

Government of India  
Ministry of Finance  
Department of Financial services

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 879**  
**ANSWERED ON TUESDAY, FEBRUARY 11, 2025/ MAGHA 22, 1946 (SAKA)**  
**BENEFICIARIES UNDER PMMY**

879. Dr. Kalpana Saini:

Will the Minister of FINANCE be pleased to state:

- (a) the number of beneficiaries from Pradhan Mantri Mudra Yojana (PMMY), State-wise or sector-wise;
- (b) the ratio of women and Scheduled Caste/Schedule Tribe beneficiaries under PMMY;
- (c) whether Government is planning to increase the loan limit under PMMY, if so, the details thereof; and
- (d) whether there is any incentive policy for timely repayment of loans provided under PMMY, if so, the details thereof ?

**ANSWER**

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

(a) to (d): As per the data uploaded by the Member Lending Institutions (MLIs) on the MUDRA portal as on 24.01.2025, more than 51.67 crore loans have been sanctioned under Pradhan Mantri Mudra Yojana (PMMY) since inception of the Scheme. Out of these, 68% and 22% loans have been extended to women and SC/ST entrepreneurs respectively.

The State-wise number of loans sanctioned under PMMY is placed at Annexure I.

Further, in pursuance to the Budget Announcement of FY 2024-25, a new category 'Tarun Plus' has been created in PMMY and loans upto Rs. 20 lakh are being provided under this category to those entrepreneurs who have availed and successfully repaid previous loans under 'Tarun' category.

There is no such incentive policy for timely repayment of loans provided under PMMY.

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Annexure I for Rajya Sabha Question No. 879 regarding "Beneficiaries under PMMY" for answer on 11.02.2025		
<b>Pradhan Mantri Mudra Yojana (PMMY)</b>		
State-wise- Cumulative as on 24.01.2025*		
(Amount in Rs. Crore)		
S.No.	State/ U.T.	Total No. of Loan A/cs
1	Andaman and Nicobar Islands	53,620
2	Andhra Pradesh	1,00,56,380
3	Arunachal Pradesh	1,35,705
4	Assam	1,13,37,821
5	Bihar	5,86,34,796
6	Chandigarh	1,94,515
7	Chhattisgarh	98,29,120
8	Dadra and Nagar Haveli & Daman and Diu	40,837
9	Delhi	34,88,717
10	Goa	3,78,435
11	Gujarat	1,54,60,637
12	Haryana	93,94,465
13	Himachal Pradesh	11,11,999
14	Jharkhand	1,51,46,407
15	Karnataka	4,94,48,747
16	Kerala	1,68,34,944
17	Lakshadweep	11,917
18	Madhya Pradesh	3,07,31,488
19	Maharashtra	4,13,42,930
20	Manipur	4,58,604
21	Meghalaya	2,88,853
22	Mizoram	1,61,757
23	Nagaland	1,52,076
24	Odisha	3,33,40,585
25	Pondicherry	12,10,839
26	Punjab	95,88,282
27	Rajasthan	2,21,01,449
28	Sikkim	1,65,733
29	Tamil Nadu	5,79,28,924
30	Telangana	75,96,552
31	Tripura	31,37,904
32	Uttar Pradesh	5,08,46,706
33	Uttarakhand	32,52,495
34	West Bengal	5,07,15,876
35	Union Territory of Jammu and Kashmir	20,72,922
36	Union Territory of Ladakh	61,260
	<b>Total</b>	<b>51,67,14,297</b>

\*Provisional (as on 24.01.2025)

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