

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 390

ANSWERED ON TUESDAY, FEBRUARY 3, 2026/ MAGHA 14, 1947 (SAKA)
LIMITED ACCESS TO FORMAL CREDIT FOR URBAN POOR IN PATNA

390. SHRI AKHILESH PRASAD SINGH:

Will the Minister of FINANCE be pleased to state:

- (a) whether urban poor households and informal workers in Patna face difficulties in accessing institutional credit;
- (b) the number of beneficiaries covered under PMJDY, PMJJBY and PMSBY in Patna district;
- (c) whether any assessment has been made regarding exclusion from formal financial systems; and
- (d) the steps taken to deepen financial inclusion in urban areas of Bihar?

ANSWER

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

(a) to (d): Any individual, including informal workers, who is otherwise eligible to take a loan and has a business plan for small business enterprise can avail collateral free institutional credit under Pradhan Mantri Mudra Yojana (PMMY).

The Scheme has facilitated increased access to credit for the informal sector, helping to build up credit histories of a large number of individual borrowers. Rural–Urban classification of the data on loans extended under PMMY is not centrally maintained.

As on 2nd January, 2026, more than 35.56 lakh loan accounts, amounting to Rs.24,800 crore have been sanctioned in Patna district under PMMY, since inception of the Scheme.

The number of beneficiaries covered under PMJDY, PMJJBY and PMSBY in Patna district as on 07.01.2026 are as under:

No. of beneficiaries covered (in lakh)		
PMJDY	PMJJBY	PMSBY
30.39	10.97	23.24

Neither have any instances been reported by State Level Bankers' Committee (SLBC), Bihar regarding difficulties in accessing institutional credit nor has any assessment been made regarding exclusion from formal financial systems.

It has been the endeavour of the Government to increase deepening of financial inclusion in the country. Banks, under the aegis of SLBCs/ UTLBCs regularly conduct financial inclusion outreach programmes which include initiatives for financial literacy sessions, awareness events on safe digital payments, etc.

Banks and Urban Local Bodies, along with other financial institutions are taking various steps to deepen financial inclusion in urban areas of Bihar, which , *inter-alia*, include Financial Literacy Programmes by different Banks and other financial institutions with the help of the Banking Correspondent (BC) channel and the Financial Literacy Centres (FLCs).

Further, various credit outreach programmes have been organised in Bihar (Madhubani, Darbhanga and Saran) during current financial year to ensure access to financial services and timely & adequate credit wherever needed by vulnerable groups such as weaker sections and low-income groups at an affordable cost.

A national level saturation campaign for saturation of FI Schemes at gram panchayat level was held from 01st July to 31st October, 2025, under which 8,095 saturation camps were held in Bihar.
