

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA

UNSTARRED QUESTION NO. 1821

ANSWERED ON TUESDAY, DECEMBER 16, 2025/ AGRAHAYANA 25, 1947 (SAKA)

DISBURSAL OF LOANS UNDER DIFFERENT SCHEMES

1821. DR. VIKRAMJIT SINGH SAHNEY :

Will the Minister of FINANCE be pleased to state:

- (a) the total number of loans disbursed across the country under Schemes such as MUDRA, Stand-Up India, PM SVANidhi, PMEGP, CGTMSE and others during the last three years, Scheme-wise, sub-category of scheme-wise and year-wise;
- (b) the number of loans disbursed in Punjab under each of these schemes during the last three years, year-wise and district-wise;
- (c) whether steps have been taken to enhance awareness, accessibility and bank facilitation for entrepreneurs from Punjab, particularly women, SC/ST, minorities and rural youth; and
- (d) if so, the details thereof, if not, the reasons therefor?

ANSWER

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

- (a): the total number of loans disbursed across the country under Schemes MUDRA, Stand-Up India, PM SVANidhi, PMEGP and CGTMSE during the last three years, scheme and year-wise are placed at Annexure I.
- (b): the number of loans disbursed in Punjab under MUDRA, Stand-Up India, PM SVANidhi, PMEGP, CGTMSE during the last three years, year-wise and district-wise are placed at Annexure-II (pg.- 1 to 3).
- (c) and (d): Steps taken to enhance awareness and accessibility for Entrepreneurs from Punjab involve measures like Financial Literacy training to youth given by the Rural Self Employment Training Institutes (RSETIs). At present there are 18 RSETIs working in Punjab. So far training has been imparted to 1,11,509 participants.

Financial Literacy camps are being organised by the Financial Literacy Counsellors (FLCs) and Rural branches of banks in Punjab. A total of 29,557 such camps were held in 2024-25.

Annexure I**Annexure I for part (a) of Rajya Sabha Question No. 1821 for 16.12.2025 regarding " Disbursal of loans under different schemes"**

	Pradhan Mantri Mudra Yojana	Stand Up India	PM SVANidhi	PMEGP	CGTMSE
Financial Year	No. of Loan A/cs disbursed (in Crore)	No. of Loan A/cs disbursed	No. of Loan A/cs disbursed (in Lakhs)	No. of micro enterprises assisted	No. of guarantees approved (in Lakhs)
2022-23	6.23	24,293	12.50	85,167	11.65
2023-24	6.68	21,622	40.99	89,117	17.24
2024-25	5.47	33,001	11.24	59,708	27.15

Annexure II

**Annexure II for part (b) of Rajya Sabha Question No. 1821 for 16.12.2025 regarding
" Disbursal of loans under different scheme"**

FY 2022-23

		Pradhan Mantri Mudra Yojana	Stand Up India	PM SVANidhi	PMEGP	CGTMSE
S.No.	State/ District	No. of Loan A/cs Disbursed	No. of Loan A/cs Disbursed	No. of Loan A/cs Disbursed	No. of micro enterprises assisted	No. of Guarantees approved
1	Amritsar	99,105	66	1,356	86	4,663
2	Barnala	27,602	9	144	25	559
3	Bathinda	82,294	44	1,247	147	1,990
4	Faridkot	30,554	7	178	71	914
5	Fatehgarh Sahib	22,944	14	311	43	977
6	Fazilka	44,550	5	157	39	1,592
7	Firozpur	40,913	17	207	26	1,211
8	Gurdaspur	94,189	42	259	104	1,813
9	Hoshiarpur	54,909	46	593	128	3,189
10	Jalandhar	64,755	60	817	60	5,678
11	Kapurthala	50,759	20	290	83	2,693
12	Ludhiana	1,16,884	99	1,807	75	7,109
13	Malerkotla	-	-	-	15	-
14	Mansa	33,597	35	174	81	652
15	Moga	47,095	25	378	60	2,181
16	Mohali	-	-	-	-	-
17	Muktsar	45,874	16	214	75	1,304
18	Pathankot	14,388	6	219	54	1,348
19	Patiala	75,534	61	1,112	130	3,287
20	Rupnagar	35,953	26	274	57	1,381
21	Sahibzada Ajit Singh Nagar	30,981	15	735	85	3,337
22	Sangrur	66,011	43	687	57	1,732
23	Shahid Bhagat Singh Nagar	45,335	11	117	39	1,538
24	Tarn Taran	48,442	3	114	24	572
25	Other #	87,223	-	-	-	-
	Total	12,59,891	670	11,390	1,564	49,720

District-wise data for some of the NBFCs/ MFIs is not available

FY 2023-24						
		Pradhan Mantri Mudra Yojana	Stand Up India	PM SVANidhi	PMEGP	CGTMSE
S.No.	State/ District	No. of Loan A/cs Disbursed	No. of Loan A/cs Disbursed	No. of Loan A/cs Disbursed	No. of micro enterprises assisted	No. of Guarantees approved
1	Amritsar	79,198	64	20,464	82	6,820
2	Barnala	27,816	23	2,440	32	1,203
3	Bathinda	69,905	75	9,124	143	3,434
4	Faridkot	24,431	19	2,062	55	1,516
5	Fatehgarh Sahib	17,711	6	2,488	41	1,466
6	Fazilka	38,551	3	3,096	45	3,384
7	Firozpur	30,719	19	2,983	20	2,604
8	Gurdaspur	59,762	46	3,468	83	3,050
9	Hoshiarpur	51,991	19	4,585	75	7,023
10	Jalandhar	58,213	79	11,587	45	8,064
11	Kapurthala	36,306	28	3,584	46	3,804
12	Ludhiana	1,07,048	116	25,749	114	10,851
13	Malerkotla	2,596	7	0	16	0
14	Mansa	25,895	27	3,104	76	1,337
15	Moga	40,581	8	4,275	61	2,894
16	Mohali		1	-	-	-
17	Muktsar	36,061	44	2,230	72	2,055
18	Pathankot	12,403	8	1,217	41	2,616
19	Patiala	71,735	67	12,583	124	4,982
20	Rupnagar	30,571	15	1,910	66	2,322
21	Sahibzada Ajit Singh Nagar	30,041	24	7,509	92	4,998
22	Sangrur	52,265	47	6,831	80	3,314
23	Shahid Bhagat Singh Nagar	37,053	4	1,422	37	2,193
24	Tarn Taran	30,228	6	1,986	23	1,329
25	Other #	68,229	0	0	0	0
	Total	10,39,309	755	1,34,697	1,469	81,259

District-wise data for some of the NBFCs/ MFIs is not available

FY 2024-25						
		Pradhan Mantri Mudra Yojana	Stand Up India	PM SVANidhi	PMEGP	CGTMSE
S.No.	State/ District	No. of Loan A/cs Disbursed	No. of Loan A/cs Disbursed	No. of Loan A/cs Disbursed	No. of micro enterprises assisted	No. of Guarantees approved
1	Amritsar	27,621	156	3,877	50	6,457
2	Barnala	22,994	18	537	17	1,150
3	Bathinda	58,183	77	2,214	119	4,462
4	Faridkot	19,999	30	1,148	34	1,531
5	Fatehgarh Sahib	15,806	15	726	23	1,326
6	Fazilka	20,210	24	871	15	3,207
7	Firozpur	20,092	19	917	9	2,712
8	Gurdaspur	19,353	45	580	57	3,874
9	Hoshiarpur	37,646	59	1,214	65	6,314
10	Jalandhar	46,028	92	1,896	38	10,079
11	Kapurthala	25,665	29	539	28	3,536
12	Ludhiana	76,561	297	6,313	96	13,268
13	Malerkotla	4,264	7	0	5	0
14	Mansa	21,619	33	495	54	1,603
15	Moga	25,164	29	1,011	41	3,890
16	Mohali		0	0	0	0
17	Muktsar	25,434	44	581	43	2,490
18	Pathankot	9,558	19	246	30	2,329
19	Patiala	48,137	80	2,185	76	6,333
20	Rupnagar	21,240	12	534	27	2,557
21	Sahibzada Ajit Singh Nagar	19,078	27	1,246	60	4,258
22	Sangrur	36,793	82	1,197	44	3,759
23	Shahid Bhagat Singh Nagar	25,247	12	287	21	2,693
24	Tarn Taran	8,363	2	132	18	1163
25	Other #	72,461	0	0	0	0
	Total	7,07,516	1,208	28,746	970	88,991

District-wise data for some of the NBFCs/ MFIs is not available
