

Government of India
Ministry of Finance
Department of Financial services

LOK SABHA

UNSTARRED QUESTION NO. 1201

ANSWERED ON MONDAY, JULY 28, 2025/SRAVANA 6, 1947 (SAKA)

NPA UNDER PMMY LOANS IN MAHARASHTRA

1201. Dr. Amol Ramsing Kolhe:

Shri Sanjay Dina Patil:

Smt. Supriya Sule:

Shri Mohite Patil Dhairyasheel Rajsinh:

Shri Bhaskar Murlidhar Bhagare:

Prof. Varsha Eknath Gaikwad:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has identified any gaps in loan coverage among marginalized communities in Maharashtra and if so, the total number of SC/ST/OBC and Women entrepreneurs who have availed loans under Pradhan Mantri MUDRA Yojana (PMMY) in Maharashtra since 2015, year-wise;
- (b) the number of loan applications received, sanctioned and rejected under each category in Maharashtra during the last three years;
- (c) the reasons cited for rejections and whether there is a grievance redressal mechanism for applicants in the State;
- (d) the details of Non-Performing Assets (NPAs) under PMMY loans from Maharashtra during the last five years along with the total amount classified as NPAs and the recovery efforts initiated by banks and financial institutions; and
- (e) whether the Government has conducted any capacity-building programmes or entrepreneurship development training linked to PMMY in Maharashtra and if so, the details of such programmes and the number of beneficiaries covered?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) and (b): As on June, 2025, more than 4.29 crore loan accounts have been sanctioned under Pradhan Mantri Mudra Yojana (PMMY) in the state of Maharashtra.

The total number of SC/ST/OBC and Women entrepreneurs who have availed loans under PMMY in Maharashtra since 2015, year-wise is placed at Annexure-I.

The number of applications received and rejected under the Scheme is not maintained centrally.

(c): Reasons for rejection of loan applications under PMMY include:

- Non-viability of the project.;
- Inconsistencies found in pre-sanction stage e.g. Non-compliance of KYC norms, borrower not found at the mentioned address etc.;
- Unsatisfactory credit history of the borrower e.g., poor CIBIL score, previous NPA history etc.;
- Non-availability of necessary registration/ approvals, wherever required, related to the project etc.

Further, the name of the official is displayed in the branch premises to whom complainant may approach if he/she has any grievance. If the complaint is unresolved at the branch level, it is escalated to the next higher level of grievance redressal authority within the Bank and a final response is given within 30 days. Complainant may also approach the Regional Manager/ Zonal Manager / Principal Nodal Officer (PNO) at the address displayed at the branch.

(d) Details of State-wise NPA is not maintained centrally. The steps taken by banks for recovery of NPA under PMMY include:

- constant follow up and increased frequency of customer connect;
- restructuring of eligible accounts and One Time Settlement (OTS).

(e) Banks in Maharashtra have conducted capacity- building programmes through 1,352 Rural Self Employment Training Institute (RSETI) during FY 2024-25. These include a series of credit-linked training programmes. Additionally, 5,738 Financial Literacy Camps (FLCs) have been conducted by Banks across the State during FY 2024-25.

**Annexure I for Part (a) and (b) of Lok Sabha Unstarred Question No. 1201 regarding
“NPA under PMMY Loans in Maharashtra” for answer on 28.07.2025**

		No. of Loan Accounts (in Lakh)			
S. No.	Financial Year	SC	ST	OBC	Women Entrepreneurs
1	2015-16	5.86	2.68	11.41	29.40
2	2016-17	5.79	2.20	12.51	27.48
3	2017-18	5.65	2.13	10.65	28.53
4	2018-19	6.11	2.40	10.68	31.89
5	2019-20	6.08	2.61	11.40	34.79
6	2020-21	5.17	2.33	10.24	29.58
7	2021-22	5.88	2.81	11.52	35.89
8	2022-23	6.35	3.39	14.46	43.50
9	2023-24	6.78	3.50	13.48	40.97
10	2024-25	5.72	3.01	12.59	33.70
11	2025-26*	0.26	0.16	1.20	2.63
	Total	59.65	27.22	120.13	338.35

*Provisional (as on June, 2025)

Source: As per data uploaded by Member Lending Institutions
