

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA**

**UNSTARRED QUESTION NO. 2951**

ANSWERED ON TUESDAY, 19 AUGUST, 2025/ 28 SRAVANA, 1947 (SAKA)

**PRADHAN MANTRI MUDRA YOJANA**

2951. SHRI DEREK O' BRIEN:

Will the Minister of **FINANCE** be pleased to state:

- (a) the number of women owned loan accounts opened under the Pradhan Mantri Mudra Yojana (PMMY) since the launch of the scheme, as a percentage of total;
- (b) the total amount (in Rs) sanctioned as against the amount sanctioned towards women led MSMEs each year, since the scheme was launched;
- (c) the value of loans (in Rs.) sanctioned to woman entrepreneurs across different categories under the PMMY since 2015, year-wise; and
- (d) the common reasons for rejection of loan applications by women entrepreneurs and the details thereof?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) to (c) As on June, 2025, more than 53.85 crore loan accounts amounting to Rs. 35.13 lakh crore have been sanctioned under Pradhan Mantri Mudra Yojana (PMMY), out of which, more than 36.04 crore loan accounts (67%) amounting to Rs.15.13 lakh crore have been sanctioned to women entrepreneurs.

The total amount sanctioned to woman entrepreneurs across different categories under the PMMY since 2015 (year-wise) is placed at Annexure I.

(d) the common reasons for rejection of loan applications are:

- Non-viability of the project;
- Inconsistencies found in pre-sanction stage e.g. Non-compliance of KYC norms, borrower not found at the mentioned address etc.;
- Unsatisfactory credit history of the borrower e.g., poor credit score, previous NPA etc.; and
- Non-availability of necessary registration/ approvals, wherever required, related to the project etc.

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**Annexure for Part (a) to (c) of Rajya Sabha Unstarred Question No. 2951 regarding "Pradhan Mantri Mudra Yojana" for 19.08.2025**

(Amount in Rs. Crore)

	Total		Women Entrepreneurs (Out of Total)											
			Shishu		Kishor		Tarun		Tarun Plus		Women Entrepreneurs Total (Out of Total)		% age of Women Entrepreneurs (Out of Total)	
Financial Year	No. of Loan A/cs	Sanctioned Amount	No. of Loan A/cs	Sanctioned Amount	No. of Loan A/cs	Sanctioned Amount	No. of Loan A/cs	Sanctioned Amount	No. of Loan A/cs	Sanctioned Amount	No. of Loan A/cs	Sanctioned Amount	No. of Loan A/cs	Sanctioned Amount
2015-16	34,880,924	137,449	27,103,118	69,039	473,536	9,068	51,611	4,077	0	0	27,628,265	82,184	79%	60%
2016-17	39,701,047	180,529	28,472,344	66,998	624,925	9,542	49,625	3,750	0	0	29,146,894	80,290	73%	44%
2017-18	48,130,593	253,677	32,144,132	80,372	1,335,192	16,587	78,914	6,296	0	0	33,558,238	103,254	70%	41%
2018-19	59,870,318	321,723	33,403,579	96,253	2,875,392	26,741	783,591	10,039	0	0	37,062,562	133,034	62%	41%
2019-20	62,237,981	337,465	35,717,217	109,660	2,988,307	26,477	397,825	9,045	0	0	39,103,349	145,182	63%	43%
2020-21	50,735,046	321,759	27,753,288	74,490	5,468,211	50,731	82,105	6,082	0	0	33,303,604	131,303	66%	41%
2021-22	53,795,526	339,110	30,441,921	89,622	7,892,778	70,028	94,560	6,773	0	0	38,429,259	166,422	71%	49%
2022-23	62,310,598	456,538	32,817,496	112,857	11,285,672	92,757	153,645	11,341	0	0	44,256,813	216,954	71%	48%
2023-24	66,777,013	541,013	30,193,055	109,355	12,104,591	102,678	194,635	13,854	0	0	42,492,281	225,887	64%	42%
2024-25	54,661,648	552,802	20,501,856	77,891	11,889,068	107,710	297,780	21,974	4,425	658	32,693,129	208,234	60%	38%
2025-26*	5,406,031	71,385	1,353,173	5,644	1,351,301	12,026	33,829	2,617	132	19	2,738,435	20,306	51%	28%
<b>Total</b>	<b>538,506,725</b>	<b>3,513,450</b>	<b>299,901,179</b>	<b>892,181</b>	<b>58,288,973</b>	<b>524,343</b>	<b>2,218,120</b>	<b>95,847</b>	<b>4,557</b>	<b>678</b>	<b>360,412,829</b>	<b>1,513,050</b>	<b>67%</b>	<b>43%</b>

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