

COMMISSIONERATE OF COLLEGIATE EDUCATION

TELANGANA::HYDERABAD


CHECK LIST

(Details of Ph.D. Degree claimed to be obtained by Contract Faculty)

1	Name of the Faculty	Dr.Kampally Shanker
2	Name of the GDC & District	Govt.Degree College,Bellampally Dist.Mancherial.
3	Subject of Teaching	Commerce
4	Date of Award of Ph.D. Degree	1.Press Note (06.04.2022) ✓ 2 2. Provisional Certificate(08.04.2022) ✓ 1 3. Convocation Certificate is applied (Waiting for Convogation)
5	Subject in which Ph.D obtained	Commerce
6	Whether Ph.D in Part time or Full time	Part time (03.02.2018) Order Copy enclosed
7	Whether the faculty obtained NOC from CCETS to pursue Ph.D. Degree or not	1.NOC issued by Principal, GDC Chennoor, Dated. 04.04.2017. 2.CCETS NOC not obtained as CCE issued NOC from 2022 (Permisslon Memo enclosed).
8	Title of Ph.D Thesis	Performance Analysis of Mudra- A Study on Financial Assistance to MSMEs
9	Name and Address of the University from which Ph.D. Degree obtained	Telangana University, Dichpally, Dist.Nizambad, Telangana.
10	Ph.D Registration Number.	505513Ph.D-Com-01 ✓ 6
11	Date of Notification Ph.D. Admission	23.02.2016 (Notification enclosed) ✓ 6
12	Mode of Selection (Entrance Exam or NET/SET)	Entrance Examination 2016. ✓ 6
13	Date of Entrance Exam and Hall Ticket /Interview Call Letter	11.03.2016, 161314014008, ✓ 6 17.03.2017, (Copy enclosed)
14	Date of Ph.D. Registration and Registration Certificate	11.12.2017 (Admission Slip enclosed) ✓ 6 (Registration Certificate Not Issued).
15	Name of the Supervisor with Phone Number. and Designation, Department, Address	Prof. M.Yadagiri (9949892359) ✓ X Professor of Commerce Telangana University, Nizamabad. (Copy enclosed).
16	Supervisor Allotment Letter from the University	03.02.2018 (Order Copy enclosed). ✓ 8
17	Research Paper Publications as part of your Ph.D. work	1. Analysis of Scheme Wise Performance of Mudra ✓ 3,9 2. Analysis of Bank Wise Financial Assistance under Mudra Scheme ✓ 4,9
18	Date of Pre-Ph.D. Exam Marks Memo	04.11.2020 29.06.2021 (Copy enclosed) ✓ 5
19	Date of Viva Voce (of Ph.D.) & Intimation Letter	06.04.2022 (Notice/ Intimation Letter enclosed)
20	Date of Ph.D. Award & Press note or published on website	06.04.2022 (Press Note enclosed).
21	Any other related to Ph.D. Degree	Ph.D Award Programe Photo enclosed.

*Note: Please submit the self-attested copies of all the related documents along with original Ph.D. Thesis bound copy.


Signature of the Faculty


Principal 12/11/2024
(with College Seal)

PRINCIPAL
Govt. Degree College
Bellampally, Dist. Mancherial



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Telangana University

DICHPALLY, NIZAMABAD – 503 322 T.S.
(A State University Established under the Act No.28. A.P.,
Recognized by UGC under 2(f) and 12(B) of UGC Act, 1956)
(Accredited by NAAC with B+ Grade)

No. 63/Ph.D./EB/TU/2022

Date: 06/04/2022

PRESS NOTE

Mr. KAMPALLY SHANKER, Research Scholar in the Department of Commerce, Telangana University, Dichpally, Nizamabad, who has presented a Thesis for the Degree of Ph.D. in Commerce titled "Performance Analysis of Mudra -A Study on Financial Assistance to MSMEs", has been declared qualified for the Degree of Doctor of Philosophy (Ph.D.) of the Telangana University, on 06/04/2022.

"By Order"

CONTROLLER OF EXAMINATIONS

Copy forwarded for information to:

1. The Secretary to Vice-Chancellor, Telangana University, Dichpally, Nizamabad.
2. The Registrar, Telangana University, Dichpally, Nizamabad.
3. The Secretary, University Grants Commission, New Delhi – 110 002.
4. The Editor, University News, A.I.U., 16 Kotla Marg, New Delhi – 110 002.
5. The Co-ordinating Officer, U.G.C. Unit, Telangana University, Dichpally, Nizamabad.
6. The Principal, University College, Telangana University, Nizamabad.
7. The Dean, Faculty of Commerce, Telangana University, Dichpally, Nizamabad.
8. The Head, Dept. of Commerce, Telangana University, Dichpally, Nizamabad.
9. The Chairperson, Board of Studies in Commerce, Telangana University, Dichpally, Nizamabad.
10. The Internal Examiner.
11. The Assistant Registrar, Examination Branch, Telangana University, Dichpally, Nizamabad
12. Prof. M. Yadagiri, Research Supervisor, Department of Commerce, Telangana University, Dichpally, Nizamabad.
13. The Member-in-Charge, University Library, Telangana University, Dichpally, Nizamabad.
14. The Public Relations Officer, Telangana University, Dichpally, Nizamabad.
15. The Documentation Section, Examination Branch, Telangana University, Dichpally, Nizamabad.
16. Mr. KAMPALLY SHANKER, Ph.D. Research Scholar.



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Receipt

[Signature]
2/2/22

Name: Mr. Kampally Shanker

Father Name: Mr.K.Yellaiah

Ph.D.: Dept. of Commerce

Title: "Performance Analysis of Mudra -A Study on Financial Assistance to MSMEs"

Date of Submission: 02-02-2022

Name of the Supervisor: Prof.M.Yadagiri, Dept. of Commerce, TU,Nizamabad

[Signature]



Sl.No. TUUGPC : 43827

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A State University Established under Act No. 28 of 2006, A.P.
Recognized by UGC under 2(f) and 12(B) of UGC Act, 1956
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Provisional Certificate

Regd. No. 505513Ph.D-COM-01

This is to certify that KAMPALLY SHANKER

Son / Daughter of YELLAIAH

Having pursued a course of study prescribed by this University
and having passed the requisite examinations in APRIL 2022

by dissertation/thesis, has been admitted to the Degree of
Ph.D. (Commerce) in the Faculty of COMMERCE

Nizamabad, T.S.

Date: 08-04-2022




Section - In-charge


Superintendent


Registrar

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TELANGANA UNIVERSITY DICHPALLY, NIZAMABAD – 503 322 T.S.
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Prof.M.Yadagiri
 M.Com.,M.B.A.,M.Phil.,Ph.D.
 Dean, Faculty of Commerce

Lr.No. 06/COM/DEAN/UCC&BM/TU/NZB/2017-18

Date: 03-02-2018

ORDERS

Sub: Faculty of Commerce - Admission into Ph.D. programme for the Academic Year 2013-14 - Issue of Orders - Reg.

-oOo-

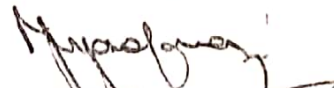
On the recommendation of the Admission Committee and with the approval of Vice-Chancellor, Telangana University, Nizamabad, the following candidates are provisionally admitted in to the Ph.D. Programme for the academic year 2013-14 in the Faculty of Commerce.

S. No.	Name, Registration No. & Address of the Candidates	Category	Research Topic	Nature of the Research	Name of the Supervisor	Date of Joining	Date of Expiry
1	Mr. Kampally Shankar 505513Ph.D-COM-01 H.No. 26-3-28 RLY, Bellampally, Bellampally, P&M Bellampally, Di, Adilabad - 504251. Email ID: s.m.commerce@gmail.com Mobile No: 9959269975	SC	Performance Analysis of MUDRA: A Study on Financial Assistance to MSMEs	Part-Time	Prof. M. Yadagiri Telangana University Nizamabad. Mobile No: 9949892359	11/12/2017	10/12/2021
2	Mr. Katya Vaddepally 505513Ph.D-COM-02 H.No. 11-29-16/2, Desaipet, Road, Warangal - 506002. Email ID: kalyavaddepally1@gmail.com Mobile No: 9491166692	BC-B	Performance Evaluation of SBI Funds Management Private Limited	Part-Time	Dr. G. Rambabu Telangana University Nizamabad. Mobile. No: 9492914042	15/12/2017	14/12/2021
3	Ms. M. Saritha 505513Ph.D-COM-03 H.No. 5-11-827, Yellamma gutta, Nizamabad - 503001. Email ID: sarithaecn@gmail.com Mobile No: 9885359954	BC-A	Investment Opportunities and Challenges in Telangana State - A Study	Part-Time	Prof. M. Yadagiri Telangana University Nizamabad. Mobile No: 9949892359	08/12/2017	07/12/2021
4	Ms. Srivani R 505513Ph.D-COM-04 H.No. 42-566/1, Flat, No. 1, Madonna APTS, Kamala Nagar, Green Hills Colony, ECIL, Hyderabad - 500040 Email ID: maayabadi@gmail.com Mobile No: 9949762290	BC-B	Customer Perception Towards E-Banking Services	Part-Time	Dr. G. Rambabu Telangana University Nizamabad. Mobile. No: 9492914042	14/12/2017	13/12/2021

5	Mr. Gangadhar Macherla 505513Ph.D-COM-05 H.No. 2-8, Vi, Jalalpoor, Po, Ananthagiri, 503186 Dist. Nizamabad Mobile No: 9441728479 Email ID: gangadherprincipal@gmail.com	BC-A	Merger and Acquisitions in the Indian Banking Sector - A Study of SBI Associate Banks	Part-Time	Prof. M. Yadagiri Telangana University Nizamabad. Mobile No: 9949892359	13/12/2017	12/12/2021
6	Mr. K. Ramu 505513Ph.D-COM-06 H.No. 3-3-569/6, Gayathri Nagar, Nizamabad - 503001. Email ID: kramakrishna2012@gmail.com Mobile No: 9014358588	BC-B	The Impact of Foreign Direct Investment on India's Retail Sector - A Study of Telangana State	Part-Time	Dr. G. Rambabu Telangana University Nizamabad. Mobile. No: 9492914042	12/12/2017	11/12/2021
7	Ms. Sravanthi Nagineni 505513Ph.D-COM-07 H.No. 3-13-133, Kumarpally, Hanamkonda, Warangal - 506001. Email ID: sravanthinagineni@gmail.com Mobile No: 9701923387	BC-D	Analysis of Non-Performing Assets of Public Sector Banks in India with Special Reference to Indian Overseas Bank	Part-Time	Prof. M. Yadagiri Telangana University Nizamabad. Mobile No: 9949892359	11/12/2017	10/12/2021
8	Mr. Nagolla Ramesh 505513Ph.D-COM-08 H.No. 4-92, V/p, Kandakurthi, Md, Renjail. Di, Nizamabad - 503235 Email ID: nagollaramesh143@gmail.com Mobile No: 9676123518	SC	New Trends in Human Resources Practices with Special Reference to Information Technology Companies in India	Part-Time	Dr. G. Rambabu Telangana University Nizamabad. Mobile. No: 9492914042	13/12/2017	12/12/2021

The admission is conditional upon realization of dues of tuition fee and if any other fees from the candidates from time to time. The Registration is valid for a period of 3 years for Full Time Research Scholars and 4 years for Part Time Research Scholars from the date of joining. Ph.D. programme shall be for a minimum duration of three (3) years, including course work and a maximum of six (6) years. Extension beyond the above limits will be governed by the relevant clauses as stipulated in the Statute Ordinance of the University. The women candidates and Persons with Disability (more than 40% disability) may be allowed a relaxation of two years for Ph.D. in the maximum duration. In addition, the women candidates may be provided Maternity Leave/Child Care Leave once in the entire duration of M.Phil. /Ph.D. for up to 240 days. The candidates should submit half yearly progress reports of their work through the supervisor and concerned Head of the Department regularly. Irregularity in submission of progress reports will make the candidates liable for cancellation of registration as per rules.

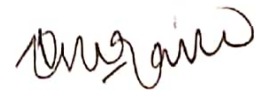
All the registered candidates have to complete the Ph.D. course work in the Faculty of Commerce for a period of one semester and this is compulsory for both full-time and part-time, research scholars. However, a candidates with a M.Phil. Degree done in regular mode is exempted from the Ph.D. Course work and the pre-Ph.D. Examination provided he/she has undergone the course work in M.Phil.


DEAN

Dean
Faculty of Commerce
TELANGANA UNIVERSITY
NIZAMABAD (T.S.)

Copy to:

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2. The Head, Dept of Commerce, Telangana University, Nizamabad.
3. The Chairperson, BOS in Commerce, Telangana University, Nizamabad.
4. The controller of Examinations, Telangana University, Nizamabad.
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6. The Secretary to Vice-Chancellor, Telangana University, Nizamabad
7. The P.A. to Vice-Chancellor, Telangana University, Nizamabad.
8. The Librarian, Telangana University, Nizamabad.



OFFICE OF THE PRINCIPAL GOVERNMENT DEGREE & PG COLLEGE, CHENNOOR - 504214

MANCHERIAL DIST. TELANGANA STATE.



Date: 04-04-2017.

NO OBJECTION CERTIFICATE

This is to certify that Sri. Kampalli Shanker, S/o. Yellaiah is working as Contract Lecturer in Commerce at Govt Degree & PG College, Chennoor, Dist: Mancherial, Zone-V.

We have No Objection permitting to apply for and do a Ph.D. Course under Telangana University, Nizamabad, Telangana State, India.

(Signature)
PRINCIPAL
Principal
Govt Degree & PG College
Govt Degree & PG College, Chennoor
Mancherial District
Telangana State - 504 214

(Handwritten signature)

M. Karuna

**GOVERNMENT OF TELANGANA
HIGHER EDUCATION (CE) DEPARTMENT**

Memo.No.1117 /CE/A1/2022

Dated:19.09.2022

Sub: Collegiate Education - Contract Lecturers working in Government Degree Colleges - Fulfilment of required eligibility qualification - Issue of no objection certificate to them for joining Ph.D. course in any UGC recognised university - Regarding.

Ref: From the President, TS Govt., College Contract Lecturers Association, Representation Dt.15.07.2022.

* * *

A copy of the reference cited is sent herewith to the Commissioner of Collegiate Education, Telangana State, Hyderabad and he is requested issue NOC for registering of PHD.

**KARUNA VAKATI
SECRETARY TO GOVERNMENT**

To
The Commissioner of Collegiate Education,
Telangana State, Hyderabad.[w.e.]

//FORWARDED::BY ORDER//

K. Karuna

ANALYSIS OF SCHEME WISE PERFORMANCE OF MUDRA

Prof. M. Yadagiri¹
Kampally Shanker²

1. Professor and Dean, Faculty of Commerce, Telangana University, Nizamabad – 503322. T. S.
2. Research Scholar, Department of Commerce, Telangana University, Nizamabad – 503322. T. S.

Abstract:

A vision focused on guaranteeing equitable monetary development and improvement is based on financial equity, socio-economic inclusiveness and growth of the society as a whole. The idea of inclusive advancement includes equivalent opportunities to every sector of the economy. The easy accessibility of funds to small businesses ensures empowerment of the Manufacturing, Trading and Service Sector. Hence it becomes a crucial step in facilitating the overall goal of financial inclusion. The Pradhan Mantri Mudra Yojana (PMMY) is one such step taken towards promotion of trade and business by the Government. The PMMY aims to fund the unfunded and plays a crucial role of serving as a lender of last resort. The main objective of this Yojana is to provide loan assistance to small entrepreneurs who are generally classified as Micro Units by the Government of India.

Key words: PMMY, MUDRA, Shishu, Kishore, Tarun, Sanctions, Disbursements.

Introduction:

The PMMY scheme is being launched for the exclusive development of entrepreneurial sector, so that the small scale industries progress positively in the economy. It aims to provide financial assistance and support services benchmarked with best practices for the comprehensive economic and social development. PMMY envisages providing MUDRA loans to income generating micro enterprises engaged in manufacturing, trading and services up to Rs.10 lakh. The loan categories in which the MUDRA loans have been divided into Shishu, Kishor and Tarun and the name of the type of loan facilities is suggestive of the developmental phases of an enterprise. The interventions of MUDRA have been named 'Shishu', 'Kishor' and 'Tarun' to signify the stage of growth and funding needs of the beneficiary micro unit and also provide a reference point for the next phase of validation or growth to look forward to. It would be ensured that at least 60 per cent of the credit flows to Shishu Category Units and the balance to Kishor and Tarun Categories. There is no subsidy for the loan given under PMMY. However, if the loan proposal is linked some other

-
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He can be reached at s.comphd@gmail.com.

Government schemes, wherein the Government is providing capital subsidy, it will be eligible under PMMY also.

Shishu: This category of loan is meant for the entrepreneurs looking to start a new business or business already in the process of establishing a new one. The maximum loan sanctioned under this category is only Rs.50000.

Kishore: This category of loan is targeted towards entrepreneurs who are looking to expand the business but are still not very big with the help of fresh funds with loans sanctioned in the range of Rs.50001 to Rs.5 lakhs.

Tarun: The third type of loan under PMMY has requirements that are more stringent than the other two loans, and involves the disbursement of the highest amounts, i.e. in the range of Rs.500001 to Rs.10 lakhs. This category is for entrepreneurs who are well to do and have already established themselves in the business. They need this loan in order for further growth or diversification.

Key Benefits of MUDRA Loan:

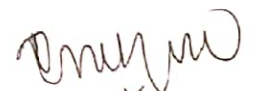
Following are the key benefits of the loans disbursed under the MUDRA schemes:

1. These loans are targeted to a specific audience of Micro and small enterprises which are the income generators.
2. The most important part of this loan-based scheme is that the borrowers are not required to provide any collateral to avail of Mudra Loan.
3. There are zero hidden charges.
4. There are two different categories in the loans provided under the MUDRA loans, funded and non-funded category, which induces an element of flexibility in the usage of funds.

Sectors Covered Under MUDRA Schemes:

In order to maximize the coverage of beneficiaries and tailor products to meet requirements of specific business activities, activity focused schemes would be rolled out. Based on higher concentration of businesses in certain activities or sectors, the MUDRA schemes are proposed for extending the financial assistance to the following Sectors/Activities:

1. **Land Transport Sector / Activity:** Which will inter alia support units for purchase of transport vehicles for goods and personal transport such as auto rickshaw, small goods transport vehicle, 3 wheelers, e-rickshaw, passenger cars, taxis etc.
2. **Community, Social & Personal Service Activities:** Such as saloons, beauty parlours, gymnasium, boutiques, tailoring shops, dry cleaning, cycle and motorcycle repair shop, DTP and Photocopying Facilities, Medicine Shops, Courier Agents, etc.



Food Products Sector: Support would be available for undertaking activities such as papad making, achar making, jam / jelly making, agricultural produce preservation at rural level, sweet shops, small service food stalls and day to day catering / canteen services, cold chain vehicles, cold storages, ice making units, ice cream making units, biscuit, bread and bun making, etc.

4. Textile Products Sector / Activity: To provide support for undertaking activities such as handloom, power loom, chikan work, zari and zardozi work, traditional embroidery and hand work, traditional dyeing and printing, apparel design, knitting, cotton ginning, computerized embroidery, stitching and other textile non garment products such as bags, vehicle accessories, furnishing accessories, etc.

Objectives of the Study:

In this study an attempt is made to examine the performance of MUDRA schemes for the period from 2015-16 to 2019-20. The principal objectives of the study are as follows:

1. To study the social category wise number of accounts opened under MUDRA schemes.
2. To examine the sanctions, disbursement and outstanding amounts of loans under MUDRA schemes.

Social Category wise Number of Accounts Opened under MUDRA Schemes:

It is proposed to analyse the social category wise beneficiaries of MUDRA in terms of number of accounts opened under each scheme of Shishu, Kishore and Tarun. Under the MUDRA scheme, the loans have been given on priority basis to disadvantaged sections of society such as SC, ST and OBC borrowers along with the general category of entrepreneurs. The focus of these loans has been on new entrepreneurs.

General Category: General category refers to the open and unreserved category. It is a term used in India to denote castes whose members are on average ahead of other Indians economically and socially. As per the NSSO survey, 2020, the population of General Category were found to comprise 30 per cent of country's population.

Scheduled Caste Category: The Scheduled Caste is officially designated group of historically disadvantaged people in India. This category of people are also known as Dalits, they are traditionally and socially marginalised in India, where they face injustice as a result of their low caste status. They are officially designated groups of people and among the most disadvantaged socio-economic groups in India. As per the NSSO survey, 2020, the Scheduled Caste population found to comprise around 20 per cent of country's population.



Scheduled Tribes Category: Scheduled Tribes also known as Adivasis or tribal groups are socially banned in India and face discrimination because of their race. They are officially designated groups of people and among the most disadvantaged socio-economic groups in India. As per the NSSO survey, 2020, the Scheduled Tribes population found to comprise around 9 per cent of country's population.

OBC Category: It is a collective term used by the Government of India to classify castes which are educationally or socially disadvantaged. It is one of several official classifications of the population of India, along with General Class, Scheduled Castes and Scheduled Tribes. As per the NSSO survey, 2020, the OBCs were found to comprise 41 per cent of the country's population.

From the inception of the MUDRA, the loans have been sanctioned under Shishu, Kishore and Tarun accounts. Thus, the prospective or existing entrepreneurs have to open the bank account under MUDRA scheme with concern Bank or Financial Institutions. The social category wise number of accounts of accounts opened under MUDRA schemes is presented in the Table-1.

Table-1: Social Category wise Number of Accounts Opened

Social Category	2015-16	2016-17	2017-18	2018-19	2019-2020	Growth Rate
General	16479425 (47.25)	17200853 (43.32)	21906479 (45.51)	31735223 (53.01)	32497506 (52.21)	97.20
SC	6114737 (17.53)	7135624 (17.97)	8506161 (17.68)	9452519 (15.79)	10281553 (16.52)	68.14
ST	1678346 (4.81)	1792502 (4.52)	2539307 (5.28)	3341329 (5.58)	3889696 (6.25)	131.76
OBC	10608416 (30.41)	13572068 (34.19)	15178646 (31.53)	15341247 (25.62)	15578851 (25.02)	46.85
Total	34880924 (100)	39701047 (100)	48130593 (100)	59870318 (100)	62247606 (100)	78.46

Source: Compiled from MUDRA Annual Reports.

Note: Figures in bracket represent per cent to total.

The analysis of the above table data, it is observed that the number of accounts related to all the categories is significantly increased year after year during the period under review. It is also noticed that the general category of accounts are much higher than the remaining three categories in the entire period of the study which constitutes 97.20 growth rates. After General Category, the ST Category growth rate is

registered at 131.76, SC Category growth rate registered at 68.14 and OBC Category registered with 46.85 growth rate.

The total number of accounts significantly increased from 34880924 to 62247606 with the growth rate of 78.46. In the year 2019-20 the total numbers of accounts of all the three categories were abnormally increased even in the Covid-19 Lockdown period. It shows the enormous role of MSMEs in the economic development of the country with continuous efforts to produce the different type of goods and services.

Sanctions, Disbursement and Outstanding Amounts of Loan under MUDRA Schemes:

MUDRA is a Government of India undertaking, which provides financial support to small businesses in the country. Under this scheme, loans are provided by banks to non-corporate, non-farm sectors whose credit needs are up to Rs.10 Lakhs. Anyone can apply for MUDRA Loans at their nearest Bank or NBFC, or through the Udyam Mitra portal. Upon submission of all the relevant documents, the Financial Institutions can take up to 10 business days to process the application. Even though all Banks and NBFCs have come together for this initiative, the loan processing time at each bank might be different. A MUDRA loan is treated just like any other business loan. Hence, the processing time is the same as other loans. Once the application is approved, the disbursement is expected to take place within 2 days after the acknowledgement. Overall, the loan process may take up to a week or 10 days, depending on the person's credit profile and documents submitted.

The credit disbursement by public and private lenders, small finance banks, non-banking financial companies, and other lending institutions under the MUDRA loans scheme stood at 95 per cent of the amount sanctioned. The self-employment and entrepreneurship promotion scheme is dedicated to micro enterprises, which are generally proprietary concerns at the bottom of the entrepreneurial pyramid, seeking loans up to Rs. 10 lakh. The disbursement rate is stood at above 95 per cent of the sanctioned amount. The high rate of disbursements assumed significance amid growth in MUDRA loans turning into non-performing assets due to the Covid-19 impact on the repayment capacity of borrowers. Because of Covid-19, even large and medium businesses are finding it tough to repay loans. The problem is severe in MUDRA loans catering to micro and small enterprises. The NPA stress was expected even as banks have been urged to deploy loans. So banks anyways have to disburse credit under these schemes while the government has to ensure that businesses get access to credit through banks.

According to the Ministry of Finance the banks and financial institutions have sanctioned Rs. 14.96 lakh crore to over 28.68 crore beneficiaries in the last six years. The Ministry of Finance is committed to provide financial inclusiveness and support to the marginalized and socio-economically neglected classes. The financial needs of all stakeholders ranging from the budding entrepreneurs to the hard-working farmers have also been catered to through various initiatives. The loans are given for

income generating activities in manufacturing, trading and services sectors and for activities allied to agriculture.

Now it is proposed to analyse the total sanctions, disbursements and outstanding amounts under all the three schemes of MUDRA from the inception i.e., 2015-16 to 2019-20 with a view to notice the aggregate trends. Generally the loan sanction and disbursement amount under Shishu Scheme is comparatively much higher than the remaining two schemes of Kishore and Tarun. The maximum loan amount of Shishu Scheme is limited to Rs. 50,000 only thus the bankers and all other financial institutions are sanction and disburse the loan amount very liberally without any delay. Whereas, in case of Kishore Scheme the permitted loan amount is Rs. 50,000 to Rs. 5 Lakh and Tarun Scheme the loan amount is up to Rs. 10 Lakh. Thus the bankers and financial institutions have some restrictions to sanction and disburse the loan amount within the stipulated period. Therefore the outstanding loan amount was accumulating year after year.

The relevant data regarding the total sanctions, disbursements and outstanding amounts of all the three Schemes of MUDRA for the period from 2015-16 to 2019-20 is depicted in the Table-2.

Table-2: Total Sanctions, Disbursement and Outstanding Amounts

Particulars	Scheme	2015-16	2016-17	2017-18	2018-19	2019-2020	Growth Rate
Sanctions	Shishu	62894.96 (45.76)	85100.74 (47.14)	106001.60 (41.79)	142345.25 (44.24)	163558.83 (48.46)	160.05
	Kishor	43052.55 (31.32)	53545.14 (29.66)	86732.16 (34.19)	104386.68 (32.45)	95578.37 (28.32)	122.00
	Tarun	31501.76 (22.92)	41882.66 (23.20)	60943.34 (24.02)	74990.86 (23.31)	78358.32 (23.22)	148.74
	Total	137449.27 (100)	180528.54 (100)	253677.10 (100)	321722.79 (100)	337495.53 (100)	145.54
Disbursement	Shishu	62027.69 (46.65)	83891.88 (47.85)	104228.05 (42.29)	139651.55 (44.79)	162813.21 (49.38)	162.48
	Kishor	41073.28 (30.90)	51063.12 (29.13)	83197.09 (33.76)	99868.00 (32.03)	91427.07 (27.73)	122.59
	Tarun	29853.76 (22.45)	40357.13 (23.02)	59012.25 (23.95)	72291.84 (23.18)	75474.75 (22.89)	152.81
	Total	132954.73 (100)	175312.13 (100)	246437.40 (100)	311811.38 (100)	329715.03 (100)	147.99
Outstanding	Shishu	46811.38 (42.83)	60407.35 (43.71)	76655.45 (37.93)	102763.82 (39.51)	118194.24 (44.23)	152.49

	Kishor	36612.44 (33.48)	43925.22 (31.78)	73563.59 (36.39)	88651.68 (34.08)	82403.25 (30.83)	125.06
	Tarun	25869.05 (23.69)	33876.74 (24.51)	51894.23 (25.68)	68712.60 (26.41)	66646.09 (24.94)	157.63
	Total	109297.87 (100)	138209.31 (100)	202113.28 (100)	260128.10 (100)	267243.58 (100)	144.51
% of Total Disbursement on Total Sanctions		96.73	97.11	97.45	96.92	97.69	0.99
% of Total Outstanding on Total Sanctions		79.52	76.55	79.67	80.85	79.18	0.43

(Rs. in Crore)

Source: Compiled from MUDRA Annual Reports.
 Note: The figures in the bracket represent per cent to total

The analysis of the above table data reveals that the amount of loan sanctioned under Shishu Scheme is much higher than the Kishore and Tarun schemes in the entire period of the study. The percentage of loan sanctioned under Shishu scheme on the total sanctions of MUDRA is moved from 45.76 per cent in the year 2015-16 to 48.46 per cent in the year 2019-20. The highest growth rate of 160.05 is recorded in the Shishu scheme. Whereas the percentage of loan sanctioned in case of Kishore and Tarun scheme moved from 31.32 per cent and 22.92 per cent in the year 2015-16 to 28.32 per cent and 23.22 per cent in the year 2019-20 respectively. There was a slight decline of loan sanctions in Kishore scheme in the year 2019-20. It may be caused by the Covid-19. The growth rate of Kishore scheme loan sanctions recorded at 122.00 and the growth rate of Tarun scheme loan sanctions recorded at 148.74 per cent. We can also notice that the total loan amount sanctioned under MUDRA which includes all the three schemes was gradually increased year after year during the period under review. The total sanctions of all the three schemes of MUDRA ranged between RS. 137449.27 Crore in the year 2015-16 and Rs. 337495.53 Crore in the year 2019-20. The overall growth rate of loan sanctioned under all the three schemes of MUDRA registered with 145.54.

Regarding the disbursements of MUDRA loans, the disbursements under Shishu scheme is much higher than the other two schemes of Kishore and Tarun. Out of the total disbursements, Shishu scheme disbursement in the year 2015-16 is 46.65 per cent. Whereas the Kishore and Tarun scheme disbursements are just 30.90 per cent and 22.45 per cent in the year 2015-16. The same trend was continued up to 2019-20. In the year 2019-20 the disbursement percentages of each scheme is recorded as 49.38 per cent, 27.73 per cent and 22.89 per cent with regard to Shishu, Kishore and Tarun schemes respectively. In case of growth rates Shishu scheme recorded with 162.48, Kishore scheme recorded with 122.59 and Tarun scheme 152.81 in the entire period of the study. It can also be observed that the total disbursements abnormally increased from Rs. 132954.73 Crore in the year 2015-16 to Rs. 329715.03 in the year 2019-20. The growth rate of total disbursement significantly recorded at 147.99.

In case of outstanding amounts of the MUDRA loans, it was a scanty amount in the year 2015-16, but it was accumulated year after year and reached the 144.51 growth rate during the five years period. Out of the total outstanding loans of MUDRA, the Shishu scheme having a dominated portion in every year as compared to the other two schemes. The percentage of outstanding amount of loan related to Shishu scheme moved from 42.83 per cent in the year 2015-16 to 44.23 per cent in the year 2019-20 and recorded with the growth rate of 152.49. Similarly the Kishore scheme outstanding loan amount percentage is ranged between 33.48 per cent in the year 2015-16 and 36.39 per cent in the year 2017-18. Then after in the remaining two years it was slightly declined to 34.08 per cent and 30.83 per cent respectively. The growth rate of Kishore scheme outstanding loan amount is 125.06. The outstanding loan amount of Tarun scheme registered between 23.69 per cent and 26.41 per cent during the study period. The growth rate of Tarun scheme outstanding amounts was reported at 157.63. The total outstanding amounts of MUDRA loans moved from Rs. 109297.87 Crore in the year 2015-16 to Rs. 267243.58 in the year 2019-20. The growth rate of total outstanding loan amount was recorded at 144.51.

It is noticed that the percentage of total disbursement on total sanctions is almost 97 per cent in every year. It shows that the banks and all other financial institutions how they are seriously considering the sanction of MUDRA loans as per the guidelines issued by the government and norms fixed by the RBI time to time. Similarly the percentage of total outstanding on total sanctions is noticed at around 80 per cent during the five years period of the study. Outstanding amounts are accumulating year to year because of delay in the disbursements of loans due to non-submission of required documents by the loanee as per the banker or other financial institution requirements.

Conclusion:

It is evident that the MUDRA is a step in the right direction to achieve financial inclusion, increase employment and also increase the number of self-employed people through MSMEs. The total number of accounts significantly increased from 34880924 to 62247606 with the growth rate of 78.46 during the last five years period. In the year 2019-20 the total numbers of accounts of all the three categories were abnormally increased. It shows the enormous role of MSMEs in the economic development of the country with continuous efforts to produce the different types of goods and services. It is concluded that out of the total sanctions and disbursements of the MUDRA loans Shishu scheme playing a significant role when compared with the Kishore and Tarun schemes. We hope that in the near future more number of MSMEs comes out with aim of strengthening the Indian economy with support of MUDRA schemes financial assistance.



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Controller of Examinations (I/c)

No. Exam_Br/TU/NZB/2016/255

Date : 23-02-2016

NOTIFICATION

It is hereby notified that the Ph.D. Entrance Test -2016 (for Telugu, Mass Communication, Social Work, Economics, Law, English, Hindi, Urdu, Business Management, Commerce, Applied Statistics, Botany, Geo-Informatics, Biotechnology, Chemistry & Physics subjects) is scheduled on **11-03-2016**.

Time of Examination : **11.00am to 12.30pm**
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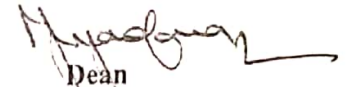
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1. Faculty of Commerce
2. Admitted into Ph.D. Programme in the Department of Commerce
3. Date of Admission: 11/12/2017
4. Name of the Candidate: Mr. Kampally Shanker
5. Father's Name: K Yellaiah
6. Name of the Supervisor:


Jr. Asst.


Dean
Faculty of Commerce
TELANGANA UNIVERSITY
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Department of Commerce

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Dichpally, Nizamabad

Telangana State., India - 503322

NOTICE

All the Faculty members and Research Scholars in the Department of Commerce are hereby informed to attend the Ph.D. Viva-Voce of Mr. Kampally Shanker on the topic entitled "Performance Analysis of MUDRA - A Study on Financial Assistance to MSMEs" under the Supervision of Prof. M. Yadagiri on 6th April, 2022 (Wednesday) at 11:00 AM in the Department of Commerce, University College of Commerce and Business Management, Telangana University, Nizamabad.


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M. COM, MBA, M.Phil, Ph.D.
Dean & Head

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Date: 17-03-2017

CALL LETTER

With reference to your application for admission into the Ph.D. Programme of the Faculty of Commerce, Telangana University, you are informed to attend the interview before the Admission Committee as detailed below:

Date and Time : 07-04-2017 : 10:00 A.M.
Venue : Office of the Dean, Faculty of Commerce,
University College of Commerce and Business Management,
Telangana University,
Dichpally, Nizamabad - 503322, T.S.

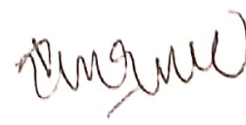
Further, you are informed to submit the following documents in the office of the Dean on the day of the interview, without which you will not be permitted to appear before the Admission Committee.

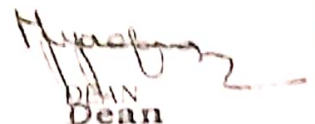
1. Original Call Letter.
2. Pass Certificate of JRF/NET/SLET/SET/M.Phil/TU Eligibility Test Hall Ticket with Result Card.
3. Certificate from the Research Supervisor in case of National-Level fellowship holders from UGC/JRF/RGNE.
4. Degree PG Certificates and Memorandum of Marks in original and certificate of Gold Medal, if any.
5. Original Caste Certificate (Issued by Mee-seva, Govt. of Telangana).
6. No Objection Certificate, if employed (Candidate will not be interviewed without NOC).
7. Latest Service Certificate (If you are employed in a Private Un-aided College, you have to submit a copy of Approval Order issued by the Registrar of the concerned University).
8. Three copies of the Research Proposal.
9. Copies of the Research Publications/Papers, if any.
10. Two-sets of Photostat copies of all the above documents.

You are requested to note that:

1. This Call Letter is only intimation and does not guarantee admission into Ph.D. Programme.
2. Candidate should not resort to any sort of canvassing and such attempts will bar the candidates from admission into Ph.D. Programme.
3. Candidates will not be allowed to appear before the Admissions Committee if they do not fulfill the eligibility criteria and failed to submit any of the above documents.
4. Candidate should be prepared to present their Research Proposal and defend the same before the Admissions Committee.
5. No TA and DA will be paid to the candidates for attending the interview.

To
KAMBALLY SHANKER
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ANALYSIS OF BANK WISE FINANCIAL ASSISTANCE UNDER MUDRA SCHEMES

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A business loan is an unsecured loan that can be used to develop a new or existing enterprise. Whether it is expanding the business to new locations, purchasing advanced machinery, hiring new staff, or clearing all your debts, a business loan is a great choice. Many banks and Non-Banking Financial Companies (NBFC) today offer business loans under MUDRA at competitive interest rates. In recent years, the country's booming economy has provided a momentum to the rise of several Small and Medium-sized Enterprises (SMEs) and Micro, Small and Medium Enterprises (MSMEs) through MUDRA loans. Moreover, it has become extremely easy to avail of an MSME loan to meet the working capital requirements of the business. The MUDRA loans can be used for several purposes, such as upgrading the business infrastructure, startup, buying and repairing factory machinery, purchasing raw materials, etc.

Key words: MUDRA loans, Banks, Financial Institutions, Bank Accounts Loan Sanctions.

Introduction:

MUDRA Loans are offered to startup owners, small business owners, and women entrepreneurs on a short-term basis. The duration of loans is not the same, and it differs from one scheme to another. Lack of timely finance is one of the biggest setbacks for the growth of small businesses in India. With the MUDRA Loans, it is easy to avail of instant financing for the business. This helps to cover the financial requirements to carry out numerous business operations with ease. The target set by the Government of India under MUDRA for the year 2019-20 was Rs. 3.25 lakh crore which was distributed across various lending institutions, Banks, MFIs and NBFCs based on their outreach and presence in various parts of the country. The achievement data indicates 5 per cent growth over the previous year in the overall performance of the programme implemented by all the lending institutions. While the growth in respect of Public Sector Banks was moderate at 7 per cent, the same increased significantly by 43 per cent for Private Sector Banks. Among the Public Sector Banks, State Bank of India (SBI), with sanction of Rs. 35,125 crore to 36.76 lakh



accounts topped the table. SBI was followed by Bank of Baroda and Canara Bank with sanction figures of Rs. 10,282 crore and Rs. 9,489 crore respectively.

The Private Sector Banks recorded considerable improvement in performance with a sanction of Rs. 91,780 crore during the year, registering 43 per cent growth over the previous year. This was mainly on account of merger of SKS Microfinance (Bharat Finance Ltd.) with IndusInd Bank, who topped the list with sanction of Rs. 38,199.43 crore grabbing over 41 per cent of the aggregate sanctions by Private Sector Banks. The other major contributors in the private sector banks category were Bandhan Bank and IDFC Bank.

Merger of SKS Microfinance (Bharat Finance Ltd.) with IndusInd Bank resulted in lower performance of MFI category during year 2019-20, registering a decline by 9 per cent to the previous year. MFIs sanctioned a total Loan amount of Rs. 57,967 crore to 1.96 crore Borrowers. Credit Access Grameen Limited was the leading MFI with a sanction amount of Rs. 7,598 crore in more than 23 lakh loan accounts. NBFCs have also emerged as a major contributor to the PMMY with a total sanction of Rs. 40,518 crore (12 per cent of the total sanction amount). In this category, Fullerton India Credit Company Limited has been the highest contributor with a total sanction amount of Rs.11, 666 crore. Small Finance Banks achieved 101 per cent of their target. During the year, the 10 SFBs sanctioned a total amount of Rs. 29,501 crore to 71.60 lakh loan accounts.

Objectives of the Study:

The aim of the study is to analyze the bank wise financial assistance under mudra schemes during the period from 2015-16 to 2019-20. However the basic objectives of the study are as follows:

1. To identify the eligibility criteria of banks and financial institutions for providing MUDRA loans.
2. To classify the banks and financial institutions for MUDRA Loans.
3. To study the bank wise total number of accounts opened for MUDRA loans.
4. To examine the bank wise sanctions of total loans under MUDRA.

Eligibility Criteria of Banks and Financial Institutions:

As per the Government norms, several parameters are considered before partner institutions are selected to be a part of the institutions that can make MUDRA loans available through bank transfers to the entrepreneur in need. The banks and all other financial institutions need to fulfill the following certain eligibility criteria before they are on boarded.

1. For public sector banks, the level of NPAs should not exceed 15 per cent while for the private sector or foreign banks, this level should not cross 10 per cent. For regional rural banks, the net NPA level should be less than or equal to 3 per cent.



2. While the RRBs should have earned a net profit in the previous two years, the private and public sector banks should have profited in the last two years or must have a rating of over "A-minus" from credit rating agencies.
3. For small finance banks too, the profits earned over the last two financial years will be considered. Credit ratings could be considered solely at the discretion of MUDRA. Also, their net NPA should be equal to or less than 3 per cent.
4. For Microfinance Institutions, they should undergo a minimum of three ratings with the latest grading of at least MFR3, as per MUDRA or Small Industries Development Bank of India (SIDBI) guidelines. This is necessary for exposure of above ₹25 Crore by MUDRA.
5. NBFCs, too, need to show a track record of five years with profits before being chosen as partner institutions or Mudra banks..

Classification of Financial Institutions for MUDRA Loans:

Since the inception of MUDRA, the active participation of financial institutions is the fatal for successful implementation and to reach beneficiaries. The MUDRA loan scheme doesn't directly lend to entrepreneurs, rather these loans are made available through a host of Financial Institutions that are a part of the MUDRA bank branches' list. Non-Banking Financial Companies, Commercial Banks, Small Finance Banks, and Regional Rural Banks can also be called the designated MUDRA finance branches. Anyone who wants to avail a loan for their MSME unit must approach any of these lenders to apply for a MUDRA loan.

So far, a list of 203 partner institutions or MUDRA banks has been shortlisted. These include 15 Cooperative Banks, 25 Microfinance Institutions, 35 NBFCs, 47 NBFC-MFI, 18 Private Sector Banks, 21 Public Sector Banks, 36 RRBs, and 6 Small Finance Banks. These institutions serve potential beneficiaries across the country and ensure superior delivery of the MUDRA Loan scheme to those in need. The MUDRA bank aims to achieve last-mile credit delivery so that no one in need of a business loan gets left behind. The Banks and other Financial Institutions currently offering business loans under the MUDRA have interest rates ranging from 11 per cent to 37 per cent.

Bank wise Total Number of Accounts Opened for MUDRA Loans:

MUDRA is a refinancing scheme, offered to Banks and Micro Financing Institutions. This MUDRA is an entirely-owned subsidiary of SIDBI and provides Banks and Micro Financing Institutions with refinancing facilities against the loans they have provided to small businesses to promote the development of these micro-units. Thus these Banks and Financial Institutions are providing the financial assistance to the Small business units under the scheme of Shishu, Kishore and Tarun. The loans under these schemes are collateral-free and there is no need to pledge any asset as security to avail the loan. Additionally, third party guarantee is not required. Under this arrangement there is no fixed rate of interest on the loans availed. Interest is charged at the base rate plus 1 to 7 per cent. This can also be higher, depending on the risk involved and the profile of the customer.

To get the loan under the three schemes of MUDRA, one has to open the account with any of the authorized Banks or Financial Institutions. The following process is taken place to processing the loan:

- i. The applicant prepares a business proposal
- ii. Select the category / scheme (Shishu, Kishor, Tarun) under which he wants to apply
- iii. Visit a private or public bank where he can apply for a Mudra loan
- iv. Submit a completed loan application form together with recent passport size photographs, identity proof and proof of address etc.
- v. Complete any other formalities required by the bank.

After a scrutiny of the proposal and other details of the applicant, the account will be opened. Once the applicant deemed eligible by the bank to secure a loan under the Mudra Scheme, the loan is disbursed in the form of a pre-loaded Mudra Card that comes personalized with the loaneename on it. This is a RuPay debit card that is attached to the PradhanMantri Jan DhanYojana Savings Account and allows to conveniently withdrawing from any ATM when purchasing for the business. The cash withdrawal limit is set at Rs.25, 000 per day and includes cash credit and current deposit accounts as well.

Now it is proposed to study the total number of accounts opened for all the three schemes of MUDRA such as Shishu, Kishor and Tarun. The data related to all the three schemes cumulative number of accounts with different types of Banks and Financial Institutions is given in the Table-1.

Table-1: Bank wise Total No. of Accounts

Group of Banks / FIs	2015-16	2016-17	2017-18	2018-19	2019-20	Growth Rate
NBFC - MFIs	23050447 (66.10)	20291758 (51.11)	19532018 (40.51)	22963995 (38.36)	17562463 (28.21)	-23.81
SBI and Associates	1300589 (3.72)	1355806 (3.41)	1410005 (2.93)	2737079 (4.58)	3676217 (5.90)	182.66
Public Sector Commercial Banks	5306988 (15.20)	3456331 (8.70)	3723669 (7.74)	3927190 (6.56)	4304951 (6.92)	-18.88
Private Sector Commercial Banks	3067686 (8.80)	8821464 (22.22)	10456474 (21.72)	13277989 (22.18)	20866750 (33.52)	58.02
Foreign Banks	447 (0.01)	233 (0.05)	295 (0.06)	569 (0.09)	132 (0.02)	-70.47
RRBs	1410787 (4.04)	1446333 (3.64)	1488209 (3.10)	1508094 (2.52)	1522746 (2.45)	7.94

MFIs	743980 (2.13)	1129709 (2.84)	1808820 (3.76)	1879391 (3.14)	2059118 (3.31)	176.77
NBFC	0	239555 (0.60)	2714167 (5.64)	5853690 (9.78)	5094705 (8.17)	2026.74
Small Finance Banks	0	2959858 (7.43)	6996936 (14.54)	7722064 (12.79)	7160402 (11.50)	141.92
Total	34880924 (100)	39701047 (100)	48130593 (100)	59870318 (100)	62247606 (100)	78.46

Source: Compiled from MUDRA Annual Reports.

Note: Figures in bracket represent per cent to total

It is evident from the data of the Table – 4.4 that in the year of 2015-16 the NBFC-MFIs have the highest number of accounts with 66.10 per cent, followed by the Public Sector Commercial Banks with 15.20 per cent, Private Sector Commercial Banks with 8.80 per cent, RRBs 4.04 per cent, SBI and its associates with 3.72 per cent, MFIs alone 2.13 per cent and foreign banks 0.01 per cent. The NBFC alone and Small Finance Banks don't have a single account in the year 2015-16. The NBFC-MFIs continue the highest share of number of accounts up to 2018-19. In the year 2019-20 it was declined to 28.21 per cent. The growth rate of number of accounts with NBFC-MFIs is registered with -23.81.

In case of Private Sector Commercial Banks number of accounts increased in every year continuously and its share of number of accounts ranged from 8.80 per cent in the year 2015-16 to 33.52 per cent in the year 2019-20 with the growth rate of 58.02. Similarly the SBI and its associates share were removed from 3.72 per cent in the year 2015-16 to 5.90 in the year 2019-20. Whereas the Public Sector Commercial Banks share of number of accounts was 15.20 per cent in 2015-16 then after it was continuously declined and reached to 6.92 per cent in the year 2019-20 with the negative growth rate of -18.88. The Small Finance Banks have the 7.43 per cent of accounts in the year 2016-17 and it was doubled in the year 2017-18 with 14.54 per cent. Then after, it was declined to 12.79 per cent and 11.50 per cent in the year 2018-19 and 2019-20. However, a growth rate of 141.92 was recorded during the period of the study. In case of NBFC alone 2026.74, MFIs 176.77, RRBs 7.94 growth rates were recorded for the period of the study. The total MUDRA Bank accounts in above financial institutions shows increasing trend with the growth rate of 78.46.

Bank wise Sanctions of Total Loans under MUDRA:

The Bank wise Total Sanctions refers the total of sanctions by various Banks and Financial Institutions under the schemes of Shishu, Kishor and Tarun. The total sanction of loans ranged from Rs. 50,000 to Rs. 10 Lakhs. The relevant data related to Bank wise Total Sanctions is presented in the Table-2.

Table-2: Bank Wise Total Sanctions of Total Loans

(Rs. in Crore)

Bank Name	2015-16	2016-17	2017-18	2018-19	2019-20	Growth Rate
NBFC – MFIs	44026.06 (33.11)	43233.22 (23.95)	45945.49 (18.11)	61113.56 (18.99)	54965.93 (16.29)	24.85
SBI and Associates	16999.82 (12.79)	22598.85 (12.52)	28790.89 (11.35)	33825.92 (10.51)	35124.87 (10.41)	106.62
Public Sector Commercial Banks	39127.28 (29.43)	49354.82 (27.34)	63701.79 (25.11)	65409.04 (20.33)	64662.15 (19.16)	65.26
Private Sector Commercial Banks	20025.65 (15.06)	39027.82 (21.62)	49527.59 (19.52)	64006.64 (19.89)	91772.93 (27.19)	358.28
Foreign Banks	21.34 (0.02)	14.78 (0.01)	17.52 (0.01)	30.61 (0.01)	6.56 (0.00)	-69.26
RRBs	10876.22 (8.18)	12009.52 (6.65)	15454.51 (6.09)	18046.89 (5.61)	17941.58 (5.32)	64.96
MFIs	0	2105.00 (1.17)	1956.34 (0.77)	2357.41 (0.73)	300.93 (0.09)	-85.70
NBFC	1878.36 (1.41)	1865.74 (1.03)	27018.15 (10.65)	47136.75 (14.65)	40518.22 (12.06)	2057.11
Small Finance Banks	0	10318.79 (5.71)	21264.30 (8.38)	29794.37 (9.26)	29501.43 (8.74)	185.90
Total	132954.73 (100)	180528.54 (100)	253677.10 (100)	321722.79 (100)	337495.53 (100)	153.84
Total Disbursement	132954.73	175312.13	246437.4	311811.38	329715.03	148.00
% of Disbursement on sanctions	100.00	102.97	102.94	103.18	102.36	2.36

Source: Compiled from MUDRA Annual Reports.

Note: Figures in bracket represent per cent to total

The data depicts the details of loan sanctioned by various Banks and Financial Institution under all the MUDRA Schemes. It is noticed that NBFC-MFIs, Public Sector Commercial Banks, Private Sector Commercial Banks and SBI and Associates are playing a vital role to extend the financial support to the entrepreneurs under the three schemes of MUDRA continuously from the inception of MUDRA to 2019-20. The NBFC-MFIs sanctioned the loans at 33.11 per cent followed by Public Sector Commercial Banks, at 29.43 per cent, Private Sector Commercial Banks at 15.06 per cent, SBI and associates at 12.79 per cent,

RRBs at 8.18 per cent, NBFC alone 1.41 per cent and Foreign Banks at 0.02 per cent in the year 2015-16. Then after all the above Banks and Financial Institutions share of loan sanctioned drastically declined continuously in the year 2016-17 and 2017-18. The same trend was continued during the last two years with a slight increase or decrease percentage.

It is also observed that the NBFC alone percentage of loan sanctioned moved from 1.41 per cent in 2015-16 to 14.65 per cent in 2018-19, however it was declined to 12.06 per cent in the year 2019-20 with a highest growth rate of 2057.11. In case of MFIs alone there was a negative growth rate of 85.70.

The Private Sector Commercial Banks contribution was very favorable with the highest growth rate of 358.28, followed by Small Finance Banks with 185.90, SBI and Associates 106.62, Public Sector Commercial Banks 65.26, RRBs 64.96 and NBFC-MFIs 24.85. Foreign Banks and MFIs alone are registered with a negative growth rate of 69.26 and 85.70 during the period under review.

The total sanctions of all the Banks and Financial Institutions under the schemes of Shishu, Kishor and Tarun significantly increased continuously throughout the period of the study. The growth rate of total sanctions of loans by all the Banks and Financial Institutions registered at 153.84. Similarly the total disbursements of loans under all the three schemes increased constantly year after year and registered at a growth rate of 148. It is clearly indicating that the total accumulated disbursements were more than 100 per cent of total sanctions in every year. The accumulated disbursements recorded at 2.36 growth rate. This trend is helpful to analyze the performance of all the Banks and Financial Institutions towards to extend the financial assistance to the entrepreneurs under the three schemes of MUDRA.

The type of loan sanctioned and disbursed indicates the stage of growth and financing requirements of the beneficiary micro unit or an entrepreneur and also to provide a reference point for the next level of growth of the enterprise. These loans have been given by Banks, NBFCs and MFIs and further it gets refinanced by MUDRA. The main purpose is to encourage the Non-Corporate Small Business Segment (NCSB) to avail the loan facility from the Financial Institutions under the purview of organized financial system. Non-Corporate Small Business Segment (NCSB) comprising of millions of proprietorship / partnership firms running as small manufacturing units, service sector units, shopkeepers, fruits /vegetable vendors, truck operators, food-service units, repair shops, machine operators, small industries, artisans, food processors and others, in rural and urban areas. There is a need to develop and expand the delivery channel at the ground level. In this context, there is already in existence, a large number of 'Last Mile Financiers' in the form of companies, trusts, societies, associations and other networks which are providing informal finance to small businesses.

Conclusion:

The study has considered the number of accounts opened and loan sanctions by various banks and financial institutions under MUDRA Schemes. The total MUDRA Bank accounts with the banks and financial institutions shows increasing trend with the growth rate of 78.46. The total sanctions of all the Banks and Financial Institutions under the schemes of Shishu, Kishor and Tarun significantly increased continuously throughout the period of the study. The growth rate of total sanctions of loans by all the Banks and Financial Institutions registered at 153.84. Similarly the total disbursements of loans under all the three

times increased constantly year after year and registered at a growth rate of 148. It is clearly indicating that the total accumulated disbursements were more than 100 per cent of total sanctions in every year. The accumulated disbursements recorded at 2.36 growth rate. This trend is helpful to analyze the performance of all the Banks and Financial Institutions towards to extend the financial assistance to the entrepreneurs under the three schemes of MUDRA. The involvement of private sector shows better than public sector, but it is not a good trend. Similarly the RRBs little participation in MUDRA functioning. To reach the schemes benefits to targeted groups active involvement of public sector banks is necessary; they hold wide coverage than private banks. The overall participation in both creation accounts and credit disbursement shows positive trend. Further the government should ensure the improved participation of PSBs and RRBs in credit lending.

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		Max. Marks	Marks Secured	Max. Marks	Marks Secured	Max. Marks	Marks Secured	
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2	FINANCE	100	59			100	59	PASS
						TOTAL	200 117	

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Mr. KAMPALLY SHANKER, Research Scholar in the Department of **Commerce**, Telangana University, Dichpally, Nizamabad, who has presented a Thesis for the Degree of Ph.D. in **Commerce** titled "**Performance Analysis of Mudra -A Study on Financial Assistance to MSMEs**", has been declared qualified for the Degree of Doctor of Philosophy (Ph.D.) of the Telangana University, on 06/04/2022.

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