

Government of India  
Ministry of Finance  
Department of Financial services

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 872**  
**ANSWERED ON TUESDAY, FEBRUARY 11, 2025/MAGHA 22, 1946 (SAKA)**  
**ACCESS TO CAPITAL UNDER PMMY**

872. Shri **R. Girirajan**:

Will the Minister of FINANCE be pleased to state:

- (a) whether Government has increased the Pradhan Mantri MUDRA Yojana (PMMY) loan limit to 20 lakh, if so, whether it has resulted in increased access to capital for MSMEs in Tamil Nadu;
- (b) the number of persons that benefitted under PMMY in Tamil Nadu, the details of disbursements under Shishu, Kishore, Tarun, and Tarun Plus categories during the year 2022-2023, 2023-24 and 2024-25;
- (c) the steps taken by Government to ensure effective outreach to women and minority entrepreneurs under PMMY; and
- (d) the manner in which the Credit Guarantee Fund for Micro Units (CGFMU) has contributed to enhance loan security?

**ANSWER**

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

- (a) In pursuance to the Budget Announcement of FY 2024-25, a new category 'Tarun Plus' has been created in PMMY and loans upto Rs. 20 lakh are being provided under this category to those entrepreneurs who have availed and successfully repaid previous loans under 'Tarun' category.
- (b) The details of loans and amount disbursed under Shishu, Kishor, Tarun, and Tarun Plus categories in Tamil Nadu during the year 2022-2023, 2023-24 and 2024-25 are placed at Annexure I.
- (c) Platforms like the Jansamarth portal and PSB Loans in 59 Minutes provide a quick and efficient way to get loans for individuals and businesses, with approvals based on digital evaluation of the applicant's data. Further, many Banks and financial institutions have developed online platforms and mobile apps to facilitate loan applications, reducing the need for physical paperwork and in-person visits.
- (d) The introduction of Credit Guarantee Fund for Micro Units (CGFMU) has provided a cushion/ assurance to Member Lending Institutions (MLIs) for extending collateral free loans upto Rs.20 lakhs under PMMY. Subsequent to introduction of CGFMU, the lenders have availed guarantee cover to the extent of Rs.4.26 lakh crore in respect of loans extended under PMMY upto January 31, 2025. The Scheme has circumvented the requirement of collateral and helped micro borrowers get loans for their businesses. The features of collateral free loans wherein guarantee cover mitigates the risk, has enhanced security for MLIs.

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Annexure I for Part (b) of Rajya Sabha Unstarred Question No. 872 regarding "Access to capital under PMMY" for 11.02.2025

**Pradhan Mantri Mudra Yojana**

(Amount in Rs. Crore)

S.No	State – Tamil Nadu	Shishu			Kishor			Tarun			Tarun Plus			Total		
		No.of Loan A/cs	Sanctio ned Amt	Disburs ed Amt	No.of Loan A/cs	Sanctio ned Amt	Disburs ed Amt	No.of Loan A/cs	Sanctio ned Amt	Disburs ed Amt	No.of Loan A/cs	Sancti oned Amt	Disburs ed Amt	No.of Loan A/cs	Sanction ed Amt	Disburse d Amt
1	2022-23	39,06,300	13,804.74	13,769.27	24,16,492	22,683.90	22,562.67	83,721	7,459.43	7,398.44				64,06,513	43,948.08	43,730.39
2	2023-24	38,87,620	15,306.06	15,245.47	32,15,478	32,319.78	32,192.01	1,00,903	9,990.75	9,932.92	Not Applicable			72,04,001	57,616.60	57,370.41
3	2024-25*	12,76,719	4,950.05	4,923.27	18,76,795	20,235.46	20,147.16	81,873	7,389.55	7,339.12	228	32.54	32.51	32,35,615	32,607.59	32,442.06
	<b>Total</b>	<b>90,70,639</b>	<b>34,060.85</b>	<b>33,938.01</b>	<b>75,08,765</b>	<b>75,239.14</b>	<b>74,901.84</b>	<b>2,66,497</b>	<b>24,839.73</b>	<b>24,670.48</b>	<b>228</b>	<b>32.54</b>	<b>32.51</b>	<b>1,68,46,129</b>	<b>1,34,172.27</b>	<b>1,33,542.86</b>

\*Provisional (as on 24.01.2025)

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

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