

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 585
TO BE ANSWERED ON 06.02.2025

CREDIT TO MSMEs

585. SHRI ABHISHEK BANERJEE:

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

- (a) whether there is any State-wise data on Micro, Small and Medium Enterprises (MSMEs) credit activity during the years 2018-2024, if so, the details thereof,
- (b) the total number of collateral-based credit and non-collateral based credit of MSMEs from banks and NBFCs during the last five years; and
- (c) whether there is any data on the MSMEs which have availed the Extended Credit Line Guarantee Scheme (ECLGS) introduced by the Government, if so, the details thereof and if not, the reasons therefor?

ANSWER

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

- (a): As informed by Reserve Bank of India (RBI), State-wise details of Micro, Small and Medium Enterprises (MSMEs) credit, during the years 2018-2024 are at **Annexure**.
- (b): As informed by RBI, the credit outstanding of Scheduled Commercial Banks and Non-Banking Financial Companies to MSME sector has increased from Rs. 18.48 lakh crore as on 31.03.2020 to Rs. 31.70 lakh crore as on 31.03.2024.
- (c): A total of 1.14 crore guarantees were issued to MSMEs amounting to Rs. 2.43 lakh crore under Emergency Credit Line Guarantee Scheme (ECLGS). The scheme was operational till 31.03.2023.

Annexure

Annexure, referred to in reply to Part (a) of the Lok Sabha Unstarred Question No. 585 due for answer on 06.02.2025.

Outstanding Credit to MSME, (in ₹ crore)

State/UT	FY 2018-19		FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23		FY 2023-24	
	No. of accounts	Credit O/s	No. of accounts	Credit O/s	No. of accounts	Credit O/s	No. of accounts	Credit O/s	No. of accounts	Credit O/s	No. of accounts	Credit O/s
Andaman & Nicobar Islands	7,954	688.05	7,177	718.93	8,196	786.59	7,260	769.05	6,168	914.82	8,248	989.97
Andhra Pradesh	10,52,283	56,607.02	10,30,070	57,234.34	13,80,391	62,878.79	13,25,543	71,877.26	12,16,283	83,162.34	12,05,602	1,01,085.90
Arunachal Pradesh	17,149	802.74	15,932	812.22	17,908	906.96	17,813	1,014.15	16,160	1,091.71	12,385	1,514.76
Assam	14,45,649	18,880.27	14,55,657	20,259.55	17,85,818	22,698.71	5,94,283	20,837.48	4,62,413	24,120.24	3,56,711	28,729.48
Bihar	17,50,294	27,736.26	22,93,252	29,784.55	25,16,394	33,303.92	10,62,034	34,002.47	8,79,969	40,029.60	12,35,454	51,766.42
Chandigarh	66,654	10,538.07	68,610	11,074.47	50,982	9,729.48	40,820	11,968.00	40,377	12,605.26	46,686	14,634.23
Chhattisgarh	5,30,287	23,229.65	7,04,189	23,107.35	7,41,705	25,988.89	4,42,821	31,919.39	3,62,590	36,423.07	3,93,578	43,694.34
Dadra and Nagar Haveli	6,702	842.33	9,377	764.2	10,985	1,186.64	5,756	1,160.42	5,200	1,356.75	9,576.00	2,345.29
Daman and Diu	14,948	4,132.58	3,500	542.75	3,002	361.8	3,218	674.5	2,458	699.97		
Delhi	4,87,921	1,02,884.08	5,54,447	1,08,136.70	8,14,448	1,08,796.40	4,29,497	1,30,604.29	6,01,685	1,39,553.03	6,94,808	1,79,638.00
Goa	78,808	5,018.20	82,260	4,802.98	86,682	5,578.65	67,940	5,700.10	56,289	6,126.68	55,804	7,350.41
Gujarat	12,60,076	1,19,505.50	14,35,543	1,28,908.09	14,63,071	1,46,872.76	10,29,259	1,85,075.74	8,72,574	2,11,808.82	11,90,375	2,51,504.11
Haryana	6,70,123	54,908.77	8,14,372	55,912.05	8,64,237	62,457.67	6,57,014	80,103.24	4,78,190	97,119.95	6,75,411	1,22,258.78
Himachal Pradesh	1,31,265	8,074.65	1,41,959	7,968.07	1,83,273	9,830.08	1,64,133	11,665.19	1,47,345	13,683.43	1,52,357	16,147.28
Jammu and Kashmir	2,91,839	13,871.92	3,10,663	14,656.28	3,89,572	16,354.21	4,14,686	16,694.63	2,10,184	16,502.48	3,86,430	24,036.19
Jharkhand	8,61,205	20,186.07	12,05,050	21,360.57	13,48,592	23,839.56	6,70,732	26,257.14	5,45,876	29,732.02	6,16,172	34,398.89
Karnataka	20,89,956	89,094.96	24,35,339	90,853.38	24,32,454	1,06,007.59	15,48,199	1,26,575.65	12,82,732	1,40,027.83	16,06,834	1,65,082.73
Kerala	12,58,792	53,146.38	14,06,420	59,657.07	15,46,010	60,200.80	14,49,329	67,543.53	11,18,040	76,807.52	11,31,598	85,221.33
Lakshadweep	1,383	18.47	1,411	20.16	1,560	22.65	1,379	25.93	1,298	32.46	8,773	625.99

Ladakh											1,104	745.13
Madhya Pradesh	17,29,496	52,800.57	21,69,701	57,266.73	23,67,693	63,009.09	15,85,495	72,347.61	13,13,943	83,396.88	15,13,933	1,01,220.23
Maharashtra	30,88,831	2,62,887.01	38,53,663	3,03,670.86	39,93,990	3,52,894.81	26,91,038	3,39,446.16	21,85,924	3,80,301.18	29,81,426	4,25,437.84
Manipur	57,007	973.31	79,278	1,066.15	89,386	1,153.81	45,456	1,159.81	30,910	1,429.85	37,248	1,534.83
Meghalaya	38,890	1,053.48	46,266	1,130.63	53,065	1,237.84	25,300	1,334.84	16,742	1,467.25	20,923	1,834.20
Mizoram	16,860	578.33	24,470	605.75	29,158	697.14	15,385	705.42	12,076	735.25	11,971	851.34
Nagaland	26,313	690.91	38,917	775.1	43,753	863.59	17,287	880.93	15,877	1,059.01	22,012	1,268.83
Odisha	14,37,968	31,449.27	19,48,945	33,983.61	20,88,797	36,311.11	12,03,237	39,905.15	8,91,645	45,128.43	8,81,934	53,516.04
Puducherry	1,15,657	2,924.06	1,48,235	3,051.96	1,17,207	3,192.45	91,866	3,456.85	59,020	3,986.93	48,714	4,082.11
Punjab	8,26,547	54,134.66	9,44,868	53,412.42	9,70,523	59,272.69	7,38,262	70,967.23	5,36,398	80,893.45	6,47,662	96,611.66
Rajasthan	11,81,414	70,412.30	14,18,310	63,411.14	16,27,457	76,129.31	10,58,387	95,615.51	8,51,801	1,04,760.37	11,03,123	1,51,219.10
Sikkim	1,62,232	1,067.98	25,619	900.51	32,986	813.04	17,622	808.66	15,317	970.95	14,034	1,997.76
Tamil Nadu	35,06,454	1,65,455.58	43,40,748	1,81,634.98	34,20,745	1,91,350.67	39,07,361	2,19,118.87	28,06,608	2,39,879.93	23,50,340	2,81,696.93
Telangana	6,21,719	55,848.81	6,39,306	62,018.79	9,78,831	66,334.66	7,36,796	83,155.95	5,88,644	96,028.26	7,51,976	1,16,962.81
Tripura	2,72,766	2,595.59	2,23,377	2,689.29	3,05,442	3,116.69	61,411	2,168.20	53,142	2,340.35	1,02,411	2,978.15
Uttarakhand	3,89,867	26,474.71	4,90,851	33,662.37	10,43,434	28,751.41	2,55,909	17,591.92	3,20,832	47,319.83	2,68,736	26,006.06
Uttar Pradesh	24,89,760	90,201.48	28,33,312	88,733.16	29,57,770	1,05,215.15	24,33,223	1,36,723.44	19,75,107	1,32,130.25	27,45,236	1,95,413.75
West Bengal	40,83,128	80,936.52	52,16,942	88,995.02	62,53,215	95,779.19	16,51,406	1,01,202.28	13,52,587	1,06,509.13	24,55,459	1,31,256.60
All India (Total)	3,20,68,197	15,10,650.54	3,84,18,036	16,13,582.17	4,20,18,732	17,83,924.80	2,64,67,157	20,11,056.98	2,13,32,404	22,60,135.28	2,57,45,044	27,25,657.46

Source : Priority Sector Returns submitted by SCBs (excluding Regional Rural Banks)