

Government of India  
Ministry of Finance  
Department of Financial services  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 2146**  
**ANSWERED ON AUGUST 8, 2023/SRAVANA 17, 1945 (SAKA)**  
**Status of PMMY**

**2146. SHRI ABIR RANJAN BISWAS**  
**SHRI SANDOSH KUMAR P:**

Will the Minister of FINANCE be pleased to state:

- (a) the total amount of loans sanctioned and disbursed under Pradhan Mantri Mudra Yojana (PMMY) in each financial year since its inception;
- (b) the distribution of these loans, sector-wise and State-wise; and
- (c) the percentage of loans that have turned into Non-Performing Assets (NPAs) as on 31st March 2023 and the details thereof?

**ANSWER**

(a) and (b) The State-wise total amount of loans sanctioned and disbursed under Pradhan Mantri Mudra Yojana (PMMY) in each financial year since the inception of the Scheme is placed at Annexure I. Sector-wise data is not maintained.

(c) As per data uploaded by MLIs on Mudra portal as on 31.03.2023, the total Non-Performing Assets (NPAs) as a percentage of credit disbursed stood at 2.62% (provisional). The category-wise details of NPAs under the scheme is as below:

Sl. No.	Category of Loan	NPA against disbursement amount (%)
1.	Shishu	1.48
2.	Kishor	3.49
3.	Tarun	2.54

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Annexure I part (a) to (b) for Rajya Sabha Ques. No. 2146 for answer on 08.08.2023 regarding "Status of PMMY"									
Pradhan Mantri Mudra Yojana (PMMY) - State-wise									
(Amount in Rs. Crore)									
	Financial Year	2015-16		2016-17		2017-18		2018-19	
Sr No	State Name	Sanctioned	Disbursed	Sanctioned	Disbursed	Sanctioned	Disbursed	Sanctioned	Disbursed
1	Andaman and Nicobar Islands	218.36	212.78	80.15	78.34	102.66	100.26	91.72	89.76
2	Andhra Pradesh	6,104.14	5,790.79	6,078.01	5,731.80	10,902.51	10,214.10	11,368.90	10,669.25
3	Arunachal Pradesh	74.38	71.62	81.46	78.67	109.50	103.27	118.03	114.16
4	Assam	1,817.62	1,728.46	4,908.30	4,824.54	6,669.74	6,570.32	9,938.15	9,798.33
5	Bihar	7,553.83	7,265.91	12,190.60	11,585.63	15,919.40	15,396.75	24,405.99	23,068.32
6	Chandigarh	212.42	204.52	229.01	221.26	419.98	409.15	426.29	412.43
7	Chhattisgarh	2,265.50	2,156.14	3,334.27	3,209.86	4,747.29	4,501.48	5,953.21	5,567.35
8	Dadra and Nagar Haveli & Daman and Diu	34.15	33.29	36.10	34.69	60.34	58.86	63.18	61.00
9	Delhi	2,947.68	2,857.97	3,762.95	3,700.51	4,450.15	4,357.35	5,768.29	5,633.83
10	Goa	399.33	376.04	390.20	372.78	499.27	484.45	502.57	477.24
11	Gujarat	6,034.73	5,910.02	7,781.94	7,692.07	11,386.52	11,202.52	13,216.78	12,983.56
12	Haryana	3,259.27	3,152.62	3,843.53	3,697.59	5,940.40	5,745.03	7,526.32	7,281.53
13	Himachal Pradesh	998.78	965.70	1,281.72	1,214.02	1,900.55	1,801.44	2,359.37	2,192.20
14	Jharkhand	2,944.33	2,845.66	4,004.13	3,908.99	5,410.40	5,233.05	6,989.23	6,700.23
15	Karnataka	16,861.35	16,469.43	18,002.55	17,290.70	23,009.73	22,500.67	29,995.35	29,345.44
16	Kerala	4,857.68	4,727.38	6,288.62	6,140.44	9,459.97	9,282.57	12,178.40	11,967.11
17	Lakshadweep	6.58	5.35	5.64	4.51	12.95	11.53	7.37	5.66
18	Madhya Pradesh	8,096.74	7,769.29	10,506.45	10,191.91	14,886.15	14,357.52	17,407.92	16,792.33
19	Maharashtra	13,806.48	13,372.42	17,286.66	16,976.76	22,751.40	22,266.20	26,438.94	25,741.99
20	Manipur	131.42	120.03	156.05	142.47	219.59	200.68	361.28	344.22
21	Meghalaya	166.48	162.41	189.97	185.74	216.25	212.04	269.92	263.36
22	Mizoram	86.50	77.78	101.20	90.31	157.62	152.90	232.06	215.86
23	Nagaland	85.89	76.54	114.06	103.83	135.98	124.61	163.00	151.57
24	Odisha	5,694.86	5,436.26	7,891.34	7,600.68	11,558.91	11,115.88	15,770.28	15,284.62
25	Pondicherry	337.84	331.91	490.62	485.49	895.16	881.77	1,248.92	1,222.59
26	Punjab	3,572.42	3,484.49	4,640.84	4,512.28	6,723.82	6,524.12	8,282.79	7,975.54
27	Rajasthan	5,484.95	5,248.28	9,024.71	8,823.30	13,862.55	13,503.76	17,506.39	17,007.35
28	Sikkim	59.53	54.61	99.88	96.54	116.30	112.65	208.42	202.38
29	Tamil Nadu	15,846.14	15,496.86	18,052.68	17,756.39	25,331.68	24,980.92	34,260.05	33,807.87
30	Telangana	3,834.55	3,694.34	3,878.38	3,780.49	6,545.26	6,430.81	7,779.63	7,660.88
31	Tripura	372.06	337.26	999.42	968.55	1,484.96	1,460.60	1,853.91	1,826.48
32	U T of J & K	1,185.13	1,152.15	1,760.42	1,580.60	2,451.98	2,383.09	3,246.12	3,166.76
33	UT of Ladakh	-	-	84.95	82.91	134.82	131.75	157.58	154.21
34	Uttar Pradesh	12,275.88	11,880.93	15,282.61	14,753.59	22,077.89	21,174.46	26,190.58	24,888.92
35	Uttarakhand	1,788.39	1,745.08	1,974.12	1,913.88	2,573.22	2,480.09	2,973.72	2,844.74
36	West Bengal	8,033.88	7,740.41	15,695.01	15,480.03	20,552.19	19,970.76	26,462.13	25,892.29
	<b>Total</b>	<b>1,37,449.27</b>	<b>1,32,954.73</b>	<b>1,80,528.55</b>	<b>1,75,312.15</b>	<b>2,53,677.09</b>	<b>2,46,437.41</b>	<b>3,21,722.79</b>	<b>3,11,811.36</b>

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

Annexure I part (a) to (b) for Rajya Sabha Ques. No. 2146 for answer on 08.08.2023 regarding "Status of PMMY"									
Pradhan Mantri Mudra Yojana (PMMY) - State-wise									
(Amount in Rs. Crore)									
	Financial Year	2019-20		2020-21		2021-22		2022-23	
Sr No	State Name	Sanctioned	Disbursed	Sanctioned	Disbursed	Sanctioned	Disbursed	Sanctioned	Disbursed
1	Andaman and Nicobar Islands	75.63	73.12	123.01	119.32	77.40	76.53	127.29	124.34
2	Andhra Pradesh	10,439.93	10,090.71	12,028.33	11,564.66	11,829.82	11,445.42	16,450.70	16,212.30
3	Arunachal Pradesh	156.05	150.56	179.31	172.12	90.50	86.51	224.78	214.59
4	Assam	7,788.63	7,571.60	7,657.19	7,399.66	4,866.50	4,577.28	6,300.99	6,182.19
5	Bihar	27,435.78	26,340.31	25,589.31	24,019.78	32,096.95	30,725.07	46,463.15	45,448.59
6	Chandigarh	404.27	390.16	449.35	432.22	281.66	273.03	301.41	293.58
7	Chhattisgarh	6,959.04	6,691.69	6,746.80	6,423.07	5,929.49	5,797.46	8,391.61	8,262.57
8	Dadra and Nagar Haveli & Daman and Diu	69.09	65.15	80.82	70.20	70.37	68.25	103.89	102.21
9	Delhi	5,209.95	5,069.32	4,130.30	4,003.83	2,616.58	2,559.59	3,800.63	3,759.22
10	Goa	507.41	480.46	553.70	501.47	491.36	472.87	719.27	700.19
11	Gujarat	13,745.58	13,529.73	11,579.26	11,313.24	12,152.39	11,990.04	17,668.10	17,507.49
12	Haryana	7,858.89	7,623.25	7,552.06	7,303.11	7,768.34	7,574.18	10,154.93	9,944.79
13	Himachal Pradesh	2,403.20	2,226.32	2,365.06	2,163.83	2,152.58	2,027.43	3,133.01	3,080.21
14	Jharkhand	7,964.11	7,767.09	8,471.20	8,177.78	8,817.00	8,615.43	11,266.17	11,097.08
15	Karnataka	30,185.73	29,702.91	30,199.18	29,785.29	28,695.29	28,374.92	40,964.95	40,746.09
16	Kerala	13,143.08	12,921.14	11,416.45	11,238.55	11,698.12	11,549.58	15,400.47	15,079.22
17	Lakshadweep	8.30	6.15	23.06	22.94	16.66	16.47	26.81	26.75
18	Madhya Pradesh	19,060.01	18,578.04	18,474.24	17,822.84	18,814.95	18,218.44	25,301.30	24,632.59
19	Maharashtra	27,899.09	27,394.57	25,208.63	24,624.06	25,797.74	25,416.48	36,531.98	36,104.52
20	Manipur	412.59	393.43	435.42	406.68	413.42	379.20	487.23	471.22
21	Meghalaya	273.54	266.45	414.67	402.43	211.84	204.01	340.62	331.52
22	Mizoram	249.88	236.09	245.30	211.15	211.29	192.30	424.40	420.92
23	Nagaland	184.01	169.84	261.07	244.48	229.00	209.49	314.62	296.78
24	Odisha	15,414.73	15,154.36	15,328.63	14,919.04	16,900.00	16,557.27	21,708.62	21,505.13
25	Pondicherry	764.28	756.63	618.77	606.91	801.43	795.30	741.23	735.74
26	Punjab	8,882.27	8,605.75	7,413.44	7,065.11	8,179.96	7,926.06	11,055.03	10,766.37
27	Rajasthan	19,661.94	19,366.09	18,571.38	18,223.39	18,999.20	18,728.94	24,686.97	24,492.62
28	Sikkim	176.24	171.67	200.95	193.09	162.54	156.89	225.77	219.30
29	Tamil Nadu	35,006.37	34,615.11	28,967.97	28,534.56	32,477.55	32,262.94	43,948.08	43,730.39
30	Telangana	9,128.24	8,986.82	6,947.89	6,765.03	6,168.85	6,010.47	8,134.81	7,995.30
31	Tripura	1,583.46	1,555.30	2,116.81	2,040.35	2,496.63	2,445.73	2,363.45	2,349.61
32	U T of J & K	3,552.25	3,470.50	5,513.46	5,401.94	5,788.31	5,696.54	7,317.51	7,219.71
33	UT of Ladakh	178.45	174.66	228.05	223.75	233.79	231.55	288.30	285.87
34	Uttar Pradesh	30,949.36	29,801.37	29,231.35	27,875.13	33,663.73	32,850.80	48,194.90	47,427.26
35	Uttarakhand	2,944.55	2,830.41	3,100.82	2,953.57	3,015.89	2,939.91	4,369.82	4,303.54
36	West Bengal	26,789.20	26,457.88	29,335.98	28,529.86	34,893.20	33,949.81	38,605.21	38,353.85
	<b>Total</b>	<b>3,37,465.13</b>	<b>3,29,684.64</b>	<b>3,21,759.22</b>	<b>3,11,754.44</b>	<b>3,39,110.33</b>	<b>3,31,402.19</b>	<b>4,56,538.01</b>	<b>4,50,423.65</b>

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

