

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
