

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**UNSTARRED QUESTION NO. 17**

ANSWERED ON MONDAY, DECEMBER 1, 2025/ AGRAHAYANA 10, 1947 (SAKA)

**Mudra Loans to Women**

**17. DR. D. PURANDESWARI:**

**SHRI LAVU SRI KRISHNA DEVARAYALU:**

Will the Minister of FINANCE be pleased to state:

- (a) the number of Mudra loans sanctioned to women entrepreneurs, including the total disbursement amount and interest subvention provided in the country, since FY 2020–21, State-wise and year-wise;
- (b) the percentage of women beneficiaries of total Mudra loan since 2020, in the country along with the details of the average loan amount and repayment rate among them;
- (c) the number of proposals received, loans approved, released and disbursed under such schemes, in the country during the last five years, State-wise and district-wise for Andhra Pradesh;
- (d) the specific measures undertaken under the Pradhan Mantri Mudra Yojana (PMMY) to provide interest subsidies or concessional credit to women entrepreneurs in the country;
- (e) the mechanisms put in place to promote awareness and ease of access to Mudra loans for women in rural and Tier-2/Tier-3 towns in the country;
- (f) whether the Government has roadmaps to track the socio-economic upliftment of women entrepreneurs who have benefited from subsidized Mudra loans, if so, the details thereof;
- (g) whether there are any special credit facilities or loan schemes targeted specifically at women belonging to Scheduled Castes, Scheduled Tribes and Other Backward Communities, if so, the details thereof, including the number of loans released and disbursed, State-wise and district-wise for Andhra Pradesh; and
- (h) whether the Government has conducted any assessment of the effectiveness of these schemes in promoting entrepreneurship among women, especially those from socially and economically disadvantaged backgrounds, if so, the details thereof and if not, the reasons therefor?

## ANSWER

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

a): A total of 20.41 crore loans have been sanctioned with a disbursement of Rs.10.26 lakh crore to women entrepreneurs, since April 2020 to October 2025. The state-wise and year-wise list is placed at Annexure-I.

A one time Interest Subvention of 2% on prompt repayment of Shishu loans extended under Pradhan Mantri Mudra Yojana (PMMY) was provided by Government of India (GoI) in June, 2020 for a period of 12 months to eligible borrowers and an amount of Rs. 636.90 crore was disbursed in more than 3.16 crore loan accounts.

The state-wise and year-wise details of interest subvention for women borrowers is not being maintained centrally.

(b): About 66% Mudra loans have been sanctioned to Women Entrepreneurs since 2020 with an average loan amount of Rs.51,188.

The gender-wise repayment rate under the Scheme is not being maintained centrally.

(c) to (f): A total of 30.91 crore accounts have been sanctioned with a total disbursement of Rs.24.22 lakh crore under Pradhan Mantri Mudra Yojana (PMMY), since April 2020 to October 2025. The state-wise and district-wise for Andhra Pradesh is placed at Annexure-II and Annexure-III respectively.

As per RBI circular dated 9th April, 2010, all credit related matters of banks including Rate of Interest (ROI) have been deregulated by RBI and are governed by the bank's own lending policies, subject to extant guidelines of RBI.

The Scheme provides funding to small businesses, handicrafts, agriculture-allied activities and traditional enterprises on which many women rely for income. Further, women, who often lack collateral or credit history, have benefited from collateral-free loans provided under PMMY.

Platforms like the JanSamarth portal and 'PSB Loans in 59 Minutes' platform provide a quick and efficient way to get loans for individuals and businesses, with approvals based on digital evaluation of the applicant's data.

Further, many Banks and financial institutions have developed online platforms and mobile apps to facilitate loan applications, reducing the need for physical paperwork and in-person visits.

Banks are also conducting outreach camps and creating awareness through Financial Literacy camps.

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 and frequent reviews at various levels by Government and Banks to monitor the achievement against allocated target.

(g) and (h) The Stand-Up India (SUI) Scheme was launched on 05.04.2016. The objective of the Scheme was to facilitate loans from Scheduled Commercial Banks (SCBs) of value between Rs. 10 lakh and Rs.1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and one Woman borrower per Bank branch for setting up greenfield enterprise in manufacturing, services or trading sector, including activities allied to agriculture. The Stand Up India scheme has facilitated over 22,567 loans to Women entrepreneurs belonging to SC and ST category across the country since inception.

The Scheme was valid/ operational till March 2025.

The number of loans released and disbursed, State-wise and district-wise for Andhra Pradesh are placed at Annexure-IV and V.

An independent impact assessment study for Stand Up India Scheme was undertaken during FY 2019-20.

Further, evaluation of SUI also is being carried out by Development Monitoring and Evaluation Office (DMEO), NITI Aayog.

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## Annexure I

Annexure I for Part (a) of Lok Sabha Unstarred Question No. 17 for 01.12.2025 regarding "Mudra Loans to Women"													
Pradhan Mantri Mudra Yojana													
(Amount in Rs. Crore)													
	Financial Year->	FY 2020-21		FY 2021-22		FY 2022-23		FY 2023-24		FY 2024-25		FY 2025-26*	
		Women Entrepreneurs		Women Entrepreneurs		Women Entrepreneurs		Women Entrepreneurs		Women Entrepreneurs		Women Entrepreneurs	
S.No.	State/ U.T. Name	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	No. of Loan A/cs	Disbursed Amount
1	Andaman and Nicobar Islands	1,459	14.64	347	9.16	562	13.21	571	13.26	521	15.85	240	9.35
2	Andhra Pradesh	435,429	2,656.10	614,391	3,012.39	689,779	4,452.41	750,822	6,244.33	674,262	5,915.05	334,432	2,969.26
3	Arunachal Pradesh	1,888	14.13	3,596	22.58	7,712	46.45	11,026	86.15	15,453	133.41	9,632	101.47
4	Assam	853,482	3,648.38	651,561	3,259.10	351,662	2,270.10	203,922	1,097.59	246,703	1,741.09	196,300	1,120.09
5	Bihar	3,262,994	12,013.15	4,705,150	20,330.37	6,532,391	30,500.20	6,494,879	31,466.95	5,139,409	27,700.11	1,941,996	12,028.35
6	Chandigarh	7,243	42.32	1,763	26.75	2,792	29.25	3,479	30.51	4,764	36.93	545	15.11
7	Chhattisgarh	633,209	2,436.71	729,217	2,861.82	811,878	3,771.98	680,785	3,586.93	656,331	3,689.35	256,727	1,510.78
8	Dadra and Nagar Haveli & Daman and Diu	3,109	38	3,532	28	3,116	23	492	7	629	15	259	8
9	Delhi	161,462	742.44	113,585	688.61	191,195	795.18	104,885	495.61	42,713	388.23	28,436	282.55
10	Goa	17,931	130.67	16,610	139.35	24,131	203.40	18,886	181.38	11,461	127.84	4,673	65.76
11	Gujarat	914,455	3,700.86	1,036,032	4,731.33	1,141,667	5,883.22	1,053,086	5,593.00	743,200	4,666.12	371,485	2,797.99
12	Haryana	643,639	2,497.87	593,037	2,546.09	695,327	3,562.60	517,474	3,030.67	327,256	2,332.71	190,362	1,551.74
13	Himachal Pradesh	40,754	224.54	26,301	159.17	41,759	363.85	36,693	337.50	26,310	354.62	13,212	177.99
14	Jharkhand	1,252,260	4,315.28	1,468,060	5,497.45	1,621,485	6,533.48	1,539,551	6,812.25	1,160,664	6,179.49	481,758	2,951.49
15	Karnataka	3,103,875	12,437.79	2,988,512	11,954.46	3,886,919	17,996.61	4,600,828	23,450.78	3,439,457	22,267.83	1,015,232	7,678.82
16	Kerala	1,105,155	4,271.41	1,166,805	5,086.11	1,123,464	6,630.60	1,317,404	7,892.42	1,396,499	8,559.41	493,227	3,485.93
17	Lakshadweep	506	4.12	130	2.36	456	3.35	481	5.31	476	6.17	255	3.88
18	Madhya Pradesh	2,099,143	7,740.64	2,316,849	9,217.03	2,664,770	12,166.52	2,276,897	10,679.46	2,175,265	12,042.29	948,587	5,936.12
19	Maharashtra	2,957,673	11,036.66	3,589,300	14,506.42	4,349,579	18,711.57	4,096,893	19,700.76	3,369,875	21,970.82	1,169,671	9,704.57
20	Manipur	27,806	132.04	22,323	151.89	27,882	200.46	5,274	60.61	4,743	96.65	3,540	81.82
21	Meghalaya	28,334	126.62	12,452	92.84	12,721	105.05	11,893	104.26	9,794	109.68	5,257	64.93
22	Mizoram	7,658	84.63	8,689	91.14	16,256	171.05	21,386	561.76	13,109	197.58	6,347	94.91
23	Nagaland	14,286	101.34	10,954	95.48	7,915	93.17	7,559	103.29	12,335	139.99	6,372	90.30
24	Odisha	2,730,228	8,267.37	2,897,689	9,743.66	3,194,666	13,362.14	2,984,794	13,844.95	2,142,017	11,971.56	764,309	5,291.04
25	Pondicherry	77,157	322.45	87,320	397.87	57,541	324.87	87,011	554.36	51,449	374.73	20,496	214.06
26	Punjab	582,580	2,054.19	621,930	2,484.08	733,555	3,658.16	475,957	2,684.99	272,225	2,082.71	172,646	1,373.88
27	Rajasthan	1,653,640	6,260.98	1,770,874	7,057.06	1,896,203	8,922.27	1,501,159	7,746.63	1,135,044	7,447.46	577,712	4,018.55
28	Sikkim	7,641	67.58	6,827	79.12	7,634	89.49	7,363	72.23	6,084	70.49	3,183	36.54
29	Tamil Nadu	3,036,978	12,500.42	3,704,525	15,789.55	4,706,514	25,398.09	5,460,898	34,173.79	3,327,929	25,298.31	1,131,519	10,648.73
30	Telangana	282,466	1,350.54	352,999	1,936.27	383,898	2,652.60	400,264	2,905.41	464,266	3,691.49	194,095	1,492.99
31	Tripura	208,478	1,110.98	286,215	1,861.15	250,570	1,514.63	113,784	523.25	111,334	567.89	48,909	277.17
32	Uttar Pradesh	2,673,110	9,580.36	3,726,510	15,234.52	4,354,563	19,527.50	4,515,469	21,144.60	3,088,006	16,627.66	1,457,061	9,365.20
33	Uttarakhand	171,327	800.30	227,311	1,167.39	282,274	1,459.29	249,202	1,327.72	156,442	1,005.63	65,370	527.97
34	West Bengal	4,245,652	16,736.98	4,602,264	22,976.27	4,102,497	22,115.06	2,846,929	14,097.25	2,364,232	13,261.25	1,026,656	6,272.97
35	Union Territory of Jammu and Kashmir	58,087	857.61	63,204	1,154.23	78,600	1,422.17	91,351	1,622.69	99,508	1,748.56	46,318	774.07
36	Union Territory of Ladakh	2,510	49.89	2,395	50.76	2,880	61.06	2,934	57.72	3,364	66.37	1,385	29.04
	<b>Total</b>	<b>33,303,604</b>	<b>128,370.13</b>	<b>38,429,259</b>	<b>164,441.89</b>	<b>44,256,813</b>	<b>215,034.53</b>	<b>42,492,281</b>	<b>222,297.24</b>	<b>32,693,129</b>	<b>202,899.95</b>	<b>12,988,204</b>	<b>93,053.69</b>

\*Provisional (as on October, 2025)

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

## Annexure II

Annexure II for Part (c) of Lok Sabha Unstarred Question No. 17 for 01.12.2025 regarding "Mudra Loans to Women"			
Pradhan Mantri Mudra Yojana			
(Amount in Rs. Crore)			
S.No.	State/ U.T. Name	Total (From 01.04.2020 To 31.10.2025*)	
		No. of Loan A/cs	Disbursed Amount
1	Andaman and Nicobar Islands	18,542	672.57
2	Andhra Pradesh	7,220,951	88,750.85
3	Arunachal Pradesh	105,231	1,534.66
4	Assam	4,843,106	40,966.33
5	Bihar	40,612,787	234,040.31
6	Chandigarh	89,782	1,787.18
7	Chhattisgarh	5,574,151	42,984.47
8	Dadra and Nagar Haveli & Daman and Diu	28,300	610
9	Delhi	1,485,345	22,881.24
10	Goa	198,949	3,432.42
11	Gujarat	9,026,475	90,819.02
12	Haryana	5,576,838	51,125.03
13	Himachal Pradesh	703,478	15,234.73
14	Jharkhand	9,989,033	59,612.87
15	Karnataka	27,368,928	215,484.15
16	Kerala	9,668,165	84,553.04
17	Lakshadweep	9,949	175.33
18	Madhya Pradesh	18,290,999	128,242.19
19	Maharashtra	24,515,733	204,231.83
20	Manipur	213,573	2,016.92
21	Meghalaya	164,200	2,115.45
22	Mizoram	114,981	2,296.78
23	Nagaland	116,870	1,972.13
24	Odisha	18,786,443	109,908.83
25	Pondicherry	594,955	4,602.37
26	Punjab	5,596,811	52,259.60
27	Rajasthan	13,934,692	126,384.59
28	Sikkim	86,188	1,246.29
29	Tamil Nadu	30,355,866	230,055.48
30	Telangana	4,300,789	52,577.16
31	Tripura	1,840,549	13,454.64
32	Uttar Pradesh	33,378,292	253,691.27
33	Uttarakhand	2,000,595	21,813.09
34	West Bengal	30,357,950	219,570.00
35	Union Territory of Jammu and Kashmir	1,849,985	39,492.76
36	Union Territory of Ladakh	54,907	1,547.03
<b>Total</b>		<b>309,074,388</b>	<b>2,422,142.43</b>

\*Provisional

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

## Annexure III

Annexure III for Part (c) of Lok Sabha Unstarred Question No. 17 for 01.12.2025 regarding "Mudra Loans to Women"			
Pradhan Mantri Mudra Yojana			
(Amount in Rs. Crore)			
	State/ District Name	Total (From 01.04.2020 To 31.10.2025*)	
S.No.	Andhra Pradesh	No. of Loan A/cs	Disbursed Amount
1	Alluri Sitharama Raju	4,696	91.52
2	Anakapalli	52,095	381.19
3	Anantapur	509,577	5,413.57
4	Annamayya	72,658	1,348.36
5	Bapatla	63,690	689.78
6	Chittoor	451,852	7,799.24
7	Cuddapah	348,072	3,944.43
8	East Godavari	679,171	6,903.95
9	Eluru	91,309	1,214.99
10	Guntur	558,736	5,741.27
11	Kakinada	48,963	822.99
12	Konaseema	63,518	741.27
13	Krishna	602,958	8,325.20
14	Kurnool	437,413	4,792.94
15	Nandyal	92,965	932.91
16	Nellore	447,585	5,240.71
17	NTR	65,190	1,883.20
18	Palnadu	51,924	737.51
19	Parvathipuram Manyam	29,289	279.41
20	Prakasam	475,503	4,487.24
21	Sri Sathya Sai	100,533	1,033.48
22	Srikakulam	388,784	3,222.70
23	Tirupati	126,675	2,108.44
24	Visakhapatnam	582,567	6,885.18
25	Vizianagaram	245,215	2,226.05
26	West Godavari	335,185	3,984.32
27	Other #	294,828	7,519.03
	<b>Total</b>	<b>7,220,951</b>	<b>88,750.88</b>

\*Provisional

# District-wise data for some NBFCs/ NBFC-MFIs is not available

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

## Annexure IV

Annexure IV for Part (g) & (h) of Lok Sabha Unstarred Question No. 17 for 01.12.2025 regarding "Mudra Loans to Women"				
Stand Up India				
(Amount in Rs. Crore)				
		Female - No. of Sanctioned A/cs (As on 31.03.2025)		
S.No.	State/ U.T. Name	SC	ST	Total
1	Andaman And Nicobar Islands	7	9	16
2	Andhra Pradesh	2,067	354	2,421
3	Arunachal Pradesh	6	285	291
4	Assam	140	164	304
5	Bihar	568	29	597
6	Chandigarh	17	5	22
7	Chhattisgarh	136	106	242
8	Delhi	212	22	234
9	Goa	20	6	26
10	Gujarat	659	306	965
11	Haryana	343	7	350
12	Himachal Pradesh	131	73	204
13	Jammu And Kashmir	50	68	118
14	Jharkhand	174	114	288
15	Karnataka	1,018	261	1,279
16	Kerala	664	119	783
17	Ladakh	3	59	62
18	Lakshadweep	-	-	-
19	Madhya Pradesh	528	168	696
20	Maharashtra	1,210	328	1,538
21	Manipur	23	69	92
22	Meghalaya	12	183	195
23	Mizoram	4	228	232
24	Nagaland	8	306	314
25	Odisha	393	126	519
26	Puducherry	42	4	46
27	Punjab	465	41	506
28	Rajasthan	769	454	1,223
29	Sikkim	23	97	120
30	Tamil Nadu	2,991	388	3,379
31	Telangana	1,476	1,020	2,496
32	The Dadra and Nagar Haveli & Daman	5	6	11
33	Tripura	45	35	80
34	Uttar Pradesh	1,262	103	1,365
35	Uttarakhand	170	55	225
36	West Bengal	1,247	81	1,328
	<b>Total</b>	<b>16,888</b>	<b>5,679</b>	<b>22,567</b>

Source: SIDBI

## Annexure V

Annexure V for Part (g) & (h) of Lok Sabha Unstarred Question No. 17 for 01.12.2025 regarding "Mudra Loans to Women"				
Stand Up India				
(Amount in Rs. Crore)				
	State/District Name	Female - No. of Sanctioned A/cs (As on 31.03.2025)		
S.No.	Andhra Pradesh	SC	ST	Total
1	Anakapalli	2	1	3
2	Ananthapuramu	57	21	78
3	Annamayya	2	-	2
4	Bapatla	9	1	10
5	Chittoor	387	94	481
6	Dr. B.R. Ambedkar Konaseema	4	-	4
7	East Godavari	188	16	204
8	Eluru	21	3	24
9	Guntur	223	33	256
10	Kakinada	21	1	22
11	Krishna	205	29	234
12	Kurnool	166	31	197
13	Nandyal	11	-	11
14	NTR	28	2	30
15	Palnadu	18	7	25
16	Parvathipuram Manyam	-	-	-
17	Prakasam	124	14	138
18	Sri Potti Sriramulu Nellore	179	30	209
19	Sri Sathya Sai	1	1	2
20	Srikakulam	10	5	15
21	Tirupati	8	1	9
22	Visakhapatnam	123	24	147
23	Vizianagaram	20	9	29
24	West Godavari	82	7	89
25	Y.S.R.	178	24	202
	<b>Total</b>	<b>2,067</b>	<b>354</b>	<b>2,421</b>

Source: SIDBI

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