

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 3121
TO BE ANSWERED ON: 18.12.2025

MSME CREDIT GROWTH IN TAMIL NADU

3121. THIRU ARUN NEHRU:

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

- (a) the total Credit extended to Micro, Small and Medium Enterprises (MSME) by Scheduled Commercial Banks and NBFCs in Tamil Nadu since Financial Year 2021, including volume distribution by sector, ticket size and district and year-wise;
- (b) the steps taken to improve financial literacy and expand formal credit access for unserved MSMEs in Tamil Nadu, ensuring equitable regional and industrial distribution;
- (c) the monitoring mechanisms to address rising delinquencies, credit quality concerns and vulnerabilities from demand volatility and supply chain issues affecting Tamil Nadu MSMEs; and
- (d) the reforms proposed for risk management, comprehensive credit assessment and sustainable MSME credit growth in Tamil Nadu aligned with Budget 2025-26 allocations?

ANSWER

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

- (a): Sector-wise, District-wise and Year wise data for total Credit outstanding to MSME sector by Scheduled Commercial Banks, as reported by State Level Bankers' Committee (SLBC), in Tamil Nadu is given in Annexure I.
- (b) to (d): Ministry of MSME organises workshops/interactive sessions for MSMEs and Industry Associations, in association with MSME-Development and Facilitation Office, Member Lending Institution, etc. for creating awareness about its schemes.

The Government of India has taken a number of initiatives and measures to provide support to Micro, Small and Medium Enterprises (MSMEs) for improving access to finance, including for MSMEs in Tamil Nadu. Some of them are:

- i. Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs) through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to provide credit guarantee of upto Rs. 10 crore on loans extended to MSEs without collateral security or third-party guarantees.
- ii. Prime Minister's Employment Generation Programme (MPEGP) provides Margin Money subsidy upto 35%, for setting up of new micro enterprises, in the non-farm sector with project cost of Rs. 50 lakh and Rs. 20 lakh, for Manufacturing and Services enterprises, respectively.

- iii. PM Vishwakarma, launched on 17.09.2023 to provide end-to-end holistic support to artisans and craftspeople of 18 traditional trades who work with their hands and tools. The Scheme includes provision of loans upto Rs. 3 lakh with interest subvention of max upto 8%.
- iv. Self-Reliant India (SRI) Fund has been set up to infuse Rs. 50,000 crore as equity funding in MSMEs, under this Fund, there is a provision of Rs. 10,000 crore from the Government of India and Rs. 40,000 crore through Private Equity/Venture Capital Funds.
- v. Udyam Registration Portal was launched on 01.07.2020 to facilitate ease of registration for MSMEs. The process of registration on Udyam is fully online, paperless and based on self-declaration. The Ministry in association with Small Industries Development Bank of India launched Udyam Assist Platform on 11.01.2023, for bringing Informal Micro Enterprises (IMEs) into the formal ambit. This has helped the registered IMEs to avail the benefits of Priority Sector Lending.

In order to provide a simpler and faster mechanism to address the stress in the accounts of MSMEs, Reserve Bank of India vide circular no. FIDD.MSME & NFS.BC.No.21/ 06.02.31/2015-16 dated March 17, 2016, has put in place a framework for revival and rehabilitation (FRR) of MSME units having loan limits up to Rs. 25 crore. As per the FRR guidelines, banks shall identify incipient stress in the MSME accounts by creating three sub-categories under the Special Mention Account (SMA) category. On the basis of early warning signals, the branch maintaining the account shall consider forwarding the stressed accounts with aggregate loan limits above Rs. 10 lakh to a committee whereas accounts with loan limit below ₹10 lakh shall be examined at branch level for corrective action plan (CAP). The resolutions under CAP may include rectification, restructuring and recovery.

The Ministry works closely with state governments including with Tamil Nadu, MSMEs, and other stakeholders to assess the gaps and suitable policy response including implementation of the Budget announcements. It also engages with State agencies through its Development and Facilitation Offices across the country for better coordination and effective implementation of its schemes.

Annexure I

Annexure referred in part (a) of answer to Lok Sabha Unstarred Question no. 3121 on 'MSME Credit Growth in Tamil Nadu' due for reply on 18.12.2025.

DISTRICT WISE- Annual Credit Plan - MSME Disbursement as on 31.03.2022													
Accounts (A/c) in nos Amount in Rs. Crore													
Sr. No.	District Name	Micro Enterprises		Small Enterprises		Medium Enterprises		Khadi and Village Industries		Others under MSMEs		Total MSMEs	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Ariyalur	5301	105.47	888	69.39	19	12.13	4	0.12	147	0.33	6359	187.44
2	Chengalpattu	45557	1165.83	6948	587.22	127	235.11	33	0.69	228	3.2	52893	1992.05
3	Chennai	119456	15854.7	34083	20359.5	12737	18235.1	98	12.33	273	181.6	166647	54643.3
4	Coimbatore	66964	4992.27	15293	6127.49	3947	4991.85	55	17.01	506	11.56	86765	16140.2
5	Cuddalore	33559	569.62	1928	321.66	58	103.84	37	0.58	101	7.63	35683	1003.33
6	Dharmapuri	13102	345.37	5240	254.3	30	36.06	8	0.25	513	0.18	18893	636.16
7	Dindigul	35435	877.72	3784	633.69	178	238.86	3	0	562	3.52	39962	1753.79
8	Erode	27722	1794.87	3100	1546.16	636	1256.92	40	4.99	339	0.47	31837	4603.41
9	Kallakurichi	13447	182.35	744	130.59	19	35.37	7	0.62	213	0.98	14430	349.91
10	Kanchipuram	22357	1057.82	6029	1294.78	202	412.07	8	2.99	68	0.48	28664	2768.14
11	Kanniyakumari	46092	1068.81	4666	423.28	86	150.76	35	0.69	391	1.17	51270	1644.71
12	Karur	9008	891.21	1319	876.25	280	163.79	3	0.03	107	0.39	10717	1931.67
13	Krishnagiri	16955	909.86	5219	1033.9	173	237.08	56	1.55	159	8.68	22562	2191.07
14	Madurai	53540	2166.83	13112	1669.74	443	590.59	26	1.73	349	4.94	67470	4433.83
15	Mayiladuthurai	16816	190.58	880	61.61	7	0.12	5	0	18	0.1	17726	252.41
16	Nagapattinam	10330	166.09	1974	55	6	4.2	2	0.4	44	0.08	12356	225.77
17	Namakkal	21654	1213.86	3421	1088.15	477	1312.84	6	0.19	630	3.72	26188	3618.76
18	Perambalur	9183	171.77	999	115.76	10	20.37	2	0	57	0.06	10251	307.96
19	Pudukkottai	23976	384.04	2639	231.43	37	44.36	41	0.56	195	0.48	26888	660.87
20	Ramanathapuram	18597	277.08	1356	166.32	15	18.57	6	0.22	26	0.11	20000	462.3
21	Ranipet	10469	346.72	2894	302.05	160	269.01	2	0.14	176	0.2	13701	918.12

22	Salem	42376	2105.52	11898	1652.66	679	651.47	26	1.73	407	14.86	55386	4426.24
23	Sivaganga	20766	366.54	2242	190.22	43	57.06	7	0.17	199	1.36	23257	615.35
24	Tenkasi	22875	699.14	5259	310.37	35	133.6	5	0.52	390	0.49	28564	1144.12
25	Thanjavur	22868	768.21	4595	606.9	72	139.44	12	0.43	233	0.62	27780	1515.6
26	The Nilgiris	10694	151.61	488	79.33	10	4.47	6	0.46	325	0.48	11523	236.35
27	Theni	21136	528.53	1486	276.23	43	88.6	4	0	577	3.78	23246	897.14
28	Thiruvallur	43855	1430.59	10685	1039.72	164	416.46	9	6.62	232	3.32	54945	2896.71
29	Thiruvarur	12787	265.23	2651	128.39	20	88.36	2	0.15	43	0.66	15503	482.79
30	Tiruchirappalli	40278	1282.46	6377	1193.17	469	346.63	280	3.05	597	4.95	48001	2830.26
31	Tirunelveli	32814	881.02	3201	320.71	53	81.44	24	0.63	306	1.74	36398	1285.54
32	Tirupattur	11449	198.08	2792	158.02	373	426.28	6	1.66	240	0.41	14860	784.45
33	Tiruppur	35676	3687.28	9295	5844.1	1596	3368.65	73	34.1	148	4.65	46788	12938.8
34	Tiruvannamalai	29685	592.74	7310	339.63	26	7.26	20	1.31	75	1.72	37116	942.66
35	Toothukudi	31163	1369.02	2766	725.91	873	1126.01	22	0.21	135	3.49	34959	3224.64
36	Vellore	23669	574.22	5165	486.82	164	107.78	9	0.11	117	1.44	29124	1170.37
37	Villupuram	15618	319.38	4334	236.5	36	29.67	17	0.6	198	1.21	20203	587.36
38	Virudhunagar	29622	1576.79	3985	1449.15	470	729.13	21	2.22	98	2.96	34196	3760.25
	Total	1066851	51529.2	201045	52386.1	24773	36171.3	1020	99.06	9422	278.02	1303111	140464

Annexure referred in part (a) of answer to Lok Sabha Unstarred Question no. 3121 on 'MSME Credit Growth in Tamil Nadu' due for reply on 18.12.2025.

DISTRICT WISE- Annual Credit Plan - MSME Disbursement as on 31.3.2023													
Sr. No.	District Name	Accounts (A/c) in nos. and Amount in Rs. Crore											
		Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)		Small Enterprises (Manufacturing + Service)		Medium Enterprises (Manufacturing + Service)		Other finance to MSMEs (As indicated in Master Direction on PSL)		Out of Other finance to MSMEs above, loans upto 50 crores to Start-ups)		Total MSMEs	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Ariyalur	10586	219.7	674	87.88	34	16.65	132	0.73	113	0.57	11426	324.96
2	Chengalpattu	82637	1826.61	4249	933.19	210	205.95	40	1.68	0	0	87136	2967.43
3	Chennai	721178	20455.7	34977	26625.4	12546	22429.6	175	248.97	0	0	768876	69759.6
4	Coimbatore	64325	6783.69	11853	8044.41	3892	6161.08	201	12.57	0	0	80271	21001.8
5	Cuddalore	35475	874	742	374.15	46	118.14	831	7.04	0	0	37094	1373.33
6	Dharmapuri	15796	634.2	2682	273.55	88	68.66	44	0.16	0	0	18610	976.57
7	Dindigul	38294	1367.95	3048	731.05	250	373.95	174	5.82	0	0	41766	2478.77
8	Erode	33829	2187.41	2339	2021.72	1029	1514.09	239	0.94	0	0	37436	5724.16
9	Kallakurichi	15452	321.98	344	154.54	10	34.58	386	1.8	0	0	16192	512.9
10	Kanchipuram	37660	1387.92	4315	1393.18	367	511.9	12	0.2	0	0	42354	3293.2
11	Kanniyakumari	48539	1355.34	2582	728.67	181	133.73	372	1.47	0	0	51674	2219.21
12	Karur	15013	1038.57	921	706.19	81	62.23	89	0.52	76	0.39	16104	1807.51
13	Krishnagiri	28713	1831.98	3704	1318.12	341	715.47	58	6.68	0	0	32816	3872.25
14	Madurai	67102	3081.69	8860	2198.96	868	851.97	231	2.12	0	0	77061	6134.74
15	Mayiladuthurai	24424	332.68	736	99.58	8	2.38	11	0.05	0	0	25179	434.69
16	Nagapattinam	12447	242.68	523	71.36	14	4.37	9	0.26	0	0	12993	318.67
17	Namakkal	25584	1962.18	2160	1209.82	376	1049.34	319	2.26	0	0	28439	4223.6
18	Perambalur	12400	223.94	865	118.82	12	12.21	13	0.25	6	0.03	13290	355.22
19	Pudukkottai	36611	559.1	1000	186.19	101	103.06	50	0.57	0	0	37762	848.92
20	Ramanathapuram	31515	458.75	908	172.94	24	21.89	26	0.25	0	0	32473	653.83
21	Ranipet	11149	484.76	1799	340.59	142	396.14	545	2.55	0	0	13635	1224.04
22	Salem	52217	3471.47	5499	2028.7	1220	940.94	512	28.16	0	0	59448	6469.27

23	Sivaganga	34662	614.54	1570	228.78	70	49.45	35	0.7	0	0	36337	893.47
24	Tenkasi	34330	872.03	3473	379.77	120	83.79	201	0.17	0	0	38124	1335.76
25	Thanjavur	34544	1138.57	1746	802.72	132	176.08	33	0.95	0	0	36455	2118.32
26	The Nilgiris	6756	210.93	300	83.52	21	28.84	40	0.68	0	0	7117	323.97
27	Theni	18707	639.54	827	330.16	51	41.64	153	0.3	0	0	19738	1011.64
28	Thiruvallur	100488	2827.67	7317	1555.49	623	796.16	757	1.28	0	0	109185	5180.6
29	Thiruvarur	18618	428.16	1154	192.66	26	66.61	9	0.6	0	0	19807	688.03
30	Tiruchirappalli	58268	1892.77	3826	1309.46	710	430.53	116	77.12	74	0.53	62920	3709.88
31	Tirunelveli	42946	1118.77	2826	472.34	63	95.43	417	1.49	0	0	46252	1688.03
32	Tirupattur	9265	316.93	1298	162.82	252	245.48	382	1.94	0	0	11197	727.17
33	Tiruppur	35266	4487.58	6539	5847.26	2812	3461.75	118	3.1	0	0	44735	13799.7
34	Tiruvannamalai	46776	980.73	3428	380.22	84	49.4	90	0.92	0	0	50378	1411.27
35	Toothukudi	50406	1566.23	2412	903.25	778	878.24	63	3.24	0	0	53659	3350.96
36	Vellore	26831	783.58	3472	571.1	175	190.2	366	3.21	0	0	30844	1548.09
37	Villupuram	32498	631.6	1560	293.51	95	47.83	463	3.83	0	0	34616	976.77
38	Virudhunagar	38419	1919.28	1722	1426.4	908	1224.03	66	1.78	0	0	41115	4571.49
	Total	2009726	71531.2	138250	64758.4	28760	43593.8	7778	426.36	269	1.52	2184514	180310

Annexure referred in part (a) of answer to Lok Sabha Unstarred Question no. 3121 on 'MSME Credit Growth in Tamil Nadu' due for reply on 18.12.2025.

DISTRICT WISE- Annual Credit Plan - MSME Disbursement as on 31.3.2024													
Accounts (A/c) in nos and Amount in Rs. Crore													
Sr. No.	District Name	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)		Small Enterprises (Manufacturing + Service)		Medium Enterprises (Manufacturing + Service)		Other finance to MSMEs (As indicated in Master Direction on PSL)		Out of Other finance to MSMEs above, loans upto 50 crores to Start-ups)		Total MSMEs	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Ariyalur	5837	218.65	416	80.83	13	8.23	89	0.21	0	0	6355	307.92
2	Chengalpattu	86251	2400.43	2274	1274.31	215	320.67	45	4.41	0	0	88785	3999.82
3	Chennai	277032	29382.9	123425	31612	14484	26952.3	389	167.34	4	1.89	415330	88114.6
4	Coimbatore	94631	9741.89	9502	9997.03	5407	8613.54	168	24.11	0	0	109708	28376.6
5	Cuddalore	39413	1123.17	1087	465.99	70	232.75	249	2.57	0	0	40819	1824.48
6	Dharmapuri	15420	861.93	1723	337.99	46	102.13	4	0.08	0	0	17193	1302.13
7	Dindigul	37551	1622.5	1228	768.58	143	281.79	1743	19.9	0	0	40665	2692.77
8	Erode	39457	3243.96	2423	2557.47	778	1932.36	92	0.85	0	0	42750	7734.64
9	Kallakurichi	12672	400.41	312	170.4	11	58.93	351	1.81	0	0	13346	631.55
10	Kanchipuram	41634	1969.16	2229	1660.24	446	807.7	17	11.73	0	0	44326	4448.83
11	Kanniyakumari	44550	1634.11	1877	648.85	263	251.23	582	8.46	0	0	47272	2542.65
12	Karur	17066	1747.31	1163	1308.57	103	204.06	180	0.94	0	0	18512	3260.88
13	Krishnagiri	28603	2116.94	1968	1587.77	735	808.6	8	9.97	0	0	31314	4523.28
14	Madurai	71438	3866.78	4614	3194	706	1681.68	203	25.77	0	0	76961	8768.23
15	Mayiladuthurai	17007	377.29	309	123.87	5	1.11	10	0.07	0	0	17331	502.34
16	Nagapattinam	11359	286.13	241	77.79	10	5	17	0.22	0	0	11627	369.14
17	Namakkal	34618	2691.82	1904	1448.71	710	1221.61	235	3.84	0	0	37467	5365.98
18	Perambalur	8155	314.07	326	163.63	39	19.36	73	0.62	0	0	8593	497.68
19	Pudukkottai	28562	680.78	1041	250.77	765	141.66	513	2.4	0	0	30881	1075.61
20	Ramanathapuram	24365	503.34	306	181.84	37	44.11	4	0.13	0	0	24712	729.42
21	Ranipet	13135	610.12	658	295.01	172	395.28	442	1.78	0	0	14407	1302.19
22	Salem	60249	4445.24	5044	2676.44	826	1146.55	328	20.37	0	0	66447	8288.6

23	Sivaganga	34589	826.49	770	271.67	71	102.31	6	0.3	0	0	35436	1200.77
24	Tenkasi	34926	1010.48	1866	488.03	55	51.82	811	1.22	0	0	37658	1551.55
25	Thanjavur	38953	1676.17	1244	869.62	127	190.34	12	0.98	0	0	40336	2737.11
26	The Nilgiris	11233	275.55	196	77.93	14	21.73	36	0.49	0	0	11479	375.7
27	Theni	20012	900.48	545	387.58	76	336.99	103	0.65	0	0	20736	1625.7
28	Thiruvallur	92190	2852.16	3112	1561.54	467	631.62	1857	0.78	0	0	97626	5046.1
29	Thiruvavarur	15568	577.18	579	215.37	30	30.83	28	0.74	0	0	16205	824.12
30	Tiruchirappalli	74132	2935.89	2837	1570.38	316	424.56	312	61.2	0	0	77597	4992.03
31	Tirunelveli	36972	1265.7	1300	562.36	149	135.17	538	1.3	0	0	38959	1964.53
32	Tirupattur	16772	396.64	529	209.3	26	25.63	455	1.89	0	0	17782	633.46
33	Tiruppur	47102	6445.11	6577	7330.85	1538	4121.74	4113	7.75	0	0	59330	17905.5
34	Tiruvannamalai	42136	1322.58	908	316.33	76	130.75	20	3.12	0	0	43140	1772.78
35	Toothukudi	41106	1675.25	1552	1235.08	894	979.61	28	4.1	0	0	43580	3894.04
36	Vellore	34376	1035.84	1416	652.89	132	299.57	270	1.18	0	0	36194	1989.48
37	Villupuram	23468	719.85	598	400.48	53	29.12	513	7.85	0	0	24632	1157.3
38	Virudhunagar	33369	2098.47	1611	1690.37	1104	1424.53	14	1.24	0	0	36098	5214.61
	Total	1605909	96252.8	189710	78721.9	31112	54167	14858	402.37	4	1.89	1841589	229544

Annexure referred in part (a) of answer to Lok Sabha Unstarred Question no. 3121 on 'MSME Credit Growth in Tamil Nadu' due for reply on 18.12.2025.

DISTRICT WISE- Annual Credit Plan - MSME Disbursement as on 31.03.2025													
SI No	District Name	Accounts (A/c) in nos and Amount in Rs.Crore											
		Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)		Small Enterprises (Manufacturing + Service)		Medium Enterprises (Manufacturing + Service)		Other finance to MSMEs (As indicated in Master Direction on PSL)		Out of Other finance to MSMEs above, loans upto 50 crores to Start- ups)		Total MSMEs	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Ariyalur	3510	188.51	180	81.78	8	14.06	235	2.18	0	0.00	3933	286.53
2	Chengalpattu	52299	2591.36	1842	1588.24	268	627.71	96	13.52	0	0.00	54505	4820.83
3	Chennai	130564	25376.59	24019	36505.13	19638	32965.22	58	217.29	6	28.00	174279	95064.23
4	Coimbatore	81654	10596.97	9334	11138.77	8329	10719.39	192	34.81	154	1.43	99509	32489.94
5	Cuddalore	24633	1227.88	664	479.16	77	343.42	1209	7.16	0	0.00	26583	2057.62
6	Dharmapuri	15192	1018.70	438	384.82	24	58.79	2	0.27	0	0.00	15656	1462.58
7	Dindigul	26908	1701.59	1215	984.01	126	335.84	2097	15.71	0	0.00	30346	3037.15
8	Erode	34503	3484.77	2354	2875.45	813	2379.09	295	5.93	0	0.00	37965	8745.24
9	Kallakurichi	8746	425.98	253	202.21	10	89.66	302	1.55	0	0.00	9311	719.40
10	Kanchipuram	29199	2265.11	1688	2212.36	332	883.21	77	4.61	0	0.00	31296	5365.29
11	Kanniyakumari	24952	1671.66	1038	743.89	189	320.31	5	9.00	0	0.00	26184	2744.86
12	Karur	11423	1924.32	1671	1384.85	100	330.66	539	2.79	0	0.00	13733	3642.62
13	Krishnagiri	28105	2435.25	1576	1959.66	725	1053.42	21	12.49	0	0.00	30427	5460.82
14	Madurai	68180	4206.30	2896	3937.09	636	1855.27	258	15.51	0	0.00	71970	10014.17
15	Mayiladuthurai	8335	385.43	176	96.68	10	45.79	0	0.00	0	0.00	8521	527.90
16	Nagapattinam	5286	334.38	147	123.10	6	12.18	7	0.49	0	0.00	5446	470.15
17	Namakkal	24298	2791.14	2004	1715.43	499	1161.98	90	1.38	0	0.00	26891	5669.93
18	Perambalur	3964	292.80	194	189.20	38	45.25	249	2.37	0	0.00	4445	529.62
19	Pudukkottai	13651	709.31	1258	308.84	602	124.72	527	2.46	0	0.00	16038	1145.33
20	Ramanathapuram	16638	551.61	254	216.74	36	82.33	0	0.00	0	0.00	16928	850.68
21	Ranipet	9154	701.27	613	426.48	147	410.66	11	0.51	217	1.07	9925	1538.92
22	Salem	57694	4827.11	3862	3236.25	1094	1417.08	245	18.46	0	0.00	62895	9498.90

23	Sivaganga	16463	734.80	507	302.10	57	179.93	18	1.27	0	0.00	17045	1218.10
24	Tenkasi	18676	944.78	858	421.59	18	60.67	4	0.38	0	0.00	19556	1427.42
25	Thanjavur	28244	1683.66	1104	838.95	140	307.31	5	0.54	0	0.00	29493	2830.46
26	The Nilgiris	6850	294.24	166	83.92	12	23.76	21	0.75	0	0.00	7049	402.67
27	Theni	14185	851.20	680	395.19	91	323.09	121	1.06	0	0.00	15077	1570.54
28	Thiruvallur	67962	2789.49	1973	1701.01	310	638.44	179	21.01	0	0.00	70424	5149.95
29	Thiruvavarur	9820	570.66	254	198.21	13	4.27	5	0.75	0	0.00	10092	773.89
30	Tiruchirappalli	38737	2832.69	2710	1832.50	684	753.13	1111	8.26	0	0.00	43242	5426.58
31	Tirunelveli	27180	1418.03	859	747.68	88	244.69	7	0.66	0	0.00	28134	2411.06
32	Tirupattur	10529	425.52	250	278.40	32	63.64	0	0.00	321	1.58	10811	767.56
33	Tiruppur	43294	7859.39	7133	8393.41	1596	5042.57	120	21.63	37	0.37	52143	21317.00
34	Tiruvannamalai	24986	1262.23	474	389.63	47	49.01	2	2.12	0	0.00	25509	1702.99
35	Toothukudi	31145	1901.54	1258	1556.75	682	1246.72	6	0.83	0	0.00	33091	4705.84
36	Vellore	21055	1128.92	769	733.70	122	354.39	2	5.43	320	1.61	21948	2222.44
37	Villupuram	15991	753.17	472	435.40	58	114.50	410	2.42	0	0.00	16931	1305.49
38	Virudhunagar	31669	2311.57	1639	1745.65	1229	1417.52	6	1.06	0	0.00	34543	5475.80
	Total	1085674	97469.93	78782	90844.23	38886	66099.68	8532	436.66	1055	34.06	1211874	254850.50

Annexure referred in part (a) of answer to Lok Sabha Unstarred Question no. 3121 on 'MSME Credit Growth in Tamil Nadu' due for reply on 18.12.2025.

DISTRICT WISE- Annual Credit Plan - MSME Disbursement as on 30.09.2025													
Accounts (A/c) in nos and Amount in Rs.Crore													
Sr. No.	District Name	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)		Small Enterprises (Manufacturing + Service)		Medium Enterprises (Manufacturing + Service)		Other finance to MSMEs (As indicated in Master Direction on PSL)		Out of Other finance to MSMEs above, loans upto 50 crores to Start-ups)		Total MSMEs	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Ariyalur	1540	143.58	147	76.37	12	33.43	25	0.19	0	0	1724	253.56
2	Chengalpattu	17078	1705.8	1111	1263.01	166	470.14	133	3.35	0	0	18488	3442.29
3	Chennai	66047	17952.4	16193	29988.9	12401	24966.6	164	263.74	2	8	94805	73171.6
4	Coimbatore	36350	8140.43	6659	9689.89	5827	8053.93	274	21.84	111	1.07	49110	25906.1
5	Cuddalore	10704	860.51	487	396.69	48	365.81	640	4.49	0	0	11879	1627.49
6	Dharmapuri	7366	836.64	320	301.61	16	62.33	34	0.6	0	0	7736	1201.19
7	Dindigul	8347	1147.98	704	731.92	70	340.15	31	3.26	0	0	9152	2223.31
8	Erode	18864	2792.39	2587	2784.3	590	1964.75	365	4.19	0	0	22406	7545.62
9	Kallakurichi	2724	322.85	182	169.46	11	106.33	110	0.8	0	0	3027	599.44
10	Kanchipuram	14193	1848.03	1062	1602.87	241	692.11	76	0.96	0	0	15572	4143.97
11	Kanniyakumari	10175	1153.91	1308	581.78	117	173.48	46	8.83	0	0	11646	1918
12	Karur	5484	1643.34	790	953.43	65	136.77	53	0.52	0	0	6392	2734.06
13	Krishnagiri	12469	1904.48	1199	1519.73	215	1006.14	28	6.82	0	0	13911	4437.18
14	Madurai	23632	3443	1766	2696.77	347	1690.4	126	57.91	0	0	25871	7888.08
15	Mayiladuthurai	2777	239.01	113	71.23	8	44.1	6	0.07	0	0	2904	354.4
16	Nagapattinam	2346	248.87	117	108.19	7	11.23	12	0.14	0	0	2482	368.43
17	Namakkal	12318	2103.24	1221	1487.04	267	1364.27	135	1.98	0	0	13941	4956.52
18	Perambalur	1446	189.14	141	151.06	15	26.06	8	0.07	0	0	1610	366.33
19	Pudukkottai	5230	458.77	547	237.66	189	161.04	234	1.15	0	0	6200	858.62
20	Ramanathapuram	4268	394.95	1195	184.18	334	56.94	10	0.16	0	0	5807	636.23
21	Ranipet	4989	521.83	289	284.24	86	367.09	33	0.67	67	0.34	5397	1173.83

22	Salem	23976	3601.14	2523	2436.34	410	1126.86	232	6.94	0	0	27141	7171.28
23	Sivaganga	5026	523.58	274	255.35	27	85.59	22	0.75	0	0	5349	865.27
24	Tenkasi	5511	724.08	563	308.58	6	15.69	18	0.27	0	0	6098	1048.63
25	Thanjavur	11290	1189.9	713	698.85	83	216.31	44	1.15	0	0	12130	2106.21
26	The Nilgiris	3169	226.02	98	59.55	10	38.5	7	0.19	0	0	3284	324.26
27	Theni	5420	647.05	324	347.43	30	144.35	16	0.11	0	0	5790	1138.95
28	Thiruvallur	20733	1900.36	1279	1396.87	164	551.78	96	4.89	0	0	22272	3853.9
29	Thiruvarur	4006	344.51	163	147.81	15	0.68	44	0.79	0	0	4228	493.78
30	Tiruchirappalli	17632	2127.68	1839	1613.5	285	472.84	221	3.99	0	0	19977	4218
31	Tirunelveli	9369	1077.04	648	471.49	44	163.51	77	1.3	0	0	10138	1713.34
32	Tirupattur	4442	296.6	178	235.69	11	28.81	13	0.16	116	0.56	4644	561.26
33	Tiruppur	23703	6596.65	5514	6449.82	879	3533.67	191	10.35	12	0.12	30287	16590.5
34	Tiruvannamalai	8377	881.86	351	264.72	32	55.51	22	1.52	0	0	8782	1203.61
35	Toothukudi	10448	1562.73	956	1508	147	539.11	88	1.75	0	0	11639	3611.59
36	Vellore	11162	873.19	470	646.99	97	224.03	36	5.38	132	0.65	11765	1749.59
37	Villupuram	5302	573.36	358	305.16	43	69.39	174	2.04	0	0	5877	949.96
38	Virudhunagar	14269	1972.47	976	1456.89	752	1056.91	45	0.98	0	0	16042	4487.25
	Total	452182	73169.4	55365	73883.4	24067	50416.6	3889	424.28	440	10.73	535503	197894