# GOVERNMENT OF INDIA MINISTRY OF FINANCE DEPARTMENT OF FINANCIAL SERVICES

#### **RAJYA SABHA**

### **STARRED QUESTION NO. \*180**

ANSWERED ON TUESDAY, AUGUST 5, 2025/ SRAVANA 14, 1947 (SAKA)

#### LOANS UNDER THE TARUN PLUS CATEGORY OF MUDRA LOAN SCHEME

\*180. SHRI RANDEEP SINGH SURJEWALA:

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

- (a) the number of loans sanctioned under the newly introduced 'Tarun Plus' category of MUDRA loan scheme;
- (b) whether there is any mechanism to track the long-term growth or scale-up of enterprises that move from Tarun to Tarun Plus, if so, the details thereof; and
- (c) whether there is any additional incentive or support systems being provided to successful repeat borrowers under the scheme, if so, the details thereof?

#### **ANSWER**

THE FINANCE MINISTER (SMT. NIRMALA SITHARAMAN)

(a) to (c): A statement is laid on the Table of the House.

## STATEMENT REFERRED TO IN REPLY TO RAJYA SABHA STARRED QUESTION NO.\*180 FOR ANSWER ON 05.08.2025 BY SHRI RANDEEP SINGH SURJEWALA ON LOANS UNDER THE TARUN PLUS CATEGORY OF MUDRA LOAN SCHEME

(a) to (c): With a view to incentivise successful borrowers under the Pradhan Mantri MUDRA Yojana (PMMY), a new category of Mudra Loans, namely 'Tarun Plus' was introduced in 2024-25 for those borrowers who have successfully repaid their Mudra loan under Tarun Category. Under 'Tarun Plus', collateral free loans upto Rs. 20 lakhs are provided to such borrowers.

As per Pradhan Mantri MUDRA Yojana (PMMY) guidelines, 34,697 loan accounts amounting to more than Rs. 4,930 crore, as on June, 2025, have been sanctioned under this newly introduced category.

Banks, through their network, are actively reaching out to Mudra borrowers and reviewing the growth of the units through post sanction inspections, analysis of stock statements, account transactions and renewal of credit limit etc.

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