

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 2407
ANSWERED ON MONDAY, 3 AUGUST, 2026/ SHRAVANA 12, 1948 (SAKA)

Beneficiaries of PM Mudra Yojana

†2407. DR. MANNA LAL RAWAT:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the positive impact of the Pradhan Mantri MUDRA Yojana (PMMY) on micro, small and medium enterprises (MSMEs), youth and women in the country along with the benefits accrued to them;
- (b) the number of persons who have been brought from the informal sector into the formal financial system through the said Scheme and whether State-wise data in this regard are available, if so, the details thereof; and
- (c) the details of the number of beneficiaries, the amount of loans sanctioned and the loans extended to women and young entrepreneurs, State-wise?

ANSWER

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

(a) to (c) Individuals, including informal workers, who are otherwise eligible to take a loan and have a business plan for small business enterprise can avail collateral free institutional credit under Pradhan Mantri Mudra Yojana (PMMY).

The Scheme has facilitated increased access to credit especially in the informal sector, helping to build up credit histories of a large number of individual borrowers.

As on June, 2026, more than 59.14 crore loans, amounting to Rs. 41.71 lakh crore have been sanctioned under the Scheme since its launch. This includes women and young entrepreneurs. The state-wise data is at Annexure I.

Annexure I

Annexure I for Lok Sabha Unstarred Question No. †2407 for 03.08.2026 regarding “Beneficiaries of PM Mudra Yojana”					
Pradhan Mantri Mudra Yojana - State-wise / Category-wise (From 08.04.2015 to 26.06.2026)					
(Amount in Rs. Crore)					
		Total		Women Entrepreneurs (out of Total)	
S.No.	State/ U.T.	No. of Loan A/cs	Sanctioned Amount	No. of Loan A/cs	Sanctioned Amount
1	Andaman and Nicobar Islands	58,182	1,352.55	10,384	191.86
2	Andhra Pradesh	12,035,266	156,269.73	4,865,929	43,346.75
3	Arunachal Pradesh	205,989	2,688.28	63,855	628.13
4	Assam	13,246,354	83,718.51	6,817,422	29,713.44
5	Bihar	68,854,339	379,201.90	47,848,399	214,863.03
6	Chandigarh	213,127	3,796.78	56,025	455.27
7	Chhattisgarh	11,201,623	75,985.94	7,278,858	30,435.33
8	Dadra and Nagar Haveli & Daman and Diu	49,830	1,024.83	21,179	199.55
9	Delhi	3,824,355	50,366.41	2,176,055	9,816.75
10	Goa	421,561	6,412.10	188,273	1,545.93
11	Gujarat	17,886,208	162,537.25	10,370,735	48,762.16
12	Haryana	10,716,727	90,335.50	6,233,842	28,600.72
13	Himachal Pradesh	1,318,923	27,620.54	372,408	3,515.80
14	Jammu and Kashmir	2,657,613	60,240.14	644,876	11,367.02
15	Jharkhand	17,456,563	101,375.94	12,916,096	52,479.46
16	Karnataka	54,636,887	367,758.63	37,825,977	162,268.06
17	Kerala	19,207,395	146,067.70	13,088,040	61,034.15
18	Ladakh	76,253	2,314.95	22,660	468.36
19	Lakshadweep	14,851	247.62	3,433	37.81
20	Madhya Pradesh	35,700,201	230,675.08	24,590,164	100,236.17
21	Maharashtra	47,028,818	353,959.38	36,634,665	175,565.24
22	Manipur	495,773	3,974.03	190,587	1,350.37
23	Meghalaya	345,306	3,701.54	162,898	1,111.50
24	Mizoram	199,870	3,675.24	112,971	1,697.24
25	Nagaland	209,940	3,196.24	111,785	1,052.07
26	Odisha	36,865,571	188,225.55	28,871,454	105,424.25
27	Pondicherry	1,331,104	9,106.08	938,393	4,545.07
28	Punjab	10,837,513	96,353.82	5,587,016	25,809.93
29	Rajasthan	25,591,381	218,423.19	15,415,152	67,982.80
30	Sikkim	194,827	2,177.23	77,110	680.53
31	Tamil Nadu	63,581,922	396,092.92	43,325,396	204,537.79
32	Telangana	9,137,766	96,989.88	4,676,470	27,020.30
33	Tripura	3,607,899	22,282.86	2,119,296	10,061.60
34	Uttar Pradesh	60,240,496	423,746.24	35,492,089	151,171.38
35	Uttarakhand	3,740,726	38,323.07	2,257,005	10,986.96
36	West Bengal	58,258,439	361,324.35	40,270,400	167,720.76
	Total	591,449,598	4,171,541.99	391,637,297	1,756,683.54

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