

Government of India  
Ministry of Finance  
Department of Financial services

**LOK SABHA**

**UNSTARRED QUESTION NO. 1154**

**ANSWERED ON MONDAY, JULY 28, 2025/SRAVANA 6, 1947 (SAKA)**

**LOANS SANCTIONED UNDER PMMY IN TAMIL NADU**

**1154. Shri Tharaniventhan M S:**

Will the Minister of FINANCE be pleased to state:

- (a): the current status of the Pradhan Mantri Mudra Yojana (PMMY) and the number of loans sanctioned under the scheme since its inception in Tamil Nadu, especially in Arani Lok Sabha Constituency along with the details of total number of individuals and businesses have benefitted from the scheme;
- (b): whether the Government has evaluated or conducted any study to gauge the effectiveness of the MUDRA scheme in promoting entrepreneurship and generating employment opportunities, specifically in Tamil Nadu;
- (c): whether the Government ensures that the benefits of the MUDRA scheme reach micro and small enterprises, particularly in rural and underserved areas and if so, the steps taken by the Government to ensure the accessibility and awareness of the MUDRA scheme among the marginalized communities and economically backward sections of Tamil Nadu;
- (d): the steps taken/being taken by the Government to simplify the application process for MUDRA loans and if so, the details of the sector-wise distribution of loans, especially for sectors such as agriculture, manufacturing and services;
- (e): whether the MUDRA scheme contributed to the growth and sustainability of microenterprises and if so, the future targets for this initiative; and
- (f): the data on the default rate of MUDRA loans in Tamil Nadu and the steps taken to mitigate the risks associated with loan defaults?

## **ANSWER**

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

(a) to (d): As on June, 2025, more than 5.96 crore loan accounts have been sanctioned under Pradhan Mantri Mudra Yojana (PMMY), since inception in the state of Tamil Nadu. Parliamentary Constituency-wise data is not maintained for loans sanctioned under the Scheme.

No specific study has been carried out to gauge the effectiveness of the MUDRA scheme in promoting entrepreneurship and generating employment opportunities, relating to Tamil Nadu.

Government has taken various steps towards the effective implementation of the Mudra Scheme. These, inter-alia, include publicity campaigns, simplification of application form, Credit Guarantee Scheme, nomination of Mudra Nodal Officer, frequent reviews at various level by Government and banks.

The Jan Samarth portal is a one-stop digital platform for linking twelve Government-sponsored loans and subsidies, including PMMY Schemes. The portal provides a quick and efficient way to apply for loans and provide approvals based on a digital evaluation of the applicant's data. Further, many banks and financial institutions have developed online platforms and mobile apps for end to end digital processing of loan applications, reducing the need for physical paperwork and in-person visits.

Sector / category specific details is not being maintained centrally under PMMY.

(e) and (f): As on June, 2025 more than 53.85 crore loans amounting to Rs.35.13 lakh crore have been sanctioned since the launch of Scheme, out of which, 67% loans have been sanctioned to Women Entrepreneurs & 50% loans have been sanctioned to SC/ST/OBC category of borrowers

Details of State-wise NPA is not maintained centrally. The steps taken by banks for recovery of NPA under PMMY include:

- (i) constant follow up and increased frequency of customer connect;
- (ii) restructuring of eligible accounts and One Time Settlement (OTS).

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