

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. 443

ANSWERED ON MONDAY, FEBRUARY 2, 2026/ MAGHA 13, 1947 (SAKA)
Mudra Loans to Women Entrepreneurs

443. SHRI SHASHANK MANI:

Will the Minister of FINANCE be pleased to state:

- (a) the number of Mudra loans disbursed to women entrepreneurs during the last five years, State-wise, along with the categories under which these loans were sanctioned;
- (b) whether the Government has undertaken any assessment of business performance, enterprise sustainability and income enhancement among women beneficiaries of Mudra loans;
- (c) if so, the details thereof; and
- (d) the key lessons identified from these assessments that can strengthen women-led micro and small enterprises, particularly in emerging sectors and rural districts?

ANSWER

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

- (a): The state and category-wise (Shishu, Kishor, Tarun & Tarun Plus) number of Mudra loans disbursed to women entrepreneurs during the last five years including the current Financial Year is placed at Annexure.
- (b) to (d): The Government has undertaken two assessments of the Pradhan Mantri Mudra Yojana (PMMY), including women beneficiaries, since its inception through the Ministry of Labour and Employment in 2018 and NITI Aayog in 2023. The details of the studies are as under:
 - (i) Ministry of Labour and Employment (MoLE) - A large sample survey was conducted at the national level to estimate employment generation under PMMY. As per the survey results, PMMY has helped in generation of 1.12 crore net additional employment during a period of approximately 3 years (i.e. from 2015 to 2018); and
 - (ii) NITI Aayog (November 2023)- The findings, issues and challenges have been summarized which, inter-alia, consist of Scheme Design, Implementation, Institutional Mechanism and Monitoring and Evaluation.

PMMY has strengthened the inclusion of women entrepreneurs under the Scheme which resulted in about 67% loans sanctioned to these entrepreneurs.

Annexure for Lok Sabha Unstarred Question No. 443 for answer on 02.02.2026 regarding "Mudra Loans to Women Entrepreneurs"

Pradhan Mantri Mudra Yojana (PMMY)

State-wise/ Category-wise Report - Women Entrepreneurs - (From 01.04.2020 To 02.01.2026)*

S. No.	State/ U.T. Name	No. of Loan Accounts			
		Shishu	Kishor	Tarun	Tarun Plus
		(Loans up to Rs. 50,000)	(Loans above Rs 50,000 upto Rs 5 Lakh)	(Loans above Rs 5 lakh upto Rs 10 Lakh)	(Loans above Rs 10 lakh upto Rs 20 Lakh)
1	Andaman and Nicobar Islands	1,587	1,766	454	2,943
2	Andhra Pradesh	2,591,962	912,049	103,440	2,501,463
3	Arunachal Pradesh	35,633	14,973	1,421	24,227
4	Assam	1,931,691	658,229	21,531	2,060,661
5	Bihar	19,446,937	9,345,753	41,075	20,995,493
6	Chandigarh	14,683	5,222	861	15,280
7	Chhattisgarh	2,880,765	982,926	13,099	2,855,109
8	Dadra and Nagar Haveli & Daman and Diu	4,854	5,871	494	10,250
9	Delhi	504,758	139,110	9,261	571,191
10	Goa	55,771	36,808	3,364	77,567
11	Gujarat	3,758,859	1,613,539	27,852	4,145,340
12	Haryana	2,168,881	867,507	16,301	2,449,511
13	Himachal Pradesh	108,706	74,452	6,340	145,519
14	Jharkhand	5,940,706	1,721,072	31,762	5,881,483
15	Karnataka	13,932,504	5,541,012	69,240	14,580,313
16	Kerala	4,695,823	2,081,137	31,525	4,713,194
17	Lakshadweep	1,160	1,169	45	1,573
18	Madhya Pradesh	9,727,500	3,087,762	53,485	9,357,729
19	Maharashtra	14,724,122	5,162,134	122,493	14,994,013
20	Manipur	58,972	32,319	1,999	83,295
21	Meghalaya	58,609	24,022	1,901	65,407
22	Mizoram	40,359	28,892	7,129	53,990
23	Nagaland	36,865	25,549	2,233	40,717
24	Odisha	11,890,812	3,105,577	50,879	11,807,628
25	Pondicherry	252,373	137,138	1,641	309,038
26	Punjab	2,215,576	706,908	18,102	2,414,046
27	Rajasthan	6,424,764	2,299,581	34,343	6,821,955
28	Sikkim	20,252	18,859	1,348	29,468
29	Tamil Nadu	13,963,396	7,908,720	105,760	16,909,630
30	Telangana	1,623,816	500,385	45,104	1,422,536
31	Tripura	690,475	341,505	2,798	859,057
32	Union Territory of Jammu and Kashmir	115,251	310,205	30,394	291,254
33	Union Territory of Ladakh	1,696	13,083	1,257	10,721
34	Uttar Pradesh	15,289,666	5,071,228	70,497	15,269,799
35	Uttarakhand	865,075	310,126	7,976	930,137
36	West Bengal	14,058,179	5,492,892	91,719	15,797,601
	Total	150,133,038	58,579,480	1,029,123	158,499,138

*Provisional

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