GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 195
ANSWERED ON MONDAY, JULY 20, 2026/ASHADHA 29, 1948 (SAKA)
Implementation of PMMY in Tamil Nadu

195. SHRI SELVAM G:

Will the Minister of FINANCE be pleased to state:

(a) whether Tamil Nadu has recorded the highest cumulative disbursal of loans under the Pradhan Mantri Mudra Yojana (PMMY) among all States, if so, the details thereof;

(b) the category-wise and district-wise details of Mudra loans sanctioned and disbursed in Tamil Nadu during the last three years and the current year, including the number and value of loans sanctioned in Kanchipuram district;

(c) whether the Government has assessed the impact of PMMY loans on employment generation, women entrepreneurs and micro-enterprises in the State, if so, the details thereof;

(d) whether the Government is aware of complaints regarding inadequate credit flow, high rejection rates and delays in processing applications under PMMY in certain districts of Tamil Nadu;

(e) if so, the details thereof; and

(f) the steps taken or proposed to improve access to collateral-free credit and enhance the effectiveness of PMMY in Tamil Nadu?

ANSWER

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

(a): Tamil Nadu has recorded the second highest cumulative disbursal of loans under the Pradhan Mantri Mudra Yojana (PMMY) among all States. The details are placed at Annexure-I.

(b) : the number of Mudra loans sanctioned alongwith amount sanctioned and disbursed in Tamil Nadu during the last three years and the current year, category-wise and district-wise including Kanchipuram district is placed at Annexure-II.

(c) : No specific assessment has been carried out to gauge the impact of PMMY loans on employment generation, women entrepreneurs and micro-enterprises in the State. However, Ministry of Labour and Employment (MoLE) conducted a large sample survey at the national level to estimate employment generation under PMMY. As per the survey results, PMMY helped in generation of 1.12 crore net additional employment during a period of approximately 3 years (i.e. from 2015 to 2018). Further approx. 68% loans have been extended to women borrowers under PMMY in the State of Tamil Nadu since inception.

d) to (f) : 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.

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. Further, implementation and progress of the Scheme is reviewed at State Level Bankers Meeting (SLBC) & District Level Review Committee (DLRC) levels.

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Annexure I for Part (a) of Lok Sabha Unstarred Question No. 195 for 20.07.2026 regarding "Implementation of PMMY in Tamil Nadu"

Pradhan Mantri Mudra Yojana - State-wise (From 08.04.2015 To 26.06.2026*)

(Amount in Rs. Crore)

S.No.	State/ U.T.	No. of Loan A/cs	Sanctioned Amount	Disbursed Amount
1	Andaman and Nicobar Islands	58,182	1,352.55	1,329.01
2	Andhra Pradesh	12,035,266	156,269.72	150,356.15
3	Arunachal Pradesh	205,989	2,688.27	2,621.35
4	Assam	13,246,354	83,718.51	82,064.19
5	Bihar	68,854,339	379,201.93	364,065.68
6	Chandigarh	213,127	3,796.77	3,687.10
7	Chhattisgarh	11,201,623	75,985.93	72,558.72
8	Dadra and Nagar Haveli & Daman and Diu	49,830	1,024.83	989.22
9	Delhi	3,824,355	50,366.41	49,251.68
10	Goa	421,561	6,412.10	6,172.52
11	Gujarat	17,886,208	162,537.27	160,193.27
12	Haryana	10,716,727	90,335.48	87,961.70
13	Himachal Pradesh	1,318,923	27,620.57	26,483.84
14	Jammu and Kashmir	2,657,613	60,240.10	57,612.85
15	Jharkhand	17,456,563	101,375.95	98,498.40
16	Karnataka	54,636,887	367,758.64	363,384.67
17	Kerala	19,207,395	146,067.69	144,040.82
18	Ladakh	76,253	2,314.96	2,271.94
19	Lakshadweep	14,851	247.63	239.29
20	Madhya Pradesh	35,700,201	230,675.07	220,364.98
21	Maharashtra	47,028,818	353,959.37	347,814.89
22	Manipur	495,773	3,974.01	3,775.73
23	Meghalaya	345,306	3,701.56	3,630.06
24	Mizoram	199,870	3,675.22	3,551.94
25	Nagaland	209,940	3,196.23	3,063.02
26	Odisha	36,865,571	188,225.54	184,790.22
27	Pondicherry	1,331,104	9,106.09	9,002.02
28	Punjab	10,837,513	96,353.80	92,500.36
29	Rajasthan	25,591,381	218,423.22	215,199.63
30	Sikkim	194,827	2,177.23	2,116.03
31	Tamil Nadu	63,581,922	396,092.94	392,470.00
32	Telangana	9,137,766	96,989.89	95,384.81
33	Tripura	3,607,899	22,282.90	21,891.50
34	Uttar Pradesh	60,240,496	423,746.23	413,642.46
35	Uttarakhand	3,740,726	38,323.08	37,389.66
36	West Bengal	58,258,439	361,324.36	355,685.40
	Total	591,449,598	4,171,542.05	4,076,055.11

*Provisional

Source: As per data uploaded by Member Lending Institutions (MLIs) on Mudra Portal

Annexure II for Part (b) of Lok Sabha Unstarred Question No. 195 for 20.07.2026 regarding "Implementation of PMMY in Tamil Nadu"

Pradhan Mantri Mudra Yojana - District-wise/ Category-wise (From 01.04.2023 To 26.06.2026*)

(Amount in Rs. Crore)

S.No.	State/District	Shishu			Kishor			Tarun			Tarun Plus			Total		
	Tamil Nadu	No. of Loan A/cs	Sanctioned Amount	Disbursed Amount	No. of Loan A/cs	Sanctioned Amount	Disbursed Amount	No. of Loan A/cs	Sanctioned Amount	Disbursed Amount	No. of Loan A/cs	Sanctioned Amount	Disbursed Amount	No. of Loan A/cs	Sanctioned Amount	Disbursed Amount
1	Ariyalur	70,311	282.88	282.10	67,993	611.11	607.85	2,496	199.33	198.28	85	11.94	11.93	140,885	1,105.25	1,100.18
2	Chengalpet	97,819	370.42	369.50	172,102	2,130.73	2,122.73	9,062	718.15	710.92	477	78.26	78.14	279,460	3,297.57	3,281.28
3	Chennai	329,548	1,198.88	1,195.89	340,104	4,272.58	4,232.63	43,624	4,433.46	4,378.62	1,471	224.76	222.09	714,747	10,129.67	10,029.24
4	Coimbatore	286,334	1,074.01	1,071.56	336,318	3,998.38	3,972.63	27,093	2,204.04	2,175.76	791	116.26	115.02	650,536	7,392.70	7,334.97
5	Cuddalore	312,310	1,288.05	1,285.41	407,031	3,898.34	3,881.23	10,905	849.89	844.99	379	52.05	51.84	730,625	6,088.31	6,063.48
6	Dharmapuri	101,081	397.79	396.48	105,774	1,303.32	1,292.45	9,766	781.12	774.00	125	19.11	18.73	216,746	2,501.32	2,481.66
7	Dindigul	174,542	690.49	689.31	202,124	2,073.95	2,063.15	9,360	753.83	748.66	157	22.88	22.70	386,183	3,541.14	3,523.82
8	Erode	189,528	721.17	719.49	251,528	2,638.87	2,627.27	11,493	933.61	920.48	379	48.76	48.44	452,928	4,342.42	4,315.68
9	Kallakurichi	82,258	331.21	329.87	106,971	1,122.30	1,115.24	4,697	367.41	364.15	66	9.62	9.62	193,992	1,830.53	1,818.87
10	Kancheepuram	219,412	905.74	904.60	318,770	3,565.03	3,551.42	13,188	1,051.37	1,040.12	329	48.38	47.95	551,699	5,570.53	5,544.10
11	Kanyakumari	135,213	524.83	523.78	177,727	2,229.71	2,223.63	12,252	979.66	974.77	506	69.50	69.44	325,698	3,803.71	3,791.61
12	Karur	51,280	195.75	195.10	59,558	656.30	649.34	3,988	319.31	314.97	148	21.76	21.61	114,974	1,193.11	1,181.00
13	Krishnagiri	96,892	380.50	379.56	99,585	1,289.25	1,279.83	14,984	1,198.95	1,190.57	292	41.62	41.16	211,753	2,910.30	2,891.10
14	Madurai	280,126	1,099.87	1,098.51	334,697	3,493.24	3,470.41	17,665	1,433.31	1,420.09	278	42.08	41.63	632,766	6,068.50	6,030.65
15	Mayiladuthurai	63,557	252.70	252.60	74,626	705.55	703.87	2,037	163.32	162.34	40	5.43	5.43	140,260	1,126.99	1,124.22
16	Nagapattinam	158,255	609.94	608.24	184,489	1,790.34	1,784.89	4,130	334.02	329.92	76	11.95	11.95	346,950	2,746.27	2,735.00
17	Namakkal	141,951	570.46	568.99	187,142	2,127.01	2,115.75	8,631	699.95	689.47	391	55.68	55.01	338,115	3,453.11	3,429.22
18	Nilgiris	63,381	236.74	236.12	58,132	613.49	610.63	2,816	235.90	233.14	113	11.03	10.72	124,442	1,097.15	1,090.61
19	Perambalur	29,247	113.60	113.04	38,607	462.24	450.32	2,653	207.90	204.81	57	8.12	8.06	70,564	791.88	776.21
20	Pudukkottai	120,602	462.29	461.36	158,131	1,561.86	1,550.83	6,538	516.26	511.75	104	15.14	15.14	285,375	2,555.56	2,539.08
21	Ramanathapuram	158,973	606.37	604.82	151,731	1,688.20	1,673.01	5,812	455.38	450.62	40	6.39	6.39	316,556	2,756.35	2,734.82
22	Ranipet	43,156	168.77	168.12	51,743	554.68	550.03	2,387	193.30	191.51	131	19.24	19.24	97,417	936.00	928.90
23	Salem	269,340	1,034.63	1,032.82	323,629	3,528.16	3,507.55	17,650	1,422.26	1,406.31	596	89.21	87.97	611,215	6,074.25	6,034.64

24	Sivaganga	142,042	549.78	548.78	143,267	1,537.21	1,531.32	6,456	501.78	498.80	133	19.21	19.16	291,898	2,607.98	2,598.07
25	Tenkasi	57,856	210.86	210.72	73,197	737.13	735.40	2,931	224.04	222.65	48	6.52	6.52	134,032	1,178.54	1,175.28
26	Thanjavur	270,105	1,085.84	1,084.81	359,130	3,329.19	3,316.80	11,865	978.37	971.65	487	82.26	81.37	641,587	5,475.68	5,454.62
27	Theni	106,828	420.97	420.35	135,915	1,357.54	1,352.22	6,170	507.59	503.52	75	11.50	11.50	248,988	2,297.61	2,287.59
28	Thiruvallur	241,248	933.96	931.83	326,317	3,502.90	3,489.76	14,887	1,231.40	1,215.97	894	151.38	151.05	583,346	5,819.65	5,788.60
29	Thiruvarur	192,726	790.73	789.87	202,104	1,752.73	1,746.09	3,302	267.40	265.51	110	18.13	18.10	398,242	2,828.99	2,819.56
30	Thoothukudi	148,484	559.44	557.13	165,218	1,839.34	1,833.19	8,429	683.22	679.10	102	15.73	15.73	322,233	3,097.71	3,085.13
31	Tiruchirappalli	241,801	955.10	952.11	491,170	6,899.45	6,866.87	12,477	3,005.60	2,992.91	357	48.75	48.35	745,805	10,908.89	10,860.23
32	Tirunelveli	207,772	810.01	807.73	235,019	2,446.07	2,436.23	9,744	785.44	781.28	208	29.51	29.49	452,743	4,071.02	4,054.75
33	Tirupattur	54,392	220.94	220.65	59,565	579.90	576.27	3,335	263.72	261.42	100	16.06	16.06	117,392	1,080.61	1,074.39
34	Tiruppur	212,021	771.96	770.12	204,394	2,137.54	2,121.63	13,760	1,132.40	1,108.13	412	58.42	57.45	430,587	4,100.31	4,057.32
35	Tiruvannamalai	218,285	912.31	910.07	265,498	2,689.15	2,665.23	8,417	662.15	656.82	307	39.88	39.74	492,507	4,303.48	4,271.86
36	Vellore	282,915	1,181.23	1,178.91	276,231	2,705.25	2,693.72	8,136	654.48	646.18	186	29.79	29.45	567,468	4,570.74	4,548.27
37	Viluppuram	205,429	863.77	861.46	222,427	2,192.07	2,165.79	8,927	699.47	694.07	170	25.78	25.75	436,953	3,781.08	3,747.05
38	Virudhunagar	162,070	629.03	628.07	194,690	1,981.75	1,975.15	7,754	614.32	606.56	178	23.25	23.19	364,692	3,248.38	3,232.97
39	Other #	568,729	2,659.08	2,589.57	1,296,975	14,783.39	14,782.73	64,545	4,075.82	4,075.82	6	0.81	0.81	1,930,255	21,519.10	21,448.93
	Total	**6,787,819**	**27,072.11**	**26,949.36**	**8,859,629**	**96,785.31**	**96,325.05**	**434,362**	**36,738.88**	**36,416.62**	**10,804**	**1,606.12**	**1,593.92**	**16,092,614**	**162,202.42**	**161,284.96**

*Provisional

District-wise data for some of the NBFCs and NBFC-MFIs is not available

Source: As per data uploaded by Member Lending Institutions on Mudra portal