

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. 3691

ANSWERED ON MONDAY, March 16, 2026 / PHALGUNA 25, 1947 (SAKA)

Pradhan Mantri Mudra Yojana (PMMY)

3691.

SHRI TAPIR GAO	DR. NISHIKANT DUBEY:
DR. MANNA LAL RAWAT:	DR. K SUDHAKAR:
DR. BHOLA SINGH:	SHRI PRAVEEN PATEL:
SHRI TEJASVI SURYA:	SHRI SATISH KUMAR GAUTAM:
SHRI ANUP SANJAY DHOTRE:	SHRI ASHOK KUMAR RAWAT:
SHRI PRADEEP KUMAR SINGH:	SHRI JUGAL KISHORE:
MS KANGNA RANAUT:	SHRI ALOK SHARMA:
SHRI DULU MAHATO:	SHRI CHAVAN RAVINDRA VASANTRAO:
SHRI CAPTAIN BRIJESH CHOWTA:	SHRI SUDHEER GUPTA:
SHRI P C MOHAN:	DR. KALYAN VAIJINATHRAO KALE:
SMT. HIMADRI SINGH:	SHRI MADHAVANENI RAGHUNANDAN RAO:
SMT. MAHIMA KUMARI MEWAR:	SHRI RODMAL NAGAR:
SHRI JASWANTSINH SUMANBHAI BHABHOR:	SHRI HARIBHAI PATEL:
DR. MOHAMMAD JAWED:	SHRI BALABHADRA MAJHI:
SHRI VISHNU DAYAL RAM:	SHRI PARBHUBHAI NAGARBHAI VASAVA:
SHRI RAMESH AWASTHI:	SHRI P P CHAUDHARY:
SHRI DAMODAR AGRAWAL:	SMT. SMITA UDAY WAGH:
SHRI VISHWESHWAR HEGDE KAGERI:	SHRI MANOJ TIWARI:
SHRI VIJAY BAGHEL:	SHRI SAUMITRA KHAN:
SHRI MANISH JAISWAL:	SHRI DHAIRYASHEEL SAMBHAJIRAO MANE:

Will the Minister of FINANCE be pleased to state:

(a) the total number and amount of loans sanctioned and disbursed under the Pradhan Mantri Mudra Yojana (PMMY) during the last three years, category-wise (Shishu, Kishor and Tarun), State-wise particularly Uttar Pradesh, Rajasthan, Karnataka, Bihar, Jharkhand, Madhya

Pradesh, Gujarat, Odisha, Maharashtra, West Bengal including Parliamentary Constituencies of Shahdol, Dahod, Nabarangpur and Jalgaon along with the district-wise data for Dakshina Kannada, Bengaluru, Sehore, Bhopal, Bhilwara, Hazaribagh and Ramgarh;

(b) the proportion of first-time borrowers, women, youth and first time entrepreneur beneficiaries under the Scheme during the said period, State-wise details of Karnataka, Odisha, Rajasthan, Maharashtra, West-Bengal, Jharkhand particularly Bulandshahr, Dakshina Kannada and Hazaribagh and Ramgarh districts and Parliamentary Constituencies of Nabarangpur in Odisha and Pali in Rajasthan along with the details of women, SC/ST/OBC and minority beneficiaries of the said Scheme in Bihar, district-wise;

(c) the number and amount of Mudra loans sanctioned to beneficiaries in Bulandshahr in UP;

(d) the details of non-performing assets under the said Scheme, category-wise and year-wise, including recovery performance, particularly in Bengaluru in Karnataka, Hazaribagh and Ramgarh districts in Jharkhand and Nabarangpur Lok Sabha Constituency in Odisha;

(e) the corrective measures steps taken by the Government to improve credit discipline and ensure sustainability of micro-enterprise lending and control NPAs under the said Scheme in Bulandshahr in UP, Bengaluru in Karnataka and Hazaribagh and Ramgarh in Jharkhand and particularly for street vendors, small traders and service enterprises in Nabarangpur Lok Sabha Constituency and in aspirational and rural districts such as Jalgaon in Maharashtra; and

(f) the details of the overall progress of the scheme in Bihar, including sector-wise distribution of loans, repayment performance/Non-Performing Asset (NPA) levels, employment generated and steps taken to improve outreach in backward and aspirational districts?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) and (b): The total number and amount of loans sanctioned and disbursed under the Pradhan Mantri Mudra Yojana (PMMY) during the last three years, category-wise (Shishu, Kishor, Tarun and Tarun Plus) and state-wise is placed at Annexure I. Parliamentary Constituency-wise data is not maintained for loans sanctioned under the Scheme, however, district-wise data for Shahdol, Dahod, Nabarangpur, Jalgaon, Dakshina Kannada, Bengaluru, Sehore, Bhopal, Bhilwara, Pali Hazaribagh and Ramgarh is placed at Annexure-II.

Approximately 19% loans have been sanctioned to new entrepreneurs/accounts and 65% loans to Women entrepreneurs across the country.

State-wise details of new entrepreneurs/accounts and Women entrepreneurs is at Annexure III. Further, details of Bulandshahar, Dakshina Kannada and Hazaribagh, Ramgarh Nabarangpur and Pali districts is placed at Annexure IV.

District wise details of loans sanctioned and disbursed to women, SC/ST/OBC and minority beneficiaries under the Scheme in the state of Bihar is given at Annexure V.

(c): As on February, 2026, more than 10.47 lakh loans, amounting to more than Rs.6,885 crore have been sanctioned in Bulandshahr, UP since launch of the Scheme.

(d): The details of non-performing assets under the Scheme for the last three years, category-wise is placed at Annexure-VI.

Details of State-wise/ District-wise NPA and details of recovery made is not centrally maintained. However, the steps taken by banks for recovery of NPA under PMMY include:

- constant follow up and increased frequency of customer connect;
- rescheduling of instalments and One Time Settlement (OTS).

(e): Banks regularly conduct awareness programmes, financial literacy camps and recovery drives to improve repayment behaviour among borrowers and promote responsible credit utilization.

Financial literacy camps also help beneficiaries understand banking procedures, repayment schedules and the consequences of default. In addition, Banks actively monitor loan accounts and undertake recovery drives in coordination with district administration and other stakeholders. These measures collectively help in strengthening credit discipline, reducing NPAs and ensuring the long-term sustainability of micro-enterprise lending.

(f): As on February, 2026, more than 6.35 crore loans, amounting to more than Rs.3.46 lakh crore have been sanctioned in the state of Bihar, since launch of the Scheme.

The details of sector-wise distribution of loans, repayment performance and employment generation is not maintained centrally.

Government has taken various steps towards the effective implementation of the Mudra 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.

Annexure I

Pradhan Mantri Mudra Yojana - Category wise - State/UT wise Report (From 01.04.2022-31.03.2025)

(Amount in Rs. Crore)

S.No	State/ U.T.	Shishu			Kishor			Tarun			Tarun Plus		
		No.of Loans	Sanctioned Amount	Disbursed Amount	No.of Loans	Sanctioned Amount	Disbursed Amount	No.of Loans	Sanctioned Amount	Disbursed Amount	No.of Loans	Sanctioned Amount	Disbursed Amount
1	Andaman and Nicobar Islands	1,478	4.13	4.03	5,199	142.92	141.08	2,942	249.82	248.10	2	0.35	0.35
2	Andhra Pradesh	2,390,366	7,178.04	7,078.45	1,712,250	25,404.05	25,022.93	290,569	23,225.91	22,960.17	8,770	1,289.02	1,240.98
3	Arunachal Pradesh	41,121	131.43	130.18	33,844	525.57	513.37	5,206	421.06	410.35	20	3.03	3.03
4	Assam	1,273,352	4,194.32	4,148.54	1,175,694	13,668.65	13,525.86	88,422	6,611.71	6,513.22	232	34.07	33.96
5	Bihar	16,229,524	60,129.31	59,639.31	9,429,329	84,587.83	79,241.71	231,705	18,428.92	17,356.93	1,163	177.63	115.82
6	Chandigarh	25,441	92.01	91.47	17,017	317.18	310.12	6,095	508.54	498.01	17	2.37	2.37
7	Chhattisgarh	1,955,943	6,658.03	6,549.38	1,126,304	13,988.45	12,984.84	84,230	6,568.54	6,354.33	201	32.54	32.39
8	Dadra and Nagar Haveli & Daman and Diu	6,086	18.82	18.60	7,700	140.46	136.87	2,927	239.11	234.89	13	1.59	1.59
9	Delhi	504,569	1,250.86	1,237.15	257,633	4,430.01	4,359.44	89,946	7,138.19	7,055.21	466	68.86	68.30
10	Goa	51,072	183.38	181.26	46,736	813.23	795.14	14,996	1,146.88	1,124.16	31	4.30	4.30
11	Gujarat	3,026,657	10,692.03	10,638.09	2,050,904	25,318.77	25,094.63	236,492	21,451.88	21,189.05	1,030	145.76	145.05
12	Haryana	1,742,239	6,349.28	6,298.40	1,255,667	15,810.19	15,356.71	116,567	9,064.56	8,927.43	387	57.52	56.58
13	Himachal Pradesh	134,357	496.99	478.75	219,401	4,647.85	4,512.39	54,697	4,427.88	4,393.24	97	14.86	14.57
14	Jammu and Kashmir	245,351	836.27	820.15	726,530	15,064.25	14,441.70	124,578	9,182.16	8,879.13	42	6.78	6.67
15	Jharkhand	4,160,698	13,986.18	13,894.62	1,599,064	15,919.13	15,706.89	94,051	7,327.45	6,885.48	368	50.00	49.64
16	Karnataka	10,533,379	37,079.17	36,994.35	6,120,984	71,429.81	71,201.23	339,307	31,490.46	31,261.19	813	120.04	119.38

17	Kerala	3,244,785	12,137.83	11,952.86	2,294,277	26,598.18	26,370.46	159,501	14,428.20	14,235.92	1,270	199.15	196.83
18	Ladakh	2,810	7.30	7.14	24,884	521.33	513.87	5,499	427.09	422.05	5	0.73	0.41
19	Lakshadweep	1,927	5.65	5.62	3,942	77.52	77.46	321	27.52	27.45	-	-	-
20	Madhya Pradesh	6,864,680	23,650.23	23,248.61	3,316,581	38,043.96	36,375.28	268,113	20,115.17	19,100.82	536	80.25	79.75
21	Maharashtra	9,842,784	32,237.65	32,142.74	4,646,784	54,958.17	54,361.05	505,275	43,546.28	42,960.58	1,251	176.94	175.91
22	Manipur	31,363	100.88	99.60	25,341	518.26	500.17	5,133	409.73	392.65	25	3.71	3.71
23	Meghalaya	47,606	166.19	164.77	37,955	600.23	590.97	6,302	504.18	496.25	15	2.05	2.05
24	Mizoram	39,044	163.69	163.02	29,322	599.31	595.11	10,212	845.14	838.48	8	1.36	1.36
25	Nagaland	27,764	100.74	99.29	33,758	611.96	601.31	6,642	524.63	506.99	24	3.25	3.25
26	Odisha	7,451,618	25,802.85	25,673.32	2,872,624	28,033.76	27,803.33	153,201	14,013.23	13,842.88	504	75.70	74.15
27	Pondicherry	160,315	640.04	636.68	150,798	1,568.82	1,561.17	6,362	493.12	487.31	6	0.87	0.87
28	Punjab	1,786,972	6,269.25	6,149.24	1,088,925	15,554.12	14,745.44	130,439	10,782.37	10,337.66	380	59.37	58.71
29	Rajasthan	4,514,934	16,314.36	16,214.10	3,036,807	38,966.63	38,695.73	281,927	22,213.96	21,991.56	954	141.55	141.00
30	Sikkim	21,104	79.38	78.58	27,698	443.13	434.29	3,466	261.82	255.30	12	1.98	1.98
31	Tamil Nadu	9,728,742	36,858.90	36,726.04	8,094,707	82,513.04	82,157.20	322,738	28,872.03	28,694.97	1,294	189.70	188.84
32	Telangana	1,689,183	5,699.31	5,655.54	861,617	12,981.78	12,818.86	165,612	13,477.71	13,263.24	7,358	887.50	887.17
33	Tripura	562,024	2,001.02	1,994.68	450,116	4,868.78	4,819.28	12,023	879.32	860.61	40	5.31	5.24
34	Uttar Pradesh	13,511,686	47,421.56	46,806.88	6,382,224	71,397.48	70,431.08	516,788	47,452.46	46,570.87	1,771	267.92	265.24
35	Uttarakhand	714,424	2,610.50	2,565.92	455,414	6,352.03	6,269.51	58,564	4,746.42	4,688.39	263	42.70	42.57
36	West Bengal	9,882,554	34,306.35	34,231.81	6,898,659	74,915.56	74,536.19	353,343	26,359.46	25,724.71	1,059	154.58	149.10
	Total	112,447,952	395,853.93	392,819.17	66,516,689	752,332.40	737,602.67	4,754,191	397,862.91	389,989.58	30,427	4,303.34	4,173.12

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

Annexure II

Pradhan Mantri Mudra Yojana - Category wise - District wise Report (From 01.04.2022-31.03.2025)

(Amount in Rs. Crore)

S.No	District	Shishu			Kishor			Tarun			Tarun Plus		
		No.of Loans	Sanctioned Amount	Disbursed Amount	No.of Loans	Sanctioned Amount	Disbursed Amount	No.of Loans	Sanctioned Amount	Disbursed Amount	No.of Loans	Sanctioned Amount	Disbursed Amount
1	Shahdol	128,546	432.88	425.44	45,701	439.29	405.58	2,460	194.63	178.51	8	1.40	1.40
2	Dahod	230,109	884.98	881.63	108,717	891.09	884.00	2,141	147.25	128.19	10	1.59	1.59
3	Nabarangpur	119,167	407.00	403.75	26,680	233.15	231.23	1,778	134.77	133.70	3	0.46	0.46
4	Jalgaon	430,248	1,477.26	1,475.87	216,631	2,236.45	2,222.43	9,725	729.76	719.32	32	4.90	4.90
5	Dakshina Kannada	133,632	416.26	414.72	67,968	1,177.73	1,168.29	13,357	1,081.15	1,067.36	28	4.31	4.31
6	Bengaluru	919,577	3,223.89	3,218.16	421,695	5,370.38	5,321.02	52,886	9,027.24	8,958.99	241	34.63	34.51
7	Sehore	116,429	414.55	409.01	69,946	860.79	821.51	5,661	420.29	398.17	7	0.93	0.93
8	Bhopal	294,671	944.49	935.12	119,296	1,523.18	1,484.55	17,569	1,424.58	1,375.02	43	6.24	6.15
9	Bhilwara	134,407	489.51	487.11	95,887	1,216.44	1,210.52	9,874	740.08	732.70	36	5.24	5.24
10	Hazaribagh	210,919	718.40	714.56	92,948	947.23	929.16	6,402	488.55	450.76	23	3.48	3.48
11	Ramgarh	138,170	458.45	454.70	60,389	618.10	609.36	3,780	293.41	276.03	6	1.01	1.01

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

Annexure III

Pradhan Mantri Mudra Yojana - State/UT wise Report (From 01.04.2022-31.03.2025)

S.No.	State/ U.T.	Total	Women Entrepreneurs (out of Total)		New Entrepreneurs/ Accounts (out of Total)	
		No. of Loans	No. of Loans	%age	No. of Loans	%age
1	Andaman and Nicobar Islands	9,621	1,654	17%	4,201	44%
2	Andhra Pradesh	4,401,955	2,114,863	48%	1,413,676	32%
3	Arunachal Pradesh	80,191	34,191	43%	26,747	33%
4	Assam	2,537,700	802,287	32%	407,952	16%
5	Bihar	25,891,721	18,166,679	70%	3,740,325	14%
6	Chandigarh	48,570	11,035	23%	16,509	34%
7	Chhattisgarh	3,166,678	2,148,994	68%	541,374	17%
8	Dadra and Nagar Haveli & Daman and Diu	16,726	4,237	25%	4,072	24%
9	Delhi	852,614	338,793	40%	240,703	28%
10	Goa	112,835	54,478	48%	46,293	41%
11	Gujarat	5,315,083	2,937,953	55%	1,364,551	26%
12	Haryana	3,114,860	1,540,057	49%	849,400	27%
13	Himachal Pradesh	408,552	104,762	26%	131,190	32%
14	Jammu and Kashmir	1,096,501	269,459	25%	737,517	67%
15	Jharkhand	5,854,181	4,321,700	74%	910,392	16%
16	Karnataka	16,994,483	11,927,204	70%	2,425,597	14%
17	Kerala	5,699,833	3,837,367	67%	1,594,395	28%
18	Ladakh	33,198	9,178	28%	21,202	64%
19	Lakshadweep	6,190	1,413	23%	923	15%
20	Madhya Pradesh	10,449,910	7,116,932	68%	2,389,877	23%
21	Maharashtra	14,996,094	11,816,347	79%	3,194,332	21%
22	Manipur	61,862	37,899	61%	31,751	51%
23	Meghalaya	91,878	34,408	37%	26,406	29%
24	Mizoram	78,586	50,751	65%	34,893	44%
25	Nagaland	68,188	27,809	41%	23,408	34%
26	Odisha	10,477,947	8,321,477	79%	1,728,825	16%
27	Pondicherry	317,481	196,001	62%	52,393	17%
28	Punjab	3,006,716	1,481,737	49%	999,857	33%
29	Rajasthan	7,834,622	4,532,406	58%	1,659,713	21%
30	Sikkim	52,280	21,081	40%	10,810	21%
31	Tamil Nadu	18,147,481	13,495,341	74%	2,905,049	16%
32	Telangana	2,723,770	1,248,428	46%	681,100	25%
33	Tripura	1,024,203	475,688	46%	94,544	9%
34	Uttar Pradesh	20,412,469	11,958,038	59%	4,390,565	22%
35	Uttarakhand	1,228,665	687,918	56%	306,879	25%
36	West Bengal	17,135,615	9,313,658	54%	1,713,509	10%
	Total	183,749,259	119,442,223	65%	34,720,930	19%

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

Annexure IV**Pradhan Mantri Mudra Yojana - District wise Report (From 01.04.2022-31.03.2025)**

S.No	District	Total	Women Entrepreneurs (out of Total)		New Entrepreneurs/Accounts (out of Total)	
		No. of Loans	No. of Loans	%age	No. of Loans	%age
1	Bulandshahr	452,562	168,009	37%	77,023	17%
2	Dakshina Kannada	214,985	141,100	66%	48,450	23%
3	Hazaribagh	310,292	223,950	72%	39,419	13%
4	Ramgarh	202,345	147,973	73%	20,645	10%
5	Nabarangpur	147,628	135,662	92%	38,838	26%
6	Pali	229,670	103,249	45%	49,262	21%

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

Pradhan Mantri Mudra Yojana - Bihar Districtwise Report (From 01.04.2022-31.03.2025)

S.No.	District	SC	ST	OBC	Total (All Categories including Gen)	Minority (out of Total)	Women Entrepreneurs (out of Total)
		No.of Loans	No.of Loans	No.of Loans	No.of Loans	No.of Loans	No.of Loans
1	Araria	84,301	28,096	416,800	953,960	172,657	563,489
2	Arwal	15,181	3,239	24,118	60,019	4,856	33,410
3	Aurangabad	101,960	21,277	160,704	443,757	28,352	284,800
4	Banka	43,850	14,192	184,836	329,822	24,066	240,869
5	Begusarai	161,340	41,779	475,055	900,811	86,483	646,625
6	Bhagalpur	62,135	22,412	289,361	591,085	69,575	350,448
7	Bhojpur	31,665	11,143	127,805	262,038	14,253	171,388
8	Buxar	45,933	10,605	130,836	249,898	14,342	174,180
9	Darbhangha	203,750	64,829	441,228	989,947	113,480	664,234
10	East champaran	178,793	57,971	656,820	1,219,679	120,336	807,837
11	Gaya	244,734	44,247	245,211	831,408	89,586	645,918
12	Gopalganj	79,953	30,441	275,763	558,360	43,895	378,114
13	Jamui	72,199	25,034	155,097	360,961	42,046	268,312
14	Jehanabad	28,188	5,701	50,254	129,299	11,047	72,468
15	Kaimur	40,667	6,532	65,902	165,532	11,109	114,354
16	Katihar	49,383	18,312	259,562	600,437	144,718	435,140
17	Khagaria	75,246	16,283	285,069	503,829	29,921	355,626
18	Kishanganj	30,344	12,336	89,218	463,789	120,274	215,402
19	Lakhisarai	20,753	5,823	93,040	173,883	6,401	131,766
20	Madhepura	53,816	17,210	302,081	581,553	48,376	358,112

21	Madhubani	230,648	74,570	560,823	1,239,114	147,373	810,915
22	Munger	26,489	7,000	110,719	223,143	16,468	151,013
23	Muzaffarpur	265,117	71,713	639,126	1,352,108	133,112	917,495
24	Nalanda	81,481	14,669	105,571	316,535	26,425	203,831
25	Nawada	105,500	22,332	130,778	365,070	42,898	257,957
26	Patna	203,616	44,434	597,203	1,352,804	80,503	912,141
27	Purnia	57,220	20,138	323,741	777,513	109,698	442,975
28	Rohtas	120,867	27,939	193,642	462,069	38,083	351,686
29	Saharsa	60,889	17,790	193,110	406,881	32,238	271,682
30	Samastipur	314,648	75,442	592,298	1,355,137	88,502	872,587
31	Saran	134,639	39,700	445,517	869,270	46,237	561,458
32	Sheikhpura	23,409	5,671	39,818	100,110	3,224	64,211
33	Sheohar	33,108	12,057	64,315	146,103	16,006	111,720
34	Sitamarhi	166,880	40,766	423,453	884,805	103,775	552,564
35	Siwan	84,939	31,847	310,613	635,822	53,127	421,678
36	Supaul	50,151	11,658	247,697	467,802	46,356	285,104
37	Vaishali	242,361	63,451	398,512	965,340	45,644	694,891
38	West champaran	108,421	34,115	423,084	763,474	73,994	558,716
39	Other #	2,486	210	249	2,838,554	759	2,811,563
	Total	3,937,060	1,072,964	10,529,029	25,891,721	2,300,195	18,166,679

District-wise data for some of the NBFCs/ MFIs is not available

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

Annexure VI			
Pradhan Mantri Mudra Yojana - Non-Performing Assets			
Category	% against disbursement as on 31.03.2023	% against disbursement as on 31.03.2024	% against disbursement as on 31.03.2025
Shishu	1.48	1.17	1.5
Kishor	3.34	2.66	2.49
Tarun	2.54	2.19	2.1
Tarun Plus*	-	-	0.29

* Implemented w.e.f October, 2024

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