

Government of India
Ministry of Finance
Department of Financial services

RAJYA SABHA
UNSTARRED QUESTION NO. 868
ANSWERED ON TUESDAY, FEBRUARY 11, 2025/ MAGHA 22, 1946 (SAKA)
LOANS DISBURSED UNDER PMMY

868. Shri **Sanjay Seth**:

Will the Minister of FINANCE be pleased to state:

- a) the detailed data on the percentage increase in loans sanctioned and disbursed under the Shishu, Kishore and Tarun categories under the Pradhan Mantri MUDRA Yojana (PMMY) in 2024;
- (b) the detailed data on the number of first-generation women entrepreneurs benefitting under PMMY in 2024;
- (c) whether any steps have been taken to address repayment challenges faced by the beneficiaries under the scheme; and
- (d) if so, the details thereof?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) to (d) The percentage increase in loans sanctioned and disbursed under the Shishu, Kishore and Tarun categories under the Pradhan Mantri MUDRA Yojana (PMMY) in 2024 *vis-a-vis* 2023 is as under:

(Amount in Rs. Lakh Crore)							
S.No	Particulars	Sanctioned Amount			Disbursed Amount		
	Category	2023	2024	% Increase	2023	2024	% Increase
1	Shishu	1.43	1.49	4%	1.42	1.48	4%
2	Kishor	2.04	2.62	29%	2.01	2.57	28%
3	Tarun	1.10	1.30	18%	1.08	1.27	18%
	Total	4.57	5.41	19%	4.50	5.32	18%
Source: As per data uploaded by Member Lending Institutions on Mudra portal							

A total number of 4.25 crore loan accounts have been sanctioned to women entrepreneurs under PMMY in FY 2023-24. Data relating to first-generation women entrepreneurs for PMMY is not centrally maintained.

Banks adopt various measures in case the borrower is not able to repay the loan and account turns into Non-Performing Asset (NPA). These include restructuring of loan depending on the viability of the business and one time settlement etc.
