

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 4093
TO BE ANSWERED ON: 30.03.2026

ACCESS TO INSTITUTIONAL CREDIT FOR MSMEs

4093. SMT. SANGEETA YADAV:

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

- (a) the details of loans extended to Micro, Small and Medium Enterprises (MSMEs) during 2024–25 and 2025–26 (till date), quarter-wise Public Sector Bank-wise; and
- (b) the steps taken by Government to ensure timely and affordable access to institutional credit for MSMEs across the country?

ANSWER

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

- (a): Details of loans extended to Micro, Small and Medium Enterprises (MSMEs) during 2024–25 and 2025–26 (till date), quarter-wise Public Sector Bank-wise are attached at *Annexure*.
- (b): Government has, inter-alia, taken various steps to ensure timely and affordable access to institutional credit for MSMEs across the country:
- I. Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs) implemented through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to provide credit guarantee for loans extended to MSEs without collateral security and third-party guarantee, up to guarantee coverage of Rs. 10 crore.
 - II. Self-Reliant India (SRI) Fund has been set up to infuse Rs. 50,000 crore as equity funding in MSMEs with a provision of Rs. 10,000 crore from Government and Rs. 40,000 crore through Private Equity/Venture Capital Funds. The Budget 2026-27 has also announced a support of Rs 2,000 crore to top up the SRI Fund set up in 2021 to bolster support to micro enterprises.
 - III. Prime Minister's Employment Generation Programme provides Margin Money subsidy up to 35%, for setting up of new micro enterprises, with project cost of Rs. 50 lakh for manufacturing and Rs. 20 lakh for services enterprises.
 - IV. PM Vishwakarma Scheme was launched on 17.09.2023 to provide holistic support to artisans and craftspeople of 18 specified trades. The Scheme includes provision of collateral free loans up to Rs. 3 lakh with interest subvention up to 8%.
 - V. Government regularly organizes outreach programmes in coordination with MSME/ Industry Departments of States/UTs concerned and other stakeholders like CGTMSE, SIDBI, Banks, MSME Associations etc., to enhance credit availability among MSMEs.

- VI. The liquidity issues of MSME was dealt with MSME SAMADHAN portal and the cases was decided by Micro and Small Enterprises Facilitation Councils (MSEFCs). Government also launched Online Dispute Resolution (ODR) portal on 27.06.2025 as digital, technology-enabled mechanism to strengthen SAMADHAN portal, with the objective of ensuring timely, affordable, and transparent resolution of delayed payment disputes.
- VII. In terms of para 4.1 (a) of RBI Master Direction - Lending to Micro, Small & Medium Enterprises (MSME) Sector dated July 24, 2017, all Scheduled Commercial Banks are mandated not to accept collateral security in the case of loans up to Rs.10 lakh extended to units in the MSE sector. As per RBI circular dated 9th February 2026, this limit stands increased to Rs. 20 lakh from 1st April, 2026.
- VIII. Further to address the working capital issues, Government vide notification S. O. 4845(E) dated 07.11.2024 directed CPSEs and all companies with the turnover of Rs.250 Crore or more to on-board the Trade Receivables Discounting System (TReDS), an electronic platform for facilitating the discounting of trade receivables of MSMEs through multiple financiers. In this connection to unlock the potential of working capital of MSMEs through TReDS, platforms, the following four key measures have been announced in Budget Announcements 2026-27:
- i. Mandate TReDS as the settlement platform for purchases from MSMEs by CPSEs, setting a benchmark for other Corporate.
 - ii. Introduce CGTMSE-backed credit guarantee support for invoice discounting on TReDS platform.
 - iii. Integrate with GeM with TReDS to enable information-sharing with financiers on Government MSME purchases, facilitating faster and cheaper credit.
 - iv. Introduce receivables as asset-backed securities to deepen the secondary market, improve liquidity, and speed up settlements.

Annexure referred in answer to Rajya Sabha Unstarred Question no. 4093 on “Access to institutional credit for MSMEs” due for reply on 30.03.2026.

Total credit outstanding to MSME sector by Public Sector Banks as on June 30, 2024								
<i>(Accounts in lakh; Amount in crore)</i>								
Public Sector Banks	Micro Enterprises		Small Enterprises		Medium Enterprises		Total MSMEs	
	No. of A/cs	Amount outstanding	No. of A/cs	Amount outstanding	No. of A/cs	Amount outstanding	No. of A/cs	Amount outstanding
BANK OF BARODA	15.13	73,424.48	0.37	27,839.57	0.08	19,052.51	15.57	1,20,316.56
BANK OF INDIA	15.13	43,920.94	0.25	21,370.92	0.07	11,745.88	15.45	77,037.75
BANK OF MAHARASHTRA	3.16	24,881.98	0.09	12,732.83	0.01	4,946.69	3.26	42,561.50
CANARA BANK	17.53	81,584.18	1.06	43,694.47	0.16	23,692.50	18.75	1,48,971.15
CENTRAL BANK OF INDIA	5.97	30,250.75	0.25	16,687.64	0.01	5,172.90	6.24	52,111.29
INDIAN BANK	9.92	46,976.77	0.26	22,208.31	0.03	10,079.24	10.20	79,264.31
INDIAN OVERSEAS BANK	2.63	15,602.96	0.06	5,644.54	0.02	9,739.00	2.71	30,986.50
PUNJAB AND SIND BANK	1.67	9,279.98	0.07	5,338.35	0.00	1,722.60	1.74	16,340.93
PUNJAB NATIONAL BANK	15.09	70,244.78	1.90	51,689.56	0.12	26,037.00	17.11	1,47,971.35
STATE BANK OF INDIA	21.21	2,22,103.00	0.75	81,264.38	0.13	63,083.72	22.09	3,66,451.10
UCO BANK	9.18	21,169.78	0.08	10,425.32	0.00	826.08	9.26	32,421.17
UNION BANK OF INDIA	20.40	72,792.90	0.43	40,897.55	0.07	23,262.83	20.90	1,36,953.28
Total	137.05	7,12,232.50	5.55	3,39,793.44	0.70	1,99,360.94	143.30	12,51,386.88

Total credit outstanding to MSME sector by Public Sector Banks as on September 30, 2024

(Accounts in lakh; Amount in crore)

Public Sector Banks	Micro Enterprises		Small Enterprises		Medium Enterprises		Total MSMEs	
	No. of A/cs	Amount outstanding	No. of A/cs	Amount outstanding	No. of A/cs	Amount outstanding	No. of A/cs	Amount outstanding
BANK OF BARODA	14.82	77,288.65	0.36	28,817.61	0.08	20,979.54	15.25	1,27,085.81
BANK OF INDIA	14.96	45,701.55	0.25	23,390.58	0.12	12,669.63	15.33	81,761.76
BANK OF MAHARASHTRA	2.89	22,512.14	0.13	14,812.67	0.01	7,706.55	3.03	45,031.36
CANARA BANK	14.88	79,217.05	0.84	37,462.16	0.16	20,146.73	15.88	1,36,825.93
CENTRAL BANK OF INDIA	5.66	32,514.31	0.26	17,298.18	0.01	5,739.88	5.93	55,552.38
INDIAN BANK	9.19	49,017.00	0.24	22,919.48	0.03	10,835.56	9.46	82,772.03
INDIAN OVERSEAS BANK	2.65	14,209.09	0.09	7,026.09	0.02	10,536.00	2.77	31,771.18
PUNJAB AND SIND BANK	1.60	9,584.21	0.08	5,662.88	0.00	1,270.58	1.68	16,517.67
PUNJAB NATIONAL BANK	14.87	76,020.04	1.82	53,274.73	0.12	26,853.81	16.81	1,56,148.59
STATE BANK OF INDIA	21.47	2,52,847.71	0.78	83,440.71	0.13	65,941.85	22.38	4,02,230.27
UCO BANK	7.40	19,602.74	0.15	13,207.94	0.00	772.50	7.55	33,583.17
UNION BANK OF INDIA	19.84	73,496.52	0.51	43,167.97	0.08	24,173.42	20.44	1,40,837.92
Total	130.23	7,52,011.00	5.49	3,50,481.01	0.76	2,07,626.06	136.49	13,10,118.07

Total credit outstanding to MSME sector by Public Sector Banks as on December 31, 2024

(Accounts in lakh; Amount in crore)

Public Sector Banks	Micro Enterprises		Small Enterprises		Medium Enterprises		Total MSMEs	
	No. of A/cs	Amount outstanding	No. of A/cs	Amount outstanding	No. of A/cs	Amount outstanding	No. of A/cs	Amount outstanding
BANK OF BARODA	14.21	78152.11	0.34	29209.51	0.08	21637.71	14.63	128999.33
BANK OF INDIA	14.65	46629.70	0.25	25304.85	0.12	14910.00	15.02	86844.54
BANK OF MAHARASHTRA	2.75	24333.77	0.13	15276.15	0.01	7995.90	2.89	47605.83
CANARA BANK	14.41	81341.70	0.82	38963.51	0.16	21337.44	15.38	141642.64
CENTRAL BANK OF INDIA	5.56	34204.42	0.25	17847.11	0.01	6050.57	5.82	58102.10
INDIAN BANK	9.01	52614.31	0.24	23445.76	0.03	11067.37	9.27	87127.44
INDIAN OVERSEAS BANK	2.90	18360.72	0.10	9575.10	0.02	6688.72	3.02	34624.54
PUNJAB AND SIND BANK	1.56	10036.26	0.08	6417.45	0.00	1935.08	1.65	18388.78
PUNJAB NATIONAL BANK	14.83	80966.29	1.76	54916.43	0.12	28640.09	16.70	164522.82
STATE BANK OF INDIA	22.52	265022.40	0.79	86606.76	0.13	70206.92	23.44	421836.08
UCO BANK	7.17	22185.91	0.15	13573.39	0.00	713.61	7.33	36472.91
UNION BANK OF INDIA	12.42	70708.24	0.36	42330.56	0.05	23399.44	12.84	136438.24
Total	122.00	784555.82	5.26	363466.58	0.73	214582.86	127.98	1362605.26

Total credit outstanding to MSME sector by Public Sector Banks as on March 31, 2025

(Accounts in lakh; Amount in crore)

Public Sector Banks	Micro Enterprises		Small Enterprises		Medium Enterprises		Total MSMEs	
	No. of A/cs	Amount outstanding	No. of A/cs	Amount outstanding	No. of A/cs	Amount outstanding	No. of A/cs	Amount outstanding
BANK OF BARODA	14.49	83,366.38	0.35	30,586.58	0.09	24,741.53	14.92	1,38,694.49
BANK OF INDIA	14.25	46,215.06	0.26	26,414.10	0.12	17,013.22	14.63	89,642.38
BANK OF MAHARASHTRA	2.51	24,327.81	0.13	15,548.72	0.02	8,492.04	2.66	48,368.57
CANARA BANK	13.03	79,105.75	0.74	38,142.41	0.14	20,400.25	13.91	1,37,648.42
CENTRAL BANK OF INDIA	5.43	35,353.95	0.25	17,495.62	0.01	6,393.40	5.68	59,242.97
INDIAN BANK	8.50	58,971.85	0.24	24,269.83	0.03	12,028.44	8.76	95,270.12
INDIAN OVERSEAS BANK	2.90	19,061.59	0.10	10,211.87	0.02	6,973.08	3.02	36,246.55
PUNJAB AND SIND BANK	1.52	11,236.42	0.09	6,724.36	0.00	1,445.47	1.61	19,406.25
PUNJAB NATIONAL BANK	14.65	84,705.51	1.69	54,382.20	0.12	28,623.28	16.46	1,67,710.98
STATE BANK OF INDIA	22.27	2,75,273.27	0.79	86,792.31	0.14	77,873.58	23.20	4,39,939.15
UCO BANK	6.24	22,954.25	0.15	15,057.27	0.00	770.24	6.40	38,781.76
UNION BANK OF INDIA	12.94	76,344.17	0.38	44,348.19	0.06	24,350.37	13.37	1,45,042.73
Total	118.73	8,16,916.01	5.16	3,69,973.46	0.74	2,29,104.90	124.63	14,15,994.37

Total credit outstanding to MSME sector by Public Sector Banks as on September 30, 2025

(Accounts in lakh; Amount in crore)

Public Sector Banks	Micro Enterprises		Small Enterprises		Medium Enterprises		Total MSMEs	
	No. of A/cs	Amount outstanding	No. of A/cs	Amount outstanding	No. of A/cs	Amount outstanding	No. of A/cs	Amount outstanding
BANK OF BARODA	14.24	94,716.90	0.21	31,396.82	0.06	19,980.53	14.50	1,46,094.26
BANK OF INDIA	13.43	49,871.21	0.22	27,657.18	0.13	19,579.49	13.78	97,107.88
BANK OF MAHARASHTRA	2.06	25,827.76	0.08	14,703.51	0.01	6,021.97	2.15	46,553.24
CANARA BANK	11.96	84,943.48	0.65	40,114.59	0.18	26,661.61	12.78	1,51,719.69
CENTRAL BANK OF INDIA	5.21	38,340.77	0.22	17,786.89	0.01	7,095.66	5.44	63,223.32
INDIAN BANK	6.77	56,205.29	0.21	26,148.28	0.03	13,734.87	7.01	96,088.44
INDIAN OVERSEAS BANK	2.70	26,410.42	0.07	10,530.10	0.01	3,561.65	2.78	40,502.17
PUNJAB AND SIND BANK	1.45	12,898.19	0.07	6,663.25	0.00	1,145.56	1.53	20,707.01
PUNJAB NATIONAL BANK	14.37	1,06,742.55	1.37	58,273.81	0.09	32,979.30	15.83	1,97,995.66
STATE BANK OF INDIA	21.72	3,16,867.77	0.78	97,606.98	0.15	96,805.62	22.65	5,11,280.37
UCO BANK	4.93	23,342.09	0.15	17,720.77	0.00	1,245.06	5.09	42,307.93
UNION BANK OF INDIA	11.58	80,050.46	0.29	38,527.19	0.05	28,801.40	11.91	1,47,379.05
Total	110.43	9,16,216.90	4.31	3,87,129.38	0.70	2,57,612.73	115.44	15,60,959.01

Total credit outstanding to MSME sector by Public Sector Banks as on December 31, 2025

(Accounts in lakh; Amount in crore)

Public Sector Banks	Micro Enterprises		Small Enterprises		Medium Enterprises		Total MSMEs	
	No. of A/cs	Amount outstanding	No. of A/cs	Amount outstanding	No. of A/cs	Amount outstanding	No. of A/cs	Amount outstanding
BANK OF BARODA	14.61	91,930.52	0.25	36,691.67	0.08	26,299.34	14.94	1,54,921.53
BANK OF INDIA	13.51	50,853.71	0.22	29,874.49	0.14	21,730.61	13.87	1,02,458.81
BANK OF MAHARASHTRA	2.17	29,179.78	0.07	15,031.02	0.01	6,986.61	2.25	51,197.41
CANARA BANK	14.50	94,658.28	0.82	47,880.53	0.21	33,877.00	15.54	1,76,415.81
CENTRAL BANK OF INDIA	5.35	40,880.25	0.21	18,406.26	0.01	8,051.60	5.57	67,338.11
INDIAN BANK	7.29	59,669.31	0.20	27,964.80	0.03	14,117.75	7.52	1,01,751.86
INDIAN OVERSEAS BANK	2.94	26,755.70	0.07	11,731.50	0.02	6,174.52	3.03	44,661.72
PUNJAB AND SIND BANK	1.02	12,093.77	0.03	4,904.25	0.06	3,811.53	1.11	20,809.55
PUNJAB NATIONAL BANK	14.67	1,13,609.93	1.32	58,912.29	0.09	34,364.44	16.08	2,06,886.66
STATE BANK OF INDIA	14.04	3,22,856.27	0.79	1,03,253.70	0.15	1,04,403.44	14.99	5,30,513.40
UCO BANK	4.76	23,229.42	0.10	20,391.78	0.00	1,348.71	4.86	44,969.92
UNION BANK OF INDIA	11.72	84,075.70	0.28	41,429.80	0.04	30,681.82	12.05	1,56,187.33
Total	106.59	9,49,792.66	4.40	4,16,472.07	0.83	2,91,847.39	111.81	16,58,112.12