

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. 2328

ANSWERED ON MONDAY, AUGUST 4, 2025/ SRAVANA 13, 1947 (SAKA)

LOAN SANCTIONED UNDER PMMY IN TAMIL NADU

2328. Shri Mani A:

Will the Minister of FINANCE be pleased to state:

- (a) the measures taken by the Government to ensure timely sanction and disbursal of loans under the Pradhan Mantri Mudra Yojana (PMMY), especially for unemployed youth and aspiring entrepreneurs in Tamil Nadu with particular focus on Dharmapuri district;
- (b) whether the Government has established any support mechanisms including skill development, financial literacy or handholding initiatives to help beneficiaries in Dharmapuri district effectively utilize PMMY loans for sustainable self-employment and if so, the details thereof;
- (c) the details of the sectors and types of enterprises that have received the highest number of Mudra loans in Tamil Nadu, especially in Dharmapuri constituency during the last five years; and
- (d) the steps taken to ensure equitable access to PMMY loans for marginalized communities such as Scheduled Castes, Scheduled Tribes, Other Backward Classes and women entrepreneurs in Dharmapuri and other rural regions of Tamil Nadu ?

ANSWER

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

(a): Several measures have been taken to ensure timely sanction and disbursal of loans under Pradhan Mantri Mudra Yojana (PMMY), like simplified application process, credit guarantee, publicity in branches, online platforms like JanSamarth portal and mobile apps for end to end digital processing of loan applications by many banks and financial institutions.

(b): The Government has implemented various initiatives and support mechanisms like providing skill training from National Skill Development Corporation (NSDC), nomination of Mudra Nodal Officer at banks, financial literacy programs are conducted through Financial Literacy Centers (FLC) and Centre for Financial Literacy (CFL) in order to help people to avail loans under PMMY.

Further, banks through its Rural Self Employment Training Institutes (RSETIs) organize various skill development programs including vocational training and entrepreneurship development initiatives. Banks also conduct credit outreach camps etc. for creating awareness about various Schemes.

(c) and (d): Collateral free institutional credit upto Rs.20 lakh is being extended by Member Lending Institutions (MLIs) to unfunded micro/small business units for income generating activities in the manufacturing, trading and services sector including activities allied to agriculture. The sector-wise details and types of enterprises that have Mudra loans is not being maintained centrally.

However, the details of number of loan accounts sanctioned under PMMY in Tamil Nadu and Dharmapuri District is as below:

Category	Tamil Nadu	Dharmapuri
General	3,98,56,398	3,43,107
SC	64,95,540	1,03,311
ST	7,40,421	12,238
OBC	1,25,43,441	1,91,522
Total number of loan accounts sanctioned*	5,96,35,800	6,50,178
Loans extended to women out of total loans	4,06,59,850	4,08,030

*Includes loans sanctioned in rural areas
