

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 141
TO BE ANSWERED ON: 29.01.2026

MSME CREDIT DISBURSEMENT IN TAMIL NADU

141. THIRU ARUN NEHRU:

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

- (a) the total credit disbursed to Micro, Small and Medium Enterprises (MSMEs) in Tamil Nadu under priority sector lending during the last three financial years, district and year-wise;
- (b) the number of MSMEs benefited through Credit Guarantee Fund Trust for Micro and Small Enterprises; and
- (c) the non-performing assets ratio of MSME loans in Tamil Nadu ?

ANSWER

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

- (a): The district-wise total credit disbursed to Micro, Small and Medium Enterprises (MSMEs) in Tamil Nadu under Priority sector lending by scheduled commercial banks during the last three financial years, is at annexure I.
- (b): Since inception of Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs) in 2000, till 31.12.2025, a total of 1.35 crore credit guarantees amounting to Rs. 12.39 lakh crore have been approved to Micro and Small Enterprises.
- (c): As informed by State Level Bankers Committee (SLBC), Tamil Nadu, the non-performing assets ratio of MSME loans in Tamil Nadu is 3.63%.

Annexure I

Annexure referred in part (a) of answer to Lok Sabha Unstarred Question No. 141 on 'MSME Credit Disbursement in Tamil Nadu' due for reply on 29.01.2026.

(A/c. in Number & Amt. in Rs.Crore)							
District wise credit disbursement in state of Tamil Nadu during Last 3 years							
Sr. No.	District	As on 31.03.2023		As on 31.03.2024		As on 31.03.2025	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Ariyalur	11,426	325	6,355	308	3,933	287
2	Chengalpattu	87,136	2,967	88,785	4,000	54,505	4,821
3	Chennai	7,68,876	69,760	4,15,330	88,115	1,74,279	95,064
4	Coimbatore	80,271	21,002	1,09,708	28,377	99,509	32,490
5	Cuddalore	37,094	1,373	40,819	1,824	26,583	2,058
6	Dharmapuri	18,610	977	17,193	1,302	15,656	1,463
7	Dindigul	41,766	2,479	40,665	2,693	30,346	3,037
8	Erode	37,436	5,724	42,750	7,735	37,965	8,745
9	Kallakurichi	16,192	513	13,346	632	9,311	719
10	Kanchipuram	42,354	3,293	44,326	4,449	31,296	5,365
11	Kanniyakumari	51,674	2,219	47,272	2,543	26,184	2,745
12	Karur	16,104	1,808	18,512	3,261	13,733	3,643
13	Krishnagiri	32,816	3,872	31,314	4,523	30,427	5,461
14	Madurai	77,061	6,135	76,961	8,768	71,970	10,014
15	Mayiladuthurai	25,179	435	17,331	502	8,521	528
16	Nagapattinam	12,993	319	11,627	369	5,446	470
17	Namakkal	28,439	4,224	37,467	5,366	26,891	5,670
18	Perambalur	13,290	355	8,593	498	4,445	530
19	Pudukkottai	37,762	849	30,881	1,076	16,038	1,145
20	Ramanathapuram	32,473	654	24,712	729	16,928	851
21	Ranipet	13,635	1,224	14,407	1,302	9,925	1,539
22	Salem	59,448	6,469	66,447	8,289	62,895	9,499
23	Sivaganga	36,337	893	35,436	1,201	17,045	1,218
24	Tenkasi	38,124	1,336	37,658	1,552	19,556	1,427
25	Thanjavur	36,455	2,118	40,336	2,737	29,493	2,830
26	The Nilgiris	7,117	324	11,479	376	7,049	403
27	Theni	19,738	1,012	20,736	1,626	15,077	1,571
28	Thiruvallur	1,09,185	5,181	97,626	5,046	70,424	5,150
29	Thiruvavarur	19,807	688	16,205	824	10,092	774
30	Tiruchirappalli	62,920	3,710	77,597	4,992	43,242	5,427
31	Tirunelveli	46,252	1,688	38,959	1,965	28,134	2,411
32	Tirupattur	11,197	727	17,782	633	10,811	768
33	Tiruppur	44,735	13,800	59,330	17,906	52,143	21,317
34	Tiruvannamalai	50,378	1,411	43,140	1,773	25,509	1,703
35	Toothukudi	53,659	3,351	43,580	3,894	33,091	4,706
36	Vellore	30,844	1,548	36,194	1,989	21,948	2,222
37	Villupuram	34,616	977	24,632	1,157	16,931	1,305
38	Virudhunagar	41,115	4,571	36,098	5,215	34,543	5,476
	Total	21,84,514	1,80,310	18,41,589	2,29,544	12,11,874	2,54,851
Source: SLBC Tamil Nadu							