

Government of India
Ministry of Finance
Department of Financial services

RAJYA SABHA

UNSTARRED QUESTION NO. 2780

ANSWERED ON TUESDAY, 25 MARCH, 2025/ 4 CHAITRA, 1947 (SAKA)

DISPARITY IN MUDRA LOAN DISBURSEMENT

2780. **Shri Tejveer Singh:**

Will the Minister of FINANCE be pleased to state:

- (a) the category-wise (Shishu, Kishor, Tarun and Tarun Plus) and State/UT-wise details of loans disbursed under Pradhan Mantri Mudra Yojana (PMMY) during FY 2022-23, 2023-24 and 2024-25;
- (b) the factors contributing to reduction in Non-Performing Assets (NPA) from 4.9% in 2019-20 to 3.4% in 2023-24;
- (c) whether there are regional and sectoral disparities in Mudra loan disbursement and NPA, if so, the details thereof; and
- (d) the criteria for increasing the upper limit of Tarun loans to ₹20 lakh from FY 2024-25?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a): More than 52.07 crore loans amounting to Rs.32.40 lakh crore have been disbursed, as on 28.02.2025, under Pradhan Mantri Mudra Yojana (PMMY), since the launch of Scheme.

The category-wise (Shishu, Kishor, Tarun and Tarun Plus) and State/UT-wise details of loans disbursed under PMMY) during FY 2022-23, 2023-24 and 2024-25 is placed at Annexure I.

(b): the factors contributing to reduction in Non-Performing Assets (NPA) from 4.9% in 2019-20 to 3.4% in 2023-24 which, *inter-alia*, include:

- i. constant follow up and increased frequency of customer connect;
- ii. restructuring of eligible accounts and One Time Settlement (OTS);

(c): The State-wise disbursement details of Mudra loans is placed at Annexure II. Details of State-wise NPA is not maintained centrally.

(d): As per Budget Announcement 2024-2025, the limit of Mudra loan has been enhanced to Rs.20 lakh from the current limit of Rs.10 lakh w.e.f. 24.10.2024 for those entrepreneurs who have availed and successfully repaid previous loans under the 'Tarun' category, under a new category 'Tarun Plus'. This will help successful and regular Tarun borrowers to avail higher amount of loans to expand their business.

Annexure I for Part (a) of Rajya Sabha Unstarred Question No. 2780 regarding "Disparity in Mudra loan disbursement" for 25.03.2025

F.Y. 2022-23

S.No.	State/ U.T. Name	Shishu		Kishor		Tarun		Total	
		No. of Loan A/cs	Disbursed Amt	No. of Loan A/cs	Disbursed Amt	No. of Loan A/cs	Disbursed Amt	No. of Loan A/cs	Disbursed Amt
1	Andaman and Nicobar Islands	626	1.73	1,962	49.30	875	73.32	3,463	124.34
2	Andhra Pradesh	8,23,368	2,121.55	4,35,896	6,838.26	89,329	7,252.49	13,48,593	16,212.30
3	Arunachal Pradesh	11,483	32.15	4,530	90.74	1,180	91.69	17,193	214.59
4	Assam	3,47,744	1,083.20	2,26,740	3,288.44	24,729	1,810.55	5,99,213	6,182.19
5	Bihar	61,54,319	21,365.47	22,71,880	19,187.45	63,032	4,895.67	84,89,231	45,448.59
6	Chandigarh	9,856	35.09	5,445	99.12	1,960	159.37	17,261	293.58
7	Chhattisgarh	7,62,293	2,416.51	3,28,352	3,968.60	24,282	1,877.46	11,14,927	8,262.57
8	Dadra and Nagar Haveli & Daman and Diu	2,132	6.52	2,671	39.09	709	56.60	5,512	102.21
9	Delhi	2,40,360	616.21	72,107	1,185.05	25,009	1,957.96	3,37,476	3,759.22
10	Goa	20,748	70.52	17,330	288.78	4,667	340.89	42,745	700.19
11	Gujarat	11,01,028	3,749.03	6,11,223	7,357.29	72,186	6,401.17	17,84,437	17,507.49
12	Haryana	8,01,299	2,861.42	3,85,205	4,601.89	32,304	2,481.49	12,18,808	9,944.79
13	Himachal Pradesh	60,427	232.71	74,420	1,482.51	16,886	1,365.00	1,51,733	3,080.21
14	Jharkhand	16,17,031	5,008.07	4,14,870	4,192.50	24,258	1,896.51	20,56,159	11,097.08
15	Karnataka	38,46,632	12,692.75	16,52,609	19,285.78	92,825	8,767.55	55,92,066	40,746.09
16	Kerala	10,12,563	3,595.96	7,27,001	7,851.14	41,910	3,632.12	17,81,474	15,079.22
17	Lakshadweep	624	1.21	920	18.58	79	6.95	1,623	26.75
18	Madhya Pradesh	26,97,276	8,710.71	9,30,087	10,444.70	74,298	5,477.18	37,01,661	24,632.59
19	Maharashtra	38,56,944	11,600.63	12,68,689	14,377.20	1,27,691	10,126.69	52,53,324	36,104.52
20	Manipur	23,445	77.06	14,277	242.67	2,022	151.49	39,744	471.22
21	Meghalaya	14,212	48.61	9,052	153.02	1,673	129.89	24,937	331.52
22	Mizoram	12,492	59.97	8,590	167.44	2,312	193.51	23,394	420.92
23	Nagaland	5,450	19.09	8,013	148.47	1,709	129.23	15,172	296.78
24	Odisha	30,52,350	9,721.40	8,23,622	7,859.69	46,539	3,924.04	39,22,511	21,505.13
25	Pondicherry	57,267	216.87	39,355	384.73	1,772	134.14	98,394	735.74
26	Punjab	8,94,914	3,122.35	3,28,912	4,604.42	36,065	3,039.60	12,59,891	10,766.37
27	Rajasthan	20,13,516	6,893.82	8,84,186	11,290.15	79,738	6,308.66	29,77,440	24,492.62
28	Sikkim	5,517	19.16	7,269	124.76	1,019	75.38	13,805	219.30
29	Tamil Nadu	39,06,300	13,769.27	24,16,492	22,562.67	83,721	7,398.44	64,06,513	43,730.39
30	Telangana	4,20,855	1,270.96	1,72,530	3,169.70	45,938	3,554.64	6,39,323	7,995.30
31	Tripura	2,26,255	767.51	1,21,000	1,337.01	3,404	245.09	3,50,659	2,349.61
32	Union Territory of Jammu and Kashmir	87,186	288.87	2,09,296	4,427.64	34,481	2,503.21	3,30,963	7,219.71
33	Union Territory of Ladakh	544	1.72	7,734	153.93	1,710	130.23	9,988	285.87
34	Uttar Pradesh	50,42,608	16,291.05	16,29,124	18,740.63	1,36,989	12,395.57	68,08,721	47,427.26
35	Uttarakhand	2,99,539	1,028.68	1,29,101	1,920.39	16,688	1,354.47	4,45,328	4,303.54
36	West Bengal	36,48,648	11,812.03	16,75,422	19,002.89	1,02,846	7,538.94	54,26,916	38,353.85
	Total	4,30,77,851	1,41,609.86	1,79,15,912	2,00,936.63	13,16,835	1,07,877.19	6,23,10,598	4,50,423.65

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

Annexure I for Part (a) of Rajya Sabha Unstarred Question No. 2780 regarding "Disparity in Mudra loan disbursement" for 25.03.2025

F.Y. 2023-24

S.No.	State/ U.T. Name	Shishu		Kishor		Tarun		Total	
		No. of Loan A/cs	Disbursed Amt	No. of Loan A/cs	Disbursed Amt	No. of Loan A/cs	Disbursed Amt	No. of Loan A/cs	Disbursed Amt
1	Andaman and Nicobar Islands	494	1.25	1,715	46.95	922	77.93	3,131	126.13
2	Andhra Pradesh	8,64,770	2,536.92	6,18,615	8,941.14	1,05,297	8,094.98	15,88,682	19,573.04
3	Arunachal Pradesh	15,611	49.83	9,100	161.12	1,720	135.68	26,431	346.63
4	Assam	4,19,740	1,301.31	2,76,998	3,633.97	25,487	1,912.16	7,22,225	6,847.44
5	Bihar	60,85,909	22,748.87	34,73,060	28,473.02	72,308	5,619.19	96,31,277	56,841.09
6	Chandigarh	7,492	24.23	6,085	105.19	2,008	165.37	15,585	294.80
7	Chhattisgarh	6,34,021	2,203.42	3,76,216	4,271.02	25,337	1,961.94	10,35,574	8,436.37
8	Dadra and Nagar Haveli & Daman and Diu	2,197	6.07	2,076	39.72	713	58.02	4,986	103.80
9	Delhi	1,92,634	412.43	93,634	1,500.70	29,357	2,352.74	3,15,625	4,265.87
10	Goa	19,872	71.97	17,366	287.34	5,267	397.14	42,505	756.46
11	Gujarat	11,80,042	4,056.78	7,03,012	8,489.04	77,410	7,094.49	19,60,464	19,640.31
12	Haryana	5,98,180	2,113.83	4,58,383	5,555.06	39,409	3,050.66	10,95,972	10,719.55
13	Himachal Pradesh	47,671	146.86	80,194	1,581.38	18,606	1,513.75	1,46,471	3,241.99
14	Jharkhand	15,14,475	5,223.99	5,87,858	5,585.58	26,860	2,078.01	21,29,193	12,887.57
15	Karnataka	41,19,316	14,781.01	22,34,837	25,094.18	1,04,787	9,635.32	64,58,940	49,510.51
16	Kerala	10,96,793	3,895.83	8,26,898	9,328.49	49,778	4,790.77	19,73,469	18,015.08
17	Lakshadweep	703	2.23	1,493	28.15	113	9.53	2,309	39.91
18	Madhya Pradesh	23,34,289	7,914.60	10,30,840	11,364.68	80,346	5,992.90	34,45,475	25,272.18
19	Maharashtra	35,25,632	11,684.55	15,97,329	18,221.00	1,57,018	12,868.19	52,79,979	42,773.74
20	Manipur	5,301	14.66	4,024	97.66	1,341	101.30	10,666	213.62
21	Meghalaya	18,367	61.39	11,118	187.75	2,148	170.89	31,633	420.03
22	Mizoram	15,148	61.85	10,217	236.74	3,364	278.06	28,729	576.65
23	Nagaland	9,216	28.21	9,688	202.76	2,110	163.72	21,014	394.69
24	Odisha	27,12,948	9,800.47	10,03,220	9,537.17	45,378	4,018.34	37,61,546	23,355.99
25	Pondicherry	68,038	275.90	63,337	628.06	1,982	155.72	1,33,357	1,059.69
26	Punjab	6,25,978	2,044.27	3,68,816	4,964.11	44,515	3,659.99	10,39,309	10,668.37
27	Rajasthan	15,65,150	5,786.47	10,34,096	13,193.02	94,310	7,775.79	26,93,556	26,755.28
28	Sikkim	8,586	32.10	9,498	139.04	1,206	89.47	19,290	260.61
29	Tamil Nadu	38,87,620	15,245.47	32,15,478	32,192.01	1,00,903	9,932.92	72,04,001	57,370.41
30	Telangana	6,06,920	1,940.02	2,82,695	4,266.63	57,444	4,515.42	9,47,059	10,722.07
31	Tripura	1,75,883	636.43	1,45,280	1,569.77	3,634	259.39	3,24,797	2,465.59
32	Union Territory of Jammu and Kashmir	81,075	263.26	2,41,700	4,808.01	43,367	3,048.64	3,66,142	8,119.92
33	Union Territory of Ladakh	1,292	2.70	7,978	170.87	1,743	133.40	11,013	306.97
34	Uttar Pradesh	53,26,621	18,695.62	21,90,901	24,129.88	1,61,996	15,709.54	76,79,518	58,535.05
35	Uttarakhand	2,62,226	961.59	1,63,337	2,169.98	19,655	1,597.07	4,45,218	4,728.64
36	West Bengal	35,98,099	12,758.25	24,73,798	25,893.30	1,09,975	8,060.72	61,81,872	46,712.27
	Total	4,16,28,309	1,47,784.64	2,36,30,890	2,57,094.49	15,17,814	1,27,479.15	6,67,77,013	5,32,358.32

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

Annexure I for Part (a) of Rajya Sabha Unstarred Question No. 2780 regarding "Disparity in Mudra loan disbursement" for 25.03.2025

F.Y. 2024-25 (upto 28.02.2025)

S.No.	State/ U.T. Name	Shishu		Kishor		Tarun		Tarun Plus		Total	
		No. of Loan A/cs	Disbursed Amt	No. of Loan A/cs	Disbursed Amt	No. of Loan A/cs	Disbursed Amt	No. of Loan A/cs	Disbursed Amt	No. of Loan A/cs	Disbursed Amt
1	Andaman and Nicobar Islands	332	1.01	1,387	40.21	1,075	90.26	-	-	2,794	131.48
2	Andhra Pradesh	5,41,089	1,792.42	5,27,204	7,045.72	72,018	5,908.70	6,900	1,003.36	11,47,211	15,750.21
3	Arunachal Pradesh	10,048	34.20	10,455	193.51	2,095	164.23	8	1.27	22,606	393.22
4	Assam	4,01,474	1,389.34	3,18,146	4,082.52	27,065	2,049.53	113	16.20	7,46,798	7,537.58
5	Bihar	30,83,102	11,955.68	26,23,367	23,320.34	83,599	5,906.47	782	69.37	57,90,850	41,251.86
6	Chandigarh	7,148	27.29	4,987	93.33	1,923	154.18	4	0.26	14,062	275.06
7	Chhattisgarh	4,33,264	1,502.89	3,18,592	3,680.94	26,944	1,975.90	88	14.65	7,78,888	7,174.39
8	Dadra and Nagar Haveli & Daman and Diu	1,481	5.39	2,083	36.10	900	72.42	8	1.02	4,472	114.94
9	Delhi	66,887	177.31	76,117	1,314.18	29,838	2,290.32	179	26.54	1,73,021	3,808.34
10	Goa	8,018	29.48	9,734	183.03	4,592	342.83	12	1.51	22,356	556.85
11	Gujarat	6,01,353	2,180.49	5,79,829	7,087.67	69,558	5,998.94	509	71.38	12,51,249	15,338.48
12	Haryana	2,65,212	996.37	3,04,100	3,902.32	34,086	2,619.04	142	21.01	6,03,540	7,538.75
13	Himachal Pradesh	23,632	83.78	59,036	1,118.55	13,930	1,139.95	47	6.81	96,645	2,349.10
14	Jharkhand	8,51,555	3,065.36	4,65,373	4,790.89	38,024	2,547.33	276	36.11	13,55,228	10,439.69
15	Karnataka	22,05,917	8,037.07	18,65,614	21,413.21	96,448	8,923.84	321	46.33	41,68,300	38,420.45
16	Kerala	9,57,625	3,797.50	6,17,789	7,164.26	47,387	4,006.03	928	145.88	16,23,729	15,113.66
17	Lakshadweep	578	2.09	1,361	27.29	110	9.36	-	-	2,049	38.73
18	Madhya Pradesh	13,69,591	4,966.23	9,19,467	9,923.01	82,681	5,618.16	274	40.62	23,72,013	20,548.02
19	Maharashtra	20,13,881	7,126.64	14,83,084	17,035.08	1,65,371	15,479.75	634	89.81	36,62,970	39,731.28
20	Manipur	2,487	7.62	6,247	142.87	1,587	123.89	4	0.69	10,325	275.07
21	Meghalaya	12,428	43.41	12,024	194.68	2,189	172.26	9	1.27	26,650	411.63
22	Mizoram	10,670	38.59	9,007	173.40	4,350	353.74	2	0.33	24,029	566.06
23	Nagaland	11,584	45.61	10,337	200.85	2,635	197.65	20	2.72	24,576	446.82
24	Odisha	14,07,704	5,153.52	8,17,911	8,306.22	52,056	5,036.55	256	36.03	22,77,927	18,532.32
25	Pondicherry	21,673	85.88	39,051	437.38	1,952	150.67	4	0.63	62,680	674.56
26	Punjab	2,11,858	756.50	2,78,542	3,928.59	40,342	2,923.68	142	21.07	5,30,884	7,629.83
27	Rajasthan	7,35,728	2,729.51	8,62,103	10,766.10	84,163	6,145.14	326	48.01	16,82,320	19,688.76
28	Sikkim	5,852	22.41	9,122	131.67	863	65.10	7	1.08	15,844	220.26
29	Tamil Nadu	12,77,979	4,923.83	19,95,331	21,654.15	96,385	8,419.46	661	94.86	33,70,356	35,092.31
30	Telangana	5,28,243	1,904.58	2,69,419	3,677.26	44,931	3,864.29	6,580	769.54	8,49,173	10,215.67
31	Tripura	1,18,322	433.10	1,30,137	1,372.70	3,755	274.78	29	3.78	2,52,243	2,084.36
32	Union Territory of Jammu and Kashmir	67,670	235.71	2,40,783	4,496.95	40,855	2,888.50	23	3.55	3,49,331	7,624.71
33	Union Territory of Ladakh	839	2.36	8,094	168.15	1,835	142.00	2	0.22	10,770	312.73
34	Uttar Pradesh	24,45,904	9,220.32	17,58,632	20,297.93	1,90,986	15,579.74	489	75.37	43,96,011	45,173.35
35	Uttarakhand	1,08,992	414.08	1,16,257	1,740.18	19,882	1,530.24	111	18.41	2,45,242	3,702.91
36	West Bengal	20,46,703	7,426.64	21,39,183	23,151.51	1,18,046	8,586.40	514	71.23	43,04,446	39,235.78
	Total	2,18,56,823	80,614.21	1,88,89,905	2,13,292.75	15,04,456	1,21,751.33	20,404	2,740.92	4,22,71,588	41,83,99.22

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

Annexure II for Part (c) of Rajya Sabha Unstarred Question No. 2780 regarding "Disparity in Mudra loan disbursement" for 25.03.2025

Pradhan Mantri Mudra Yojana

(Amount in Rs. Crore)

S.No.	State/ U.T. Name	Total (From 08.04.2015 to 28.02.2025*)	
		No. of Loan A/cs	Disbursed Amt
1	Andaman and Nicobar Islands	54,113	1,132.06
2	Andhra Pradesh	1,01,66,870	1,17,042.28
3	Arunachal Pradesh	1,37,575	1,731.35
4	Assam	1,14,28,299	63,037.40
5	Bihar	5,91,31,357	2,81,943.31
6	Chandigarh	1,96,358	3,206.21
7	Chhattisgarh	98,76,372	58,220.38
8	Dadra and Nagar Haveli & Daman and Diu	41,740	712.39
9	Delhi	35,18,927	40,015.83
10	Goa	3,81,054	5,178.81
11	Gujarat	1,56,31,752	1,27,107.46
12	Haryana	94,68,110	70,580.40
13	Himachal Pradesh	11,20,766	21,262.24
14	Jharkhand	1,52,53,328	77,672.57
15	Karnataka	4,96,64,726	3,02,146.41
16	Kerala	1,69,85,782	1,16,034.73
17	Lakshadweep	12,184	178.00
18	Madhya Pradesh	3,09,34,148	1,74,183.16
19	Maharashtra	4,17,40,196	2,74,402.02
20	Manipur	4,60,165	2,946.62
21	Meghalaya	2,92,492	2,859.62
22	Mizoram	1,63,702	2,740.02
23	Nagaland	1,58,596	2,218.65
24	Odisha	3,35,67,998	1,49,461.55
25	Pondicherry	12,15,650	7,550.59
26	Punjab	96,77,658	75,157.92
27	Rajasthan	2,23,36,127	1,71,837.77
28	Sikkim	1,70,246	1,688.00
29	Tamil Nadu	5,80,63,665	3,23,647.76
30	Telangana	76,95,919	72,261.88
31	Tripura	31,71,318	17,533.83
32	Union Territory of Jammu and Kashmir	21,33,342	45,815.92
33	Union Territory of Ladakh	63,308	1,904.40
34	Uttar Pradesh	5,13,32,213	3,14,360.86
35	Uttarakhand	32,78,277	30,442.77
36	West Bengal	5,11,86,301	2,82,322.94
	Total	52,07,10,634	32,40,538

*Provisional

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