

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 3417**  
**TO BE ANSWERED ON: 12.03.2026**

PMMY IN TAMIL NADU

3417. SHRI THARANIVENTHAN M S:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) the total number of loans sanctioned and disbursed under the Pradhan Mantri Mudra Yojana (PMMY) during the last three years, State-wise, particularly for Tamil Nadu;
- (b) the details of sectors that have benefited the most from PMMY loans, including artisan units, small traders and service providers in Tamil Nadu;
- (c) whether any specific steps have been taken to increase credit access for women entrepreneurs and underprivileged sections and if so, the details thereof;
- (d) the initiatives taken to integrate PMMY with other schemes such as Stand-Up India, MUDRA plus schemes and state MSME support programs; and
- (e) the Government's plans to expand coverage, simplify procedures and enhance loan limits for eligible beneficiaries, especially in Tamil Nadu?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SUSHRI SHOBHA KARANDLAJE)

(a) to (e): As informed by Department of Financial Services (DFS), Pradhan Mantri Mudra Yojana (PMMY) was launched on 08.04.2015 to extend collateral free credit up to Rs.20 lakh by Member Lending Institutions (MLIs), i.e. Scheduled Commercial Banks (SCBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs). 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 for income generating activities in the manufacturing, trading, service sectors including activities allied to agriculture across four loan categories, viz. Shishu (loans upto Rs. 50,000), Kishor (loans above Rs. 50,000 and upto Rs. 5 lakh), Tarun (loans above Rs. 5 lakh and upto Rs. 10 lakh) and Tarun Plus (loans above Rs. 10 lakh and upto Rs. 20 lakh for those entrepreneurs who have availed and successfully repaid previous loans under the 'Tarun' category w.e.f. 24.10.2024).

The Scheme provides funding to small businesses, handicrafts, agriculture-allied activities and traditional enterprises on which many women rely for income. Further, women, who often lack collateral or credit history, have benefited from collateral-free loans provided under PMMY.

With a view to incentivize 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.

The Government has taken several measures in order to simplify the loan application process and ensure the timely disbursement of loans. Portals like Jan Samarth has been created with 15 credit linked schemes where the applicant can have the self-journey or assisted journey for applying specified loans.

The number of loan accounts, amount sanctioned and disbursed under PMMY during the last three years. State-wise, including Tamil Nadu is attached at **Annexure I**.

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## Annexure I

Annexure referred in part (a) to (e) of answer to Lok Sabha Unstarred Question no. 3417 on “PMMY in Tamil Nadu” due for reply on 12.03.2026.

Details of Pradhan Mantri Mudra Yojana (PMMY) loans for last three years										
[Amount Rs. in Crore]										
Sr. No.	State/UTs Name	2025-26			2024-25			2023-24		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Andaman and Nicobar Islands	2,774	137.44	136.94	3,027	143.44	143.08	3,131	126.49	126.13
2	Andhra Pradesh	11,20,810	21,840.48	20,442.59	14,64,680	20,810.41	20,517.18	15,88,682	19,835.91	19,573.04
3	Arunachal Pradesh	37,670	587.49	581.55	36,567	504.13	495.72	26,431	352.18	346.63
4	Assam	9,20,448	10,861.20	10,770.72	12,16,262	11,265.21	11,191.94	7,22,225	6,942.56	6,847.44
5	Bihar	48,96,486	45,132.45	43,766.61	77,71,213	58,138.29	54,064.10	96,31,277	58,722.25	56,841.09
6	Chandigarh	10,898	318.74	313.75	15,724	317.41	313.60	15,585	301.28	294.80
7	Chhattisgarh	7,65,227	9,422.14	9,001.00	10,16,177	9,872.37	9,221.98	10,35,574	8,983.57	8,436.37
8	Dadra and Nagar Haveli	3,130	98.28	97.32	3,936	93.24	92.80	3,792	67.53	67.18
9	Daman and Diu	1,419	50.78	50.35	2,292	98.09	93.12	1,194	37.22	36.62
10	Delhi	1,96,157	6,228.22	6,062.34	1,99,513	4,745.53	4,695.01	3,15,625	4,341.76	4,265.87
11	Goa	25,079	671.12	661.19	27,585	658.27	648.22	42,505	770.27	756.46
12	Gujarat	13,52,032	20,313.87	20,098.01	15,70,182	20,069.70	19,919.03	19,60,464	19,870.65	19,640.31
13	Haryana	7,35,887	10,439.51	10,264.13	8,00,080	10,079.56	9,974.77	10,95,972	11,047.06	10,719.55
14	Himachal Pradesh	1,26,166	3,226.91	3,164.67	1,10,348	3,099.89	3,076.75	1,46,471	3,354.69	3,241.99
15	Jharkhand	12,22,632	12,192.55	11,824.36	16,68,829	12,966.56	12,551.98	21,29,193	13,050.05	12,887.57
16	Karnataka	27,39,271	35,259.66	35,093.18	49,43,477	49,470.21	49,319.57	64,58,940	49,684.30	49,510.51
17	Kerala	13,81,936	17,297.29	17,180.04	19,44,890	19,810.73	19,661.76	19,73,469	18,152.16	18,015.08
18	Lakshadweep	1,903	42.10	42.00	2,258	43.91	43.87	2,309	39.97	39.91
19	Madhya Pradesh	25,51,496	27,960.16	26,191.16	33,02,774	30,442.10	28,899.69	34,45,475	26,146.21	25,272.18
20	Maharashtra	30,68,225	45,694.88	44,969.65	44,62,791	51,311.90	50,762.02	52,79,979	43,075.16	42,773.74
21	Manipur	29,654	632.65	624.94	11,452	320.31	311.29	10,666	225.04	213.62

22	Meghalaya	29,479	474.71	470.15	35,308	507.04	502.49	31,633	424.99	420.03
23	Mizoram	23,274	547.05	544.44	26,463	604.57	600.41	28,729	580.54	576.65
24	Nagaland	28,765	556.75	551.30	32,002	525.12	519.36	21,014	400.84	394.69
25	Odisha	18,96,415	22,025.77	21,816.92	27,93,890	22,677.77	22,532.57	37,61,546	23,539.15	23,355.99
26	Pondicherry	68,758	938.51	934.62	85,730	898.07	890.60	1,33,357	1,063.54	1,059.69
27	Punjab	7,17,442	11,401.10	10,900.21	7,07,516	10,278.37	9,856.31	10,39,309	11,331.72	10,668.37
28	Rajasthan	18,83,309	25,442.42	25,219.53	21,63,626	25,994.30	25,794.48	26,93,556	26,955.25	26,755.28
29	Sikkim	15,492	274.11	269.52	19,185	294.16	290.24	19,290	266.38	260.61
<b>30</b>	<b>Tamil Nadu</b>	<b>31,37,622</b>	<b>42,148.77</b>	<b>41,959.19</b>	<b>45,36,967</b>	<b>46,869.01</b>	<b>46,666.26</b>	<b>72,04,001</b>	<b>57,616.60</b>	<b>57,370.41</b>
31	Telangana	8,47,873	14,642.16	14,544.13	11,37,388	13,981.58	13,907.44	9,47,059	10,929.91	10,722.07
32	Tripura	2,42,792	2,571.79	2,551.06	3,48,747	2,885.56	2,864.61	3,24,797	2,505.42	2,465.59
33	Union Territory of Jammu and Kashmir	3,26,009	7,792.91	7,268.68	3,99,396	9,241.44	8,808.02	3,66,142	8,530.51	8,119.92
34	Union Territory of Ladakh	8,245	240.53	234.86	12,197	356.50	350.62	11,013	311.64	306.97
35	Uttar Pradesh	47,37,733	58,866.70	58,104.42	59,24,230	58,837.78	58,111.79	76,79,518	59,506.73	58,535.05
36	Uttarakhand	2,63,887	4,443.87	4,396.97	3,38,119	4,583.09	4,534.21	4,45,218	4,798.74	4,728.64
37	West Bengal	41,67,212	45,581.20	44,451.52	55,26,827	50,006.14	49,575.68	61,81,872	47,124.58	46,712.27
	<b>Total</b>	<b>3,95,83,607</b>	<b>5,06,356.27</b>	<b>4,95,554.03</b>	<b>5,46,61,648</b>	<b>5,52,801.78</b>	<b>5,41,802.58</b>	<b>6,67,77,013</b>	<b>5,41,012.86</b>	<b>5,32,358.35</b>

Source: DFS