

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**UNSTARRED QUESTION NO. 72**

ANSWERED ON MONDAY, 20 JULY, 2026/ASHADHA 29, 1948 (SAKA)

**Pradhan Mantri Mudra Yojana in Tamil Nadu**

72. DR. RANI SRIKUMAR:

SHRI C N ANNADURAI

Will the Minister of FINANCE be pleased to state:

- (a) whether Tamil Nadu has recorded the highest cumulative disbursement of loans under the Pradhan Mantri Mudra Yojana (PMMY) among all States, if so, the details thereof;
- (b) the details of Mudra loans sanctioned and disbursed in Tamil Nadu during the last three years and the current year, category-wise and district-wise, including the number and value of loans sanctioned in Tenkasi and Tiruvannamalai districts;
- (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, if so, the details thereof; and
- (e) 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 disbursement 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 Tenkasi 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 in the State of Tamil Nadu since inception.

(d) and (e): 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**

| <b>Annexure I for Part (a) of Lok Sabha Unstarred Question No. 72 for 20.07.2026 regarding<br/>"Pradhan Mantri Mudra Yojana in Tamil Nadu"</b> |                                        |                             |                              |                             |
|------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|-----------------------------|------------------------------|-----------------------------|
| <b>Pradhan Mantri Mudra Yojana - State-wise (From 08.04.2015 To 26.06.2026*)</b>                                                               |                                        |                             |                              |                             |
| (Amount in Rs. Crore)                                                                                                                          |                                        |                             |                              |                             |
| <b>S.No<br/>.</b>                                                                                                                              | <b>State/ U.T.</b>                     | <b>No. of Loan<br/>A/cs</b> | <b>Sanctioned<br/>Amount</b> | <b>Disbursed<br/>Amount</b> |
| 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                  |
|                                                                                                                                                | <b>Total</b>                           | <b>59,14,49,598</b>         | <b>41,71,542.05</b>          | <b>40,76,055.11</b>         |

\*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. 72 for 20.07.2026 regarding " Pradhan Mantri Mudra Yojana 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 | Thiruvavarur    | 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         |
|    | <b>Total</b>    | <b>6,787,819</b> | <b>27,072.11</b> | <b>26,949.36</b> | <b>8,859,629</b> | <b>96,785.31</b> | <b>96,325.05</b> | <b>434,362</b> | <b>36,738.88</b> | <b>36,416.62</b> | <b>10,804</b> | <b>1,606.12</b> | <b>1,593.92</b> | <b>16,092,614</b> | <b>162,202.42</b> | <b>161,284.96</b> |

\*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

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