

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 1030
ANSWERED ON TUESDAY, 28 JULY, 2026 / SHRAVANA 6, 1948 (SAKA)
PRADHAN MANTRI MUDRA YOJANA

1030 SHRI R. DHARMAR:

Will the Minister of Finance be pleased to state:

- (a) the total number and value of loans sanctioned and disbursed under the Pradhan Mantri Mudra Yojana (PMMY) during the last three years, category-wise (Shishu, Kishore and Tarun) and State/UT-wise;
- (b) the details of women, Scheduled Castes, Scheduled Tribes and Other Backward Classes beneficiaries under the scheme in Tamil Nadu;
- (c) the total amount of Non-Performing Assets (NPAs) reported under PMMY during the said period;
- (d) the steps taken to improve credit access and ensure timely repayment; and
- (e) the impact of the scheme on self-employment and micro-enterprise development across the country?

ANSWER

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

- (a): The total number and value of loans sanctioned and disbursed under the Pradhan Mantri Mudra Yojana (PMMY) during the last three years, category-wise (Shishu, Kishor, Tarun and Tarun Plus) and State/UT-wise is placed at Annexure-I.
- (b): The details of Women, Scheduled Castes, Scheduled Tribes and Other Backward Classes borrowers (loan accounts) under the scheme in Tamil Nadu are as under:

PMMY -(From 01.04.2023 To 31.03.2026)				
(in crore)				
State	Women	Scheduled Castes	Scheduled Tribes	Other Backward Classes
Tamil Nadu	1.13	0.15	0.02	0.28

- (c): State-wise NPA data is not maintained centrally, however percentage of NPA across country stands at 2.05% of the disbursed amount, as on 31.03.2026.

(d): Steps taken towards effective implementation of the scheme include publicity campaigns, simplification of application form, Credit Guarantee Scheme, frequent reviews at various level by Government and Banks to monitor the achievements at regular intervals.

Banks frequently conduct awareness programmes, financial literacy camps and recovery drives to improve repayment behavior among borrowers and promote responsible credit utilization.

(e): Ministry of Labour and Employment (MoLE) had conducted a large sample survey at the national level to estimate employment generation under PMMY. As per the survey results, PMMY helped in generation of 1.12 crore net additional employment during a period of approximately 3 years (*i.e.* from 2015 to 2018).

Annexure I

Annexure I for Part (a) of Rajya Sabha Unstarred Question No. 1030 for 28.07.2026 regarding "Pradhan Mantri Mudra Yojana"

Pradhan Mantri Mudra Yojana - State/ U.T.-wise/ Category-wise (From 01.04.2023 To 31.03.2026)

(Amount in Rs. Crore)

S.No.	State/ U.T.	Shishu			Kishor			Tarun			Tarun Plus			Total		
		No. of Loan A/cs	Sanctioned Amount	Disbursed Amount	No. of Loan A/cs	Sanctioned Amount	Disbursed Amount	No. of Loan A/cs	Sanctioned Amount	Disbursed Amount	No. of Loan A/cs	Sanctioned Amount	Disbursed Amount	No. of Loan A/cs	Sanctioned Amount	Disbursed Amount
1	Andaman and Nicobar Islands	1,084	3.21	3.16	5,043	142.74	142.30	3,279	278.25	277.53	24	2.94	2.94	9,430	427.14	425.93
2	Andhra Pradesh	2,005,299	6,672.52	6,600.80	2,092,307	29,498.51	28,944.10	300,449	23,967.50	23,204.21	39,514	6,335.18	5,538.76	4,437,569	66,473.71	64,287.87
3	Arunachal Pradesh	42,899	153.71	152.68	62,232	873.73	864.11	6,602	522.96	513.72	56	8.42	8.42	111,789	1,558.82	1,538.93
4	Assam	1,452,329	5,113.21	5,089.81	1,541,777	17,683.34	17,546.97	113,814	8,591.40	8,480.83	975	133.34	132.24	3,108,895	31,521.29	31,249.85
5	Bihar	12,287,401	47,948.59	47,502.45	11,360,771	104,917.00	99,681.02	276,800	22,042.12	20,900.71	4,209	615.96	551.71	23,929,181	175,523.67	168,635.89
6	Chandigarh	18,080	66.77	66.30	18,809	350.02	343.50	6,796	563.04	553.81	82	12.44	12.44	43,767	992.27	976.05
7	Chhattisgarh	1,570,893	5,633.70	5,503.30	1,319,871	16,439.55	15,255.81	97,969	7,594.82	7,310.74	926	148.62	148.02	2,989,659	29,816.69	28,217.87
8	Dadra and Nagar Haveli & Daman and Diu	4,892	15.68	15.54	8,186	162.66	158.86	3,398	282.07	277.78	47	6.15	6.15	16,523	466.56	458.33
9	Delhi	329,855	875.80	863.27	308,424	5,327.67	5,219.34	102,297	9,447.63	9,341.65	2,858	425.91	423.73	743,434	16,077.01	15,847.99
10	Goa	35,660	131.55	130.42	50,183	863.69	848.09	15,450	1,200.92	1,182.70	136	20.09	19.88	101,429	2,216.25	2,181.09
11	Gujarat	2,388,327	8,743.17	8,700.37	2,523,539	30,561.90	30,331.19	265,212	24,263.98	23,955.91	4,240	623.79	619.04	5,181,318	64,192.84	63,606.51
12	Haryana	1,195,788	4,461.01	4,424.75	1,449,583	18,381.90	17,943.61	138,908	10,756.36	10,581.47	2,046	301.33	299.19	2,786,325	33,900.60	33,249.02
13	Himachal Pradesh	94,944	336.60	321.64	249,221	4,920.12	4,801.69	72,158	4,880.71	4,846.52	535	73.87	72.55	416,858	10,211.30	10,042.40
14	Jammu and Kashmir	223,224	766.96	749.51	779,623	15,801.24	14,908.71	136,228	10,082.71	9,653.30	282	42.70	39.57	1,139,357	26,693.61	25,351.09
15	Jharkhand	3,239,132	11,732.50	11,665.49	2,021,908	20,445.30	20,237.98	115,068	8,972.59	8,530.24	1,435	203.75	202.96	5,377,543	41,354.14	40,636.67
16	Karnataka	7,908,425	29,150.89	29,075.83	6,761,838	78,059.78	77,851.26	388,032	35,121.06	34,897.13	4,468	648.00	646.28	15,062,763	142,979.73	142,470.50
17	Kerala	2,664,859	10,106.43	10,054.65	2,684,039	30,811.77	30,578.96	187,118	16,455.32	16,314.89	4,795	669.76	666.57	5,540,811	58,043.28	57,615.07
18	Ladakh	2,688	7.00	6.84	24,604	517.15	507.31	5,293	413.32	408.05	18	2.22	1.61	32,603	939.69	923.81
19	Lakshadweep	1,499	5.27	5.23	4,792	94.27	94.11	375	31.82	31.82	-	-	-	6,666	131.36	131.16
20	Madhya Pradesh	5,532,474	20,087.15	19,678.08	4,140,840	46,359.32	44,172.07	324,218	24,149.64	22,329.09	2,212	342.36	338.00	9,999,744	90,938.47	86,517.24
21	Maharashtra	7,368,435	25,909.38	25,827.09	5,660,583	68,407.21	67,515.61	615,266	53,681.44	52,990.33	8,798	1,296.27	1,291.50	13,653,082	149,294.30	147,624.53

		Shishu			Kishor			Tarun			Tarun Plus			Total		
S.No.	State/ U.T.	No. of Loan A/cs	Sanctioned Amount	Disbursed Amount	No. of Loan A/cs	Sanctioned Amount	Disbursed Amount	No. of Loan A/cs	Sanctioned Amount	Disbursed Amount	No. of Loan A/cs	Sanctioned Amount	Disbursed Amount	No. of Loan A/cs	Sanctioned Amount	Disbursed Amount
22	Manipur	11,861	38.77	37.62	35,499	698.30	681.86	6,381	506.39	492.98	67	9.85	9.78	53,808	1,253.31	1,222.24
23	Meghalaya	49,095	178.37	177.87	48,688	748.92	741.36	7,087	568.25	562.84	79	11.46	11.46	104,949	1,507.00	1,493.53
24	Mizoram	34,232	137.62	137.01	36,896	705.96	702.19	12,352	993.58	987.33	39	6.29	6.19	83,519	1,843.45	1,832.72
25	Nagaland	39,742	153.50	152.61	43,371	787.31	780.82	8,245	642.92	631.48	68	9.63	9.63	91,426	1,593.36	1,574.54
26	Odisha	5,297,240	19,632.18	19,529.09	3,417,160	34,189.99	33,945.97	202,254	18,866.38	18,677.09	2,105	295.37	292.24	8,918,759	72,983.92	72,444.39
27	Pondicherry	117,898	483.88	481.83	173,919	1,955.29	1,946.27	7,763	599.80	593.67	133	18.83	18.83	299,713	3,057.80	3,040.60
28	Punjab	1,157,760	4,106.90	4,023.32	1,261,665	17,805.74	16,982.30	157,183	12,663.57	11,963.70	1,569	229.27	227.69	2,578,177	34,805.48	33,197.01
29	Rajasthan	3,173,468	12,019.71	11,951.36	3,739,409	47,290.03	47,006.97	312,990	24,397.01	24,140.06	6,022	914.57	912.14	7,231,889	84,621.32	84,010.53
30	Sikkim	20,182	77.40	76.72	32,579	508.69	500.61	3,736	283.63	277.72	35	5.52	5.41	56,532	875.24	860.46
31	Tamil Nadu	6,687,491	26,646.38	26,529.64	8,404,751	91,661.17	91,304.39	408,286	34,633.82	34,414.53	9,643	1,438.40	1,433.11	15,510,171	154,379.77	153,681.67
32	Telangana	1,710,807	6,296.11	6,267.03	1,206,918	16,991.48	16,841.23	197,955	16,456.66	16,239.58	16,651	2,349.95	2,346.03	3,132,331	42,094.20	41,693.87
33	Tripura	447,831	1,702.51	1,697.57	509,812	5,750.15	5,696.06	14,223	1,060.66	1,037.34	161	17.86	17.26	972,027	8,531.18	8,448.23
34	Uttar Pradesh	10,937,056	40,796.53	40,324.69	8,270,291	92,279.72	91,294.68	660,190	56,293.44	55,419.36	9,537	1,445.86	1,437.54	19,877,074	190,815.55	188,476.27
35	Uttarakhand	517,372	1,985.49	1,957.37	514,690	7,084.69	7,006.18	65,202	5,286.42	5,231.03	1,452	223.85	223.14	1,098,716	14,580.45	14,417.72
36	West Bengal	8,097,696	29,705.82	29,644.89	8,268,728	91,317.93	90,900.05	396,662	29,970.26	29,284.33	4,287	574.85	567.78	16,767,373	151,568.86	150,397.05
	Total	86,667,918	321,882.27	319,425.83	79,032,549	900,394.24	884,277.54	5,635,239	466,522.45	456,535.47	129,504	19,464.66	18,539.79	171,465,210	1,708,263.62	1,678,778.63

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