

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
STARRED QUESTION NO. *258

ANSWERED ON TUESDAY, March 17, 2026 / PHALGUNA 26, 1947 (SAKA)
LOANS SANCTIONED UNDER PRADHAN MANTRI MUDRA YOJANA

*258. SHRI ASHOKRAO SHANKARRAO CHAVAN:

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

- (a) the total number and value of loans sanctioned under the Pradhan Mantri Mudra Yojana during the last three years, category-wise (Shishu, Kishor and Tarun);
- (b) the proportion of first-time borrowers and women beneficiaries under the Scheme during the said period;
- (c) the details of Non-Performing Assets under the Scheme, category-wise and year-wise, including recovery performance; and
- (d) the corrective measures taken by Government to improve credit discipline and ensure sustainability of micro-enterprise lending under the Scheme?

ANSWER

THE FINANCE MINISTER
(SMT. NIRMALA SITHARAMAN)

(a) to (d): A statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO RAJYA SABHA STARRED QUESTION NO. 258 FOR ANSWER ON 17.03.2026 BY SHRI ASHOKRAO SHANKARRAO CHAVAN ON LOANS SANCTIONED UNDER PRADHAN MANTRI MUDRA YOJANA

(a) and (b): More than 18.37 crore loans amounting to Rs. 15.50 lakh crore have been sanctioned under Pradhan Mantri Mudra Yojana during the last three years i.e. from April 2022 to March 2025, with approximately 19% loans to New Entrepreneurs/ Accounts and 65% loans to Women Entrepreneurs. Category-wise details is as under:

Category	No. of loans (in lakh)	Amount Sanctioned (Rs. in lakh crore)
Shishu	1124	3.96
Kishor	665	7.52
Tarun	47	3.98
Tarun Plus	0.30	0.04

(c): The details of non-performing assets under the Scheme for the last three years, category-wise and year-wise (for the last three years) is as under:

Category	% against disbursement as on 31.03.2023	% against disbursement as on 31.03.2024	% against disbursement as on 31.03.2025
Shishu	1.48	1.17	1.50
Kishor	3.34	2.66	2.49
Tarun	2.54	2.19	2.10
Tarun Plus*	-	-	0.29

* operational w.e.f October, 2024

Details of recovery made is not maintained centrally, however, the steps taken by banks for recovery of NPA under PMMY include:

- constant follow up and increased frequency of customer connect;
- rescheduling of instalments and One Time Settlement (OTS).

(d): Banks regularly conduct awareness programmes, financial literacy camps, and recovery drives to improve repayment behaviour among borrowers and promote responsible credit utilization. Financial literacy camps also help beneficiaries understand banking procedures, repayment schedules and the consequences of default. In addition, banks actively monitor loan accounts and undertake recovery drives in coordination with district administration and other stakeholders. These measures collectively help in strengthening credit discipline, reducing NPAs and ensuring the long-term sustainability of micro-enterprise lending.
