

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UNSTARRED QUESTION NO. 1049
ANSWERED ON TUESDAY, 28 JULY, 2026/ 6 SHRAVANA, 1948 (SAKA)

ENROLMENT UNDER PMJDY AND JAN SURAKSHA SCHEMES

1049 # SHRI BABURAM NISHAD:
SHRI HARSH MAHAJAN:
SHRI TARUN CHUGH:
SHRI CHUNNILAL GARASIYA:
SHRI RAJIB BHATTACHARJEE:

Will the Minister of FINANCE be pleased to state:

- (a) the cumulative account enrolment under the Pradhan Mantri Jan Dhan Yojana (PMJDY) and Jan Suraksha Schemes, State-wise and gender-wise;
- (b) the total quantum of loans disbursed under the MUDRA scheme, along with category-wise details for SC/ST/OBC and women borrowers and the status of sanctions under the 'Tarun Plus' category; and
- (c) the current NPA position under the scheme and the trend during the last three financial years?

ANSWER

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

(a) State-wise and gender-wise cumulative account enrolments under the Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and under Pradhan Mantri Suraksha Bima Yojana (PMSBY) are at Annexure I, Annexure II Annexure III respectively.

(b) As on 26.06.2026, under the Pradhan Mantri Mudra Yojana (PMMY), a total of 59.14 crore loans amounting to Rs. 40.76 lakh crores have been disbursed across the country, since inception of the scheme. Of this, 1.54 lakh loans amounting to Rs. 22,913 crores have been sanctioned under the Tarun Plus category.

The category-wise details of loans extended under PMMY from 08.04.2015 to 26.06.2026 are as under:

Pradhan Mantri Mudra Yojana			
S.No.	Category	No. of Loan A/cs (in Crore)	Disbursed Amount (in Rs. Lakh Crore)
1	SC	9.56	3.97
2	ST	3.23	1.48
3	OBC	16.27	8.27
4	Other than SC/ST/OBC	30.08	27.05
5	Total	59.14	40.76

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

Out of the total loans under the PMMY, 39.16 crore loan accounts amounting to 17.04 lakh crores have been disbursed to the women entrepreneurs.

(c) Current NPA position under the PMMY scheme and the trend during the last three financial years is as under:

Cumulative NPA % Against Disbursed Amount	
As on March 2023	2.58%
As on March 2024	2.10%
As on March 2025	2.10%
As on Dec 2025* (Provisional)	2.16%

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

Annexure I as referred to in part (a) of the Rajya Sabha Unstarred Question No. 1049 for answer on
28.07.2026

S.No.	State/UTs	Details of PMJDY accounts as on 08.07.2026		
		Total accounts	Male	Female
1	Andaman and Nicobar Islands	65,257	32,671	32,586
2	Andhra Pradesh	1,72,12,762	73,98,352	98,14,410
3	Arunachal Pradesh	4,73,419	2,16,727	2,56,692
4	Assam	2,59,69,940	1,07,23,743	1,52,46,197
5	Bihar	6,98,18,779	2,99,29,350	3,98,89,429
6	Chandigarh	3,45,319	1,85,221	1,60,098
7	Chhattisgarh	1,87,96,980	81,41,406	1,06,55,574
8	Dadra and Nagar Haveli and Daman and Diu	2,47,356	1,56,476	90,880
9	Delhi	70,86,372	35,99,811	34,86,561
10	Goa	2,35,200	1,31,630	1,03,570
11	Gujarat	1,99,92,335	97,25,153	1,02,67,182
12	Haryana	1,12,05,854	55,62,815	56,43,039
13	Himachal Pradesh	20,10,451	9,39,910	10,70,541
14	Jammu and Kashmir	24,78,778	10,37,376	14,41,402
15	Jharkhand	2,06,28,363	89,29,247	1,16,99,116
16	Karnataka	2,18,65,450	95,70,874	1,22,94,576
17	Kerala	75,77,616	32,10,503	43,67,113
18	Ladakh	22,272	12,852	9,420
19	Lakshadweep	10,815	5,502	5,313
20	Madhya Pradesh	4,73,43,189	2,12,64,214	2,60,78,975
21	Maharashtra	3,83,00,156	1,65,01,127	2,17,99,029
22	Manipur	10,89,206	4,44,080	6,45,126
23	Meghalaya	9,14,735	3,80,146	5,34,589
24	Mizoram	4,45,139	2,05,833	2,39,306
25	Nagaland	4,11,576	1,82,312	2,29,264
26	Odisha	2,41,31,754	1,03,69,796	1,37,61,958
27	Puducherry	2,92,860	1,27,978	1,64,882
28	Punjab	1,00,92,448	45,72,232	55,20,216
29	Rajasthan	3,85,84,544	1,66,03,251	2,19,81,293
30	Sikkim	1,09,810	52,821	56,989
31	Tamil Nadu	1,91,68,125	79,44,917	1,12,23,208
32	Telangana	1,33,72,451	55,99,374	77,73,077
33	Tripura	11,71,020	5,05,877	6,65,143
34	Uttar Pradesh	10,43,71,201	4,90,86,637	5,52,84,564
35	Uttarakhand	41,21,899	19,79,445	21,42,454
36	West Bengal	5,70,77,276	2,45,18,690	3,25,58,586
Total		58,70,40,707	25,98,48,349	32,71,92,358

Source: Banks

Annexure II as referred to in part (a) of the Rajya Sabha Unstarred Question No. 1049 for answer on 28.07.2026					
S.No.	State/UTs	Details of PMJJBY enrolments as on 08-07-2026			
		Male	Female	Others*	Cumulative Enrolments
1	Andaman and Nicobar Islands	56,719	44,184	263	1,01,166
2	Andhra Pradesh	69,07,231	83,11,212	1,95,34,913	3,47,53,356
3	Arunachal Pradesh	1,37,248	1,43,990	14,299	2,95,537
4	Assam	23,41,843	38,25,478	1,55,528	63,22,849
5	Bihar	69,35,195	1,15,70,951	25,57,858	2,10,64,004
6	Chandigarh	1,13,926	71,698	1,776	1,87,400
7	Chhattisgarh	30,57,959	43,88,644	14,64,070	89,10,673
8	Dadra and Nagar Haveli	1,20,010	53,103	1,414	1,74,527
9	Delhi	15,03,084	12,86,507	26,292	28,15,883
10	Goa	2,28,316	1,83,062	1,831	4,13,209
11	Gujarat	62,49,276	45,82,850	3,61,041	1,11,93,167
12	Haryana	30,28,625	25,12,503	1,97,164	57,38,292
13	Himachal Pradesh	7,99,196	6,49,555	76,357	15,25,108
14	Jammu and Kashmir	7,82,408	4,51,578	1,38,359	13,72,345
15	Jharkhand	32,66,698	51,63,011	7,86,419	92,16,128
16	Karnataka	64,92,075	72,17,957	38,73,318	1,75,83,350
17	Kerala	16,56,759	18,78,669	13,19,792	48,55,220
18	Ladakh	31,979	13,227	925	46,131
19	Lakshadweep	4,545	2,859	125	7,529
20	Madhya Pradesh	76,62,750	95,18,154	4,40,987	1,76,21,891
21	Maharashtra	99,69,338	1,02,41,669	3,86,977	2,05,97,984
22	Manipur	1,55,135	2,09,341	99,653	4,64,129
23	Meghalaya	2,49,966	3,87,679	15,880	6,53,525
24	Mizoram	1,96,161	2,17,583	4,812	4,18,556
25	Nagaland	1,28,457	1,31,876	4,222	2,64,555
26	Odisha	43,90,739	67,85,890	15,88,661	1,27,65,290
27	Puducherry	1,28,794	1,65,636	21,431	3,15,861
28	Punjab	31,13,283	26,45,698	55,722	58,14,703
29	Rajasthan	69,12,644	72,48,138	19,76,562	1,61,37,344
30	Sikkim	90,511	81,100	2,843	1,74,454
31	Tamil Nadu	50,72,881	76,76,378	3,80,607	1,31,29,866
32	Telangana	43,56,718	51,65,818	1,12,579	96,35,115
33	Tripura	3,26,532	3,53,473	15,116	6,95,121
34	Uttar Pradesh	1,59,22,955	1,58,95,532	34,16,144	3,52,34,631
35	Uttarakhand	10,45,340	9,39,748	50,534	20,35,622
36	West Bengal	66,05,824	97,36,717	2,08,180	1,65,50,721
Total		11,00,41,120	12,97,51,468	3,92,92,654	27,90,85,242

Source: Banks for Universal Schemes and Insurance Companies for Converged Schemes

*Others includes enrolments of Converged Schemes, Rural Cooperative Banks (RCB) and Urban Cooperative Banks (UCB) for earlier period where gender wise bifurcation data was not maintained centrally.

Annexure III as referred to in part (a) of the Rajya Sabha Unstarred Question No. 1049 for answer on 28.07.2026					
S. No.	State/UTs	Details of PMSBY enrolments as on 08-07-2026			
		Male	Female	Others*	Cumulative Enrolments
1	Andaman and Nicobar Islands	1,01,003	79,714	15,541	1,96,258
2	Andhra Pradesh	1,52,89,697	1,68,54,507	2,60,27,950	5,81,72,154
3	Arunachal Pradesh	2,61,890	2,61,083	1,780	5,24,753
4	Assam	65,40,337	85,39,076	1,68,751	1,52,48,164
5	Bihar	1,70,43,548	2,30,36,158	3,86,706	4,04,66,412
6	Chandigarh	3,23,116	2,19,736	2,394	5,45,246
7	Chhattisgarh	74,05,789	85,28,182	18,71,122	1,78,05,093
8	Dadra and Nagar Haveli	2,21,744	91,528	9,791	3,23,063
9	Delhi	42,07,241	33,25,034	11,104	75,43,379
10	Goa	4,90,920	3,80,784	12,474	8,84,178
11	Gujarat	1,32,48,055	93,46,022	7,11,551	2,33,05,628
12	Haryana	76,23,667	57,94,960	33,896	1,34,52,523
13	Himachal Pradesh	20,32,369	15,46,401	40,583	36,19,353
14	Jammu and Kashmir	19,54,677	11,81,659	33,955	31,70,291
15	Jharkhand	72,97,694	90,72,574	1,55,516	1,65,25,784
16	Karnataka	1,34,45,217	1,37,36,972	2,57,677	2,74,39,866
17	Kerala	59,73,419	66,41,375	2,87,733	1,29,02,527
18	Ladakh	60,864	29,209	173	90,246
19	Lakshadweep	10,985	8,269	12,382	31,636
20	Madhya Pradesh	1,93,90,733	1,96,09,825	9,39,162	3,99,39,720
21	Maharashtra	2,29,02,445	2,07,58,193	8,01,824	4,44,62,462
22	Manipur	3,23,906	4,19,324	2,258	7,45,488
23	Meghalaya	4,92,471	6,34,370	676	11,27,517
24	Mizoram	3,00,749	3,14,247	3,165	6,18,161
25	Nagaland	2,82,661	2,98,210	557	5,81,428
26	Odisha	1,13,66,821	1,35,00,265	11,93,206	2,60,60,292
27	Puducherry	2,90,262	3,28,763	55,896	6,74,921
28	Punjab	85,02,482	70,67,002	1,03,750	1,56,73,234
29	Rajasthan	1,59,28,918	1,49,92,240	3,29,942	3,12,51,100
30	Sikkim	1,76,670	1,47,249	1,439	3,25,358
31	Tamil Nadu	1,26,20,802	1,69,34,787	7,11,179	3,02,66,768
32	Telangana	94,75,730	99,50,848	4,83,404	1,99,09,982
33	Tripura	8,46,935	7,34,285	3,349	15,84,569
34	Uttar Pradesh	4,46,87,669	3,96,29,468	34,73,041	8,77,90,178
35	Uttarakhand	32,04,443	26,37,238	35,850	58,77,531
36	West Bengal	1,76,29,360	2,21,36,767	1,66,930	3,99,33,057
Total		27,19,55,289	27,87,66,324	3,83,46,707	58,90,68,320

Source: Banks for Universal Schemes and Insurance Companies for Converged Schemes

*Others includes enrolments of Converged Schemes, Rural Cooperative Banks (RCB) and Urban Cooperative Banks (UCB) for earlier period where gender wise bifurcation data was not maintained centrally.