

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 3604
ANSWERED ON TUESDAY, MARCH 24, 2026 / CHAITRA 3, 1948 (SAKA)
MUDRA YOJANA

3604. SHRI R. DHARMAR:

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

- (a) the features of the MUDRA scheme;
- (b) the details of funds sanctioned, allocated and utilised under this scheme in the State of Tamil Nadu during the last three years ;
- (c) the target set under the said scheme and the number of people benefited within Tamil Nadu along with its response across the country; and
- (d) whether any complaint has been received regarding banks not providing proper assistance to the needy people, if so, the details thereof along with the steps taken/being taken by Government in this regard?

ANSWER

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

(a): Pradhan Mantri Mudra Yojana (PMMY) provides collateral-free institutional credit through Member Lending Institutions (MLIs) such as Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Non-Banking Financial Companies (NBFCs), Micro Finance Institutions (MFIs) etc.

Any individual, who is otherwise eligible to take a loan and has a business plan for small business enterprise can avail loan under the Scheme. He/ She can avail loans for income generating activities in the manufacturing, trading, services sector and also for activities allied to agriculture across four loan products, viz. Shishu (loans upto Rs. 50,000), Kishor (loans above Rs. 50,000 and upto Rs. 5 lakh) and Tarun (loans above Rs. 5 lakh and upto Rs. 10 lakh). Loans upto Rs. 20 lakh under Tarun Plus category are given to those entrepreneurs who have availed and successfully repaid previous loans under the 'Tarun' category.

(b) and (c): There is no allocation of funds under the PMMY as Member Lending Institutions (MLIs) sanction loans as per Scheme guidelines. However, Government gives indicative annual target under

Pradhan Mantri Mudra Yojana (PMMY) to Member Lending Institutions (MLIs). MLIs in turn fix their respective State-wise targets according to potential of the area, their presence and other related parameters.

Amount sanctioned and disbursed under PMMY Scheme in the State of Tamil Nadu, during the last three years i.e. from 01.04.2022 to 31.03.2025 is as under:

(Amount in Rs. Crore)

State	No. of loan accounts sanctioned (in lakh)	Amount sanctioned	Amount disbursed
Tamil Nadu	181.47	1,48,434	1,47,767
All India	1,837.49	15,50,352	15,24,584

(As per data uploaded by MLIs on Mudra portal)

(d): Citizens can approach banks through online portals and customer care numbers for any assistance to directly address their issues to the concerned Bank Branches. Further, the Board of Directors of individual Banks lay down appropriate grievance redressal mechanisms within the organization to resolve customer grievances. If grievances involving deficiency in services rendered by entities regulated by RBI are not resolved to the satisfaction of the customers or not replied to within a period of 30 days by the regulated entity, the customer can approach the “Reserve Bank – Integrated Ombudsman Scheme, 2021” that provides cost-free redressal of complaints. Government of India also hosts a web-based portal i.e. Centralized Public Grievance Redressal and Monitoring System (CPGRAM) wherein Citizens can file their grievances relating to Ministries/Departments of Government of India of States/UTs.
