GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 2415
ANSWERED ON MONDAY, 3 AUGUST, 2026/ SHRAVANA 12, 1948 (SAKA)
Loans Sanctioned under Pradhan Mantri Mudra Yojana

2415. SHRI TEJASVI SURYA:
SHRI BIPLAB KUMAR DEB:
SHRI THARANIVENTHAN M S:

Will the Minister of FINANCE be pleased to state:

(a) the total number and value of loans sanctioned under the Pradhan Mantri Mudra Yojana (PMMY) during the last three years, category-wise, namely, Shishu, Kishor and Tarun, including the corresponding details for Bengaluru in Karnataka and Arani Lok Sabha Constituency of Tamil Nadu;

(b) the number and proportion of first-time borrowers and women beneficiaries under the Scheme during the said period, including the corresponding details for Tripura, Karnataka and Bengaluru;

(c) the details of funds allocated, beneficiaries covered and sector-wise distribution of loans during the last five years;

(d) the details of non-performing assets under the Scheme, loan defaults including the recovery performance thereof, category, year and State-wise including Tamil Nadu;

(e) the corrective measures taken by the Government to improve credit discipline, reduce defaults and ensure the sustainability of micro-enterprise lending under PMMY;

(f) whether the Government has undertaken any assessment of the Scheme's impact on employment generation, enterprise sustainability and income enhancement, if so, the findings thereof; and

(g) the measures taken by the Government to improve access to institutional credit for women, Scheduled Castes, Scheduled Tribes, minorities and first-generation entrepreneurs, while ensuring effective monitoring and timely repayment of loans under the Scheme?

ANSWER

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

(a) The total number and amount of loans sanctioned under Pradhan Mantri Mudra Yojana (PMMY) for the last three years, category-wise including the corresponding details for Bengaluru in Karnataka is at Annexure-I.

Constituency wise data is not maintained centrally.

(b) The total number and percentage of first-time entrepreneurs/ accounts and women beneficiaries (loan accounts) under PMMY for the last three years and for Tripura, Karnataka and Bengaluru is placed at Annexure-II.

(c) More than 28.76 crore loans amounting to Rs.25.04 lakh crore have been sanctioned during the last five years. Sector-wise data is not maintained centrally.

For providing credit guarantee to lending institutions for loans extended under Mudra Scheme an amount of Rs. 3,900 crore has been allocated to Credit Guarantee Fund for Micro Units (CGFMU).

(d) and (e) The details of non-performing assets under the Scheme, category-wise and year-wise (for the last five years) is as placed at Annexure-III. State-wise NPA data and details of recovery made are not centrally maintained.

The steps taken by Banks for recovery of Non Performing Assets (NPAs) under PMMY include:

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

(f) Ministry of Labour and Employment (MoLE) had conducted a large sample survey at the national level to estimate employment generation under PMMY. As per the survey results, PMMY helped in generation of 1.12 crore net additional employment during a period of approximately 3 years i.e. from 2015 to 2018.

(g) The Scheme has facilitated increased access to credit for the informal sector, helping to build up credit histories of large number of individual borrowers, which also includes women, Scheduled Castes, Scheduled Tribes and new entrepreneurs. As on June, 2026, 21 % of loans under PMMY have been granted to Scheduled Castes/ Scheduled Tribes borrowers and 66 % to women borrowers.

The measures adopted to ensure effective monitoring and timely repayment of loans under the Pradhan Mantri Mudra Yojana (PMMY) are as under:

(i) Judicious borrower assessment through Bank laid down guidelines;

(ii) Compliance of KYC guidelines;

(iii) Coverage of collateral-free loans under credit guarantee;

(iv) Regular field visits to borrower's unit;

(v) Improving digital loan processing;

(vi) Financial Literacy programmes on repayment discipline and business management to the borrowers.

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Annexure I

Annexure I for part (a) of Lok Sabha Unstarred Question No. 2415 for 03.08.2026 regarding " Loans Sanctioned under Pradhan Mantri Mudra Yojana					
Pradhan Mantri Mudra Yojana - Category-wise (From 01.04.2023 To 31.03.2026)					
(Amount in Rs. Crore)					
S.No.	**Category**	**Bengaluru (Rural+Urban)**		**All India**	
		No. of Loan A/cs	**Sanctioned Amount**	**No. of Loan A/cs**	**Sanctioned Amount**
1	Shishu	878,246	3,135.38	86,667,918	321,882.31
2	Kishor	623,732	7,378.87	79,032,549	900,394.22
3	Tarun	67,731	10,009.37	5,635,239	466,522.40
4	Tarun Plus	999	144.01	129,504	19,464.64
	Total	**1,570,708**	**20,667.63**	**171,465,210**	**1,708,263.57**

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

Annexure II

Annexure II for part (b) of Lok Sabha Unstarred Question No. 2415 for 03.08.2026 regarding " Loans Sanctioned under Pradhan Mantri Mudra Yojana						
Pradhan Mantri Mudra Yojana- (From 01.04.2023 To 31.03.2026)						
(Amount in Rs. Crore)						
		Total	**Women Entrepreneurs (out of Total)**		**New Entrepreneurs/ Accounts (out of Total)**	
S.No.	**State**	**No. of Loan A/cs**	**No. of Loan A/cs**	**%age**	**No. of Loan A/cs**	**%age**
1	Tripura	972,027	318,633	33%	89,237	9%
2	Karnataka	15,062,763	10,641,969	71%	2,762,408	18%
3	Bengaluru (Rural+Urban)	1,570,708	941,111	60%	405,976	26%
4	All India	171,465,210	104,052,481	61%	37,837,619	22%

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

Annexure III

Annexure III for part (d) and (e) of Lok Sabha Unstarred Question No. 2415 for 03.08.2026 regarding " Loans Sanctioned under Pradhan Mantri Mudra Yojana						
Pradhan Mantri Mudra Yojana- NPA %age against Disbursement Amount						
S.No.	**Category**	**As on March 2022**	**As on March 2023**	**As on March 2024**	**As on March 2025**	**As on March 2026**
1	Shishu	1.88%	1.48%	1.17%	1.50%	1.37%
2	Kishor	4.28%	3.34%	2.66%	2.49%	2.21%
3	Tarun	2.96%	2.54%	2.19%	2.10%	2.43%
4	Tarun Plus	N.A.	N.A.	N.A.	0.29%	0.30%

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

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