Government of India
Ministry of Finance
Department of Financial Services

RAJYA SABHA
UNSTARRED QUESTION NO. 893
ANSWERED ON TUESDAY, 30/07/2024/ SRAVANA 8, 1946 (SAKA)
Status of PM Mudra Yojana

893. SHRI S. KALYANASUNDARAM:

Will the Minister of FINANCE be pleased to state:

(a) the present status of the Mudra loan scheme and the details thereof;

(b) the number of beneficiaries and amount of loans sanctioned, district wise for the State of Tamil Nadu, from the year 2019 and the details thereof; and

(c) whether Government is aware of the fact that most banks and bankers deny Mudra loans to the common people and the steps taken to rectify the same and the details thereof?

ANSWER

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

(a) and (b): Pradhan Mantri Mudra Yojana (PMMY) was launched on 08.04.2015 to extend collateral free institutional credit upto Rs.10 lakh. by Member Lending Institutions (MLIs). As per Budget Announcement 2024-2025, the limit of Mudra loans will be enhanced to ₹ 20 lakh from the current ₹ 10 lakh for those entrepreneurs who have availed and successfully repaid previous loans under the 'Tarun' category

As per data uploaded by MLIs on the MUDRA portal, more than 3.21 crore loans amounting to more than Rs. 2.05 lakh crore have been sanctioned under PMMY since April, 2019 in the state of Tamil Nadu. District wise data of loans sanctioned during the relevant period is placed at Annexure.

(c): Complaints with regards to implementation of PMMY are redressed in consultation with the respective Banks. Complaints received at the Centralized Public Grievance Redress and Monitoring System (CPGRAMS) are also taken up with the respective Banks for redressal within the prescribed timeline.

Further, the name of the official is displayed in the branch premises to whom complainant may approach if he/she has any grievance. If the complaint is unresolved at the branch level, it is escalated to the next higher level of grievance redressal authority within the Bank and a final response is given within 30 days. Complainant may also approach the Regional / Zonal Manager / Principal Nodal Officer (PNO) at the address displayed at the branch.

For customer convenience, central portals like Jan Samarth have been developed, where customers can directly apply for the loans and banks have to furnish reasons for rejecting an application.

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Annexure for Rajya Sabha Unstarred Question No. 893 due for answer on 30.07.2024

Pradhan Mantri Mudra Yojana (PMMY) - District-wise data for Tamil Nadu

(Amount in Rs. Crore)

S.No.	State/District	Cumulative (From April 2019 To June 2024)	
	Tamil Nadu	**No. of Loan A/cs**	**Sanctioned Amount**
1	Ariyalur	3,17,571	1,607.95
2	Chengalpet	2,41,424	1,897.91
3	Chennai	15,13,491	12,979.12
4	Coimbatore	11,70,843	8,798.64
5	Cuddalore	13,83,363	7,048.50
6	Dharmapuri	3,89,147	3,032.49
7	Dindigul	7,34,086	4,208.85
8	Erode	7,22,555	4,617.52
9	Kallakurichi	1,99,751	1,379.91
10	Kancheepuram	11,46,442	7,673.81
11	Kanyakumari	6,08,912	4,326.99
12	Karur	1,81,709	1,308.70
13	Krishnagiri	4,03,583	3,783.92
14	Madurai	10,48,358	6,663.77
15	Mayiladuthurai	83,586	552.97
16	Nagapattinam	7,68,419	3,836.47
17	Namakkal	4,89,611	3,660.15
18	Nilgiris	2,81,632	1,613.14
19	Perambalur	1,34,436	980.82
20	Pudukkottai	4,92,219	2,760.84
21	Ramanathapuram	4,86,099	2,545.38
22	Ranipet	1,10,516	747.67
23	Salem	9,24,228	6,697.00
24	Sivaganga	5,07,950	2,956.63
25	Tenkasi	1,32,964	839.24
26	Thanjavur	10,14,635	5,551.39
27	Theni	4,55,048	2,611.76
28	Thiruvallur	9,21,151	6,623.97
29	Thiruvarur	7,53,102	3,604.59
30	Thoothukudi	5,81,958	3,422.65
31	Tiruchirappalli	14,92,598	10,770.29
32	Tirunelveli	9,25,413	5,191.86
33	Tirupattur	1,55,407	1,028.86
34	Tiruppur	6,00,076	4,174.60
35	Tiruvannamalai	7,80,613	4,757.85
36	Vellore	10,29,110	5,837.70
37	Viluppuram	9,53,093	5,047.72
38	Virudhunagar	5,74,260	3,428.02
39	Other #	73,91,662	46,748.01
	Total	**3,21,01,021**	**2,05,317.66**

District-wise data for some of the NBFCs/ MFIs is not available.

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