

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 2979

ANSWERED ON TUESDAY, 19 AUGUST, 2025/ 28 SRAVANA, 1947 (SAKA)

DISBURSEMENT OF LOAN UNDER PMMY

2979. G.C. CHANDRASHEKHAR :

Will the Minister of **FINANCE** be pleased to state:

- (a) the amount of loan disbursed so far under the Pradhan Mantri Mudra Yojana (PMMY), State-wise, particularly in Karnataka;
- (b) the objectives of this Yojana along with the extent to which these have been achieved so far;
- (c) the number of youths benefited therefrom so far and the success rate of self-employment, State-wise, particularly in Karnataka; and
- (d) whether the products being offered by PMMY are designed to meet requirements of different sectors/ business activities and if so, the details and the facts thereof?

ANSWER

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

(a) to (d) : The objective of Pradhan Mantri Mudra Yojana (PMMY) is to provide collateral free institutional credit upto Rs.20 lakh through Member Lending Institutions (MLIs) to micro/small business units for income generating activities in the manufacturing, trading and services sector including activities allied to agriculture.

As on June, 2025, more than 53.85 crore loan accounts have been sanctioned under PMMY, with a disbursement of more than Rs. 34.32 lakh crore. The state-wise list of loans disbursed under PMMY including the state of Karnataka is placed at Annexure I.

**Annexure for part (a) to (d) of Rajya Sabha Unstarred Question No. 2979 regarding
"Disbursement of loan under PMMY" for answer on 19.08.2025**

(Amount in Rs. Crore)

S. No.	State/ U.T. Name	No. of Loan A/Cs	Disbursed Amount
1	Andaman and Nicobar Islands	54,853	1,169.55
2	Andhra Pradesh	1,06,16,208	1,23,941.85
3	Arunachal Pradesh	1,54,055	1,901.74
4	Assam	1,20,29,596	68,145.91
5	Bihar	6,17,85,924	3,00,821.29
6	Chandigarh	2,00,159	3,302.00
7	Chhattisgarh	1,01,98,065	61,359.97
8	Dadra and Nagar Haveli & Daman and Diu	44,358	811.70
9	Delhi	35,79,021	41,878.25
10	Goa	3,89,942	5,363.77
11	Gujarat	1,61,77,333	1,34,742.91
12	Haryana	97,72,721	74,679.79
13	Himachal Pradesh	11,54,616	22,570.07
14	Jharkhand	1,57,21,304	81,247.60
15	Karnataka	5,08,56,454	3,18,649.38
16	Kerala	1,75,20,622	1,23,407.65
17	Lakshadweep	12,868	192.37
18	Madhya Pradesh	3,22,73,416	1,86,331.72
19	Maharashtra	4,29,28,201	2,91,661.74
20	Manipur	4,63,338	3,041.82
21	Meghalaya	3,06,918	3,047.99
22	Mizoram	1,69,701	2,833.02
23	Nagaland	1,70,622	2,386.55
24	Odisha	3,42,99,642	1,56,126.86
25	Pondicherry	12,50,545	7,917.42
26	Punjab	99,75,248	79,183.95
27	Rajasthan	2,30,67,551	1,81,180.03
28	Sikkim	1,76,001	1,798.01
29	Tamil Nadu	5,96,35,800	3,40,712.71
30	Telangana	80,86,362	77,522.79
31	Tripura	33,06,709	18,709.55
32	Uttar Pradesh	5,35,00,345	3,35,683.07
33	Uttarakhand	34,05,333	31,922.72
34	West Bengal	5,29,65,655	2,98,998.89
35	Union Territory of Jammu and Kashmir	21,91,778	47,250.52
36	Union Territory of Ladakh	65,461	1,974.40
	Total	53,85,06,725	34,32,469.56

* Provisional

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