

Government of India  
Ministry of Finance  
Department of Financial services

**LOK SABHA**  
**UNSTARRED QUESTION NO. 53**  
**ANSWERED ON MONDAY, FEBRUARY 3, 2025/ MAGHA 14, 1946 (SAKA)**  
**LOANS DISBURSED UNDER PRADHAN MANTRI MUDRA YOJANA (PMMY)**

53. Shri Sanjay Haribhau Jadhav:

Shri Arvind Ganpat Sawant:

Shri Omprakash Bhupalsinh Alias Pavan Rajenimbalkar:

Shri Sanjay Uttamrao Deshmukh:

Shri Balwant Baswant Wankhade:

Will the Minister of FINANCE be pleased to state:

- (a) the present status of the Pradhan Mantri Mudra Yojana (PMMY) launched by the Government in the year 2015 along with the manner in which the same has been implemented in various States of the country including Maharashtra;
- (b) whether the Government has conducted any assessment of the said scheme and if so, the social class-wise, religious group-wise, gender-wise and State-wise details of the number of applications received and the amount of loans disbursed during the last five years in Maharashtra;
- (c) the measures taken by the Government to ensure that the needy group of persons can receive the benefits of the above scheme ;
- (d) the details of the number of male and female beneficiaries under the said scheme in Parbhani, Yavatmal-Washim and Amravati Parliamentary Constituencies of Maharashtra and the steps taken by the Government to deal with the challenges being faced in implementation of the said scheme;
- (e) the steps taken by the Government to ensure easy access to loans to the small businesses, women and deprived section of the society in the backward areas under the said scheme; and
- (f) whether the Government proposes to increase the limits of loan under the said scheme in future and relax the criteria for providing loans for specific sectors?

**ANSWER**

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

(a): Pradhan Mantri Mudra Yojana (PMMY) was launched on 08.04.2015 to extend collateral free institutional credit by Member Lending Institutions (MLIs) i.e. Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs).

Any individual, who is otherwise eligible to take a loan and has a business plan for small business enterprise can avail loan under the Scheme. He/ She can avail loans for income generating activities in the manufacturing, trading, services sector and also for activities allied to agriculture.

As per data uploaded by MLIs on the MUDRA portal, more than 51.67 crore loans amounting to more than Rs. 32.61 lakh crore have been sanctioned under PMMY since April, 2015. The State wise performance including Maharashtra is placed at Annexure I.

(b): The Government has undertaken two assessments of the Pradhan Mantri Mudra Yojana (PMMY) since its inception through Ministry of Labour and Employment in 2018 and NITI Aayog in 2023. Details of the number of loans and amount disbursed during the last five years, Social class-wise, gender-wise and State-wise including Maharashtra, is placed at Annexure II.

The details of applications received and religious group-wise data for loans disbursed under Pradhan Mantri Mudra Yojana (PMMY) are not maintained centrally.

(c) to (e): Government has taken various steps towards effective implementation of the scheme. These, inter-alia, include publicity campaigns, simplification of application form, Credit Guarantee Scheme, nomination of Mudra Nodal Officer, frequent reviews at various level by Government and Banks to monitor the achievement against allocated target.

The details of the number of loan accounts sanctioned under PMMY in Parbhani, Yavatmal, Washim and Amravati Districts of Maharashtra, upto 24.01.2025, is as below:

<b>District*</b>	<b>Number of loan accounts sanctioned</b>	<b>Out of (B) loan accounts sanctioned to women</b>
<b>(A)</b>	<b>(B)</b>	<b>(C)</b>
Parbhani	4,53,478	3,68,616
Yavatmal	17,52,528	16,24,768
Washim	4,86,198	4,26,276
Amravati	12,65,974	11,38,364
Total	39,58,178	35,58,024

\* District-wise data for FY 2015-16 and for some of the NBFCs/ MFIs is not available

Source: As per data uploaded by Member Lending Institutions on Mudra portal

(f): As per Budget Announcement 2024-2025, the limit of Mudra loan has been enhanced to Rs.20 lakh from the current limit of Rs.10 lakh w.e.f. 24.10.2024 for those entrepreneurs who have availed and successfully repaid previous loans under the 'Tarun' category, under a new category 'Tarun Plus'.

The same has been communicated to Member Lending Institutions (MLIs) on 25.10.2024 and the loans are being disbursed under the new category.

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<b>Annexure I for Part (a) of Lok Sabha Unstarred Question No. 53 for answer on 03.02.2025</b>				
<b>Pradhan Mantri Mudra Yojana</b>				
<b>State / UT-wise Report as on 24.01.2025</b>				
<b>(Amount in Rs. Crore)</b>				
<b>S.No.</b>	<b>State/ U.T. Name</b>	<b>No. of Loan A/cs</b>	<b>Sanctioned Amount</b>	<b>Disbursed Amount</b>
1	Andaman and Nicobar Islands	53,620	1,129.37	1,106.97
2	Andhra Pradesh	1,00,56,380	1,18,432.55	1,14,486.90
3	Arunachal Pradesh	1,35,705	1,736.54	1,680.97
4	Assam	1,13,37,821	63,700.34	62,234.08
5	Bihar	5,86,34,796	2,90,127.43	2,77,322.46
6	Chandigarh	1,94,515	3,259.86	3,161.91
7	Chhattisgarh	98,29,120	60,275.80	57,390.29
8	Dadra and Nagar Haveli & Daman and Diu	40,837	709.93	683.99
9	Delhi	34,88,717	40,282.30	39,415.91
10	Goa	3,78,435	5,300.44	5,080.06
11	Gujarat	1,54,60,637	1,26,477.50	1,24,685.18
12	Haryana	93,94,465	71,560.57	69,519.64
13	Himachal Pradesh	11,11,999	22,079.11	20,929.76
14	Jharkhand	1,51,46,407	78,312.16	76,284.30
15	Karnataka	4,94,48,747	3,01,492.57	2,97,505.87
16	Kerala	1,68,34,944	1,15,936.22	1,14,127.39
17	Lakshadweep	11,917	179.65	171.53
18	Madhya Pradesh	3,07,31,488	1,77,199.51	1,71,231.02
19	Maharashtra	4,13,42,930	2,73,502.10	2,69,023.15
20	Manipur	4,58,604	3,077.02	2,900.37
21	Meghalaya	2,88,853	2,859.05	2,795.04
22	Mizoram	1,61,757	2,822.79	2,704.50
23	Nagaland	1,52,076	2,270.27	2,148.91
24	Odisha	3,33,40,585	1,50,036.16	1,47,037.65
25	Pondicherry	12,10,839	7,573.94	7,482.06
26	Punjab	95,88,282	76,820.41	73,661.58
27	Rajasthan	2,21,01,449	1,71,624.87	1,68,823.95
28	Sikkim	1,65,733	1,683.79	1,632.37
29	Tamil Nadu	5,79,28,924	3,24,114.71	3,20,997.51
30	Telangana	75,96,552	72,006.90	70,546.71
31	Tripura	31,37,904	17,598.83	17,249.30
32	Union Territory of Jammu and Kashmir	20,72,922	46,024.02	44,386.18
33	Union Territory of Ladakh	61,260	1,887.74	1,856.42
34	Uttar Pradesh	5,08,46,706	3,16,009.08	3,07,255.11
35	Uttarakhand	32,52,495	30,672.81	29,823.95
36	West Bengal	5,07,15,876	2,82,521.07	2,77,712.37
	<b>Total</b>	<b>51,67,14,297</b>	<b>32,61,297.41</b>	<b>31,85,055.36</b>

Source: As per data uploaded by Member Lending Institutions on Mudra portal

**Annexure II for Part (b) of Lok Sabha Unstarred Question No. 53 for answer on 03.02.2025**

Pradhan Mantri Mudra Yojana

State / UT-wise Report during last 5 years (From 01.04.2019 To 31.03.2024)

(Amount in Rs.Crore)

S.No.	State/ U.T. Name	General		SC		ST		OBC		TOTAL		(Out of Total)	
		No. of Loan A/cs	Disbursed Amount	No. of Loan A/cs	Disbursed Amount	No. of Loan A/cs	Disbursed Amount	No. of Loan A/cs	Disbursed Amount	No. of Loan A/cs	Disbursed Amount	Women Entrepreneurs	
												No. of Loan A/cs	Disbursed Amount
1	Andaman and Nicobar Islands	12,782	459.11	208	5.74	107	3.17	2,599	51.42	15,696	519.44	3,251	60.82
2	Andhra Pradesh	3,971,392	51,211.57	474,966	4,230.30	111,896	1,213.96	1,493,596	12,230.28	6,051,850	68,886.12	2,664,515	18,315.61
3	Arunachal Pradesh	28,038	438.79	5,051	24.17	32,921	443.19	12,766	64.28	78,776	970.42	24,906	191.55
4	Assam	3,842,847	26,698.04	241,505	1,348.10	208,441	1,260.57	569,710	3,271.47	4,862,503	32,578.18	2,840,363	13,199.81
5	Bihar	13,918,931	86,133.13	5,686,358	21,620.96	1,754,872	6,465.78	15,457,690	69,154.97	36,817,851	183,374.84	25,193,097	108,805.75
6	Chandigarh	54,957	1,480.81	27,482	129.19	1,227	9.47	8,714	64.30	92,380	1,683.79	24,565	192.81
7	Chhattisgarh	1,994,824	19,765.57	693,007	2,886.07	808,473	3,353.11	1,912,877	9,606.42	5,409,181	35,611.17	3,528,519	15,106.71
8	Dadra and Nagar Haveli & Daman and Diu	21,254	378.40	310	4.38	1,026	10.04	897	16.82	23,487	409.63	12,228	107.71
9	Delhi	1,078,937	16,887.55	257,077	996.80	45,975	171.89	365,040	1,601.59	1,747,029	19,657.83	1,027,034	4,268.08
10	Goa	155,713	2,647.91	5,254	29.82	2,731	17.50	34,062	216.22	197,760	2,911.44	94,383	771.08
11	Gujarat	5,023,567	52,367.87	643,251	3,129.20	961,239	4,740.32	2,235,153	13,743.42	8,863,210	73,980.81	5,400,610	24,595.06
12	Haryana	1,936,434	26,376.26	2,237,955	9,399.79	147,854	612.76	1,211,870	6,776.06	5,534,113	43,164.87	3,213,042	14,491.66
13	Himachal Pradesh	423,422	10,564.80	136,805	1,134.29	19,666	377.95	64,226	662.73	644,119	12,739.77	187,265	1,408.22
14	Jharkhand	3,297,383	24,492.55	1,671,129	6,261.53	814,845	3,140.02	3,568,643	14,650.87	9,352,000	48,544.96	7,104,169	27,181.41
15	Karnataka	16,469,107	122,437.06	2,821,530	14,433.58	1,206,783	5,971.67	6,230,390	35,277.40	26,727,810	178,119.71	17,917,434	77,986.05
16	Kerala	5,353,473	49,424.59	847,719	3,394.45	223,451	816.91	2,713,615	15,167.59	9,138,258	68,803.55	6,135,779	29,986.75
17	Lakshadweep	1,506	22.40	100	0.82	5,337	86.76	309	2.20	7,252	112.18	1,790	16.31
18	Madhya Pradesh	5,587,727	49,237.40	3,151,987	12,677.24	2,243,426	9,171.66	6,202,906	33,437.81	17,186,046	104,524.10	11,599,325	47,741.34
19	Maharashtra	12,616,899	110,955.10	3,025,828	11,816.11	1,463,064	5,675.88	6,109,615	27,866.28	23,215,406	156,313.37	18,472,436	76,036.01
20	Manipur	211,410	1,475.95	16,473	72.18	10,361	129.34	46,385	186.68	284,629	1,864.15	108,864	671.16
21	Meghalaya	72,505	1,039.22	9,108	42.26	66,495	492.03	10,248	50.93	158,356	1,624.44	82,397	520.53
22	Mizoram	33,493	468.46	3,765	15.60	56,518	1,139.04	2,894	14.02	96,670	1,637.11	60,407	966.80
23	Nagaland	48,823	889.30	1,575	18.26	31,527	362.62	4,321	45.10	86,246	1,315.28	50,934	464.20
24	Odisha	7,547,274	51,066.11	3,173,622	11,036.51	1,553,037	5,261.89	6,431,364	24,127.26	18,705,297	91,491.78	14,550,610	54,048.80
25	Pondicherry	403,728	2,636.85	35,986	246.08	7,678	48.77	164,103	1,022.58	611,495	3,954.28	413,125	2,046.31

26	Punjab	2,044,894	30,303.77	3,146,935	11,690.30	150,098	640.42	442,533	2,397.19	<b>5,784,460</b>	<b>45,031.68</b>	3,100,089	13,465.45
27	Rajasthan	4,361,316	54,828.95	3,331,824	14,750.54	2,174,345	9,488.35	3,947,339	28,498.49	<b>13,814,824</b>	<b>107,566.33</b>	8,615,640	36,232.77
28	Sikkim	54,335	731.51	8,571	61.43	12,852	126.41	3,614	82.22	<b>79,372</b>	<b>1,001.57</b>	34,464	348.33
29	Tamil Nadu	22,625,637	144,484.15	2,682,243	14,102.77	444,063	2,216.84	5,549,115	35,709.66	<b>31,301,058</b>	<b>196,513.41</b>	21,221,284	105,325.12
30	Telangana	2,408,495	28,484.50	405,157	2,525.40	245,592	1,834.36	1,132,528	7,635.41	<b>4,191,772</b>	<b>40,479.68</b>	2,324,936	12,630.28
31	Tripura	825,813	5,789.48	329,326	1,864.26	375,763	1,801.28	225,807	1,401.55	<b>1,756,709</b>	<b>10,856.56</b>	1,102,997	5,901.42
32	Uttar Pradesh	10,229,261	106,187.01	8,838,968	34,137.24	1,174,602	4,617.75	10,633,264	51,547.59	<b>30,876,095</b>	<b>196,489.60</b>	18,549,932	76,743.89
33	Uttarakhand	793,877	12,857.11	448,446	2,007.84	61,971	322.10	524,032	2,569.02	<b>1,828,326</b>	<b>17,756.07</b>	1,120,735	5,575.61
34	West Bengal	21,837,875	140,897.12	4,376,023	19,907.67	972,258	4,622.13	1,677,312	8,576.75	<b>28,863,468</b>	<b>174,003.66</b>	20,470,995	91,735.45
35	Union Territory of Jammu and Kashmir	1,330,829	29,091.45	33,883	287.58	13,312	152.42	31,380	377.15	<b>1,409,404</b>	<b>29,908.61</b>	321,014	5,596.41
36	Union Territory of Ladakh	15,735	456.37	130	3.99	27,158	758.28	233	4.17	<b>43,256</b>	<b>1,222.81</b>	12,172	254.72
	<b>Total</b>	<b>150,634,493</b>	<b>1,263,666.22</b>	<b>48,769,557</b>	<b>206,292.45</b>	<b>17,430,964</b>	<b>77,556.64</b>	<b>79,021,150</b>	<b>408,107.90</b>	<b>295,856,164</b>	<b>1,955,623.20</b>	<b>197,585,306</b>	<b>872,989.99</b>

Source: As per data uploaded by Member Lending Institutions on Mudra portal