

Government of India  
Ministry of Finance  
Department of Financial services

**RAJYA SABHA**

**UNSTARRED QUESTION NO. 3418**

**ANSWERED ON TUESDAY, 1 APRIL, 2025/ 11 CHAITRA, 1947 (SAKA)**

**PRADHAN MANTRI MUDRA YOJANA**

3418. **Shri Sadanand Mhalu Shet Tanavade:**

**Smt. Kiran Choudhry:**

**Shri Narayana Koragappa:**

**Shri Narhari Amin:**

Will the Minister of FINANCE be pleased to state:

- (a) the total number of loans sanctioned under Pradhan Mantri Mudra Yojana (PMMY) since its inception, with year-wise and category-wise (Shishu, Kishor, and Tarun) details;
- (b) the total amount of funds disbursed under each of these categories during the aforesaid period, along with the year-wise breakdown;
- (c) whether Government has undertaken any specific measures to enhance accessibility and transparency in the PMMY;
- (d) if so, the details thereof;
- (e) whether a borrower can apply for the MUDRA loan again after repayment of his earlier MUDRA loan; and
- (f) what are the average NPAs under the MUDRA scheme?

**ANSWER**

**MINISTER OF STATE IN THE MINISTRY OF FINANCE**

**(SHRI PANKAJ CHAUDHARY)**

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

Year-wise and category-wise (Shishu, Kishor, Tarun and Tarun Plus) details of loans sanctioned and amount disbursed under the Scheme since inception is placed at Annexure.

Government has taken various steps towards the effective implementation of the Mudra Scheme. These, inter-alia, include publicity campaigns, simplification of application form, Credit Guarantee Scheme, nomination of Mudra Nodal Officer, frequent reviews at various level by Government and Banks.

The Jan Samarth portal is a one-stop digital platform for linking fifteen Government-sponsored loans and subsidies, including PMMY Schemes. The portal provides a quick and efficient way to apply for loans and provide approvals based on a digital evaluation of the applicant's data. Further, many Banks and financial institutions have developed online platforms and mobile apps for end to end digital processing of loan applications, reducing the need for physical paperwork and in-person visits.

The borrower may avail fresh loan after repayment of his earlier loan under the Scheme for enhancement or otherwise.

(f): The average Non Performing Asset (NPAs) for amount disbursed is 2.21% (as on December, 2024) as per data uploaded by Member Lending Institutions (MLIs) on the Mudra portal.

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**Annexure for part (a) of Rajya Sabha Unstarred Question No. 3418 for 01.04.2025 regarding "Pradhan Mantri Mudra**

**Pradhan Mantri Mudra Yojana**

(Amount Rs. in Crore)

Financial Year	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
<b>2015-2016</b>	3,24,01,046	62,028	20,69,461	41,073	4,10,417	29,854	3,48,80,924	1,32,955
<b>2016-2017</b>	3,64,97,813	83,892	26,63,502	51,063	5,39,732	40,357	3,97,01,047	1,75,312
<b>2017-2018</b>	4,26,69,795	1,04,228	46,53,874	83,197	8,06,924	59,012	4,81,30,593	2,46,437
<b>2018-2019</b>	5,15,07,438	1,39,652	66,06,009	99,868	17,56,871	72,292	5,98,70,318	3,11,811
<b>2019-2020</b>	5,44,80,992	1,62,783	64,71,873	91,427	12,85,116	75,475	6,22,37,981	3,29,685
<b>2020-2021</b>	4,01,80,115	1,08,637	94,86,160	1,27,240	10,68,771	75,878	5,07,35,046	3,11,754
<b>2021-2022</b>	4,17,21,154	1,23,969	1,10,88,206	1,33,389	9,86,166	74,044	5,37,95,526	3,31,402
<b>2022-2023</b>	4,30,77,851	1,41,610	1,79,15,912	2,00,937	13,16,835	1,07,877	6,23,10,598	4,50,424
<b>2023-2024</b>	4,16,28,309	1,47,785	2,36,30,890	2,57,095	15,17,814	1,27,479	6,67,77,013	5,32,358
<b>2024-2025* (as on Feb, 2025)</b>	2,18,56,823	80,614	1,88,89,905	2,13,293	15,04,456	1,21,751	4,22,71,588	4,18,399
<b>Total</b>	<b>40,60,21,336</b>	<b>11,55,197</b>	<b>10,34,75,792</b>	<b>12,98,581</b>	<b>1,11,93,102</b>	<b>7,84,019</b>	<b>52,07,10,634</b>	<b>32,40,538</b>

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