UT	MANUFACTURING		SERVICES		ALLIED AGR.		TRADING		OTHERS (Excluding Agriculture)		Overall
		Self Employed/ Working Owners	Employee /Hired worker	Self Employed/ Working Owners	Employee /Hired worker	Self Employed/ Working Owners	Employee /Hired worker	Self Employed/ Working Owners	Employee /Hired worker	Self Employed/ Working Owners	Employee /Hired worker	
1	Karnataka	75,390	85,004	2,72,768	2,55,979	4,28,230	1,16,552	3,03,233	1,34,150	297	2,053	16,73,655
2	Tamil Nadu	29,614	1,30,811	90,610	1,71,590	1,45,305	56,544	1,13,955	1,60,465	1,070	8,081	9,08,045
3	Maharashtra	32,549	78,265	1,68,418	2,88,512	94,748	1,27,204	1,25,402	7,89,003	10,162	3,905	17,18,167
4	Uttar Pradesh	25,913	80,960	49,105	1,56,920	13,859	21,307	88,647	1,32,257	1,833	3,487	5,74,288
5	West Bengal	24,054	91,722	89,349	2,79,811	34,232	49,206	1,02,196	1,05,357	222	568	7,76,717
6	Bihar	13,305	19,660	98,972	2,19,051	2,02,807	18,135	2,27,873	1,41,419	6	43	9,41,271
7	Madhya Pradesh	6,389	17,056	32,245	1,20,873	7,770	4,301	41,332	38,419	1,476	604	2,70,466
8	Rajasthan	8,699	32,807	36,246	1,04,260	84,425	11,495	35,343	68,046	31	-	3,81,351
9	Odisha	21,361	66,996	55,528	1,20,437	1,73,100	1,65,065	1,49,166	1,13,054	308	4,086	8,69,100
10	Gujarat	15,168	49,130	1,52,883	67,911	1,50,772	16,107	70,003	36,085	388	-	5,58,446
11	Andhra Pradesh	40,146	42,502	30,363	67,651	2,941	5,988	56,515	1,01,218	1,070	3,464	3,51,858
12	Kerala	20,404	70,929	99,340	2,16,337	8,395	12,477	47,695	1,12,323	-	-	5,87,900
13	Punjab	14,325	11,432	1,52,648	62,770	1,04,477	12,436	(3,015)	24,346	-	-	3,79,418
14	Assam	4,121	24,387	32,871	17,345	28,707	6,067	25,721	4,557	-	187	1,43,964
15	Haryana	25,215	34,683	(379)	25,517	81,702	1,508	73,911	16,341	-	-	2,58,498
16	Jharkhand	13,340	21,602	39,776	41,869	52,526	6,607	40,839	47,910	38	189	2,64,696
17	Telangana	2,321	21,345	14,752	38,262	881	125	15,816	15,967	-	-	1,09,470
18	Delhi	134	12,483	9,262	19,279	444	185	9,815	20,348	-	42	71,993
19	Chhattisgarh	1,553	8,330	5,268	18,603	309	3,169	21,426	25,581	-	1,387	85,626
20	Uttarakhand	2,163	7,500	23,040	22,585	13,487	432	5,820	5,445	11	11	80,492
21	J & K	2,434	4,162	4,642	9,030	409	277	7,592	14,465	19	-	43,031
22	Himachal Pradesh	2,295	7,328	13,014	10,927	5,124	1,653	13,648	9,596	-	-	63,585
23	Tripura	-	83	2,621	4,577	709	1,957	2,019	7,900	-	-	19,866
24	Puducherry	488	1,979	4,766	2,281	2,068	186	1,197	1,387	-	-	14,350
25	Goa	46	404	1,511	4,674	-	718	940	992	90	-	9,376
	Rest of the State/UT	1,652	5,807	6,149	12,923	146	24	5,938	11,714	-	-	44,352
	ALL INDIA	3,83,077	9,27,364	14,85,770	23,59,974	16,37,574	6,39,724	15,83,026	21,38,344	17,019	28,107	111,99,980

Table 23.1: Distribution of Estimated Increase in employment by Broad Economic Activity (SHISHU) for each State/UT

Sr. No.	Name of State/UT	MANUFACTURING		SERVICES		ALLIED AGR.		TRADING		OTHERS (Excluding Agriculture)		Total
		Self Employed/ Working Owners	Employee /Hired worker	Self Employed/ Working Owner	Employee /Hired worker	Self Employed/ Working Owner	Employee /Hired worker	Self Employed/ Working Owner	Employee /Hired worker	Self Employed/ Working Owner	Employee /Hired worker	
1	Karnataka	68,941	56,911	2,25,848	1,80,610	4,22,932	1,12,130	2,79,449	91,392	46	1,477	14,39,735
2	Tamil Nadu	26,642	70,394	82,377	1,21,930	1,41,896	50,999	1,01,364	87,648	141	2,432	6,85,823
3	Maharashtra	22,026	38,034	1,20,855	1,68,968	86,262	1,24,928	1,00,680	64,515	1,038	641	7,27,946
4	Uttar Pradesh	9,129	18,298	16,167	40,367	7,277	1,420	45,950	20,176	85	28	1,58,897
5	West Bengal	23,617	58,126	64,277	2,37,723	34,195	48,301	97,020	64,857	11	66	6,28,192
6	Bihar	11,856	8,611	87,099	53,650	2,02,604	17,317	2,21,070	56,845	6	43	6,59,101
7	Madhya Pradesh	2,239	2,623	16,054	79,144	6,440	1,649	21,495	4,222	46	-	1,33,911
8	Rajasthan	7,432	14,950	30,686	57,670	82,672	10,476	29,296	20,530	31	-	2,53,743
9	Odisha	18,415	56,624	42,125	86,214	1,73,010	1,64,380	1,45,798	92,358	308	3,826	7,83,057
10	Gujarat	8,025	8,920	1,37,524	31,741	1,49,276	13,573	56,996	17,351	287	-	4,23,694
11	Andhra Pradesh	34,175	23,541	16,287	23,800	1,294	572	32,692	48,164	492	117	1,81,134
12	Kerala	14,634	31,251	67,677	1,13,046	7,079	11,562	40,157	47,000	-	-	3,32,405
13	Punjab	13,799	7,288	1,39,129	45,945	93,887	1,222	(9,331)	17,205	-	-	3,09,143
14	Assam	3,002	1,069	23,467	10,142	27,976	5,687	23,639	(969)	-	-	94,012
15	Haryana	21,966	23,908	(5,044)	8,811	72,214	66	69,168	3,385	-	-	1,94,474
16	Jharkhand	11,593	14,363	32,657	27,747	51,220	4,949	36,958	21,383	-	-	2,00,871
17	Telangana	1,432	1,125	4,846	5,681	-	-	10,260	3,289	-	-	26,633
18	Delhi	(81)	1,705	6,606	3,165	444	119	7,239	6,252	-	42	25,492
19	Chhattisgarh	1,259	759	1,814	5,562	293	1,319	17,358	4,605	-	-	32,969
20	Uttarakhand	1,082	665	15,198	2,498	12,209	-	3,806	976	-	-	36,434
21	J & K	777	584	1,181	2,292	215	140	1,902	546	19	-	7,656
22	Himachal Pradesh	647	3,428	3,526	2,181	1,221	72	2,314	1,535	-	-	14,924
23	Tripura	-	-	29	3,638	600	1,993	1,943	7,674	-	-	15,877
24	Puducherry	3	20	4,126	(12)	2,042	51	889	349	-	-	7,467
25	Goa	46	(45)	636	1,449	-	-	413	238	90	-	2,827
Rest of the State/UT		1,331	2,396	3,507	3,090	-	-	3,067	2,167	-	-	15,557
ALL INDIA		3,03,987	4,45,544	11,38,654	13,17,052	15,77,255	5,72,925	13,41,591	6,83,693	2,600	8,672	73,91,974

Table 23.2: Distribution of Estimated Increase in employment by broad economic activity (KISHORE) for each State/UT

Sr. No.	Name of State/UT	MANUFACTURING		SERVICES		ALLIED AGR.		TRADING		OTHERS (Excluding Agriculture)		Total
		Self Employed/ Working Owners	Employee /Hired worker	Self Employed/ Working Owner	Employee /Hired worker	Self Employed/ Working Owner	Employee /Hired worker	Self Employed/ Working Owner	Employee /Hired worker	Self Employed/ Working Owner	Employee /Hired worker	
1	Karnataka	5,440	17,604	36,740	49,279	5,124	3,442	22,903	34,558	160	393	1,75,643
2	Tamil Nadu	2,087	30,522	6,773	30,263	3,315	5,287	11,349	58,045	864	1,468	1,49,973
3	Maharashtra	8,750	11,186	32,373	55,018	6,282	638	17,477	16,785	-	1,386	1,49,894
4	Uttar Pradesh	11,590	38,403	30,948	73,502	6,566	1,168	35,345	67,290	1,719	3,445	2,69,976
5	West Bengal	386	29,599	24,133	27,920	34	864	4,196	34,283	208	474	1,22,097
6	Bihar	1,320	6,910	11,393	60,972	178	585	6,719	65,053	-	-	1,53,130
7	Madhya Pradesh	3,267	8,940	14,316	33,325	1,198	1,970	15,063	21,043	1,429	604	1,01,156
8	Rajasthan	754	9,584	4,103	32,237	1,637	780	4,923	26,334	-	-	80,351
9	Odisha	2,414	8,204	12,136	27,742	90	685	2,727	13,336	-	260	67,595
10	Gujarat	5,013	22,591	12,338	15,201	1,402	1,174	11,660	11,695	101	-	81,175
11	Andhra Pradesh	5,571	14,922	12,452	35,506	1,417	4,497	23,364	48,696	560	3,257	1,50,242
12	Kerala	4,893	29,286	25,687	71,011	1,316	823	6,372	32,646	-	-	1,72,034
13	Punjab	192	1,496	12,911	14,946	10,540	11,197	6,141	5,128	-	-	62,551
14	Assam	1,071	22,420	8,094	4,277	732	359	1,704	3,755	-	103	42,514
15	Haryana	2,921	6,991	6,171	13,510	9,489	1,443	3,590	7,115	-	-	51,229
16	Jharkhand	997	3,619	6,151	5,056	1,306	1,550	3,163	21,236	-	-	43,079
17	Telangana	837	12,355	8,739	24,797	650	-	4,686	7,870	-	-	59,934
18	Delhi	215	2,059	1,800	7,185	-	42	966	4,006	-	-	16,274
19	Chhattisgarh	201	3,293	3,202	9,071	8	1,842	3,158	10,195	-	-	30,970
20	Uttarakhand	1,053	4,689	7,270	13,721	1,278	432	1,882	3,550	11	11	33,897
21	J & K	1,515	2,881	3,130	5,858	145	38	5,248	10,159	-	-	28,974
22	Himachal Pradesh	1,583	1,994	8,403	5,956	3,769	967	9,761	4,414	-	-	36,849
23	Tripura	-	83	2,487	630	108	(36)	76	111	-	-	3,459
24	Puducherry	449	1,240	640	2,267	26	131	293	451	-	-	5,497
25	Goa	-	449	744	2,849	-	718	494	426	-	-	5,681
Rest of the State/UT		261	1,633	2,228	4,700	122	-	2,385	5,632	-	-	16,962
ALL INDIA		62,781	2,92,952	2,95,363	6,26,800	56,734	40,595	2,05,646	5,13,813	5,051	11,400	21,11,134

Table 23.3: Distribution of Estimated Increase in employment by broad economic activity (TARUN) for each State/UT

Sr. No.	Name of State/UT	MANUFACTURING		SERVICES		ALLIED AGR.		TRADING		OTHERS (Excluding Agriculture)		Total
		Self Employed/ Working Owners	Employee /Hired worker	Self Employed/ Working Owner	Employee /Hired worker	Self Employed/ Working Owner	Employee /Hired worker	Self Employed/ Working Owner	Employee /Hired worker	Self Employed/ Working Owner	Employee /Hired worker	
1	Karnataka	1,009	10,489	10,180	26,090	174	980	881	8,199	92	183	58,277
2	Tamil Nadu	885	29,895	1,460	19,398	94	258	1,242	14,771	65	4,180	72,248
3	Maharashtra	1,773	29,046	15,190	64,526	2,204	1,639	7,245	7,07,703	9,124	1,878	8,40,328
4	Uttar Pradesh	5,195	24,260	1,989	43,051	17	18,720	7,351	44,791	28	14	1,45,416
5	West Bengal	50	3,997	938	14,168	3	41	981	6,217	3	29	26,428
6	Bihar	129	4,139	480	1,04,429	25	233	84	19,522	-	-	1,29,040
7	Madhya Pradesh	884	5,493	1,875	8,404	132	682	4,773	13,155	-	-	35,399
8	Rajasthan	514	8,273	1,457	14,353	117	239	1,124	21,181	-	-	47,257
9	Odisha	531	2,169	1,266	6,481	-	-	641	7,360	-	-	18,448
10	Gujarat	2,130	17,619	3,021	20,969	94	1,360	1,347	7,039	-	-	53,577
11	Andhra Pradesh	399	4,039	1,625	8,345	230	919	459	4,359	18	91	20,483
12	Kerala	877	10,392	5,976	32,280	-	93	1,166	32,677	-	-	83,461
13	Punjab	334	2,648	608	1,879	49	16	175	2,013	-	-	7,724
14	Assam	48	899	1,310	2,927	-	21	379	1,770	-	84	7,438
15	Haryana	329	3,785	(1,506)	3,195	-	-	1,153	5,841	-	-	12,796
16	Jharkhand	749	3,619	968	9,066	-	107	718	5,291	38	189	20,746
17	Telangana	51	7,865	1,167	7,785	231	125	870	4,808	-	-	22,902
18	Delhi	-	8,719	857	8,929	-	23	1,610	10,090	-	-	30,227
19	Chhattisgarh	92	4,277	253	3,970	8	8	910	10,781	-	1,387	21,687
20	Uttarakhand	28	2,146	572	6,366	-	-	131	919	-	-	10,161
21	J & K	142	697	331	880	49	99	442	3,760	-	-	6,400
22	Himachal Pradesh	64	1,906	1,085	2,789	134	614	1,573	3,647	-	-	11,812
23	Tripura	-	-	105	309	-	-	-	115	-	-	530
24	Puducherry	36	719	-	26	-	4	15	587	-	-	1,387
25	Goa	-	-	131	376	-	-	33	328	-	-	868
Rest of the State/UT		60	1,778	414	5,133	24	24	485	3,915	-	-	11,833
ALL INDIA		16,310	1,88,868	51,752	4,16,123	3,585	26,205	35,788	9,40,838	9,368	8,035	16,96,872

Table 24 : Distribution of Estimated Increase in employment by Broad Economic Activity

Sr. No.	Name of State/UT	Services (Other than trading)	Allied Agriculture	Trading	Others (Excluding Agriculture)	Overall
1	Karnataka	5,28,747	5,44,782	4,37,383	2,350	16,73,655
2	Tamil Nadu	2,62,200	2,01,849	2,74,420	9,151	9,08,045
3	Maharashtra	4,56,930	2,21,952	9,14,405	14,066	17,18,167
4	Uttar Pradesh	2,06,025	35,167	2,20,904	5,319	5,74,288
5	West Bengal	3,69,160	83,438	2,07,553	790	7,76,717
6	Bihar	3,18,023	2,20,942	3,69,292	49	9,41,271
7	Madhya Pradesh	1,53,118	12,072	79,751	2,080	2,70,466
8	Rajasthan	1,40,506	95,920	1,03,389	31	3,81,351
9	Odisha	1,75,965	3,38,165	2,62,220	4,394	8,69,100
10	Gujarat	2,20,794	1,66,879	1,06,088	388	5,58,446
11	Andhra Pradesh	98,014	8,929	1,57,734	4,534	3,51,858
12	Kerala	3,15,677	20,872	1,60,018	-	5,87,900
13	Punjab	2,15,418	1,16,912	21,330	-	3,79,418
14	Assam	50,217	34,774	30,278	187	1,43,964
15	Haryana	25,138	83,211	90,252	-	2,58,498
16	Jharkhand	81,645	59,133	88,750	227	2,64,696
17	Telangana	53,015	1,006	31,783	-	1,09,470
18	Delhi	28,542	629	30,163	42	71,993
19	Chhattisgarh	23,872	3,478	47,007	1,387	85,626
20	Uttarakhand	45,625	13,920	11,264	21	80,492
21	J & K	13,672	686	22,058	19	43,031
22	Himachal Pradesh	23,941	6,778	23,244	-	63,585
23	Tripura	7,198	2,665	9,919	-	19,866
24	Puducherry	7,047	2,254	2,583	-	14,350
25	Goa	6,186	718	1,932	90	9,376
Rest of the State/UT		19,072	170	17,652	-	44,352
ALL INDIA		38,45,744	22,77,299	37,21,370	45,127	111,99,980

No.Y-16011/3/2017-ESA(LB)
Government of India
Ministry of Labour & Employment
(ESA Section)

Shram Shakti Bhavan, Rafi Marg, New Delhi,
Dated: 17th September, 2019

To ✓

The Director General,
Labour Bureau,
S.C.O. 28-31, Sector - 17 A,
Chandigarh

**Sub: Extension and reconstitution of Expert Group under Pradhan Mantri
MUDRA Yajana (PMMY) Survey-reg**

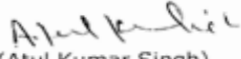
Sir,

I am directed to refer to Labour Bureau's letter No. 30/01/2018-PMMY dated 10.04.2019 on the subject mentioned above and to convey the Ex-post facto approval of competent authority for extending the tenure of the Expert Group w.e.f 29.12.2018 for a period of 10 months (i.e upto 29.10.2019) or till the report is finalized whichever happens earlier. The revised composition of the Expert Group as approved by the Ministry is as below:

Sr.No	Composition of the Expert Group	
1.	Dr. B.N Nanda, Principal Labour & Employment Advisor (PLEA), Ministry of Labour & Employment, Shram Shakti Bhawan, New Delhi	Chairman
2.	Shri G.C Manna, Ex-DG, CSO, M/o Statistics & Programme Implementation.	Member
3.	Advisor (SD,E & MU), NITI Aayog, New Delhi	Member
4.	Shri Sunil Chaudhary, DDG, Labour Bureau.	Member
5.	Representative of Department Of Financial Services, M/o Finance, New Delhi	Member
6.	Shri Bal Ram, Ex-Director, Labour Bureau.	Member
7.	Shri H.S Raghav, Director, Labour Bureau.	Member Secretary
8.	Shri U.C Sud, Ex Director, IASRI, New Delhi	Co-opted Member
9.	Shri P. Satish, Executive Director, Sadhan, New Delhi	Co-opted Member

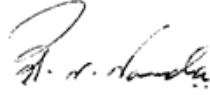
2. The other terms of the Expert Group remains same as mentioned in the constitution Order of even no dated 29.12.2017.

Yours faithfully,

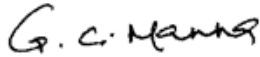

(Atul Kumar Singh)
Under Secretary to the Govt. of India
23753083

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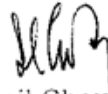
- i) Sr. PPS Secretary (L&E) for information please.
- ii) Sr. PPS to PLEA, MoLE.
- iii) PS to DDG (ESA), MoLE.



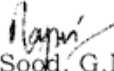
Dr. B. N. Nanda, PLEA, MoL&E, New Delhi
Chairman of Expert Group



Dr. G. C. Manna, Ex-DG, CSO,
MoSPI, New Delhi
Member



Sh. Sunil Chaudhry, DDG,
Labour Bureau, Chandigarh
Member



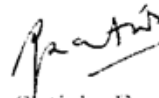
Ms. Rajni Sood, G.M., MUDRA,
Representative of DFS, Ministry of
Finance, New Delhi
Member



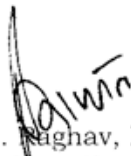
Dr. U. C. Sud, Ex-Director,
IASRI, New Delhi
Co-opted Member



Sh. Bal Ram, Ex-Director,
Labour Bureau, Chandigarh
Member



Sh. P. Satish, Executive Director,
SalDhan, New Delhi
Co-opted Member



Sh. H. S. Nighav, Director, Labour
Bureau, Chandigarh
Member Secretary

.....about the Labour Bureau

An apex organization for providing data base at the national level for policy formulation, evaluation and research, the Labour Bureau in the Union Ministry of Labour and Employment is the epicenter of all activities involving planning, collection and dissemination of data on various facets of Labour which forms a sound basis for decision making in the Government, industry and by various other user organizations/individuals. Labour Bureau is a store house of important economic indicators like the Consumer Price Index Numbers for industrial and agricultural workers, wage rates, industrial relations, socio-economic conditions in un-organized sector, evaluation and review of working of labour legislations in the country and the like. Labour Bureau has been providing an uninterrupted service to the national and international fora like ILO for more than fifty years. Today, it has assumed an important role in the labour matters and has acquired an undisputed and indispensable status in the field of labour statistics. Equipped with the expertise of conducting surveys at the national/regional level in diverse fields and in providing in-depth analysis, the organization continues in its pursuit of excellence.