

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 973**  
**TO BE ANSWERED ON 08.02.2024**

**MUDRA LOANS**

973. SHRI RAMALINGAM S.:

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

- (a) the details of MUDRA loans sanctioned and disbursed to Scheduled Castes, Scheduled Tribes, and Other Backward Classes (SCs/STs/OBCs), Women and first time entrepreneurs in State of Tamil Nadu specifically Mayiladuthurai Parliamentary Constituency during the last five years, district-wise;
- (b) the details of support being extended to first time entrepreneurs, particularly from SC, ST, OBC in Mayiladuthurai Parliamentary Constituency;
- (c) the details of common facility centres established under the Micro & Small Enterprises- Cluster Development Programme (MSE-CDP) in Mayiladuthurai Constituency; and
- (d) the details of beneficiaries and benefits provided, under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) in Mayiladuthurai Constituency?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI BHANU PRATAP SINGH VERMA)

(a) & (b): As informed by Department of Financial Services(DFS), Ministry of Finance, Pradhan Mantri Mudra Yojana (PMMY) was launched on 08.04.2015 to extend collateral free institutional credit up to Rs.10 lakh provided 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 and also for activities allied to agriculture across three loan categories, viz. Shishu (loans upto Rs. 50,000/-), Kishor (loans above Rs. 50,000/- and upto Rs. 5 lakh) and Tarun (loans above Rs. 5 lakh and upto Rs. 10 lakh). The scheme is being implemented across the country.

The district wise details of the loan extended under PMMY to Scheduled Castes, Scheduled Tribes, and Other Backward Classes (SCs/STs/OBCs), Women and first time entrepreneurs in State of Tamil Nadu including Mayiladuthurai Parliamentary Constituency during the last five years are annexed at Annexure-I.

(c): Ministry of MSME, under the Micro & Small Enterprises- Cluster Development Program(MSE-CDP) assisted in setting up a Common Facility Centre (CFC) in Stainless Steel Cluster at Kumbakonam, Tamil Nadu which is under the Mayiladuthurai parliamentary constituency. This CFC is set up with a total project cost of Rs.126.30 lakh including Government of India grant of Rs.98.83 lakh. This CFC has been completed and in operation.

(d): As per the guidelines of Credit Guarantee Scheme for Micro and Small Enterprises, CGTMSE provides credit guarantee to its Member Lending Institutions (MLIs) for the credit extended by them to Micro and Small Enterprises. As per the information received from CGTMSE, a total number of 4,002 Guarantees amounting to Rs. 333 crore has been provided to the beneficiaries in Mayiladuthurai Constituency during the current Financial Year 2023-24 till 31.01.2024.

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Annexure referred to part (a) &amp; (b) of the Lok Sabha Unstarred Question No. 973 for answer on 08.02.2024.

**District-wise / Category-wise details of Pradhan Mantri Mudra Yojana (PMMY) in the state of Tamil Nadu for the period from 01.04.2018 to 26.01.2024.**

(Amount in Rs. Crore)

S. No.	State/District	SC			ST			OBC			Women Entrepreneurs			New Entrepreneurs/ Accounts		
		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
<b>Tamil Nadu</b>																
1	Ariyalur	25,491	122.81	121.94	3,412	17.28	17.13	67,890	378.20	372.70	1,68,541	717.70	711.45	76,550	388.66	383.07
2	Chengalpet	36,318	218.96	218.60	3,516	23.81	23.73	51,931	421.72	421.32	1,34,499	815.63	814.19	47,561	315.33	314.30
3	Chennai	2,20,935	955.92	952.83	17,506	85.64	85.50	3,03,514	1,835.61	1,819.05	12,37,997	5,707.95	5,664.46	10,31,501	6,291.79	6,201.16
4	Coimbatore	70,247	318.38	316.79	13,024	62.04	61.87	2,84,189	1,848.55	1,829.50	8,73,293	4,166.30	4,129.39	2,48,896	2,808.43	2,743.56
5	Cuddalore	2,07,915	956.91	953.45	31,131	129.17	128.92	4,08,469	1,913.32	1,898.19	10,29,113	4,381.91	4,355.77	3,02,813	1,519.04	1,491.59
6	Dharmapuri	64,829	353.52	351.71	8,871	59.77	59.23	1,25,290	1,085.43	1,072.20	2,88,768	1,547.36	1,535.66	63,327	852.08	836.77
7	Dindigul	45,698	256.22	254.87	4,307	20.31	20.10	1,27,148	767.12	760.92	4,86,886	2,263.63	2,245.77	1,27,393	983.46	968.45
8	Erode	78,803	327.88	327.20	9,285	38.16	38.04	1,62,411	1,024.87	1,016.84	5,99,763	2,680.76	2,666.77	1,72,098	1,413.84	1,389.90
9	Kallakurichi	20,891	116.86	116.13	1,373	11.27	10.94	29,639	229.43	224.64	1,18,301	668.10	662.30	35,225	266.40	261.52
10	Kancheepuram	1,92,931	865.99	862.49	57,701	249.39	248.95	2,93,309	1,654.06	1,635.76	10,51,364	5,090.31	5,058.94	3,22,433	2,454.73	2,400.17
11	Kanyakumari	33,383	157.95	157.25	8,260	42.00	41.94	1,95,537	1,211.55	1,201.22	3,82,555	2,155.33	2,143.80	78,130	970.70	952.90
12	Karur	14,348	79.06	78.48	1,417	8.45	8.41	26,407	257.98	251.14	1,50,200	775.59	764.20	70,780	536.32	524.99
13	Krishnagiri	43,183	349.76	348.42	10,073	72.31	72.03	1,34,750	1,433.78	1,416.31	2,68,763	1,841.83	1,826.28	90,352	1,254.50	1,236.32
14	Madurai	48,218	284.69	280.80	6,230	29.45	29.29	2,60,458	1,504.05	1,480.65	7,17,097	3,462.92	3,427.32	2,06,173	1,835.64	1,791.38
15	<b>Mayiladuthurai</b>	<b>12,068</b>	<b>94.79</b>	<b>94.77</b>	<b>233</b>	<b>1.88</b>	<b>1.87</b>	<b>14,447</b>	<b>95.24</b>	<b>95.19</b>	<b>55,712</b>	<b>350.67</b>	<b>350.58</b>	<b>8,339</b>	<b>57.91</b>	<b>57.81</b>
16	Nagapattinam	1,06,386	467.34	465.43	4,569	19.96	19.84	1,82,107	804.25	797.52	5,68,276	2,396.35	2,384.34	1,96,759	992.95	983.35
17	Namakkal	76,684	351.39	349.78	13,615	68.41	66.95	1,58,435	1,178.33	1,166.36	3,74,134	1,945.24	1,930.98	1,13,739	1,182.00	1,161.31
18	Nilgiris	77,073	378.42	377.41	5,525	23.38	23.24	71,454	368.51	364.68	1,53,597	697.74	692.85	17,006	241.02	229.64
19	Perambalur	13,588	76.61	72.60	376	3.55	3.39	28,733	205.47	195.48	1,05,344	534.86	515.53	56,351	432.87	421.95
20	Pudukkottai	34,914	158.77	156.79	4,931	19.59	19.47	1,22,183	646.11	637.26	3,11,470	1,451.75	1,437.86	1,02,384	711.06	698.33
21	Ramanathapuram	34,851	202.61	202.01	4,735	32.26	19.70	1,42,596	663.67	660.41	2,74,832	1,370.64	1,364.86	84,725	675.87	669.04
22	Ranipet	13,543	80.51	80.03	617	5.55	5.46	29,699	203.58	202.57	64,256	360.47	358.16	19,466	199.01	196.51
23	Salem	91,510	450.97	447.94	16,522	107.79	99.60	2,92,695	1,895.73	1,870.75	7,92,512	3,840.30	3,806.63	2,44,595	2,321.80	2,283.29
24	Sivaganga	23,076	128.11	127.62	9,901	41.38	39.69	1,39,213	696.66	690.26	3,20,369	1,612.60	1,601.36	87,268	705.62	695.45
25	Tenkasi	5,658	35.32	35.24	751	5.49	5.48	24,439	161.17	160.72	83,276	431.84	430.82	17,086	123.92	123.10
26	Thanjavur	1,00,869	451.94	450.51	6,643	30.47	30.43	2,52,217	1,302.45	1,291.82	7,45,809	3,298.93	3,283.60	2,58,056	1,501.93	1,484.71
27	Theni	30,334	190.02	188.47	3,390	14.30	14.25	1,35,403	722.04	715.65	3,19,073	1,443.65	1,435.22	69,967	529.87	516.93
28	Thiruvallur	1,90,342	891.80	888.72	27,639	123.39	123.16	2,19,030	1,437.95	1,422.17	7,84,409	3,992.89	3,964.72	2,80,838	2,130.97	2,092.77
29	Thiruvarur	1,35,553	592.41	590.29	14,670	54.30	54.22	1,90,132	830.30	824.87	5,72,514	2,398.55	2,390.23	1,31,445	654.78	646.04
30	Thoothukudi	32,424	162.46	161.36	8,940	34.93	34.81	1,33,435	757.85	747.95	3,92,465	1,828.01	1,817.23	1,16,812	960.71	943.31
31	Tiruchirappalli	1,22,994	488.88	479.93	49,853	185.70	184.22	3,76,216	1,964.99	1,928.39	12,28,258	4,976.02	4,937.81	7,67,321	5,191.57	5,149.04
32	Tirunelveli	56,822	260.41	258.73	11,578	44.73	44.63	2,06,660	1,123.69	1,110.28	5,81,784	2,570.73	2,552.29	1,69,963	1,283.70	1,263.49
33	Tirupattur	35,814	213.08	213.03	2,128	14.77	14.52	45,851	308.40	308.30	77,674	426.73	426.18	18,594	129.13	128.76
34	Tiruppur	44,301	215.99	215.46	7,449	31.91	31.83	1,01,380	721.75	712.19	4,07,217	1,957.82	1,944.09	1,09,111	1,208.22	1,176.00
35	Tiruvannamalai	1,18,765	572.77	567.64	37,863	173.94	172.40	2,37,007	1,328.88	1,299.94	6,00,219	2,784.99	2,754.08	1,49,212	1,166.69	1,141.94
36	Vellore	1,77,577	772.38	768.26	56,791	238.55	238.21	3,26,415	1,715.31	1,696.07	8,84,698	3,828.50	3,809.30	1,85,269	1,559.20	1,524.90
37	Viluppuram	1,53,751	621.52	615.71	32,716	139.37	138.12	2,07,930	1,114.03	1,076.40	7,96,019	3,340.65	3,296.00	2,91,856	1,742.17	1,704.87
38	Virudhunagar	39,762	225.93	224.85	8,944	38.17	38.14	1,60,293	956.79	948.88	3,96,592	1,757.76	1,747.12	1,23,411	1,018.13	1,001.38
39	Other #	2,50,975	1,510.22	1,510.20	7,065	56.35	56.34	4,64,577	3,242.63	3,241.62	54,92,501	24,544.02	24,544.02	-	-	-
<b>Total</b>		<b>30,82,824</b>	<b>14,959.56</b>	<b>14,883.74</b>	<b>5,13,550</b>	<b>2,359.17</b>	<b>2,326.05</b>	<b>67,33,489</b>	<b>40,011.45</b>	<b>39,566.17</b>	<b>2,38,90,150</b>	<b>1,10,417.03</b>	<b>1,09,782.16</b>	<b>64,92,805</b>	<b>48,612.02</b>	<b>47,790.00</b>
<b>All India</b>		<b>5,59,88,591</b>	<b>2,22,937.77</b>	<b>2,19,813.52</b>	<b>2,00,50,397</b>	<b>84,522.11</b>	<b>83,036.58</b>	<b>9,05,07,811</b>	<b>4,50,078.49</b>	<b>4,40,689.55</b>	<b>22,25,69,181</b>	<b>9,49,829.88</b>	<b>9,34,063.39</b>	<b>6,00,26,400</b>	<b>6,11,951.07</b>	<b>5,87,415.56</b>

# District-wise data for some of the NBFCs/ MFIs is not available

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