

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 3606
ANSWERED ON TUESDAY, MARCH 24, 2026 / CHAITRA 3, 1948 (SAKA)
PRADHAN MANTRI MUDRA YOJANA

3606. SHRI HARSH VARDHAN SHRINGLA:

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

- (a) the total number and value of loans sanctioned for West Bengal and North-eastern region under the PMMY during the last three years, category-wise;
- (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;
- (d) the details of disbursement of such funds in North-eastern States and North Bengal, in comparison to other areas, as a measure of promoting entrepreneurship in the Northeast; and
- (e) the corrective measures taken to improve credit discipline and ensure sustainability of micro-enterprise lending under the Scheme?

ANSWER

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

(a): More than 2.11 crore loans amounting to Rs. 1.75 lakh crore have been sanctioned under Pradhan Mantri Mudra Yojana during the last three years i.e. from April 2022 to March 2025, in West Bengal and North Eastern Region. The category-wise details are as under:

Category	No. of loans	Amount Sanctioned (Rs. in crore)
Shishu	1,19,25,932	41,244
Kishor	87,12,387	96,751
Tarun	4,90,749	36,817
Tarun Plus*	1,435	209

* operational w.e.f October, 2024

(b): Approximately 19% loans to New Entrepreneurs/ Accounts and 65% loans to Women Entrepreneurs have been extended under the Scheme during the last three years across the country.

(c): The details of non-performing assets under the Scheme, 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 are not centrally maintained. However, steps taken by Banks for recovery of Non Performing Assets (NPAs) under PMMY include:

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

(d): Region-wise data is not centrally maintained. However, more than Rs. 1.73 lakh crore have been disbursed in West Bengal and North Eastern Region out of the total disbursement of Rs. 15.24 lakh crore across the country under Pradhan Mantri Mudra Yojana during the last three years i.e. from April 2022 to March 2025.

(e): 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 the 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.
