GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
**RAJYA SABHA**
**UNSTARRED QUESTION NO. 2623**
ANSWERED ON TUESDAY, AUGUST 11, 2026/ 20 SHRAVANA, 1948 (SAKA)

**STATUS OF VARIOUS SCHEMES UNDER THE MINISTRY**

2623 SHRI SUJEET KUMAR:
DR. MEDHA VISHRAM KULKARNI:

Will the Minister of FINANCE be pleased to state:

(a) the State-wise and gender-wise progress achieved under the Pradhan Mantri Jan Dhan Yojana (PMJDY) and Jan Suraksha Schemes, including the cumulative number of beneficiaries as of June 2026;

(b) the total credit disbursed under the Pradhan Mantri MUDRA Yojana (PMMY), including the category-wise distribution among SC, ST, OBC and women entrepreneurs;

(c) the measures taken to ensure the quality and sustainability of MUDRA lending, including the trend in non-performing assets (NPAs); and

(d) the progress made under the Tarun Plus category, including the number and value of loans sanctioned and its contribution towards supporting growth-oriented micro enterprises?

**ANSWER**

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

(a) Details of State-wise and gender-wise progress achieved under Pradhan Mantri Jan Dhan Yojana (PMJDY) and the Jan Suraksha Schemes is at Annexure I-A and Annexure I-B respectively.

(b) Under the Pradhan Mantri Mudra Yojana (PMMY), 59.14 crore loans amounting to ₹40.76 lakh crore have been disbursed across the country since inception of the Scheme, as on 26.06.2026. Category-wise distribution of credit disbursed among SC, ST, OBC and women entrepreneurs is at Annexure-II.

(c) To ensure the quality and sustainability of MUDRA lending, various measures have been undertaken, which inter alia, include:

(i) Judicious borrower assessment through Bank laid down guidelines;
(ii) Compliance of KYC guidelines;
(iii) Coverage of collateral-free loans under various credit guarantee schemes;
(iv) Enhanced monitoring of borrower accounts;
(v) Regular field visits to borrower's unit;
(vi) Improving digital loan processing;
(vii) Providing hand holding support to borrowers; and
(viii) Financial Literacy programmes on repayment discipline and business management to the borrowers.

Non-performing Assets (NPAs) trend in MUDRA loan is at Annexure-III.

(d) Tarun Plus category loans were introduced in October, 2024 for borrowers who had previously availed loans under the 'Tarun' category and had successfully repaid such loans, thereby facilitating further expansion of their enterprises. As on 26.06.2026, 1.54 lakh loans amounting to ₹22,913 crore have been sanctioned under the Tarun Plus category.

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**Annexure referred in part (a) of Rajya Sabha Unstarred Question No 2623 answered on 11.08.2026 on "Status of various schemes under the Ministry"**

**Annexure I-A**

| Status of Schemes Under the Ministry (Jun 2026) | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **SN** | **State / UT** | **PMJJBY cumulative enrolments** | | | | | **PMSBY cumulative enrolments** | | | | |
| | | **Male** | **Female** | **Transgender** | **Others (converged schemes)*** | **Total** | **Male** | **Female** | **Transgender** | **Others (converged schemes)** | **Total** |
| 1 | Andaman and Nicobar Islands | 56,425 | 44,133 | 253 | 10 | 1,00,821 | 1,00,493 | 79,261 | 260 | 15,281 | 1,95,295 |
| 2 | Andhra Pradesh | 68,82,574 | 82,78,917 | 12,341 | 1,95,22,570 | 3,46,96,402 | 1,52,46,923 | 1,68,05,611 | 27,263 | 2,60,00,684 | 5,80,80,481 |
| 3 | Arunachal Pradesh | 1,36,621 | 1,43,681 | 494 | 13,805 | 2,94,601 | 2,61,016 | 2,60,465 | 515 | 1,265 | 5,23,261 |
| 4 | Assam | 23,27,910 | 37,92,026 | 5,862 | 1,49,666 | 62,75,464 | 65,16,878 | 84,91,295 | 6,768 | 1,61,980 | 1,51,76,921 |
| 5 | Bihar | 68,80,468 | 1,15,25,929 | 18,825 | 25,39,033 | 2,09,64,255 | 1,69,64,077 | 2,29,18,854 | 40,763 | 3,45,937 | 4,02,69,631 |
| 6 | Chandigarh | 1,13,507 | 71,431 | 400 | 1,376 | 1,86,714 | 3,21,581 | 2,18,362 | 987 | 1,407 | 5,42,337 |
| 7 | Chhattisgarh | 30,41,093 | 43,65,224 | 6,170 | 14,57,900 | 88,70,387 | 73,77,667 | 84,92,039 | 12,575 | 18,58,547 | 1,77,40,828 |
| 8 | Dadra & Nagar Haveli and Daman & Diu | 1,19,635 | 52,943 | 108 | 1,306 | 1,73,992 | 2,20,955 | 91,187 | 164 | 9,627 | 3,21,933 |
| 9 | Delhi | 14,97,762 | 12,82,518 | 4,124 | 22,168 | 28,06,572 | 41,94,995 | 33,15,557 | 10,537 | 567 | 75,21,656 |
| 10 | Goa | 2,27,215 | 1,82,617 | 272 | 1,559 | 4,11,663 | 4,87,773 | 3,78,517 | 594 | 11,880 | 8,78,764 |
| 11 | Gujarat | 62,20,489 | 45,59,255 | 10,135 | 3,50,906 | 1,11,40,785 | 1,31,93,164 | 93,00,522 | 17,716 | 6,93,833 | 2,32,05,235 |
| 12 | Haryana | 30,14,611 | 25,03,310 | 5,647 | 1,91,517 | 57,15,085 | 75,90,285 | 57,70,417 | 13,114 | 20,781 | 1,33,94,597 |
| 13 | Himachal Pradesh | 7,95,190 | 6,47,220 | 2,404 | 73,953 | 15,18,767 | 20,22,049 | 15,39,850 | 7,891 | 32,692 | 36,02,482 |
| 14 | Jammu and Kashmir | 7,74,670 | 4,45,599 | 1,223 | 1,37,136 | 13,58,628 | 19,45,361 | 11,75,501 | 4,268 | 29,687 | 31,54,817 |
| 15 | Jharkhand | 32,50,242 | 51,38,624 | 5,723 | 7,80,696 | 91,75,285 | 72,75,813 | 90,38,289 | 11,907 | 1,43,607 | 1,64,69,616 |
| 16 | Karnataka | 64,59,661 | 71,89,763 | 10,047 | 38,63,266 | 1,75,22,737 | 1,33,89,331 | 1,36,82,953 | 14,573 | 2,43,094 | 2,73,29,951 |
| 17 | Kerala | 16,46,336 | 18,69,412 | 3,191 | 13,16,601 | 48,35,540 | 59,47,568 | 66,12,387 | 7,344 | 2,80,390 | 1,28,47,689 |
| 18 | Ladakh | 31,804 | 13,167 | 77 | 848 | 45,896 | 60,546 | 29,148 | 173 | - | 89,867 |
| 19 | Lakshadweep | 4,493 | 2,839 | 19 | 106 | 7,457 | 10,897 | 8,177 | 30 | 12,352 | 31,456 |
| 20 | Madhya Pradesh | 76,27,731 | 94,61,800 | 17,027 | 4,23,958 | 1,75,30,516 | 1,93,30,064 | 1,95,20,285 | 44,863 | 8,94,293 | 3,97,89,505 |
| 21 | Maharashtra | 99,32,480 | 1,02,07,585 | 17,606 | 3,69,371 | 2,05,27,042 | 2,28,24,205 | 2,07,07,867 | 30,154 | 7,71,669 | 4,43,33,895 |
| 22 | Manipur | 1,54,428 | 2,08,540 | 434 | 99,219 | 4,62,621 | 3,22,276 | 4,17,101 | 516 | 1,742 | 7,41,635 |

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 23 | Meghalaya | 2,47,148 | 3,85,635 | 415 | 15,465 | 6,48,663 | 4,89,794 | 6,32,096 | 676 | - | 11,22,566 |
| 24 | Mizoram | 1,95,494 | 2,16,863 | 145 | 4,667 | 4,17,169 | 2,99,977 | 3,13,405 | 254 | 2,911 | 6,16,547 |
| 25 | Nagaland | 1,27,968 | 1,31,695 | 223 | 3,999 | 2,63,885 | 2,81,843 | 2,97,621 | 332 | 225 | 5,80,021 |
| 26 | Odisha | 43,68,279 | 67,47,379 | 11,231 | 15,77,429 | 1,27,04,318 | 1,13,20,171 | 1,34,26,448 | 16,304 | 11,76,900 | 2,59,39,823 |
| 27 | Puducherry | 1,27,314 | 1,63,262 | 231 | 21,199 | 3,12,006 | 2,88,470 | 3,26,109 | 695 | 55,199 | 6,70,473 |
| 28 | Punjab | 31,00,880 | 26,20,691 | 6,001 | 49,720 | 57,77,292 | 84,73,814 | 70,00,672 | 17,011 | 86,735 | 1,55,78,232 |
| 29 | Rajasthan | 68,75,306 | 72,10,033 | 12,001 | 19,64,559 | 1,60,61,899 | 1,58,50,551 | 1,49,03,425 | 13,855 | 3,16,084 | 3,10,83,915 |
| 30 | Sikkim | 90,064 | 81,026 | 232 | 2,611 | 1,73,933 | 1,75,978 | 1,47,060 | 439 | 1,000 | 3,24,477 |
| 31 | Tamil Nadu | 50,41,342 | 76,23,574 | 9,169 | 3,71,420 | 1,30,45,505 | 1,25,56,324 | 1,68,48,428 | 20,226 | 6,90,947 | 3,01,15,925 |
| 32 | Telangana | 43,28,110 | 51,45,483 | 7,974 | 1,04,603 | 95,86,170 | 94,33,936 | 99,11,298 | 10,640 | 4,72,764 | 1,98,28,638 |
| 33 | Tripura | 3,25,070 | 3,50,942 | 310 | 14,806 | 6,91,128 | 8,44,053 | 7,30,299 | 749 | 2,600 | 15,77,701 |
| 34 | Uttar Pradesh | 1,58,36,341 | 1,58,11,935 | 30,264 | 33,85,879 | 3,50,64,419 | 4,44,87,825 | 3,94,30,601 | 1,40,316 | 33,32,714 | 8,73,91,456 |
| 35 | Uttarakhand | 10,39,595 | 9,35,723 | 2,984 | 47,550 | 20,25,852 | 31,90,402 | 26,24,922 | 10,105 | 25,744 | 58,51,173 |
| 36 | West Bengal | 65,72,117 | 96,70,368 | 22,166 | 1,86,013 | 1,64,50,664 | 1,75,67,756 | 2,20,02,608 | 25,817 | 1,41,110 | 3,97,37,291 |
| **Total** | | **10,94,70,373** | **12,90,81,142** | **2,25,728** | **3,90,66,890** | **27,78,44,133** | **27,08,64,811** | **27,74,48,637** | **5,10,394** | **3,78,36,248** | **58,66,60,090** |

* For converged schemes, gender wise data is not maintained.

**Annexure referred in part (a) of Rajya Sabha Unstarred Question No 2623 answered on 11.08.2026 on "Status of various schemes under the Ministry"**

**Annexure I-B**

| Status of Schemes Under the Ministry (Jun 2026) | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **SN** | **State / UT** | **PMJDY accounts** | | | **APY subscribers** | | | |
| | | **Male** | **Female** | **Total** | **Male** | **Female** | **Transgender** | **Total** |
| 1 | Andaman and Nicobar Islands | 32,567 | 32,525 | 65,092 | 9,596 | 7,090 | 10 | 16,696 |
| 2 | Andhra Pradesh | 73,76,613 | 97,98,944 | 1,71,75,557 | 17,98,511 | 28,09,212 | 2,320 | 46,10,043 |
| 3 | Arunachal Pradesh | 2,16,899 | 2,56,916 | 4,73,815 | 23,214 | 22,150 | 13 | 45,377 |
| 4 | Assam | 1,07,07,110 | 1,52,23,455 | 2,59,30,565 | 9,47,948 | 13,39,456 | 476 | 22,87,880 |
| 5 | Bihar | 2,98,57,205 | 3,98,04,529 | 6,96,61,734 | 35,41,255 | 49,93,649 | 1,110 | 85,36,014 |
| 6 | Chandigarh | 1,84,910 | 1,59,924 | 3,44,834 | 57,907 | 35,280 | 56 | 93,243 |
| 7 | Chhattisgarh | 81,22,866 | 1,06,39,888 | 1,87,62,754 | 8,51,187 | 9,87,866 | 322 | 18,39,375 |
| 8 | Dadra & Nagar Haveli and Daman & Diu | 1,56,214 | 90,793 | 2,47,007 | 38,789 | 8,950 | 10 | 47,749 |
| 9 | Delhi | 35,91,343 | 34,79,959 | 70,71,302 | 6,78,460 | 4,45,012 | 577 | 11,24,049 |
| 10 | Goa | 1,31,162 | 1,03,210 | 2,34,372 | 81,632 | 53,842 | 64 | 1,35,538 |
| 11 | Gujarat | 96,98,690 | 1,02,43,879 | 1,99,42,569 | 22,71,741 | 10,86,880 | 930 | 33,59,551 |
| 12 | Haryana | 55,50,308 | 56,35,816 | 1,11,86,124 | 12,87,497 | 8,29,533 | 608 | 21,17,638 |
| 13 | Himachal Pradesh | 9,38,644 | 10,69,748 | 20,08,392 | 4,16,057 | 2,75,560 | 99 | 6,91,716 |
| 14 | Jammu and Kashmir | 10,34,230 | 14,38,454 | 24,72,684 | 2,09,861 | 1,06,101 | 168 | 3,16,130 |
| 15 | Jharkhand | 89,10,628 | 1,16,83,703 | 2,05,94,331 | 13,04,517 | 18,29,743 | 457 | 31,34,717 |
| 16 | Karnataka | 95,44,680 | 1,22,69,664 | 2,18,14,344 | 27,60,859 | 25,10,470 | 1,415 | 52,72,744 |
| 17 | Kerala | 31,94,825 | 43,51,013 | 75,45,838 | 8,58,677 | 10,00,544 | 536 | 18,59,757 |
| 18 | Ladakh | 12,779 | 9,385 | 22,164 | 5,255 | 2,834 | 12 | 8,101 |
| 19 | Lakshadweep | 5,484 | 5,306 | 10,790 | 2,513 | 1,560 | 7 | 4,080 |
| 20 | Madhya Pradesh | 2,11,90,876 | 2,60,15,149 | 4,72,06,025 | 28,41,556 | 29,13,243 | 1,439 | 57,56,238 |
| 21 | Maharashtra | 1,64,96,563 | 2,17,43,271 | 3,82,39,834 | 36,40,640 | 29,17,072 | 2,480 | 65,60,192 |
| 22 | Manipur | 4,43,450 | 6,44,221 | 10,87,671 | 38,416 | 43,522 | 66 | 82,004 |
| 23 | Meghalaya | 3,79,355 | 5,33,578 | 9,12,933 | 47,345 | 59,811 | 9 | 1,07,165 |
| 24 | Mizoram | 2,05,446 | 2,38,811 | 4,44,257 | 20,286 | 23,515 | 9 | 43,810 |
| 25 | Nagaland | 1,82,241 | 2,29,207 | 4,11,448 | 24,661 | 23,942 | 9 | 48,612 |
| 26 | Odisha | 1,03,47,713 | 1,37,42,985 | 2,40,90,698 | 16,12,776 | 20,54,962 | 919 | 36,68,657 |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 27 | Puducherry | 1,27,074 | 1,64,190 | 2,91,264 | 52,274 | 68,215 | 68 | 1,20,557 |
| 28 | Punjab | 45,64,059 | 54,62,520 | 1,00,26,579 | 16,39,633 | 11,52,592 | 693 | 27,92,918 |
| 29 | Rajasthan | 1,65,66,521 | 2,19,54,424 | 3,85,20,945 | 30,70,060 | 19,24,071 | 799 | 49,94,930 |
| 30 | Sikkim | 52,593 | 56,848 | 1,09,441 | 26,965 | 23,898 | 29 | 50,892 |
| 31 | Tamil Nadu | 79,11,774 | 1,11,86,262 | 1,90,98,036 | 25,96,373 | 34,62,320 | 3,349 | 60,62,042 |
| 32 | Telangana | 55,86,550 | 77,60,059 | 1,33,46,609 | 13,72,795 | 15,39,451 | 1,462 | 29,13,708 |
| 33 | Tripura | 5,04,521 | 6,63,660 | 11,68,181 | 1,58,454 | 1,97,849 | 34 | 3,56,337 |
| 34 | Uttar Pradesh | 4,89,54,998 | 5,52,01,138 | 10,41,56,136 | 91,55,276 | 62,61,681 | 4,224 | 1,54,21,181 |
| 35 | Uttarakhand | 19,73,106 | 21,37,122 | 41,10,228 | 6,04,858 | 3,96,245 | 273 | 10,01,376 |
| 36 | West Bengal | 2,44,61,926 | 3,24,80,849 | 5,69,42,775 | 31,75,147 | 42,90,012 | 1,547 | 74,66,706 |
| **Total** | | **25,92,15,923** | **32,65,11,405** | **58,57,27,328** | **4,72,22,991** | **4,56,98,133** | **26,599** | **9,29,47,723** |

*Note: for PMJDY Transgender data is not separately maintained.*

**Annexure referred in part (b) of Rajya Sabha Unstarred Question No 2623 answered on 11.08.2026 on "Status of various schemes under the Ministry"**

(From 08.04.2015 to 26.06.2026*)

**Annexure II**

**[Amount Rs. in Crore]**

| | | **MUDRA Loan Category** | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **Shishu** | | | **Kishor** | | | **Tarun** | | | **Tarun Plus** | | | **Total** | | |
| **SN** | **Borrower Category** | **No. of Loan A/cs (in Crore)** | **Sanctioned Amount (in Rs. Lakh Crore)** | **Disbursed Amount (in Rs. Lakh Crore)** | **No. of Loan A/cs (in Crore)** | **Sanctioned Amount (in Rs. Lakh Crore)** | **Disbursed Amount (in Rs. Lakh Crore)** | **No. of Loan A/cs (in Crore)** | **Sanctioned Amount (in Rs. Lakh Crore)** | **Disbursed Amount (in Rs. Lakh Crore)** | **No. of Loan A/cs (in Crore)** | **Sanctioned Amount (in Rs. Lakh Crore)** | **Disbursed Amount (in Rs. Lakh Crore)** | **No. of Loan A/cs (in Crore)** | **Sanctioned Amount (in Rs. Lakh Crore)** | **Disbursed Amount (in Rs. Lakh Crore)** |
| 1 | SC | 7.85 | 2.25 | 2.22 | 1.66 | 1.50 | 1.47 | 0.05 | 0.27 | 0.26 | 0.00 | 0.01 | 0.01 | 9.56 | 4.03 | 3.97 |
| 2 | ST | 2.60 | 0.74 | 0.73 | 0.59 | 0.59 | 0.57 | 0.04 | 0.19 | 0.17 | 0.00 | 0.01 | 0.01 | 3.23 | 1.52 | 1.48 |
| 3 | OBC | 12.59 | 3.64 | 3.60 | 3.52 | 3.75 | 3.63 | 0.16 | 1.05 | 1.01 | 0.00 | 0.03 | 0.03 | 16.27 | 8.46 | 8.26 |
| 4 | Other then (SC/ST/OBC) | 20.13 | 6.07 | 6.01 | 8.76 | 12.39 | 12.07 | 1.18 | 9.05 | 8.79 | 0.01 | 0.19 | 0.18 | 30.08 | 27.70 | 27.05 |
| | **Total** | **43.17** | **12.69** | **12.56** | **14.54** | **18.23** | **17.74** | **1.43** | **10.56** | **10.24** | **0.02** | **0.23** | **0.22** | **59.14** | **41.71** | **40.76** |
| | **Out of Above** | | | | | | | | | | | | | | | |
| Women Entrepreneurs | | 31.30 | 9.47 | 9.20 | 7.60 | 6.82 | 6.65 | 0.26 | 1.23 | 1.14 | 0.00 | 0.05 | 0.05 | 39.16 | 17.57 | 17.04 |

*Provisional

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

**<u>Annexure III</u>**

**<u>Annexure referred in part (c) of Rajya Sabha Unstarred Question No 2623 answered on 11.08.2026 on "Status of various schemes under the Ministry"</u>**

Trend in non-performing assets under PMMY Loans:

| **Pradhan Mantri Mudra Yojana – Cumulative (NPA % Against Disbursement Amount)** | |
|---|---|
| As on March 2023 | 2.58% |
| As on March 2024 | 2.10% |
| As on March 2025 | 2.10% |
| As on March 2026 | 2.05% |

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

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